

PRUhealth secure top-up plan

Enhance your medical coverage with our top-up plan

Medical Protection



PRUDENTIAL
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Listening. Understanding. Delivering.



PRUhealth secure top-up plan

We understand that you deserve quality healthcare service throughout your work life and retirement, and we know that you demand for a plan that will enhance your existing medical protection and save you from paying substantial hospital expenses. This is why we offer **PRU**health secure top-up plan, which supplements your existing group or individual medical plan(s) (“other medical plan(s)”) by reimbursing¹ 90% of eligible medical expenses² that are in excess of your existing coverage and provides you with guaranteed conversion and guaranteed whole life renewal³.

Plan highlights



Designed for those who already have medical coverage through their employers and also any persons from age 1 to 65 (age next birthday)



Reimburses¹ 90% of eligible medical expenses² that are in excess of the deductible or the amount you may claim from your other medical plan(s), subject to an Overall Annual Limit up to USD 125,000 / HKD 1,000,000 dependent on the plan chosen



Guaranteed conversion⁴ of the plan to another designated medical plan at ages 50, 55, 60 or 65 regardless of your health condition and claim history



Guaranteed renewal³ for whole-life protection



Various benefit levels and deductible options⁵ for selection



Worldwide protection with comprehensive coverage on necessary medical treatments at hospital or day surgery centres

The benefits



Formulate your plan with flexible options

The **PRU**health secure top-up plan offers you the flexibility to choose among various benefit levels and deductible amounts. To ensure that you are well covered, we advise that you choose a benefit level among the choices of Ward, Semi-private and Private Room that matches your other medical plan(s). For the selection of the deductible (an amount that will not be covered by the plan), you may consider choosing an amount by reference to the claimable amount under your other medical plan(s) so that you won't have to worry about bridging a huge gap in your medical expenses.



Addition to your medical insurance

The **PRU**health secure top-up plan is an add-on benefit to your other medical plan(s) that will help alleviate your financial burden in the event of hospitalisation. To provide you with peace of mind, even if you are no longer covered by your employer's group medical insurance during retirement or if you have ceased to have individual medical protection, you can still enjoy the plan's protection throughout your lifetime.



Plan structure is simple and straightforward

The plan structure is simple and straightforward. It reimburses¹ 90% of the eligible medical expenses² that are in excess of the deductible or the actual amount paid by your other medical plan, whichever is higher, subject to an Overall Annual Limit⁶, a Lifetime Limit⁷, Pre- and Post-hospitalisation consultation/visit limit and an Adjustment Factor⁸ (where applicable). Unlike other medical plans which you may have come across, there is no predefined limit for each of the covered benefits of Confinement, Surgical and Emergency Out-patient benefits, thus ensuring that you will have sufficient protection to cover your medical expenses.



Guaranteed conversion⁴ helps you plan ahead with ease

To accommodate your needs at different life stages especially when you are no longer covered by employer's group medical insurance, you may consider converting⁴ the plan on the policy anniversary immediately following your 50th, 55th, 60th or 65th birthday into another designated reimbursement-type medical plan without a deductible amount. You are not required to undergo any medical underwriting upon conversion⁴. You can rest assured that a waiting period will not be applied, which means you will receive immediate medical protection upon conversion⁴. Furthermore, illnesses developed after enrolling in the **PRU**health secure top-up plan will also be covered by the new plan.



Guaranteed whole life renewal³ regardless of health condition and claim history

The plan offers you a special privilege: you are **GUARANTEED** for our renewal³ of the plan annually throughout your lifetime regardless of your health condition and claim history after enrolment, enabling you to enjoy lifelong medical protection.



Worldwide coverage without additional reimbursement discount

Eligible medical expenses² incurred overseas will also be covered as if they were incurred in Hong Kong without any additional reimbursement discount.



Comprehensive coverage giving you total peace of mind

PRUhealth secure top-up plan reimburses major hospitalisation charges⁹, including surgical and operating theatre fees, emergency out-patient treatment, and pre- and post-hospitalisation benefits.

