

PRUDENTIAL BSN

TAKAFUL



Get **MORE** with HealthProtector

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE IS SUBJECT TO LIMITATIONS. 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).

Prudential BSN Takaful Berhad
200601020898 (740651-H)

Member of PIDM



HealthProtector

We all know just how crucial medical care is in today's world and the need for healthcare becomes even more paramount as we age. With the escalating cost of healthcare, have you ever wondered if you are able to safeguard yourself against any uncertainty and insufficient savings for healthcare?

Wouldn't it be great if there is a medical plan that not only promises you a lifetime of assurance for all your medical needs, but also help you to save with more benefits?

Introducing **HealthProtector**, a medical rider that reimburses medical expenses incurred in the event of hospitalisation and for outpatient treatment. **HealthProtector** offers you:



SmartSaver or High Deductible option

SmartSaver or High Deductible option gives you the flexibility to have a medical plan that is tailor-made to fit your needs.



Smart Value Point: RM1 million, RM1.5 million or RM2 million

HealthProtector is a takaful medical plan with NO annual and NO lifetime limits to provide you with continuous coverage. In the event that the total accumulated eligible claims paid exceed the initial Smart Value Point, plus any accumulated Smart Value Point Bonus, we will still pay 80% of the excess eligible benefit cost.



Smart Value Point Bonus

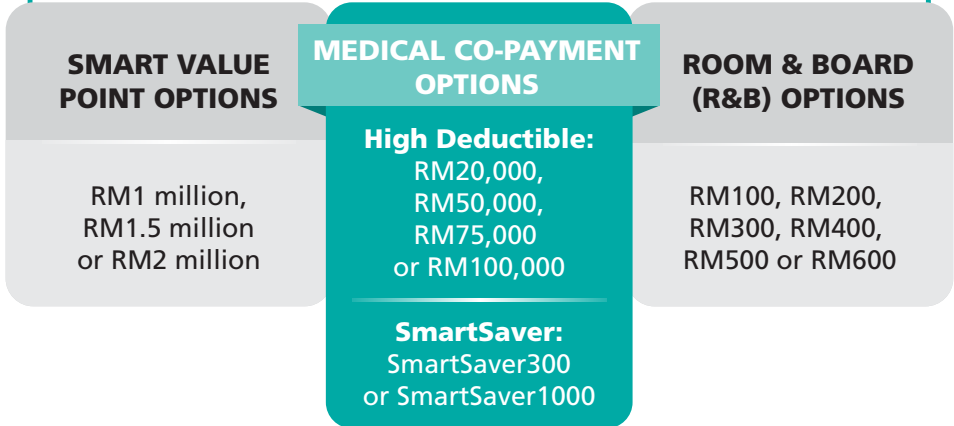
Rewards you for staying healthy by increasing your Smart Value Point.



100% Non-Cancellable

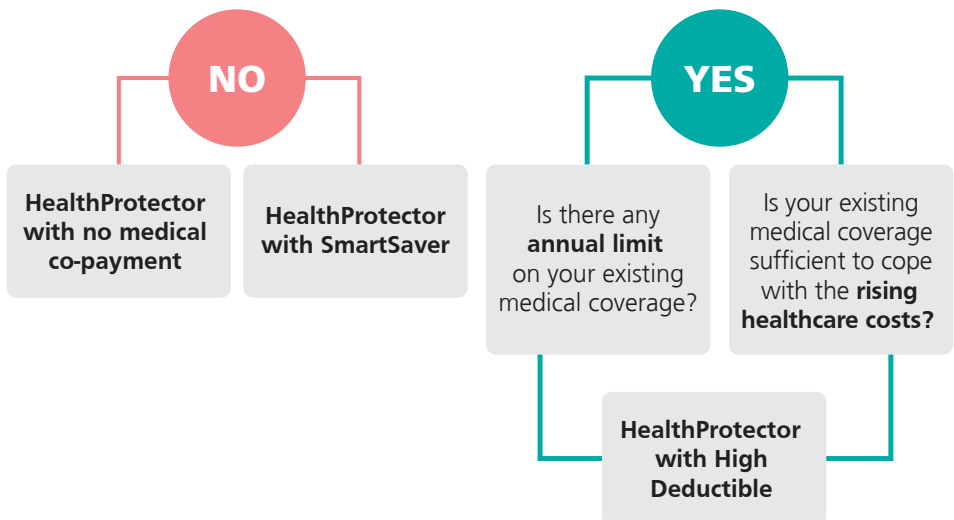
HealthProtector is non-cancellable and guaranteed renewable by PruBSN.

