

FREQUENTLY ASKED QUESTIONS

MEDIC PLAN

Plan Features and Benefits

1. **What is Medic Plan?**

Medic Plan is an affordable yearly renewable family takaful medical plan which reimburses medical expenses incurred in the event of hospitalisation, surgery and for specific outpatient benefits after applying the deductible limits (if any). No amount will be payable upon death of the participant.

2. **What is deductible?**

Deductible is a portion of medical expenses that customers must pay for Any One Disability. Example, if you select a deductible of RM1,000, you must pay the first RM1,000 of the medical expenses for each Any One Disability. We will then cover up the rest of the medical expenses on related claims.

Deductible applies to Hospital and Surgical Benefits and Outpatient Treatment Benefits (except Day Surgery Benefit). Deductible does not apply to Hospital Daily Room & Board Benefit, Day Surgery Benefit and Additional Benefits.

Deductible is applied on "Any One Disability" within a 90-day period from the date of discharge from the last hospitalisation or from the date of last outpatient treatment. Any subsequent disability of the same diagnosis occurring after the 90-day period will be subjected to a new Deductible.

3. **What is "Any One Disability"? How does "Any One Disability" work?**

Any One Disability means a single illness and its complications resulting you being hospitalised one or more times, or seeking outpatient treatment. All hospitalisation and/or outpatient treatment shall be considered to be from the same disability if you have not completely recovered and are still under treatment for that disability and its complications.

Your hospitalisation and/or outpatient treatment shall be considered to be from a new disability if you have fully recovered and do not require any more treatment for the disability for a period of more than 90 days following the date of discharge from the last hospitalisation or from the date of last outpatient treatment for the same disability.

4. **Does Medic Plan pay medical expenses on a cashless basis?**

No, this plan pays medical expenses on reimbursement basis only.

5. **How long is the coverage term?**

Medic Plan is renewable up to 70 years old (age next birthday).

6. **Who can participate in Medic Plan?**

You can participate in this plan if you are a Malaysian citizen or permanent resident of Malaysia currently residing in Malaysia, aged from 19 to 45 years (age next birthday).

7. **How do I know if this plan suits me?**

Medic Plan is suitable if you are looking for a pure protection medical plan that provides financial support in the event you are hospitalised and undergoing a surgery or selected outpatient treatment. You should satisfy yourself that this plan will best serve your needs and the contribution payable is within your affordability.

8. **How does Medic Plan work?**

Medic Plan is based on the takaful concept whereby participants of the plan provide mutual assistance to one another in time of misfortune. You will pay the contribution every year. A portion of your contribution will be deducted as *Wakalah* Fee, a charge for the services provided under your certificate, and the balance will be kept in the *Tabarru`* Fund as *Tabarru`* (donation) Deduction. The pool of money in the fund will be used to pay for claims made by fellow participants. You may be entitled for a surplus (if any), which is the excess in the *Tabarru`* Fund after deducting all claims payable and reserves.

9. Do I get to enjoy surplus?

You are entitled to receive any distributable surplus from the *Tabarru`* Fund inclusive of investment profit (if any) after the end of financial year. Together with other participants, you are entitled to 50% of the distributable surplus and we will receive the balance of 50% as performance fee for managing the *Tabarru`* Fund. Your portion of the distributable surplus will be credited directly to your account via e-credit. The exact amount of distributable surplus will be determined annually and is subject to approval by both our Shariah Committee and Board of Directors.

Your share of the distributable surplus will be dependent on the amount of *Tabarru`* that you contributed. However, any claims paid during that financial year would directly reduce the distributable surplus of the fund. Therefore, your share of the distributable surplus will be reduced/removed due to any claims paid in that financial year. If the sum of claims paid or payable to you does not exceed the *Tabarru`* amount paid in that financial year, you are eligible to receive the distributable surplus.

If there is a deficit arising from the *Tabarru`* Fund, we will not pay any surplus for that financial year. Instead, we will provide a *Qard* (interest free loan) to cover the loss and will carry forward this loan to the following financial year. We may then use any future surplus to pay off the interest free loan. Any remaining balance will be treated as distributable surplus.

Please click [here](#) for more details on surplus sharing.

10. How do I find out more about the features and benefits of Medic Plan?

Please refer to **Medic Plan's** brochure and Product Disclosure Sheet for more details.

Coverage Amount

11. Why are there different deductible amounts?

We offer three (3) deductible options to suit your needs. The different deductible amounts will give you different contribution amount for this plan.

12. How do I know which deductible amount is suitable for me?

It depends on your financial needs and affordability. The aim is to reduce your family's and your financial burden if an unfortunate event happens to you.

