

## **PRUMedCare – Select Infectious Diseases**

### *Frequently Asked Questions*

#### **Product-related**

#### **1. What are the requirements to avail of PRUMedCare – Select Infectious Diseases product?**

##### **For the Policyowner**

- Must be at least 18 years old at the time of application
- Must be a Filipino citizen residing in the Philippines at the time of application.
- Must own a debit/credit card (VISA/Mastercard/JCB) or an e-wallet like GCash or Grab Pay under his/her name

##### **For the Life Assured**

- Must either be the Policyowner or the child of the Policyowner
- If the Life Assured is the Policyowner, he or she must be between 18 to 59 years old; if Life Assured is the child of the Policyowner, the Life Assured must be between 1 to 17 years old.
- Must be a Filipino citizen residing in the Philippines at the time of application.
- Must be in good health, must not have signs and symptoms related to Dengue, Typhoid, Measles, or Malaria and must not have been diagnosed with Dengue, Typhoid, Measles, or Malaria at the time of application.

#### **2. How can I avail of the PRUMedCare – Select Infectious Diseases product?**

PRUMedCare – Select Infectious Diseases can be availed of in PRUShoppe via the Pulse health management app (“Pulse”).

##### **a. Existing Pulse user**

- I. Log in to Pulse
- II. Tap on the PruShoppe icon
- III. Look for and tap on the ‘Explore more and protect yourself – view more products’ button
- IV. Tap on PRUMedCare – Select Infectious Diseases. Then, select your chosen product package and coverage term, confirm and review your personal information and Product Terms & Conditions and pay through debit/credit card or e-wallet. Confirmation of plan purchase will be reflected after successful payment transaction.

##### **b. Non-Pulse user**

- I. Download Pulse for free from the Google Play Store or Apple App Store, and sign up using an email, Facebook, or Gmail account.
- II. After successful sign-up, tap on the PruShoppe icon on the homepage
- III. Look for and tap on the ‘Explore more and protect yourself – view more products’ button

- IV. Tap on PRUMedCare – Select Infectious Diseases. Select your chosen product package and coverage term, confirm and review your personal information and Terms & Conditions and pay through debit/credit card or e-wallet. Confirmation of plan purchase will be reflected after successful payment transaction.

**3. What government IDs must be uploaded to purchase the PRUMedCare – Select Infectious Diseases product?**

Only the following Government IDs are accepted:

- Philippine Passport
- Driver's license
- SSS ID
- Unified Multi-purpose ID
- Taxpayer Identification Number (TIN)
- Voter's ID
- PhilHealth
- Postal ID
- Professional Regulation Commission (PRC)

Kindly take note that providing the ID number and uploading of valid IDs are mandatory. Other valid government IDs may be uploaded, but user may have to manually input the ID number in the mandatory field.

**4. Can a proposed Life Assured, who was recently diagnosed with or is showing symptoms of Dengue, Typhoid, Malaria or Measles, avail of the PRUMedCare – Select Infectious Diseases?**

No, a proposed Life Assured showing signs and symptoms of, who has been diagnosed with or had consulted with a Physician in relation to Dengue, Typhoid, Measles, or Malaria before Policy Effectivity Date is not eligible for this product.

**5. Can a proposed Life Assured who has recovered from Dengue, Typhoid, Malaria, or Measles still purchase PRUMedCare – Select Infectious Diseases?**

Yes, any proposed Life Assured who has recovered from Dengue, Typhoid, Measles, or Malaria can still avail of the PRUMedCare – Select Infectious Diseases product as long as he/she is in good health at the time of application.

**6. Can I cancel my policy?**

Yes. The Policyowner has a period of fifteen (15) days from his/her Policy Receipt Date to review the policy. This is called the Free Look Period. The date the email confirmation of the issuance of the policy was sent to the Policyowner shall be considered as the Policy Receipt Date and the 15-day Free Look Period will begin on this date.

Should the Policyowner decide to cancel his/her policy within the Free Look Period, he/she must inform Pru Life UK by tapping the cancellation button through My Policies

section of his/her Pulse app. Pru Life UK will refund the premium paid in full upon completion of the processing of the cancellation request.

Once the Free Look Period has ended, the cancel button will be disabled and any notice of cancellation must be sent via email to [contact.us@prulifeuk.com.ph](mailto:contact.us@prulifeuk.com.ph). In case of cancellation beyond the Free Look Period, the amount to be refunded will be in accordance with the Short Period rate scale indicated in the policy contract.

## 7. How long do I wait before my policy application gets approved?

Once the Policyowner has successfully paid his/her PRUMedCare – Select Infectious Diseases package, s/he will be directed to the issuance screen where information on the approval and issuance of the policy will be provided. The Policyowner can view the policy documents in My Policies of Pulse app. A confirmation email with a link to the policy documents will also be sent within twenty-four (24) hours to the Policyowner's Pulse-registered email address.

