

pruworks

PRUChoice Group Medical Insurance
BestCare Scheme
保誠精選「團體醫療寶」晉領計劃

ENTERPRISE SOLUTIONS 企業方案


PRUDENTIAL
英國保誠

Listening. Understanding. Delivering.



PRUChoice Group Medical Insurance BestCare Scheme 保誠精選「團體醫療寶」晉領計劃

We understand that building a productive and healthy workforce is one of your top priorities. We are proud to present **PRUChoice Group Medical Insurance – BestCare Scheme** which offers a variety of choices in group medical benefits to suit your needs while providing comprehensive medical protection to your employees, so that you can rest assured that your employees are well taken care of at all times.

(Applicable on or after 21 April, 2020)

我們明白，建立高效及健康的團隊是您的其中一項重任。我們誠意推出**保誠精選「團體醫療寶」** – 晉領計劃，提供一系列切合需要的團體醫療計劃，為僱員提供全面醫療保障，確保僱員時刻得到全面照顧。

(2020年4月21日或之後適用)

Special Features 計劃特點

PRUChoice Group Medical Insurance - BestCare Scheme is designed to meet the needs of businesses with companies operating in Hong Kong with 2 employees or above, by providing your employees and their dependants (where appropriate) with comprehensive cover:

保誠精選「團體醫療寶」 – 晉領計劃專為有2名僱員以上的中小企業而設，為您的僱員及其家屬（如適用）提供周全保障：

Basic Benefit 基本保障	Optional Benefit 額外保障
✓ Hospital and Surgical Benefit 住院及手術保障	✓ In-Patient Top Up Medical Benefit 住院附加醫療保障
	✓ Clinical Benefit 門診保障
	✓ Dental Care Benefit 牙齒保健保障
	✓ Health Check Up Benefit 健康檢查保障

- The plan offers comprehensive worldwide cover for Hospital and Surgical expenses, coverage for surgery performed at a clinic.
住院及手術保障適用於全球，即使於門診進行的手術亦屬保障範圍。
- Different levels of benefit and optional benefits are available. You can provide benefits to employees of different eligibility according to their needs.
設有不同的保障等級及額外保障項目，您可按需求為不同資格的僱員提供保障。
- You have the flexibility to choose from the 100% or 80% reimbursement percentage under our “Optional Clinical Benefit”. You may simply mix and match the “Hospital and Surgical Benefit” with the “Optional Clinical Benefit” in different classes to fit in with your company’s protection needs and budget planning.
「額外門診保障」備有100%及80%賠償率的保障以供選擇。您可按需要將不同級別的「住院及手術保障」與「額外門診保障」自由配搭出合適的保障，以符合你的預算。
- Our medical network includes over 2,000 network doctors and medical service providers in Hong Kong, ranging from General Medical Practitioner, Specialist, Physiotherapist, and Chinese Herbalist.
全面醫療網絡覆蓋全港，超過2,000位網絡醫生及醫療服務機構可供選擇，包括普通科門診、專科門診、物理治療及中醫治療。
- Our “Optional In-Patient Top Up Medical Benefit” can provide extra medical protection to members against costly medical expenses. Furthermore, “Optional Dental Care Benefit” and “Optional Health Check Up Benefit” are available for you to choose.
自選「額外住院附加醫療保障」為會員提供額外保障，應付與日俱增的醫療費用。另有「額外牙齒保健保障」及「額外健康檢查保障」以供自由選擇及配搭。
- Same premium is applied for members under same level of benefit irrespective of the insured persons’ ages.
不論受保人的年齡大小，相同等級的會員，保費均劃一計算。

PRUChoice Group Medical Insurance is underwritten by Prudential General Insurance Hong Kong Limited.
保誠精選「團體醫療寶」由保誠財險有限公司批核及承保。

Prudential General Insurance Hong Kong Limited is referred to as “Prudential”.
保誠財險有限公司以下簡稱為「保誠」。



Table of Benefits 保障一覽表

Basic Plan 基本計劃



Hospital and Surgical Benefit 住院及手術保障 (Worldwide Coverage 適用於世界各地)

