



## We do continuous upgrade for your protection

Tune up your protection when you migrate your existing medical plan to **VHIS plan** and enjoy different migration arrangements

From **1 January to 31 March 2023**, you can migrate any of the in force designated original medical plans below to **VHIS plans**<sup>1</sup>, with the following migration arrangements:

### Original Medical Plan(s)

PRUhealth medical plus  
PRUhealth secure top-up plan  
PRUmed better care plan  
PRUmed care plan

PRUmed health care plan  
PRUmed lifelong care plan  
PRUmyhealth prestige medical plan  
PRUparent medical care plan

### VHIS Plan(s)

PRUHealth VHIS VIP Plan  
PRUHealth FlexiChoice Medical Plan<sup>2</sup>  
PRUHealth CoreChoice Medical Plan



#### Arrangement 1: Stay protected for your currently covered conditions<sup>1</sup>

You can migrate to a **VHIS Plan** while keeping your hospital cover for existing injuries or illnesses<sup>1</sup> that we already covered under your **Original Medical Plan**.



#### Arrangement 2: No need to go through the waiting periods that you have already completed under your Original Medical Plan

The waiting period under your **VHIS Plan** for unknown pre-existing conditions and specified pregnancy complications (if applicable) will be counted from your **Original Medical Plan**.



#### Arrangement 3: Carry your no-claim record from your Original Medical Plan to the new VHIS Plan

If your **Original Medical Plan** is a **PRUmed lifelong care plan**, you can carry your no-claim record over when you migrate to a **PRUHealth FlexiChoice Medical Plan**<sup>2</sup>. Your no-claim record will be used to determine your eligibility for No Claim Discount under **PRUHealth FlexiChoice Medical Plan**<sup>2</sup>.

Plans vary widely in the scope and level of coverage they offer, so we recommend you check that you are getting the cover you need and a policy that best fits your situation.

There is more information about the VHIS Plans and migration details at **our website**.

<sup>1</sup> This is subject to the underwriting result of your migration application whether to accept it on standard terms, accept it with premium loading and/or exclusions, or reject it. The currently covered conditions may possibly be excluded in the VHIS Plan.

<sup>2</sup> **PRUHealth FlexiChoice Medical Plan** is currently available only as a supplementary benefit.

Contact your consultant or call our Customer Service Hotline



**2281 1333**



**www.prudential.com.hk**

## Terms and Conditions

1. These arrangements for migrating your **Original Medical Plan(s)** (as defined below) to **PRUHealth VHIS VIP Plan**, **PRUHealth FlexiChoice Medical Plan** or **PRUHealth CoreChoice Medical Plan** (the "Migration Arrangement") are offered by Prudential Hong Kong Limited ("Prudential" or "we") and cover the period from 1 January to 31 March 2023, both dates inclusive (the "Migration Period").
2. The Migration Arrangement is applicable to the plan migration applied through the Agency channel or Broker channel of Prudential.
3. In order to be eligible for the Migration Arrangement, you must fulfil the eligibility requirements below:
  - (i) you must hold at least one in force designated original medical plan as listed in the table on the 1<sup>st</sup> page of this flyer (the "**Original Medical Plan**");
  - (ii) the effective date of your **Original Medical Plan** is on or before 1 January 2022 for migration to **PRUHealth FlexiChoice Medical Plan** or **PRUHealth CoreChoice Medical Plan**; and on or before 30 June 2021 for migration to **PRUHealth VHIS VIP Plan**;
  - (iii) you must submit your migration application within the Migration Period;
  - (iv) you must hold a Hong Kong identity document; and
  - (v) you must have no pending claims in process or any claims pending to be submitted under the **Original Medical Plan** you hold with us; otherwise, you will have to wait until any claims are settled before you can submit your migration application.
4. We carry over any individual exclusions, loadings and/or special terms and conditions under your **Original Medical Plan** to your **PRUHealth VHIS VIP Plan**, **PRUHealth FlexiChoice Medical Plan** or **PRUHealth CoreChoice Medical Plan** (the "**VHIS Plan(s)**").
5. **To benefit from Arrangement 2:**
  - (i) Your benefit cover for unknown pre-existing conditions of the **VHIS Plan** will follow the original effective date. This is the effective date of your **Original Medical Plan** or the effective date of its reinstatement, whichever is later ("Original Effective Date").
  - (ii) The benefit cover for specified pregnancy complications (only available under **PRUHealth VHIS VIP Plan** and **PRUHealth FlexiChoice Medical Plan**) will apply 300 days after the Original Effective Date.
6. **To benefit from Arrangement 3:**
  - (i) This only applies when you migrate your **Original Medical Plan** of **PRUmed** lifelong care plan to **PRUHealth FlexiChoice Medical Plan**. After the migration, we will replace your "No Claim Bonus" under your **Original Medical Plan** with a different "No Claim Discount" under **PRUHealth FlexiChoice Medical Plan**.
  - (ii) We will count the no-claim record you have built up in your **Original Medical Plan** towards your eligibility for "No Claim Discount" under your new **PRUHealth FlexiChoice Medical Plan**.
7. If you change your mind after you have migrated your plan, you can exercise your right to cancel the **VHIS Plan** within the cooling-off period and make a request to stay in your **Original Medical Plan**.
8. If you are dissatisfied with the result of your migration application (including but not limited to additional loadings and/or exclusions we impose based on our underwriting decision) or if we decline or postpone the application for migration, you will stay in your **Original Medical Plan**.
9. The **VHIS Plan(s)** is/are underwritten by Prudential Hong Kong Limited, and is/are subject to all their 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.
10. We have the right to change any terms and conditions of this Migration Arrangement 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. 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/](http://www.vhis.gov.hk/en/).

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