

Medical Network **Medical Expenses Direct Billing Service** (Previously known as “Cashless Service”)

Prudential Hong Kong Limited (“Prudential”, “our”, “we”, “us”) offers you access to a quality medical network of reputable, highly experienced doctors and well-equipped network medical providers, including private hospitals, day surgery centres and imaging centres. Our pre-authorisation Medical Expenses Direct Billing Service makes it easy for you to plan your medical expenses and enjoy medical expenses direct billing service at our medical network. Please visit our website at <https://www.prudential.com.hk/medical-network/> for terms and conditions.



Quality medical services by highly experienced doctors at well-equipped private hospitals, day surgery centres and imaging centres



Instant pre-authorisation for a convenient digital experience



Medical expense budgeting made clearer and direct billing

Does my **medical insurance plan** include the Medical Network Medical Expenses Direct Billing Service?

Our Medical Network Medical Expenses Direct Billing Service is available to the following medical insurance plans:

Day Surgery	Hospitalisation	Diagnostic Imaging Test
<ul style="list-style-type: none"> ▪ PRUHealth VHIS VIP Plan ▪ PRUHealth VHIS EasyChoice Plan ▪ PRUHealth FlexiChoice Medical Plan ▪ PRUHealth CoreChoice Medical Plan ▪ PRUmyhealth prestige medical plan ▪ PRUhealth medical plus ▪ PRUmed lifelong care plan ▪ PRUmed better care plan ▪ PRUmed health care plan ▪ PRUmed care plan ▪ PRUparent medical care plan 	<ul style="list-style-type: none"> ▪ PRUHealth VHIS VIP Plan ▪ PRUHealth VHIS EasyChoice Plan ▪ PRUHealth FlexiChoice Medical Plan ▪ PRUHealth CoreChoice Medical Plan ▪ PRUmyhealth prestige medical plan ▪ PRUhealth medical plus ▪ PRUmed lifelong care plan ▪ PRUmed better care plan ▪ PRUmed health care plan ▪ PRUmed care plan ▪ PRUparent medical care plan 	<ul style="list-style-type: none"> ▪ PRUHealth VHIS VIP Plan ▪ PRUHealth VHIS EasyChoice Plan ▪ PRUHealth FlexiChoice Medical Plan ▪ PRUHealth CoreChoice Medical Plan ▪ PRUmed lifelong care plan

Approved amounts for Medical Expenses Direct Billing Service are subject to the benefit limits and Terms and Conditions of the above covered plans.

What should I **prepare** before using the Medical Expenses Direct Billing Service?

To enjoy our Medical Expenses Direct Billing Service, please log into myPrudential, contact your financial consultant or call our **medical network booking and pre-authorisation hotline¹ at (852) 2281 1345** to ensure you meet the following conditions:

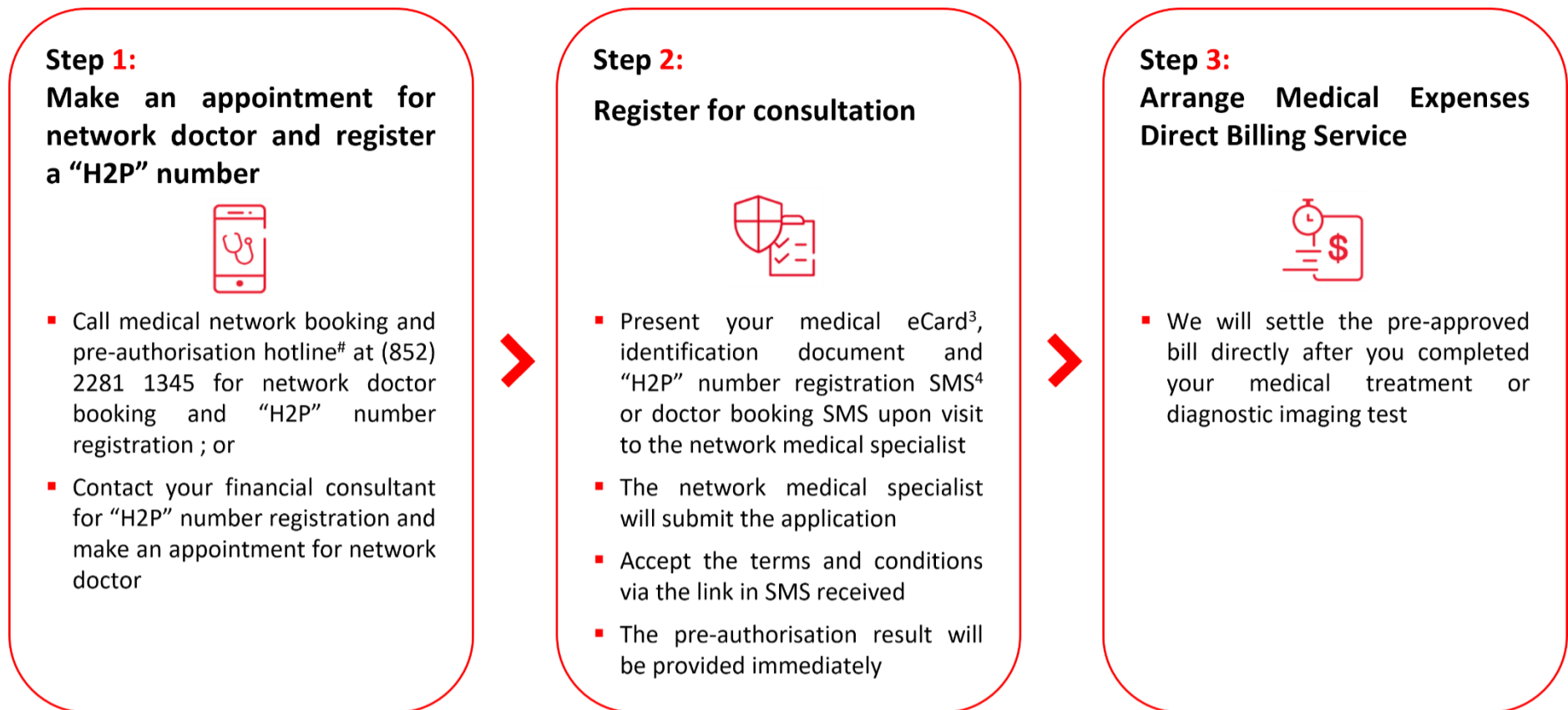
- Your eligible medical insurance plan has been in force for at least a year
- All due premiums have been paid
- No exclusions have been set out for related diseases
- No hospitalisation claims for related diseases, including those that are in progress, were made within the last six months

How do I search for the **network medical provider list**?

To view our list of network medical providers, please log into myPrudential, contact your financial consultant or call our **medical network booking and pre-authorisation hotline¹ at (852) 2281 1345**.

How do I use the Medical Expenses Direct Billing Service?

All you have to do is follow these 3 simple steps:



¹ The service hours of our medical network booking and pre-authorisation hotline are from Monday to Friday, 9:00am – 6:00pm; and Saturday, 9:00am – 2:00pm (except public holidays). You will be required to pay IDD/international roaming service fees to the telecommunications service provider if you call from outside Hong Kong (including Macau).

² Once you have successfully registered for a H2P number, your eligibility to enjoy our Medical Expenses Direct Billing Service will be subject to the pre-authorisation result.

³ To activate your medical eCard, log into your myPrudential account.

⁴ Based on our records, an SMS will be sent to you through the system. If you have changed your mobile number, please update us by contacting your financial consultant or our Customer Service Centre.

⁵ Under general circumstances, customers can receive the pre-authorisation result instantly. If you cannot apply online or your case requires additional assessment, the result will be sent to you via SMS within three working days.