COMPREHENSIVE MEDICAL COVERAGE WITH HEALTHPROTECTOR



Here are some questions to help you identify your needs in order to select the features that best fit those needs!

DO YOU ALREADY HAVE MEDICAL COVERAGE?



BENEFITS

Type of Benefits	Benefit Amount
R&B Benefits	
1. Hospital Daily R&B (up to 150 days per year)	Flexible option between RM100 and RM600 per day <i>(Increments in multiples of RM100 per day)</i>
Hospital & Surgical Benefits	
2. Intensive Care Unit/Cardiac Care Unit (up to 90 days per year)	As Charged
3. In-hospital & Related Services <ul style="list-style-type: none"> • Surgical Benefit • Hospital Supplies and Services • Operating Theatre • Anaesthetist Fees • In-Hospital Specialist's Visit (limit to 2 visits per day) 	As Charged
Outpatient Treatment Benefits	
4. Pre-hospitalisation Treatment (within 60 days before hospitalisation) 5. Post-hospitalisation Treatment (within 90 days after hospital discharge) 6. Home Nursing Care (up to 180 days per lifetime) 7. Day Surgery 8. Day Care Procedure	As Charged
9. Outpatient Cancer Treatment 10. Outpatient Kidney Dialysis	As Charged <i>Up to 1.5 times of the initial Smart Value Point per lifetime (including take home drugs, examination tests & consultation)</i>
Other Benefits	
11. Maternity Complications Benefit (for female covered person only)	Up to RM5,000 per year
12. Intraocular Lens	Up to RM6,000 per lifetime

Type of Benefits	Benefit Amount
13. Emergency Treatment For Accidental Injury	Up to 10 times of Hospital Daily R&B amount per year
14. Emergency Medical Assistance	Yes
15. Second Medical Opinion <ul style="list-style-type: none"> • Consultation and Diagnosis in Malaysia • Consultation with World Leading Expert 	<ul style="list-style-type: none"> • RM1,000 per year • Yes

Notes:

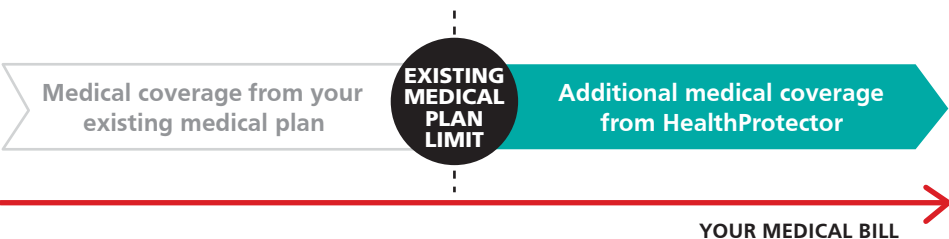
1. The Benefit Amount specified above may subject to medical co-payment options.
2. We shall only reimburse the Reasonable and Customary charges on eligible expenses which are deemed Medically Necessary.
3. For Overseas Treatment, if the covered person chooses to have or is referred to be treated outside Malaysia, the benefits for the treatment are limited to the Reasonable and Customary and Medically Necessary charges for equivalent local treatment in Malaysia and subject to 90 days residence limit.

MEDICAL CO-PAYMENT OPTIONS: HIGH DEDUCTIBLE

If High Deductible is chosen, you must first pay a fixed amount equivalent to deductible selected out of the total accumulated eligible benefits within a year, before PruBSN pays the rest of the expenses. The costs of the eligible benefit accumulated for that year will not be carried forward to the next year.

