

# PRUhealth lady care

Stay well to embrace the wonder of life



Health Insurance

PRUDENTIAL  
英國保誠



# PRUhealth lady care

**PRUhealth lady care** protects you against the financial impact of common female illnesses, including pre-cancerous conditions. If you are diagnosed with any of the female illnesses we cover, you will receive a lump sum you can use for any purpose. The plan also provides cover for the costs of various types of medical procedures.

## Plan highlights



Up to 200% protection  
on female illnesses and  
medical procedures



No Claim Bonus



Medical check-up  
every 2 years

**Need more coverage?** By adding **PRUhealth lady care extra** on top of your **PRUhealth lady care**, you will get:



Additional 100% protection during  
pregnancy and childbirth

# The benefits



## Up to 200% protection on female illnesses and medical procedures

With **PRU**health lady care, we provide comprehensive protection to help you take care of your wellbeing. Even when one of these core benefits – Female Illness Benefit, Pre-Cancerous Disease Benefit, or Medical Procedure Benefit – is 100% exhausted, the rest of the core benefits will continue until 200% of the sum assured of **PRU**health lady care is paid in total. This means that you will have two layers of protection in a single plan at an affordable premium!

In the event of suffering from carcinoma-in-situ (a pre-cancerous condition), we will pay a lump sum of up to 100% of the sum assured to help relieve your financial burden that arises from the cost of medical treatment. The Pre-Cancerous Disease Benefit will be payable only once, after which the benefit will cease from this policy.

Additionally, we will reimburse you medical expenses incurred from any one or a combination of the covered Medical Procedures up to the aggregate amount of 100% of the sum assured. For example, if you undergo a Mastectomy and Breast Reconstructive Surgery to restore major disfigurement from a Mastectomy due to breast cancer, we will not restrict the claim to either one covered surgery, but will reimburse all eligible expenses up to a total of 100% of the sum assured. When this maximum limit is reached, the Medical Procedure Benefit will cease.

You can find the full list of covered illnesses and more details on the Female Illness Benefit, Pre-Cancerous Disease Benefit and Medical Procedure Benefit in the "Benefit schedule – **PRU**health lady care" section later in this brochure.



## No Claim Bonus

To encourage you to maintain good health, we provide a No Claim Bonus that refunds 30% of the total premiums paid under **PRU**health lady care (excluding the premiums for **PRU**health lady care extra) during the policy year that immediately precedes the payment of the No Claim Bonus, provided if no benefit has been paid out before. The bonus is payable every 5 years up to the 20<sup>th</sup> policy anniversary of **PRU**health lady care.

There are more details about the No Claim Bonus in the "More about **PRU**health lady care/**PRU**health lady care extra" section later in this brochure.



## Medical check-up every two years

Taking precautions is one of the best ways to maintain your health. **PRU**health lady care offers you medical check-ups every 2 years from the effective date of **PRU**health lady care until you reach age 76 (age next birthday [ANB]). You can find the list of covered medical check-ups in the "Benefit schedule – **PRU**health lady care" section later in this brochure.

There are more details about the Medical Check-up Benefit in the "More about **PRU**health lady care/**PRU**health lady care extra" section later in this brochure.

## Extra coverage with **PRU**health lady care extra:



**+100%**

### **Additional 100% protection during pregnancy and childbirth**

Pre-natal check-ups help you get prepared; however, unexpected events can also happen to a newborn and the expenses incurred for long-term care could be a significant financial burden. In view of this, **PRU**health lady care extra offers you and your child a range of benefits covering pregnancy complications and congenital illnesses. By paying additional premiums, **PRU**health lady care extra is available on or before the age of 40 (ANB). You can find a full list of pregnancy complications and congenital illness we cover under the "Benefit schedule – **PRU**health lady care extra" section later in this brochure.



### **Hospital confinement benefit for your child**

We will pay a Hospital Confinement Benefit of up to 0.25% of the sum assured for each day of your child's hospitalisation. The total amount we pay under this benefit is up to 15% of the sum assured per policy. The Hospital Confinement Benefit will cease when your child reaches the age of 2 (ANB).

You can find the full list of Benefit Area and further details on the Hospital Confinement Benefit under the "More about **PRU**health lady care/ **PRU**health lady care extra" and "Benefit schedule – **PRU**health lady care extra" sections later in this brochure.