- **Confinement Benefits**

Hospital expenses including hospital daily room & board, doctor's visits, miscellaneous hospital expenses, intensive care, specialist's visits and daily extra bed for family member will be covered.

- **Surgical Benefit¹⁰**

If a surgical procedure or operation is performed in a hospital, in a day surgery centre or in a clinic of a registered doctor, the surgical fee, anaesthetist's fee and operating theatre fees will be covered.

- **Emergency Out-patient Treatment Benefit**

In the event of an injury caused by an accident, you will be reimbursed for the expenses necessarily incurred for emergency out-patient treatment that is carried out in a hospital within 24 hours of the accident's occurrence.

- **Pre- and Post-hospitalisation Benefits**

If an injury or illness arises from the same cause that requires hospital confinement, or a surgical procedure or operation in a day surgery centre or in a clinic of a registered doctor, both the pre-admission and follow-up out-patient consultation fees will be reimbursed⁹. In addition, expenses incurred for chiropractor or physiotherapist consultation⁹, post-surgery home nursing⁹ after hospitalisation, or surgical procedure or operation in a day surgery centre or in a clinic of a registered doctor, will also be covered.

- **Compassionate Death Benefit**

A compassionate death benefit up to USD 5,000 / HKD 40,000 will be provided in the event of death.

- **24-hour Worldwide Emergency Assistance Service¹¹**

In the event of an accident or illness while travelling outside Hong Kong, emergency evacuation and repatriation cover will be provided.

Benefit schedule

Coverage ¹²	Maximum Benefit Limit		
	Ward	Semi-private	Private
Overall Annual Limit ⁶	USD 18,750 / HKD 150,000	USD 62,500 / HKD 500,000	USD 125,000 / HKD 1,000,000
Deductible Options (per confinement)	USD 3,125 / HKD 25,000 or USD 6,250 / HKD 50,000	USD 3,125 / HKD 25,000 or USD 6,250 / HKD 50,000 or USD 10,000 / HKD 80,000	
I. Confinement Benefits	<div>90% reimbursement¹ for all eligible medical expenses² in excess of the deductible or the actual amount paid by other medical plan(s), whichever is higher</div>		
Include Hospital Daily Room & Board, Doctor's Visits, Miscellaneous Hospital Expenses, Intensive Care, Specialist's Visit and Daily Extra Bed for Family Member			
II. Surgical Benefits¹⁰			
Include Surgical Fees, Anaesthetist's Fees and Operating Theatre Fees			
III. Emergency Out-Patient Treatment Benefit			
For treatment within 24 hours of an Accident			
IV. Pre- & Post-Hospitalisation Benefits (per confinement)			
1. Pre-Admission and Follow-up Out-Patient Consultation			
<ul style="list-style-type: none">Max 1 Pre-Admission Out-Patient Consultant and max 3 Follow-Up Out-Patient Consultants within 60 days after discharge or surgical procedure or operation at day surgery centre/clinic of registered doctorLimited to 1 consultation per day			
2. Daily Post-Surgery Home Nursing			
<ul style="list-style-type: none">Max 15 visits within 31 days after discharge or surgical procedure or operation at day surgery centre/clinic of registered doctorLimited to 1 visit per day			
3. Chiropractor/Physiotherapist Consultant			
<ul style="list-style-type: none">Max 10 Consultations within 90 days after discharge or surgical procedure or operation at day surgery centre/ clinic of registered doctorLimited 1 consultation per day			

Coverage ¹²	Maximum Benefit Limit		
	Ward	Semi-private	Private
V. Lifetime Limit ⁷			
A Lifetime Limit will apply starting from the policy anniversary immediately following the 74 th birthday of the person covered by the policy (the “life assured”)	USD 56,250 / HKD 450,000	USD 187,500 / HKD 1,500,000	USD 375,000 / HKD 3,000,000
VI. Compassionate Death Benefit			
Compassionate Death Benefit	USD 1,000 / HKD 8,000	USD 2,500 / HKD 20,000	USD 5,000 / HKD 40,000
VII. Other Services			
24-hour Worldwide Emergency Assistance Service ¹¹	Included		
Benefit Calculation			
$\left(\begin{array}{c} \text{All eligible} \\ \text{medical expenses}^2 \end{array} - \begin{array}{c} \text{The higher of deductible or the} \\ \text{actual amount paid by customer's} \\ \text{other medical plan(s)} \end{array} \right) \times \begin{array}{c} 90\% \\ \text{Reimbursement Rate} \end{array} \times \begin{array}{c} \text{Adjustment Factor}^8 \\ \text{(if applicable)} \end{array}$			

