

PRUDENTIAL BSN

TAKAFUL



HealthEnrich+

MAXIMUM PROTECTION
FOR YOUR HEALTH



When the going gets tough, we keep the protected going.

All it takes is just one major medical incident to wipe out a lifetime savings. As medical fees increase with the constantly rising costs of living, you need a plan that can adequately safeguard yourself and the people you love against the unforeseen, and one that enriches your life.

Let **HealthEnrich+ (HE+)** look after your health at every life stage. Designed with comprehensive and enhanced features, **HE+** ensures optimal protection for your medical needs. That way, you and your loved ones have less to worry about and much more to look forward to in the future.



Here's why you need to think about critical illness now.

At PruBSN, we spend a considerable amount of effort to help you understand and prepare for your future needs. We found that studies on critical illnesses are pointing to the same conclusion - while medical breakthroughs have significantly improved survival rates of people with life-altering illnesses, the price of recovery is at an all-time high and will continue to increase. We understand this can easily take a toll on you and the people you care for. For this reason, we offer you **HE+**.

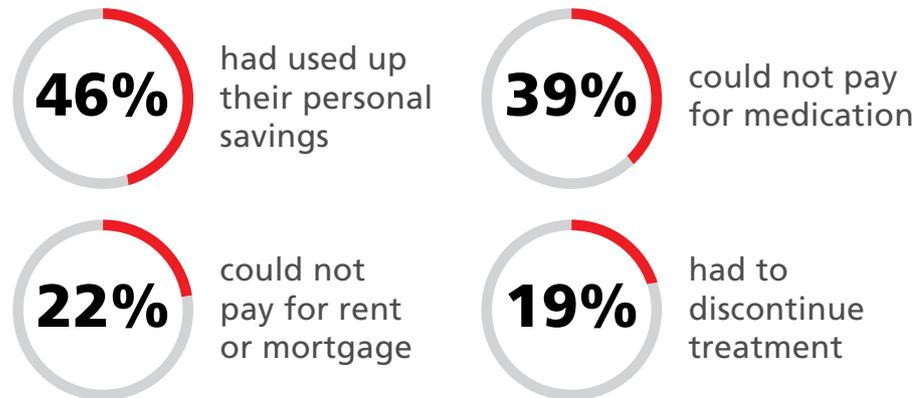


Source: www.thestar.com.my/news/nation/2016/02/14/battling-the-big-c-health-ministry-making-plans/

Facts About Malaysian Cancer Patients

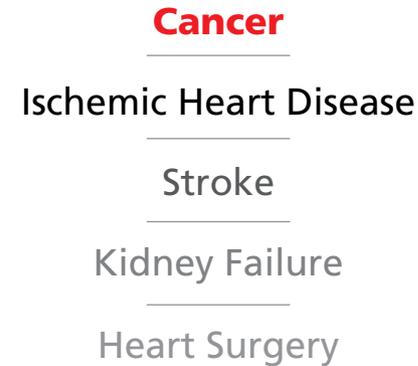
after just **one year** of Cancer diagnosis and treatment

Asean Costs in Oncology (Action) study by George Institute for Global Health



Source: www.malaysiakini.com/advertorial/318645
www.thestar.com.my/news/nation/2015/11/21/cancer-makes-patients-poor-study-looks-at-the-economic-implications-of-a-new-cancer-diagnosis/

Leading Causes of Critical Illness Claim



Source: General Reinsurance AG's Dread Disease Survey 2008-2012

Average cost of Heart & Kidney treatment

Heart Attack & Other Serious Coronary Artery	13 Sessions of Kidney Treatment
RM50,000 - RM194,403	RM30,000/year

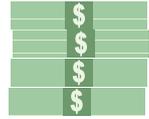
Source: www.theheatmalaysia.com/SOCIO-ECONOMICS/The-price-of-falling-sick
www.thestar.com.my/news/nation/2015/11/07/dialysis-subsidy-drying-up-thousands-face-health-risk-as-govt-funding-is-not-approved/

A snapshot of HE+ privileges¹

HE+ plan helps you cope with the high medical costs and living expenses



**Double Annual Limit due to
Cancer, Heart Attack and
Kidney Failure**



**Treatment Allowance
of Cancer, Heart Attack
and Kidney Failure**



**Outpatient Cancer &
Kidney Treatment**



**Maternity
Complications Benefit²**



**Hospital Deposit Waiver
at Preferred Hospitals**



**Second Medical Opinion
for 36 critical illnesses**



**Home Nursing
Care Benefit**



Day Surgery Benefit



Organ Transplant Benefit



**Worldwide Emergency
Medical Assistance**

¹ All benefits stated are subject to underwriting, terms & conditions and limits applicable to the respective HE+ plan. Some of the benefits may not be applicable for all plans. Refer to the benefits schedule on page 6 for more details.

