



## We do health for your life journey

Migrate to a VHIS plan to enjoy up to 3 months' premium refund plus an extra 1 month's premium refund on the selected critical illness plan

From **27 June to 31 August 2021**, when you successfully migrate any of the in-force designated original medical plans below to any of the **certified plans under the Voluntary Health Insurance Scheme ("VHIS Plan(s)")**, we will give you up to **3 months' premium refund**<sup>1</sup> of the first year annualised premium on **VHIS Plan(s)**.

Based on your insurance needs, if you **take out** any of our **selected critical illness plans at the same time from 27 June to 27 August 2021**, on top of the prevailing offer(s)<sup>2</sup>, we will give you an extra **1 month's premium refund**<sup>1</sup> of the first year annualised premium on **selected critical illness plan(s)**.

You may also apply for **tax relief**<sup>3</sup> on your qualifying premiums paid for the 3 VHIS Plans.

### Original Medical Plan(s)

<b>PRU</b> health medical plus	<b>PRU</b> med health care plan
<b>PRU</b> med better care plan	<b>PRU</b> med lifelong care plan
<b>PRU</b> health secure top-up plan	<b>PRU</b> myhealth prestige medical plan
<b>PRU</b> med care plan	<b>PRU</b> parent medical care plan

### VHIS Plan(s)

**PRU**Health VHIS VIP Plan  
**PRU**Health FlexiChoice Medical Plan  
**PRU**Health CoreChoice Medical Plan

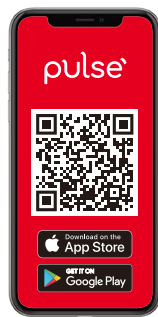


### Offer 1 – Premium Refund on VHIS Plan(s) (If enrol during 27 June to 31 August 2021)



### Offer 2 – Extra Premium Refund on Selected Critical Illness Plan(s) (If enrol during 27 June to 27 August 2021)

VHIS Plan(s)	Premium Refund of the First Year Annualised Premium <sup>1</sup>	Selected Critical Illness Plan(s)	Extra Premium Refund of the First Year Annualised Premium <sup>1</sup>
PRUHealth VHIS VIP Plan – HKD/USD plan	3 months	PRUHealth Critical Illness Extended Care III	1 month
PRUHealth FlexiChoice Medical Plan – HKD/USD plan	1 month	+	
PRUHealth CoreChoice Medical Plan – HKD plan		PRUHealth Critical Illness First Protect II	



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<sup>1</sup> The amount of the premium refund will be credited to the premium deposit account of the eligible policy. For more details, please refer to clauses 10 and 11 of the terms and conditions overleaf.

<sup>2</sup> You have to meet all the relevant terms and conditions of the corresponding prevailing offer(s) in order to enjoy the prevailing offer(s). For more details, please refer to the relevant promotion flyer(s).

<sup>3</sup> You may apply for tax relief on your qualifying premiums paid for the VHIS Plan(s), but the premium refund would not be entitled to the tax relief. For details of the tax relief, please refer to the product brochures.

Contact your consultant or call our Customer Service Hotline

2281 1333 [www.prudential.com.hk](http://www.prudential.com.hk)