Section of Benefit ¹ 保障項目 ¹	Maximum Limit per Member (HK\$) 每位會員最高保障金額(港幣\$)		
	Private Room 私家病房 HS1	Semi-Private Room 半私家病房 HS2	Standard Ward ² 標準病房 ² HS3
1. Room & Board 住房及膳食費用 Limit per day 每日最高金額 Maximum of 120 days per disability 每症最多120日	2,000	950	550
2. Miscellaneous Hospital Service 住院雜項 Limit per disability 每症最高金額	24,000	13,000	8,000
3. Intensive Care 深切治療 (Supplement to Room & Board 補足住房及膳食費用) Limit per disability 每症最高金額	24,500	12,000	7,500
4. Special Nursing Service 私家看護服務 Limit per day 每日最高金額 Maximum of 120 days per disability 每症最多120日	800	430	250
5. Surgeon & Attendance Fees 外科醫生費及所有巡房費用 (For surgical cases only 只限於手術性之治療) Limit per disability 每症最高金額			
• Complex 複雜手術	62,000	48,000	30,000
• Major 大手術	30,000	24,000	17,000
• Intermediate 中手術	15,000	12,000	8,000
• Minor 小手術	7,500	7,000	3,800
6. Anaesthetist's Fees 麻醉科醫生費用 Limit per disability 每症最高金額			
• Complex 複雜手術	22,000	15,800	9,900
• Major 大手術	11,500	7,200	5,100
• Intermediate 中手術	5,500	4,100	2,600
• Minor 小手術	2,900	2,450	1,300
7. Operating Theatre Fees 手術室租金 Limit per disability 每症最高金額			
• Complex 複雜手術	22,000	15,800	9,900
• Major 大手術	11,500	7,200	5,100
• Intermediate 中手術	5,500	4,100	2,600
• Minor 小手術	2,900	2,450	1,300
8. In-Patient Physician's Fees 住院治療醫生費用 (For non-surgical cases only 只限於非手術性之治療) Limit per day 每日最高金額 Maximum of 120 days per disability 每症最多120日	2,000	950	550
9. In-Patient Specialist's Fees 住院專科醫生費用 Limit per disability 每症最高金額	6,000	4,000	2,500
10. Pre-admission & Follow-up Out-patient Care³ 入院前及出院後之門診護理 ³ Limit per disability 每症最高金額	7,000	5,050	1,400
11. Hospital Cash 住院現金 (Applicable only for confinement in Ward Bed of Hospitals under Hospital Authority of Hong Kong 只適用於香港醫管局轄下醫院大房病床的住院) Benefit per day 每日最高金額 Maximum of 120 days per disability 每症最多120日	600	400	250

12. 24 Hours Emergency Assistance Service Benefit 24小時緊急支援服務保障

- Access to 24-hour emergency telephone service
- Medical evacuation (Unlimited Cover)
- Repatriation to Hong Kong (Unlimited Cover)
- Repatriation of mortal remains/ ashes (Unlimited Cover)
- Arrangement of medical equipment/ medication
- Dispatch of physician
- Travel information, medical information, legal referral, interpreter referral, etc.
- Hospital deposit guarantee up to HK\$39,000
- A free extra benefit of HK\$120,000 for hospitalisation charges in addition to "Hospital and Surgical Benefit" in case of immediate hospitalisation right after emergency evacuation
- 提供24小時緊急電話服務
- 醫療救援 (無限額保障)
- 護送回港 (無限額保障)
- 遇事身故後, 將遺體或骨灰運返原居地 (無限額保障)
- 安排運送所需藥物/ 醫療器材
- 必要時派遣醫生到您身處的地方進行診治
- 旅遊及醫療資料諮詢服務、法律及傳譯轉介服務等
- 提供住院按金保障, 最高可達港幣\$39,000
- 進行緊急醫療護送後, 若入院治療該病症的費用超出「住院及手術保障」之保障金額, 病者將可獲得額外住院保障, 最高可達港幣\$120,000



Table of Benefits 保障一覽表

Optional Items 自選項目

Optional In-Patient Top Up Medical Benefit⁴ 額外住院附加醫療保障⁴



Section of Benefit ¹ 保障項目 ¹	Maximum Limit per Member (HK\$) 每位會員最高保障金額(港幣\$)		
	Private Room 私家病房	Semi-Private Room 半私家病房	Standard Ward ² 標準病房 ²
<p>80% of eligible expenses in excess of the maximum benefits payable under items 1 – 9 of “Hospital and Surgical Benefit”. 根據「住院及手術保障」第1至9項，如該部份的最高金額耗盡，「額外住院附加醫療保障」將支付其超出之80%醫療費用。</p> <p>Limit per disability 每症最高金額 In case of overseas hospitalisation, only medical Emergency case will be covered. 如身處海外，只適用於因急症之住院治療。</p>	100,000	50,000	30,000

