

PremierFlex Medical Plan

Lifetime freedom for medical treatment with coverage in Hong Kong, China and worldwide, all from one plan

Medical Protection



Listening. Understanding. Delivering.



Hong Kong Edition

PremierFlex Medical Plan

The **PremierFlex Medical Plan** guarantees lifetime renewal, fully covering your eligible **medical costs** for major benefit items and **comprehensively supporting you through prevention, diagnosis and treatment to recovery**. You can select your coverage area (Greater China, worldwide (except the USA) or worldwide) as well as your deductible. Stay in a **standard single room** (including a qualified room in **VIP units** and **international units**) at hospitals in mainland China, or a **semi-private / private room** in Hong Kong, Macau and other regions, with premium quality medical service. Based on your needs, you can also opt for a designated supplementary outpatient benefit – **“Outpatient Care Benefit”** – for outpatient treatment anytime in mainland China, Hong Kong and Macau, giving you extra peace of mind.

Through the **HealthCare+** e-platform, we support you with **a series of thoughtful and dedicated value-added services** – including **medical green channels, direct billing for medical expenses, second medical opinion** and **global drug search**. This ensures you can obtain support for both minor ailments and major illnesses.

PremierFlex Medical Plan giving you access to top-notch medical service for life, **truly achieving healthcare freedom**.



Plan highlights

The **PremierFlex Medical Plan** offers **4 plans**, with different coverage areas, giving you comprehensive protection – from prevention, diagnosis, treatment to recovery wherever you are. Even if your medical history changes or there is a claim on the plan, we will renew your plan every year throughout your lifetime – guaranteed, providing you with lifelong protection. The medical coverage includes:



- ◆ Provides different choices for health screening tests or vaccines to help you avoid illness



- ◆ **Full cover** for eligible medical costs of prescribed diagnostic imaging tests
- ◆ **Full cover** for eligible medical costs of outpatient consultation before hospitalisation or day case procedure
- ◆ **[Optional supplementary benefit]** Outpatient benefit – **Outpatient Care Benefit** applies to **any hospital or clinic** in mainland China, Hong Kong and Macau, covers outpatient consultations, laboratory tests and diagnostic imaging as well as **Rare-in-Hong Kong market** telemedicine service and medication delivery (in mainland China)



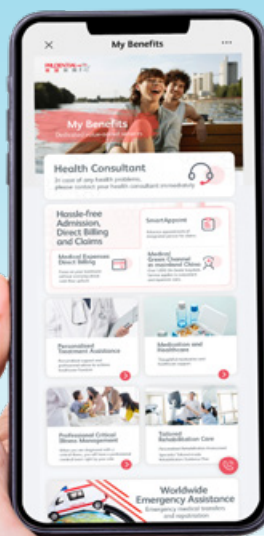
- ◆ We cover over 14,000[†] 2-Grade or above hospitals in mainland China. **Rare-in-Hong Kong market** No matter which plan you choose, we **fully cover** your major eligible inpatient and surgical costs when you stay in a **standard single room** (covers a qualified room in **VIP units** and **international units**) in public hospitals in mainland China. Plans 2 to 4 even cover private hospitals
- ◆ **Fully cover** your major eligible inpatient and surgical costs when you stay in a **semi-private** or **private room** in Hong Kong, Macau or elsewhere
- ◆ **Full cover** for eligible medical costs for prescribed non-surgical cancer treatment (including **proton therapy, heavy ion therapy** and **CAR-T**)
- ◆ **Full cover** for eligible medical costs for outpatient and dental treatments after an accident
- ◆ **Rare-in-Hong Kong and the mainland China market** **Cover for therapies for children** including **treatment for specific juvenile developmental disorder** such as severe autism spectrum disorder, attention deficit / hyperactivity disorder (ADHD), etc.
- ◆ Special care treatments for kidney failure, pregnancy complications, and mental illness



- ◆ **Full cover** for eligible medical costs for **follow-up outpatient consultations** after a hospital stay or day case procedure. We will extend the coverage period by **4 times** to **365 days** for complex or major surgery
- ◆ Cover for eligible medical costs for rehabilitation care, including **traditional Chinese medicine** (including acupuncture) during rehabilitation, and daily post-surgery **home nursing**, etc.
- ◆ **Rare-in-Hong Kong and the mainland China market** Extra rehabilitation care for covered **cancer, heart attack and stroke**

[†] China Health and Hygiene Statistical Yearbook 2022 – National Health Commission of the People's Republic of China
<http://www.nhc.gov.cn/mohwsbwstjxxzx/tjtjnj/202305/6ef68aac6bd14c1eb9375e01a0faa1fb.shtml>

You can also access **Rare-in-Hong Kong market** one-stop dedicated value-added services through the **HealthCare+**, giving you help for both minor ailments and major illnesses. These include:



Demo only



- ◆ **Personalised Treatment Assistance**
- ◆ Health Consultant
- ◆ Medical Concierge and Escort
- ◆ Second Medical Opinion
- ◆ Worldwide Emergency Assistance



- ◆ **Hassle-free Admission, Direct Billing and Claims**
- ◆ Medical Green Channel in mainland China
- ◆ Medical Expenses Direct Billing
- ◆ SmartAppoint (advanced appointment of designated person for claims)



- ◆ **Medication and Healthcare**
- ◆ **Rare-in-Hong Kong market** Global Drug Search
- ◆ **Rare-in-Hong Kong market** Drug Discount
- ◆ Healthcare Service Discount



- ◆ **Professional Critical Illness Management**
- ◆ Dedicated Critical Illness Case Manager
- ◆ Critical Illness Counselling
- ◆ **Rare-in-Hong Kong and the mainland China market** Greater Bay Area Cross-border Cancer Treatment Medical Expenses Direct Billing



- ◆ **Tailored Rehabilitation Care**
- ◆ Personalised Rehabilitation Assessment
- ◆ Specialist Tailored-made Rehabilitation Guidance Plan

Good to know: Exclusive privileges of Outpatient Care Benefit

If you opt for the **Outpatient Care Benefit** and you are in mainland China, you can access the **Rare-in-Hong Kong market** “24 / 7 Telemedicine” using the **HealthCare+** (under the **Personalised Treatment Assistance** section) and get virtual consultations and prescribed medicines from registered doctors there together with medication delivery.

We base our statements about the benefits and the value-added services of the plan being “rare-in-Hong Kong market” and “rare-in-Hong Kong and the mainland China market” on our understanding and interpretation of current market information, by comparing with other publicly available and similar medical insurance products provided by major Hong Kong and the mainland China life insurance companies for individual customers as of June 2024.

Plan options

The **PremierFlex Medical Plan** offers **4 plans**, with different coverage areas and different levels of deductible. The deductible is the fixed amount you pay towards your eligible medical expenses in a policy year before your plan starts to pay for any benefit. We **automatically re-set** your **deductible** at the policy anniversary in each policy year. You can gear up your protection **by reducing your deductible once in your lifetime**. You can do this at the policy anniversary which falls on, or immediately after, your 50th, 55th, 60th, 65th, 70th or 75th birthday. There is **no need for a medical examination**.

Good to know: Lifetime guaranteed renewal – accompanying your health journey

Even if your medical history changes or there is a claim on the **PremierFlex Medical Plan**, we will renew your plan every year throughout your lifetime – guaranteed. We regularly review our premiums, and we may adjust yours based on our premium rate when it is time to renew your plan.

PremierFlex Medical Plan		Plan 1	Plan 2	Plan 3	Plan 4
Coverage area		Greater China (only designated illnesses are covered in Hong Kong, Macau and Taiwan)*	Greater China*	Worldwide (except the USA)	Worldwide
Covered hospital type					
Private hospitals		Within Hong Kong, Macau and Taiwan only	Applicable		
Public hospitals		Applicable			
Covered room^					
Mainland China		Standard single room			
Hong Kong and Macau		Semi-private room			Private room
Other areas (except mainland China, Hong Kong and Macau)		Private room			
Overall annual limit*		HKD 5,000,000	HKD 8,000,000	HKD 20,000,000	HKD 30,000,000
Overall lifetime limit*		HKD 24,000,000	HKD 24,000,000	HKD 60,000,000	HKD 70,000,000
Deductible* (per policy year)		Plan 1 Pre-set option	Plans 2 to 4, you can choose the following options		
			Option 1	Option 2	
Mainland China		HKD 10,000	HKD 0	HKD 10,000	
Outside mainland China		HKD 30,000	HKD 0	HKD 30,000	
Outpatient Care Benefit (optional) Overall annual limit* (applicable in mainland China, Hong Kong and Macau)		HKD 30,000			

* The **PremierFlex Medical Plan** also provides USD as the policy's currency option. There are more details about the coverage we provide for Greater China in Plan 1 and Plan 2, and on the overall annual limit, overall lifetime limit, deductible and overall annual limit for optional **Outpatient Care Benefit** in the "Benefit schedule" section below.

[^] Please refer to the policy provisions for details of the covered rooms.

You can find the details in the "How the plan unlocks more healthcare freedom for you" and "Benefit Schedule" sections below.

