

PRUHealth

We **DO** Employee Wellness.
Because protecting your employees ensures a healthy and motivated workforce to drive success for your business.



Listening. Understanding. Delivering.



Why do your employees need health and life insurance?

Your employees are your organisation's greatest assets. Apart from providing them with income stability and career growth, you also want to ensure that their well-being and protection needs are cared for by your organisation. Group Health Insurance ensures that your employees have funds available should they suffer from illness or injury. It will help to fully or partially cover their medical expenses, enabling them to seek the best medical treatment available for a swift recovery. With PRUHealth, your employees not only enjoy the benefit of financial protection during health emergencies, their families will also be financially protected even in the case of death.

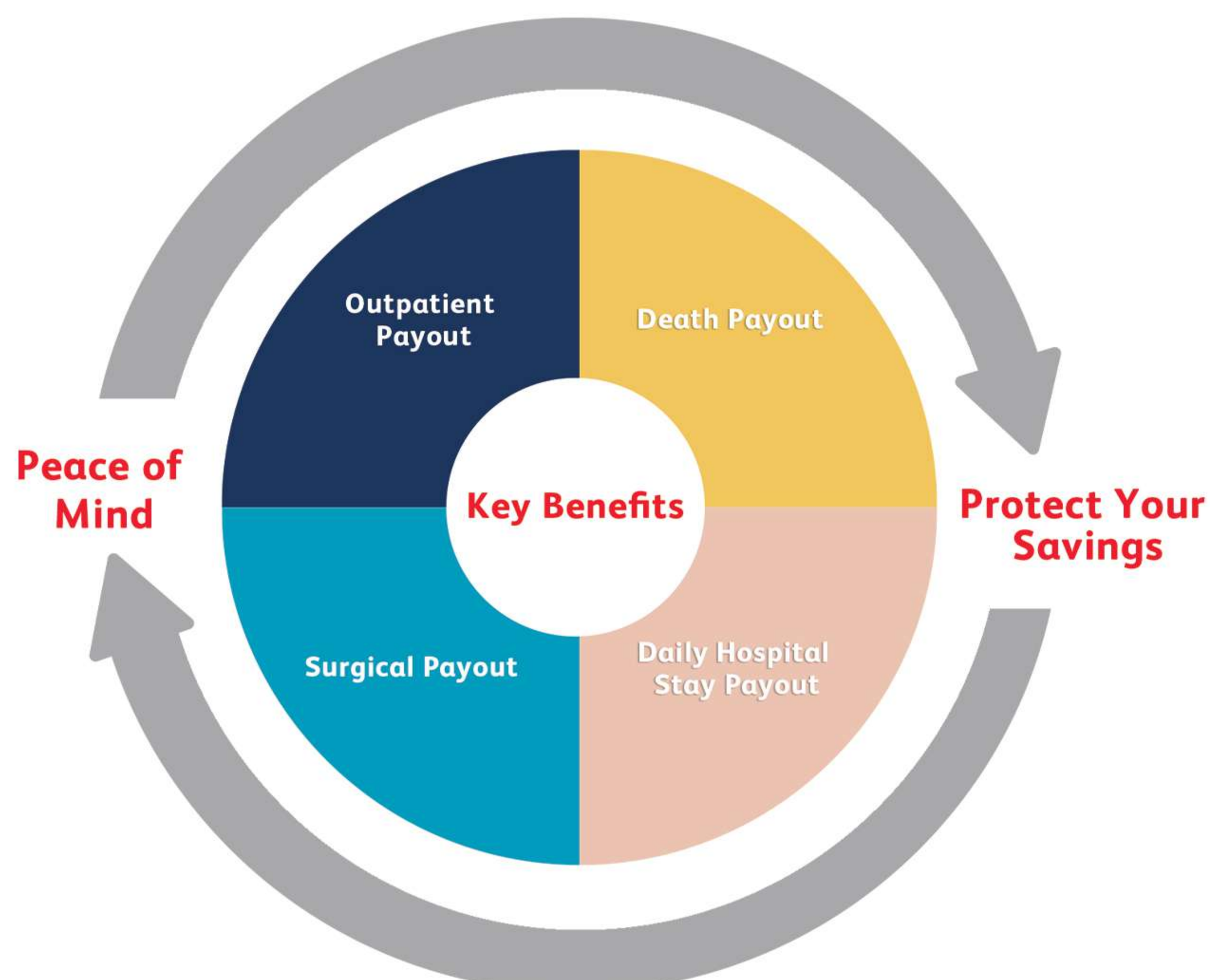
Healthcare expenses in Myanmar

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



Choose the plan that meets your needs, to protect yourself and your family from health and financial risk. You can buy 2 units of basic health insurance coverage up to 25 units for your employees.



Basic Coverage

It will cover you from daily hospital stay payout up to 60 days per year. Also, you can claim the benefits for the unfortunate event of death.



Optional Coverage 1

It will cover you from surgical payout based on the actual surgery cost. Also, you can claim the miscarriage payout if you are a female insured, and it will be deducted from the total surgical payout limit and is claimable once only.



Optional Coverage 2

It will cover you from Outpatient Payout up to a maximum of 4 visits per year.

However, optional coverage (1) Surgical payout & Miscarriage and Optional coverage (2) Day patient payout can be Opted out.

Benefit at a glance

Coverage	Benefits	Minimum Coverage	Maximum Coverage
Basic Coverage	Death Payout	2 units/2,000,000 MMK	25 units/25,000,000 MMK
	Daily Hospital Stay Payout	2 units/20,000 MMK	25 unit/250,000 MMK
Optional Benefit 1	Surgical Payout	2 units/1,000,000 MMK	25 units/12,500,000 MMK
	Miscarriage <i>(For female insured only)</i>	300,000 MMK	
Optional Benefit 2	Outpatient Payout	2 units/20,000 MMK	25 units/250,000 MMK

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 between 65 yrs to 75 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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