

PRODUCT DISCLOSURE SHEET FOR COVERED PERSON

PRUDENTIAL BSN

TAKAFUL

**Prudential BSN Takaful Berhad
Medic Plan
May 2023**

(Read this Product Disclosure Sheet before you decide to participate in the Medic Plan. Be sure to also read the general terms and conditions.)

1. What is this product about?

Medic Plan is a yearly renewable family takaful medical plan with coverage up to age 70 years old at next birthday, subject to renewal. It reimburses medical expenses incurred in the event of hospitalisation and for specific outpatient benefits. All benefits will be payable from the Tabarru` fund. No amount will be payable upon death of the Covered Person.

2. What are the Shariah concepts applicable?

- *Ta`awun* - An arrangement to help one another on the basis of mutual assistance. Takaful is premised on the concept of *Ta`awun* as defined under the Islamic Financial Services Act 2013 which states that takaful is an arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events. In light of the foregoing, the contributions that are placed and pooled together into a common fund i.e. *Tabarru`* Fund (a fund that is collectively owned by the participants) is *Tabarru`at* (charitable) in nature.
- *Wakalah bi al-ujrah* - An arrangement appointing PruBSN to manage the overall services provided under the plan. PruBSN will deduct a certain percentage of the contribution as Upfront *Wakalah* Charge in return for these services. In addition to the Upfront *Wakalah* Charges, PruBSN is also entitled to performance fee on the distributable surplus from the *Tabarru`* Fund.

3. What are the covers/benefits provided?

a) Plan

Plan	Medic Plan	
BENEFIT	BENEFIT AMOUNT	
Hospital Daily Room & Board Benefit (<i>max 120 days per annum</i>)	Up to RM150 per day	
Hospital & Surgical Benefits		
1. Intensive Care Unit/ Cardiac Care Unit Benefit (<i>max 30 days per annum</i>)	As Charged, subject to Deductible	
2. In-Hospital & Related Services Benefit <ul style="list-style-type: none">- Surgical Benefit- Hospital Supplies and Services- Operating Theatre- Anaesthetist Fees- In-Hospital Specialist's Visit		
Outpatient Treatment Benefits		
1. Pre-Hospitalisation Treatment Benefit (<i>within 30 days before hospitalisation</i>)		As Charged, subject to Deductible
2. Post-Hospitalisation Treatment Benefit (<i>within 90 days after hospitalisation</i>)		
3. Day Surgery Benefit	As Charged	
Additional Benefits		
1. Emergency Treatment for Accidental Injury Benefit	Up to RM5,000 per annum	
2. Government Hospital Daily Cash Benefit (<i>max 120 days per annum</i>)	RM50 per day	
3. Outpatient Cancer Treatment Benefit	As Charged	
4. Outpatient Kidney Dialysis Treatment Benefit		
DEDUCTIBLE (10% of the deductible amount if You are hospitalised in a Malaysian Government Hospital (as listed in Our website), subject to terms and conditions.)	Amount based on option selected: RM1,000, RM2,000, RM3,000	
ANNUAL LIMIT	RM100,000	
LIFETIME LIMIT	No lifetime limit	

- b) For overseas treatment,** if You choose to have or if You have been referred to be treated outside Malaysia, the benefits for the treatment are limited to the Reasonable and Customary and Medical Necessary charges for equivalent local treatment in Malaysia and subject to 90 days residence limit each trip.

c) **Length of the plan:** Yearly Renewable until expiry age of 70 of Covered Person.

4. How much is the contribution?

- The contribution that You have to pay and the certificate terms may vary depending on the underwriting requirements.
- The contribution for this plan varies by the attained age of the Covered Person on each certificate anniversary date and will be payable for the whole certificate duration. Please refer to Appendix 1 for the sample contribution.
- The contribution for this plan are not guaranteed and may be revised at certificate anniversary. We will notify You of the revised contribution by giving at least 30 days notification prior to certificate anniversary.
- The contributions are payable until age 69 years old at next birthday.
- It is important that You keep Your Debit or Credit Card or Bank Statement as proof of payment of contribution for future reference.

