

Historical Premium Increase Rates of Medical Insurance Products 醫療保險產品的過往保費增長率

PRUhealth medical plus 醫療加倍保	Premium increase rates for reporting year 2023 2023 報告年度的保費增長率				
	Oct 2019 2019 年 10 月	Oct 2020 2020 年 10 月	Oct 2021 2021 年 10 月	Oct 2022 2022 年 10 月	Dec 2023 2023 年 12 月
Plan 1 計劃一 (Annual deductible 每年自付額 = HK\$0 / US\$0)	4.1% - 6.1% (Note a 附註 a)	5.0% - 6.0%	4.5%	0%	6% (Note c 附註 c)
Plan 1 計劃一 (Annual deductible 每年自付額 = HK\$10,000 / US\$1,250)	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用
Plan 1 計劃一 (Annual deductible 每年自付額 = HK\$20,000 / US\$2,500)	4.1% - 6.1% (Note b 附註 b)	3.5% - 4.5%	4.5%	0%	6% (Note c 附註 c)
Plan 1 計劃一 (Annual deductible 每年自付額= HK\$50,000 / US\$6,250)	4.1% - 6.1% (Note b 附註 b)	3.5% - 4.5%	4.5%	0%	6% (Note c 附註 c)
Plan 2 計劃二 (90% coverage / 90%賠償)	4.1% - 6.1% (Note a 附註 a)	3.5% - 4.5%	4.5%	0%	6% (Note c 附註 c)
Highlight of Benefit Enhancement 保障提升重點 (Please refer to product brochure for the details of the benefits 請參閱產品小冊子以了解有關保障內 容)	Enhancement of “Cancer Benefit” and addition of “Family Premium Waiver for Cancer” & “Treatment Sure” service 優化「癌症保障」、增 設「家庭保費豁免－癌 症」及「安心醫」服務	N/A 不適用	N/A 不適用	Enhancement of “Daily hospital cash for staying below the semi-private room” 優化「每日住院現金 - 入住半私家病房以下的 病房」	Enhancement of multiple benefits and addition of new benefits including confinement benefits, surgical benefits, pre- & post- hospitalisation benefits and extended benefits 優化及新增多項保障項 目包括住院保障、外科 手術保障、住院前及出 院後保障、及延伸保障

Notes 附註:

- (a) Except for age 64, 65, 66 and 67 (age next birthday) and the premium increase rates for these ages are 2.9%, 1.9%, 1.1% and 1.1% respectively.
64 歲、65 歲、66 歲及 67 歲 (下次生日年齡) 除外，該等歲數的保費增長率分別為 2.9%、1.9%、1.1% 及 1.1%。
- (b) Except for age 66 (age next birthday) and its premium increase rate is 1.1%.
66 歲 (下次生日年齡) 除外，該歲數的保費增長率為 1.1%。
- (c) Premium increase rates apply to Region A only.
保費增長率僅適用於地區 A。

Last updated: 28 Dec 2023

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PRUmed lifelong care plan 終身保醫療計劃	Premium increase rates for reporting year 2023 2023 報告年度的保費增長率				
	Oct 2019 2019 年 10 月	Oct 2020 2020 年 10 月	Oct 2021 2021 年 10 月	Oct 2022 2022 年 10 月	Dec 2023 2023 年 12 月
Without PRUmed Major 不附加額外醫療保障	0.8% - 2.3%	2.5% - 3.5%	0%	2.5%	2.5%
With PRUmed Major 附加額外醫療保障	2.3% - 3.8%	2.6% - 4.6%	0%	3.5% - 4.5%	3.5% - 4.5%
Highlight of Benefit Enhancement 保障提升重點 (Please refer to product brochure for the details of the benefits 請參閱產品小冊子以了解有關保障內容)	Expansion of "Selected Surgical Procedure Schedule (in Day Surgery Centre or Clinic)" 擴展「指定外科程序表 (於日間外科手術中心或診所中進行)」	Addition of "Network Diagnostic Imaging Benefit" and "PRUmed Network Care Benefit" 新增「網絡診斷成像保障」及「網絡額外保障」 (Note d 附註 d) (Note e 附註 e)	N/A 不適用	N/A 不適用	N/A 不適用

Notes 附註:

- (d) "PRUmed Network Care Benefit" is only applicable for the policies with PRUmed major.
「網絡額外保障」只適用於已附加額外醫療計劃的保單。
- (e) "Network Diagnostic Imaging Benefit" and "PRUmed Network Care Benefit" cover the eligible expenses for the medical services provided by the Network Providers in Hong Kong. Please refer to product brochure for the details of the benefits.
「網絡診斷成像保障」及「網絡額外保障」保障由香港的網絡醫療服務提供者提供的合資格醫療服務的費用。保障詳情請參閱產品小冊子。

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Remarks 備註:

1. The above figures are rounded to one decimal place.
上述數字以四捨五入至一個小數位。
2. The premiums of the above medical plans are not guaranteed and are yearly adjustable based on the risk class (including but not limited to age, gender, 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 premiums based on several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit of respective plans.
上述醫療計劃的保費將根據保單續保時受保人所屬的風險級別（包括但不限於年齡、性別、自付額、計劃級別、國籍及居住國家）及當時年齡而按年調整，並非保證不變。保費的調整將基於不同因素，如我們的索償及續保經驗、醫療費用通脹、預期未來醫療費用及任何適用各醫療計劃之保障修訂。
3. The above information is the range of premium adjustment for the medical insurance products. The actual adjustment of individual policy may vary due to factors like age, gender, deductible, plan level, nationality and country of residence. Please refer to the Anniversary Statement for the latest premium.
以上資料為各醫療保險產品的保費調整範圍，個別保單的實際調整或會因應年齡、性別、自付額、計劃級別、國籍及居住國家等因素而有所不同。有關最新保費詳情，請參閱年結通知書。
4. The above information only reflects the premium increase for the same age. The actual premium increase rate may be higher after taking age advancement into account.
上述資料只反映就相同年齡的保費增長。在加上年齡增長的因素後，實際保費增長率可能比上述的保費增長率為高。

The above information only reflects the historical premium increase of the relevant products in the past years in Hong Kong and it is not indicator of future premium increase of the medical insurance products.

上述資料只反映香港相關產品往年的保費增長，並不是醫療保險產品未來保費增長的指標。