How the plan unlocks more
healthcare freedom for you

DID YOU KNOW[#]?

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Mammography correctly spots around

85% of women who have **breast cancer**ⁱ

Shingles vaccine is **90%** effective
in **preventing** shinglesⁱⁱ

”

ⁱ How to Choose the Right Breast Cancer Detection Tool for Yourself –
Hong Kong Breast Cancer Foundation

[https://www.hkbcf.org/en/media_centre/press_releases/upload/
press/79/document_en/5f6cbb7c5d394.pdf](https://www.hkbcf.org/en/media_centre/press_releases/upload/press/79/document_en/5f6cbb7c5d394.pdf)

ⁱⁱ Shingles Vaccine – Hong Kong Adventist Hospital – Stubbs Road
<https://www.hkah.org.hk/en/health-guides/shingles-vaccine-faq>



Prevention to help monitor health

Health matters. We provide the person covered by the plan (the “life assured”) with a **wellness benefit**, which covers their eligible expenses for **any one** of these health screening tests or vaccines **once** in the policy year immediately after every 2nd renewal of the policy (i.e. in the 3rd, 5th, 7th, etc. policy years), enabling preventive healthcare.



Health screening tests

	Classification	Item	Children and juvenile	Young adult	Middle-aged
			Applicable ages		
1	Eye care	Eye examination and cross-sectional ocular scan	4 or above		
2	Thoughtful care	Pap smear	✗	18 or above	
3		Breast ultrasound			
4		Abdominal ultrasound			
5		Mammogram			
6	Senior care	Bone densitometry		✗	40 or above
7	Colon care	Non-invasive stool DNA test			50 or above



Vaccines

8	Preventive vaccine	Influenza vaccine	0 or above		
9		Pneumococcal vaccine			
10	Senior care	Zoster vaccine	✗		50 or above

DID YOU KNOW[#]?

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In 2022, mainland Chinese residents visited the doctor **an average of 6 times**, with 45% of those visits being to hospitals. However, **hospital outpatient costs rose by**

4.1%

compared with 2021, indicating **an increasing financial burden**ⁱⁱⁱ.

PET scans can help detect **new or recurrent** cancer, allowing doctors to treat it more accurately^{iv}.

”



ⁱⁱⁱ 2022 Gazette of China's healthcare development statistics – [www.gov.cn](https://www.gov.cn/lianbo/bumen/202310/P020231012649046990925.pdf)
<https://www.gov.cn/lianbo/bumen/202310/P020231012649046990925.pdf>

^{iv} The Role of PET Scans in the Diagnosis and Treatment of Cancer – news.cancerconnect.com
<https://news.cancerconnect.com/treatment-care/the-role-of-pet-scans-in-the-diagnosis-and-treatment-of-cancer>



Diagnosis benefits to help understand your medical condition

If you are ill, an accurate diagnosis allows doctors to develop an appropriate ongoing treatment plan. Therefore, we provide the following diagnosis benefits:



Prescribed diagnostic imaging test

If you need a prescribed diagnostic imaging test (i.e. CT, MRI, PET, PET-CT combined and PET-MRI combined scans) recommended by the attending registered doctor to identify medical conditions or diseases, we will **fully cover** the eligible medical costs.




Outpatient consultation before hospitalisation or day case procedure

We will **fully cover** your eligible medical costs for outpatient consultation before hospitalisation or day case procedure (for the same cause of injury or illness). This helps you better understand your medical condition.



【Optional supplementary benefit】Outpatient Care Benefit (applies in mainland China, Hong Kong and Macau)

You can pay an additional premium to add the **Outpatient Care Benefit** to your plan, based on your insurance needs. This entitles you to choose outpatient services (including acupuncture) freely from **any hospital or clinic**. The **Outpatient Care Benefit** includes:

- Outpatient consultation
Covers the eligible medical costs of consultations with registered doctors, registered physiotherapists, registered occupational therapists, registered speech therapists, registered chiropractors, and registered Chinese medicine practitioners.
-  **Rare-in-Hong Kong market** Telemedicine service and medication delivery (in mainland China)
If you are in mainland China, you can get 24 / 7 virtual consultations via a dedicated platform and prescribed medicines from registered doctors there together with medication delivery.
- Laboratory tests and diagnostic imaging
- Psychiatric treatment
- Durable Medical Equipment (including crutches, braces and manual wheelchairs etc.)

DID YOU KNOW[#]?

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Proton and heavy ion therapy is internationally recognised as **the most advanced radiation therapy technology** but **it is expensive**, costing up to about RMB300,000 for 1 treatment cycle^v.

Approximately **6** out of every 100 children in **Hong Kong have ADHD**; ages 6-8 are the golden period for ADHD treatment^{vi}.

”



^v Major breakthrough in domestic proton therapy system, treatment costs halved – www.wenweipo.com
<https://www.wenweipo.com/a/202009/23/AP5f6b4a43e4b0f54bfefaa0b4.html>

^{vi} 6 out of every 100 children in Hong Kong suffer from ADHD. The earlier the treatment, the greater the effectiveness – HK01
https://www.hk01.com/article/858681?utm_source=01articlecopy&utm_medium=referral



Treatment benefits providing reliable support

The **PremierFlex Medical Plan** provides high-quality treatment benefits that you can rely on if you unfortunately fall ill.



Full cover on the major eligible medical costs of your inpatient and surgical treatment

You can benefit from high-quality medical services while  **Rare-in-Hong Kong market** staying in a **standard single room** (including a qualified room in **VIP units** and **international units**) at hospitals in mainland China, or based on your plan level, stay in a **semi-private** or **private room** in Hong Kong, Macau and other regions. We **fully cover** your major eligible medical costs for inpatient and surgery, giving you peace of mind about your treatment.



Outpatient surgery is a convenient and efficient option

When you need a surgical procedure, instead of a hospital stay, you can choose to have it done at a day case centre. This avoids the hassle of hospital admission procedures and, we **fully cover** your major eligible medical costs.



In-depth protection against cancer

Prescribed non-surgical cancer treatments

Treating cancer often needs more than just surgery, and the cost of supporting treatments can quickly add up. To alleviate the burden on you, we also **fully cover** your eligible costs for **prescribed non-surgical cancer treatments** too, including but not limited to:

- Radiotherapy (for example: proton therapy, heavy ion therapy, Gamma knife and CyberKnife)
- Chemotherapy
- Targeted therapy
- Hormonal therapy
- Immunotherapy (for example: CAR-T)

In addition, we also cover the following cancer treatment costs:

- Genetic testing before targeted therapy
- Personalised cancer drugs



Outpatient and dental treatment after accidents

If you suffer an accidental injury and need emergency outpatient treatment at a hospital within 24 hours, or need emergency dental treatment within 2 weeks, we will **fully cover** the relevant costs.



 **Rare-in-Hong Kong and the mainland China market**

Therapies for Children

Every guardian strives to provide the best for their child's growth and development. If your child is diagnosed with severe autism spectrum disorder, attention deficit / hyperactivity disorder (ADHD), language disorder or specific learning disorder, we will cover up to 80% of the eligible medical costs for them having outpatient consultations and / or services provided by a registered paediatric neurologist, a registered developmental paediatric specialist, or a registered paediatric psychiatrist. That means they can get back on track with their learning progress in those all-important early stages.



Special care treatments

Comprehensive treatment benefits also need to cover a patient's special medical conditions. That's why we cover the eligible medical costs of the following special care treatments:

- ✓ Dialysis treatment due to kidney failure
- ✓ Specialist-recommended inpatient psychiatric treatment
- ✓ Medically recommended hospital stays and surgery due to covered pregnancy complications

DID YOU KNOW[#]?

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Chronic diseases such as cardiovascular disease, cancer, and diabetes have long-term effects on the body. Appropriate and timely rehabilitation care can **help reduce or slow down** related impacts^{vii}.

As of the end of January 2023, the Hospital Authority has provided nearly **440,000 consultations** to over

100,000 citizens with “long COVID” symptoms at the Chinese medicine clinics in the 18 districts^{viii}.

”



^{vii} Rehabilitation – World Health Organization
<https://www.who.int/news-room/fact-sheets/detail/rehabilitation>

^{viii} Treatment of post Coronavirus Disease 2019 condition –
The Government of the Hong Kong Special Administrative Region
<https://www.info.gov.hk/gia/general/202302/15/P2023021500401.htm>

Rehabilitation benefits provide ongoing support



Rehabilitation care

Professional rehabilitation care can effectively help you alleviate pain and accelerate your recovery progress. That's why we provide the following rehabilitation support:

Follow-up outpatient consultation

Ongoing follow-up consultations with a registered doctor after your hospital stay or day case procedure help reinforce the effectiveness of treatment, helping you regain your health faster. We will **fully cover** the eligible medical costs of follow-up outpatient consultations with these registered health professionals after your hospital stay or day case procedure:

- Doctors
- Speech therapists
- Physiotherapists
- Occupational therapists
- Chiropractors

If you undergo complex or major surgery, we will **extend** the coverage period **by 4 times** (from 90 days to 365 days), providing extra support on your road to recovery.

