



Listening. Understanding. Delivering.

PRUMan

To protect your world, start with yourself.

You're ambitious. A go-getter. A goal-setter. An achiever. You thrive on challenges and push yourself to be the best that you can be. You protect what you hold dear and take pride in looking after your loved ones and providing for their needs.

To do all this, you need to protect your health and look after your well-being.

That's why, we've created **PRUMan**. A unique health plan that's especially designed for men, it offers you 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 men
 - Covers male-related medical conditions and procedures
 - Covers reconstructive or skin grafting surgeries
 - Provides coverage for physiotherapy in the event of an accident
- Premium waiver for 36 months upon male illnesses claim

Other Benefits

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

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

PRUMan offers you coverage for the following illnesses:

| Male Illnesses Benefit | Percentage of Sum Assured payable |
|---|---|
| 1) Malignant Cancer of the following male sites:ProstateTesticleScrotum | 100% |
| 2) Muscular Dystrophy | |
| 3) Cardiomyopathy | |
| 4) Carcinoma in situ of the following male sites: Colon Testicle Penis | 50% |

PRUMan offers you comprehensive coverage for the following reconstructive surgeries:

| Reconstructive Surgery or Skin Grafting | Percentage of Sum Assured payable |
|---|---|
| 1) Facial reconstructive surgery due to an Accident | |
| 2) Skin grafting due to major burns | 100% |
| 3) Skin grafting due to skin cancer | 100% |
| 4) Open surgery for removal of kidney stones | |

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

| Medical Procedures | Percentage of Su ^m Assured payable |
|--|---|
| 1) Heart Valve Surgery | |
| 2) Surgery of the Aorta | 100% |
| 3) Heart Transplant | 10070 |
| 4) Coronary Artery Bypass Surgery | |
| 5) Coronary Artery Atherectomy or Transmyocardial Laser Revascularisation or Enhanced External Counterpulsation Device Insertion | 50% |
| 6) Cardiac Pacemaker insertion or Cardiac Defibrillator Insertion | |
| 7) Surgical Septal Myomectomy to relieve Left Ventricular Outflow Tract (LVOT) Obstruction in Hypertrophic Obstructive Cardiomyopathy | |
| 8) Renal Angioplasty | |
| 9) Percutaneous Valve Surgery | |
| 10) Pericardectomy | |
| 11) Angioplasty and Other Invasive Treatment for Coronary Artery | 25% |
| 12) Carotid Artery Surgery | |
| 13) Testicular Torsion requiring Surgery; Acquired Peyronie's disease requiring surgery; Orchiechtomy for causes other than cancer | |
| 14) Severe Gout | |
| 15) Severe Benign Prostatic Hyperplasia and Early Prostate Cancer requiring Suprapubic Catheterisation | |

Choose from 4 plans with different benefits covered **PRUMan**

| Benefits | Sum Assured (S\$) | | | |
|--|--|--------|---|---------|
| | Plan A | Plan B | Plan C | Plan D |
| Male 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 | 5,000 | 5,000 | 5,000 | 5,000 |
| Waiver of Premium | Waives premiums for 36 months upon Male Illnesses claim of at least 50% of sum assured | | | |
| Biennial Medical Screening | Package 1 (21 tests inclusive of complete history taking) | | Package 2 (22 tests inclusive of complete history taking) | |
| Loyalty benefit | 15% discount on first year premium (of selected policies purchased upon life event) | | | |

How PRUMan works:

Age 30

the plan with

\$1[®] per day.

Marcus, aged 30, non-smoker, starts **PRUMan** Plan A with \$25,000 sum assured paying just \$1[®] per day (\$332.50 per year) for coverage up to age 75.

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

Receives Reconstructive Surgery or **Kidney Stones** Skin Grafting benefit of \$25,000 discovered and this benefit terminates. Marcus goes for Age 52 open surgery to remove his Premium payment resumes kidney stones. 3 years after receiving Age 43 Male Illnesses benefit. **Recovery period** after Surgery Receives remaining Medical Procedures benefit of \$12.500 Surgery to repair heart valves and this benefit terminates. Marcus goes for surgery to Age 41 repair his heart valve. Premiums are waived during this difficult **Receives Male Illnesses** Cardiomyopathy discovered period. benefit of \$25,000 and He discovers that his heart muscles **Medical Procedures** are enlarged in a condition called Age 40 benefit of \$12,500. Cardiomyopathy and that he needs a Male Illnesses Cardiac Pacemaker Insertion. benefit terminates. Hassle-free application Marcus starts

Marcus answers 5 health questions

to apply for the plan.

Marcus recovers and enjoys a healthy life with regular health screenings 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.

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