



## Health Plus!

Enrol in **Selected Health Insurance Plan(s)** to enjoy a **50% premium refund** and a **waiting period waiver**



With medical costs rising, your current insurance might not provide the coverage you need if you fall ill unexpectedly. Top up your protection now for greater peace of mind!

As our selected customer, from **1 April to 30 June 2026**, when you successfully take out the Selected Health Insurance Plan(s) as listed below, you can enjoy a **50% premium refund** (the “Premium Refund”). What’s more, we will **waive the waiting period**<sup>1,3</sup> of the Medical Protection Plan(s) (the “Waiting Period Waiver”), so you can enjoy immediate protection as soon as it takes effect.

Selected Health Insurance Plan(s) – Basic plan only	Premium Refund of the First Year Annualised Premium
<b>VHIS Plan(s)</b>	<b>50%</b>
<b>PRUHealth VHIS VIP Plan<sup>2</sup></b> – HKD/USD plan	
<b>PRUHealth CoreChoice Medical Plan<sup>2</sup></b> – HKD plan	
<b>PRUHealth VHIS EasyChoice Plan<sup>2</sup></b> – HKD/USD plan	<b>50%</b> +
<b>Medical Protection Plan(s)</b>	
<b>PremierFlex Medical Plan</b> – HKD/USD plan (including the optional supplementary benefit – Outpatient Care Benefit (if applicable))	
<b>PRUhealth medical plus</b> – HKD/USD plan	<b>50%</b> +
<b>PRUmyhealth prestige medical plan<sup>2</sup></b> – HKD/USD plan (including the optional supplementary benefit – Outpatient Benefit (if applicable))	

The Premium Refund amount for the VHIS Plan(s) is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).

Please refer to the relevant terms and conditions for more about the offer(s).

<sup>1</sup> Subject to Prudential’s underwriting assessment.

<sup>2</sup> This plan is available for sale in Hong Kong only.

<sup>3</sup> The waiting period of pregnancy complications and juvenile specific treatment benefit in **PremierFlex Medical Plan**, **PRUhealth medical plus** and **PRUmyhealth prestige medical plan** remains unchanged.

## Terms and Conditions

1. The Health Plus Selected Customer Offer of Selected Health Insurance Plan(s) (the “Promotion”) is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 April to 30 June 2026, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers –
  - (i) 50% premium refund of the first year annualised premium on Selected Health Insurance Plan(s) (the “Premium Refund”); and
  - (ii) the waiting period waiver of the Selected Medical Protection Plan(s) (the “Waiting Period Waiver”).
2. The Promotion is applicable to the policies applied for through all channels in Hong Kong and the Agency channel in Macau.
3. The Promotion is only applicable to selected customers. Selected customers mean customers who submit the completed “Health Plus Selected Customer Offer Application Supplement Information Form” to us upon application for the Selected Health Insurance Plan(s) under the Promotion (the “Selected Customer(s)"). The life assured of the application for the Selected Health Insurance Plan(s) must be the same individual as the life assured of another existing reimbursement medical insurance plan with any other insurers in Hong Kong or Macau. The existing policy must have been in force for over one month at the time of application.
4. The Premium Refund amount for **PRUHealth VHIS VIP Plan**, **PRUHealth CoreChoice Medical Plan** and **PRUHealth VHIS EasyChoice Plan** (certified plans under the Voluntary Health Insurance Scheme) (the “VHIS Plan(s)”) is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).
5. In order to be eligible for the Premium Refund under the Promotion,
  - (i) the Selected Customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the Selected Health Insurance Plan(s) listed in the table on the previous page of this flyer within the Promotion Period;
  - (ii) the Selected Customers must submit the completed “Health Plus Selected Customer Offer Application Supplement Information Form” to us upon application of the Selected Health Insurance Plan(s);
  - (iii) the life assured of the application for the Selected Health Insurance Plan(s) must be the same individual as the life assured of another existing reimbursement medical insurance plan with any other insurers in Hong Kong or Macau. The existing policy must have been in force for over one month at the time of application. For the avoidance of doubt, other insurers exclude Prudential Hong Kong Limited, Prudential Hong Kong Limited (Macau Branch), and Prudential General Insurance Hong Kong Limited. Group medical insurance policies are not considered eligible reimbursement medical insurance plans;
  - (iv) the Selected Health Insurance Plan(s) must have been issued by us on or before 31 August 2026;
  - (v) the Selected Health Insurance Plan(s) must remain in force when we apply the Premium Refund to the Selected Health Insurance Plan(s); and
  - (vi) all the premiums and levy(ies) (if applicable) must have been fully settled when due.Selected Health Insurance Plan(s) will be eligible for the Premium Refund (the “Eligible Plan”) if it meets all applicable requirements set out in clause 5. Otherwise, the Premium Refund will be forfeited.
6. In addition, subject to Prudential’s underwriting assessment, in order to be eligible for the Waiting Period Waiver under this Promotion,
  - (i) the Selected Customers must have successfully applied for and submitted the completed application for the Selected Medical Protection Plan(s) listed in the table on the previous page of this flyer within the Promotion Period;
  - (ii) the Selected Customers must submit the completed “Health Plus Selected Customer Offer Application Supplement Information Form” to us upon application of the Selected Medical Protection Plan(s);
  - (iii) the life assured of the application for the Selected Medical Protection Plan(s) must be the same individual as the life assured of another existing reimbursement medical insurance plan with any other insurers in Hong Kong or Macau. The existing policy must have been in force for over one month at the time of application; and
  - (iv) there must be no special terms, additional exclusions, or extra premiums imposed on the newly purchased Selected Medical Protection Plan(s). If any such terms are applied, the waiting period will continue to apply.Selected Medical Protection Plan(s) will be eligible for the Waiting Period Waiver if it meets all applicable requirements set out in clause 6. Otherwise, the Waiting Period Waiver will be forfeited.
7. The waiting period, which excludes claims arising from illnesses diagnosed or with signs and symptoms appearing within 30 days from the effective date of the Selected Medical Protection Plan(s), if entitled, shall be waived for the life assured. For the avoidance of doubt, the Waiting Period Waiver applies solely to the 30-day waiting period counting from the effective date of the Selected Medical Protection Plan(s). It does not apply to or waive any waiting period calculated from the effective date of any reinstatement of the Selected Medical Protection Plan(s), nor does it affect or waive any other waiting periods stipulated in the policy.