### **New born lai-see**

New life brings joy and happiness, and we offer every newborn child of yours a HKD 300 lai-see to celebrate their birth.

## Benefit schedule – PRUhealth lady care

	Benefits	Benefit amount	When we pay the benefit:
<b>Female Illness Benefit</b>	<p><b>Major Disease Conditions covered</b></p> <p>Chronic Auto-Immune Hepatitis</p> <p>Systemic Lupus Erythematosus (SLE) with Lupus Nephritis</p> <p>Severe Rheumatoid Arthritis</p>	<b>100%</b> of sum assured	<ul style="list-style-type: none"> <li>• We will pay the benefit amount until the total claimed amount of Female Illness Benefit reaches 100% of the sum assured.</li> <li>• We will pay only once for <b>each</b> female illness covered under the Female Illness Benefit.</li> </ul>
	Severe Osteoporosis (coverage ceases at age 81 [ANB])	<b>30%</b> of sum assured	
<b>Pre-Cancerous Disease Benefit</b>	<p><b>Major Disease Conditions covered</b></p> <p><b>Carcinoma-in-situ of:</b></p> <p>Breast</p> <p>Cervix Uteri</p> <p>Uterus</p> <p>Ovaries</p> <p>Fallopian Tubes</p> <p>Vagina</p>	<b>100%</b> of sum assured	<ul style="list-style-type: none"> <li>• We will pay once for the Pre-Cancerous Disease Benefit.</li> <li>• A USD 30,000 / HKD 240,000 per life limit applies to the total claimed amount of <b>all</b> Carcinoma-in-situ under all PRUhealth lady care plans.</li> </ul>
<b>Medical Procedure Benefit</b>	<p><b>Medical Procedures covered</b></p> <p>Mastectomy</p> <p>Breast Reconstructive Surgery following a Mastectomy</p> <p>Hysterectomy Required due to a Malignant Condition</p> <p>Major Facial Plastic Surgery due to accidents (coverage ceases at age 61 [ANB])</p> <p>Skin Transplantation due to accidental burning (coverage ceases at age 61 [ANB])</p>	<b>Reimburse up to 100%</b> of sum assured	<ul style="list-style-type: none"> <li>• For multiple claims of the same Medical Procedure, we will only provide coverage for all such claims up to the maximum so long as the Medical Procedures performed arise from one specific diagnosis or one specific accident.</li> </ul>
<b>Total benefit limit for all benefits under PRUhealth lady care</b>		<b>200%</b> of sum assured	

## Medical Check-up Benefit

Medical check-ups (Once every 2 years and benefit ceases at age 76 [ANB])		Additional check-ups:
<b>Option</b>	<b>Each check-up includes blood pressure, urinalysis and breast examination (palpation by doctor) plus one of the follow options:</b>	
<b>1</b>	Rubella IgG Antibody*, Thyroid Function Test (Free T4), ABO and Rh Factor*, Complete Blood Picture, Total Cholesterol	We will provide one of the following additional check-ups every 2 years, if your <b>PRU</b> health lady care sum assured is USD 30,000 / HKD 240,000 or above upon the plan's effective date and remains at this level throughout the whole benefit term: <ul style="list-style-type: none"> <li>• Breast ultrasound</li> <li>• Pelvic ultrasound</li> <li>• Bone DEXA (spine &amp; hip)</li> </ul>
<b>2</b>	Pap Smear (Thin Prep), Thyroid Function Test (Free T4), TREP p Ab for Syphilis/VDRL, Complete Blood Picture, Total Cholesterol	
<b>3</b>	Glucose, Total Cholesterol, HDL-Cholesterol, LDL-Cholesterol, Triglycerides, Thyroid Function Test (Free T4)	

\* For first-time check-up only

The above check-ups are provided by a third party supplier appointed by us. Since we are not the service provider, we are not liable for the service quality related to the check-up. We also reserve the right to amend the medical check-ups we offer.