Traditional Chinese medicine during rehabilitation

Chinese medicine treatment can produce a synergistic effect, accelerating your recovery. We cover eligible traditional Chinese medicine costs (including acupuncture) during rehabilitation to help you recover fully.

Daily post-surgery home nursing

You will feel at ease if you are able to obtain proper nursing care by a professional caregiver while you are recovering at home after surgery. That's why we cover the eligible medical costs for a registered nurse to provide you with home nursing care.

Stays at a rehabilitation centre

Rehabilitation centres have comprehensive facilities and attentive caregivers to monitor the progress of your recovery, so we also cover your eligible medical costs for receiving rehabilitation treatment at a rehabilitation centre.



Rare-in-Hong Kong and the mainland China market

Extra rehabilitation care for covered cancer, heart attack and stroke

Because it takes time to recover from covered cancer, heart attack and stroke, you will often need rehabilitation. That's why we offer extra help when you are diagnosed with these diseases, including:

Home facility enhancement

After treatment, you also want to recover in the safe and familiar surroundings of your home. That's why we support you to enhance your home facility when recommended by a registered occupational therapist. Some of these could be:



widening doorways and passageways



moving light switches, door handles, doorbells and entry phones to convenient heights



installing grab rails for support



installing ramps to avoid using steps



setting up alert devices

Rehabilitation treatments for covered cancer, heart attack and stroke

Better recovery from covered cancer, heart attack and stroke often needs targeted treatments, so we will cover the eligible medical costs for visiting these registered health professionals:

- Neurosurgeon
- Neurologist
- Orthopaedic surgeon
- Psychiatrist
- Dietitian
- Clinical psychologist
- Chinese medicine practitioner

In the unfortunate event of a terminal illness diagnosis...



Hospice Benefit

If there is an unfortunate diagnosis of a terminal illness and the registered doctor believes the life assured is highly likely to pass away within 12 months, we will cover the eligible costs for them to stay at a registered hospice with the care and nursing services that go with it.

If unfortunately, the worst happens...



Death Benefits

Should the life assured unfortunately pass away, we will pay a **compassionate death benefit**. If the life assured sadly dies within 90 days from an accident, we will pay an **accidental death benefit on top of the compassionate death benefit**.

Note: Full cover means no itemised benefit sub-limit, and the benefit payable (except wellness benefit and death benefits) will be subject to the overall annual limit, overall lifetime limit and deductible (if applicable). For details of the benefits and benefit limits, please refer to the “Benefit Schedule” below.

We base our statements about the benefits of the plan being “rare-in-Hong Kong market” and “rare-in-Hong Kong and the mainland China market” on our understanding and interpretation of current market information, by comparing with other publicly available and similar medical insurance products provided by major Hong Kong and the mainland China life insurance companies for individual customers as of June 2024.



DID YOU KNOW[#]?

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More than

70% of surveyed Hong Kong residents **support cross-border medical cooperation** and are willing to visit Grade-3A hospitals in mainland China for medical treatment^{ix}.

There are **an average of 4 million new cancer patients** in mainland China each year, and **about**

40% **need a second medical opinion^x.**

”


^{ix} Survey: 70% of Hong Kong people are willing to seek medical treatment in mainland China – yahoo!finance
<https://hk.finance.yahoo.com/news/%E8%AA%BF%E6%9F%A5-70-%E6%B8%AF%E4%BA%BA%E9%A1%98%E5%8C%97%E4%B8%8A%E6%B1%82%E9%86%AB-214500158.html>

^x Cancer clinic comes home – HKTDC
<https://hkmb.hktdc.com/en/1X0ALWQM/article/cancer-clinic-comes-home>

[#] We gathered the above information and 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.



Overview of dedicated value-added services in the PremierFlex Medical Plan

Through the **HealthCare+**, you get access to  **Rare-in-Hong Kong market** one-stop thoughtful dedicated value-added services, as well as **support for both minor ailments and major illnesses**. It also provides a **24/7 hotline** for your inquiries about the services provided.

Your dedicated value-added services under the **PremierFlex Medical Plan** include:





Medication and Healthcare

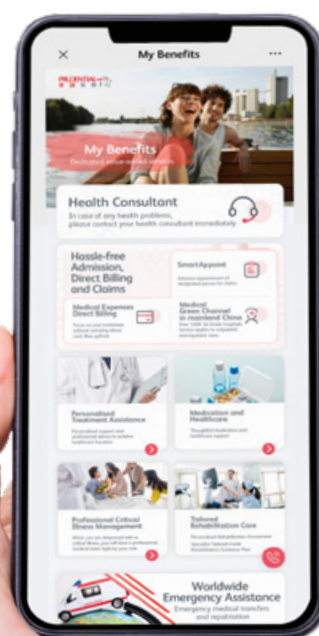
-  **Rare-in-Hong Kong market** Global Drug Search
-  **Rare-in-Hong Kong market** Drug Discount
-  Healthcare Service Discount

Hassle-free Admission, Direct Billing and Claims

-  Medical Green Channel in mainland China
-  Medical Expenses Direct Billing
-  SmartAppointment
(advance appointment of designated person for claims)



Personalised Treatment Assistance

-  Health Consultant
-  Medical Concierge and Escort
-  Second Medical Opinion
-  Worldwide Emergency Assistance





Demo only



Professional Critical Illness Management

-  Dedicated Critical Illness Case Manager
-  Critical Illness Counselling
-   **Rare-in-Hong Kong and the mainland China market** Greater Bay Area Cross-border Cancer Treatment Medical Expenses Direct Billing

Tailored Rehabilitation Care

-  Personalised Rehabilitation Assessment
-  Specialist Tailored-made Rehabilitation Guidance Plan

Good to know: Exclusive privileges of Outpatient Care Benefit

If you opt for the **Outpatient Care Benefit** and you are in mainland China, you can access the  **Rare-in-Hong Kong market** “24/7 Telemedicine” using the **HealthCare+** (under the  **Personalised Treatment Assistance** section) and get virtual consultations and prescribed medication from registered doctors there together with medication delivery.

You can find the details in the “How the plan supports you for minor ailments and major illnesses?” and “Benefit Schedule” sections below.

We base our statements about the benefits and the value-added services of the plan being “rare-in-Hong Kong market” and “rare-in-Hong Kong and the mainland China market” on our understanding and interpretation of current market information, by comparing with other publicly available and similar medical insurance products provided by major Hong Kong and the mainland China life insurance companies for individual customers as of June 2024.

How the plan supports you for both minor ailments and major illnesses?

The plan's dedicated value-added services through **HealthCare+** cover the following:

Personalised Treatment Assistance

It can be confusing to find the right medical care and treatment when you are sick. The **PremierFlex Medical Plan** offers you personalised medical supports and professional advice, handing you control of your healthcare.



Health Consultant

Consultants with a medical background are ready to answer your health questions about diseases prevention and / or treatment (excluding medical consultations or prescriptions), via phone or instant messaging. They will recommend the right medical services for you after understanding your health needs



Medical Concierge and Escort

Designated cities in mainland China	Overseas (the USA and Japan): applicable to critical illness only
<ul style="list-style-type: none">• Arranging suitable transportation vehicles to and from the hospital within a 50 km radius of your home, with dedicated staff accompanying you throughout the journey• Dedicated staff will then accompany you during your hospital visit	<ul style="list-style-type: none">• Assisting in scheduling appointments for treatment at the relevant overseas medical institutions• The overseas treatment costs you can claim will be subject to the terms and conditions of the plan you take out



Second Medical Opinion

- Connects you with leading experts to get a second medical opinion on your medical condition
- In mainland China (including experts from 3A-Grade hospitals), you can get this service for all non-emergency illnesses
- For overseas (the USA and Japan), you can only get this service for critical illnesses



Worldwide Emergency Assistance

- Provides the following 24 / 7 services in an emergency:
 - ✓ Referral to medical institutions, providing evaluation recommendations, and recommending qualified doctors
 - ✓ Emergency medical transfers and repatriation
 - ✓ Repatriation of remains or ashes to the place of residence
- The service applies to areas where you are away from your place of residence (for example, you live in Hong Kong but are in mainland China). However, if you live in mainland China, it also applies wherever you are in Hong Kong, Macau, the 150 km radius outside of your place of residence in mainland China and overseas.

Hassle-free Admission, Direct Billing and Claims

Getting proper treatment early on can help you get back to a normal life faster. And with medical expenses direct billing, you can focus on your treatment without worrying about cash flow upfront.



Medical Green Channel in mainland China

- Over 1,700 3A-Grade hospitals, covering around 300 cities across more than 30 provinces / municipalities. If you need an appointment with a designated doctor, we will do our best to facilitate it
- Arrange an escort to help you with registration in the hospital, accompany you during your examinations, and queue for medication pickup on the day of your visit
- The service applies to outpatient and inpatient visits



Medical Expenses Direct Billing

If you receive medical treatment at a designated 2A-Grade or higher public hospital or medical institution within the medical expenses direct billing network in mainland China, you do not need to pay out-of-pocket for the approved medical costs the policy covers so that you can concentrate on your treatment without worrying about cash flow.