If you already have a medical plan with an annual limit equivalent to (or higher than) the deductible amount, the eligible expenses in excess of the High Deductible selected will be covered by **HealthProtector**.

High Deductible applies to R&B Benefits, Hospital and Surgical Benefits, Outpatient Treatment Benefits, and Other Benefits excluding Second Medical Opinion and Emergency Medical Assistance.



SMARTSAVER

SmartSaver is a smarter way to maximise value of your medical plan. SmartSaver allows you the flexibility to enjoy contribution savings where the contribution saved can be used to enhance your coverage and retirement funds. You can get MORE savings with higher cash value, MORE protection and MORE benefits with better medical plan with SmartSaver compare to Full Coverage.

If SmartSaver300 or SmartSaver1000 is chosen, you must first pay a fixed amount of RM300 (for SmartSaver300) or RM1,000 (for SmartSaver1000), respectively, out of the total eligible expenses incurred on the eligible benefits for any one disability before PruBSN pays the remaining balance. SmartSaver shall not be applicable to the cost of Hospital Daily Room and Board, Day Surgery, Day Care Procedure, Outpatient Cancer Treatment, Outpatient Kidney Dialysis, Emergency Treatment for Accidental Injury, Second Medical Opinion, Emergency Medical Assistance and Intraocular Lens.

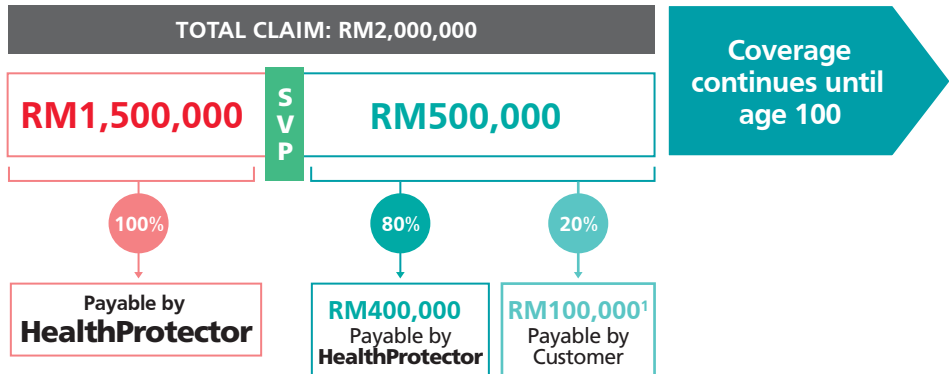
SMART VALUE POINT (SVP)

Claims on eligible benefits will be payable in full (subject to SmartSaver or High Deductible, if applicable) up to the initial Smart Value Point. If the total claims exceed the initial Smart Value Point plus any accumulated Smart Value Point Bonus, we will still provide continuous coverage up to the expiry age by paying 80% of the total cost of the eligible benefits.

Outpatient Cancer Treatment and Outpatient Kidney Dialysis Benefits will be up to 1.5 times of the chosen Smart Value Point. Once the eligible claim amount of Outpatient Cancer Treatment and Outpatient Kidney Dialysis exceeded this limit, no more claim can be made under Outpatient Cancer Treatment and Outpatient Kidney Dialysis Benefit. Claims on Outpatient Cancer Treatment and Outpatient Kidney Dialysis Benefits will be counted as part of Smart Value Point.

How does Smart Value Point work?

A customer is at age 35, male and has participated in a **HealthProtector** with SVP RM1.5 million and has total eligible claim of RM2 Million.



Note:

The above example is based on benefit term selected up to age 100. This is for illustrative purposes only and all benefits are subject to waiting periods.

Please refer to the Certificate Document for the detailed terms and conditions.

¹This amount is payable on top of the medical co-payment.