Notes 備註：

- Surgery performed at a clinic or Hospital will be paid under “Hospital & Surgical Benefit”.
於診所或醫院進行的手術將於「住院及手術保障」賠償。
- Companies with 2 - 4 employees are only eligible to insure with HS3 of “Hospital and Surgical Benefit” and OP4 of “Optional Clinical Benefit” at the same time, insure with other benefit levels or “Optional In-Patient Top Up Medical Benefit” are not allowed.
如公司只有2 - 4名員工，該公司只可投保「住院及手術保障」的HS3級別及「額外門診保障」OP4級別，且必須同時投保，投保其他保障等級或「額外住院附加醫療保障」恕不接受。
- Including 1 related pre-admission outpatient consultation fee and all related follow-up outpatient consultation fees prescribed by a Registered Medical Practitioner within 6 weeks after discharge from hospital.
包括一次入院前由註冊醫生簽發與住院有關門診費用，及出院後六星期內所有由註冊醫生簽發與住院有關的門診費用。
- The level of cover of “Optional In-Patient Top-Up Medical Benefit” insured must be the same as the level of cover of “Hospital and Surgical Benefit” insured.
投保「額外住院附加醫療保障」的等級必須與「住院及手術保障」的投保等級相同。



Table of Benefits 保障一覽表

Optional Items 自選項目

Optional Clinical Benefit 額外門診保障



Section of Benefit ¹ 保障項目 ¹	Maximum Limit per Member/ Co-Payment (HK\$) 每位會員最高保障金額/ 自負額(港幣\$)			
	Plan 計劃 OP1	Plan 計劃 OP2	Plan 計劃 OP3	Plan 計劃 OP4 ²
“Non-Network” (Worldwide Coverage)「非網絡」(適用於世界各地) “Network” (HK Coverage only) ⁵ 「網絡」(只適用於香港) ⁵				
Reimbursement 賠償率	100%			80%
1. General Practitioner 普通科醫生 Limit per visit per day 每日每次最高金額	280	200	160	160
Network – General Practitioner 網絡普通科醫生 Co-Payment per visit 每次自負額	0	0	0	20
2. Specialist³ 專科醫生³ Limit per visit per day 每日每次最高金額	550	380	300	300
Network – Specialist³ 網絡專科醫生³ Co-Payment per visit 每次自負額	0	0	60	60
3. Physiotherapist and Chiropractor⁴ 物理治療及脊醫⁴ Limit per visit per day 每日每次最高金額	550	380	300	300
Network – Physiotherapist⁴ 網絡物理治療⁴ Co-Payment per visit 每次自負額	0	0	20	20
4. Chinese Herbalist, Chinese Bonesetter and Acupuncture 中醫師、跌打醫師及針灸 Limit per visit per day 每日每次最高金額	180	150	120	120
Network – Chinese Herbalist 網絡中醫師 Co-Payment Per visit 每次自負額	0	20	30	30
Total Number of Visits of Sections 1 – 4 (Limit per year) 項目1 – 4總診症次數(每年上限)	30			
5. Diagnostic X-ray and Laboratory Test⁶ X光診斷及化驗⁶ Limit per year 每年最高金額 (Combined with Network and Non-Network 網路與非網絡合計)	1,800	1,300	800	800

