

PRUmyhealth prestige medical plan

Global health protection tailored for your convenience



Health Insurance

PRUDENTIAL
英國保誠

PRUmyhealth prestige medical plan

Tailored for our most prestigious customers aged 1 to 70ⁱ (age next birthday [ANB]), PRUmyhealth prestige medical plan offers comprehensive medical protection with lifetime global coverage of up to USD 6,250,000 / HKD 50,000,000. What's more, you can top up your plan with the supplementary Outpatient, Maternity¹ and Dental Benefits².

Plan highlights



Cashless arrangement service for hospitalisation



Full coverage^{3, ii} for most benefit items of hospitalisation up to USD 6,250,000 / HKD 50,000,000 per lifetime limit



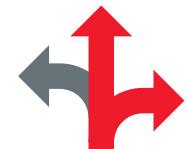
Global coverage that allows worldwide hospitalisation and medical treatment



Lifetime guaranteed renewal^{4, iii} as long as the plan is made available



An array of extra benefits and services enhance your protection



Flexibility to choose from a range of annual deductibles⁵, coverage area and supplementary benefits

i Issue age of Maternity Benefit¹ is 19 – 40 (ANB).

ii Subject to an overall annual limit of USD 2,500,000 / HKD 20,000,000, an overall lifetime limit⁶ of USD 6,250,000 / HKD 50,000,000 and the annual deductible selected. It is also subject to Reasonable and Customary Charges in relation to treatment or services which are Medically Necessary⁷.

iii Subject to the continual availability of the plan to all policyowners already enrolled, terms and conditions applicable and the prevailing premium rates at the time of renewal. Supplementary Maternity Benefit¹ (coverage ceases at the age of 45 [ANB]) and supplementary Dental Benefit² (coverage ceases at the age of 75 [ANB]) are excluded from the lifetime guaranteed renewal and subject to the terms and conditions of the policy provisions.

The benefits



Benefits at a glance

Core Benefits	<ul style="list-style-type: none">Full cover for most benefit items of hospitalisation or day surgeriesPre-admission and follow-up outpatient consultation
Supplementary Benefits (if applicable)	<ul style="list-style-type: none">Outpatient Benefit – including health check and vaccinationMaternity Benefit¹ – normal delivery and caesarean sectionDental Benefit² – routine and major restorative dental treatment



Cashless arrangement service for hospitalisation⁸

If you need a hospital stay or day surgeries, you are free to choose the most appropriate medical practitioner for yourself. Simply seek our prior authorisation by completing a simple authorisation process before your visit to make sure you are aware of your coverage prior to receiving treatment, and are fully informed of any costs that are not covered. We will settle your eligible medical expenses directly with the hospital after your discharge or treatment.

The cashless arrangement service is available in most private hospitals of major cities around the world, including all of the private hospitals in Hong Kong. In addition, a 24/7 hotline is also provided to answer any questions you may have regarding the cashless arrangement.



Full coverage^{3, ii} for most benefit items of hospitalisation

You are fully covered^{3, ii} for the Reasonable and Customary Charges in relation to treatment or services which are Medically Necessary⁷ for most benefit items including charges for room & board, doctor's visit and your miscellaneous hospital expenses during confinement and surgical fees. You may rest assured that your health is sufficiently protected.

(For details of Reasonable and Customary Charges, please refer to the relevant section under the "More about PRUmyhealth prestige medical plan")



Lifetime guaranteed renewal^{4, iii}

With PRUmyhealth prestige medical plan, we assure protection for life. Furthermore, regardless of any change in your health conditions and claims history, you have a guaranteed right to renew your policy for life, subject to the continual availability of the plan, terms and conditions applicable and the prevailing premium rates at the time of renewal.



An array of extra benefits and services

We take care of your well-being by extending coverage to include a variety of benefits and services, giving you an all-round protection in your moment of need:

- Chemotherapy (including targeted therapy) and radiotherapy on both inpatient and outpatient basis
- Dialysis on both inpatient and outpatient basis
- Surgical fees of organ transplant on the person covered by the policy (the "life assured") as recipient
- Pregnancy complications⁹ coverage
- Hospice care
- 24-hour Worldwide Emergency Assistance Services⁸



Flexibility to choose from a range of annual deductibles⁵, coverage area and supplementary benefits

Whether you are looking for full cost cover or only significant medical cost cover, we offer you the freedom to choose from different levels of annual deductibles⁵ upon application, or at each policy anniversary. This can help you manage the cost of your plan and still receive protection against the unknown. To give you additional flexibility, you can reduce your existing annual deductible without having to undergo any medical underwriting once per lifetime at the policy anniversary that immediately follows the 55th, 60th or 65th birthday of the life assured. This allows you to gear up your protection in preparation for your retirement.

