

EasyWell Supplementary Benefit Series

- EasyWell Severe Cancer Care
- EasyWell Critical Illness MultiCare

Affordable and customisable supplementary critical illness coverage to enhance your protection needs

Critical Illness Protection



PRUDENTIAL
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Listening. Understanding. Delivering.



EasyWell Supplementary Benefit Series

You may now have critical illness cover as a safety net for you and your family in case you become ill. But do you have enough cover to pay for the cost of diseases that might unfortunately recur or be diagnosed at a late stage? That ‘protection gap’ can mean you need more time off to recover and need to dip into your savings to pay the bills.

Our **EasyWell Supplementary Benefit Series** consists of **2** supplementary benefits – the **EasyWell Severe Cancer Care** and the **EasyWell Critical Illness MultiCare**. Take out the plans in this series for yourself, and with just a little bit more money, you will strengthen your protection and bridge the ‘protection gap’. The **EasyWell Severe Cancer Care** covers you against stage 3 or 4 cancer by paying out a lump-sum protection. The **EasyWell Critical Illness MultiCare** gives you multi-coverage against the most common diseases: cancer, heart attack and stroke – whereby we will pay the **Extended Major Disease Benefit** after we have paid the Major Disease Benefit under the attached basic critical illness plan. With these 2 plans, you can take all the time you need to recover without having to worry about how to cover your everyday costs.



Series highlights

EasyWell Severe Cancer Care



Affordable lump-sum coverage of 100% of the sum assured for Severe Cancer (i.e., Stage 3 or 4 Cancer)

EasyWell Critical Illness MultiCare



Wallet-friendly multi-coverage of up to 400% of the sum assured against Cancer, Heart Attack and Stroke



Guaranteed yearly renewable cover



SmartAppoint Service –

Set up an instruction for a designated family member in advance to file and access claims on your behalf in the event you become mentally incapacitated



DID YOU KNOW?

“

51%

of people in Hong Kong only have enough savings to last

<6 months

if unfortunately diagnosed with **critical illness**¹


The 5-year relative **survival rate** for **stage 3 nasopharyngeal cancer** is

78%²

”



EasyWell Severe Cancer Care

 **100%** **Affordable lump-sum coverage of 100% of the sum assured for Severe Cancer**
EasyWell Severe Cancer Care protects you as the life assured (“the person covered by the policy”) against the financial impact of a **Stage 3 or 4 Cancer**.

If you are unfortunately diagnosed with a Stage 3 or 4 Cancer, we will pay a lump sum of **100%** of the sum assured as a **Severe Cancer Benefit** – so you do not have to dip into your family savings while you concentrate on recovering.

You can find more about our “Making the Severe Cancer Benefit claim(s)” and the “Definition of Severe Cancer” in the “More about this series” section below.

DID YOU KNOW?

“

The 5-year relative **survival rates** for **stage 3 colorectal cancer and breast cancer** are