Notes 備註：

- Consultation fee and medication (if applicable) of General Practitioner, Specialist, Physiotherapist, Chiropractor, Chinese Herbalist, Chinese Bonesetter and Acupuncture are covered in “Optional Clinical Benefit”.
普通科醫生、專科醫生、物理治療師、脊醫、中醫師、跌打醫師及針灸的「額外門診保障」包括診症費及處方藥物(如適用)。
- Companies with 2 - 4 employees are only eligible to insure with HS3 of “Hospital and Surgical Benefit” and OP4 of “Optional Clinical Benefit” at the same time, insure with other benefit levels or “Optional In-Patient Top Up Medical Benefit” are not allowed.
如公司只有2 - 4名員工，該公司只可投保「住院及手術保障」的HS3級別及「額外門診保障」OP4級別，且必須同時投保，投保其他保障等級或「額外住院附加醫療保障」恕不接受。
- Treatment by Specialist must be referred by General Practitioner, except the Specialist consultation of Gynaecology, Pediatrics, Family Medicine and Oncology.
專科醫生治療必須由普通科醫生轉介，惟婦科、兒科、家庭醫科及腫瘤科的專科門診除外。
- Treatment by Physiotherapist and Chiropractor must be referred by General Practitioner or Specialist.
物理治療師及脊醫治療必須由普通科醫生或專科醫生轉介。
- To enjoy the benefit for eligible medical expenses under “Network” Benefit, the following conditions should be met:
要在「網絡」保障下，獲得合資格之醫療費用的保障，必須符合以下條件：
 - No “Network” Benefit for Chiropractor, Chinese Bonesetter and Acupuncture.
「網絡」保障並未提供脊醫、跌打醫師及針灸項目。
 - All treatments must be incurred in “Network” Service Provider (including clinics or diagnostic centres).
所有治療必須由「網絡」服務提供者提供(包括診所或檢驗中心)。
 - Specialist and Physiotherapy consultation of “Network” Benefit must be referred by “Network” General Practitioner.
「網絡」專科及物理治療診症必須由「網絡」普通科醫生轉介。
 - Pre-authorisation must be obtained from “Network” Service Providers appointed by Prudential for Diagnostic X-ray or Laboratory Test.
X光診斷及化驗必須得到由保誠指定「網絡」服務提供者的預先批准。
- Diagnostic X-ray and laboratory test must be referred by General Practitioner or Specialist.
X光診斷及化驗必須得到由保誠指定「網絡」服務提供者的預先批准。



Table of Benefits 保障金額表

Optional Items 自選項目



Optional Dental Care Benefit 額外牙齒保健保障

Section of Benefit 保障項目	Maximum Limit per Member 每位會員最高保障
1. Oral Examination 牙齒檢查	Once a year 每年一次
2. Scale & Polish 洗及除牙石	Once a year 每年一次
3. Intra-Oral-X-Rays, when necessary 經牙醫診斷需進行之口腔內X光牙齒檢驗	Unlimited 不限次數
4. Filings due to decay, when necessary 因蛀牙引起必須的補牙 <ul style="list-style-type: none"> Amalgam (silver) filling for premolar and molar teeth and White (composite) fillings for front teeth 只供因蛀牙而引起之大牙(銀粉)或門牙(瓷粉)補牙 Intermediate restorations, including dressings and medication 臨時補牙, 包敷藥、止痛藥 Not including filling for cosmetic reasons 不包括以美觀為理由之補牙服務 	Unlimited 不限次數
5. Emergency consultation & treatment within consultation hours 診症時間內的緊急診症及治療 <ul style="list-style-type: none"> Relief of toothache, including dressings and medication 牙痛, 包括敷藥、止痛藥 Incision and drainage of abscesses 治療膿瘡 Control of bleeding with packs and sutures 止血, 包括包紮及縫合傷口 Re-cement loose crowns and bridges, excluding Maryland bridge 黏固鬆脫之牙冠、牙橋及嵌體, 不包括瑪莉蘭橋 Temporary dressing for lost fillings 因蛀牙而引起的臨時補牙 	Unlimited 不限次數
6. Simple Extraction due to tooth decay or gum disease 因蛀牙或患嚴重牙周病之牙齒而引起的普通脫牙 <ul style="list-style-type: none"> Not including extraction of wisdom teeth, any complicated extractions requiring bone removal, any extractions requiring surgical operations or extractions for orthodontic reasons 不包括脫除智慧齒、任何需移走牙骨的複雜脫牙、口腔手術脫除牙腳或牙齒、或因矯正牙齒的脫牙 	Unlimited 不限次數
7. Periodontal (gum) treatment, where necessary 必須的牙周病治療 <ul style="list-style-type: none"> This includes treatment of mild to moderate Periodontal (gum) disease which involves curettage and root planning with medication as required and is limited to treatment within the scope of a General Dental Practitioner 只限由普通科牙醫進行的輕微至中度牙周病治療, 包括清洗牙周袋內的牙菌膜及牙根刮治的牙科治療 Excludes Treatment of Advanced Periodontal (gum) disease 不包括嚴重牙周病治療 	Unlimited 不限次數
8. Medication 藥物 <ul style="list-style-type: none"> As required for treatment of dental pain or abscess 只供治療牙痛及牙瘡之用 	Unlimited 不限次數