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Contact your consultant or call our Customer Service Hotline

Hong Kong  
Macau



(852) 2281 1333  
(853) 8293 0833



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

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8. The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the policy of the eligible Selected Health Insurance Plan as follows:

Premium payment mode	Date of Premium Refund	
	1 <sup>st</sup> batch (40% of the first year annualised premium)	2 <sup>nd</sup> batch (10% of the first year annualised premium)
Annual mode	On or before 28 February 2027	On or before 29 February 2028
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 2027	On or before 31 August 2028

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised.

Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

9. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
10. The Premium Refund is offered to each Eligible Plan. If a Selected Customer has successfully applied for more than 1 Eligible Plan during the Promotion Period, and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
11. For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to an increase in deductible, a downgrade of room level, a downgrade of plan level, cancellation or a downgrade of plan level of **PRUHealth Major**, if applicable, or a reduction in territorial scope of cover), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to a reduction in deductible, an upgrade of room level, an upgrade of plan level, addition or an upgrade of plan level of **PRUHealth Major**, if applicable, or an expansion in territorial scope of cover), the increased portion of the increased premium will **NOT** be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 14 for calculation of the first year annualised premium).
12. The Promotion will not be offered to the Selected Health Insurance Plan(s) applied for or already in force on or before 31 March 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
13. We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy, if applicable).
14. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
15. **This Promotion can be used in conjunction with any other promotional offers unless otherwise specified, while the Promotion cannot be used in conjunction with the Selected Health Insurance Plan(s) Promotion (MKTX/PF0898E (04/26)) or the Prudential Life Insurance Plan (VHIS and Medical Plan) Promotion (VHISMED20260401).**
16. The Premium Refund and Waiting Period Waiver (if applicable) under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund and Waiting Period Waiver (if applicable) under the terms and conditions of the Promotion are satisfactorily fulfilled.
17. The Selected Health Insurance Plan(s) is/are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is/are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
18. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

## Notes

**You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.**

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

Policyholders must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of the Hong Kong Special Administrative Region before they can claim the relevant tax deduction. All of the above general tax information provided is for reference only. You should always consult with a professional tax advisor if you have any doubts. For further information on tax concessions applicable to VHIS plans, please refer to [www.vhis.gov.hk/en](http://www.vhis.gov.hk/en).

The life insurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential. Some of these plans may have a savings element and are not an alternative to ordinary savings or time deposits. Part of the premium pays for the insurance and related costs.

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy(ies) paid, less any withdrawals (if applicable), provided that no claim has been made under the policy. A written notice signed by you should be received directly by the Prudential's Hong Kong Office at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong for policy issued by Prudential Hong Kong Limited or Macau office at Avenida Doutor Mário Soares, FIT Center of Macau, 12 andar A, G, H, I, J e K, em Macau for policy issued by Prudential Hong Kong Limited (Macau Branch) within the cooling-off period (that is, within 21 days for face-to-face distribution (including webpage and mobile app) or 30 days for non-face-to-face distribution, after the delivery of the policy or issue of a notice (informing you or your representative about the availability of the policy and expiry date of the cooling-off period), whichever is the earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value (if applicable) may be less than the total premium you have paid. You should check with Prudential if you have any doubt regarding your cooling-off right.

Standard Chartered is an insurance agent of Prudential Hong Kong Limited.

As the issuer of the life insurance plans, Prudential Hong Kong Limited will be responsible for all protection and claims issues. Prudential Hong Kong Limited is not an associate or subsidiary company of Standard Chartered. This leaflet 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 responsibilities regarding any statements provided by Prudential Hong Kong Limited 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.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Standard Chartered and the client out of the selling process or processing of the related transaction, Standard Chartered is required to enter into a Financial Dispute Resolution Scheme process with the client; however any dispute over the contractual terms of the product should be resolved directly between Prudential Hong Kong Limited and the client.

This flyer is for distribution in Hong Kong and Macau only.