Medical Expenses Direct Billing Service Coverage

Day surgeries due to:



Gastrointestinal & hepatic surgery



Otorhinolaryngologic surgery



Obstetric & gynaecologic surgery



General surgery



Eye surgery



Urological surgery



Skin surgery

Hospitalisations involving:



Gastroenterology & hepatology



Ophthalmology



Geriatric medicine



Dermatology



Obstetrics & gynaecology



Infectious disease



Otorhinolaryngology



General surgery



Paediatrics



Urology



Cardiology



Rheumatology



Neurosurgery



Cardio-thoracic surgery



Endocrinology, diabetes & metabolism



Orthopaedics & traumatology



Respiratory medicine






Nephrology








Oncology

Diagnostic imaging tests:

-  Magnetic Resonance Imaging (MRI Scan)
-  Computed Tomography (CT Scan)
-  Positron Emission Tomography (PET Scan)

Detailed procedures

<p>1) Register for a “H2P” number and make an appointment</p> 	<ul style="list-style-type: none"> ▪ Call medical network booking and pre-authorisation hotline[#] at (852) 2281 1345 for network doctor booking and “H2P” number registration; or ▪ Contact your financial consultant for “H2P” number registration and make an appointment for network doctor <p>(The service hours of our medical network booking and pre-authorisation hotline[#] are from Monday to Friday, 9:00am – 6:00pm; and Saturday, 9:00am – 2:00pm (except public holidays)).</p>	
<p>2) Register for a consultation</p>	<p>To register for a consultation, verify your identity by presenting your identification document, medical eCard¹ and H2P number registration SMS before the consultation.</p> <p>H2P number registration SMS</p>  <p>If you present your H2P number registration SMS before your consultation and your doctor ends up applying for pre-authorisation for a medically necessary surgery, Prudential will offer the credit facility on the costs of pre-/post-surgery consultation and medicine².</p> <p>Please note: After the doctor’s consultation, if no surgery is required or only the pre-authorisation application of a diagnostic imaging test is needed, the customer shall pay the consultation and/or related fees to the medical centre directly.</p>	
<p>3) Arrange for Medical Expenses Direct Billing Service</p> 	<p>Scenario 1: If the network doctor recommends hospitalisation, day surgery or specific diagnostic imaging test³</p> <ul style="list-style-type: none"> ▪ The network medical provider will help the life assured/policyowner submit their Medical Expenses Direct Billing Service application for the recommended medical service through Prudential’s online system. (If you cannot apply for it online, the result will be sent to you via SMS within three working days.) ▪ Prudential will send an SMS containing a link to accept the Personal Information Collection Statement, as well as the Medical Expenses Direct Billing Service terms and conditions for the life 	<p>Scenario 2: If the network doctor does not recommend hospitalisation, day surgeries or specified diagnostic imaging tests</p> <ul style="list-style-type: none"> ▪ Our Medical Expenses Direct Billing Service will not be applicable. ▪ The life assured/policyowner will be charged for the consultation fee and medicine

	<p>assured/policyowner to accept, so as to proceed with the Medical Expenses Direct Billing Service authorisation.</p> <ul style="list-style-type: none"> ▪ If the Medical Expenses Direct Billing Service application has been approved, Prudential will issue a Payment Guarantee⁴ to the policyowner and the medical provider/doctor as proof that Prudential will be responsible for payment when the surgery/treatment is complete. ▪ All claims settlement will be assessed according to the actual treatment received and medical expenses on the final bill submitted by network doctors and subject to relevant terms & conditions of the covered plans. 	<p>fee (if any) by the network medical provider.</p> <ul style="list-style-type: none"> ▪ The assessment or result of the claim is subject to the policy provisions of the related plan.
<p>4) Receive medical services</p> 	<ul style="list-style-type: none"> ▪ The life assured gets treatment or a diagnostic imaging test at a network hospital, day surgery centres or imaging centre. ▪ After treatment, the life assured shall pay the deductible amount (if applicable) to the network medical provider. ▪ The life assured enjoys the Medical Expenses Direct Billing Service and Prudential will pay the medical expense to the network medical provider directly. 	
<p>5) Pay for the shortfall</p> 	<ul style="list-style-type: none"> ▪ If Prudential has settled any shortfall*, the life assured/policyowner shall pay the shortfall shown in the relevant notice in full within 14 days upon receiving the relevant notice⁵. <p><i>*Shortfall refers to any medical expenses that Prudential has paid but are not covered by the eligible medical insurance plan or have exceeded the eligible benefit limit.</i></p>	

You will be required to pay IDD/international roaming service fees to the telecommunications service provider if you call from outside Hong Kong (including Macau).

