



PRUDENTIAL

Listening. Understanding. Delivering.

PRULady

Women don't
just break boundaries.
They surpass them.



Whether you're a young woman, poised to start a new chapter in your life; a busy mother, juggling priorities and nap times; or a focused and ambitious professional. Or, all three. You no longer have to compromise and choose.

You can set your own limits. Or, simply break free of them. To do all this, you need to protect your health so you can focus on living your life to the fullest.

That's why we've designed **PRULady**, a unique health plan especially for women. With a choice of four plans, you enjoy comprehensive coverage through every stage in your life. Be free to pursue your dreams and push yourself to be the best you can be.

Simple and easy to purchase with hassle-free application process.

Key Benefits*

- Preventive health screening once every 2 years
- Comprehensive coverage specific for women
 - Covers female-related medical conditions and procedures
 - Covers reconstructive or skin grafting surgeries
 - Provides coverage for post diagnosis support
- Premium waiver for 36 months upon female illnesses claim
- Optional add-on coverage to include
 - Pregnancy complications
 - Congenital illnesses
 - Hospital care

Other Benefits

Enjoy 15% discount on the first-year premium of selected Prudential policies bought for significant life events.

*Terms & Conditions apply.
Please refer to www.prudential.com.sg/prulady for more details.

Here is a list of illnesses and medical procedures covered by PRULady*:

PRULady offers you coverage for the following illnesses:

Female Illnesses benefit	Percentage of Sum Assured payable
1) Systemic Lupus Erythematosus with Lupus Nephritis	100%
2) Rheumatoid Arthritis	
3) Chronic Auto-Immune Hepatitis	
4) Malignant Cancer of the following: <ul style="list-style-type: none"> Breast Cervix Uteri Uterus Fallopian tube Ovary Vagina/Vulva 	
5) Osteoporosis requiring surgery or repair	50%
6) Carcinoma in situ of the Breast	
7) Carcinoma in situ of the Cervix Uteri	
8) Urinary Incontinence requiring Surgical Repair	10%
9) Uterine Prolapse	
10) Pelvic Relaxation requiring Surgical Repair	
11) Thyroid disorders causing Thyroid Storm	
12) Polycystic Ovarian Syndrome	

PRULady provides you with peace of mind knowing that you'll be supported should you need any of the following surgeries:

Medical Procedures	Percentage of Sum Assured payable
1) Radical Vulvectomy required due to a malignant condition	50%
2) Wertheim's Operation required due to a malignant condition	
3) Total Pelvic Exenteration required due to a malignant condition	
4) Hysterectomy required due to a malignant condition	30%
5) Mastectomy required due to a malignant condition	
6) Complicated repair of a Vaginal Fistula	
7) Bilateral Breast Lumpectomy due to a malignant condition or carcinoma in situ	20%
8) Unilateral Breast Lumpectomy due to a malignant condition or carcinoma in situ	15%

PRULady offers you coverage for the following reconstructive surgeries:

Reconstructive Surgery or Skin Grafting	Percentage of Sum Assured payable
1) Breast Reconstructive Surgery following a Mastectomy	100%
2) Facial Reconstructive Surgery due to an Accident	
3) Skin grafting due to major burns	
4) Skin grafting due to skin cancer	

With **PRULady** you can look forward to being covered for procedures and support benefits such as:

Support Benefit	Percentage of Sum Assured payable
1) Oocyte Cryopreservation due to covered female cancers	100%
2) Breast Cancer – Molecular Gene Expression Profiling Test for Treatment Guidance	40%
3) Hormone Replacement Therapy	20%
4) Outpatient Psychiatric benefit	\$100 per visit (up to 10 visits)