Notes 備註:

- Consultations & treatment fees of dental specialists or dentists with specialty training are not included in the plan of benefit. 註冊專科牙醫或已接受牙科專科訓練的牙醫的診症及治療費用不包括在保障計劃內。
- Children under the age of 12 years old will be entitled to Fluoride Treatment once per year. 12歲以下之小童, 每年可享有一次氟化程序治療。
- Member must attain the age of 5 when insuring Dental Benefit. 投保牙齒保健保障會員之年齡必須達5歲或以上。
- Dental Benefit is provided by appointed "Network" Service Provider. 牙齒保健保障由指定「網絡」服務提供者提供。

Optional Health Check Up Benefit 額外健康檢查保障



Section of Benefit 保障項目	Maximum Limit per Member 每位會員最高保障
Number of Health Check Up Visit 健康檢查次數	Once a year 每年一次
Clinic Test 診所內的檢查	<ul style="list-style-type: none"> Medical History 詳細病歷調查 Physical Examination 體格檢查 Medical Report 驗身報告
Laboratory Test 化驗所內的檢查	<ul style="list-style-type: none"> Alkaline Phosphatase 鹼性磷酸酶 ALT/ S.G.P.T. 谷丙轉氨酶 Blood Glucose 血糖 Chest X-Ray Test 胸部X光檢查 Complete Blood Count 血全計 Serum Creatinine 肌酸酐 Total Cholesterol 總膽固醇 Uric Acid 尿酸 Urinalysis (Biochemistry and Microscopy) 尿液常規檢查

Notes 備註:

- Member must attain the age of 18 when insuring Health Check Up Benefit. 投保健康檢查保障會員之年齡必須達18歲或以上。
- Health Check Up Benefit is provided by the appointed "Network" Service Provider. 健康檢查保障由指定「網絡」服務提供者提供。



Table of Premium 保費表

Annual Premium per Member (HK\$)
每位年費(港幣\$)

Level of Benefit 保障級別	Private Room 私家病房 HS1	Semi-Private Room 半私家病房 HS2	Standard Ward 標準病房 HS3	
Hospital and Surgical Benefit 住院及手術保障	3,531	1,755	1,107 (2 - 4 employees ¹ 員工人數2 - 4名 ¹ : 1,359)	
		+		
Optional In-Patient Top Up Medical Benefit 額外住院附加醫療保障	909	479	403	
		+		
Optional Clinical Benefit 額外門診保障	Plan 計劃 OP1	Plan 計劃 OP2	Plan 計劃 OP3	Plan 計劃 OP4
	3,928	2,547	1,924	1,706 (2 - 4 employees ¹ 員工人數2 - 4名 ¹ : 2,096)
		+		
Optional Dental Care Benefit ² 額外牙齒保健保障 ²		550		
		+		
Optional Health Check Up Benefit ² 額外健康檢查保障 ²		750		

Notes 備註：

- Companies with 2 - 4 employees are only eligible to insure with HS3 of "Hospital and Surgical Benefit" and OP4 of "Optional Clinical Benefit" at the same time, insure with other benefit levels or "Optional In-Patient Top Up Medical Benefit" are not allowed.
如公司只有2-4名員工，該公司只可投保「住院及手術保障」的HS3級別及「額外門診保障」OP4級別，且必須同時投保，投保其他保障等級或「額外住院附加醫療保障」恕不接受。
- Premium of "Optional Dental Care Benefit" and "Optional Health Check Up Benefit" are calculated on a full year basis. Should new join member enjoys these two benefits during policy period, full year premium shall still be paid. If member's benefit is ceased during policy period, no premium shall be refunded.
「額外牙齒保健保障」及「額外健康檢查保障」之保費以全年計算，若新加入僱員於保單生效期間獲享此兩項保障，亦需要付全年保費；如受保會員在新保單生效期間被中止保障，有關保費亦不會獲得退還。
- The minimum premium for each policy is HK\$3,000.
每張保單最低保費為港幣\$3,000。



