

# PRUhealth medical plus

Protect yourself with a lifetime medical insurance benefit of HKD 30,000,000



Health Insurance

PRUDENTIAL  
英國保誠

# PRUhealth medical plus

When you need hospital care, **PRU**health medical plus is a medical insurance that offers you lifetime cover of HKD 30,000,000 (HKD 10,000,000 annually). With access to semi-private room treatment and with no limit on most eligible hospitalisation and surgical fees, you can concentrate on recovering faster without worrying about the costs.

## Plan highlights



Annual cover of  
HKD 10,000,000 and lifetime  
cover of HKD 30,000,000



Covers eligible cost  
of semi-private room  
hospital treatment



Covers before and after  
your hospital stay with  
extended benefits



Tailor your plan to fit you  
with 100% coverage  
or deductibles



Lifetime renewal  
guaranteed as long as  
the plan is made available

# The benefits



## Annual cover of HKD 10,000,000 and lifetime cover of HKD 30,000,000

**PRU**health medical plus covers your eligible medical costs from initial consultation to recovery – through hospitalisation, surgery and rehabilitation. You are protected with up to HKD 10,000,000 per year and HKD 30,000,000 for life.



## Covers eligible treatment cost of semi-private room hospitalisation

You are covered for the eligible cost of semi-private room hospital treatment in Hong Kong and other countries in Asia as well as Australia and New Zealand. You are covered for accidental treatment costs worldwide too.



## Covers before and after your hospital stay with extended benefits

Your plan looks after you from diagnosis to recovery, the minute you are admitted to hospital – even for a pre-admission outpatient consultation – throughout your treatment and into rehabilitation.

- Pre- and post-hospitalisation benefits including outpatient consultation, home nursing and rehabilitation service
- Extended benefits for cancer therapy, dialysis, reconstructive surgery and hospice care
- Outpatient surgery
- Treatment if you have an accident
- Traditional Chinese medicine during and after hospitalisation
- 24-hour Worldwide Emergency Assistance Services



## Tailor your plan with 100%/90% coverage, or deductibles

You can adapt **PRU**health medical plus to fit your circumstances – whether or not you have medical insurance already. That's because it allows you the flexibility to tailor your cover and reduce your premiums. You can switch to a lower annual deductible or between plan options, one time in your life, on the anniversary of your policy when you reach 51, 56, 61 or 66 (age next birthday) – with no need for a medical examination.



## Lifetime renewal guaranteed

No matter how your health changes or your claim history, your plan is renewable for life as long as **PRU**health medical plus is still made available. We may adjust your premium at the time of renewal. For more details, please refer to "Plan renewal" and "Changes to Benefits" in the "More about **PRU**health medical plus" section below.

# Benefit Schedule

Benefit Scope						
Benefit Limit	HKD 10,000,000 (annual limit) and HKD 30,000,000 (lifetime limit)					
Coverage Area	<ul style="list-style-type: none"> <li>Hong Kong and other countries in Asia as well as Australia and New Zealand</li> <li>Worldwide for accident claims</li> </ul>					
Entitled Level of Accommodation	<b>Semi-private room</b> (For a private room or higher grade hospital stay, we will discount your benefit with an adjustment factor. Please refer to "Room Level" in the "More about PRUhealth medical plus" section below.)					
Benefit Items	Maximum Benefit Limit					
	Plan 1		Plan 2			
	100% coverage	HKD 20,000 annual deductible	HKD 50,000 annual deductible	90% coverage		
<b>I. Confinement Benefits (i.e. Hospitalisation Benefits)</b>						
1. Hospital Daily Room & Board	Full cover					
2. Doctor's Visit						
3. Miscellaneous Hospital Expenses						
4. Intensive Care						
5. Specialist's Visit						
6. Daily Extra Bed for Family Member						
7. Private Nursing Max. no. of days per policy year	Full cover 30 days		90% coverage* 30 days			
8. Psychiatric Treatment (per policy year) Max. no. of days per policy year	HKD 40,000 30 days		HKD 36,000 30 days			
<b>II. Surgical Benefits</b>						
1. Surgical Fees	Full cover					
2. Outpatient Surgery Fees						
3. Anaesthetist's Fees						
4. Operating Theatre Fees						
5. Medical Devices (per policy year)	HKD 150,000		HKD 135,000			
<b>III. Accidental Treatment Benefits</b>						
1. Accidental Outpatient Treatment			Full cover			
2. Accidental Dental Treatment			Full cover			

