



PRU
MyHealth

Peace of mind against **individual medical expense**

Health is Wealth

Health is an immeasurable treasure and the biggest foundation for a person to get the most out of their lives. However, unexpected health related problems can develop and heavily affect your life journey.

With a thorough understanding of the problem, Prudential introduces **PRUMyHealth** packages, helping millions of Cambodian achieve their life goals, live a happy life and enjoy every moment with their loved one.



HEALTHCARE PLANS FOR PRUMyHealth

Coverage (USD Per Policy Year)		Bronze	Silver	Gold	Diamond
Geographical Area		Cambodia	Cambodia, Vietnam, Thailand	ASEAN excluding Singapore	ASEAN
Policy Annual Limit ¹ (be applied to section 1 to 4)		\$5,000	\$10,000	\$30,000 (Sub-Limit for Cambodia \$10,000)	\$50,000 (Sub-Limit for Cambodia \$10,000)
Maximum Co-payment (20%) Per Disability ²		\$100	\$150	\$500	\$700
1 Cancer Treatment					
1.1	Inpatient and Non-inpatient Cancer Treatment (includes chemotherapy, radiotherapy, targeted therapy). (No sub-Limit by items, with Daily Room & Board follow item 1.2)	Up to Policy Annual Limit	Up to Policy Annual Limit	Up to Policy Annual Limit	Up to Policy Annual Limit
1.2	Daily Room & Board actual cost per day (Maximum 80 days include ICU benefit)	\$25	\$50	\$250	\$500
2 Inpatient Treatment other than Cancer Annual Sub-Limit (excluding cancer)					
2.1	Daily Room & Board actual cost per day (Maximum 80 days include ICU benefit)	\$25	\$50	\$250	\$500
2.2	Daily ICU actual cost per day (Maximum 30 days)	\$50	\$100	\$500	\$1,000
2.3	In-patient Surgery actual cost	\$500	\$1,000	\$10,000	\$25,000 (for Cambodia \$10,000)
2.4	Pre-hospitalization actual cost (up to 30 days prior to the Hospital Admission Date)	\$100	\$250	\$500	\$1,000
2.5	Post-hospitalization actual cost max. 5 visits (60 days after discharge)	\$100	\$250	\$500	\$1,000
2.6	In Hospital and Related Services actual cost	\$1,000	\$2,000	\$6,000	\$10,000
2.7	Emergency Land Ambulance actual cost	\$50	\$100	\$300	\$500

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Maximum Co-payment (20%) Per Disability ²		\$100	\$150	\$500	\$700
3 Non Inpatient Treatment					
3.1	Day Surgery actual cost	\$100	\$200	\$500	\$2,000
3.2	Kidney-Dailysis actual cost	\$500	\$1,000	\$3,000	\$5,000
4 Pregnancy Complications (Life Assured age during the coverage must be from 20-49 years old)					
4.1	In/Non-inpatient treatments actual cost (365 days Waiting Period)	\$500	\$1,000	\$3,000	\$5,000
5 PRUឥតការពារ (Additional Death/TPD)					
5.1	Death/TPD ³ (due to any causes)	\$5,000	\$10,000	\$30,000	\$50,000

Note:

- (1):** Policy Annual Limit is the maximum amount paid for Medical Expenses incurred for Medically Necessary Services per policy year. Sub-Limit is the maximum payment limit for each type of Medical Expenses incurred for Medically Necessary Services per policy year.
- (2):** Co-Payment is the amount of the actual medical cost that Policy Owner is responsible for paying for each Life Assured Event. The Life Assured's responsibility for Co-Payment may exceed the limit when eligible expense claimed under each type of Medical Expenses exceeds the corresponding Sub-Limit.
- (3):** In case of death or TPD during or after hospitalization, the Medical Expenses benefit for the last treatment before the confirmation of death or TPD by the Doctor will be claimable. The Policy shall be terminated after Death/TPD payment.
- (4):** PRUMyHealth consists of PRUMyHealth rider attached to PRUTector base insurance plan sold as a package

WHY

PRUMyHealth



- ✓ A personalized individual health proposition that focuses on covering your medical cost till your recovery
- ✓ 100% Benefit coverage upon Death/TPD due to any causes
- ✓ Medical treatment benefit up to 100% starting from 1st year
- ✓ Pre-hospitalization coverage up to 30 days and post-hospitalization coverage up to 60 days
- ✓ Cashless payment at our partner hospital domestically and within ASEAN





Example 1: Mr. Chea Sambath, age 35 purchased **PRUសុខភាពខ្ញុំ** Plan 1 (USD 5,000) with Sum Assured of \$5,000. He was admitted in the Hospital for 30 days due to a Disease of eligible conditions, which the total actual cost was shown by each category of the first claim as below.