Private hospitals / medical institutions within the network	Relevant private hospitals / medical institutions will submit the pre-approval application on your behalf, with results available within 2 working days
Public hospitals within the network	Submit your pre-approval application via HealthCare+ , with results available within 2 working days
Medical institutions outside the network (applies to all regions)	Submit your pre-approval application via HealthCare+ , and we will do our best to help you secure guarantees and advance payments from non-network medical institutions (please submit your application at least 5 working days in advance)



SmartAppointment (advance appointment of designated person for claims)

You can set up an instruction in advance according to your own wish, for a designated family member to file your claim and access the claim payment on your behalf should you unfortunately become mentally incapacitated. This ensures your family member has immediate financial relief when it matters the most.

Medication and Healthcare

You can be confident about getting quality medication. The plan thoughtfully gives you medication and healthcare support, including:



Rare-in-Hong Kong market

Global Drug Search

If you receive treatment in mainland China, we can source high-quality drugs for you there and abroad, including:

- **Special drug search service in mainland China for malignant tumours**
 - ✓ We help you to source designated drugs in mainland China when you are diagnosed by a qualified Grade 2 hospital or above there. The drugs must be approved by the National Medical Products Administration and prescribed by a doctor from a mainland medical institution but not be available there
- **Drug search service for areas outside mainland China**
 - ✓ For imported drugs available only for pilot use in Boao, Hainan, we can help you obtain the prescription by visiting the relevant hospital there
 - ✓ For overseas new drugs and generic specialty drugs that are not available in mainland China (subject to drug supply), we can help you obtain a prescription from an overseas doctor as well as the relevant medication
- The drug costs you can claim will be subject to the terms and conditions of the plan you take out



Rare-in-Hong Kong market **Drug Discount**

- We provide online purchasing and home delivery services for medication with exclusive discounts in multiple designated cities in mainland China
- This covers over-the-counter drugs and prescription drugs that comply with the law of mainland China



Healthcare Service Discount

Discount on specific healthcare services in mainland China, for example:

- Healthy lifestyle management (e.g. dermatological care)
- Specific tests for juveniles (e.g. allergy tests)
- Preventive screenings (e.g. body check-up packages)

Professional Critical Illness Management

When you are diagnosed with a critical illness, you will have a professional medical team right by your side throughout.



Dedicated Critical Illness Case Manager

You will receive dedicated case management from Doctor of Medicine. They will provide one-on-one consultations, help you get a second medical opinion and medical appointments etc.



Critical Illness Counselling

A qualified psychological counsellor in China will provide you with counselling. This aims to relieve the emotional stress caused by the illness and safeguard your mental well-being.



Rare-in-Hong Kong and the mainland China market

Greater Bay Area Cross-border Cancer

Treatment Medical Expenses Direct Billing

By collaborating with the Hong Kong Integrated Oncology Centre and the Zhongshan Chenxinghai Hospital, we provide seamless cross-border medical coordination and medical expenses direct billing.

Tailored Rehabilitation Care

Personalised rehabilitation guidance accompanies you on the road to recovery:

- Personalised Rehabilitation Assessment
Providing online assessments and rehabilitation consultations
- Specialist Tailored-made Rehabilitation Guidance Plan
Based on the recovery assessment report, a rehabilitation therapist will design a personalised rehabilitation plan for you with online guidance

Good to know

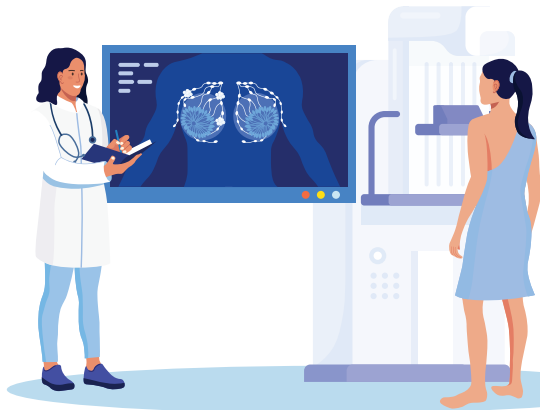
Except SmartAppoint, dedicated value-added services are provided by designated third-party service provider(s). Some services have a limit on the number of uses per policy year. They may also restrict where and when you can apply or use these services. Service provider(s) can change the scope and terms and conditions of these services from time to time. Please click [here](#) or scan the QR code for more details of each service and its terms and conditions



How to make the most of the PremierFlex Medical Plan to achieve true medical freedom on the healthcare journey[¶]

Case 1

Ms. Tong is the regional account director for a multinational advertising company. Many years ago, she purchased a **PremierFlex Medical Plan** with global coverage (Plan 4) for herself, ensuring she receives quality medical services for life, no matter where she is.



At age 45, Ms. Tong underwent a mammogram under her plan's wellness benefit, which detected a suspicious lump. For further evaluation, Ms. Tong underwent prescribed diagnostic imaging tests as recommended by her doctor, which ultimately diagnosed her with stage 2 breast cancer. The doctor recommended that she should undergo a mastectomy with breast reconstruction surgery, followed by post-operative radiotherapy.

Ms. Tong eventually decided to seek medical treatment in the US. She made an appointment with the relevant hospital through the Medical Concierge overseas. During her hospitalisation, she stayed in a private room.



At age 60, Ms. Tong was diagnosed with stage 2 lung cancer. Through the plan's Medical Green Channel in mainland China, she underwent tumour removal surgery at a 3A-Grade hospital, accompanied by medical care staff. During her stay, Ms. Tong stayed in a standard single room in the VIP unit, receiving a high-quality medical experience. Since the hospital is also within the Medical Expenses Direct Billing network, Ms. Tong didn't need to pay the pre-approved medical costs herself and could concentrate on her treatment.



To be safe, Ms. Tong obtained a Second Medical Opinion from a US medical expert through an online consultation via the plan's Dedicated Critical Illness Case Manager and received the same advice.



Afterwards, Ms. Tong used the plan's rehabilitation benefits to receive rehabilitation treatment from a registered physiotherapist and made a full recovery.

In addition to the surgery, Ms. Tong also found the necessary cancer treatment drugs through the Global Drug Search service. She has now recovered and is in good health.



[¶]The above examples are for illustrative and general reference purposes only.

Case 2

Mr. Chan, a Hong Kong resident, has been living in Shanghai with his family for work. He purchased the **PremierFlex Medical Plan** covering Greater China (Plan 2) for himself, his wife and daughter. They also purchased the designated supplementary outpatient benefit – “**Outpatient Care Benefit**” to ensure they could receive quality medical services if they were ill.



One early morning, Mr. Chan’s 5-year-old daughter, Yi Lok, suddenly had a fever and her temperature could not be reduced after various attempts. Through the telemedicine service and medication delivery (in mainland China) of the “**Outpatient Care Benefit**”, Yi Lok received a doctor’s virtual consultation and later had the medication home delivered.



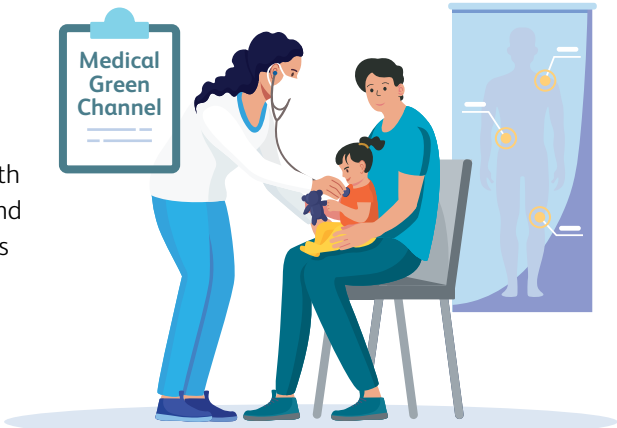
Yi Lok was diagnosed with acute leukaemia and needed to undergo chemotherapy as soon as possible. Considering the time required for the entire treatment and recovery process, Mr. Chan decided to have Yi Lok treated in Hong Kong so that their relatives could help take care of her.



Once Yi Lok was home, she continued to receive rehabilitation benefits under the plan, including targeted treatment from a registered traditional Chinese medicine practitioner. Yi Lok has now recovered and is in good health.



Afterwards, Yi Lok continued to show signs of persistent fatigue and loss of appetite. Mr. Chan sought advice from the plan’s Healthcare Consultant service and learned that the continuous loss of appetite could be related to problems with her immune system or blood diseases, and they should not be ignored. Mr. Chan was advised to take Yi Lok to the hospital for a more thorough examination. Through the Medical Green Channel in mainland China, he was able to swiftly make an appointment for Yi Lok at a renowned 3A-Grade hospital for a check-up.



During the treatment, Yi Lok’s mother closely took care of her and the eligible costs for having an extra bed during her hospital stay were fully covered.



¶The above examples are for illustrative and general reference purposes only.