### Benefit Scope

#### IV. Pre- & Post-Hospitalisation Benefits

1. Pre-admission Outpatient Consultation (per visit) Max. no. of visits per policy year	Full cover 30 visits	HKD 1,600 30 visits
2. Follow-up Outpatient Consultation (per visit) Max. no. of visits per policy year	Full cover 30 visits	HKD 1,600 30 visits
3. Daily Post-surgery Home Nursing (per day) Max. no. of days per policy year		HKD 1,600 30 days
4. Post-hospitalisation Ancillary Service (per visit)		HKD 1,000
• Physiotherapist, Occupational Therapist and Speech Therapist Max. no. of total visits per policy year	15 visits	
• Chiropractor Max. no. of visits per policy year	10 visits	
5. Rehabilitation (per policy year) Max. no. of days per policy year	HKD 80,000 60 days	HKD 72,000 60 days

#### V. Extended Benefits

1. Chemotherapy and Radiotherapy	Full cover	90% coverage*
2. Dialysis	Full cover	90% coverage*
3. Hospice Care (per lifetime)	HKD 60,000	HKD 54,000
4. Pregnancy Complications (300-day waiting period)	Full cover	90% coverage*
5. Traditional Chinese Medicine (per policy year)	HKD 30,000	HKD 27,000
• During confinement (per day)	HKD 400	HKD 400
• Within 90 days after discharge/ surgery (per visit)	HKD 600	HKD 600
6. Reconstructive Surgery (per policy year)	HKD 200,000	HKD 180,000

#### VI. Death Benefits

1. Compassionate Death Benefit	HKD 80,000
2. Accidental Death Benefit	HKD 80,000

#### VII. Services

24-hour Worldwide Emergency Assistance Services	Available
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\* Refers to:

- (a) 90% coverage of the eligible medical expenses; or
- (b) eligible medical expenses in excess of the actual amount(s) paid by any other medical plan(s); whichever is lower.

We can revise the Benefit Schedule at each renewal. The changes shall include but not limited to alterations to all items shown in the Benefit Schedule. We will adjust the premium based on the rate we determine.

## Flexible cover that fits your needs

If you already have medical insurance, you may still want to consider taking up **PRU**health medical plus with a deductible or 90% coverage to benefit from enhanced protection and lower premiums.

Alternatively, you can consider the 100% coverage with no deductible for extended cover and peace of mind.

<b>Plan options</b>	<ul style="list-style-type: none"><li>• 100% coverage with no deductibles</li><li>• A HKD 20,000 annual deductible</li><li>• A HKD 50,000 annual deductible</li><li>• 90% coverage – you need to pay 10% of any eligible claim</li></ul>
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### How deductibles work

An annual deductible is the amount you pay each year for your eligible medical expenses before **PRU**health medical plus begins to pay its share of your costs. Each year we automatically re-set your deductible.

In addition, you can use your existing medical insurance to offset your deductibles – we have added examples below...

# How the plan could work for you

## Example 1#: Mr Lee



Mr Lee already has a group medical plan.

 He decides to take out a **PRU**health medical plus to reinforce his protection.

He chooses the option with an annual deductible of HKD 20,000.

He has inpatient surgery in the second year which costs HKD 150,000 and all of which is eligible medical expenses.

**If he only claims on his **PRU**health medical plus**

 His claim will require an annual deductible amount.

**If he claims on his group medical plan first, followed by **PRU**health medical plus**

 **1<sup>st</sup> claim**

Mr Lee's group medical plan covers HKD 50,000. This offsets the HKD 20,000 deductible.

 **2<sup>nd</sup> claim**

**PRU**health medical plus covers the remainder of his treatment costs and pays him HKD 100,000.

**Mr Lee needs to pay  
HKD 20,000**

**Mr Lee pays  
HKD 0**

## Example 2#: Ms Chan



Ms Chan already has a group medical plan.