Coverage area

Benefits	Coverage area
<ul style="list-style-type: none">Core BenefitsSupplementary Outpatient Benefit	<ul style="list-style-type: none">Worldwide coverage except USA; orWorldwide coverage
<ul style="list-style-type: none">Supplementary Maternity Benefit¹Supplementary Dental Benefit²	Worldwide coverage

Notes

Coverage area of supplementary Outpatient Benefit must follow the same coverage area as Core Benefits.

For coverage area of "worldwide coverage except USA", we will cover medical expenses incurred by the life assured anywhere in the world except the USA. We will only cover the eligible medical expenses arising in the USA from accidents that occur in the USA.

Persons who have resided in the USA or have stayed/studied in the USA for 183 days or more in the past 12 months; or persons planning to stay/study in the USA for 183 days or more in the next 12 months; or USA citizens with HKID are only eligible to select "worldwide coverage except USA" as the coverage area of the Core Benefits and the supplementary Outpatient Benefit.

For the Core Benefits and the supplementary Outpatient Benefit, we reserve the right to change the coverage area from "worldwide coverage" to "worldwide coverage except USA" if the life assured has resided in the USA for 183 days or more in the past 12 months, otherwise we may not renew the policy.

While this plan offers excellent worldwide coverage, we understand you may not intend to seek medical care in the USA; thus we also offer you an alternative option – worldwide coverage excluding the USA. This way, without reducing your benefits items and limits, we can lower your premium.

Subject to relevant underwriting eligibility requirements, you may attach the supplementary Outpatient, Dental² and Maternity Benefit¹ to the plan to suit your personal needs.

Benefit Schedule

Benefit Items	Maximum Benefit Limit ³
Overall annual limit (applicable to all Benefits payable under the policy)	USD 2,500,000 / HKD 20,000,000
Overall lifetime limit ⁶	USD 6,250,000 / HKD 50,000,000
Annual deductible for Core Benefits (except Death Benefits)	USD 0 / 1,000 / 3,125 / 7,500 / 12,000 HKD 0 / 8,000 / 25,000 / 60,000 / 96,000
Core Benefits	Entitled Level of Accommodation
	Private Room ¹⁰
I. Confinement Benefits (waiting period: 30 days except for treatment due to accident)	
1. Hospital Daily Room & Board	Full cover
2. Doctor's Visit	Full cover
3. Miscellaneous Hospital Expenses	Full cover
4. Intensive Care ⁸	Full cover
5. Specialist's Visit ⁸	Full cover
6. Private Nursing ⁸ Max. no. of days per policy year	Full cover 90 days
7. Daily Extra Bed for Family Member	Full cover
8. Psychiatric Treatment ⁸ (per policy year) Max. no. of days per policy year	USD 7,500 / HKD 60,000 30 days
II. Surgical Benefits	
1. Surgical Fees ⁸	Full cover
2. Anaesthetist's Fee	Full cover
3. Operating Theatre Fees	Full cover
4. Medical Devices (per policy year)	USD 43,750 / HKD 350,000
III. Accidental Treatment Benefits	
1. Accidental Outpatient Treatment	Full cover
2. Accidental Dental Treatment	Full cover

⁸ Recommendation by a registered doctor or a specialist (if applicable) in writing is required

Benefit Items	Maximum Benefit Limit ³
Core Benefits	Entitled Level of Accommodation
	Private Room ¹⁰
IV. Pre- and Post-hospitalisation Benefits	
1. Pre-admission & Follow-up ⁴ Outpatient Consultation	Full cover (1 visit per day)
2. Daily Post-Surgery Home Nursing ⁵ Max. no. of days per policy year	Full cover 30 days
3. Post-hospitalisation Ancillary Service <ul style="list-style-type: none"> by registered physiotherapist⁶/occupational therapist⁶/speech therapist⁶ Max. no. of total visits per policy year by registered chiropractor (per visit) Max. no. of visits per policy year 	Full cover 30 visits (1 visit for each type of treatment per day) USD 200 / HKD 1,600 15 visits (1 visit per day)
4. Rehabilitation ⁷ (per policy year) Max. no. of days per policy year	USD 10,000 / HKD 80,000 60 days
V. Extended Benefits	
1. Chemotherapy and Radiotherapy ⁸ *	Full cover
2. Dialysis ⁸ *	Full cover
3. Hospice Care (per lifetime)	USD 25,000 / HKD 200,000
4. Pregnancy Complications ^{8,9} (waiting period: 300 days)	Full cover
5. Traditional Chinese Medicine (per policy year) <ul style="list-style-type: none"> during confinement after confinement or day-surgery 	USD 6,250 / HKD 50,000 USD 65 / HKD 520 per day USD 100 / HKD 800 per visit (1 visit per day)
6. Reconstructive Surgery ⁸ (per policy year)	USD 30,000 / HKD 240,000
VI. Death Benefits	
1. Compassionate Death Benefit	USD 10,000 / HKD 80,000
2. Accidental Death Benefit (in addition to Compassionate Death Benefit)	USD 10,000 / HKD 80,000
VII. Other Services	
1. Cashless Arrangement Service for Hospitalisation ⁸	✓
2. 24-hour Worldwide Emergency Assistance Services ^{8,9}	✓