Benefit Schedule

Benefit scope of PremierFlex Medical Plan				
	Plan 1	Plan 2	Plan 3	Plan 4
Coverage area ¹	Greater China ² (only designated illnesses are covered in Hong Kong, Macau and Taiwan) ³	Greater China ²	Worldwide (except the USA)	Worldwide
Covered hospital type				
Private hospitals	Within Hong Kong, Macau and Taiwan only	Applicable		
Public hospitals	Applicable			
Covered room ⁴				
Mainland China	Standard single room ⁵			
Hong Kong and Macau	Semi-private room ⁶			Private room ⁷
Other areas (except mainland China, Hong Kong and Macau)	Private room ⁷			
Overall annual limit of PremierFlex Medical Plan (applicable to all benefit items except wellness benefit and death benefits)	USD 625,000 / HKD 5,000,000	USD 1,000,000 / HKD 8,000,000	USD 2,500,000 / HKD 20,000,000	USD 3,750,000 / HKD 30,000,000
Overall lifetime limit ⁸ of PremierFlex Medical Plan (applicable to all benefit items except wellness benefit and death benefits)	USD 3,000,000 / HKD 24,000,000	USD 3,000,000 / HKD 24,000,000	USD 7,500,000 / HKD 60,000,000	USD 8,750,000 / HKD 70,000,000
Deductible (per policy year) (applicable to all benefit items except wellness benefit and death benefits)	Plan 1 (pre-set option)	Plans 2 to 4, you can choose the following options		
		Option 1	Option 2	
Mainland China	USD 1,250 / HKD 10,000	USD 0 / HKD 0	USD 1,250 / HKD 10,000	
Outside mainland China	USD 3,750 / HKD 30,000	USD 0 / HKD 0	USD 3,750 / HKD 30,000	

Benefit scope of PremierFlex Medical Plan

I. Prevention Benefit

1 Wellness benefit Choose 1 of the following items once in each policy year immediately following every 2nd renewal at policy anniversary:

Each relevant policy year			
Plan 1	Plan 2	Plan 3	Plan 4
USD 125 / HKD 1,000			USD 188 / HKD 1,500

Health screenings		Applicable age
1	Eye examination and cross-sectional ocular scan [§]	4 or above
2	Pap smear	18 or above
3	Breast ultrasound	
4	Abdominal ultrasound	
5	Mammogram	40 or above
6	Bone densitometry	50 or above
7	Non-invasive stool DNA test	
Vaccines		Applicable age
8	Influenza vaccine	0 or above
9	Pneumococcal vaccine	
10	Zoster vaccine	50 or above

[§] Excluding eye examinations / tests which are solely for visual acuity and / or refraction.

Benefit scope of PremierFlex Medical Plan					
II.	Diagnosis Benefits	Maximum benefit limit (USD / HKD)			
		Plan 1	Plan 2	Plan 3	Plan 4 ⁹
1	Prescribed diagnostic imaging tests ^{10,11}	Full cover ¹²			
2	Outpatient consultation before confinement (i.e. hospitalisation) or day case procedure <ul style="list-style-type: none">All outpatient / emergency consultations within 30 days before a hospital stay / day case procedure, for the same cause of injury or illness: up to 1 visit per day1 outpatient / emergency consultation more than 30 days before a hospital stay / day case procedure, for the same cause of injury or illness	Full cover ¹²			
III.	Treatment Benefits				
Inpatient Treatment					
1	Hospital daily room and board	Full cover ¹²			
2	Doctor's visit				
3	Miscellaneous hospital expenses <ul style="list-style-type: none">includes prescribed medicine and drugs				
4	Intensive care ¹¹				
5	Specialist's visit ¹¹				
6	Daily extra bed for family member				
7	Private nursing ¹¹ <ul style="list-style-type: none">Max. no. of days per policy year	Full cover ¹² 30 days			Full cover ¹² 90 days
8	Traditional Chinese medicine during confinement (i.e. hospitalisation) (per policy year) <ul style="list-style-type: none">per day	USD 3,750 / HKD 30,000 ¹³ USD 50 / HKD 400			USD 6,250 / HKD 50,000 ¹³ USD 65 / HKD 520

Benefit scope of PremierFlex Medical Plan					
III.	Treatment Benefits	Maximum benefit limit (USD / HKD)			
		Plan 1	Plan 2	Plan 3	Plan 4 ⁹
Surgical Treatment					
9	Surgical fees ¹¹	Full cover ¹²			
10	Outpatient surgery fees ¹¹				
11	Anaesthetist's fees				
12	Operating theatre fees				
13	Reconstructive surgery ^{11,14} (per policy year)	USD 25,000 / HKD 200,000			USD 43,750 / HKD 350,000
14	Medical devices (per policy year)	Specified items ¹⁵ : Full cover ¹² Other items : USD 31,250 / HKD 250,000			Specified items ¹⁵ : Full cover ¹² Other items: USD 43,750 / HKD 350,000
Cancer Treatments					
15	Prescribed non-surgical cancer treatment ¹¹ (Including radiotherapy (For example : proton therapy, heavy ion therapy, Gamma Knife and CyberKnife), chemotherapy, targeted therapy, hormonal therapy and immunotherapy (For example: CAR-T))	Full cover ¹²			
16	Genetic test for targeted therapy ¹¹				
17	Personalised cancer drugs ^{11,16} (The drugs must be used for cancer treatment received in Hong Kong only.)				

Benefit scope of PremierFlex Medical Plan					
III.	Treatment Benefits	Maximum benefit limit (USD / HKD)			
		Plan 1	Plan 2	Plan 3	Plan 4 ⁹
Therapies for Children					
18	Treatment for juvenile developmental disorder ¹⁷ <ul style="list-style-type: none">Coverage includes outpatient consultations and / or services provided by a registered paediatric neurologist, a registered developmental paediatric specialist, or a registered paediatric psychiatristSpecified waiting period: severe autism spectrum disorder 90 days; language disorder, specific learning disorder and attention-deficit / hyperactivity disorder (ADHD)180 daysMax. no. of visits per policy yearUp to 1 visit per day (per visit)	20% coinsurance			
		12 visits	12 visits	18 visits	24 visits
		USD 125 / HKD 1,000	USD 125 / HKD 1,000	USD 188 / HKD 1,500	USD 250 / HKD 2,000
Accidental Treatments					
19	Accidental outpatient treatment	Full cover ¹²			
20	Accidental dental treatment				
Special Care Treatments					
21	Inpatient and outpatient dialysis ¹¹	Full cover ¹²			
22	Inpatient psychiatric treatment ¹⁸ (per policy year) <ul style="list-style-type: none">Max. no. of days per policy year: 30 days¹¹	USD 5,000 / HKD 40,000			USD 7,500 / HKD 60,000
23	Pregnancy complications ^{11,19} (Waiting period: 300 days)	Full cover ¹²			

Benefit scope of PremierFlex Medical Plan				
IV.	Rehabilitation Benefits	Maximum benefit limit (USD / HKD)		
		Plan 1	Plan 2	Plan 3
Rehabilitation Care				
1	<p>Follow-up outpatient consultation¹¹</p> <ul style="list-style-type: none">• All follow-up outpatient consultations and / or medical treatments within 90 days after a hospital stay / day case procedure, for the same cause of injury or illness• All follow-up outpatient consultations and / or medical treatments within 365 days after a hospital stay / day case procedure, for the same cause of injury or illness (where the surgery during a hospital stay / day case procedure for the same cause of injury or illness (where the surgery during a hospital stay or day case procedure categorised as “complex” or “major” surgery)²⁰• Coverage includes follow-up outpatient consultations and / or medical treatments with a registered doctor, registered physiotherapist, registered occupational therapist, registered speech therapist and registered chiropractor• Up to 1 visit per day for consultation visits and / or medical treatments for each type of the above health professionals	Full cover ¹²		

Benefit scope of PremierFlex Medical Plan					
IV.	Rehabilitation Benefits	Maximum benefit limit (USD / HKD)			
		Plan 1	Plan 2	Plan 3	Plan 4 ⁹
Rehabilitation Care					
2	Traditional Chinese Medicine during Rehabilitation (per policy year) <ul style="list-style-type: none">Treatment received within 90 days after a hospital stay / day case procedure, for the same cause of injury or illnessUp to 1 visit per day (per visit)	USD 3,750 / HKD 30,000 ¹³			USD 6,250 / HKD 50,000 ¹³
		USD 75 / HKD 600			USD 100 / HKD 800
3	Daily post-surgery home nursing ¹¹ <ul style="list-style-type: none">Home nursing services provided by a registered nurse within 60 days after a hospital stay / day case procedure, for the same cause of injury or illnessMax. no. of days per policy year: 30 (per day)	USD 200 / HKD 1,600			Full cover ¹²
4	Stays at rehabilitation centre ¹¹ (per policy year) <ul style="list-style-type: none">Stays at a rehabilitation centre and for rehabilitation treatment within 90 days after a hospital stay, for the same cause of injury or illnessMax. no. of days per policy year: 60	USD 10,000 / HKD 80,000			