69%

and

76%

respectively³

Almost

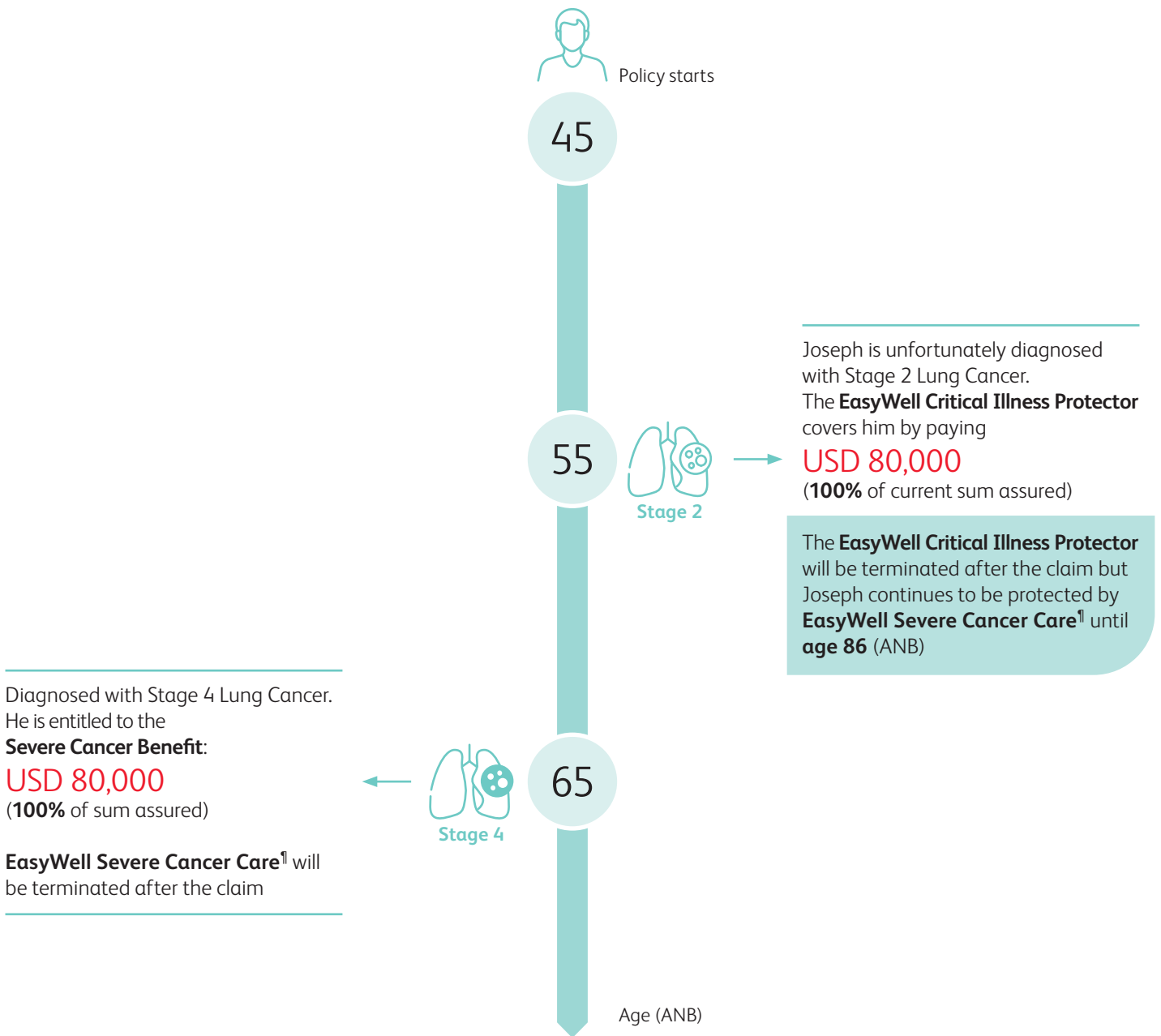
40%

of cervical cancer patients are at a **late stage when diagnosed**⁴

”

How does the plan work?^

At age 45 (age next birthday [ANB]), Joseph enrolled himself in the **EasyWell Severe Cancer Care**[¶] together with the **EasyWell Critical Illness Protector** at the same time, each with a sum assured of **USD 80,000**.



[^] We assume in the above example that Joseph fulfils the definitions and claims requirements of the benefits and does not make any policy changes. The figures in this example are for illustrative purposes only.

[¶] **EasyWell Severe Cancer Care** is a supplementary benefit that can be attached to any of our designated basic plans. In the above example, this supplementary benefit is attached to **EasyWell Critical Illness Protector**, which is a basic plan. Please refer to product brochure of the basic plan for more details.

EasyWell Critical Illness MultiCare



Wallet-friendly multi-coverage of up to 400% of the sum assured against Cancer, Heart Attack and Stroke

Although treatment today is better than ever, critical illnesses can strike again, causing serious financial impact. This is why the **EasyWell Critical Illness MultiCare** gives you as the life assured an extra level of protection against **Cancer, Heart Attack** and **Stroke** on top of a basic critical illness plan.

You can make **multiple claims** under this **EasyWell Critical Illness MultiCare** – up to **2 times** for **Cancer** and up to **2 times** for a combination of **Heart Attack or Stroke**. After we have paid the Major Disease Benefit under the attached basic critical illness plan, we will pay **100%** of the sum assured each time as an **Extended Major Disease Benefit**, up to a total of **400%** of the sum assured of your **EasyWell Critical Illness MultiCare**.

DID YOU KNOW?