Eligibility 投保資格

- All applications including the application of optional benefits must be underwritten and approved by Prudential General Insurance Hong Kong Limited. (“Prudential”).
所有申請包括額外保障的申請必須經保誠財險有限公司(「保誠」)批核。
- **PRUChoice Group Medical Insurance** (“insurance”) provides benefits to employees who are aged under 65 and also to employees’ dependants, including their spouse, who are aged under 65, and unmarried children aged between 15 days and 18 years old (or aged below 23, when they are under full-time education with valid proof).
保誠精選「團體醫療寶」保險計劃(「計劃」)為65歲以下之僱員及僱員的家屬，包括未滿65歲之配偶，及年齡由15天至18歲的未婚子女(或未滿23歲就讀全日制學校的未婚子女，惟需提供有效證明文件)提供保障。
- Application for this insurance is limited to the company operated in Hong Kong and all eligible employees in the company must enroll in the insurance.
此計劃只適用於香港營運的公司及所有該公司聘請的員工必須同時申請此計劃。
- Participating company must fulfill the minimum employee requirement of the relevant scheme : at least 5 employees. If the company has only 2 - 4 employees, application for HS3 and OP4 of BestCare Scheme is allowed only and application for both “Hospital and Surgical Benefit” and “Optional Clinical Benefit” are required at the same time.
投保計劃之公司必須符合相關最低員工人數要求：5位員工或以上。倘若公司只有2至4名員工，該公司只可參加晉領計劃HS3及OP4保障，且必須同時投保「住院及手術保障」及「額外門診保障」。
- All employees of participating company must enroll in the “Hospital and Surgical Benefit”.
參與此計劃的公司，其所有僱員必須投保「住院及手術保障」。
- Under this insurance, if the company enrolls “Optional Clinical Benefit” for their employees, all employees, including their spouse and dependants must enroll such benefit.
在此計劃下，若公司為僱員投保「額外門診保障」，所有僱員，包括僱員配偶及家庭亦必須同時參與此保障。
- For the “Optional In-Patient Top Up Medical Benefit”, there should be at least 5 or more employees applying at the same time, otherwise, we will not consider the application. The level of cover of “Optional In-Patient Top Up Medical Benefit” must be the same as the level of cover of “Hospital and Surgical Benefit”.
「額外住院附加醫療保障」必須有5位員工或以上同時申請；否則，我們不會考慮有關申請。投保「額外住院附加醫療保障」的等級，必須與所投保的「住院及手術保障」等級相同。
- Participating company may divide their employees into different groups according to their eligibility but all qualified employees of the same eligibility should be in the same group.
參與此計劃之公司可按僱員資格把僱員編為不同組別，惟所有擁有同一僱員資格之合資格僱員必須同屬一組別。
- Dependant shall be in the same group as the employee. If one dependant of the family enrolls in this insurance, all qualified dependants of the same family must also enroll.
家屬必須與僱員同屬一個組別，如其中一名家屬參與此計劃，則同一家庭中所有合資格之家屬亦須同時參與本計劃。
- All covered employees, and their covered dependants shall be deemed as members for the entitlement of the corresponding benefits.
所有受保僱員、受保家屬，均以會員身份獲得保障。
- Upon policy expiry, no premium shall be refunded if the number of members is less than the minimum employee requirement of the relevant scheme due to any withdrawal of membership.
當保單期滿時，如因會員撤換而令參與的人數少於相關最低員工人數要求，本公司恕不作任何退款。
- Member must attain the age of 5 when insuring “Optional Dental Care Benefit” and age of 18 when insuring “Optional Health Check Up Benefit”.
投保「額外牙齒保健保障」的會員必須達5歲以上，而投保「額外健康檢查保障」的會員必須年滿18歲。