## 8. Can a Policyowner avail of more than one PRUMedCare – Select Infectious Diseases package?

Yes, the Policyowner may avail of a PRUMedCare – Select Infectious Diseases policy for himself/herself and each of his/her minor children.

However, the Life Assured cannot own multiple PRUMedCare – Select Infectious Diseases products at the same time.

## 9. How long is the coverage period and what are the benefits can I receive from PRUMedCare – Select Infectious Diseases?

The coverage period for the different PRUMedCare – Select Infectious Diseases packages is either six (6) or twelve (12) months.

The following are the available the PRUMedCare – Select Infectious Diseases packages:

Package	Coverage	Benefits
PRUMedCare – Select Infectious Diseases	6 months	Lump sum benefit of Php 5,000 upon Diagnosis of Dengue, Typhoid, Measles, or Malaria
	12 months	Lump sum benefit of Php 50,000 for Death due to Dengue, Typhoid, Measles, or Malaria
PRUMedCare – Select Infectious Diseases Plus	6 months	Lump sum benefit of Php 10,000 upon Diagnosis of Dengue, Typhoid, Measles, or Malaria
	12 months	Lump sum benefit of Php 100,000 for Death due to Dengue, Typhoid, Measles, or Malaria

PRUMedCare – Select Infectious Diseases Pro	6 months	Lump sum benefit of Php 15,000 upon Diagnosis of Dengue, Typhoid, Measles, or Malaria
	12 months	Lump sum benefit of Php 150,000 for Death due to Dengue, Typhoid, Measles, or Malaria

**10. Can I renew this product when it expires after the six (6) or twelve (12)-month coverage?**

Yes, Policyowners may renew their PRUMedCare – Select Infectious Diseases policy.

Policyowners who renew before the Coverage End Date and have not filed a claim for Dengue, Typhoid, Measles, or Malaria from the previous coverage period will not be subjected to a new 14-day waiting period and free-look period.

The Policy may be renewed until age of 59 of the Life Assured. Pru Life UK will send a notification or instructions on how to renew the policy fifteen (15) days before the Coverage End Date.

**11. Can I upgrade from PRUMedCare – Select Infectious Diseases to PRUMedCare – Select Infectious Diseases Plus/Pro?**

A Policyowner/Life Assured with an existing PRUMedCare – Select Infectious Diseases policy or PRUDengue MedCare or PRUDengue MedCare Pro policy cannot upgrade to and will not be allowed to purchase other PRUMedCare – Select Infectious Diseases or PRUDengue MedCare products.

A Policyowner/Life Assured will only be allowed to purchase or upgrade to a different PRUMedCare – Select Infectious Diseases or PRUDengue MedCare product if the existing in-force PruMedCare Select Infectious Diseases or PRUDengue Medcare product expires or is voluntarily cancelled.

**12. How do I claim my benefit?**

The following are the requirements for claims which, must be submitted through the Register Claims feature of My Policies in the Pulse app.

- Accomplished claims form with attending physician’s statement
- Confirmatory laboratory test results on the applicable infectious disease:
  - For Dengue
    - Dengue Virus Antigen Detection (NS1);
    - Dengue IgM (MAC-ELISA); or
    - Thrombocyte count less than 100,000/mm<sup>3</sup> and with hospital confinement.
  - For Typhoid
    - Widal test for S typho O values of more than or equal to 1/200;

- Stool, Urine, Blood or Bone Marrow culture to detect Salmonella enterica serotype Typhi (S. typhi), or value > 7 from the results of the tubex test; or
    - Typhidot test.
  - For Measles
    - Measles (Rubeola) IgM antibody  
Positive test related to recent immunization is excluded.
  - For Malaria
    - Peripheral smear for Malaria parasites (MP test)
- For death claim, an original or certified true copy of the death certificate with registry number.

If the claim is approved, the Diagnosis Benefit will be paid to the Life Assured, if alive, otherwise to the Policyowner, provided the Policyowner survives the Life Assured; otherwise, to the person or persons then surviving the Life Assured in the following order of precedence, in equal shares:

- Legal spouse;
- Children;
- Parent/s;
- Sibling/s; or
- Life Assured's Estate.

The Death Benefit will be paid to the designated beneficiaries, provided they are not legally disqualified and survive the Life Assured; otherwise, to the Policyowner; otherwise, to the person or persons then surviving the Life Assured in the following order of preference, in equal shares:

- Legal spouse;
- Children;
- Parent/s;
- Sibling/s; or
- Life Assured's Estate.

