

# Medik Asas

## Smart Basic Protection That **Helps You Save**



The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential BSN Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Prudential BSN Takaful Berhad 200601020898 (740651-H)

Member of PIDM

# Inclusive and Affordable **Coverage for All**

Now, you can ensure that all your basic medical protection needs are covered on a budget with **Medik Asas**, the medical care rider that offers smart protection while **helping you save**.



## Introducing **Medik Asas**

Experience affordable protection that provides basic medical, hospitalisation, and surgical coverage, ensuring you receive essential care when you need it the most.



# Highlights of **Medik Asas**



## Affordable

Everyone needs medical care at some point in life. Protect yourself and your family with basic medical coverage from RM52\* per month.



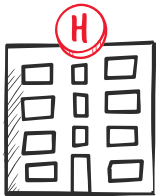
## No Lifetime Limit

Get essential medical care and treatment throughout your life.  
*Subject to Annual Limit and individual benefit limits (where applicable).*



## Claim Less, Pay Less

With our innovative Claim-Based Pricing method, enjoy a lower contribution amount if you do not make any claim in the preceding year. Your contribution amount may be adjusted every year according to your claims history.



## Special Benefits at Government Hospitals

Receive special benefits such as daily allowances and senior special care when you seek medical treatment at Malaysian government hospitals.

*\*Contribution rate for Medik Asas, for female, age 11, occupation class 2 at plan inception (based on Tabarru` Level 0).*



Get essential medical coverage of up to **RM100,000 every year** with **Medik Asas** which includes:

1

### In-patient Benefits

- Daily Room & Board
- Intensive Care Unit/ Cardiac Care Unit
- Surgical Procedure and Treatment
- In Hospital and Related Services

2

### Out-patient Benefits

- Day Surgery
- Pre and Post-Hospitalisation Treatments
- Emergency Treatment for Accidental Injury

3

### Major Illness Benefits

- Outpatient Kidney Dialysis Treatment
- Outpatient Cancer Treatment
- Organ Transplant

4

### Extended Care Benefits

- Senior Special Care at Government Hospitals
- Government Hospital Allowances
- Deductible Waiver at Government Hospitals



#### **Senior Special Care at Government Hospitals**

*Older individuals may require special care and attention, including the use of medical aids. Recognising this, Medik Asas provides financial assistance for any of the following medical aids up to the benefit limit: intraocular lens, external artificial legs & arms, hearing aids, external artificial joint devices, external prosthesis & implants for the spine, prosthesis & orthosis for the limb and external pacemaker.*

# Medik Asas - Table of Benefits

	BENEFIT LIMITS
<b>OVERALL ANNUAL LIMIT</b>	RM100,000
<b>LIFETIME LIMIT</b>	No Lifetime Limit
<b>CO-PAYMENT</b>	<b>Deductible RM500</b>
<b>INPATIENT CARE BENEFITS</b>	
<b>Hospital Daily Room and Board</b> <i>(max 150 days per Rider Year)</i>	RM150
<b>Intensive Care Unit (ICU) / Cardiac Care Unit (CCU)</b> <i>(max 90 days per Rider Year)</i>	
<b>Surgical Procedure and Treatment, including</b> <ul style="list-style-type: none"> <li>• Operating Theatre Fees</li> <li>• Anaesthetist's Fees</li> </ul>	As Charged
<b>In Hospital and Related Services, including</b> <ul style="list-style-type: none"> <li>• In-Hospital Specialist's Visit</li> <li>• Ambulance Fee</li> </ul>	
<b>OUTPATIENT CARE BENEFITS</b>	
<b>Day Surgery</b>	As Charged
<b>Pre-Hospitalisation Treatment</b> <i>(within 60 days immediately prior to Hospitalisation)</i>	As Charged
<b>Post-Hospitalisation Treatment</b> <i>(within 90 days immediately after Hospitalisation)</i>	As Charged
<b>Emergency Outpatient Treatment for Accidental Injury (including dental)</b> <i>(within 30 days from the Accident date)</i>	RM1,500 per Rider Year
<b>MAJOR ILLNESS CARE BENEFITS</b>	
<b>Outpatient Kidney Dialysis Treatment</b>	RM150,000 per lifetime
<b>Outpatient Cancer Treatment</b>	
<b>Organ Transplant (once per lifetime)</b>	As Charged
<b>EXTENDED CARE BENEFITS</b>	
<b>Senior Special Care at Government Hospital</b> <i>(for age 60 and above)</i>	Up to RM1,000 per lifetime
<b>Government Hospital Allowance for Admission</b> <i>(max 150 days per Rider Year)</i>	RM100 per day
<b>Government Hospital Allowance for Follow-up</b> <i>(max 90 days days per Rider Year)</i>	RM50 per day
<b>Deductible Waiver for Government Hospital</b>	Yes