Major Exclusions 主要不保事項

- Illness or Bodily Injury for which the Member received consultation, investigation or Treatment, or presented signs or symptoms within three (3) calendar months prior to the Commencement Date of Member's Coverage, unless the Member has been insured under the same Prudential's Group Medical Insurance Policy for continuous twelve (12) calendar months.
會員於醫療保障生效日前三個月內因存在的疾病或身體損傷或曾需接受診症，查診或治療或已出現的病癥；除非會員已在同一保誠團體醫療保險保單已投保連續超過十二個月。
- Treatment for AIDS or HIV-related conditions which originate during the first 5 years of membership; or venereal disease.
在成為會員的首5年內，因後天免疫力缺乏症(愛滋病)或與人類免疫力缺乏之相關病毒(HIV)引致的治療，或性病。
- Treatment relating to congenital, developmental or hereditary conditions, geriatric, psychiatric conditions or mental disorders, pregnancy, infertility, or sterilization.
任何有關先天性、發育中出現異常情況、或遺傳性情況、老年病、精神病或精神失常、懷孕、不育或絕育。
- Dental treatment and oral surgery except for emergency hospital treatment arising from an accident and in circumstance provided in the Dental Care Benefit under Optional Benefit (if applicable); or cosmetic surgery.
牙科治療或口部外科手術，但由意外引致的緊急住院治療或在牙齒保健保障(如適用)內提供的保障則除外，或整容手術。
- Treatment arising from war, invasion, civil war, hostilities, act of terrorism, criminal acts, self-inflicted injury, suicide, abuse of drugs or alcohol, or participating in professional sports.
因戰爭、入侵、內戰、敵對、恐怖主義活動、參與犯罪活動、自殘、自殺、濫用藥物、酗酒，或進行專業運動所引起之治療。
- Rest cure, general check-ups except in circumstances provided in the Health Check Up Benefit under Optional Benefit (if applicable), hearing or eye test, vaccination, inoculations, supportive treatment of renal failure such as dialysis.
休養或療養、一般檢查，但在健康檢查保障(如適用)內提供的保障則除外、聽覺或視力測驗、預防注射、腎衰竭的輔助治療如血液透析治療。
- Use of special braces or implant appliances (e.g. prosthesis, lens, stent, etc), blood or blood plasma, non-medical services (e.g. medical reports, telephone charges, etc), experimental or new medical technology (unless approved by Prudential).
使用特殊矯正器或移植手術(包括義肢、鏡片、引流條/導管等)、血或血漿、非醫療性服務(包括醫療報告、電話費等)、試驗性或新治療技術(經保誠預先核准除外)。

For more details, please refer to the Policy.

欲知詳情，請參閱保單。

Commercial Insurance 商業保險

Besides group medical insurance and group life assurance, you should have the need to protect your business with general insurance. Riding on the advantage of being a provider for group insurance and general insurance, Prudential is proud of presenting the following products to you.

除了團體醫療保險及團體人壽保險外，相信您亦需要為您的業務購買一般保險。作為一個團體保險及一般保險的服務提供者，保誠誠意為您提供以下產品。

Shop Insurance – PRUChoice Shop

店舖保險計劃 – 保誠精選「商舖寶」

To run a business in Hong Kong successfully is challenging. Shop owners need to protect their own business from misfortune such as fire, burglary and water damage. To relieve shop owners from worrying about unexpected accidents, Prudential introduces PRUChoice Shop to shop owners. With the full-range "All Risks" protection of PRUChoice Shop, shop owners can concentrate on the business with peace of mind. The protection of PRUChoice Shop includes shop contents, sample and trade stocks, business interruption, money, personal accident, public liability and employees' compensation (optional).

要在香港成功地管理好店舖，絕非易事。店主們要細心地為店舖作好妥善的保險安排，以防備因火災、盜竊、水浸等意外所帶來的損失。

保誠精選「商舖寶」店舖保險計劃承保範圍非常廣泛，在本計劃的「全險」保障下，店主們可以安枕無憂，專心發展業務。**保誠精選「商舖寶」**保障包括店舖設備、貨辦及存貨、營業中斷、金錢損失、人身意外、公眾責任及可額外投保的僱員補償保障。

Small Office Insurance – PRUChoice Office

辦公室保險計劃 – 保誠精選「興業寶」

PRUChoice Office is a comprehensive insurance programme that has been tailor-made to the needs of the medium to small sized business in Hong Kong. With its full-range "All Risks" protection, business owners can manage their business well without having to worry about any unexpected misfortune such as fire, theft, burglary and water damage. The protection of PRUChoice Office includes office contents, business interruption, money, personal accident, public liability and employees' compensation (optional).

