



Enrol in Selected VHIS Plan(s) and enjoy an **extra 10% premium refund**

Exclusive Offer

for Civil Servants and Non-Civil Servants
Employed by the Government and
their Families

Wherever you are, high-quality medical cover is essential to bring peace of mind to you and your loved ones. Choose a certified plan under the Voluntary Health Insurance Scheme (VHIS) that fits your needs, eases the financial burden of medical expenses, and lets you face the future with confidence.

From **1 July to 30 September 2025**, as a selected customer, when you successfully take out the Selected VHIS Plan(s) below, we will give you an **extra 10% premium refund**.

Selected VHIS Plan(s) ¹	Plan Type	Premium Refund of the First Year Annualised Premium
PRUHealth VHIS VIP Plan – HKD/USD plan	Basic plan	Extra 10%
PRUHealth CoreChoice Medical Plan – HKD plan		
PRUHealth VHIS EasyChoice Plan – HKD/USD plan		

¹ The Premium Refund amount for the VHIS Plan(s) is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).

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

Click or scan the QR code for more product information:



Click or scan the QR code to connect with our financial consultants:



*Tick product category
“Voluntary Medical
Insurance Scheme for
Civil Servants and Non-civil
Servants Employed by the
Government”

Contact your consultant or call our Customer Service Hotline

 **2281 1333**  **www.prudential.com.hk**

Terms and Conditions

1. The premium refund on the basic plan of the Selected VHIS Plan(s) (the “Premium Refund”) promotion for civil servants and their families (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 1 July to 30 September 2025, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to the policies applied for through the Agency channel of Prudential.
3. The Promotion is only applicable to serving civil servants, serving non-civil servants employed by the Government of the Hong Kong Special Administrative Region (the “Government”) or family members of such an individual at the time of application (the “Selected Customer(s)”). “Family members” refer to the spouse or cohabiting partner, parent, parent-in-law, sibling or unmarried child under the age of 21 (including children of divorced/legally separated officers, step-children, adopted children and illegitimate children) of a serving civil servant or serving non-civil servant employed by the Government. In the case of children aged 19 or 20, they must also be in full-time education or full-time vocational training, or dependent on the officer because of physical or mental infirmity.
4. The Premium Refund amount for **PRUHealth VHIS VIP Plan**, **PRUHealth CoreChoice Medical Plan** and **PRUHealth VHIS EasyChoice Plan** (certified plans under the Voluntary Health Insurance Scheme) (the “Selected VHIS Plan(s)”) is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).
5. In order to be eligible for the Premium Refund under the Promotion,
 - (i) the Selected Customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the Selected VHIS Plan(s) within the Promotion Period, accompanied by a completed “Supplementary Information Form (SIF) for Exclusive Offer for Civil Servants and their Families” for declaration of their status as a Selected Customer at the time of application under the Promotion;
 - (ii) the Selected VHIS Plan(s) must have been issued by us on or before 30 November 2025;
 - (iii) the Selected VHIS Plan(s) must remain in force when we apply the Premium Refund to the Selected VHIS Plan(s); and
 - (iv) all the premiums and levy(ies) must have been fully settled when due.

Selected VHIS Plan(s) will be eligible for the Premium Refund (the “Eligible Plan(s)”) if it meets all applicable requirements set out in clause 5. Otherwise, the Premium Refund will be forfeited.

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

Premium payment mode	Date of Premium Refund
Annual mode	On or before 31 May 2027
Semi-annual mode Quarterly mode Monthly mode	On or before 30 November 2027

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

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

7. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
8. The Premium Refund is offered to each Eligible Plan. If the Selected Customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
9. For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable (including but not limited to an increase in deductible, a downgrade of room level, a downgrade of plan level, cancellation or a downgrade of plan level of **PRUHealth Major**, if applicable, or a reduction in territorial scope of cover), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable (including but not limited to a reduction in deductible, an upgrade of room level, an upgrade of plan level, addition or an upgrade of plan level of **PRUHealth Major**, if applicable, or an expansion in territorial scope of cover), the increased portion of the premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 13 for calculation of the first year annualised premium).
10. The Promotion will not be offered to the Selected VHIS Plan(s) applied for or already in force on or before 30 June 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
11. **This Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
12. We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy).
13. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.

14. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
15. The Selected VHIS Plan(s) is/are underwritten by Prudential Hong Kong Limited, and is/are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
16. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

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

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

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

This flyer is for distribution in Hong Kong only.