Key exclusions

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

- (I) If the injury, illness or the sign or symptoms of the illness had existed before the effective date of the plan or the effective date of reinstatement, whichever is later; or
- (II) If the illness is diagnosed or the signs and symptoms of the illness appeared within 30 days from the effective date of the plan or the date of reinstatement; or
- (III) If the confinement, treatment and/or charges incurred are related to or arise as a direct or indirect result of:
 - a. pregnancy, childbirth, termination of pregnancy, birth control, infertility or human assisted reproduction; or
 - b. war, hostilities (whether war is declared or not), rebellion insurrection, riot, civil commotion or the life assured's participation in any criminal offence; or
 - c. suicide, self-inflicted injuries while sane or insane, drug abuse, consumption of alcohol; scuba diving or engaging in or taking part in any kind of race other than on foot; or
 - d. cosmetic treatment, corrective aids performed on the life assured unless necessitated by an injury caused by an Accident and the life assured sustains the injury within 90 days of the Accident; or
 - e. procurement or use of appliances for the benefit of the life assured, or experimental and/or unconventional medical technology/procedure performed on the life assured; or
 - f. vaccination, convalescence, dental treatment or surgery (except for emergency treatment arising from an Accident and cannot be done on an out-patient basis), health check-ups, treatment or tests that relate to AIDS, HIV or AIDS related complex; or
 - g. mental disorder, psychological or psychiatric conditions; or
 - h. congenital or inherited disorder or developmental conditions (only applicable before the life assured reached age 17, age next birthday); or
 - i. any services primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
 - j. any treatment, investigation, services or supplies which are not Medically Necessary; or non-medical services; or charges of which exceed the Reasonable and Customary Charges.

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

More about the plan

- **Which product category and plan type does PRUhealth secure top-up plan belong to?**

PRUhealth secure top-up plan is a health insurance, and is a supplementary benefit.

- **What are the premium term, benefit term, issue ages and currency options for PRUhealth secure top-up plan?**

Premium term/ Benefit term	Issue age (age next birthday)	Currency option
Whole life	1-65	USD/HKD

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

- **Do I need to have medical coverage, whether group or individual, prior to applying for PRUhealth secure top-up plan?**

It is highly recommended that you have an existing medical plan in place as your core benefit whilst you apply for PRUhealth secure top-up plan as a supplement. You are advised to choose a deductible by reference to the reimbursable amount of your other medical plan(s), so that the deductible can be offset by your claimable amount under other medical plan(s) while the excess amount can be covered by the plan. This way, you don't have to worry about paying substantial medical expenses incurred from hospitalisation.

- **Do I need to be employed at the time of plan renewal or plan conversion, whether full time or part time job?**

Irrespective of your employment status, PRUhealth secure top-up plan guarantees whole life renewal and conversion right into another designated reimbursement-type medical plan that is available from Prudential at the specified ages.

- **How does the plan define Reasonable and Customary Charges?**

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

- **What expenses are regarded as Medically Necessary under the plan?**

Being a prudent insurance company, we have responsibility to control medical claims so as to maintain affordable health insurance premiums. By "Medically Necessary", we are referring to a medical service that is consistent with the diagnosis and customary medical treatment for the condition. The medical service should also conform to 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 service should be performed on the basis that the medical symptoms or conditions of the life assured cannot be safely treated without hospital confinement.

- **Is there any waiting period for the plan and how does the plan define it?**

There are 30 days waiting period from the effective date of the plan or the date of reinstatement. Any illnesses of which the signs and symptoms appear or are diagnosed by a registered doctor within 30 days from the effective date of the plan or the date of reinstatement will not be covered under the protection to another designated reimbursement-type medical plan that is available from us at the specified ages.