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

## Terms and Conditions

- This premium refund on **PRUHealth CoreChoice Medical Plan, PRUHealth FlexiChoice Medical Plan, PRUHealth VHIS VIP Plan** and selected critical illness plan(s) (the “Premium Refund”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 27 June to 31 August 2021 (and from 27 June to 27 August 2021 for **Offer 2 – Extra Premium Refund on Selected Critical Illness Plan(s)** (if applicable)), both dates inclusive. The Promotion consists of 2 offers – the **Offer 1 – Premium Refund on VHIS Plan(s)** and the **Offer 2 – Extra Premium Refund on Selected Critical Illness Plan(s)** (if applicable).
- The Promotion is applicable to the plan migration of policies applied through the Agency channel or Broker channel of Prudential.
- The Premium Refund amount for **PRUHealth CoreChoice Medical Plan, PRUHealth FlexiChoice Medical Plan** and **PRUHealth VHIS VIP Plan** (the “VHIS Plan(s)”) would not be entitled to the tax relief. For details of the tax relief, please refer to the product brochures.
- In order to be eligible for the prevailing offer(s), customers must have met all the relevant terms and conditions of the corresponding prevailing offer(s). For more details, please refer to the relevant promotion flyer(s).
- In order to be eligible for the **Offer 1 – Premium Refund on VHIS Plan(s)**,
  - customers must hold at least 1 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”);
  - the effective date of customer’s Original Medical Plan is on or before 1 April 2019 for migration to **PRUHealth FlexiChoice Medical Plan** or **PRUHealth CoreChoice Medical Plan**;
  - customers must have successfully applied for and submitted the completed migration application to the VHIS Plan(s) to us from 27 June to 31 August 2021;
  - VHIS Plan(s) must have been issued by us on or before 30 November 2021;
  - VHIS Plan(s) must remain in force when we apply the Premium Refund to the VHIS Plan(s);
  - customers must hold a valid Hong Kong identity document for plan migration;
  - customers must have no pending claims in process or any claims pending to be submitted under Original Medical Plan they hold with us; otherwise, they will have to wait until any claims are settled before they can submit their migration application;
  - all the premiums and levy(ies) must have been fully settled when due; and
  - within 1 month after the policy issue date of the VHIS Plan(s), customers must download the “Pulse App” (“Pulse”) and successfully register using the **same contact phone number customers used to enrol in the VHIS Plan(s)**, except customers who have registered Pulse using the same contact phone number before application, customers who are aged 65 or above at the time of application or customers who are unable to download Pulse because they cannot access the App Store or Google Play Store (Hong Kong region).
 VHIS Plan(s) will be eligible for the **Offer 1 – Premium Refund on VHIS Plan(s)** (the “Eligible VHIS Plan(s)”) if the VHIS Plan(s) meet(s) all applicable requirements as set out in clause 5. Otherwise, the Premium Refund will be forfeited.
- In order to be eligible for the **Offer 2 – Extra Premium Refund on Selected Critical Illness Plan(s)** (if applicable), in addition to the above requirements as set out in clause 5,
  - customers must have successfully applied for and submitted the completed application of any of the selected critical illness plan(s) listed in the table on the 2<sup>nd</sup> page of this flyer (“Selected Critical Illness Plan(s)”) to us from 27 June to 27 August 2021;
  - the policyholder or the life assured of the Selected Critical Illness Plan(s) must be the same person as the policyholder of the VHIS Plan(s);
  - Selected Critical Illness Plan(s) must have been issued by us on or before 30 November 2021; and
  - Selected Critical Illness Plan(s) must remain in force when we apply the Premium Refund to the Selected Critical Illness Plan(s). Selected Critical Illness Plan(s) will be eligible for the **Offer 2 – Extra Premium Refund on Selected Critical Illness Plan(s)** (if applicable) (the “Eligible Critical Illness Plan(s)”) if the Selected Critical Illness Plan(s) meet(s) all applicable requirements as set out in clause 6. Otherwise, the Premium Refund will be forfeited.
- Under the migration arrangement, we carry over any individual exclusions, loadings and/or special terms and conditions under customers’ Original Medical Plan to their VHIS Plan(s) if the migration application is accepted.
- If customers change their mind after they have migrated their plans, they can exercise their right to cancel the VHIS Plan(s) within the cooling-off period and make a request to stay in their Original Medical Plans.
- If customers are dissatisfied with the result of their 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, they will stay in their Original Medical Plans.
- For the Eligible VHIS Plan(s) and the Eligible Critical Illness Plan(s) (if applicable), the amount of Premium Refund will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible policy as follows:

Premium payment mode	Offer 1 – Premium Refund on VHIS Plan(s)	
	Date of Premium Refund (If submitted between 27 June and 31 July 2021)	Date of Premium Refund (If submitted between 1 August and 31 August 2021)
Annual mode	On or before 31 March 2022	On or before 31 May 2022
Semi-annual mode	On or before 30 September 2022	On or before 30 November 2022
Quarterly mode		
Monthly mode		
Premium payment mode	Offer 2 – Extra Premium Refund on Selected Critical Illness Plan(s) (if applicable)	
	Date of Premium Refund (If submitted between 27 June and 28 July 2021)	Date of Premium Refund (If submitted between 29 July and 27 August 2021)
Annual mode	On or before 31 March 2023	On or before 31 May 2023
Semi-annual mode	On or before 30 September 2023	On or before 30 November 2023
Quarterly mode		
Monthly mode		

The above premium payment mode means the premium payment mode at the time of policy issuance. 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 remaining balance in PDA) until the amount of Premium Refund is fully utilised.