¹ To activate your medical eCard, log into your myPrudential account.

² If you present your H2P number registration SMS before your consultation and your doctor ends up applying for pre-authorisation for a medically necessary surgery, Prudential will cover the costs of your pre-/post-surgery consultation and medicine in advance. Due to different administrative arrangements, some medical providers may require customers to pay their pre-/post-surgery consultation and medicine costs upfront and submit their receipt to the Claims Department afterwards. The Claims Department will approve and settle the claims according to the customer's policy benefits, terms and conditions.

³ If applying for the Medical Expenses Direct Billing Service for imaging purposes, the customer must provide a referral letter from a specified network medical provider / Hong Kong public hospital. The customer shall pay the consultation fee and medicine fee (if any) directly.

⁴ To read the "Payment Guarantee", log into your myPrudential account.

⁵ If the relevant shortfall is not settled in full within the prescribed time, Prudential has the right to offset the outstanding shortfall amount against the amount under the covered plan and/or any policy issued by Prudential of which the life assured/policyowner is the policyowner/trustee, including but not limited to any future claims, death benefit, dividends or premium refunds (for whatever reason) and take any further action as Prudential deems appropriate and necessary. Prudential also has the right to suspend the life assured/policyowner's usage of the Medical Expenses Direct Billing Service in the event of any outstanding shortfall.

Service highlights

1. The life assured/policyowner may need to settle consultation and medication charges with the hospital or medical centre directly, subject to their medical plan coverage. Customers under the PRUmed care plan shall pay the consultation fee directly.
2. If pre-authorisation application for the Medical Expenses Direct Billing Service is declined, the life assured/policyowner shall be responsible for the related consultation and medication charges, regardless of credit facility was being offered.
3. If pre-authorisation application for the Medical Expenses Direct Billing Service is approved, but the life assured fails to attend the medical service appointment, the life assured/policyowner shall be responsible for the shortfall incurred from the relevant medical service. Prudential reserves the final decision on all arrangements.
4. The assessment time of the pre-authorisation application for the Medical Expenses Direct Billing Service varies from case to case. Please reserve at least three working days for pre-authorisation before arranging for medical services.
5. The approval for the Medical Expenses Direct Billing Service is valid for 30 days. The approved medical service should be conducted within 30 days after the pre-authorisation approval.
6. This flyer only provides general information about our Medical Expenses Direct Billing Service and does not constitute any contract thereof between Prudential and any other parties. This flyer is not a policy. For the terms, conditions and exclusions of the related insurance plans, please refer to the terms and conditions of our Medical Expenses Direct Billing Service and the relevant policy contracts.
7. For general enquiries, please contact our medical network booking and pre-authorisation hotline at (852) 2281 1345 (Service hours: Monday to Friday, 9:00am – 6:00pm; and Saturday, 9:00am – 2:00pm (except public holidays)). Customers under the PRUmyhealth prestige medical plan can contact our 24-hour pre-authorisation hotline at (852) 2281 1180. You will be required to pay IDD/international roaming service fees to the telecommunications service provider if you call from outside Hong Kong (including Macau).

Frequently Asked Questions (FAQ)

1. Q: How do I obtain the list of network doctors and medical providers?

A: You may obtain this list via the following methods:

Network medical providers

- Log into myPrudential
- Visit our website – Claims & Services > Medical Expenses Direct Billing Service > Useful Information
- Contact your financial consultant
- Call our medical network booking and pre-authorisation hotline[#] at (852) 2281 1345 (Service hours: Monday to Friday, 9:00am – 6:00pm; and Saturday, 9:00am – 2:00pm (except public holidays))

Network doctors

- Log into myPrudential
- Visit our website – Claims & Services > Network Doctor Search
- Contact your financial consultant
- Call our medical network booking and pre-authorisation hotline[#] at (852) 2281 1345. (Service hours: Monday to Friday, 9:00am – 6:00pm; and Saturday, 9:00am – 2:00pm (except public holidays))

[#] You will be required to pay IDD/international roaming service fees to the telecommunications service provider if you call from outside Hong Kong (including Macau).