**Notes:**

1. The benefits specified above may be subject to medical co-payment.
2. All the above benefits are subject to exclusions, waiting period and other terms and conditions as stated in the certificate document.
3. All benefits are subject to the Overall Annual Limit of the plan, except Outpatient Kidney Dialysis Treatment, Outpatient Cancer Treatment and Senior Special Care at Government Hospitals.
4. Waiting Period applicable: 120 days for Specified Illnesses and 30 days for all other illnesses from the effective date of this plan.



If you require a more comprehensive medical and hospitalisation plan, **Medic TotalCare** may be the right solution for you. **Medic TotalCare** is a modern medical plan that provides comprehensive coverage for hospitalisation and a wide range of medical treatments including extensive cancer coverage, advanced medical treatments and mental health care.

For more information on **Medic TotalCare**, please refer to the **PruBSN Damai** brochure.

## Co-Payment: **Deductible RM500**

Co-payment refers to the amount that you need to pay in covering the medical treatment cost under the plan.

**Medik Asas** comes with the co-payment of **Deductible RM500**, where you must first pay a fixed amount of the first RM500 out of the total cost incurred for the eligible benefits within the rider year and PruBSN pays the remaining balance. This shall not be applicable to Outpatient Cancer Treatment, Outpatient Kidney Dialysis Treatment, Emergency Treatment including Emergency Outpatient Treatment for Accidental Injury and treatments at Malaysian Government healthcare facilities.

## Claim-Based Pricing **with Medik Asas**

**Medik Asas** uses a Claim-Based Pricing method to determine your *Tabarru`* level and contribution amount level every year.

Upon inception of your **Medik Asas** plan, your contribution starts based on *Tabarru`* Level 0 (with 15% discount from the base level i.e. *Tabarru`* Level 1). If you do not make any claim under **Medik Asas**, you will continue to enjoy the lower contribution and *Tabarru`* deduction rate. When you do make a claim, your contribution and *Tabarru`* deduction rate will be adjusted to a higher *Tabarru`* Level accordingly.

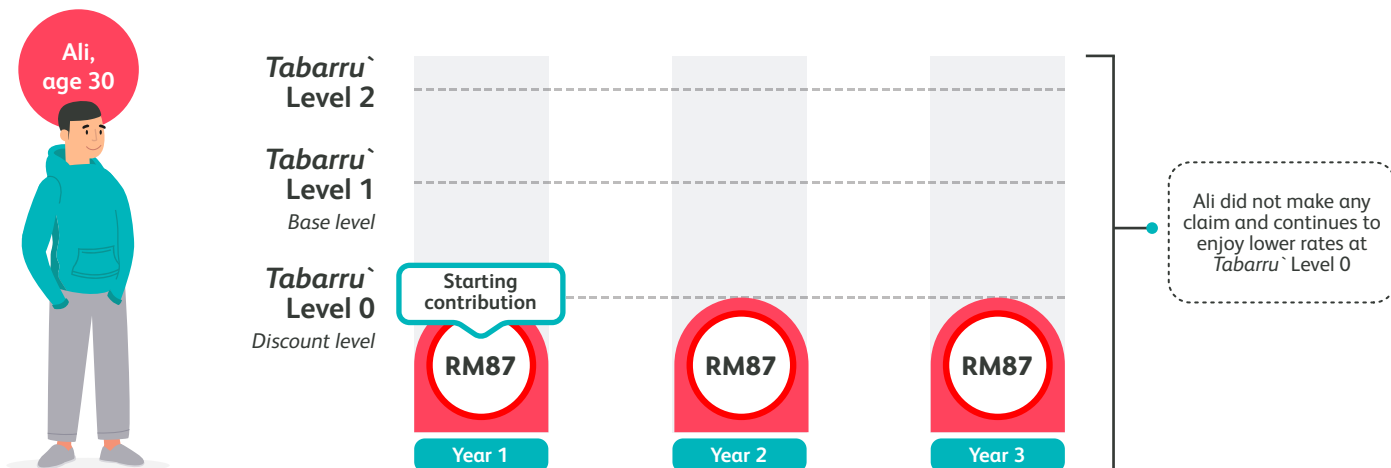
<i>Tabarru`</i> Level	<i>Tabarru`</i> Deduction Discount/Loading Rate	When Does It Apply
0 (discount level)	15% Discount*	<ul style="list-style-type: none"> <li>Upon <b>Medik Asas</b> plan inception; or</li> <li>After 1 year of no claim while in Level 0 or Level 1.</li> </ul>
1 (base level)	0%	<ul style="list-style-type: none"> <li>After claiming less than RM5,000 while in Level 0 or Level 1 in the previous year; or</li> <li>After 2 years of no claim while in Level 2.</li> </ul>
2	35% Loading*	<ul style="list-style-type: none"> <li>After claiming RM5,000 or more while in Level 0 or Level 1 in the previous year; or</li> <li>After claiming any amount while in Level 2 in the previous year.</li> </ul>