13. Can I change the deductible amount for my Medic Plan certificate?

Change of the deductible amount is not allowed. Please give due consideration to the deductible amount suitable for you before enrolment.

Contribution and Charges

14. How much contribution do I need to pay?

The contribution that you need to pay will depend on your age, occupation class and selected deductible amount. Please note that the contribution will increase according to your age next birthday at each certificate anniversary. Kindly refer to the Product Disclosure Sheet for the sample contribution table.

Contribution is not guaranteed and we may revise the contribution due to unfavorable circumstances such as medical cost inflation and higher utilization of medical services, by giving you 30 days' written notice. The revised rates will take effect on the next certificate anniversary.

15. Are the contributions paid for Medic Plan eligible for Income Tax Relief?

Yes, the contribution paid may qualify you for personal income tax relief, subject to terms and conditions of the Inland Revenue Board of Malaysia.

16. What are the charges under Medic Plan?

Wakalah Charge of 20% will be taken from your contribution and the remaining 80% of the contribution will be allocated into the *Tabarru`* Fund as the *Tabarru`* Deduction.

17. Is Sales and Services Tax (SST) chargeable for Medic Plan?

SST is not chargeable for **Medic Plan**. However, please note that the taxation law may require taxes to be imposed or increased on the contributions, or any other payment due. If so, you will be required to pay the taxes at the applicable prevailing rate.

Participating in Medic Plan

18. I have a medical condition. Can I still participate in Medic Plan?

Medic Plan has been designed to be a simple plan, where you are only required to answer three (3) health-related questions. If you have any relevant medical conditions, we won't be able to offer **Medic Plan** to you.

19. Do I need to undergo medical checkup to participate in Medic Plan?

There is no need. You are only required to answer three (3) health-related questions during enrolment.

20. I have an existing Medic Plan certificate; can I participate in another one?

No, we can only offer one **Medic Plan** plan per person. If you require additional medical and health protection, kindly click [here](#) to set an appointment with PruBSN agent to know the right cover for you.

21. Can I participate in Medic Plan via my PruBSN agent?

No, this plan is a self-participation plan offered through PruBSN branches only. Please visit any PruBSN branches to sign up for this plan or email the completed proposal form to nb.direct.channel.support@prubsn.com.my.

Claims

22. How do I make a claim?

Please refer to our claims [guide](#) for the respective Medical Claim. Alternatively, you may email your request to customer@prubsn.com.my or contact our Customer Service Representative at 03 – 2775 7188 (Monday to Friday, 8.30a.m. - 5.15p.m.).

23. How do I check my claim status or further clarify any doubts regarding the claim decision?

You may check your claim status using the following ways:

- 1) Contact our Customer Service Representative at 03 – 2775 7188 (Monday to Friday, 8.30a.m. - 5.15p.m.);
- 2) Send us an email at customer@prubsn.com.my; or
- 3) Visit our nearest [branch](#).

24. How long will it take for a claim to be processed?

Normally it takes up to 14 working days from the date the last required claiming document is received.

Cancellation, Termination and Revival

25. Can I cancel the certificate after it commence?

You may cancel your certificate at any time by giving a written notification to us. If you cancel your certificate within the first 15 days after the certificate has commenced, we will refund the contribution paid. However, if you cancel at any point after the 15 days, contribution paid will not be refunded. Instead, we will keep providing you the coverage until the certificate anniversary after your notification.

26. Under what circumstances will my Medic Plan certificate terminate?

Your certificate terminates automatically (whichever happens first):

- on the certificate anniversary when you are 70 years old (Age Next Birthday);
- when this certificate lapse due to non-payment of contribution after the 30 days grace period;
- on the certificate anniversary following your notification of surrender;
- upon your death; or
- on the certificate anniversary following the notice on Portfolio Withdrawal Condition.

27. If my Medic Plan certificate is terminated 30 days after non-payment of contribution (lapsed), can I revive my certificate?

No, you will not be able to revive the certificate. Therefore, it is important that you pay your contribution on time. Alternatively you may participate in another **Medic Plan** certificate. However, waiting periods will apply when you participate in another certificate.

Renewal and Portfolio Withdrawal Condition

28. Is Medic Plan a guaranteed renewal plan?

Upon renewal, We may modify the terms and conditions of this 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, your certificate will be renewed annually at each certificate anniversary as long as the contribution is paid, subject to Portfolio Withdrawal Condition.

29. What is Portfolio Withdrawal Condition?

We may to discontinue underwriting this plan by giving you 30 days' written notice prior to certificate anniversary. All benefits under your certificate will cease to be payable from the certificate anniversary immediately following the expiry of the 30 days' notice.