## Benefit schedule – PRUhealth lady care extra

	Benefits	Benefit amount	When we pay the benefit:
<b>Pregnancy Complications Benefit</b>	Disseminated Intravascular Coagulation	100% of sum assured	<ul style="list-style-type: none"> <li>We will pay the benefit amount until the total claimed amount of Pregnancy Complications Benefit reaches 100% of the sum assured.</li> <li>We will pay only once for <b>each</b> pregnancy complication covered under the Pregnancy Complications Benefit.</li> </ul>
	Ectopic Pregnancy		
	Foetal or Neonatal Death		
	Postpartum Haemorrhage requiring Hysterectomy		
<b>Congenital Illness Benefit</b>	Hydatidiform Mole	20% of sum assured	<ul style="list-style-type: none"> <li>A USD 30,000 / HKD 240,000 per life limit applies to the total claimed amount for <b>Foetal or Neonatal Death</b> under all PRUhealth lady care extra plans.</li> </ul>
	Absence of Two Limbs	100% of sum assured	<ul style="list-style-type: none"> <li>We will pay the benefit amount until the total claimed amount of Congenital Illness Benefit reaches 100% of the sum assured.</li> <li>We will pay only once for <b>each</b> congenital illness covered under the Congenital Illness Benefit.</li> </ul>
	Cerebral Palsy		
	Congenital Blindness		
	Congenital Deafness		
	Down Syndrome		
	Spina Bifida		
<b>Hospital Confinement Benefit</b> <i>(Cover ceases at age 2 [ANB] of your child)</i>	Tetralogy of Fallot	20% of sum assured	<ul style="list-style-type: none"> <li>A USD 250 / HKD 2,000 daily maximum benefit limit applies to the Hospital Confinement Benefit claims (this limit applies to the same life assured's child) under all PRUhealth lady care extra plans.</li> <li>The Hospital Confinement Benefit can be claimed up to a total 15% of the sum assured.</li> </ul>
	Transposition of the Great Vessels		
<b>Total benefit limit for all PRUhealth lady care extra benefits combined</b>	Cleft Palate & Cleft Lip and Palate	0.25% of sum assured per day	<ul style="list-style-type: none"> <li>We will pay the benefit if the child of the life assured is born at least 300 days after the effective date or effective date of reinstatement of PRUhealth lady care extra, whichever comes later.</li> </ul>
<b>New Born Lai-See</b>		<b>HKD 300</b> for every new born child of the life assured	<ul style="list-style-type: none"> <li>We will pay the benefit if the child of the life assured is born at least 300 days after the effective date or effective date of reinstatement of PRUhealth lady care extra, whichever comes later.</li> </ul>

## PRUhealth lady care key exclusions

We will not pay any Major Disease Condition(s) under Female Illness Benefit and/or Pre-Cancerous Disease Benefit, nor the Medical Procedure(s) under Medical Procedure Benefit if:

- (I) the Major Disease Condition existed before the effective date of **PRU**health lady care, or before the effective date of reinstatement, whichever is later; or
- (II) the life assured suffers from any pre-existing condition, or shows any signs or symptoms, which may be the cause or triggering condition of a Major Disease Condition or Medical Procedure before the effective date of **PRU**health lady care, or before the effective date of reinstatement, whichever is later; or
- (III) the life assured is diagnosed by a registered specialist as having a Major Disease Condition or requiring a Medical Procedure, or the life assured has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Major Disease Condition or Medical Procedure within 90 days from the effective date of **PRU**health lady care or from the effective date of reinstatement, whichever is later. This exclusion does not apply if the injury is caused by an accident and the life assured is required to undergo a Medical Procedure within 90 days of the accident; or
- (IV) the life assured dies within 30 days (inclusively) after the diagnosis of a Major Disease Condition.
- (V) the Major Disease Condition or Medical Procedure is a direct or indirect result of:
  - a. the life assured's attempted suicide or self-inflicted injuries while sane or insane; or
  - b. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV); or
  - c. war, hostilities (whether war is declared or not), rebellion, insurrection, riot, or civil commotion; or
  - d. narcotics used by the life assured unless taken as prescribed by a registered doctor, or the life assured's abuse of drugs and/or alcohol; or
  - e. participation in any criminal offence.

For more details on exclusions, please refer to relevant policy provisions.