Benefit scope of PremierFlex Medical Plan				
IV.	Rehabilitation Benefits	Maximum benefit limit (USD / HKD)		
		Plan 1	Plan 2	Plan 3
Extra Rehabilitation Care for Covered Cancer, Heart Attack and Stroke				
5	Home facility enhancement ¹¹	USD 6,250 / HKD 50,000 per incident		
6	Rehabilitation treatments for covered cancer, heart attack and stroke ¹¹			
	<ul style="list-style-type: none">For consultations and / or medical treatments provided by registered neurosurgeon / registered neurologist / registered orthopaedic surgeon / registered psychiatrist / registered dietitian / registered clinical psychologist / registered Chinese medicine practitioner	USD 5,625 / HKD 45,000 per incident		USD 12,500 / HKD 100,000 per incident
	<ul style="list-style-type: none">Max. no. of visits per policy year: 15Up to 1 visit per day for consultation visits and / or medical treatments for each type of the above health professionals (per visit)	USD 125 / HKD 1,000		USD125 / HKD1,000

Benefit scope of PremierFlex Medical Plan					
V.	Hospice Benefit	Maximum benefit limit (USD / HKD)			
		Plan 1	Plan 2	Plan 3	Plan 4 ⁹
1	Hospice care (once per lifetime)	USD 7,500 / HKD 60,000			USD 25,000 / HKD 200,000
VI.	Death Benefits				
1	Compassionate death benefit (per policy)	USD 10,000 / HKD 80,000			
2	Accidental death benefit (per policy) (in addition to compassionate death benefit) • Within 90 days of an accident	USD 10,000 / HKD 80,000			

Benefit scope of PremierFlex Medical Plan's Supplementary Outpatient Benefit		
Outpatient Care Benefit		Maximum benefit limit (USD / HKD)
Overall annual limit (applicable to item 2 to 5)		USD 3,750 / HKD 30,000
Coverage area ²¹		Mainland China, Hong Kong and Macau
1	Telemedicine service and medication delivery (in mainland China) ²² <ul style="list-style-type: none"> Up to 1 consultation per day, and 5 days of prescribed medication per medical consultation 	Unlimited ²³
2	Outpatient consultation <ul style="list-style-type: none"> Covered consultations and / or medical treatments provided by registered doctor, registered physiotherapist²⁴, registered occupational therapist²⁴, registered speech therapist²⁴, registered chiropractor and registered Chinese medicine practitioner Max. no. of visits of consultations and / or treatment per policy year: 12 Up to 1 visit per day for consultation visits and / or medical treatments to each of the above health professionals (per visit) 	30% coinsurance
3	Laboratory tests and diagnostic imaging ²⁴ (per policy year)	USD 625 / HKD 5,000
4	Psychiatric consultation <ul style="list-style-type: none"> Max. no. of visits for consultations per policy year: 5 Up to 1 visit per day (per visit) 	USD 125 / HKD 1,000
5	Durable medical equipment ^{25,26} <ul style="list-style-type: none"> Rental charges or purchase costs of specified non-disposable durable medical equipment Up to 1 piece for each eligible durable medical equipment per policy 	Full cover ²⁷

Good to know: Exclusive privileges of Outpatient Care Benefit

If you are in mainland China, you can access the "24/7 Telemedicine" using the **HealthCare+** (under the **Personalised Treatment Assistance** section) and get virtual consultations and prescribed medication from a registered doctor there together with medication delivery.

Remarks

1. If the life assured
 - (I) needs hospitalisation, day case procedures, medical treatments, investigations and / or services rendered outside the coverage area which are solely and directly due to an accident that occurred outside the coverage area, we will pay their eligible medical expenses and / or costs in line with their plan's Benefit Schedule, subject to the applicable deductible.
 - (II) needs hospitalisation, day case procedures, medical treatments, investigations and / or services rendered outside the coverage area not because of an accident, we will not pay any benefits.However, we will pay the relevant death benefit(s) in accordance with the benefit limit(s) listed in the Benefit Schedule when the life assured dies regardless of geographical location.
2. Greater China covers mainland China, Hong Kong, Macau and Taiwan only.
3. The coverage in Hong Kong, Macau and Taiwan is limited to those eligible medical expenses or costs of medically necessary hospitalisation, day case procedures, medical treatments, investigations and / or services which are solely and directly rendered for treating the life assured's covered cancer, heart attack and stroke in Hong Kong, Macau and Taiwan. However, we will cover the medically necessary hospitalisation, day case procedures, medical treatments, investigations and / or services which are solely and directly rendered due to an accident in Hong Kong, Macau and Taiwan.
4. If the life assured stays in a room level higher than the covered room, we will adjust the benefit payable. Please refer to "Limitations on room level choice" in the "More about the plan" section.
5. Standard single room is a standard single room with a single bed and a bath / shower room for private use in a hospital in mainland China. If the hospital has 2 or more rooms that meet this definition, we will calculate the benefits payable based on the lowest cost. For the avoidance of doubt, a standard single room excludes any room with its own kitchen, dining or sitting room(s).
6. Semi-private room is (I) a room categorised as a semi-private room by a hospital in Hong Kong or Macau; or (II) for hospitals without the corresponding ward class categorisation or any hospitals outside mainland China, Hong Kong or Macau, (i) a single or two-bedded room; or (ii) a room with maximum double occupancy, and with a shared bath / shower room in a hospital. For the avoidance of doubt, a semi-private room excludes any room with its own kitchen, dining or sitting room(s).
7. A private room is (I) a room categorised as a private room by a hospital in Hong Kong or Macau; or (II) for hospitals without the corresponding ward class categorisation or any hospitals outside mainland China, Hong Kong or Macau, a private room is a room for the life assured's private use during their hospital stay with its own private facilities including a bedroom and bath / shower room(s) only. For the avoidance of doubt, a private room excludes any room with its own kitchen, dining or sitting room(s).
8. Overall lifetime limit means the absolute cap on all benefits (except wellness benefit and death benefits) paid and payable in aggregate for the lifetime of the life assured under all in-force and terminated plans of the **PremierFlex Medical Plan** covering the same life assured during his / her lifetime, regardless of where such policy(ies) were issued.
9. We will reduce the benefit amount payable (except wellness benefit and death benefits) by 50% in the event that: (I) the life assured has taken up residence in the USA for at least 183 days in the past 12 months at the time of hospital stays, day case procedures, medical treatments, investigations and / or services in the USA; and / or (II) the life assured does not get pre-authorisation from us for the hospital stay or undergoes day case procedure in the USA unless it is directly due to an accident.
10. The tests only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
11. We have the right to ask for proof of recommendation, such as a written referral or testifying statement on the claim form by the attending registered doctor, registered doctor or registered occupational therapist, if applicable, except for:
 - (I) the consultation and / or medical treatment is performed by a registered chiropractor under follow-up outpatient consultations under rehabilitation treatments; and
 - (II) the consultation and / or medical treatment is performed by a registered Chinese medicine practitioner, or registered clinical psychologist, under rehabilitation treatments for covered cancer, heart attack and stroke under rehabilitation benefits.
12. Full cover means no itemised benefit sub-limit, and the benefit payable will be subject to the overall annual limit, overall lifetime limit and deductible (if applicable).
13. For traditional Chinese medicine during confinement (i.e. hospitalisation) under treatment benefits and traditional Chinese medicine during rehabilitation under rehabilitation benefits, their maximum benefit limit shall be shared.
14. For hospitalisation charges and / or surgical fees incurred due to plastic or cosmetic surgery for the treatment of facial or breast disfigurement within 12 months from the date of diagnosis of the Carcinoma-in-situ or Cancer.