- **How does the plan define confinement?**

We define “confinement” as the life assured’s admission by a hospital as an in-patient for medically necessary services/ treatments under the recommendation of a registered doctor for a minimum of 6 consecutive hours which incurs a charge for hospital daily room and board or intensive care by the hospital. The life assured shall be deemed to be under one single confinement when: (a) 2 or more confinements are caused by the same or a directly related injury or illness and these confinements are not separated from each other by more than 90 days between the earlier and the later confinement; or (b) the life assured undergoes a surgical procedure or operation either in a day surgery centre or a clinic of a registered doctor and has also been (whether before or after within an interval of 90 days) admitted into a hospital due to the same or a directly related injury or illness.

- **When will we terminate 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 1 calendar month from its due date; or the basic plan to which this plan is attached terminates; or if all the amounts payable for all the benefits from in-force or terminated **PRU**health secure top-up plans covering the life assured reaches their Lifetime Limit.

Remarks

- 1 Please refer to the “Benefit Calculation” under the Benefit Schedule for details of the reimbursement amount.
- 2 Eligible medical expenses refer to expenses incurred from treatments, medical services, surgical procedures and/or operations covered by this plan on the basis that they are medically necessary and not exceeding reasonable and customary charges. For details of how we define medically necessary and reasonable and customary charges as well as other terms and conditions of the plan, please refer to the above More about the plan section as well as a specimen of the plan’s policy.
- 3 The plan guarantees whole life renewal subject to the Lifetime Limit as described in item (7) of this Remarks section. Premium rates are yearly adjustable based on the risk class (including but not limited to age, gender, deductible and room level) and attained age of the life assured at the time of policy application/renewal which are not guaranteed. Prudential will determine the relevant premium rates based on several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.
- 4 The life assured may convert the plan into another designated reimbursement-type medical plan that is available from Prudential at the time of conversion. For details of these plans, please refer to respective brochures. All the special terms and conditions including any loadings and exclusions of this plan shall automatically apply to the converted medical plan. The premium of the converted plan is determined by reference to its own premium rates and the age of the life assured at the time of conversion and the benefit level of the converted plan must be at the same or lower level of the original plan. The original plan will be terminated immediately upon the conversion.
- 5 Deductible is the portion of cost for which the life assured is himself/herself liable to pay. It applies for each instance of confinement. Please refer to the Benefit Schedule for options of the deductible amount.
- 6 The Overall Annual Limit is the annual limit of benefits payable by Prudential in aggregate under the plan for every policy year.
- 7 Lifetime Limit means the absolute cap on all amounts payable in aggregate from this plan for the lifetime counting from the policy anniversary which immediately follows the 74th birthday of the life assured. Once this limit is in effect, this plan shall be immediately terminated when the absolute cap has been reached Lifetime Limit applies to term I to IV listed in the Benefit Schedule.
- 8 An Adjustment Factor will be applied if the life assured’s confinement is of a higher level than he/she is entitled to under this plan. The amount payable for such confinement under this plan will be multiplied by the following factor:
 - for an upgrade from semi-private level to private level or above: 50%
 - for an upgrade from ward level to semi-private level: 50%
 - for an upgrade from ward level to private level or above: 25%
- 9 Please refer to the Benefit Schedule for details.
- 10 If a surgical procedure or operation is performed in a day surgery centre or a clinic of a registered doctor, all expenses incurred for treatments which are medically necessary will also be covered under the Surgical Benefits. In addition, hospital daily room and board and miscellaneous hospital expenses under the Confinement Benefits and Pre- & Post-Hospitalisation Benefits will be payable.
- 11 24-hour Worldwide Emergency Assistance Services are provided by our designated service provider. Prudential reserves the right to review and revise the details, the terms and conditions, and the provider of the service at any time and from time to time.
- 12 Prudential reserves the right to revise the Benefit Schedule under the plan on each renewal by giving 30 days’ written notice in advance.

Key risks

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. 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.

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) 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.

Need more details? Get in touch

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

Notes

PRUhealth secure top-up 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. 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.

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

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