## **PRUhealth lady care extra key exclusions**

We will not pay any Major Disease Condition(s) under Congenital Illness Benefit and/or Pregnancy Complication(s) under Pregnancy Complications Benefit, nor the benefit amount under Hospital Confinement Benefit if:

- (I) the Major Disease Condition or Pregnancy Complication existed before the effective date of **PRU**health lady care extra, or before the effective date of reinstatement, whichever is later; or
- (II) the life assured suffers from any pre-existing condition, or shows any signs or symptoms, which may be the cause or triggering condition of a Major Disease Condition or Pregnancy Complication before the effective date of **PRU**health lady care extra, or before the effective date of reinstatement, whichever is later; or
- (III) the life assured is diagnosed by a registered specialist as having a Major Disease Condition or Pregnancy Complication, or the life assured has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Major Disease Condition or Pregnancy Complication within 300 days from the effective date of **PRU**health lady care extra or from the effective date of reinstatement, whichever is later; or
- (IV) the life assured dies within 30 days (inclusively) after the diagnosis of a Pregnancy Complication; or
- (V) the child of the life assured is born within 300 days from the effective date of **PRU**health lady care extra or before the effective date of reinstatement, whichever is later, and is diagnosed by a registered specialist as having a Major Disease Condition of Congenital Illness or is confined to a Hospital due to injury or illness; or
- (VI) the child of the life assured dies within 28 days (inclusively) after the diagnosis of a Major Disease Condition of Congenital Illness; or
- (VII) the child of the life assured is diagnosed by a registered specialist as having a Major Disease Condition of Congenital Illness or having suffered a Neonatal Death, or is confined to a hospital due to injury or illness, which is a direct or indirect result from an intentional act of the policyowner or of the person who will otherwise be entitled to receive the benefit amount payable under **PRU**health lady care extra.
- (VIII) the Major Disease Condition or Pregnancy Complication is a direct or indirect result of:
  - a. the life assured's attempted suicide or self-inflicted injuries while sane or insane; or
  - b. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV); or
  - c. war, hostilities (whether war is declared or not), rebellion, insurrection, riot, or civil commotion; or
  - d. narcotics used by the life assured unless taken as prescribed by a registered doctor, or the life assured's abuse of drugs and/or alcohol; or
  - e. participation in any criminal offence; or
  - f. elective termination of pregnancy other than for medical reasons; or
  - g. any Disseminated Intravascular Coagulation arising during the first 7 months of pregnancy.

For more details on exclusions, please refer to relevant policy provisions.

# More about **PRU**health lady care/**PRU**health lady care extra

## Plan type

Supplementary benefit

## Premium term/Benefit term/Issue age/ Currency option

	<b>PRU</b> health lady care	<b>PRU</b> health lady care extra
<b>Premium term/ Benefit term</b>	Until age 100 (ANB)	Until age 45 (ANB)
<b>Issue age (ANB)</b>	19-55	19-40
<b>Currency option</b>	USD/HKD	USD/HKD

## Premium structure

We will determine the premium based on the issue age and risk class of the life assured as well as the currency selected. We have the right to review and adjust the premium rates for particular risk classes (including but not limited to age and smoking status) on each policy anniversary. The premium will not be adjusted unless we notify you prior to policy anniversary.

## Medical Procedure Benefit

- To enjoy the Medical Procedure Benefit, the Medical Procedure should be Medically Necessary.
- For multiple claims of the same Medical Procedure, we will provide coverage for all such claims up to the maximum limit of this benefit as long as the Medical Procedures performed arise from one specific diagnosis or one specific accident.

## No Claim Bonus

- The No Claim Bonus is payable every 5 years up to the 20<sup>th</sup> policy anniversary of **PRU**health lady care, provided that **PRU**health lady care has been in force and effective up to the end of the 60<sup>th</sup>, 120<sup>th</sup>, 180<sup>th</sup> and/or 240<sup>th</sup> consecutive month, and no benefit has been paid or is payable under **PRU**health lady care during such mentioned period.
- The bonus will be 30% of your total premiums paid under **PRU**health lady care during the policy year immediately preceding the relevant policy anniversary when the No Claim Bonus is payable.

- The bonus will be deposited into the policy's Premium Deposit Account for the purpose of future premium payments.
- If any claim under **PRU**health lady care becomes subsequently payable after a No Claim Bonus has been paid but was in fact incurred before the relevant policy anniversary, we shall set-off such bonus paid from the amount of claim payable.