² Refer to Appendix 1 for full list of maternity complications.

SmartSaver300

**A smarter way to maximise
value of your HE+ plan**

Choosing SmartSaver300 allows you to save at least RM300 from your annual contribution and with that contribution savings, you can enhance your protection, increase your savings or build your investment fund.

With SmartSaver300, you will need to pay only the first RM300 regardless of the total cost of an eligible benefit for any one disability.

The following illustration will tell you more how SmartSaver300 works.

Mr. Ahmad chooses
HE+ Select
Full Coverage³



Age 35
Occupation Class 1
Non smoker
Expiry Age 80

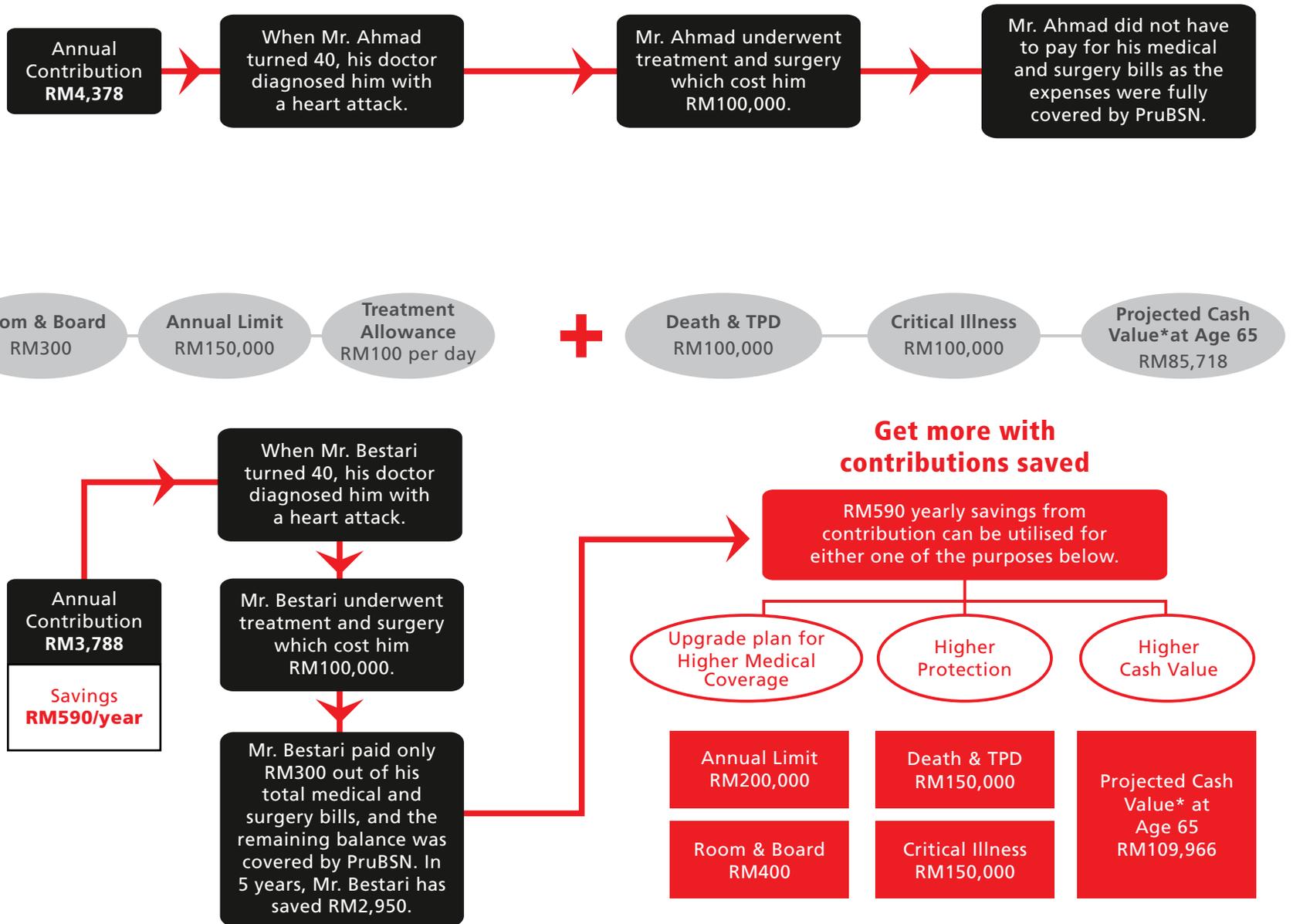


Mr. Bestari chooses
HE+ Select
SmartSaver300⁴



Age 35
Occupation Class 1
Non smoker
Expiry Age 80

See how SmartSaver300 works to your advantage



* Illustration is based on a high projected investment return scenario (i.e., 9% for the first 20 years and 6% p.a thereafter). The projected values are for illustrative purpose only. These values are neither guaranteed nor based on past performance of the investment-linked funds.

3 PruBSN shall reimburse Reasonable and Customary charges on eligible expenses which are deemed Medically Necessary.

4 If SmartSaver300 is chosen, you must first pay a fixed amount of RM300 out of the total Reasonable and Customary Charges of eligible benefits for any one disability. Items that are not subjected to the RM300 Deductible includes Hospital Daily Room and Board, Dedicated Daily Medical Attendant, Day Surgery, Second Medical Opinion, Treatment Allowance, Cancer Treatment, Kidney Dialysis and Organ Transplant.

Find what enriches you

**There are four plans to
choose from HE+ and
each plan is customised
to suit your unique lifestyle.**

HE+ Vital

For the newlyweds who are starting to build a family life together. **HE+ Vital** plan provides essential medical protection so you can spend quality time raising your family.



Additional Annual Limit up to RM100,000 due to Cancer, Heart Attack or Kidney Failure.



Easy reach to our reputable network of hospitals nationwide.



Added security with **24-hour** access to emergency medical assistance worldwide.