 She decides to take out a **PRU**health medical plus with 90% coverage.

Three years later, Ms Chan has an inpatient surgery which costs HKD 150,000 and all of which is eligible medical expenses.

**If she only claims on her **PRU**health medical plus**

 Ms Chan needs to be responsible for 10% of her medical expenses.

**If she claims on her group medical plan first, followed by **PRU**health medical plus**

 **1<sup>st</sup> claim**

Ms Chan's group medical plan covers HKD 50,000. This offsets the 10% payment (i.e. HKD 15,000) required by **PRU**health medical plus.

 **2<sup>nd</sup> claim**

**PRU**health medical plus covers the remainder of her treatment costs and pays her HKD 100,000.

**Ms Chan needs to pay  
HKD 15,000**

**Ms Chan pays  
HKD 0**

\* The above examples are for illustrative purpose only.

## Key exclusions

We will not provide coverage under this plan under any of the following circumstances:

- (I) Injury or illness (or signs and symptoms of which) existed before the effective date of this plan, or the effective date of reinstatement, whichever is later; or
- (II) The illness of the person covered by the policy (the "life assured") is diagnosed by a registered doctor or the signs and symptoms of which appeared within 30 days from the effective date of this plan or the effective date of reinstatement, whichever is later (except for treatment due to accident; and those specified diseases listed under (III)p. below); or
- (III) Confinement/stay, treatment and/or charges incurred which are related to or arises as a direct or indirect result of:
  - a. pregnancy, surrogacy, childbirth or termination of pregnancy (other than for pregnancy complications specified in the Pregnancy Complications coverage under Extended Benefits), birth control, infertility or human assisted reproduction, or sterilisation of either sexes; or
  - b. war, hostilities (whether war is declared or not), rebellion, insurrection, riot, or civil commotion, terrorist act, nuclear contamination, biological contamination or chemical contamination; or the life assured's participation in any criminal offence; or
  - c. attempted suicide or self-inflicted injuries while sane or insane; use of narcotics, abuse of drug or alcohol, scuba diving or engaging in or taking part in any kind of race other than on foot, mountaineering involving the use of ropes or guides by the life assured; or
  - d. cosmetic treatment/corrective aids and treatment of refractive errors performed on the life assured unless necessitated by injury caused by an accident and the cosmetic treatment plan is approved by us in advance within 90 days of the accident; or specified in the Reconstructive Surgery coverage under Extended Benefits/the life assured receives the corrective aids treatment of refractive errors within 90 days of the accident; or
  - e. procurement or use of medical appliances and medical devices (except for medical appliances and/or devices as specified in the Medical Devices coverage under Surgical Benefits) for the benefit of the life assured; or experimental and/or unconventional medical technology/procedure/therapy performed on the life assured; or novel drugs/medicines/stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality; or
  - f. convalescence or physical examinations, or health check-ups; or vaccination and immunisation; or
  - g. dental treatment or surgery (unless specified in the Accidental Dental Treatment coverage under the Accidental Treatment Benefits); or
  - h. congenital or inherited disorder; or developmental conditions (only applicable before the life assured reaches age 17 [age next birthday]); or treatment or tests that relate to AIDS, HIV or AIDS-related complexes; or genetic testing or genetic counselling; or
  - i. mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder of the life assured (unless specified in the Psychiatric Treatment coverage under Confinement Benefits); or
  - j. any confinement primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
  - k. any treatment, investigation, services or supplies which are not Medically Necessary; or non-medical services; or charges which exceed the Reasonable and Customary Charges, or treatment or tests which are not consistent with customary medical treatment or diagnosis; or
  - l. sleep disorders; or treatment of obesity (including morbid obesity), or weight control programmes, or bariatric surgery; or

- m. costs incurred for identifying and procuring a replacement organ or removal of the organ from the donor, all associated transportation costs and administrative costs in relation to the transplant service; or
- n. treatment of sexually transmitted diseases; or sexual problems, gender issues or sex changes, or gender re-assignments; or
- o. any treatment whilst staying in hospital for more than 90 consecutive days if the life assured is in a vegetative state; or
- p. investigation, treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs within 120 days from the effective date of this plan or the effective date of reinstatement, whichever is later.