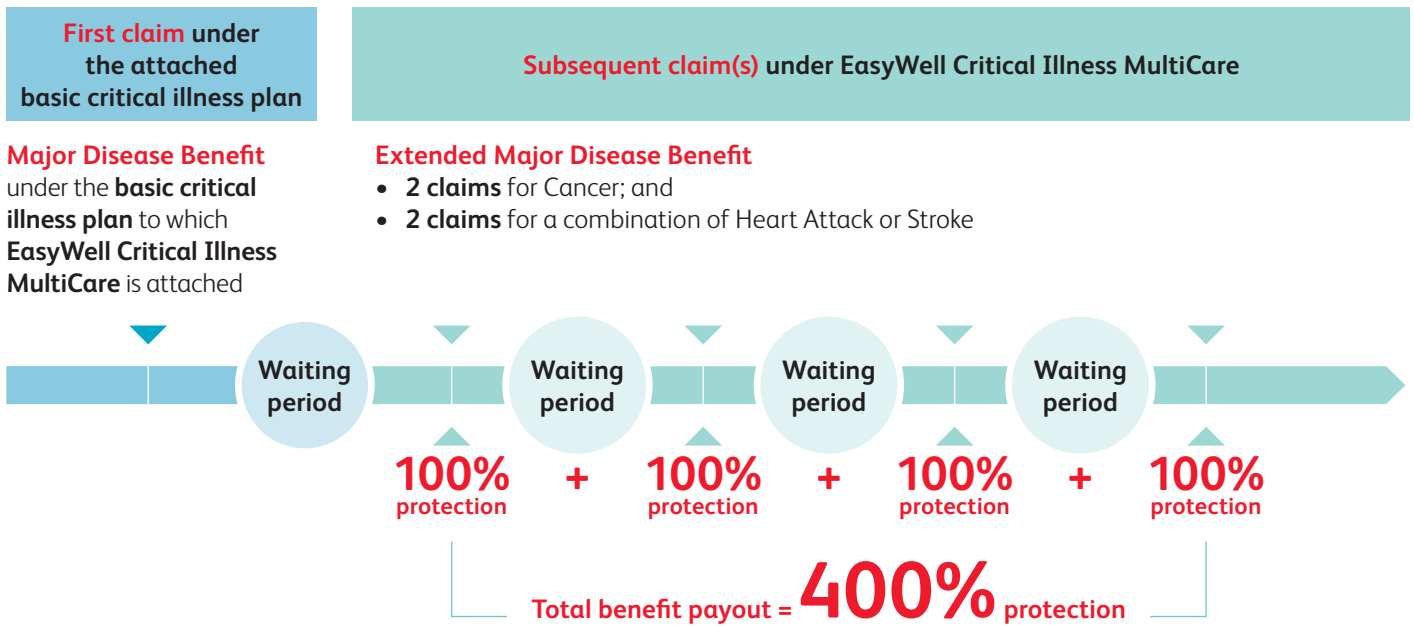
Almost

50%

of bladder cancer patients develop **recurrence** after cystectomy⁵



Multiple claims for Cancer, Heart Attack and Stroke



Waiting period for multiple claims: at least **1 year** between any of your two diagnoses. The only exception is for two Cancer diagnoses in which case the waiting period is at least **3 years**. You can make subsequent Cancer claims under **EasyWell Critical Illness MultiCare** for a **new or continued Cancer including recurrent, metastatic and persistent Cancer**.

The above waiting period applies:

- between any claims under the attached basic critical illness plan for a major disease condition and **EasyWell Critical Illness MultiCare**; and
- between any claims under **EasyWell Critical Illness MultiCare**.

Find more details in the “More about this series” section below.