Flexibility to **upgrade** the plan to match your growing needs as your lifestyle evolves.



HE+ Select

Providing for your family takes sacrifice and adjustments to your lifestyle. The all-inclusive **HE+ Select** plan ensures your medical expenses are well taken care of, so you will have the headspace you need to satisfy your growing responsibilities.



Additional Annual Limit up to RM150,000 due to Cancer, Heart Attack or Kidney Failure.



Extensive cover for critical illness, hospitalisation and surgical benefits.



Unique benefits for the comfort of expecting mothers.



Peace of mind knowing your medical bills are covered.



HE+ Advanced

Someone as hard working as you may have little or no time to ponder your future priorities carefully. **HE+ Advanced** is the ideal plan that provides optimum protection for your health needs, so you never have to compromise your health in achieving your dreams.



Additional Annual Limit up to RM200,000 due to Cancer, Heart Attack or Kidney Failure.



Higher annual limit to lighten your burden while dealing with life-changing experience.



Easy admission with pre-arranged hospitalisation and waiver of hospital deposit at our Preferred Hospitals.



Consultation and diagnosis with leading local and international medical experts⁵.



⁵ International medical expert is offered under the Second Medical Opinion Benefit. Selection of international medical experts will be managed by PruBSN.

HE+ Premier

You work hard to be where you are today and you deserve the finest things in life, including healthcare. **HE+ Premier** gives you the ultimate health protection and lets you enjoy other exclusive privileges, so you can live a remarkable life without losing sight of your most prized asset.



Additional Annual Limit up to RM400,000 due to Cancer, Heart Attack or Kidney Failure.



Superior hospitalisation and critical illness limits for your medical needs.



Better accommodation at our Preferred Hospitals nationwide.



Easy admission with pre-arranged hospitalisation and waiver of hospital deposit at our Preferred Hospitals.



Special care from a dedicated daily medical attendant.