Items	Actual cost	After Sub-Limit	Co-Pay (20%)	After Co-Pay
Daily Room & Board	\$900 (USD 30 per days x 30)	\$750 (USD 25 per days x 30)	\$150	\$600
In-patient Surgery	\$600	\$500	\$100	\$400
In Hospital and Related Services	\$1,000	\$1,000	\$200	\$800
Adjustment on Co-Payment limit	Maximum Co-payment Per Disability is \$100, the \$350 would be returned to customer			\$350
Total benefit claimable	\$2,500	\$2,250	\$100	\$2,150

The total claim amount of **\$2,150** would be paid. Policy continues to cover the Life Assured of the remaining benefit of \$2,850 (= \$5,000 - \$2,150).



Policy year 1 is ended

YEAR 1
PREMIUM = \$198.05

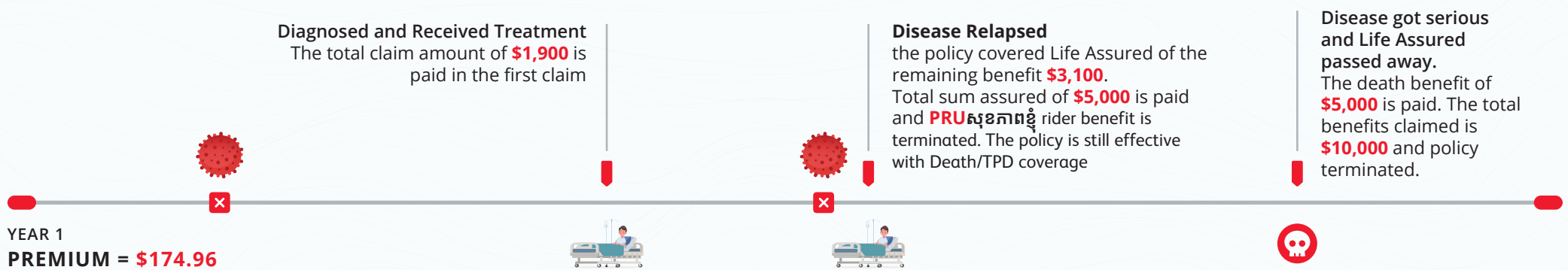
YEAR 2*
PREMIUM = \$198.05**

Full benefit of **PRUសុខភាពខ្ញុំ** resumed to be effective under the Policy

Example 2: Mr. Chea Sambo, age 30 purchased **PRUសុខភាពខ្ញុំ** Plan 1 (USD 5,000) with Sum Assured of \$5,000. During the policy year, he was diagnosed with Cancer. He received in-patient treatment of eligible conditions with total actual cost USD 2,000 in the first claim. There was a subsequent second time claim within the same policy year, of which the total actual cost was USD 3,100. It is established that both claims are considered as the same treatment.

Items	Actual cost	After Sub-Limit	Co-Pay (20%)	After Co-Pay
Cancer treatment	\$2,000	\$2,000	\$400	\$1,600
Adjustment on Co-Payment limit	Maximum Co-payment Per Disability is \$100, the \$300 would be returned to customer			\$300
Total benefit claimable	\$2,000		\$100	\$1,900

Items	Actual cost	After Sub-Limit	Co-Pay (20%)	After Co-Pay
Cancer treatment	\$3,100	\$3,100	\$620	\$2,480
Adjustment on Co-Payment limit	Co-payment has reached maximum in the 1st claim. As both claims are proved same treatment, no Co-payment is required, so \$620 would be returned to customer			\$620
Total benefit claimable	\$3,100		\$0	\$3,100



(*) Policy owner/or the company reserves the right not to renew the Policy.

(**) The premium is not guaranteed and may increase over time due to medical inflation, subject to the approval of the Insurance Regulator of Cambodia (IRC).

Key Jargon Explanation

Policy Year is the period from the Policy Effective Date to the next Renewal Date.

Inpatient Treatment shall mean a period in which the Life Assured stays in a Hospital for a minimum period of six (6) hours upon the recommendation of a Doctor and continuously stay in a Hospital prior to the Life Assured's discharge. The minimum period of 6 hours also applies to the circumstance where the Life Assured dies before 6 hours after hospitalization. Inpatient Treatment shall be evidenced by a room and board charge by the Hospital and under no circumstances shall the Company pay for more than one (1) day of the hospital cash benefit for each day of hospital stay.

Non-inpatient Treatment shall mean the medical treatment that Life Assured received in an Outpatient Health Service Provider, or Hospital as indicated by the Doctor.

Waiting Period shall mean the specific period after Policy Issuance Date or the Reinstatement Date, or policy alteration date of changing the Healthcare Plan (for added or increased benefits) of this Rider, whichever comes later, with which the claim or any benefit is not eligible.

Policy Effective Date is the date on which the Policy Owner duly completes the insurance application and pays the full amount of the initial premium, whichever is later, in accordance with the Insurance Policy, provided that the Policy Owner and the Life Assured are alive on Policy Issuance Date of the Life Insurance Certificate. The Policy Effective Date is stated in the Life Insurance Certificate.

Renewal Date is the annual recurring day of Policy Anniversary of Rider.



