

We understand  
you want daily cash to ease  
your family's financial burden  
while you're hospitalised

*Medical Cash*



## Be prepared for unexpected expenses

With rising medical and treatment costs, the last thing you want to worry about is the additional expense burdening your loved ones, should you be hospitalised.

It's beneficial to have financial help for loss of income due to hospitalisation and expenses such as medication, as your Medisave or a hospital and surgical plan may not cover these expenses.

## Pays you on top of your hospital and surgical plan

For S\$0.44<sup>1</sup> a day, you'll get S\$200 cash benefit for each day of hospitalisation<sup>2</sup> due to injury or illness. This is in addition to what you get from your existing hospital and surgical plans.

You can add ***Medical Cash*** as a supplementary benefit to your regular premium Prudential Main Plan.

### ***Medical Cash***

- Daily Hospital Income Benefit<sup>4</sup>
- Daily Intensive Care Unit Benefit<sup>5</sup>
- Daily High Dependency Unit/Coronary Care Unit benefit<sup>6</sup>

## Peace of mind is yours

**Medical Cash** offers the following coverage and benefits:

- Daily income protection of up to S\$500<sup>7</sup> sum assured for each day of hospitalisation<sup>2</sup>
- Triple your sum assured for each day of hospitalisation<sup>2</sup> in an Intensive Care Unit (ICU)
- Daily cash benefit of 150% of the sum assured for each day of hospitalisation<sup>2</sup> in the High Dependency Unit (HDU) or Coronary Care Unit (CCU)
- Daily cash benefit if you're hospitalised due to illness or injury while engaging in hazardous sports or activities, either during your leisure time or those organised by licensed groups<sup>8</sup>
- Daily cash benefits if you're hospitalised overseas (due to an emergency medical condition)<sup>8</sup>
- Extends coverage<sup>8</sup> if you're hospitalised due to pregnancy complications, congenital abnormalities or HIV due to blood transfusion and occupationally acquired HIV
- **Medical Cash** is guaranteed renewable<sup>9</sup>

## You're protected when you need it most

Purchase **Medical Cash** to get timely financial assistance in the event of hospitalisation.

### Example : How *Medical Cash* can help

Sum assured	S\$300 per day
Admission date	1 February 2012
Discharge date	8 February 2012
Length of stay as shown on hospital bill	1 day ICU + 2 days HDU + 5 days B1 ward
Claims payable	1 day in ICU: 1 day x (S\$300 x 300%) = <b>S\$900</b>  2 days in HDU: 2 days x (S\$300 x 150%) = <b>S\$900</b>  5 days in B1 ward: 5 days x (S\$300) = <b>S\$1,500</b>
Total claims payable	S\$900 + S\$900 + S\$1,500 = <b>S\$3,300</b>

Why let hospitalisation expenses burden you?

Call your Prudential Financial Consultant or  
our PruCustomer Line at 1800 333 0 333.

[www.prudential.com.sg](http://www.prudential.com.sg)

Footnotes:

1. Premium applies to a life assured of occupational class 1 and 2 who enters the policy at age 30 or younger on next birthday for S\$200 sum assured.
2. The Daily Hospital Income benefit, Daily High Dependency Unit/Coronary Care Unit benefit and Daily Intensive Care Unit benefit are subject to a combined benefit limit of five hundred (500) days per Hospital Confinement.
3. **Medical Cash** Benefit provides coverage for up to age 75 on next birthday or up to the premium term of your Prudential main plan, whichever is earlier.
4. The Daily Hospital Income benefit is not payable for the period where the Daily Intensive Care Unit benefit or Daily High Dependency Unit/Coronary Care Unit benefit is payable.
5. The Daily Intensive Care Unit benefit is not payable for the period where the Daily Hospital Income benefit or Daily High Dependency Unit/Coronary Care Unit benefit is payable.
6. The Daily High Dependency Unit/Coronary Care Unit benefit is not payable for the period where the Daily Hospital Income benefit or Daily Intensive Care Unit benefit is payable.
7. The maximum sum assured available is subject to financial underwriting and your occupation.
8. Coverage is subject to certain conditions and/or waiting periods applicable for hospitalisation to be payable under the benefits covered. Please refer to your policy document for more information.
9. **Medical Cash** benefit is renewable up to the Cover Expiry Date as shown in your Certificate of Life Insurance as long as you pay the premiums within 30 days of the date they are due.

Note:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

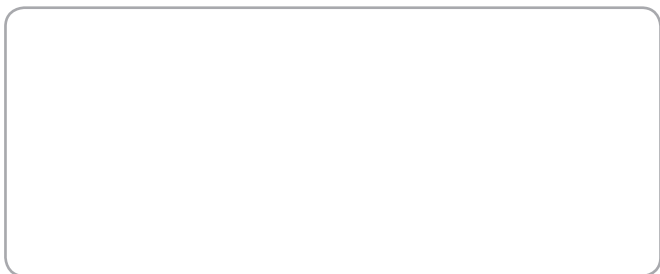
Premiums are not guaranteed and may be adjusted based on future claims experience. You are recommended to seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

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 this insurance product 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.

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