Benefits & Plan Type	HE+ Vital	HE+ Select	HE+ Advanced	HE+ Premier
If you are hospitalised				
Hospital Room and Board – Panel Hospital	RM200 per day	RM300 per day	RM400 per day	RM500 per day
Hospital Room and Board – Preferred Hospital	Not Applicable	Not Applicable	Not Applicable	RM1,000 per day
Maximum Stay at Hospital (per annum)	120 days	150 days	150 days	200 days
Intensive Care Unit (maximum 120 days per annum)	Full Coverage ³ or SmartSaver300 ⁴ option	Full Coverage ³ or SmartSaver300 ⁴ option	Full Coverage ³ or SmartSaver300 ⁴ option	Full Coverage ³ or SmartSaver300 ⁴ option
Surgical Procedure and Treatment				
In-hospital and Related Services				
Dedicated Daily Medical Attendant (maximum 200 days per annum)	Not Applicable	Not Applicable	Not Applicable	RM200 per day
Hospital Deposit at Preferred Hospitals			Waived	Waived
If you need out-patient treatment				
Day Surgery	Full Coverage ³	Full Coverage ³	Full Coverage ³	Full Coverage ³
Home Nursing Care	Not Applicable	Full Coverage ³ or SmartSaver300 ⁴ option	Full Coverage ³ or SmartSaver300 ⁴ option	Full Coverage ³ or SmartSaver300 ⁴ option
Maximum Home Nursing Care Days (per lifetime)		180 days	250 days	365 days
Pre-hospitalisation and Post-hospitalisation Treatment (within 90 days before and after hospitalisation)	Full Coverage ³ or SmartSaver300 ⁴ option	Full Coverage ³ or SmartSaver300 ⁴ option	Full Coverage ³ or SmartSaver300 ⁴ option	Full Coverage ³ or SmartSaver300 ⁴ option
If you are coping with life-changing events				
Cancer Treatment	Full Coverage ³	Full Coverage ³	Full Coverage ³	Full Coverage ³
Kidney Dialysis Treatment				
Additional Annual Limit due to Cancer, Heart Attack or Kidney Failure	RM100,000	RM150,000	RM200,000	RM400,000
Additional Lifetime Limit for Organ Transplant	Not Applicable	Not Applicable	RM100,000	RM200,000
Treatment Allowance for Chemotherapy, Radiotherapy, Kidney dialysis, Heart-Attack Follow Up Care	RM100 per day (max RM500 per year) (max RM5,000 per lifetime)	RM100 per day (max RM1,000 per year) (max RM10,000 per lifetime)	RM100 per day (max RM1,500 per year) (max RM15,000 per lifetime)	RM100 per day (max RM2,000 per year) (max RM20,000 per lifetime)
Second Medical Opinion	Not Applicable	Not Applicable	RM500 per year	RM1,000 per year
• Consultation and Diagnosis in Malaysia			Yes	Yes
• Consultation with World Leading Experts				
If you are in an emergency				
Maternity Complications	Not Applicable	RM6,000 per year	RM10,000 per year	RM20,000 per year
Emergency Treatment for Accidental Injury	RM1,500 per year	RM2,000 per year	RM3,000 per year	RM5,000 per year
Worldwide Emergency Medical Assistance	Yes	Yes	Yes	Yes
Overall Annual Limit	RM100,000	RM150,000	RM200,000	RM400,000
Total Annual Limit due to Cancer, Heart Attack or Kidney Failure	RM200,000	RM300,000	RM400,000	RM800,000
Lifetime Limit	RM1,000,000	RM1,500,000	RM2,000,000	RM4,000,000

What you need to know about HE+

What is HE+?

HE+ is a regular contribution medical rider that reimburses major medical expenses incurred in the event of hospitalisation, surgery or eligible outpatient treatment. HE+ is a rider and needs to be attached to one of our investment linked plans.

How much contribution do I need to pay?

The contribution that you pay is based on your entry age. The contribution rates are available in **Appendix 2**.

What are the options available for HE+?

Options	HE+ Vital	HE+ Select	HE+ Advanced	HE+ Premier
Entry Age (Age Next Birthday)	20 gestational weeks to 70 years old	20 gestational weeks to 70 years old	1 to 70 years old	1 to 70 years old
Expiry Age (Age Next Birthday)	25, 70 or 80 years old			
Coverage Options	Full Coverage ³ or SmartSaver300 ⁴			

What are the charges and deductions involved in HE+?

