

## Benefit Schedule of PRUHealth FlexiChoice Medical Plan

Covered Room: Private Room - without PRUHealth Major

### I. Basic benefits

Benefit items <sup>(1)</sup>	Benefit limit (in HKD)
(a) Room and board	\$3,800 per day Maximum 180 days per Policy Year
(b) Miscellaneous charges	\$36,000 per Policy Year
(c) Attending doctor's visit fee	\$3,800 per day Maximum 180 days per Policy Year
(d) Specialist's fee <sup>(2)</sup>	\$12,280 per Policy Year
(e) Intensive care	\$9,600 per day Maximum 90 days per Policy Year
(f) Surgeon's fee	Per surgery, subject to surgical category for the surgery / procedure in the Schedule of Surgical Procedures - <ul style="list-style-type: none"> <li>• Complex \$110,000</li> <li>• Major \$55,000</li> <li>• Intermediate \$27,500</li> <li>• Minor \$11,000</li> </ul>
(g) Anaesthetist's fee	35% of Surgeon's fee payable <sup>(5)</sup>
(h) Operating theatre charges	35% of Surgeon's fee payable <sup>(5)</sup>
(i) Prescribed Diagnostic Imaging Tests <sup>(2)(3)</sup>	\$40,000 per Policy Year Subject to 30% Coinsurance
(j) Prescribed Non-surgical Cancer Treatments <sup>(4)</sup>	\$160,000 per Policy Year
(k) Pre- and post-Confinement / Day Case Procedure outpatient care <sup>(2)</sup>	\$1,500 per visit, up to \$6,000 per Policy Year <ul style="list-style-type: none"> <li>• 1 prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure</li> <li>• 3 follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)</li> </ul>
(l) Psychiatric treatments	\$40,000 per Policy Year

#### Notes -

- (1) Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above unless otherwise specified.
- (2) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- (3) Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- (4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- (5) The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.

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### II. Enhanced benefits

Benefit items <sup>(1)</sup>	Benefit limit (in HKD)
(a) Hospital companion bed	\$1,000 per day Maximum 180 days per Policy Year
(b) Post-surgery home nursing <sup>(2)</sup>	\$1,360 per visit Maximum 15 visits per Policy Year (1 visit per day) <ul style="list-style-type: none"> <li>• Within 31 days after discharge from Hospital or completion of Day Case Procedure</li> </ul>
(c) Dialysis	\$160,000 per Policy Year
(d) Accidental outpatient treatment	\$13,600 per Injury
(e) Ancillary services (Physiotherapy <sup>(2)</sup> / occupational therapy <sup>(2)</sup> / speech therapy <sup>(2)</sup> / chiropractic treatment)	\$1,500 per visit Maximum 10 visits per Policy Year <ul style="list-style-type: none"> <li>• Maximum 1 prior visit per Confinement / Day Case Procedure</li> <li>• Treatments within 90 days after discharge from Hospital or completion of Day Case Procedure</li> </ul>
(f) Traditional Chinese medicine for Cancer	\$800 per visit Maximum 15 visits per Policy Year (1 visit per day) <ul style="list-style-type: none"> <li>• Within 90 days after discharge from Hospital or Prescribed Non-surgical Cancer Treatment</li> </ul>
(g) Pregnancy complications	Payable according to the benefit limits of respective benefit items I (a) – I (l), I (k), II (a) and II (b)
<b>Other limits</b>	
Annual Benefit Limit for benefit items I (a) – I (l) and II (a) – II (g)	Nil
Lifetime Benefit Limit for benefit items I (a) – I (l) and II (a) – II (g)	Nil

### III. Other benefits – death benefits

Benefit items	Benefit limit (in HKD)
(i) Compassionate death benefit	\$40,000 per Policy
(ii) Accidental death benefit	\$40,000 per Policy
(iii) Medical accident and incident extension benefit	\$344,000 per Policy

Notes -

- (1) Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above unless otherwise specified.
- (2) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.