5. What are the charges payable?

- Upfront *Wakalah* Charge - 20% of the yearly contribution paid.
- *Tabbaru`* Charge - 80% of total yearly contribution paid.

The *Tabarru`* Deduction and charges are not guaranteed and may be revised at certificate anniversary. We will notify You of the revised *Tabarru`* Deduction and charges by giving at least 30 days notification prior to certificate anniversary.

6. What are some of the key terms and conditions?

- **Importance of disclosure** – You must disclose all material facts including, but not limited to, medical conditions and You must state Your age correctly. You have a duty to disclose any relevant information that You know or is expected to know to the best of Your knowledge and in good faith. If You fail to do so, We may terminate Your certificate. The general duty of disclosure will apply continually and will require you to inform us upon any change to the information already disclosed or upon any new information relevant to the certificate.
- **Free look period** – You may cancel Your certificate within 15 days from the commencement date. Likewise, to protect or advance the interests of You and Our other customers fairly, We may cancel your certificate within 15 days from the commencement date. We will refund the contribution that You have paid.
- **Waiting period** – The eligibility for benefits under this plan will only start 120 calendar days after the commencement date for specified illnesses and 30 days for all other illnesses. Cover for hospitalisation due to accident commences immediately.
- **Lapse of certificate** – Should You fail to pay the contribution within 30 days from contribution due date, Your certificate will be terminated and no longer be in force. Revival is not allowed for certificate that has been terminated.
- **Renewal** – Upon renewal, We may modify the terms and conditions of the certificate including the contribution payable, or specifically exclude the condition or disability which gave rise to a previous claim by giving You a thirty(30)-day notification before the certificate anniversary. Otherwise, the certificate will be renewed annually at each certificate anniversary so long the contribution is paid by You at the prevailing contribution rate calculated based on Your age next birthday on the certificate anniversary and subject to portfolio withdrawal condition.
- **Portfolio withdrawal condition** – To protect or advance the interests of You and Our other customers fairly, We may cancel the portfolio as a whole if We decide to discontinue to underwrite this plan. In doing so, We will stop renewing any certificate due for renewal upon certificate anniversary and stop accepting any new certificate . We will inform You of our intention by giving at least 30 days notification. Your certificate will continue until the certificate anniversary after such notification.
- **Deductible** - You will have to first pay the deductible amount regardless of the sum of expenses incurred for any one disability. However, if You are hospitalised in Malaysian Government Hospital, the actual deductible will be reduced to 10% of the deductible amount selected. The reduced deductible amount will only be applicable if the hospitalisation and outpatient treatment for such any one disability is fully received at a Malaysian Government Hospital.
- **Reasonable and customary charges** - We shall reimburse the charges for medical care and services for the medically necessary treatment of a disability that do not exceed the general level of charges being imposed by other legally registered providers of medical or healthcare services of similar standing within Malaysia. Such charges when incurred, taking into consideration similar or comparable treatment, services or supplies to individual of the same gender and of comparable age for a similar sickness, disease or injury and in accordance with accepted medical standards and practice and could not have been omitted without adversely affecting your medical condition.
- **Switching of plans** – Please note that if You switch Your current plan with another or from one provider to another, You may be subject to new underwriting requirements and waiting periods for the new plan.

Note: This list is non-exhaustive. Please refer to the certificate document for the complete list of terms and conditions under this certificate.

7. What are the major exclusions under the plan?

This certificate does not cover hospitalisation or surgery or charges that are not directly or indirectly, wholly or partly caused by any one (1) of the following:

- (a) Pre-existing condition if such condition was not disclosed to Us.
- (b) The following specified illnesses occurring during the first 120 days from the commencement date:

- Hypertension, diabetes mellitus and cardiovascular disease;
 - All tumours, cancers, cysts, nodules, polyps;
 - Stones of the urinary system and biliary system;
 - Any disease of ear, nose (including sinuses) and throat conditions;
 - Hernias, haemorrhoids, fistulae, hydrocele, varicocele;
 - Any disease of the reproductive system including endometriosis; or
 - Any disorders of the spine (including a slipped disc) and knee conditions.
- (c) Any medical or physical conditions occurring within the first 30 days of waiting period, except for accidental injuries.
- (d) Any insect bite including mosquito bites and worm infestation during the first 30 days of waiting period.
- (e) Elective cosmetic or plastic surgery (except re-constructive surgery necessary to restore function), hyperhidrosis, circumcision, eye examination, glasses, lens and refraction or surgical correction for of nearsightedness, and/or farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or medical devices such as but not limited to such as artificial limbs, all forms of hearing aids, cochlear apparatus, external or implanted pacemakers, automatic implanted cardioverter defibrillator and prescriptions thereof.

