

**A simple summary of the benefit cover of your existing medical plan and VHIS plans**

	Existing medical plan	VHIS certified plan		
Benefit Cover	PRUhealth secure top-up plan	PRUHealth CoreChoice Medical Plan	PRUHealth FlexiChoice Medical Plan	PRUHealth VHIS VIP Plan
Choice of Room Level	Ward / Semi-private room / Private room	Not applicable	Ward / Semi-private room / Private room	Semi-private room
Deductible	With deductible	Nil	Nil	Nil or with deductible
Coinsurance	10% apply to all benefit items	30% apply to prescribed diagnostic imaging tests	30% apply to prescribed diagnostic imaging tests, unless for a prescribed diagnostic imaging test on specified body parts which is conducted at our designated network imaging centre	Nil
Annual Limit	Ward: HKD150,000 Semi-private: HKD500,000 Private: HKD1,000,000	HKD 420,000	Not applicable (Note 2)	HKD 12,000,000
Lifetime Limit	Ward: HKD450,000 Semi-private: HKD1,500,000 Private: HKD3,000,000 (Note 1)	Not applicable	Not applicable	HKD 56,000,000
Geographical Coverage	Worldwide	Worldwide (except psychiatric treatments cover in HK only)	Worldwide (except psychiatric treatments cover in HK only)	<ul style="list-style-type: none"> <li>• Asia (except psychiatric treatments and daily hospital cash for staying below semi-private room in HK will be covered in HK only)</li> <li>• Worldwide for accident claims</li> </ul>

	Existing medical plan	VHIS certified plan		
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Max. Coverage Age	Whole of life	Age of 100	Whole of life	Whole of life
Benefit Cover Basis	Per confinement basis	Per year basis	Per year basis (basic benefits) Per disability per year basis (optional PRUHealth Major)	Per year basis
Benefit Items	<ul style="list-style-type: none"> <li>No itemised maximum limit, subject to the selected deductible, coinsurance, annual limit, and lifetime limit (Note 1)</li> <li>No coverage on pre-existing conditions</li> </ul>	<ul style="list-style-type: none"> <li>Benefit with itemised maximum limit and 30% coinsurance for prescribed diagnostic imaging tests</li> <li>Cover on unknown pre-existing conditions</li> </ul>	<ul style="list-style-type: none"> <li>Benefit with itemised maximum limit and 30% coinsurance for prescribed diagnostic imaging tests</li> <li>Cover on unknown pre-existing conditions</li> </ul>	<ul style="list-style-type: none"> <li>Full cover for key hospitalisation and surgical benefit items</li> <li>Other benefit items with itemised maximum limit</li> <li>All benefit items subject to the selected deductible, annual limit and lifetime limit</li> <li>Cover on unknown pre-existing conditions</li> </ul>
Optional Supplementary Benefit	Nil	Nil	PRUHealth Major (Note 2)	Nil
Waiting Period	<ul style="list-style-type: none"> <li>General: 30 days</li> <li>Pregnancy complications: 12 months</li> </ul>	<ul style="list-style-type: none"> <li>General: Nil</li> <li>Pregnancy complications: no cover</li> </ul>	<ul style="list-style-type: none"> <li>General: Nil</li> <li>Pregnancy complications: no cover</li> </ul>	<ul style="list-style-type: none"> <li>General: Nil</li> <li>Pregnancy complications: 300 days</li> </ul>
Others	No tax deduction	Tax deduction	<ul style="list-style-type: none"> <li>Tax deduction</li> <li>No Claim Discount</li> </ul>	Tax deduction



**Important note:**

**For full details of the benefit coverage, please read the product brochure or policy document.**

Note:

1. The lifetime limit applies starting from the policy anniversary immediately following the 74th birthday of the life assured
2. Optional supplementary benefit - **PRUHealth Major** is subject to the **PRUHealth Major** limit and its applicable benefit limits

**Disclaimer**

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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.

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