⁴ Recommendation by a registered doctor or a specialist (if applicable) in writing is required

^{*} On an outpatient basis

⁸ Services will cease when the life assured reaches age 86 (ANB)

Benefit Items	Maximum Benefit Limit ³
Supplementary Benefits	
I. Outpatient Benefit (waiting period: 30 days except for treatment due to accident)	
1. Outpatient Consultation Max. no. of visits per policy year	Full cover 50 visits
2. Ancillary Service (per policy year) by registered Chinese medicine practitioner/chiropractor/ physiotherapist ⁴	USD 1,200 / HKD 9,600 (1 visit for each type of treatment per day)
3. Psychiatric Treatment (per policy year) Max. no. of visits per policy year	USD 2,500 / HKD 20,000 15 visits (1 visit per day)
4. Laboratory Tests and Diagnostic Imaging ⁴	Full cover
5. Prescribed Medicines and Drugs ⁴ (per policy year)	USD 12,500 / HKD 100,000
6. Health Check-up and Vaccination (per policy year) (waiting period: 90 days)	USD 500 / HKD 4,000 (1 health check-up and 1 course of vaccination)
II. Maternity Benefit¹ (waiting period: 300 days)	
Maximum Benefit Limit³ per Pregnancy	
1. Normal Delivery	USD 6,250 / HKD 50,000
2. Caesarean Section	USD 12,500 / HKD 100,000
III. Dental Benefit² (waiting period: 180 days)	
Maximum Benefit Limit³ per Policy Year	
1. Routine Dental Treatment	USD 950 / HKD 7,600
2. Major Restorative Treatment	USD 1,800 / HKD 14,400

⁴ Recommendation by a registered doctor in writing is required.

All expenses are subject to the terms and conditions of the plan, including Reasonable and Customary Charges. Please refer to the policy provisions for full details of the benefits.

Key exclusions

We will not provide coverage under the 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 supplementary benefits (if applicable), or the effective date of reinstatement, whichever is later; or
- (II) The life assured's illness 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); 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 complications⁹ 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 Accidental Treatment Benefits); or
 - h. congenital or inherited disorder; or developmental conditions (only applicable before the life assured reaches age 17, [ANB]); 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 Necessary⁷; 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.

Applicable to supplementary Dental Benefit² only

- All the key exclusions listed above except item (I), (II) and (III)g where the occurrence is covered under the Dental Benefit².
- Any benefit for the dental treatment expenses incurred within 180 days from the effective date of the Dental Benefit², or in case of reinstatement, from the date of such reinstatement, whichever is later.

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

Applicable to supplementary Outpatient Benefit only

- All the key exclusions listed above except item (III)f and (III)i where the occurrence is covered by the Outpatient Benefit.

Applicable to supplementary Maternity Benefit¹ only

- All the key exclusions listed above except item (I), (II) and (III)a where the occurrence is covered by the Maternity Benefit¹.
- Any medical expenses incurred on account of the pregnancy within 300 days from the effective date of this Maternity Benefit¹, or in case of reinstatement, from the date of such reinstatement, whichever is later.
- Confinement, treatment and/or charges incurred relates to or arises as a direct or indirect result of the life assured's surrogacy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes; or
- the infant is being given birth in a place where neither parent of the infant is a legal resident or citizen of the place of birth; or
- any medical expenses or fees for nursery care incurred by the infant during the confinement.