\*from *Tabarru`* deduction rate of *Tabarru`* Level 1

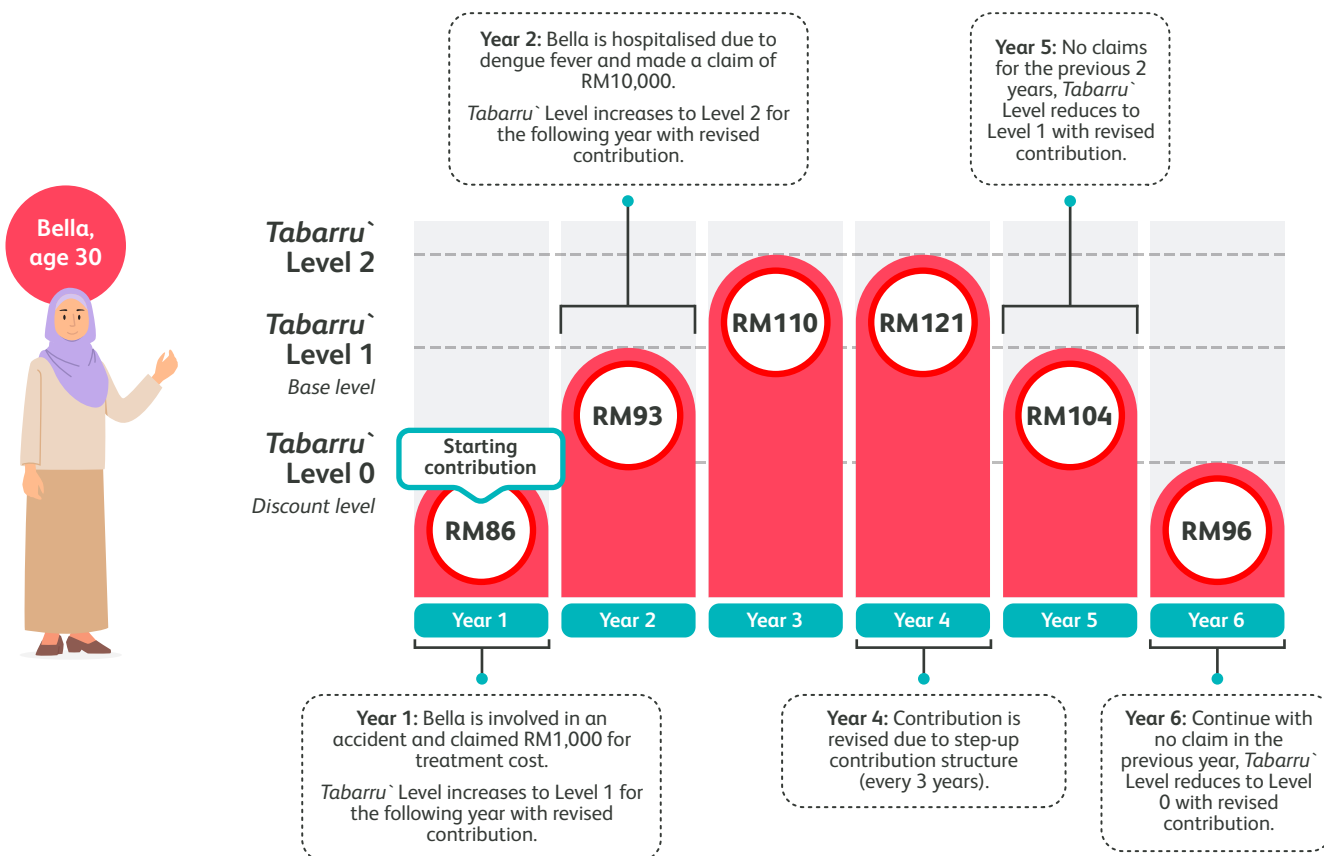
When the *Tabarru`* Level increases to Level 1 or Level 2, additional contribution (**Medik Flex Contribution**) is required to cover the increased *Tabarru`* deduction rate for the applicable year.