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

# More about PRUhealth medical plus

## Plan type

Basic plan or supplementary benefit

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

Premium term/Benefit term	Issue age (ANB)	Currency option
<ul style="list-style-type: none"><li>Whole life (applies if this plan is a basic plan)</li><li>Benefit term of basic plan (applies if this plan is a supplementary benefit)</li></ul> <p>(please refer to "Termination of this plan" below for details)</p>	1-70	HKD/USD

## Plan renewal

We guarantee that you will be able to renew your plan at each policy anniversary subject to the premium rate, terms and conditions and Benefit Schedule that applies at that time.

We guarantee this provided that PRUhealth medical plus is still made available to all policyowners already enrolled.

If we no longer offer PRUhealth medical plus to all policyowners already enrolled, we will endeavour to enrol the life assured in another available medical plan at that time without any new individual terms or personal exclusions.

Premium rates are yearly adjustable based on the risk class and attained age of the life assured at the time of policy application/renewal which are not guaranteed. We may adjust premium at the time of renewal due to medical cost inflation and other factors.

## Room Level

For hospital stays, we will cover the eligible cost of accommodation in a semi-private room. If you stay in a higher category of accommodation than a semi-private room (whether the upgrade is voluntary or involuntary), we will pay a percentage of the cost only: 50% of the benefit payable if you stay in a private room, or 25% of the benefit payable if you stay in a higher category than a private room, such as a suite, a deluxe room or a VIP room.

## Changes to Benefits

We have the absolute right to revise all terms and conditions (including the Benefit Schedule and all other provisions) under this plan on each renewal by giving you 30 days' notice in writing.

The changes will apply automatically unless you tell us in writing that you want to cancel your plan within 30 days of the renewal date. If you do this, we will refund the premium you have paid since the renewal if you haven't made (and don't make) any claims.

The changes shall include but not limited to alterations to all items shown in the Benefit Schedule of this plan. The changes will reflect any past or foreseeable changes in medical practice and claims experience.

We will adjust the premium based on the rate we determine.

## Reasonable and Customary Charges

We will only cover charges or expenses which we treated as Reasonable and Customary Charges. That means that the charges for treatment, medical services and/or supplies must be Medically Necessary (there is more detail below) and do not exceed the usual level of charges where the expense is incurred.

We may exercise our right to determine whether the charges for treatment, medical services and supplies are regarded as Reasonable and Customary Charges with reference but not limited to a combination of our global experience and any relevant publication or information available, such as the schedule of fees published by the government, relevant authorities and recognised medical association where the expense is incurred.

We may exercise our right to adjust any benefit payable in relation to any charges which are not Reasonable and Customary Charges.

## **Medically Necessary**

Confinement/stay, medical treatment and/or service is Medically Necessary if it is consistent with the diagnosis and customary medical treatment for the condition. The confinement/stay, medical treatment and/or service should also conform 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.

In case of hospital confinement, the medical treatment and/or service should be performed on the basis of the medical symptoms or conditions of the life assured that cannot be safely provided without hospital confinement.

## **Termination of this plan**

We will terminate this plan when the first of these happens:

- death of the life assured; or
- you fail to pay your premium within one calendar month from its due date; or
- the basic plan to which this plan is attached terminates (applicable if this plan is a supplementary benefit); or
- if the total benefits paid or payable under all **PRU**health medical plus covering the life assured reach the lifetime limit.

## 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.

### Why may your benefits be changed?

We have the right to revise the Benefit Schedule and the terms and conditions under this plan on each renewal by giving you 30 days' notice in writing. This is to account for any known or foreseeable changes in medical practices and claims experiences. We will apply the revisions to all policies under the plan. The premium will be adjusted accordingly based on the rate as determined by us.

## 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

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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.

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**Prudential Hong Kong Limited**

(A member of Prudential plc group)

8/F, Prudential Tower

The Gateway, Harbour City, 21 Canton Road

Tsim Sha Tsui, Kowloon, Hong Kong

Customer Service Hotline: 2281 1333

Corporate Website

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



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