

# PRUmyhealth prestige medical plan

Global health protection tailored for your convenience

Life Insurance – Medical Protection



**PRUDENTIAL**  
英國保誠

Listening. Understanding. Delivering.



Prudential Hong Kong Limited  
(A member of Prudential plc group)

**Important notes**

This product is a life insurance plan and is not a bank deposit. Prudential Hong Kong Limited (A member of Prudential plc group) (“Prudential” or “we”) is the underwriter of this plan.

Standard Chartered Bank (Hong Kong) Limited (“Standard Chartered”) is an insurance agent of Prudential.

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**Key risks**

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**How may our credit risk affect your policy?**

The guaranteed cash value (if applicable) and insurance benefit of your plan are subject to our credit risk, and are not guaranteed by Standard Chartered Bank (Hong Kong) Limited, Standard Chartered Bank or any of their subsidiaries or affiliates. If we become insolvent, you may lose the value of your policy and its coverage.

**How may currency exchange rate risk affect your benefits?**

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 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 may inflation affect 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 we adjust your premiums?**

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 we change your benefits?**

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.

# PRUmyhealth prestige medical plan

Tailored for our most prestigious customers aged 1 to 70<sup>i</sup> (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. The plan also offers enhanced cancer protection as well as professional medical advisory support to get you back on the road to health. What's more, you can top up your plan with the designated supplementary benefits including Outpatient, Maternity<sup>1</sup> and Dental Benefits<sup>2</sup>.

## Plan highlights



Full coverage<sup>3,ii</sup> 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



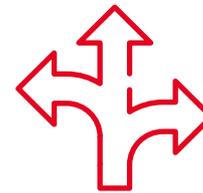
In-depth protection against cancer



If the plan is made available, lifetime renewal is guaranteed<sup>4,iii</sup>



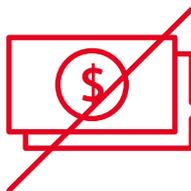
An array of extra benefits and services enhance your protection



Flexibility to choose from a range of annual deductibles<sup>5</sup>, coverage area and designated supplementary benefits



Value-added services to enhance your protection



Cashless arrangement service for hospitalisation



Get back to the road to health with personalised medical advice from over 50,000 global medical experts in 450+ specialties

<sup>i</sup> Issue age of Maternity Benefit<sup>1</sup> is 19 – 40 (ANB).

<sup>ii</sup> Subject to an overall annual limit of USD 2,500,000/HKD 20,000,000, an overall lifetime limit<sup>6</sup> 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 Necessary<sup>7</sup>.

<sup>iii</sup> Subject to 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. Maternity Benefit<sup>1</sup> (coverage ceases at the age of 45 [ANB]) and Dental Benefit<sup>2</sup> (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

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## Benefits at a glance

Core Benefits	<ul style="list-style-type: none"><li>• Full cover for most benefit items of hospitalisation or day surgeries</li><li>• Pre-admission and follow-up outpatient consultation</li></ul>
Designated Supplementary Benefits (if applicable)	<ul style="list-style-type: none"><li>• Outpatient Benefit – including health check and vaccination</li><li>• Maternity Benefit<sup>1</sup> – normal delivery and caesarean section</li><li>• Dental Benefit<sup>2</sup> – routine and major restorative dental treatment</li></ul>



## Full coverage<sup>3,ii</sup> for most benefit items of hospitalisation

You are fully covered<sup>3,ii</sup> for the Reasonable and Customary Charges in relation to treatment or services which are Medically Necessary<sup>7</sup> 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 “PRUmyhealth prestige medical plan product summary”.)



## In-depth protection against cancer

### Non-surgical cancer treatments

Treating cancer effectively often needs more than just surgery, and the cost of supporting treatments can quickly add up. That's why we cover non-surgical cancer treatments too, including:

- Chemotherapy
- CyberKnife
- Gamma Knife
- Hormonal therapy
- Immunotherapy
- Proton therapy
- Radiotherapy
- Targeted therapy

### Genetic testing prior to targeted therapy

Matching your treatments to the cancer and your own genetic make-up gives you a better chance of beating the disease. But the genetic testing that enables doctors to do this can be costly. We cover the expenses incurred for **genetic tests prescribed for the use of specific targeted therapy drugs** for the life assured.

### Personalised cancer drugs

Cancer treatment is dynamic; there are constant breakthroughs with new drugs – and doctors can switch to more advanced drugs when the first line of treatment has failed. We even cover **cancer drugs registered and launched overseas though not in Hong Kong; but recommended by your doctor** and used solely for the purpose of cancer treatment received in Hong Kong.