Smart Value Point Bonus

For plans with Hospital Daily R&B of RM300 and above, if you do not incur any claims for 2 years, you will be rewarded with Smart Value Point Bonus by increasing your Smart Value Point (SVP) at 2% of the initial SVP at the end of every 2 years.

No further Smart Value Point Bonus will be provided when the total claims paid exceed Smart Value Point, plus any accumulated Smart Value Point Bonus.

Tabarru` Deduction

Tabarru` deduction is deducted monthly from your Protection Unit Account (PUA) to pay for your takaful coverage. The Tabarru` deduction for takaful coverage varies by age, occupation class, Smart Value Point, R&B, Medical Co-Payment options (Full Coverage/SmartSaver/High Deductible)

Tabarru` deduction is a specified portion from the contribution into the Tabarru` Fund for the purpose of mutual aid and assistance among fellow participants according to the agreed benefits under the plan.

FREQUENTLY ASKED QUESTIONS (FAQ)

1. Who can take up HealthProtector?

Entry Age	13 gestational weeks of pregnancy to age 70.
Benefit Term	Choose to be covered up to expiry age 60, 70, 80, 90 or 100, or 20 years term. Note: Option available is based on the covered person's entry age with minimum benefit term not less than 20 years. The Benefit Term of the rider must be the same as the Benefit Term of the basic plan.

2. What are the waiting periods that I should be aware of?

Description	Waiting Period
Any Illnesses other than Specified Illnesses	30 days
Specified Illnesses	120 days
Maternity Complications	365 days

Note:

This list is non-exhaustive. Please refer to the Certificate Document for the full list of terms and conditions under this product.

3. How do I get started with HealthProtector?

STEP 1	Decide on your Smart Value Point RM1 million RM1.5 million RM2 million
STEP 2	Decide on your SmartSaver or High Deductible co-payment option SmartSaver300, SmartSaver1000, High Deductible 20,000 50,000 75,000 100,000 or no medical co-payment
STEP 3	Decide on your Hospital Daily R&B amount RM100 RM200 RM300 RM400 RM500 RM600

IMPORTANT NOTES

1. This brochure does not form a contract between you and **Prudential BSN Takaful Berhad (PruBSN)**. This brochure is to be read together with **PruBSN Asas360** brochure. For more details on this rider, please refer to the Product Illustration and Product Disclosure Sheet.
2. **HealthProtector** is non-cancellable and guaranteed renewable by PruBSN, depending on all contributions being paid duly and the rider being in force, unless there is fraud or any circumstance that makes the certificate or rider voidable or null and void. It does not provide any benefit amount from the *Tabarru`* Fund upon termination of certificate. Please refer to the termination clause stated in the Certificate Document.
3. The *Tabarru`* deduction for this medical plan is not guaranteed. This means, we may need to increase the deduction in the future. The rates are directly influenced by our claims experience for this plan, including medical inflation which may be due to advancements in medical technology, higher treatment costs and increases in the prevalence of non-communicable diseases over time. Therefore, frequent increases in *Tabarru`* deduction are likely in the future and will apply to all covered persons regardless of their claims history. Under such circumstances, we will provide a 30-day written notice prior to the revised rates taking effect on the following Certificate Anniversary.
4. The list of panel hospitals may be reviewed. Please refer to www.prubsn.com.my to view the list of Panel Hospitals and you are advised to refer to the latest list prior to seeking treatment.
5. You can only seek Second Medical Opinion when you are diagnosed with one of the covered critical illnesses.
6. Takaful is a long term commitment and you may be at a disadvantage if you cancel and re-enter later on. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.