為提供本港中、小型企業一項至周全的保障計劃，保誠誠意推出**保誠精選「興業寶」**辦公室保險計劃。此計劃承保範圍非常廣泛，包括火災、搶劫、盜竊、水浸等。在本計劃的「全險」保障下，營商人士可以安枕無憂，專心發展業務。**保誠精選「興業寶」**保障包括辦公室設備、營業中斷、金錢損失、人身意外、公眾責任及可額外投保的僱員補償保障。

Personal Insurance 個人保險

Like other employers, you are paying more attention to your employees' individual needs. This does not only promote sense of belonging in working place, but also recognises you as a caring employer to attract more talents. Why not let Prudential introduce a suite of personal insurance as follows to your employees now?

與其他僱主一樣，您必定也時刻關心僱員的需要，從而吸引更多人才，及增加僱員對公司的歸屬感及形象。何不讓保誠為您的僱員推介以下的個人保障？

- PRUChoice Card Protection Plus 保誠精選「失卡寶」
- PRUChoice China Accidental Emergency Medical 保誠精選「中國意外急救」
- PRUChoice China Protection 保誠精選「中國安心寶」
- PRUChoice Clinic 保誠精選「診療寶」
- PRUChoice Cruise Travel 保誠精選「郵輪旅遊樂」
- PRUChoice Golfers 保誠精選「高球樂」
- PRUChoice HealthCare 保誠精選「康療寶」
- PRUChoice HealthCheck 保誠精選「康檢寶」
- PRUChoice HealthCheck Deluxe 保誠精選「尊尚康檢寶」
- PRUChoice Home 保誠精選「家居寶」
- PRUChoice Home Deluxe 保誠精選「名家寶」
- PRUChoice Home Landlord 保誠精選「業主寶」
- PRUChoice Maid 保誠精選「僱傭寶」
- PRUChoice Medical 保誠精選「醫療寶」
- PRUChoice MediExtra 保誠精選「健康寶」
- PRUChoice Motor 保誠精選「駕駛寶」
- PRUChoice Personal Accident 保誠精選「安健寶」
- PRUChoice Personal Accident Plus 保誠精選「倍安寶」
- PRUChoice Travel 保誠精選「旅遊樂」
- PRUChoice Travel Overseas Study 保誠精選「海外留學寶」
- PRUChoice Travel Working Holiday 保誠精選「工作假期寶」
- PRUChoice BMX (Building Management Xtra) 保誠精選「樓宇寶」
- PRUChoice Shop 保誠精選「商舖寶」
- PRUChoice Office 保誠精選「興業寶」
- PRUChoice Group Medical 保誠精選「團體醫療寶」
- PRUChoice Group Life 保誠精選「團體人壽寶」
- Fire Insurance 火險

To know more about our products, please call your financial consultant/ broker.
如欲查詢以上產品詳情，請聯絡您的理財顧問或經紀。

Enjoy Comprehensive Hospital and Surgical Benefit by insuring **PRUChoice MediExtra** 投保**保誠精選「健康寶」**享有更全面住院及手術保障

Employees can additionally insure with standalone individual medical benefit under **PRUChoice MediExtra** on top of the benefit of “Hospital and Surgical Benefit” provided by you to cover the possible shortfall of medical expenses and enjoy a lifelong medical coverage.

除了您為僱員提供的基本住院及手術保障外，僱員亦可單獨購買附加住院醫療計劃，以補足未能在基本住院及手術保障全數支付的醫療費用及享終身醫療保障。

What is **pruworks**? 甚麼是**pruworks** ?

PRUWorks gives business owners, HR teams and employees a one-stop portal for easy and convenient access to insurance, employee benefits and business solutions with seamless digital experience.

PRUWorks 一站式電子平台，讓僱主、人力資源團隊和僱員透過無縫的電子體驗，簡易便捷地管理保單、享用僱員專屬優惠及企業方案。



For further information, please contact Prudential General Insurance Hong Kong Limited 如有查詢，請聯絡保誠財險有限公司

PRUDENTIAL GENERAL INSURANCE HONG KONG LIMITED

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8446

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8446

Note: This brochure is for illustrative purpose only. Please refer to the insurance Policy for exact terms and condition.
註：此小冊子只作介紹用途，有關之條文細節，請參閱保單條款。所有中文簡譯，如與英文有異，概以英文為準。