### **Lifetime guaranteed renewal<sup>4, iii</sup>**

With **PRU**myhealth 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 plan for life, subject to the continual availability of the plan, terms and conditions applicable and the prevailing premium rates at the time of renewal. If we no longer offer **PRU**myhealth prestige medical plan to all policyholders already enrolled, we will endeavour to enrol the life assured in another available medical plan.



### **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:

- Dialysis on both inpatient and outpatient basis
- Surgical fees of organ transplant on the person covered by the plan (the “life assured”) as recipient
- Pregnancy complications<sup>9</sup> coverage
- Hospice care
- 24-hour Worldwide Emergency Assistance Services<sup>8</sup>



### Flexibility to choose from a range of annual deductibles<sup>5</sup>, coverage area and Designated 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 deductibles<sup>5</sup> 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 55<sup>th</sup>, 60<sup>th</sup> or 65<sup>th</sup> birthday of the life assured. This allows you to gear up your protection in preparation for your retirement.

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 Designated Supplementary Benefits including Outpatient Benefit, Maternity Benefit<sup>1</sup> and Dental Benefit<sup>2</sup> to the plan to suit your personal needs.

#### Coverage area

Benefits	Coverage area
<ul style="list-style-type: none"><li>• Core Benefits</li><li>• Outpatient Benefit</li></ul>	<ul style="list-style-type: none"><li>• Worldwide coverage except USA; or</li><li>• Worldwide coverage</li></ul>
<ul style="list-style-type: none"><li>• Maternity Benefit<sup>1</sup></li><li>• Dental Benefit<sup>2</sup></li></ul>	<ul style="list-style-type: none"><li>• Worldwide coverage</li></ul>

#### Notes

Coverage area of 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 in the USA arising 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 Outpatient Benefit.

For the Core Benefits and the 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 plan and Outpatient Benefit.



## Value-added service to enhance your protection



### Cashless arrangement service for hospitalisation<sup>8</sup>

If you take out the plan for yourself and 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.



### Get back to the road to health with personalised medical advice from over 50,000 global medical experts in 450+ specialties

When you're not well, you need medical experts to guide you make the right decisions about your treatment. **PRU**myhealth prestige medical plan offers the **Treatment Sure** service; a one-stop professional medical advisory service (including **Global Expert Medical Opinion** and **Medical Concierge**) from our designated third-party service provider.

A dedicated physician case manager, who speaks your language, will be alongside you, guiding you through each step of the way on your journey to recovery.



### Global Expert Medical Opinion

Whenever you need second medical advice, we give you unlimited access to a network of over 50,000 global medical experts in 450+ specialties from our designated third-party service provider. They can validate your diagnosis as well as providing personalised second medical opinions and treatment options. Your Treatment Sure physician case manager will explain the medical report you receive and answer your questions, making sure you understand your options and stay in control of your medical care.



### Medical Concierge

If you want to seek treatment overseas, your Treatment Sure physician case manager will provide you with options for specialists based on your medical condition. Once you have chosen your specialist, your Treatment Sure physician case manager will arrange your appointment and a translation service as well as guide you as you start on the road to recovery.

There is more information in the "Treatment Sure service" section under "**PRU**myhealth prestige medical plan product summary". For service and enrolment details, please visit [www.prudential.com.hk/treatmentsure-e](http://www.prudential.com.hk/treatmentsure-e).

# Benefit Schedule

Benefit Items	Maximum Benefit Limit <sup>3</sup>
Overall annual limit of <b>PRU</b> myhealth prestige medical plan and the Designated Supplementary Benefits (if applicable)	USD 2,500,000 / HKD 20,000,000
Overall lifetime limit <sup>6</sup> of <b>PRU</b> myhealth prestige medical plan and the Designated Supplementary Benefits (if applicable)	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 <sup>10</sup>
<b>I. Confinement Benefits</b> (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 <sup>^</sup>	Full cover
5. Specialist's Visit <sup>^</sup>	Full cover
6. Private Nursing <sup>^</sup> Max. no. of days per policy year	Full cover 90 days
7. Daily Extra Bed for Family Member	Full cover
8. Psychiatric Treatment <sup>^</sup> (per policy year) Max. no. of days per policy year	USD 7,500 / HKD 60,000 30 days
<b>II. Surgical Benefits</b>	
1. Surgical Fees <sup>^</sup>	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
<b>III. Accidental Treatment Benefits</b>	
1. Accidental Outpatient Treatment	Full cover
2. Accidental Dental Treatment	Full cover

<sup>^</sup> Recommendation by a registered doctor or a specialist (if applicable) in writing is required.