Any unutilised Premium Refund will be forfeited if the policy is no longer in force.

11. We shall restrict any withdrawal of Premium Refund from the PDA and Premium Refund is only intended for the settlement of future premium (and levy(ies) if there is remaining balance in 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.
12. The Premium Refund is offered to each Eligible VHIS Plan(s) and/or each Eligible Critical Illness Plan (if applicable). If a customer has successfully applied for more than 1 Eligible VHIS Plan and/or Eligible Critical Illness Plan (if applicable), and fulfilled all other requirements stated under these terms and conditions, each Eligible VHIS Plan and each Eligible Critical Illness Plan (if applicable) will be qualified for the Premium Refund.
13. For any alterations of the Eligible VHIS Plan(s) and/or Eligible Critical Illness Plan(s) (if applicable) after policy issuance (within or after the cooling-off period) which results in a reduction of premium payable within the premium term (including but not limited to an increase in deductible level, a downgrade of plan level, cancellation of PRUHealth Major or decrease in sum assured), the Premium Refund for the respective Eligible VHIS Plan(s) and/or Eligible Critical Illness Plan(s) (if applicable) will be totally forfeited. For any alterations of the Eligible VHIS Plan(s) and/or Eligible Critical Illness Plan(s) (if applicable) after policy issuance (within or after the cooling-off period) which results in an increase of premium payable within the premium term (including but not limited to a decrease in deductible level, an upgrade of plan level, addition of PRUHealth Major or increase in sum assured), the increased portion of the increased 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 VHIS Plan(s) and/or Eligible Critical Illness Plan(s) (if applicable) will still be qualified for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 18 for calculation of the first year annualised premium). In addition, for any alterations after policy issuance (within or after the cooling-off period) and before the payment of Premium Refund which result in a change of policyholder under the Eligible VHIS Plan(s) and/or Eligible Critical Illness Plan(s) (if applicable), the Premium Refund for the respective Eligible VHIS Plan(s) and/or Eligible Critical Illness Plan(s) (if applicable) will be totally forfeited.
14. The Promotion will not be offered to the VHIS Plan(s) and/or Selected Critical Illness Plan(s) (if applicable) applied for or in force on or before 26 June 2021, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion.
15. **The Offer 1 – Premium Refund on VHIS Plan(s) under the Promotion cannot be used in conjunction with any other premium refund promotion in respect of the same Eligible VHIS Plan(s).**
16. **The Offer 2 – Extra Premium Refund on Selected Critical Illness Plan(s) (if applicable) under the Promotion cannot be used in conjunction with the “Extra Offer” (if applicable) under the “Critical Illness Plan(s) combo VHIS Plan(s)” Promotion.**
17. Regarding the calculation of the Premium Refund of the Eligible VHIS Plan(s) and/or Eligible Critical Illness Plan(s) (if applicable), a pro-rata approach will be adopted. For example, if the Eligible VHIS Plan is PRUHealth CoreChoice Medical Plan or PRUHealth FlexiChoice Medical Plan, the 1 month's Premium Refund amount of the Eligible VHIS Plan shall be equivalent to 1/12 of the Eligible VHIS Plan's first year annualised premium and additional premiums due to underwriting (if any), excluding levy.
18. If the premium of the Eligible VHIS Plan(s) and/or Eligible Critical Illness Plan(s) (if applicable) is/are 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 VHIS Plan(s) and/or Eligible Critical Illness Plan(s) (if applicable) is/are paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
19. 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.
20. The VHIS Plan(s) and Selected Critical Illness Plan(s) are underwritten by Prudential and 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.
21. 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 relief. 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).

This flyer is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

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