15. Specified items only include: (I) pacemaker; (II) stents for percutaneous transluminal coronary angioplasty; (III) monofocal or multifocal intraocular lens; (IV) artificial cardiac valve; (V) metallic or artificial joints for joint replacement; (VI) prosthetic ligaments for replacement or implantation between bones; and (VII) prosthetic intervertebral disc.
16. Personalised cancer drugs refer to cancer drugs which are not yet registered in Hong Kong but are recommended in writing by the life assured's attending registered doctor in Hong Kong to import these drugs, which are approved by Department of Health (Hong Kong) on named-patient basis together with their associated treatment protocol approval and marketing authorisation obtained from the government, relevant authorities and recognised medical association in the locality where the drugs have been launched in the market. The drugs are used solely on the life assured for the purpose of cancer treatment to be received in Hong Kong only.
17. Applicable to the life assured aged 0 to 17. The juvenile disease condition (or the signs and symptoms of which) must be diagnosed or appear at least 90 or 180 days (depending on the specific juvenile disease condition) from the effective date of the **PremierFlex Medical Plan**, or in the case of reinstatement, the effective date of such reinstatement, whichever is later.
18. We have the right to ask for proof of recommendation, such as written referral or testifying statement on the claim form by a registered psychiatrist.
19. The covered pregnancy complications only include ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre-eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum haemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism and pulmonary embolism of pregnancy. The diagnosis date of the covered pregnancy complication must be at least 300 days after the effective date of this plan or in case of reinstatement, the effective date of such reinstatement, whichever is later.
20. For the surgical category of "complex" or "major" surgery, please refer to the Schedule of Surgical Procedures as set out for the Voluntary Health Insurance Scheme (VHIS) by the Government of Hong Kong, which will publish and regularly review the Schedule of Surgical Procedures of VHIS from time to time. If a surgical procedure performed is not included in such Schedule of Surgical Procedures, we may reasonably determine its surgical category according to the gazette published by the Government of Hong Kong or any other relevant publication or information, including but not limited to the schedule of fees recognised by the government, relevant authorities and medical association in the locality where the surgery or day case procedure is performed. Please visit the useful tool section of the **PremierFlex Medical Plan's** product page for details of the Schedule of Surgical Procedures of VHIS (<https://pruhk.co/mcvip-en>).
21. Any consultations, medical treatments and / or services performed outside the coverage area will not be covered. Durable medical equipment will only be covered if the relevant recommendation is made within the coverage area.
22. The services provided under the telemedicine service and medication delivery (in mainland China) are subject to the terms and conditions we and / or the relevant medical network provider specify from time to time.
23. We will cover the eligible medical expenses under the telemedicine service and medication delivery (in mainland China) with the relevant medical network provider directly and they are not subject to the overall annual limit of the **Outpatient Care Benefit**.
24. We have the right to ask for proof of recommendation, such as a written referral or testifying statement on the claim form by a registered doctor.
25. We have the right to ask for proof of recommendation, such as a written referral or testifying statement on the claim form by a registered doctor, registered physiotherapist or registered occupational therapist (if applicable).
26. For the list of specified non-disposable durable medical equipment, please refer to the relevant policy provisions.
27. Full cover means no itemised benefit sub-limit, and the benefit(s) payable shall be subject to the overall annual limit.

We can revise the Benefit Schedule at each policy renewal. The changes shall include but not limited to alterations to all items shown in the Benefit Schedule. We will adjust the premium based on the rate we determine.

Key exclusions

Applicable to the PremierFlex Medical Plan

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

1. Injury or illness (or signs and symptoms of which) existed before the effective date of this plan, or in case of reinstatement, the effective date of such reinstatement, whichever is later ("Effective Date"); or
2. The illness of the life assured is diagnosed by a registered doctor or the signs and symptoms of which appeared within 30 days from the Effective Date (except for treatment of an injury); or
3. Hospital stay, day case procedures, treatment and / or charges incurred which are related to or arise as a direct or indirect result of:
 - a) pregnancy, surrogacy, childbirth, termination of pregnancy (other than for pregnancy complications covered under the pregnancy complications coverage under Treatment Benefits), birth control, infertility or human assisted reproduction, or sterilisation of either sexes; or
 - (b) war, hostilities (whether war is declared or not), rebellion, insurrection, riot, 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; or
 - (d) a cosmetic treatment performed on the life assured unless I) necessitated by an injury caused by an accident and the cosmetic treatment plan is approved by us in advance within 90 days of such accident; or II) covered by the reconstructive surgery under Treatment Benefits; or
 - (e) corrective aids and treatment of refractive errors performed on the life assured unless necessitated by an injury caused by an accident and he / she receives the corrective aids treatment within 90 days from the date of such accident; or
 - (f) procurement or use of medical appliances and medical devices for the benefit of the life assured including but not limited to spectacles, contact lenses, hearing aids or wheelchairs (except for medical appliances and / or devices as covered by the medical devices under Treatment Benefits) for the benefit of the life assured; or
 - (g) convalescence or physical examinations, or health check-ups (whether with or without any positive findings(s); or vaccination and immunisation (except for the health screenings and vaccines under the wellness benefit under prevention benefit); or genetic testing (except for the genetic testing covered by the generic test for targeted therapy under Treatment Benefits; or counselling; or
 - (h) treatment or tests carried out in relation to the life assured's injury or illness which are not consistent with customary medical treatment or diagnosis; or
 - (i) use of narcotics (unless taken as prescribed by a registered doctor) or abuse of drugs and / or alcohol; or
 - (j) dental treatment or surgery performed (unless such occurrence is covered by accidental dental treatment under Treatment Benefits); or
 - (k) Human Immunodeficiency Virus and its related illnesses including any and all complications arising therefrom ("HIV and related illnesses") of the life assured manifested within the first 5 years from the Effective Date, unless such HIV and related illnesses is proven with evidence that its first contraction or occurrence was after the Effective Date. For the avoidance of doubt, HIV and related illnesses caused by the followings after the Effective Date is covered under this plan: sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or an accident during the course of carrying out normal occupational duties and with seroconversion to positive HIV antibody occurring within 6 months of the accident. Any accident giving rise to a potential claim must be reported to us within 30 days of the accident and supported by a negative HIV antibody test taken within 72 hours after the accident; or
 - (l) mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder of the life assured (unless covered by the inpatient psychiatric treatment under Treatment Benefits and rehabilitation treatments for covered cancer, heart attack and stroke under Rehabilitation Benefits); or
 - (m) congenital or inherited disorder or developmental conditions (only applicable if the disorder gives rise to signs or symptoms or is diagnosed before the life assured reaches the age of 8) of the life assured unless it is covered by treatment for juvenile developmental disorder under Treatment Benefits; or
 - (n) hospital stay primarily for physiotherapy or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
 - (o) any treatment, investigations, services or supplies which are not medically necessary; or any expenses, costs or charges which exceed the reasonable and customary charges; or
 - (p) non-medical services, including but not limited to guest meals, telephone, photocopy, personal items, medical report charges and the like; or

- (q) experimental and / or unconventional medical technology / procedure / therapy performed on the life assured; or novel drugs / medicines or stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality; or
- (r) costs of transplant service 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
- (s) treatment of sexually transmitted diseases (except for HIV and related illnesses, where (k) applies); or sexual problems, such as impotence, whatever the cause, gender issues or sex changes or gender re-assignments; or
- (t) Hospital stay whilst the life assured (I) stayed for more than 180 consecutive days, and (II) was in a persistent vegetative state characterised by wakefulness without awareness of the life assured for more than 28 consecutive days during such hospital stay.

Applicable to Outpatient Care Benefit

- All the key exclusions listed under the **PremierFlex Medical Plan** above except items 1,2,3(f), 3(k) and 3(l). In addition, we shall not pay if:
 - (a) The life assured's injury or illness (or signs and symptoms of which) existed before the effective date of this **Outpatient Care Benefit**, or in case of reinstatement, the effective date of such reinstatement, whichever is later ("**Outpatient Care Benefit** Effective Date"); or
 - (b) The life assured's illness is diagnosed by a registered doctor or the signs and symptoms of which appeared within 30 days from the **Outpatient Care Benefit** Effective Date, or the rental charges or purchase costs of durable medical equipment are incurred within 30 days from the **Outpatient Care Benefit** Effective Date (except for treatment and / or any charges or costs incurred for durable medical equipment, for an injury); or
 - (c) Treatment and / or charges incurred relates to or arises as a direct or indirect result of:
 - i. Human Immunodeficiency Virus and its related illnesses including any and all complications arising therefrom ("HIV and related illnesses") of the life assured manifested within the first 5 years from the **Outpatient Care Benefit** Effective Date, unless such HIV and related illnesses is proven with evidence that its first contraction or occurrence was after the **Outpatient Care Benefit** Effective Date. For the avoidance of doubt, HIV and related illnesses caused by the followings after the **Outpatient Care Benefit** Effective Date is covered under this **Outpatient Care Benefit**: sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or an accident during the course of carrying out normal occupational duties and with seroconversion to positive HIV antibody occurring within 6 months of the accident. Any accident giving rise to a potential claim must be reported to us within 30 days of the accident and supported by a negative HIV antibody test taken within 72 hours after the accident; or
 - ii. mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder of the life assured, unless it is covered under the psychiatric consultation of this **Outpatient Care Benefit**; or
 - iii. procurement or use of medical appliances and medical devices for the benefit of the life assured including but not limited to spectacles, contact lenses, hearing aids or wheelchairs, unless it is covered under the durable medical equipment of this **Outpatient Care Benefit**; or
 - iv. any kind of sleep disorder; or
 - v. treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a registered specialist after failure of conventional treatments and approved by us in advance) ; or
 - (d) The charges or costs are incurred for the purchase and / or rental of the following durable medical equipment:
 - i. automated wheelchairs or beds; or
 - ii. equipment for comfort or convenience purpose (such as telephone arms and bed tables); or
 - iii. air quality or temperature control equipment (such as air conditioners, humidifiers, dehumidifiers and air purifiers); or
 - iv. solar or heat lamps, heating pads, bathroom equipment (such as bidets, washstands, bathtub benches, saunas, whirlpool baths and bathtubs), lifts, exercising equipment, exercising bicycles and other similar equipment; or
 - v. any equipment related to Chinese medicine or ethnomedicine; or
 - vi. corrective shoes, any foot support equipment or devices for foot deformities; or
 - vii. spectacles or contact lenses.