Benefit Items	Maximum Benefit Limit <sup>3</sup>
<b>Core Benefits</b>	<b>Entitled Level of Accommodation</b>
	<b>Private Room<sup>10</sup></b>
<b>IV. Pre- and Post-hospitalisation Benefits</b>	
1. Pre-admission & Follow-up <sup>^</sup> Outpatient Consultation	Full cover (1 visit per day)
2. Daily Post-Surgery Home Nursing <sup>^</sup> Max. no. of days per policy year	Full cover 30 days
3. Post-hospitalisation Ancillary Service	Full cover
<ul style="list-style-type: none"> <li>• by registered physiotherapist<sup>^</sup>/occupational therapist<sup>^</sup>/ speech therapist<sup>^</sup> Max. no. of total visits per policy year</li> </ul>	30 visits (1 visit for each type of treatment per day)
<ul style="list-style-type: none"> <li>• by registered chiropractor (per visit) Max. no. of visits per policy year</li> </ul>	USD 200 / HKD 1,600 15 visits (1 visit per day)
4. Rehabilitation <sup>^</sup> (per policy year) Max. no. of days per policy year	USD 10,000 / HKD 80,000 60 days
<b>V. Cancer Benefits</b>	
1. Non-surgical Cancer Treatment <sup>^</sup> Chemotherapy / CyberKnife / Gamma Knife / Hormonal therapy / Immunotherapy / Proton therapy / Radiotherapy / Targeted therapy	Full cover
2. Genetic test for targeted therapy	Full cover
3. Personalised cancer drugs	Full cover
<b>VI. Extended Benefits</b>	
1. Dialysis <sup>^</sup>	Full cover
2. Hospice Care (per lifetime)	USD 25,000 / HKD 200,000
3. Pregnancy Complications <sup>^,9</sup> (waiting period: 300 days)	Full cover
4. Traditional Chinese Medicine (per policy year)	USD 6,250 / HKD 50,000
<ul style="list-style-type: none"> <li>• during confinement</li> </ul>	USD 65 / HKD 520 per day
<ul style="list-style-type: none"> <li>• after confinement or day-surgery</li> </ul>	USD 100 / HKD 800 per visit (1 visit per day)
5. Reconstructive Surgery <sup>^</sup> (per policy year)	USD 30,000 / HKD 240,000
6. Daily Hospital Cash for staying below the Private Room (per day)	USD 187.5 / HKD 1,500
<b>VII. Death Benefits</b>	
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
<b>VIII. Value-added services</b>	
1. Cashless Arrangement Service for Hospitalisation <sup>8</sup>	✓
2. Treatment Sure service (Second medical opinion and medical concierge services)	✓
3. 24-hour Worldwide Emergency Assistance Services <sup>8</sup>	✓

<sup>^</sup> Recommendation by a registered doctor or a specialist (if applicable) in writing is required.

<sup>°</sup> Services will cease when the life assured reaches age 86 (ANB).

Benefit Items	Maximum Benefit Limit <sup>3</sup>
<b>Designated Supplementary Benefits</b>	
<b>I. Outpatient Benefit</b> (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 <sup>^</sup>	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 <sup>^</sup>	Full cover
5. Prescribed Medicines and Drugs <sup>^</sup> (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)
<b>II. Maternity Benefit<sup>1</sup></b> (waiting period: 300 days)	
<b>Maximum Benefit Limit<sup>3</sup> per Pregnancy</b>	
1. Normal Delivery	USD 6,250 / HKD 50,000
2. Caesarean Section	USD 12,500 / HKD 100,000
<b>III. Dental Benefit<sup>2</sup></b> (waiting period: 180 days)	
<b>Maximum Benefit Limit<sup>3</sup> per Policy Year</b>	
1. Routine Dental Treatment	USD 950 / HKD 7,600
2. Major Restorative Treatment	USD 1,800 / HKD 14,400

<sup>^</sup> Recommendation by a registered doctor or a specialist (if applicable) in writing is required.

All expenses are subject to the terms and conditions of the plan and the Designated Supplementary Benefits (if applicable), including Reasonable and Customary Charges. Please refer to the policy provisions for full details of the benefits.