## Scenario 1: No increase in *Tabarru`* deduction rate and contribution due to no claim



## Scenario 2: Increased and reduced *Tabarru`* deduction rate and contribution according to claims records



When the *Tabarru`* Level increases to Level 1 or Level 2, additional contribution (Medik Flex Contribution) is required to cover the increased *Tabarru`* deduction rate for the applicable year.

Before each certificate year, you will be notified of the *Tabarru`* level and the contribution adjustment (if any).

Note: Contribution amount shown above is only for Medik Asas rider based on monthly contribution, occupation class 1 and expiry age 70. The claim amount is after deducting the co-payment amount.

The scenarios depicted are for illustrative purposes only and are based on the Claim-Based Pricing feature described in page 5.

## Sample Annual Contribution for **Medik Asas**

Based on *Tabarru`* Level 0 (i.e. with 15% discount), expiry age 70 and occupation class 1.

Entry Age	Male (RM)	Female (RM)
1	2,472	2,436
5	1,128	948
20	1,116	1,020
25	1,020	864
30	1,044	1,032
40	1,272	1,260
50	1,992	1,980

### Notes:

1. *Medik Asas* contribution may vary every 3 certificate years (step-up contribution).
2. The amount of *Medik Asas Tabarru`* deduction and contribution will also depend on the Claim-Based Pricing feature, subject to the terms and conditions of the certificate.
3. For the complete *Medik Asas* contribution rates, please refer to [www.prubsn.com.my](http://www.prubsn.com.my).
4. *Medik Asas Tabarru`* and contributions are not guaranteed regardless of your claims history. We may revise the contribution and *Tabarru`* deduction amount due to unfavourable circumstances such as medical cost inflation and higher utilisation of medical services by giving you 30 days written notice. Any change in contributions and/or *Tabarru`* deduction will take effect on the next certificate anniversary and may fall within the 3 certificate years' intervals.

## Charges & Deductions

### Upfront Wakalah Charge

The contribution of **Medik Asas** rider is split into two portions i.e. **Medik Protection** and **Medik Allocator** based on the ratio 70:30. For the rider year where **Medik Asas** is at *Tabarru`* Level 1 or Level 2, there will be additional contribution i.e. **Medik Flex Contribution**.

**Medik Protection**, **Medik Allocator** and **Medik Flex Contribution** are allocated into the Individual Special Account (ISA) after being deducted with the Upfront *Wakalah* Charges. The percentage of Upfront *Wakalah* Charges shown below is based on contribution paid and for contribution term of 20 years or more.

Certificate Year	1	2	3	4	5	6	7	8	9	10	>10
<b>Medik Protection</b>	75%	60%	40%	35%	20%	20%	10%	10%	10%	10%	10%
<b>Medik Allocator</b>	5% every year										
<b>Medik Flex Contribution</b>	5% every year whenever applicable										

For contribution term less than 20 years, please refer to the Product Illustration.



## *Tabarru`* Deduction

*Tabarru`* deduction is deducted monthly from your ISA into the *Tabarru`* Fund for your takaful coverage. The *Tabarru`* deduction for takaful coverage varies by attained age, gender, smoking status, occupation class and medical rating of the Covered Person. The *Tabarru`* deduction will generally increase as the Covered Person grows older.

