

PRUHealth

We DO Health.
Because health is the ultimate wealth.



Listening. Understanding. Delivering.



Why do we need health and life insurance?

Life is always filled with uncertainties and risks, but your personal health should not be one of them. Seeking medical treatment can cause a financial strain if you are not prepared for unexpected medical expenses, especially with rising healthcare costs. Health insurance ensures that you have funds available should you suffer from illness or injury. It will help to fully or partially cover your medical expenses, enabling you to seek the best medical treatment available for a swift recovery. With PRUHealth, you not only enjoy the benefit of financial protection during health emergencies, your family will also be financially protected even in the case of death.

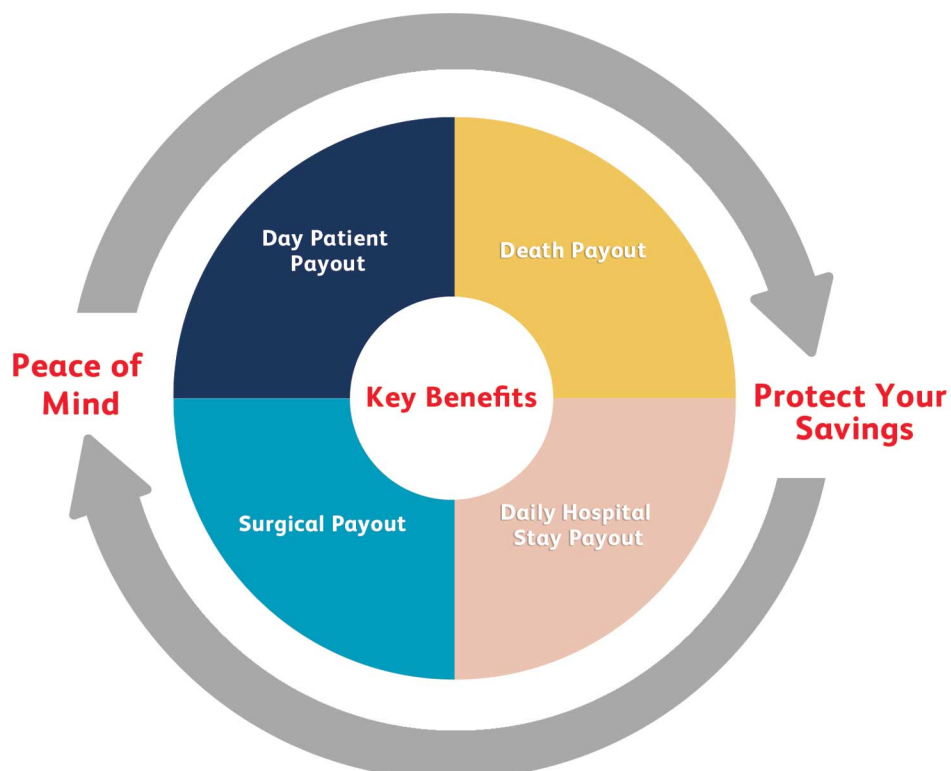
Healthcare expenses in Myanmar

Medical Services	Average cost of private healthcare^ (In Kyats)
Acute Appendicitis	800,000 - 3,000,000
Heart Attack	1,000,000 - 20,000,000
Accidental Injuries	1,500,000 - 5,000,000

^The estimated cost are based on various sources and for reference only. Medical treatment costs depends on several factors. (as of Nov, 2020 Data)

How can PRUHealth help ?

When the unexpected happens, you should be focusing on your recovery instead of worrying about your medical bills. PRUHealth is easy to use, the claims process is simple and fast, and when you use one of our partner clinics, there is no need for you to pay for your medical costs upfront. This protection gives you the confidence to fully or partially pay the costs of treatment for illness or injury and that your family is financially protected if you pass away.



Choose the plan that meets your needs, to protect yourself and your family from health and financial risk.