## Key exclusions

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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 (a) the respective effective date of this plan or the Designated Supplementary Benefits (as the case may be), or (b) the effective date of reinstatement, whichever is later; or
- (II) The illness of the life assured is diagnosed by a registered doctor or the signs and symptoms of which appeared within 30 days from (a) the respective effective date of this plan or the Designated Supplementary Benefits (as the case may be), or (b) 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 arise as a direct or indirect result of:
  - a. pregnancy, surrogacy, childbirth or termination of pregnancy (other than for pregnancy complications<sup>9</sup> specified in the Pregnancy Complications coverage under Extended Benefits), birth control, infertility or human assisted reproduction, or sterilisation of either sex; 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
  - c. the life assured's participation in any criminal offence; or 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 (unless specified in the genetic test for targeted therapy coverage under Cancer Benefits); 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<sup>7</sup>; 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.

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### **Applicable to 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 Maternity Benefit<sup>1</sup> only**

- All the key exclusions listed above except item (I), (II) and (III)a where the occurrence is covered by the Maternity Benefit<sup>1</sup>.
- Any medical expenses incurred on account of the pregnancy within 300 days from the effective date of this Maternity Benefit<sup>1</sup>, 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 sex; 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.

### **Applicable to Dental Benefit<sup>2</sup> only**

- All the key exclusions listed above except item (I), (II) and (III)g where the occurrence is covered by the Dental Benefit<sup>2</sup>.
- Any benefit for the dental treatment expenses incurred within 180 days from the effective date of the Dental Benefit<sup>2</sup>, 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.

# PRUmyhealth prestige medical plan product summary

## Plan type

PRUmyhealth prestige medical plan: Basic plan or supplementary benefit

Designated Supplementary Benefits including  
Outpatient Benefit/Maternity Benefit<sup>1</sup>/  
Dental Benefit<sup>2</sup>: Supplementary benefit

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

	Premium term/ Benefit term	Issue age (ANB)	Currency option
PRUmyhealth prestige medical plan	<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 PRUmyhealth prestige medical plan ” below for details)</p>	1 – 70	HKD/USD
Outpatient Benefit	Whole life or benefit term of basic plan, whichever is earlier	1 – 70	
Maternity Benefit <sup>1</sup>	Until 45 (ANB) or benefit term of basic plan, whichever is earlier	19 – 40	
Dental Benefit <sup>2</sup>	Until 75 (ANB) or benefit term of basic plan, whichever is earlier	1 – 70	

The Designated Supplementary Benefits including Outpatient Benefit, Maternity Benefit<sup>1</sup> and Dental Benefit<sup>2</sup> are only available as additional supplementary benefits when you take out the PRUmyhealth prestige medical plan.

The life assured must be at least 15 days old when the proposal document is signed.

## Reasonable and Customary Charges

“Reasonable and Customary Charges” are charges for treatments, medical services and/or supplies that are in line with the usual level of charges for similar treatments, medical services and/or supplies in the locality where the expenses are incurred.

We will only cover charges or expenses which we believe are Reasonable and Customary Charges. That means that they must be Medically Necessary<sup>7</sup> and do not exceed the general range of charges by service providers where the charge 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.

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### Treatment Sure service

- The Treatment Sure service is provided by a third party service provider we have designated and this service offers Global Expert Medical Opinion and Medical Concierge services for the life assured of **PRUmyhealth** prestige medical plan.
- The Treatment Sure service is suitable for any non-emergency medical conditions (e.g. cancer, gastroenteric diseases and orthopaedic issues) that needs a second opinion, **but excludes**:
  - Accidents and medical emergencies
  - Urgent or life-threatening conditions
  - Daily or common medical issues (such as colds, fever, flu and occasional rashes)
  - Chronic diseases management (such as chronic hepatitis, diabetes and high blood pressure), except for any complications of chronic diseases
- The Global Expert Medical Opinion report is intended to supplement the information the life assured has already received from their attending doctor. The report should not be used to replace their attending doctor's recommendations. The final decision on the medical treatment arrangement must be made solely by the life assured.
- The Medical Concierge is only available after the life assured has completed the Global Expert Medical Opinion. If the life assured chooses to receive treatment abroad, they will be responsible for all fees and charges required for travel and accommodation and related items. The amount you can claim for treatment expenses is subject to the benefit limit of your plan.
- We may change both the scope of Treatment Sure service and the service provider from time to time at our sole discretion without prior notice. We may cease and/or suspend the Treatment Sure service at our sole discretion.
- We are not the service provider or the agent of the service provider. We make no representation, warranty or undertaking as to the quality and availability of the above-mentioned service and shall not accept any responsibility or liability for the services provided by the service provider(s). Under no circumstance shall we be responsible or liable for the acts or omissions or services of the service provider.