## Hospital Confinement Benefit claim conditions

- The benefit will be paid out if your child:
  - whose birth takes place 300 days after the effective date or reinstatement date of **PRU**health lady care extra, whichever is later;
  - is confined to a hospital within the countries we cover (the "Benefit Area") due to injuries or illnesses after birth;
  - is admitted as an in-patient for Medically Necessary services/treatments by the recommendation of a registered doctor and is hospitalised for 3 consecutive days or more.
- If your child is confined to a hospital outside the Benefit Area, the benefit we pay and the daily maximum benefit limit will be deducted by 50%.

## Benefit Area for Hospital Confinement Benefit

- Asia**  
Hong Kong, Macau, Singapore, Malaysia, Japan, Taiwan
- Europe**  
United Kingdom, member countries of the European Union, Switzerland, Channel Islands, Isle of Man
- North America**  
United States of America, Canada
- Australia/Oceania**  
Australia, New Zealand
- Africa**  
Republic of South Africa

## Medically Necessary

- Medical treatment and/or service is Medically Necessary if:
  - it is consistent with the diagnosis and customary medical treatment for the condition;
  - it conforms to the standards of generally accepted medical practice and not just for the convenience of the life assured, his/her relatives or the registered doctor.
- Experimental and/or unconventional medical technology/ procedure performed on the life assured are not considered to be Medically Necessary.

## **Termination of PRUhealth lady care**

We will terminate **PRU**health lady care when the first of these happens:

- death of the life assured; or
- you fail to pay the premium of **PRU**health lady care within the grace period of one calendar month from its due date; or
- the basic plan to which this plan is attached terminates; or
- **PRU**health lady care reaches the end of the benefit term; or
- once the total claimed amount of **PRU**health lady care reaches 200% of the sum assured.

## **Termination of PRUhealth lady care extra**

We will terminate **PRU**health lady care extra when the first of these happens:

- **PRU**health lady care has been terminated; or
- you fail to pay the premium of **PRU**health lady care extra within the grace period of one calendar month from its due date; or
- **PRU**health lady care extra reaches the end of its benefit term; or
- 100% of its sum assured has been paid.

# Key risks

## How our credit risk may affect your policy?

The guaranteed cash value (if applicable) and insurance benefit of your plan are subject to our credit risk. If we become insolvent, you may lose the value of your policy and its coverage.

## How currency exchange rate risk affects your return?

Foreign currency exchange rates may fluctuate. As a result, you may incur a substantial loss when you choose to convert your benefits to other currencies. Additionally, the conversion of your benefits to other currencies is subject to applicable exchange restrictions applicable at the time when the benefits are paid. You have the sole responsibility to decide if you want to convert your benefits to other currencies.

## How inflation affects the value of your plan?

We expect the cost of living to rise in the future because of inflation. That means the insurance you take out today will not have the same buying power in the future, even if the plan offers increasing benefit intended to offset inflation.

## What happens if you do not pay your premiums?

You should only apply for this product if you intend to pay all of its premiums. If you miss any of your premium payments, we may terminate your policy and you would lose the policy's coverage.

## Why may your premiums be adjusted?

We have the right to review and adjust the plan's premium rates for particular risk classes on each policy anniversary, but not for any individual customer.

We may adjust premium rates because of several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.

## Important information

### Cancellation right

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by giving written notice to us within 21 days after: (1) the delivery of the policy or (2) the issuance of a notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer/his/her representative, whichever is earlier. The premium will be refunded in the currency of premium payment at the time of application for this policy. If the currency of premium payment is not the same as the plan currency, the refundable premium amount in plan currency under this policy will be converted to the currency of premium payment at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

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## Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

### Notes

**PRU**health lady care/**PRU**health lady care extra is underwritten by Prudential Hong Kong Limited ("Prudential"). This brochure is for reference only. It does not represent a contract between Prudential and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in this product brochure. For further details and the terms and conditions of this plan, please ask Prudential for a sample of the policy document.

Prudential has the right to accept or decline any application based on the information provided by the policyholder and/or life assured in the application.

Please cross your cheque and make it payable to "Prudential Hong Kong Limited".

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