

Customer Guide for Prescribed Diagnostic Imaging Tests (Applicable for Individual Life Insurance)

訂明診斷成像檢測- 客戶指南(適用於個人壽險產品計劃)

Life Assured can enjoy a preferential price for the prescribed diagnostic imaging tests at our designated network imaging centres (“Network Imaging Centres”) as long as a valid referral from a registered doctor has been obtained for the prescribed diagnostic imaging tests, Diagnostic imaging tests, such as Magnetic Resonance Imaging (MRI scan), Computed Tomography (CT scan) and Positron Emission Tomography (PET scan) to identify medical conditions or diseases. (Please refer to page 4 for details of Network Imaging Centres).

For specified imaging test on specified body parts conducted at our Network Imaging Centres covered under the PRUHealth FlexiChoice Medical Plan, we will also waive the related coinsurance for approved claim up to its itemised limit listed on the benefit schedule according to the terms and conditions.

Should you need assistance with any matter pertaining to this service, please contact your financial consultant or contact us by email: service@prudential.com.hk

假如受保人在註冊醫生的轉介下需要進行訂明診斷成像檢測以辨識病況或疾病，例如磁力共振掃描、電腦斷層掃描及正電子放射斷層掃描，受保人可於我們的指定網絡成像中心（以下簡稱「網絡成像中心」）以優惠價進行訂明診斷成像檢測（有關網絡成像中心的詳情，請參閱第四頁）。

在保誠靈活自主醫保計劃下，於網絡成像中心就指定身體部位進行指定檢測，我們更會按保單條款就有關獲批核索償豁免共同保險，直至達到保障表內所列之該項目賠償限額。





若您需要任何關於此服務的協助，請聯絡您的理財顧問或透過電郵聯絡我們 service@prudential.com.hk

Process Outline 流程簡介

Few simple steps to enjoy this service:

幾個簡單步驟 即可享用服務：

	<p>Diagnosis 診斷</p>	<p>Life assured referral by a registered doctor after consultation for the prescribed diagnostic imaging tests.</p> <p>於診症後，註冊醫生轉介受保人進行訂明診斷成像檢測。</p>
	<p>Appointment 預約</p>	<p>You can check the preferential price of the recommended imaging tests; and make an appointment with our Network Imaging Centres directly.</p> <p>您可直接致電網絡成像中心查詢建議之成像檢測優惠價詳情及預約。</p>
	<p>Registration 登記</p>	<p>You may obtain the Life Medical eCard via myPrudential or PRUMobile and just simply need to present your Life Medical eCard and identity document (i.e. HKID card or birth certificate) with doctor referral letter at our Network Imaging Centres upon registration for preferential price.</p> <p>您可登入 myPrudential 或經 PRUMobile 擷取保誠電子醫療卡。並只需在網絡成像中心簡單出示保誠電子醫療卡及身份證明文件(即香港身份證或出世紙) 與醫生轉介信以進行登記使用優惠價。</p>
	<p>Report delivery 報告送遞</p>	<p>You may request the Network Imaging Centre to deliver the test report to your Registered Doctor directly or to collect in person.</p> <p>您可要求網絡成像中心將檢測報告送交您的註冊醫生或自行領取。</p>

	<p>Test and payment</p> <p>檢測及付款</p>	<p>Settle the bill directly with the Network Imaging Centre after the test. Remember to check whether the receipt indicates the use of the preferential price for the prescribed diagnostic imaging tests at medical network. Please keep the receipt and copy of the referral letter for medical claim if needed. (The acceptance of Life Medical eCard at the network Imaging Centre upon registration does not represent that such medical service is eligible for claim which is subject to the policy provisions of respective plan(s).)</p> <p>完成檢測後，直接向網絡成像中心支付費用，謹記檢查收據上有否標明已使用本公司網絡的優惠價進行訂明診斷成像檢測。如有需要申請醫療開支理賠，請保留收據及醫生轉介信副本作理賠之用。(網絡成像中心於登記時接納使用此電子卡並不代表該醫療服務合資格獲得索償，有關索償受限於相關計劃之保單條款。)</p> <div style="text-align: center;">   <div style="border: 2px solid red; padding: 5px; display: inline-block; text-align: center;"> <p>Preferential price offer to Prudential customer</p> </div> </div>
	<p>Submit claim application(if applicable)</p> <p>遞交理賠申請 (如適用)</p>	<p>You can submit the claim via myPrudential or contact your financial consultant to submit the claim by electronic way.</p> <p>您可經 myPrudential 遞交理賠申請或聯絡您的理財顧問以電子方式遞交理賠申請。</p>

List of Network Imaging Centres 網絡成像中心名單

Please contact the Network Imaging Centres to check the preferential price of the prescribed imaging test(s) and to make an appointment directly. The following information may be updated from time to time without advance notice.