Key Exclusions



Key summary exclusions under the medical treatment include but not limited to:

1. Pre-existing conditions
2. Treatment for congenital conditions
3. Pregnancy or pregnancy complications unless specifically covered.
4. Treatment for impotence or sterilization
5. Private nursing, AIDS and HIV related diseases, and any communicable diseases required quarantine by law.
6. Psychotic, mental or nervous disorders
7. Injury from Dangerous activities
8. Suicide, attempted suicide or self-inflicted injury
9. Criminal offense.
10. Treatment by relative medical practitioner
11. War, riots, Ionising radiations, Terrorism.
12. Not medically necessary treatment (includes Routine physical examinations, fertility treatment, cosmetic surgery, dental treatment, immunization injections etc.)
13. Private flying other than as a fare-paying passenger

Remarks:

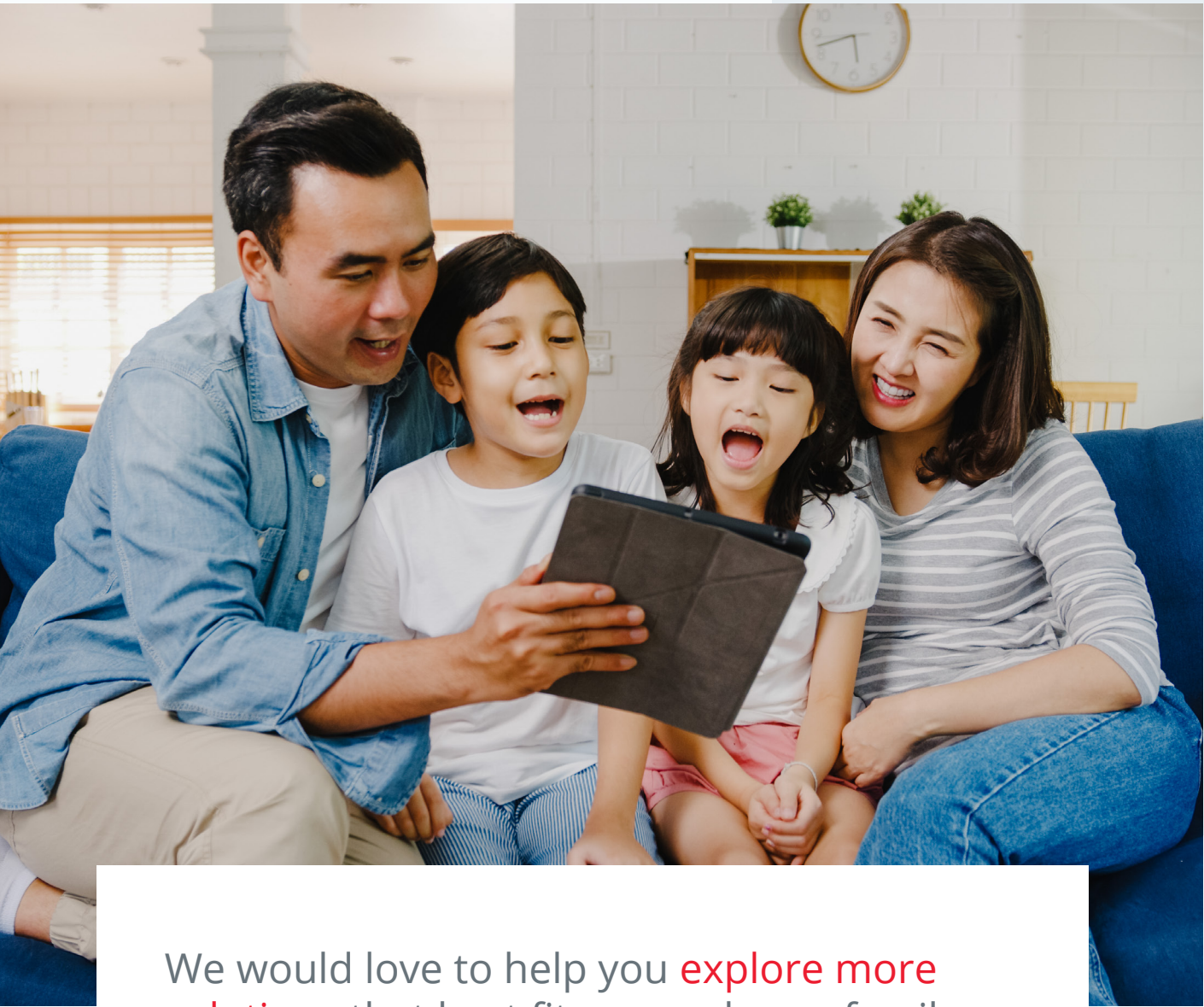
- For more details on exclusions and applicable waiting period, please refer to the relevant Insurance Policy.
- PRUMyHealth rider must be purchased and attached with PRUTector product.

Other Features of **PRU MyHealth**



- ✓ Entry age 10-60 years old
 - ✓ Expiry age 70 years old
 - ✓ Policy term 1 year and renewable
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- ✓ Main Life Assured can purchase any PRUMyHealth packages
 - ✓ Additional Life Assured can purchase PRUMyHealth rider of equal or below of Main Life Assured's





We would love to help you **explore more solutions** that best fit you and your family.



Get in touch with us

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Our team is ready to help answer
all your questions