Choose from 4 plans with different benefits covered by **PRULady**

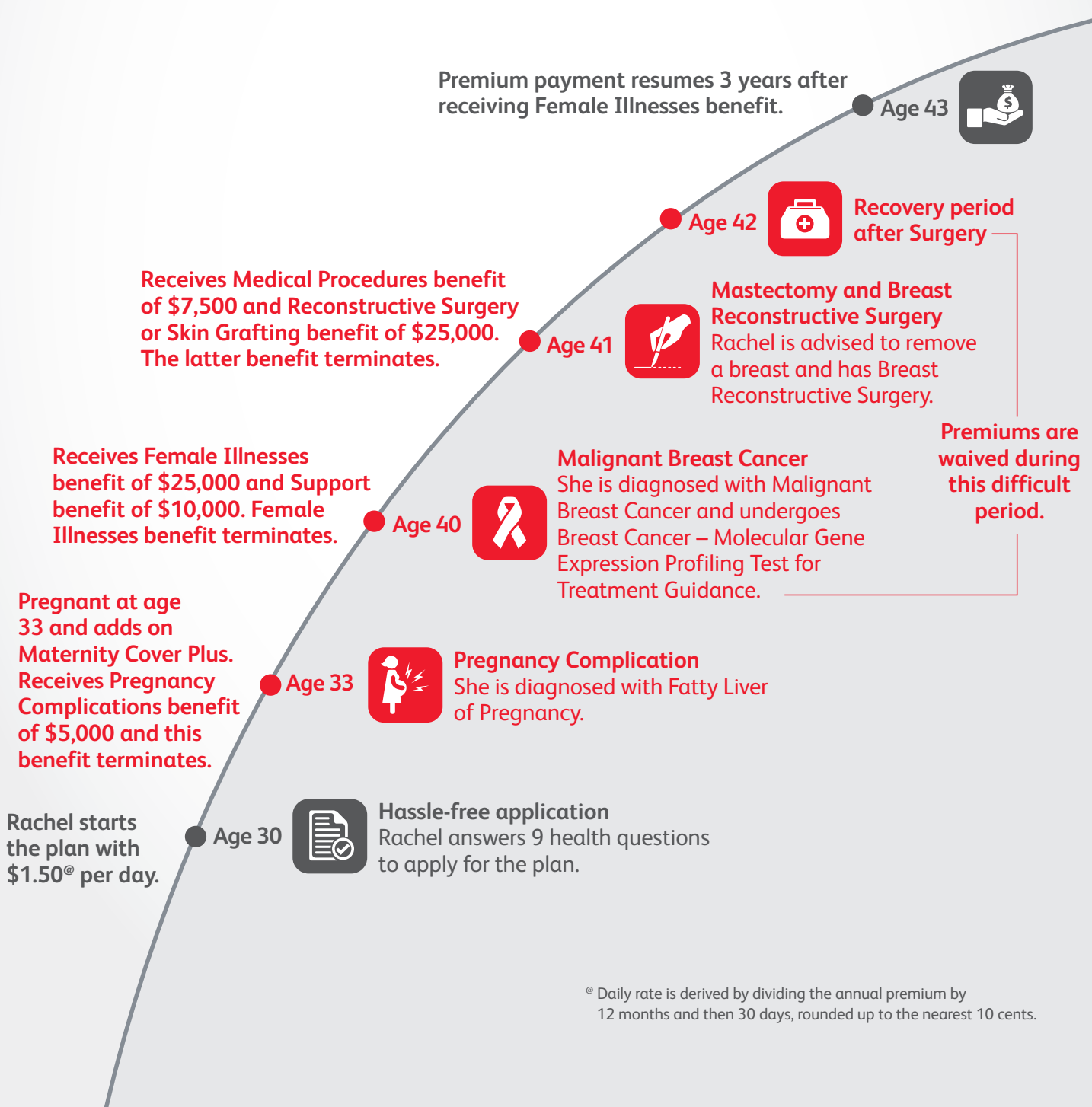
PRULady				
Benefits	Sum Assured (S\$)			
	Plan A	Plan B	Plan C	Plan D
Female Illnesses benefit	25,000	50,000	75,000	100,000
Medical Procedures benefit	25,000	50,000	75,000	100,000
Reconstructive Surgery or Skin Grafting benefit	25,000	50,000	75,000	100,000
Support benefit	25,000	25,000	25,000	25,000
Waiver of Premium	Waives premiums for 36 months upon Female Illnesses benefit claim of at least 50% of sum assured			
Biennial Medical Screening	Package 1 (23 tests inclusive of complete history taking)		Package 2 (25 tests inclusive of complete history taking)	
Loyalty benefit	15% discount on first year premium (of selected policies purchased upon life event)			
Benefits	Maternity Cover Plus Sum Assured (S\$) – Optional			
Pregnancy Complications	5,000	10,000	15,000	20,000
Congenital Illnesses	5,000	10,000	15,000	20,000
Hospital Care	5,000	10,000	15,000	20,000

How PRULady works:

Rachel, aged 30, non-smoker, starts **PRULady** Plan A with \$25,000 sum assured paying just \$1.50[®] per day (\$537.75 per year) for coverage up to age 75. At age 33, she becomes pregnant and chooses to add on Maternity Cover Plus, Plan A with \$5,000 sum assured paying a one time premium of \$523.35.

She can also go for health screening once every 2 years starting from the 3rd policy year.

Rachel recovers, enjoys a healthy life and she goes for health screening once every 2 years.



[®] Daily rate is derived by dividing the annual premium by 12 months and then 30 days, rounded up to the nearest 10 cents.

For more information, speak to your Prudential Financial Consultant.
Call us at **1800 333 0 333** today.

Important Note:

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums are not guaranteed and may be adjusted based on future claims experience.

This brochure is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the policy documents that can be obtained from your Prudential Financial Consultant.

This brochure is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 29 August 2019.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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