請直接致電網絡成像中心查詢建議之成像檢測優惠價及預約。以下資料可能會不時更改，恕不另行通知。

Network Imaging Centres 網絡成像中心	Address 地址	Service Hours & Telephone Number 辦公時間及 電話號碼
Hong Kong Island 香港區		
International Medical Centre 國際醫療中心	28/F, International Medical Centre One Chinachem Central, 22 Des Voeux Road Central, Hong Kong 香港中環德輔道中 22 號 國際醫療中心 28 樓	Mon – Fri 星期一至五 09:00 – 18:00 Sat 星期六 09:00 – 13:00 Tel. 電話: 2878 2988
Trinity Medical Imaging Centre 全仁醫學診斷中心	7B, 7/F Entertainment Building, 30 Queen’s Road Central, Hong Kong 25722121 香港中環皇后大道中 30 號娛樂行 7 樓 B 室	Mon – Fri 星期一至五 09:00 – 18:00 Sat 星期六至日 09:00 – 13:00 Tel. 電話: 2572 2121
Kowloon 九龍區		
The Specialists 香港專科	20/F, Office Tower One, Grand Plaza, 625 & 639 Nathan Road, Mongkok, Kowloon. 九龍旺角彌敦道 625 & 639 號雅蘭中心一期 20 樓	Mon – Sat 星期一至六 09:00 – 19:00 Tel. 電話: 3405 8288
Hong Kong Advanced Imaging 博思醫學診斷中心	12/F, Office Tower, Langham Place, 8 Argyle Street, Mong Kok, Kowloon 旺角亞皆老街 8 號朗豪坊辦公大樓 12 樓	Mon – Fri 星期一至五 09:00 – 19:00 Sat 星期六 09:00 – 17:00 Tel. 電話: 2156 5818
HK Health Check & Medical Diagnostic Centre 香港體檢及醫學診斷中心	LG2, Nathan Square, 348 Nathan Rd, Jordan, Kowloon, 九龍佐敦彌敦道 348 號彌敦坊地庫二層	Mon – Sat 星期一至六 09:00 – 18:30 Tel. 電話: 3678 8288
New Territories 新界區		
HK Health Check & Medical Diagnostic Centre 香港體檢及醫學診斷中心	Shop 19-20, Golden Plaza, 28 Shui Che Kwun Street, Yuen Long, NT 新界元朗水車館街 28 號萬金中心 19-20 號舖	Mon – Sat 星期一至六 09:00 – 18:30 Tel. 電話: 2117 0168

Important Notes 注意事項

1. Life Medical eCard is not transferable and can only be used by the Life Assured as shown on this eCard.

保誠電子醫療卡不可轉讓，只供電子卡上所顯示的受保人使用。
2. The acceptance of the Life Medical eCard at the network imaging centre upon registration does not represent that such medical service is eligible for claim which is subject to the policy provisions of respective plan(s).

醫療網絡成像中心接受使用此電子卡並不代表該醫療服務合資格獲得索償，有關索償受限於相關保單之保單條款。
3. Prior appointment is required. Life Medical eCard and identity document are required upon registration together with the referral letter by Life Assured. Any Prudential Privileges may not be offered in case of failure of presenting these documents.

有關服務需要預約。於醫療服務供應商登記時，受保人需出示電子卡、身份證明文件及醫生轉介信。如果未能出示相關文件，將不能享有保誠優惠。
4. Under PRUHealth FlexiChoice Medical Plan, we will further waive the coinsurance for the approved claims up to its itemised limit listed on benefit schedule if the Specified Diagnostic Imaging Tests on Specified Body Parts are conducted at our Network Imaging Centres. Specified Diagnostic Imaging Tests on Specified Body Parts includes i) CT scan on coronary arteries; ii) MRI scan on brain, cervical spine, lumbar spine & abdomen (including whole abdomen, upper abdomen or lower abdomen); and iii) PET scan or PET-CT combined (no limitation on body parts).