EXCLUSION

HealthProtector does not cover any hospitalisation, surgery or charges are directly or indirectly, wholly or partly caused by any one of the following:

- i. Pre-existing condition if such condition was not disclosed in the proposal form or any other forms in relation to covered person's health status after the certificate is in-force.
- ii. Specified Illnesses occurring during the first 120 days from the effective date of the rider. However, if there is a break in coverage prior to the expiry of the said 120 days, a fresh period of 120 days shall apply again.
- iii. Any medical or physical conditions and its signs or symptoms occurring within the first 30 days from the effective date of the rider or the date it is revived, whichever is later, except for accidental injuries.
- iv. Any neonatal medical or physical conditions including birth trauma (a physical injury sustained by an infant during birth) occurring within the first 30 days from the effective date of the rider, the date it is revived or the date of birth of the covered person, whichever is the latest.
- v. Any benefits as provided under the Maternity Complications Benefits occurring within the first 365 days from the effective date of the rider or the date it is revived, whichever is later.
- vi. Elective cosmetic or plastic surgery (except re-constructive surgery necessary to restore function), hyperhidrosis, circumcision, eye examination for nearsightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or external medical devices such as but not limited to artificial limbs, all forms of hearing aids, cochlear apparatus, external or implanted pacemakers, automatic implanted cardioverter defibrillator and prescriptions thereof.
- vii. Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to restore function of sound natural teeth occurring while the certificate and the rider are in force.
- viii. Private nursing (except for Home Nursing Care Benefit), rest cures or sanatoria care.
- ix. Taking drug or narcotic unless as prescribed for medication by a qualified Doctor or Physician.
- x. Drug or narcotic or alcohol influence or abuse or stimulator abuse.
- xi. Drug or narcotic or alcohol intoxication.
- xii. Venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases.
- xiii. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- xiv. Treatments or procedures relating to pregnancy or childbirth and its complications, pregnancy, current and previous pregnancies (and related complications), child birth (including surgical delivery and any surgical or non surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion (including any abortion performed due to psychological or social reasons, and any consequences of any of these procedures) and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatment pertaining to infertility as well as erectile dysfunction, and tests or treatment related to impotence or sterilisation (with exception to the benefits as provided under the Maternity Complications, if applicable).
- xv. Primarily for investigatory purposes, diagnosis, X-ray examination, stem cell therapy, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain or bariatric surgery.

- xvi. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- xvii. Any injuries or illnesses caused by war or any act of war or invasion or act of foreign enemy hostilities (whether war is declared or not) or civil war or rebellion or revolution or insurrection or military or usurped power or active duty in any armed forces.
- xviii. Direct participation in riot or strike or civil commotion or insurrection.
- xix. Attempted to commit criminal offence or terrorist activity or committed any criminal offence or terrorist activity.
- xx. Any violation or attempted violation of the law or to resist arrest.
- xxi. Driving vehicle or riding motorcycle below the permitted minimum age under the applicable laws or driving or riding without a valid driving license which is non-compliance with the applicable laws and regulations.
- xxii. Any ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- xxiii. Expenses 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.
- xxiv. Investigation and treatment of sleep apnoea and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aroma therapy or other alternative treatment.
- xxv. Care or treatment for which payment is not required or to the extent which is payable by any other takaful, insurance or indemnity, covering the covered person, and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance/Takaful Contract.
- xxvi. Psychiatric, mental or nervous disorders and those due to senile disorders (including any neuroses and their physiological or psychosomatic manifestations).
- xxvii. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
- xxviii. Participating in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- xxix. Private flying other than as a fare-paying passenger, in any commercial scheduled airlines licensed to carry passengers over established routes.
- xxx. Expenses incurred for sex changes or gender transformation.
- xxxi. Experimental treatment, including medication and/or unconventional medical technology/procedure, which have not been proven to be effective, based on established medical practice, and which has not been approved by a recognised body in Malaysia.
- xxxii. Care or treatment that does not lead to a recovery, conservation of the covered person's condition or restoration to the covered person's previous state of health.
- xxxiii. Any illness or treatments and its signs or symptoms due to insect bite including mosquito bites and worm infestation occurring within the first 30 days from the effective date of the rider or the date it is revived, whichever is later.

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 cooperate with other participants to mutually contribute to one another in case of need.

/// **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

TAKAFUL

HealthProtector 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:

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www.linkedin.com/company/prudential-bsn-takaful-berhad

Important: You must ensure that you are satisfied that this product 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 January 2025.