The benefits will be given as a lump sum amount within ten (10) working days from submission of the complete claim requirements through fund transfer or cheque pick-up. As a safety measure in view of the COVID-19 pandemic, cheque pickup is only available if no enhanced community quarantine is in effect or when Pru Life UK operations have normalized

If the claims request is disapproved, we shall send a notice to the Claimant through his/her registered email.

### **13. Will the policy terminate if the lump sum diagnosis benefit is paid to the Life Assured?**

No, the policy will not terminate even if the one-time lump sum diagnosis benefit was already paid to the Life Assured.

The PRUMedCare – Select Infectious Diseases policy will terminate if any of the following circumstances occur:

- Upon reaching its Coverage End Date, or
- In the event of death of the Life Assured, or
- When the Life assured reaches the age of sixty (60)

**14. I was not able to elect my beneficiary for PRUMedCare – Select Infectious Diseases during the application process, how can I nominate one?**

If you choose not to register a beneficiary immediately or were not able to nominate a beneficiary before your PRUMedCare – Select Infectious Diseases policy is issued, your policy application will still be valid. If you would like to designate a beneficiary:

- a. Log in to your Pulse account and click on My Policies.
- b. On your PRUMedCare – Select Infectious Diseases policy, click on the Update Beneficiary button.
- c. Fill-out the required information of your beneficiary. Remember to avoid hyphens or other special characters. Once done, click submit.

Nominated beneficiaries have been set as primary and revocable by default. If more than one beneficiary is named, equal sharing of the insurance proceeds shall be presumed unless stated otherwise.

If you wish to change your beneficiary, change a beneficiary designation to irrevocable or change the percentage of sharing of the insurance proceeds, you may do so at any time during the coverage period of your policy by sending an email to [contact.us@prulifeuk.com.ph](mailto:contact.us@prulifeuk.com.ph).

**15. Can I convert the PRUMedCare – Select Infectious Diseases product to another insurance plan?**

No, PRUMedCare – Select Infectious Diseases product is not convertible to any other Pru Life UK plan or policy.

**16. Where can I get more information about this offer?**

You may visit [www.prulifeuk.com.ph](http://www.prulifeuk.com.ph) for the latest information on PRUMedCare – Select Infectious Diseases.

For any questions, you may send an email to PRU Customer Action Team at [contact.us@prulifeuk.com.ph](mailto:contact.us@prulifeuk.com.ph) or call our Customer helpdesk at (632) 8887 LIFE (8887 5433) within Metro Manila or 1 800 10 PRULINK (1 800 10 7785465) for domestic toll-free hotline.



## **PULSE Application**

### *Frequently Asked Questions*

#### **1. What is PULSE?**

PULSE is Prudential's AI-powered health management app. It aims to empower its users to take control of their wellbeing with tools like Healthcheck which gives users a glimpse of their overall health, and Symptom Checker which allows them to look into what they are currently feeling.

#### **2. Where can PULSE be downloaded?**

PULSE can be downloaded for FREE through the Google Play Store or the Apple App Store.

#### **3. I have forgotten my password. How do I unlock my account?**

You may unlock your account by following the steps below:

- Click on 'Forgot Password'
- Type the email address that was registered in Pulse
- Wait for the temporary password that will be sent to your registered email
- Log in using the temporary password
- Change the temporary password to your preferred password

#### **4. My Pulse app does not seem to be working!**

- Ensure you have a stable internet connection.
- Check Google Play Store or the Apple App Store for updates.
- Restart your Pulse app and log in.
- If the problem persists, restart your device. You may also need to uninstall and reinstall the app.

#### **5. Can I update my profile in Pulse (gender, country code, phone number, and email address)?**

For now, gender, country code, phone number, and email address are not editable in Pulse. These fields will be editable soon.

#### **6. What are the minimum system requirements to download Pulse?**

Your device must have at least iOS version 11 for Apple and OS version 9 for Android.

#### **7. I am unable to download Pulse or view Pulse in Google Play Store/App Store, what should I do?**

For Apple App Store:

- Open the Apple App Store
- Go to Account
- Click Apple ID (email address)
- Click Country/Region
- Select Philippines

For Google Play Store:

- Open the Play Store app on your Android device.
- Slide out the left menu and select Account.
- Check the Country and profiles entry in the menu, if you have access to the country-switching option
- Tap this Country category and select Philippines.

If Pulse is still not searchable, please provide the following and send it to PRU Customer Action Team at [contact.us@prulifeuk.com.ph](mailto:contact.us@prulifeuk.com.ph):

- Name
- Email address
- Date of Birth
- Phone model
- OS version
- Screenshot of the error

**8. My touch ID was not recognized, what can I do about this error?**

Please check your mobile device fingerprint security and try again.