2. A: Under what circumstances would my instant pre-authorisation be declined?

Q: Your instant pre-authorisation might be declined due to the following reasons, including but not limited to:

- Any treatment or surgery deemed not medically necessary
- The network doctor's charges exceed reasonable and customary charges
- The reason for application is excluded
- Non-network hospital stays
- Incomplete information provided in the pre-authorisation form
- Insufficient hospitalisation information provided
- Overdue shortfalls have not been fully paid
- The eligible medical insurance plan has not been in force for at least a year
- Hospitalisation claims for related diseases, including those that are in progress, were made within the last six months

3. Q: Under what circumstances would I need to pay the consultation fee and medicine fee (if any) directly?

- A:
- As the cost of consultation and medicine fee (if any) before any hospitalisation, day surgery or diagnostic imaging test is subject to the medical plan coverage of the life assured/policyowner, you may be required to pay the consultation fee and medicine fee (if any) to the hospital or medical centre directly; or
 - During your consultation, the doctor confirms that hospitalisation, a day surgery or diagnostic imaging test is not required; or
 - You did not present your H2P number registration SMS before your consultation; or
 - If a Payment Guarantee has been issued, but you are not able to receive the treatment for any reason, Prudential will issue a shortfall notice requiring you to pay the consultation fee directly; or
 - The hospitalisation, day surgery or diagnostic imaging test is not covered by the policy provisions of the related plan; or
 - If you apply for diagnostic imaging test pre-authorisation only.

Please note: Consultation fees are not covered under the PRUmed care plan and customers will need to pay the consultation fee directly.

4. Q: If I use the Medical Expenses Direct Billing Service for my day surgery, will Prudential pay my medical expenses in full?
- A: Covered medical expenses will be calculated according to individual policy provisions. The shortfall notice (if any) will be issued to the policyowner when the claims process is done.
5. Q: Will I be reimbursed for my medication expenses?
- A: Medication reimbursements are subject to individual policy provisions. Under general circumstances, you will be reimbursed for basic medication expenses based on the miscellaneous hospital expenses and Confinement and/or Pre-/Post-Hospitalisation benefit.
6. A: Where do I download the pre-authorisation application form?
- Q: If the network doctor recommends hospitalisation, a day surgery or specific diagnostic imaging test during your consultation, the network medical provider can help you to submit a Medical Expenses Direct Billing Service application for the relevant medical service through Prudential's online system. If you cannot apply online, you can download the pre-authorisation application form from our website (link: <https://www.prudential.com.hk/caops>). You will receive the pre-authorisation result within three working days via SMS.
7. Q: How do I change the time or venue of my surgery?
- A: Please contact your attending network doctor directly to make any changes to your appointment.
8. Q: What happens if I lose the registration confirmation SMS?
- A: Please contact your financial consultant or call our medical network booking and pre-authorisation hotline to register again.
9. Q: Are pre-authorisation and group medical insurance pre-authorisation procedures the same?
- A: No. Please refer to the "Detailed procedures" section in this leaflet.
10. Q: Is the list of network doctors for the Medical Expenses Direct Billing Service and group medical insurance the same?
- A: No. For the full list of network doctors, please log into myPrudential, contact your financial consultant or call our medical network booking and pre-authorisation hotline at (852) 2281 1345 (Service hours: Monday to Friday, 9:00am – 6:00pm; and Saturday, 9:00am – 2:00pm (except public holidays)). You will be required to pay IDD/international roaming service fees to the telecommunications service provider if you call from outside Hong Kong (including Macau).
11. Q: Who should I contact if I need assistance?
- A: For assistance or enquiries, please contact your financial consultant or call our medical network booking and pre-authorisation hotline at (852) 2281 1345 (Service hours: Monday to Friday, 9:00am – 6:00pm; and Saturday, 9:00am – 2:00pm (except public holidays)). You will be required to pay IDD/international roaming service fees to the telecommunications service provider if you call from outside Hong Kong (including Macau).