Charges & Deductions	Details						
Upfront Wakalah Charge	This charge allows us to pay commission and distribution related expenses as well as management expenses. The percentage below is based on term 20 years or more. For term less than 20 years, you may refer to the Plan Illustration ⁶ .						
	Certificate Year	1	2	3	4	5 & 6	7 & Above
	Upfront Wakalah Charge	60%	60%	50%	30%	20%	0%
Tabarru'	Tabarru' means a donation of 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. We deduct an amount each month from your Protection Unit Account (PUA) based on your age, gender, sum covered, occupational class and smoking status.						

⁶ Please refer to Important Notes.

Important Notes

1. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN) and contains only a brief description of the plan and is not exhaustive. It is recommended that you request for a copy of the Plan Illustration and Product Disclosure Sheet or reach out to PruBSN Takaful Consultants to obtain the full details before participating in the plan.
2. The full Terms and Conditions are set out in the certificate documents. Please ask for a sample of the Terms and Conditions should you need detailed information in the plan.
3. For **HE+** you may be entitled to medical tax relief in respect of your contributions of up to RM3,000 a year. Any tax relief is subject to the terms and conditions of the Inland Revenue Board (IRB).
4. **HE+** does not provide any benefit amount from the Tabarru' Fund on termination, expiry or maturity of certificate.
5. You should continue paying your contributions regularly until the maturity of your plan to ensure that you are fully protected under the plan at all times. If you cease or miss paying a contribution, your coverage might lapse prematurely. Coverage to expiry age is subject to the PUA being sufficient for deduction of Tabarru' and applicable charges.
6. **HE+** is a guaranteed renewable plan. **The contribution is level but it is not guaranteed.** PruBSN reserves the right to revise the contribution rates and or Tabarru' by giving 30 days written notice. The rates may be revised due to unfavourable circumstances such as medical cost inflation. Any changes in contributions and/or Tabarru' will only take effect on the next certificate anniversary.
7. Preferred Hospitals are selected hospitals that will provide value-added services to preferred customers who take up plan **HE+** Advanced or **HE+** Premier.
8. Please refer to www.prubsn.com.my or download PruBSN Navigator application for free at Google Play and Apple App Store to view the list of Panel Hospitals and Preferred Hospitals.
9. You can only seek Second Medical Opinion when you are diagnosed with one of the covered critical illnesses.
10. **HE+** is based on Wakalah Bil Ajr model which is an arrangement for PruBSN to manage your takaful plan. Your contribution will be placed into the PUA after deducting a wakalah charge which constitutes the fee for the overall management services provided. The takaful protection comes from the Tabarru' Fund.

Exclusions

11. Tabarru' means a donation of 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.
12. You are entitled to receive any distributable surplus inclusive of investment profit (if any) from the Tabarru' Fund after the end of each financial year. Together with other participants, you are entitled to 50% of the surplus and PruBSN will receive the balance of 50% as incentive for managing the Tabarru' Fund. Your portion of the distributable surplus will be placed back into your PUA. 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.

No benefits will be payable under **HE+** if the hospitalisation, surgery or charges of the Covered Person are directly or indirectly, wholly or partly caused by any of the following. This is a brief description of the exclusions. For more details, please refer to the certificate contract.

- (a) Pre-existing condition.
- (b) Specified illnesses occurring during the first 120 days of cover.
- (c) Any medical or physical conditions occurring within the first 30 days of Waiting Period of the date of coverage, date of revival or date of endorsement (whichever is the latest) except for accidental injuries.
- (d) Cosmetic surgery, circumcision, eye examination, glasses, lens, Radial Keratotomy/Lasik and the use of external prosthetic appliances or medical devices.
- (e) Dental conditions including dental treatment or oral surgery to natural teeth except as necessitated by accidental injuries.
- (f) Experimental surgery or elective procedures except as a result of an accidental injury, surgery or illness.
- (g) Bed rest, illegal drugs, intoxication, sterilisation, AIDS, HIV, all sexually transmitted diseases and any communicable diseases requiring quarantine by law.
- (h) Any treatment or surgical operation for congenital conditions including hereditary conditions.
- (i) Treatments or procedures relating to pregnancy or childbirth and its complications, prenatal or postnatal care except all those stated in certificate document, miscarriage, abortion, any contraceptive methods of birth control, treatments pertaining to infertility or erectile dysfunction and impotence.
- (j) Routine medical examinations, hospitalisation solely for investigatory purposes/ diagnostic imaging not coincidental to treatment of covered disability or any treatments, medicines or examinations deemed not medically necessary or preventive in nature and treatments specifically for weight reduction or gain such as *sleeve gastrectomy*.
- (k) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- (l) Any injury or illness caused by any act of war, any violation or attempted violation of the law or to resist arrest, direct participation in riot, strike or civil commotion.