Benefits	 Silver (In Kyats)	 Gold (In Kyats)	 Ruby (In Kyats)	 Diamond (In Kyats)
Death Payout	3,000,000	5,000,000	8,000,000	10,000,000
Daily Hospital Stay Payout ¹	30,000 / Day	50,000 / Day	80,000 / Day	100,000 / Day
Surgical Payout ²	Up to 1,500,000	Up to 2,500,000	Up to 4,000,000	Up to 5,000,000
Miscarriage ³	300,000			
Day Patient Payout ⁴	7,500 per visit Up to 30,000 / yr	12,500 per visit Up to 50,000 / yr	20,000 per visit Up to 80,000 / yr	25,000 per visit Up to 100,000 / yr

Note:

Optional coverage (1) Surgical Cash & Miscarriage and (2) Outpatient can be opt-out.

¹ Maximum 60 days per year

² Based on the actual cost of surgery

³ Benefit paid out under miscarriage will be deducted from total surgical benefit limit and is claimable once only.

⁴ Maximum 4 visits per year

Table of premium rates

Age Band (Year)	Annual Premium (Individual)			
	 Silver (In Kyats)	 Gold (In Kyats)	 Ruby (In Kyats)	 Diamond (In Kyats)
6 ~ 30	108,900	181,500	290,400	363,000
31 ~ 40	118,800	198,000	316,800	396,000
41 ~ 50	128,700	214,500	343,200	429,000
51 ~ 60	161,700	269,500	431,200	539,000
61 ~ 75	260,700	434,500	695,200	869,000

The amounts shown in the table reflect the annual premium payable at the beginning of the policy. The annual premium includes death benefit, daily hospital cash, surgical cash, miscarriage benefit and out-patient benefit.

PRUHealth customers may be eligible for tax savings on premium payments. This is dependent on applicable tax laws at the time of policy purchase. Customers may seek independent consultation to determine eligibility for tax savings.

Important Notes

1. PRUHealth is a one-year term policy and is not guaranteed renewable.
2. For Juvenile (age between 6yrs to 18yrs), consent from parents or guardian is required.
3. For age above 65 yrs, medical examinations will be required at the customer's own expense and will be subject to the company's approval.
4. You should satisfy yourself that this policy will best serve your needs and that the payment payable under the policy is an amount that you can afford before making a decision.

Exclusions.



Conditions whereby this plan's benefits may not be payable.

- (a) Any existing diseases that are under treatment; or received recommendation from doctor to get treatment; or for any existing symptoms;
- (b) Childbirth, C-sections, delivery related surgery. For hospitalization and surgery due to pregnancy during the insured period such as Preeclampsia, gestational hypertension and gestational diabetes, will be covered. In addition, miscarriage benefit is payable if the Insured purchased optional coverage (1), if eligible;
- (c) Psychosis and Mental Disorder;
- (d) Hospitalisation due to medical check-up and rest;
- (e) Fertility treatment;
- (f) Dental surgery and treatment except due to accident;
- (g) Optical examination, surgery and treatment except due to accident;
- (h) Cosmetic/aesthetic surgery;
- (i) Hearing aids and services related to fitting of hearing aids;
- (j) Physical defect or infirmity;
- (k) Drug or alcohol abuse;
- (l) Criminal activity;
- (m) AIDS/HIV;
- (n) Terrorism, civil unrest, riots, hostilities or warlike operations (whether war be declared or not) civil war assuming the proportions of or amounting to popular rising, rebellion revolution, insurrection, military or usurped power or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence or by the direct or indirect consequences of any of the said occurrences;
- (o) Hospitalizations of less than 3 days for treatment of diseases;
- (p) Fraudulent claims; and
- (q) Suicide or self-inflicted injury.

The Terms and Conditions stated in this brochure are non-exhaustive. Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the Policy Contract that can be obtained from your Prudential Advisor.

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Please note that the Pulse mobile app is free for anyone to download and use, while PRUHealth is a paid insurance product.

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