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

More about the plan

Plan type	<ul style="list-style-type: none">• PremierFlex Medical Plan: Basic plan or supplementary benefit (i.e. rider) (When this plan is a basic plan, it means you can choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time. When this plan is a supplementary benefit, it means you must attach it to a basic plan when you are enrolling in it.)• Outpatient Care Benefit: Only available as additional supplementary benefit when you take out the PremierFlex Medical Plan.• Each life assured is eligible to have only 1 in-force policy of the plan underwritten by Prudential Hong Kong Limited and / or Prudential Hong Kong Limited (Macau Branch).											
Premium term / Benefit term / Issue age / Currency option	<table><tr><th></th><th>Premium term / Benefit term</th><th>Issue age</th><th>Currency option^Δ</th></tr><tr><td>PremierFlex Medical Plan</td><td><ul style="list-style-type: none">• Whole life (applies if this plan is a basic plan)• Benefit term of basic plan (applies if this plan is a supplementary benefit)Please refer to “Termination of this plan” below for details</td><td>0 – 69</td><td rowspan="2">HKD / USD</td></tr><tr><td>Outpatient Care Benefit (if applicable)</td><td>Benefit term of the PremierFlex Medical Plan</td><td>0 – 69</td></tr></table> <p>The life assured must be at least 15 days old when the proposal document is signed.</p> <p>^Δ The currency of the supplementary benefit and the basic plan it attaches to should be the same.</p>		Premium term / Benefit term	Issue age	Currency option ^Δ	PremierFlex Medical Plan	<ul style="list-style-type: none">• Whole life (applies if this plan is a basic plan)• Benefit term of basic plan (applies if this plan is a supplementary benefit) Please refer to “Termination of this plan” below for details	0 – 69	HKD / USD	Outpatient Care Benefit (if applicable)	Benefit term of the PremierFlex Medical Plan	0 – 69
	Premium term / Benefit term	Issue age	Currency option ^Δ									
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Outpatient Care Benefit (if applicable)	Benefit term of the PremierFlex Medical Plan	0 – 69										
Plan renewal / Premium structure	<ul style="list-style-type: none">• We guarantee that you will be able to renew your plan at each policy anniversary subject to the premium rate, terms and conditions and Benefit Schedule that apply at that time.• If you enrolled in Plan 4 (worldwide coverage) of PremierFlex Medical Plan, the guaranteed renewal exception applies when the life assured has lived in the USA for at least 183 days in the past 12 months and the policyholder refuses to change their plan level to Plan 3 (worldwide coverage except the USA).• Premium rates of PremierFlex Medical Plan and Outpatient Care Benefit are not guaranteed and are yearly adjustable based on the risk class (including but not limited to age, deductible, plan level, nationality and country of residence) and attained age of the life assured at the time of plan renewal. We 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.											

Changes to benefits	<ul style="list-style-type: none"> • We have the absolute right to revise all terms and conditions (including the Benefit Schedule and all other provisions) under this plan and the Outpatient Care Benefit (if applicable) on each renewal by giving you 30 days' notice in writing. • The changes will apply automatically unless you tell us in writing that you want to cancel your plan within 30 days of the renewal date. If you do this, we will refund the premium you have paid since the renewal if you have not made (and do not make) any claims. • The changes will include but are not limited to alterations to all items shown in this plan's Benefit Schedule. The changes will reflect any past or foreseeable changes in medical practice and claims experience. • We will adjust the premium based on the rate we determine.
Deductible	<p>We will simultaneously deduct the claim amount for all eligible medical expenses and / or costs incurred in each policy year from the deductibles that apply to both (i) mainland China and (ii) outside mainland China.</p>
Limitations on room level choice	<p>If you are admitted to a room type higher than a standard single room in mainland China, we will reimburse you based on the limit of the room and board charges for a standard single room. If the hospital has 2 or more types of standard single rooms, we will reimburse based on the one with the lowest cost.</p> <p>If you stay in a higher category of accommodation than your policy's covered room outside mainland China, whether the upgrade was voluntary or involuntary, we will apply an adjustment factor and only pay a specific percentage of the cost:</p> <ul style="list-style-type: none"> • 50% of the benefit payable if you stay in a private room when your policy entitles you to a semi-private room; • 25% of the benefit payable if you stay in a higher category of room level than a private room, such as a suite, a deluxe room or a VIP room.
Limitations on treatments outside the coverage area	<ul style="list-style-type: none"> • For hospital stays, we will cover the eligible medical costs of staying in a covered room in the plan's geographical coverage area. • For hospitalisation, day case procedures, medical treatments, investigations and / or services performed outside the coverage area because of an accident that occurred outside the coverage area, we will pay your eligible medical expenses and / or costs in line with the plan's Benefit Schedule. • For hospitalisation, day case procedures, medical treatments, investigations and / or services performed outside the coverage area not because of an accident that occurred outside the coverage area, we will not pay any benefits. • We will not pay any benefit for any consultation, medical treatments and / or services conducted outside mainland China, Hong Kong and Macau, as well as any durable medical equipment recommended for purchase and / or rental by registered doctors, registered physiotherapists, or registered occupational therapists outside mainland China, Hong Kong and Macau, under the Outpatient Care Benefit.

Reasonable and customary charges	<ul style="list-style-type: none"> • We will only cover charges or expenses which we believe are reasonable and customary. That means that they must be medically necessary (there are more details below) and do not exceed the general range of charges 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 associations 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.
Medically necessary	<ul style="list-style-type: none"> • A hospital stay, day case procedures, medical treatments, investigations and / or service is medically necessary if it is consistent with the diagnosis and customary medical treatment for the condition. The hospital stay, day case procedures, medical treatments, investigations and / or service should also conform to the standards of generally accepted medical practice and not just be for the convenience of the life assured, their relatives or the registered doctor. • In case of a hospital stay, the day case procedures, medical treatments, investigations 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 a hospital stay. • The durable medical equipment under the Outpatient Care Benefit is medically necessary if it is consistent with the diagnosis and customary medical treatment for the condition conforms to the standards of generally accepted medical practice and is for the life assured's own use. It is not just for the convenience of the life assured, their relatives, the registered doctor, registered physiotherapist or registered occupational therapist.
VAT and GST	<ul style="list-style-type: none"> • Eligible expenses shall include the value-added taxes ("VAT") and goods and services taxes ("GST") (if any) charged or imposed on the expenses incurred for medical services.
Termination of this plan	<p>We will terminate this plan when the first of these happens:</p> <ul style="list-style-type: none"> • the life assured dies; or • fail to pay the premium within 1 calendar month from its due date; or • if this plan is a supplementary benefit, the basic plan to which this plan is attached expires, is cancelled or surrendered; or • the aggregate benefits (except wellness benefit and death benefits) paid and payable under all in-force and terminated plans of PremierFlex Medical Plan covering the same life assured (regardless of where such policy(ies) were issued) reach the overall lifetime limit; or • When the life assured makes any fraudulent claim. <p>For more details on termination of this plan, please refer to the policy provisions.</p>
Termination of Outpatient Care Benefits	<p>We will terminate your Outpatient Care Benefit if your PremierFlex Medical Plan terminates.</p>

More about the dedicated value-added services

SmartAppoint (advanced appointment of designated person for claims)

- The SmartAppoint is an advanced policy instruction, and not an enduring power of attorney (“EPA”) or guardianship order. It 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.
- The policyholder and the life assured must be the same person.
- The designated person must be a member of your family who is age 18 or over, and must be your spouse, parent, child, sibling, grandparent, grandchild, or any other relation we approve.
- 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.
- Please click [here](#) or scan the QR code for more details of the SmartAppoint:



Third-party services

- **HealthCare+** is a third-party e-platform you can access through our official WeChat account.
- **HealthCare+** and dedicated value-added services (except SmartAppoint) are provided by our designated third-party service provider(s). They do not form part of the **PremierFlex Medical Plan**. We will not be responsible for the accuracy of any third-party information provided.
- We maintain sole discretion to change the scope of these services (including but not limited to the list of “Medical Green Channel in mainland China”, “Public hospitals within medical network in mainland China”, “Private hospitals and medical institutions”, “Medical institutions outside network”, “Overseas hospitals” and “Global drugs search” and the service provider(s) from time to time without prior notification. We may also cease and / or suspend these services at our sole discretion.
- The services under the telemedicine service and medication delivery (in mainland China) of the **Outpatient Care Benefit** are provided by our designated third-party medical network provider(s). We may change the provider(s) from time to time at our discretion without prior notification.
- We are not the service provider(s) for these services. The relevant service provider(s) is(are) not our agent, and vice versa. We make no representation, warranty or undertaking as to the quality and availability of the 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 of the service provider(s) in the provision of such services.
- For the terms and conditions regarding each dedicated value-added service, please click [here](#) or scan the QR code for details. You can also ask us for a relevant document for further details.



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 (i.e., the benefit payouts might not be able to cover your future needs), 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

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, we will limit all the death benefits to a refund of the premiums paid without interest. We will deduct any amounts we have already paid and any amounts 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.

Need more details? Get in touch

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

Notes

PremierFlex Medical Plan and the Outpatient Care Benefit are 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”.

This brochure is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.



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