*Tabarru`* deduction refers to a voluntary contribution by a participant in accordance with the *Ta`awun* arrangement. It relates to the portion of the participants' contributions to the *Tabarru`* Fund during the coverage term. The *Tabarru`* deduction from the participants is placed and pooled together in a fund which is collectively owned by the participants. The fund is used to pay all the claims in accordance with the agreed benefits under the plan on the basis of mutual aid and assistance. We may revise the *Tabarru`* deduction, subject to notification being made to the participant.

# Important Notes

1. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). For more details on this rider, please refer to the Product Illustration and Product Disclosure Sheet.
2. **Medik Asas** is a medical rider with 3 year step-up contribution that provides essential coverage for hospitalisation and surgical treatments due to covered illnesses or accidents, up to the age of 100 years. **Medik Asas** does not provide any benefit amount from the *Tabarru`* Fund upon termination.
3. **Medik Asas** offers cashless facility at Malaysian government hospitals and selected panel private hospitals. Please refer to [www.prubsn.com.my](http://www.prubsn.com.my) to view the list of Panel Hospitals applicable to this plan.
4. You should satisfy yourself that this plan serves your needs and that you can afford the contribution.
5. If you cease to pay, or are not paying your contribution including Medik Flex Contribution, where applicable, your coverage may lapse prematurely.
6. The contribution and *Tabarru` deduction* are not guaranteed. PruBSN may revise the contribution and *Tabarru` deduction* due to unfavourable circumstances such as medical cost inflation and higher utilisation of medical services by giving you 30 days written notice. The revised rates will apply to all customers regardless of the claims history and will take effect on the next certificate year which may fall within the 3 certificate years' step-up contribution intervals. The amount of **Medik Asas Tabarru`** deduction and contribution will also depend on the Claim-Based Pricing feature, subject to the terms and conditions of the certificate.
7. **Medik Asas** is premised on a mutual assistance (*Ta`awun*) arrangement where a portion of your contribution is deducted and pooled into the *Tabarru`* Fund together with the contribution of other participants to provide for mutual financial benefits payable to all for the covered events. Based on the *Wakalah bi al-ujrah* principles, PruBSN will manage your takaful plan in return for the *Wakalah* charges stated above.
8. In addition, the *Mudarabah* concept is applied which allows any investment profit arising from the Individual Special Account (ISA) to be shared between PruBSN and yourself. You will receive 80% of the investment profit, while PruBSN will receive the balance of 20%. Your share of the profit will be placed back into your ISA. If there is an investment loss arising from the ISA, in line with *Mudarabah* concept, these losses will be solely borne by you.
9. You are entitled to receive any distributable surplus inclusive of investment profit (if any) from the *Tabarru`* Fund. Together with other participants, you are entitled to 50% of the surplus and PruBSN will receive the balance of 50% as performance fee for managing the *Tabarru`* Fund. Your portion of the distributable surplus will be placed back into your ISA. The exact amount of distributable surplus will be determined annually and is subject to approval by both the Shariah Committee and the Board of Directors of PruBSN.
10. Any age reference shall be based on Age Next Birthday.
11. If you switch your current medical plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.
12. For **Medik Asas**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.

13. In the event of any conflict or inconsistency between the English and Bahasa Malaysia versions of the brochure and for the purpose of interpretation and construction, the English language version of the brochure shall prevail and be given effect to.

*Note: More details of the coverage and benefits of this plan are provided in the Product Illustration and Product Disclosure Sheet which should be read carefully before you decide to take up the plan.*