在保誠靈活自主醫保計劃下，於網絡成像中心就指定身體部位進行指定檢測，我們更會就您的獲批核索償豁免共同保險，直至達到保障表內所列之該項目賠償限額。指定身體部位的診斷成像檢測包括 i) 就冠狀動脈進行電腦斷層掃描；ii) 就腦部、頸椎、腰椎及腹部（包括全腹、上腹或下腹）進行磁力共振掃描；及 iii) 就身體任何部位進行正電子放射斷層掃描。
5. We will only cover charges or expenses which we believe are Reasonable and Customary. That means that they must be Medically Necessary and do not exceed the general range of charges by service providers where the charge is incurred for similar treatment, services or supplies for people with similar conditions, e.g. of the same sex and similar age, for a similar disability, as we reasonably determine in utmost good faith.

我們只會賠償被我們視為是「合理及慣常」的收費或開支，它們必須為「醫療所需」，並不超過與情況類似的人士（例如同一性別及相近年齡）就類似

傷病提供類似治療、醫療服務或供應品的慣常收費水平。此「合理及慣常」的收費水平由我們合理及絕對真誠地決定。

6. The prescribed diagnostic imaging tests are provided by third party medical service providers appointed by Prudential Hong Kong Limited ("Prudential"). The network medical services providers are not operated by Prudential and Prudential is not their agent. Prudential makes no representation, warranty or undertaking as to the quality or availability of their services and shall not accept any responsibility or liability for the services provided by the network medical services providers. Under no circumstance shall Prudential be responsible or liable for the acts or omissions of the network medical services providers.

訂明診斷成像檢測由保誠指定的醫療網絡服務供應商提供。醫療網絡服務供應商並非由保誠所營運，保誠亦非醫療網絡服務供應商的代理。保誠不會就上述醫療網絡服務供應商服務之質素及其供應作出任何的陳述、保證或承諾，亦不會承擔醫療服務供應商所提供的服務所引致的責任及法律責任。在任何情況下，就醫療服務供應商在提供服務時的任何作為或不作為，保誠概不負責。

FAQ 常見問題

1. Q: Who should I contact if I have any queries?

A: Should you need further assistance, please contact your financial consultant or contact us by email: service@prudential.com.hk

問: 如需協助, 我應該跟誰聯繫?

答: 如需協助, 請聯絡您的理財顧問或透過電郵聯絡我們 service@prudential.com.hk

2. Q: How should I get the Life Medical eCard?

A: You may obtain the Life Medical eCard via myPrudential or PRUMobile.

問: 我如何獲得個人保誠電子醫療卡?

答: 您可登入 myPrudential 或經 PRUMobile 擷取保誠電子醫療卡。

3. Q: Can I still enjoy the Prudential Privileges if I cannot present the Life Medical eCard?

A: Any Prudential Privileges may not be offered in case of failure of presenting these documents.

問: 如果未能出示保誠電子醫療卡, 我仍然可以享用保誠優惠?

答: 如果未能出示保誠電子醫療卡, 將不能享有保誠優惠。

4. Q: How can I get the Coinsurance waiver for Prescribed Diagnostic Imaging Tests

A: Under PRUHealth FlexiChoice Medical Plan, we will further waive the coinsurance for the approved claims up to its itemised limit listed on benefit schedule if the Specified Diagnostic Imaging Tests on Specified Body Parts are conducted at our Network Imaging Centres. Specified Diagnostic Imaging Tests on Specified Body Parts includes i) CT scan on coronary arteries; ii) MRI scan on brain, cervical spine, lumbar spine & abdomen (including whole abdomen, upper abdomen or lower abdomen); and iii) PET scan or PET-CT combined (no limitation on body parts).

問： 怎樣可獲得豁免訂明診斷成像檢測之共同保險？

答： 在保誠靈活自主醫保計劃下，於網絡成像中心就指定身體部位進行指定檢測，我們更會就您的獲批核索償豁免共同保險，直至達到保障表內所列之該項目賠償限額。指定身體部位的診斷成像檢測包括 i) 就冠狀動脈進行電腦斷層掃描；ii) 就腦部、頸椎、腰椎及腹部進行磁力共振掃描；及 iii) 就身體任何部位進行正電子放射斷層掃描。

5. Q: How can I make a claim?

A: You can submit the claim via myPrudential or contact your financial consultant to submit the claim by electronic way.

問： 怎樣辦理理賠申請？

答： 您可經 myPrudential 遞交理賠申請或聯絡您的理財顧問以電子方式遞交理賠申請。

6. Q: Should I pay directly at the Network Imaging Centres?

A: This is not a "cashless arrangement" service, so you need to settle the bill at the Network Imaging Centres.

問： 我需要在網絡成像中心繳付費用？

答： 此服務並非「免找數安排」之服務，故此您需要在網絡成像中心自行繳付費用。