Note: This list is non-exhaustive. Please refer to the certificate document for the complete list of exclusions under this certificate.

8. Can the coverage under this plan be cancelled?

Participating in a family takaful plan is a long-term financial commitment. You may cancel Your certificate at any time You wish by giving a written notification to Us. However, if You choose to cancel Your certificate after the free look period, no surrender value will be payable and contribution paid will not be refunded. Instead, We will keep providing You the coverage until the certificate anniversary after Your notification.

9. What are the actions needed if there are changes to the contact details?

It is important that You inform Us about any change in Your contact details to make sure that all correspondence reaches You on time.

10. Where to obtain further information?

For any enquiries or require additional information about family takaful, please contact Us at:

Prudential BSN Takaful Berhad (200601020898 (740651-H))

Level 13, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur.

Tel: **03 2775 7188**

E-mail: customer@prubsn.com.my

Covered Person can also log on to PruBSN website at www.prubsn.com.my

Prudential BSN Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

11. Other types of family takaful cover available:

Please contact Us to know about other types of covers available.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND FULLY ALL THE INFORMATION REGARDING THE BENEFITS AND TERMS CONTAINED IN THIS PRODUCT DISCLOSURE SHEET. YOU CAN CONTACT PRUBSN DIRECTLY IF YOU NEED FURTHER INFORMATION.

The information provided in this disclosure sheet is:

Presented by: Prudential BSN Takaful Berhad
Date: May 2023
Version: Medic Plan v0.4

Appendix 1 – Sample Contribution for Deductible of RM1,000 (Applicable to both Male & Female)

Attained Age Next Birthday of Covered Person	Occupation Class			
	1	2	3	4
19	495	495	619	743
20	495	495	619	743
21	495	495	619	743
22	495	495	619	743
23	495	495	619	743
24	495	495	619	743
25	495	495	619	743
26	495	495	619	743
27	481	481	602	722
28	467	467	584	701
29	453	453	567	680
30	439	439	549	659
31	439	439	549	659
32	439	439	549	659
33	452	452	565	678
34	465	465	582	698
35	478	478	598	717
36	480	480	600	720
37	493	493	617	740
38	506	506	633	759
39	519	519	649	779
40	565	565	707	848
41	619	619	774	929
42	670	670	838	1,005
43	721	721	902	1,082
44	773	773	967	1,160
45	810	810	1,013	1,215
46*	847	847	1,059	1,271
47*	884	884	1,105	1,326
48*	921	921	1,152	1,382
49*	958	958	1,198	1,437

Attained Age Next Birthday of Covered Person	Occupation Class			
	1	2	3	4
50*	1,031	1,031	1,289	1,547
51*	1,103	1,103	1,379	1,655
52*	1,176	1,176	1,470	1,764
53*	1,249	1,249	1,562	1,874
54*	1,322	1,322	1,653	1,983
55*	1,417	1,417	1,772	2,126
56*	1,512	1,512	1,890	2,268
57*	1,607	1,607	2,009	2,411
58*	1,703	1,703	2,129	2,555
59*	1,797	1,797	2,247	2,696
60*	1,919	1,919	2,399	2,879
61*	2,058	2,058	2,573	3,087
62*	2,182	2,182	2,728	3,273
63*	2,305	2,305	2,882	3,458
64*	2,429	2,429	3,037	3,644
65*	2,590	2,590	3,238	3,885
66*	2,750	2,750	3,438	4,125
67*	2,912	2,912	3,640	4,368
68*	3,073	3,073	3,842	4,610
69*	3,235	3,235	4,044	4,853

* The proposed annual contribution for age 46 & above are for renewals only.