More about PRUmyhealth prestige medical plan

Plan type

PRUmyhealth prestige medical plan: Basic plan
Outpatient Benefit/Maternity Benefit¹/Dental Benefit²:
Supplementary benefit

Premium term/Benefit term/Issue age/Currency option

	Premium term/ Benefit term	Issue age (ANB)	Currency option
PRUmyhealth prestige medical plan	Whole life	1-70	
Outpatient Benefit	Whole life	1-70	HKD/USD
Maternity Benefit ¹	Until 45 (ANB)	19-40	
Dental Benefit ²	Until 75 (ANB)	1-70	

Reasonable and Customary Charges

We will only cover charges or expenses which are regarded as Reasonable and Customary Charges, which means that the charges for treatment, medical services and/or supplies received by the life assured must be Medically Necessary⁷ and do not exceed the usual level of charges for such treatment, medical services and/or supplies in the locality 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 to (but not limited to) a combination of our global experience and any relevant publication or information made available, such as the schedule of fees published by the government, relevant authorities and recognised medical association in the locality where the expense is incurred.

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

Termination of PRUmyhealth prestige medical 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 aggregate benefits paid under all your policies reaches the Overall Lifetime Limit.

Termination of supplementary benefits

Outpatient Benefit

We will immediately terminate your Outpatient Benefit if your PRUmyhealth prestige medical plan terminates.

Maternity Benefit¹

We will immediately terminate your Maternity Benefit¹ when the first of these happens:

- your PRUmyhealth prestige medical plan terminates; or
- the Outpatient Benefit and/or the Dental Benefit² terminates; or
- this benefit reaches its end of benefit term.

Dental Benefit²

We will immediately terminate your Dental Benefit² when the first of these happens:

- your PRUmyhealth prestige medical plan terminates; or
- the Outpatient Benefit terminates; or
- this benefit reaches its end of benefit term.

Remarks

- 1 Outpatient Benefit and Dental Benefit² are pre-requisites for attaching Maternity Benefit.
- 2 Outpatient Benefit is a pre-requisite for attaching Dental Benefit.
- 3 The benefit amount payable (except Death Benefits) will be reduced by 50% in the event that: (1) the life assured has taken up residence in the USA for at least 183 days in the past 12 months at the time of confinement/stay receiving medical treatment and/or service in the USA; and/or (2) the life assured does not get prior authorisation from us for the confinement or day surgery received in the USA under Core Benefits, unless it is directly due to an accident.
- 4 Lifetime guaranteed renewal is subject to conditions including the continual availability of the plan to all policyholders already enrolled, terms and conditions applicable and the prevailing premium rates at the time of renewal. We reserve the right to review the premium rates on each policy anniversary and adjust the premium rates accordingly across a particular risk class. Also, we have the right to revise the terms and conditions and/or the Benefit Schedule of the policy on each policy anniversary to reflect any past or foreseeable changes in medical practice and claims experience, and will apply the revision to all policies under the plan. If we decide to no longer offer the plan to all policyholders 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.

The policy will be terminated if any fraudulent claim has been made.

- 5 Except at the policy anniversary that immediately follows the 55th, 60th or 65th birthday of the life assured, you are required to undergo medical underwriting procedures if you request to reduce the annual deductible after policy issuance.
- 6 Overall lifetime limit means the absolute cap on all amounts paid and payable in aggregate under all in-force and terminated **PRU**myhealth prestige medical plan policies including the supplementary benefits (if any) covering the same life assured during his/her lifetime.
- 7 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.
- 8 Services including Cashless Arrangement Service for Hospitalisation and 24-hour Worldwide Emergency Assistance Services are provided by our designated service provider(s). We make no representation, warranty or undertaking as to the quality and availability of the aforesaid services, and shall not accept any responsibility or liability for the services provided by the designated service provider(s) concerned. Under no circumstance shall we be responsible or liable for the acts or omissions or services of the designated service provider(s). We reserve the right to replace any of the designated service provider(s) and review, revise and change the details, the terms and conditions of the aforesaid services to be provided from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving prior notice. The provision of such services by the designated service provider(s) and/or the acceptance thereof by you shall constitute a contract between you and the service provider(s) concerned which is separate and independent from the plan.
- 9 The covered pregnancy complications only include ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre-eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum haemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism and pulmonary embolism of pregnancy. The diagnosis date of the pregnancy complication must be after the policy has been in force for at least 300 days from the effective date of the plan or reinstatement date, whichever is later.
- 10 Private room refers to a room for life assured's private use during the confinement with its own private facilities including a bedroom and bath/shower room(s) only, but excluding any room of upper class with its own kitchen, dining or sitting room(s) or otherwise. The benefit payable will be adjusted if the confinement is in a room of class higher than private room.

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.

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.

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

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