Appendix 1

List of Maternity Complications

- (m) Ionising radiation or radioactive contamination from any nuclear fuel or waste from nuclear fission or waste from any nuclear materials.
- (n) Expenses incurred by donor or covered person for donation of any body organ and all costs of organ acquisition and its complications.
- (o) Investigation and treatment of sleep and snoring disorders, treatment of abnormal perspiration, therapy or hormone replacement, stem cells, hyperbaric oxygen therapy, chiropodist consultation and treatment, chiropractic services, aromatherapy and any form of alternative therapies.
- (p) Care or treatment for which payment is not required or to the extent which is payable by any other takaful operators or indemnity covering under the Workman's Compensation Takaful Contract.
- (q) Psychiatric, mental or nervous disorders and those due to senile disorders.
- (r) Expenses of non-medical services including but not limited to television, telephone, broadband, electricity bill, radio or admission kit except all those stated in certificate document.
- (s) Sickness or injury arising from any kind of racing, hazardous sports, aerial flights except as a crew member or a fare-paying passenger, or on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route.
- (t) Expenses incurred for sex changes or gender transformation.
- (u) Any insect bite including mosquito bites and worm infestation during the Waiting Period.
- (v) Charges which are not within Reasonable and Customary Charges or charges incurred after the expiry date.
- (w) If Covered Person is still in womb or under 14 days old, and diagnosed with an illness caused by birth defects, birth trauma and complications resulting from the illness.

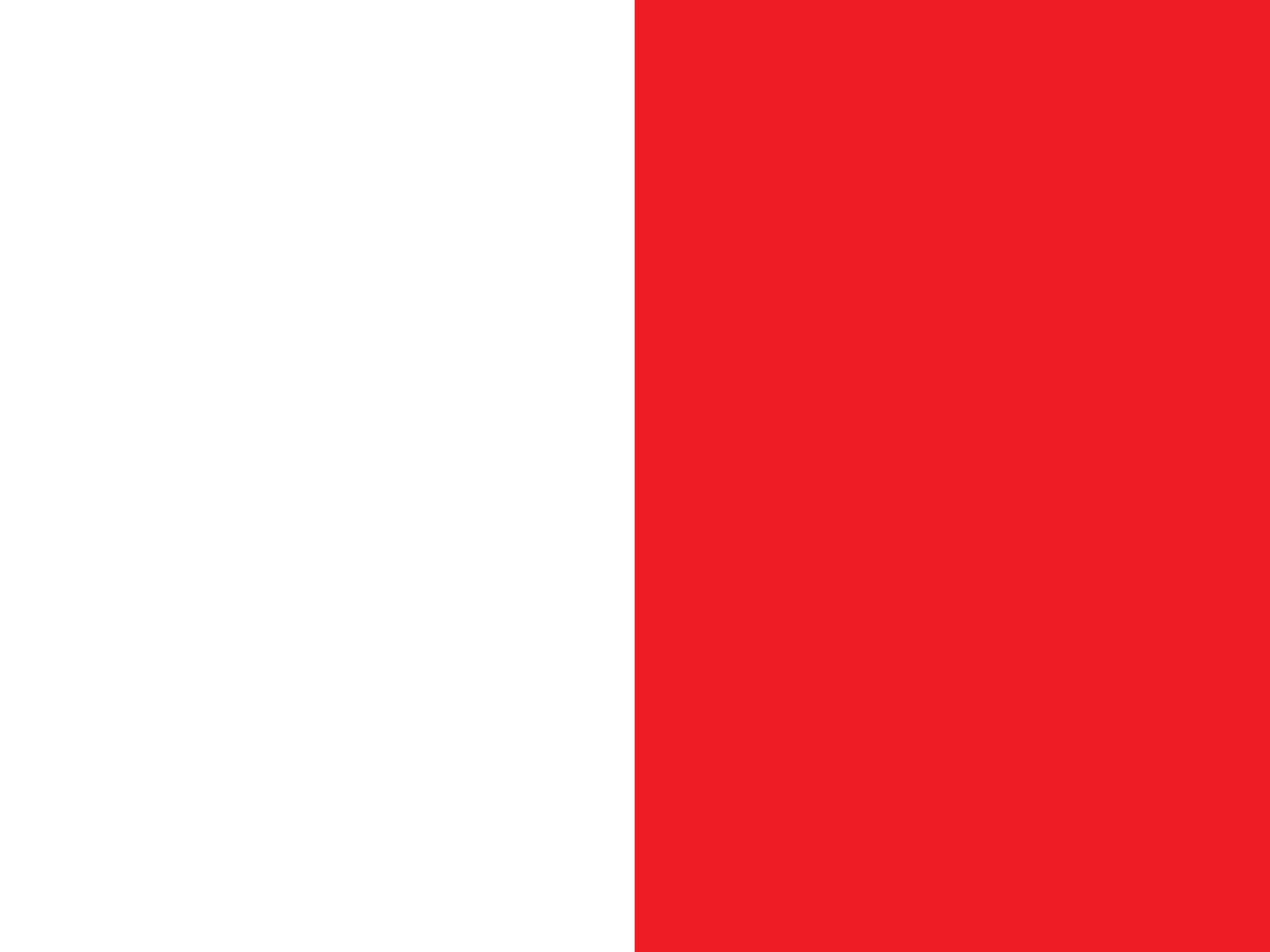
- 1 | Disseminated Intravascular Coagulation
- 2 | Ectopic Pregnancy
- 3 | Hydatidiform Mole
- 4 | Postpartum Hemorrhage Requiring Hysterectomy
- 5 | Eclampsia
- 6 | Amniotic Fluid Embolism
- 7 | Pulmonary Embolism of Pregnancy
- 8 | Toxaemia of Pregnancy