Tips

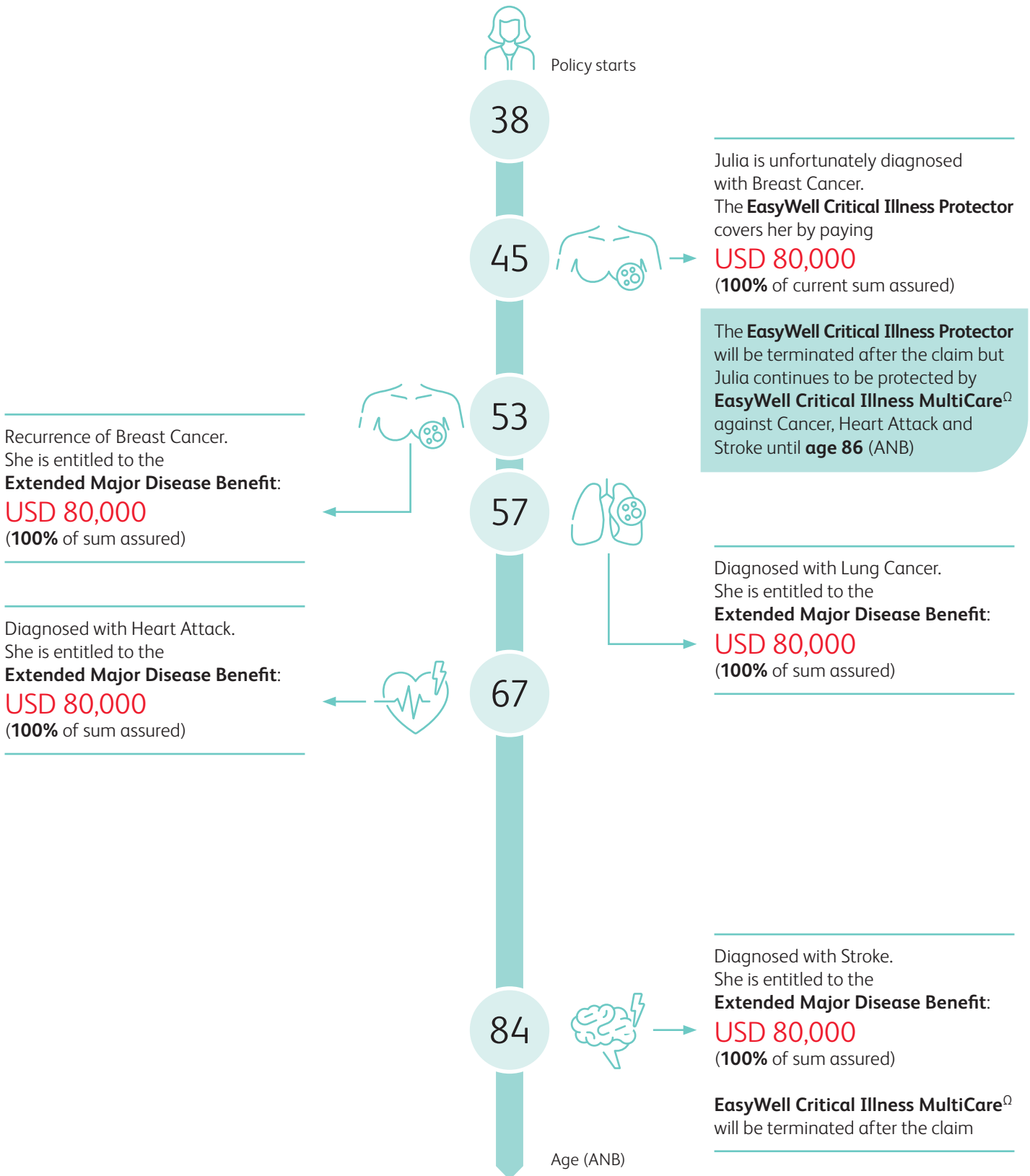


How do I make multiple claims?

For us to pay the **Extended Major Disease Benefit**, the life assured must be alive at the time when the Cancer, Heart Attack or Stroke is diagnosed. The life assured should also fulfil the “Making the Extended Major Disease Benefit claim(s)” and “Making the Extended Major Disease Benefit claim(s) for Prostate Cancer” requirements which we have explained in the “More about this series” section later in the brochure.

How does the plan work?#

At age 38 (ANB), Julia enrolled herself in the **EasyWell Critical Illness MultiCare**^Ω together with the **EasyWell Critical Illness Protector** at the same time, each with a sum assured of **USD 80,000**.



We assume in the above example that Julia fulfils the definitions and claims requirements of the benefits and does not make any policy changes. The figures in this example are for illustrative purposes only.

^Ω **EasyWell Critical Illness MultiCare** is a supplementary benefit that can be attached to any of our designated basic plans. In the above example, this supplementary benefit is attached to **EasyWell Critical Illness Protector**, which is a basic plan. Please refer to product brochure of the basic plan for more details.

More ways the EasyWell Supplementary Benefit Series protects you



Guaranteed yearly renewable cover

We **guarantee** you will be able to **renew** your plan **every year** and we will protect you until age 86 (ANB) or up to the benefit term of the attached basic plan, whichever is earlier even if your health changes. We will adjust your premiums each year until the policy ends. You can find more about the “Premium structure/Plan renewal” in the “More about this series” section below.



Value-added service to enhance your protection – SmartAppoint Service

What happens if you become mentally incapacitated and unable to make a claim yourself? The **SmartAppoint Service** enables you to set up an instruction for a designated family member in advance to file your claim and access the claim payment on your behalf should the unfortunate occur, providing you with immediate financial relief, just when it matters the most.