### 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 1 calendar month from its due date; or
- the basic plan to which this plan is attached expires, is cancelled or surrendered (applicable if this plan is a supplementary benefit); or
- the aggregate benefits paid or payable under all in-force and terminated plans under **PRUmyhealth** prestige medical plan and the Designated Supplementary Benefits (if applicable) including Dental Benefit<sup>2</sup>, Maternity Benefit<sup>1</sup> and Outpatient Benefit covering the same life assured reach the Overall Lifetime Limit<sup>6</sup>.

For more details on termination of this plan, please refer to the relevant policy provisions.

### Termination of Designated Supplementary Benefits Outpatient Benefit

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

### Maternity Benefit<sup>1</sup>

We will immediately terminate your Maternity Benefit<sup>1</sup> when the first of these happens:

- your **PRUmyhealth** prestige medical plan terminates; or
- the Outpatient Benefit and/or the Dental Benefit<sup>2</sup> terminate(s); or
- this benefit reaches its end of benefit term.

### Dental Benefit<sup>2</sup>

We will immediately terminate your Dental Benefit<sup>2</sup> 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.

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## Remarks

- 1 Outpatient Benefit and Dental Benefit<sup>2</sup> are pre-requisites for attaching Maternity Benefit. Maternity Benefit covers until 45 (ANB) or benefit term of basic plan, whichever is earlier.
- 2 Outpatient Benefit is a pre-requisite for attaching Dental Benefit. Dental Benefit covers until 75 (ANB) or benefit term of basic plan, whichever is earlier.
- 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 plan on each policy anniversary to reflect any past or foreseeable changes in medical practice and claims experience, and will apply the respective changes to all plans under the **PRU**myhealth prestige medical plan, Dental Benefit, Maternity Benefit and Outpatient Benefit (to the extent applicable). If we decide to no longer offer **PRU**myhealth prestige medical 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.
- 5 Except at the policy anniversary that immediately follows the 55<sup>th</sup>, 60<sup>th</sup> or 65<sup>th</sup> 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 benefits paid and payable in aggregate under all in-force and terminated plans under **PRU**myhealth prestige medical plan and the Designated Supplementary Benefits (if applicable) including Dental Benefit, Maternity Benefit and Outpatient Benefit 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 third party service provider(s) we have designated. We may change both the scope of services and the service provider(s) from time to time at our sole discretion without prior notice. We may cease and/or suspend the services at our sole discretion. We are not the service provider(s) or the agent of the service provider(s). We make no representation, warranty or undertaking as to the quality and availability of the above-mentioned services and shall not accept any responsibility or liability for the services provided by the service provider(s). Under no circumstance shall we be responsible or liable for the acts or omissions or services of the service provider.
- 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 hemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism and pulmonary embolism of pregnancy. The diagnosis date of the pregnancy complication must be after the Maternity Benefit 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.

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## **Important information**

### **Suicide clause**

If the life assured commits suicide regardless of sane or insane within 1 year from the effective date of the policy or from the date of any reinstatement, whichever is later, the death benefit will be limited to a refund of the premiums paid without interest subject to the deduction of any amounts we have already paid and any indebtedness you owe us under the policy.

### **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) and levy(ies) 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 calendar days immediately following either the day of delivery of (1) the policy or (2) the notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer or his/her nominated representative, whichever is earlier. Such notice must be signed by the customer and received directly by Prudential Hong Kong Limited at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period.

The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. If the currency of premium and levy payment is not the same as the plan currency, the refundable premium and levy amount in plan currency under this policy will be converted to the currency of premium and levy 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

**PRUmyhealth prestige medical plan is underwritten by Prudential Hong Kong Limited (“Prudential”). You can always choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan is only available as a supplementary benefit which needs to be attached to a basic plan. This brochure does not contain the full terms and conditions of this plan and 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 brochure. Whether to apply for insurance coverage is your own individual decision. For further details and the full 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.

Some life insurance plans may have a savings element, in which case, part of the premium will be used to pay for the insurance and related costs.

As the issuer of the life insurance plans, Prudential will be responsible for all protection and claims issues. Prudential is not an associate or subsidiary company of Standard Chartered. This brochure is not a contract of insurance and is intended to be a general summary for reference purpose only. Please refer to the policy for full terms and conditions. Standard Chartered does not accept any responsibility regarding any statements provided by Prudential or any discrepancies or omissions in the contract of insurance nor shall Standard Chartered be held liable in any manner whatsoever in relation to your contract of insurance.

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