Appendix 2 Annual contribution rates for HE+Vital with Expiry Age of 70.

Entry Age	Annual Contribution	
	SmartSaver300 (RM)	Full Coverage (RM)
1	1,308	1,718
2	1,100	1,482
3	989	1,289
4	989	1,289
5	989	1,289
6	989	1,289
7	989	1,289
8	989	1,289
9	989	1,289
10	989	1,289
11	989	1,289
12	989	1,289
13	989	1,289
14	989	1,289
15	1,048	1,348
16	1,048	1,348
17	1,048	1,348
18	1,048	1,348
19	1,146	1,446
20	1,200	1,500
21	1,200	1,500
22	1,200	1,500
23	1,200	1,500
24	1,200	1,500
25	1,200	1,500
26	1,200	1,520
27	1,254	1,554
28	1,291	1,591
29	1,330	1,630
30	1,371	1,671
31	1,414	1,724
32	1,459	1,779

Entry Age	Annual Contribution	
	SmartSaver300 (RM)	Full Coverage (RM)
33	1,505	1,835
34	1,554	1,894
35	1,605	1,955
36	1,659	2,019
37	1,716	2,086
38	1,776	2,156
39	1,839	2,229
40	1,904	2,314
41	1,969	2,389
42	2,034	2,474
43	2,101	2,551
44	2,169	2,629
45	2,241	2,721
46	2,316	2,816
47	2,396	2,906
48	2,481	3,011
49	2,571	3,121
50	2,666	3,236
51	2,766	3,356
52	2,850	3,460
53	2,937	3,567
54	3,027	3,677
55	3,121	3,781
56	3,417	4,207
57	3,517	4,327
58	3,621	4,451
59	3,731	4,581
60	3,847	4,727

The contributions rate shown above are for standard risk only and are subject to underwriting. Your actual contribution amount shall depend on your age (based on Age Next Birthday), health status, occupation class, plan type and duration coverage. For HE+ contribution rates with other combinations of plan, expiry age and plan options, please refer to www.prubsn.com.my.



PRUDENTIAL BSN

TAKAFUL



HealthEnrich+ 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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MEMBER



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.