Click [here](#) or scan the QR code for more details of the SmartAppoint Service:



You can find more about these benefits in the “More about this series” section below.

Source:

1. “Protection Gap”, Hong Kong Federation of Insurers.
2. Hong Kong Cancer Registry. “Report of Stage-specific Survival of Nasopharyngeal Cancer in Hong Kong”. Hospital Authority, HKSAR government.
3. Hong Kong Cancer Registry. “Overview of Hong Kong Cancer Statistics of 2018”. Hospital Authority, HKSAR government.
4. Hong Kong Cancer Registry. “Report of Survival of Gynaecological Cancer in Hong Kong”. Hospital Authority, HKSAR government.
5. Cancer Therapy Advisor. “Cancer Recurrence Statistics”.

We gathered the above statistics from external sources for reference purposes only. We do not confirm or guarantee their accuracy or reliability and accept no liability, legal or otherwise, for any loss or damage incurred as a result of any inaccuracies or omissions.



Key exclusions

We will not pay any benefit of the **EasyWell Supplementary Benefit Series** if:

- i. the disease condition⁺ existed before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or
- ii. the life assured suffers from any pre-existing condition, or shows any signs or symptoms, which may be the cause or triggering condition of a disease condition before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or
- iii. the life assured is diagnosed by a registered specialist with a disease condition, or has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a disease condition within 90 days from the effective date of this plan or from the effective date of reinstatement, whichever is later; or
- iv. the disease condition is a direct or indirect result of:
 - a. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV); or
 - b. narcotics used by the life assured unless taken as prescribed by a registered doctor, or the life assured's abuse of drugs and/or alcohol.

⁺ The disease condition refers to Cancer, Heart Attack or Stroke under **EasyWell Critical Illness MultiCare** and Severe Cancer under **EasyWell Severe Cancer Care**.

For more details on exclusions, please refer to relevant policy provisions as well as the "More about this series" section below.

More about this series

Plan type

Supplementary benefit

Benefit term/Premium term

Benefit term of the attached basic plan or until age 86 (ANB), whichever is earlier.

Renewable period/Issue age/Currency option

Renewable period	Issue age (ANB)	Currency option ^Δ
Yearly*	1 – 65	HKD/USD

- The life assured must be at least 15 days old when the proposal document is signed.
- * Up to the benefit term of the attached basic plan or until age 86 (ANB), whichever is earlier.
- ^Δ The currency of the supplementary benefit plan should correspond with the currency of the basic plan.

Premium structure/Plan renewal

- We guarantee that you will be able to renew your plan on each policy anniversary until the end of benefit term subject to the premium rate at that time.
- We will determine the premium based on the risk class, including but not limited to attained age, gender, smoking status, nationality and region of residence of the life assured. We have the right to review and adjust the premium rates for particular risk classes on each policy anniversary.

SmartAppoint Service

- The policyholder and the life assured must be the same person.
- The designated person must be a family member of you who has reached the age of 18, and must be your spouse, parent, child, sibling, grandparent, grandchildren or any other relationship as approved by us.
- You must notify the designated person of the instruction/change of instruction under this service.
- When submitting a claim, the designated person needs to provide medical reports from 2 registered medical practitioners (1 from your attending doctor) confirming your mental incapacity to our satisfaction, and any other documents or evidence we may require.

For policies issued in Hong Kong

- It is an advanced policy instruction, and not an enduring power of attorney (“EPA”) or guardianship order and does not appoint the designated person as your attorney or guardian/committee. If you have an EPA or a guardian/committee appointed, you must not apply for this service.

For policies issued in Macau

- It is an advanced policy instruction, and not a power of attorney (“POA”) and does not appoint the designated person as your attorney or guardian/tutor. If you have a POA or a guardian/tutor appointed, you must not apply for this service.

Termination of the plans in this series

We will terminate the plans in this series when the first of these happens:

- the death of the life assured; or
- you cancel or surrender the basic plan to which the plans in this series are attached or the basic plan expires or is converted to a reduced-paid up policy; or
- if you fail to pay your premium within the grace period of 1 calendar month from its due date; or
- the respective plan in this series reaches the end of its benefit term; or
- once we pay (or once it is confirmed that we will pay) the Severe Cancer Benefit (this only applies to **EasyWell Severe Cancer Care**); or
- once we have paid (or once it is confirmed that we will pay) the Extended Major Disease Benefit for four times (this only applies to **EasyWell Critical Illness MultiCare**).