# Exclusions

**Medik Asas** does not cover any of the following situations:

1. Pre-Existing Conditions that were not disclosed in the proposal form or in any other forms in relation to the covered person's health status after the certificate has been in-force.
2. Specified Illnesses occurring within 120 days of Waiting Period (please refer to the certificate document for the list of the Specified Illnesses).
3. Any medical or physical conditions occurring within 30 days of Waiting Period, except for accidental injuries.
4. Any insect bites including mosquito bites and worm infestation within 30 days of Waiting Period.
5. Any elective cosmetic or plastic surgeries except for re-constructive surgeries necessary to restore function following an injury.
6. Circumcisions, eye examinations, corrections of nearsightedness and/or farsightedness through glasses, lens and refraction or surgery (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or medical devices not limited to artificial limbs, all forms of hearing aids, cochlear apparatus, external pacemakers and prescriptions thereof.
7. Any dental conditions including dental treatment or oral surgery unless necessitated by injuries to sound natural teeth due to accident.
8. Any exploratory or experimental treatments or any other elective procedures, including medication and/or unconventional medical technology/procedure, which have not been proven to be effective based on established medical practice and which have not been approved by a recognised body in the country in which the Covered Person is receiving the treatment.
9. Any private nursing, rest cures or sanatoria care, illegal drugs, intoxication (including but not limited to alcohol and drugs), sterilization, venereal disease and its sequelae, Acquired Immuno-deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or the presence of any Human Immuno-deficiency Virus (HIV) infection and HIV related diseases, and sexually transmitted diseases.
10. Any treatment or surgical operation for congenital conditions including for hereditary conditions.
11. Any treatment or procedures relating to pregnancy or childbirth and its complications, miscarriage, abortion, prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatments pertaining to infertility as well as erectile dysfunction and tests or treatments related to impotence or sterilisation.
12. Routine medical examinations or consultations, hospitalisation primarily for investigatory purposes, diagnosis, X-ray examinations, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not deemed medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain.
13. Suicide, attempted suicide or intentionally self-inflicted injuries while sane or insane.

14. Any injury or illness caused by wars or any acts of war or invasions or acts of foreign enemy hostilities (whether war is declared or not) or civil wars or rebellions or revolutions, insurrections or military or usurped power or active duty in any armed forces.
15. Any criminal or terrorist activities.
16. Any violations or attempted violation of the law or to resist arrest.
17. Direct participations in riots, strikes and civil commotions or insurrection.
18. Any ionising radiations or contaminations by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
19. Any expense incurred for donation of any body organ by a covered person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
20. Any investigation and treatment of sleep and snoring disorders, hyperhidrosis treatments, hormone replacement therapies, stem cells therapies, hyperbaric oxygen therapies, chiropodist consultations and treatments and alternative therapies such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatments, massage or aroma therapies.
21. Any medical care or treatments for which payment is not required or which is payable by any other Takaful or insurance indemnities covering the covered person and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract or Takaful Certificate.
22. Any psychiatric, mental or nervous disorders and those due to senile disorders (including any neuroses and their physiological or psychosomatic manifestations).
23. Any costs/expenses for services of a non-medical nature such as television, telephones, telex services, broadband services, electricity bills, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
24. Any sickness or injuries arising from racing of any kind (except foot racing), hazardous sports, professional sports, illegal activities, and aerial flights other than as a crew member or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route.
25. Any expenses incurred for sex changes or gender transformation.
26. Any care or treatments that do not lead to a recovery, conservation of the covered person's condition or restoration of the covered person's previous state of health.
27. Any charges which are not considered as reasonable and customary charges, any surgeries or treatments which are not medically necessary.

The exclusion and limitations stated above are not exhaustive and you should refer to the certificate document for further information.

# What is **Takaful**?

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.

*Section 2(1) of the Islamic Financial Services Act 2013*

Takaful is derived from Arabic word  
*'kafala'* which means  
**“Joint guarantee” or  
guaranteeing each other.**

Takaful literally means responsibility, guarantee, collective assurance and mutual undertaking. Broadly speaking, takaful is founded on the cooperative arrangement (*Ta`awun*) based on principles of mutuality and solidarity, encompassing the elements of joint indemnity and common interest.

There are **three (3) aspects** of mutuality embodied in takaful, namely mutual help/assistance, mutual responsibility and mutual protection.

When a person participates in a takaful scheme, he does not only seek protection for himself but also jointly cooperates with other participants to mutually contribute to one another for the agreed covered events.

**Mutual  
Assistance**

**Mutual Protection  
from Losses**

**Mutual  
Responsibility**

In essence, takaful is based on the principle of *“Ta`awun”*  
**(mutual cooperation / assistance)**  
as such the act of participation is  
***Tabarru`at* (charitable) in nature.**



# PRUDENTIAL BSN

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## TAKAFUL

**Medik Asas** is a Shariah-compliant product.


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

For more information/enquiries, please contact:

**PRUDENTIAL BSN TAKAFUL BERHAD**

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**Important: You must ensure that you are satisfied that this plan will best serve your needs and that the contribution payable under the certificate is an amount that you can afford.**

*All information is correct at the time of publication. Published September 2024.*