

**Product Disclosure Sheet**

**Read this Product Disclosure Sheet before You decide to take up Medic Plan. Be sure to also read the general terms and conditions.**

**1. What is this product about?**

This 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 participant.

**2. What are the Shariah concepts applicable?**

- *Ta'awun* - means 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 Us to manage the overall services provided under Your certificate. We (Prudential BSN Takaful Berhad) will take a portion of Your contribution as *Wakalah* Charge in return of these services. In addition to the *Wakalah* Charges, We are also entitled to a performance fee on the Distributable Surplus from the *Tabarru'* fund.

**3. What are the covers/benefits provided?**

<b>Plan</b>	<b>Medic Plan</b>
<b>BENEFIT</b>	<b>BENEFIT AMOUNT</b>
Hospital Daily Room & Board Benefit ( <i>max 120 days per annum</i> )	Up to RM150 per day
<b>Hospital &amp; Surgical Benefits</b>	
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	
- Surgical Benefit	
- Hospital Supplies and Services	
- Operating Theatre	
- Anaesthetist Fees	
- In-Hospital Specialist's Visit	
<b>Outpatient Treatment Benefits</b>	
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	
<b>DEDUCTIBLE<sup>i</sup></b>	<b>RM1,000, RM2,000, RM3,000</b>
<b>ANNUAL LIMIT</b>	<b>RM100,000</b>
<b>LIFETIME LIMIT</b>	<b>No lifetime limit</b>

<sup>i</sup> If You are hospitalised in a Malaysian Government Hospital (as listed in Our website), the deductible will be RM100, RM200, RM300, subject to terms and conditions.

- 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.
- Length of plan: up to age 70 years old at next birthday or until death, whichever is earlier.

#### 4. How much contribution do I have to pay?

- The contribution amount varies by the chosen Deductible, Your working class and Your age next birthday. The contribution for this plan is on an annual basis and increases each certificate year according to Your age next birthday on the certificate anniversary. Please refer to Appendix 1 for the sample contribution.
- The contribution for this plan is 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 I have to pay?

Type	Amount
<i>Wakalah</i> Charge	20% of contribution.
<i>Tabarru`</i> Deduction	80% of contribution.

- Please refer to Appendix 1 for details of *Tabarru`* Deduction and charges.
- 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 that I should be aware of?

- Importance of disclosure:
  - Pre-contractual duty 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 You have paid.
- Qualifying/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 Your RM1,000, RM2,000 or RM3,000 regardless of the sum of expenses incurred for any one disability. However, if You are hospitalised in Malaysian Government Hospital, the deductible will be reduced to RM100, RM200 or RM300. 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 is not a full list. Please refer to the certificate document for the terms and conditions under this certificate.*

## **7. What are the major exclusions under this certificate?**

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 is not a full list. Please refer to the certificate document for the terms and conditions under this certificate.*

**8. Can I cancel my certificate?**

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 do I need to do if there are changes to my 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 can I get further information?**

If You need additional information about medical and health takaful, please refer to the insuranceinfo booklet on 'Medical and Health Takaful plan', available at [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiry, please contact Us at:

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

Level 13, Menara Prudential,

Persiaran TRX Barat,

55188 Tun Razak Exchange,

Kuala Lumpur.

Tel: 03 2053 7188

E-mail: [customer@prubsn.com.my](mailto:customer@prubsn.com.my)

You can also log on to [www.prubsn.com.my](http://www.prubsn.com.my)

**11. Other similar types of family takaful cover available:**

Please contact Us for other types of cover available.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at February 2019.

SAMPLE

## Medic Plan

### Medical and Health Takaful Plan

**Appendix 1 - Table of Contribution**

Age Next Birthday	Annual Contribution for RM3,000 Deductible (RM)			
	Class 1	Class 2	Class 3	Class 4
19	494	494	618	741
20	494	494	618	741
21	494	494	618	741
22	494	494	618	741
23	494	494	618	741
24	494	494	618	741
25	494	494	618	741
26	494	494	618	741
27	480	480	600	720
28	466	466	583	699
29	452	452	565	678
30	438	438	548	657
31	438	438	548	657
32	438	438	548	657
33	451	451	564	677
34	464	464	580	696
35	477	477	597	716
36	479	479	599	719
37	492	492	615	738
38	505	505	632	758
39	518	518	648	777
40	564	564	705	846
41	618	618	773	927
42	669	669	837	1,004
43	720	720	900	1,080
44	771	771	964	1,157

Age Next Birthday	Annual Contribution for RM3,000 Deductible (RM)			
	Class 1	Class 2	Class 3	Class 4
45	808	808	1,010	1,212
46 *	990	990	1,238	1,485
47 *	1,033	1,033	1,292	1,550
48 *	1,077	1,077	1,347	1,616
49 *	1,120	1,120	1,400	1,680
50 *	1,205	1,205	1,507	1,808
51 *	1,290	1,290	1,613	1,935
52 *	1,375	1,375	1,719	2,063
53 *	1,460	1,460	1,825	2,190
54 *	1,546	1,546	1,933	2,319
55 *	1,657	1,657	2,072	2,486
56 *	1,768	1,768	2,210	2,652
57 *	1,879	1,879	2,349	2,819
58 *	1,990	1,990	2,488	2,985
59 *	2,101	2,101	2,627	3,152
60 *	2,244	2,244	2,805	3,366
61 *	2,406	2,406	3,008	3,609
62 *	2,550	2,550	3,188	3,825
63 *	2,695	2,695	3,369	4,043
64 *	2,840	2,840	3,550	4,260
65 *	3,027	3,027	3,784	4,541
66 *	3,215	3,215	4,019	4,823
67 *	3,404	3,404	4,255	5,106
68 *	3,592	3,592	4,490	5,388
69 *	3,781	3,781	4,727	5,672

\* for renewal only.

Note: The table of contribution shown above is applicable for certificates with Deductible of RM3,000. The rates will differ for other Deductible amount.

The information provided in this disclosure sheet is valid as at February 2019.