Applicable to EasyWell Severe Cancer Care

Making the Severe Cancer Benefit claim(s)

For us to pay the Severe Cancer Benefit, the life assured must be alive at the date of diagnosis of Severe Cancer. The date of diagnosis means the date of establishment of objective medical evidence to fulfil the definition of a Severe Cancer as supported in writing by a registered specialist. Please refer to related provisions for details.

Definition of Severe Cancer

- We define Severe Cancer as “a malignant tumour characterised by the uncontrolled growth of malignant cells and the invasion of tissue” which is classified as:
 - Stage 3 or 4 Cancer based on the latest edition of the American Joint Committee on Cancer (AJCC) Cancer Staging Manual; or
 - World Health Organization (the “WHO”) Grade 3 or 4 brain tumours based on the latest WHO classification of central nervous system tumours; or
 - Acute lymphocytic leukaemia or Acute myelogenous leukaemia; or
 - Stage 3 or 4 Hodgkin lymphoma or Non-Hodgkin lymphoma based on the latest Lugano classification.

Any stage of chronic lymphocytic leukaemia, small lymphocytic lymphoma, primary cutaneous lymphoma, and any other malignant disease not included above are specifically excluded.

The diagnosis of Severe Cancer must always be confirmed by a histopathology report.

Applicable to EasyWell Critical Illness MultiCare

Making the Extended Major Disease Benefit claim(s)

- After we have paid the Major Disease Benefit under the attached basic critical illness plan, you can claim for the Extended Major Disease Benefit provided that the waiting period is
 - i. at least 1 year between any of your two diagnoses; and
 - ii. at least 3 years between two Cancer diagnoses.

Waiting period applies to any claims

- i. under the attached basic critical illness plan for a major disease condition and **EasyWell Critical Illness MultiCare**; and
 - ii. under **EasyWell Critical Illness MultiCare**.
- For us to pay this Extended Major Disease Benefit, the life assured must be alive at the date of diagnosis of Cancer, Heart Attack or Stroke. The date of diagnosis means the date of establishment of objective medical evidence to fulfil the definition of Cancer, Heart Attack or Stroke as supported in writing by a registered specialist. Please refer to related provisions for details.

Making the Extended Major Disease Benefit claim(s) for Prostate Cancer

- If the life assured is above age 71 (ANB), and needs to make Extended Major Disease Benefit claim(s) for persistent Prostate Cancer, you have to show us that the life assured has had (or is having) Active Treatment for the same Cancer during the period between the dates of diagnosis of the preceding admitted Cancer claim (either a Major Disease Benefit claim under the attached basic critical illness plan or an Extended Major Disease Benefit claim under this plan) and subsequent Cancer claim under this plan (an Extended Major Disease Benefit claim).
- Active treatment includes surgery, radiotherapy, chemotherapy, targeted therapy, bone marrow transplant, proton therapy, immunotherapy, CyberKnife, Gamma Knife or a combination of these treatments. Hormonal therapy is not included.

Key risks

How may our credit risk affect your policy in this series?

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 in this series?

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 benefits 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 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 the premium rates from time to time and adjust the plan's premium rates for particular risk classes at the end of each renewable period, but not for any individual customer.

We may adjust premium rates because of several factors, such as our claims and persistency experience.

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 any 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 (applicable to policy(ies) issued in Hong Kong) or by completing the form designated by us (applicable to policy(ies) issued in Macau) 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/form 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 (applicable to policy(ies) issued in Hong Kong) or Prudential Hong Kong Limited (Macau Branch) at 12 Andar A, FIT Center of Macau, Avenida Doutor Mario Soares, Macau (applicable to policy(ies) issued in Macau) within the cooling-off period.

If the policy is issued in Hong Kong:

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.

If the policy is issued in Macau:

The premium and any levy (if applicable) will be refunded in the policy currency, or the original currency paid by you, or a currency at an exchange rate agreed by you. 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.

Levy on insurance premiums

The term "levy" refers to a levy on insurance premiums for this policy issued in Hong Kong or in Macau, if and when applicable.

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at (852) 2281 1333 or (853) 8293 0833 for more details.

Notes

The plans in this EasyWell Supplementary Benefit Series are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential”). You can always choose to take out this plan(s) 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, including procedures for making claims and terminating policies 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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