

PRUHealth CoreChoice Medical Plan 保诚自主医保计划

Premium Table – Valid from April 2019
保费表 – 由2019年4月起生效

Medical Protection 医疗保障

Certified VHIS Standard Plan 自愿医保计划之认可产品 — 标准计划



Listening. Understanding. Delivering.

用心聆听 实现您心



Standard Premium Schedule 标准保费表 - Annual Mode 年缴 (HKD港元)

Male 男性						Female 女性					
Age Next Birthday 下次生日 年龄	Standalone Plan 基本计划	Rider 附加保障	Age Next Birthday 下次生日 年龄	Standalone Plan 基本计划	Rider 附加保障	Age Next Birthday 下次生日 年龄	Standalone Plan 基本计划	Rider 附加保障	Age Next Birthday 下次生日 年龄	Standalone Plan 基本计划	Rider 附加保障
1	3,545.55	2,954.61	51	5,021.38	4,184.46	1	3,306.69	2,755.59	51	6,212.94	5,177.47
2	3,474.64	2,895.48	52	5,275.27	4,396.03	2	3,207.49	2,672.90	52	6,387.24	5,322.70
3	3,300.88	2,750.71	53	5,541.95	4,618.30	3	3,015.06	2,512.55	53	6,566.50	5,472.12
4	3,102.79	2,585.71	54	5,822.19	4,851.81	4	2,803.95	2,336.63	54	6,750.79	5,625.65
5	2,835.96	2,363.29	55	6,116.53	5,097.10	5	2,532.93	2,110.79	55	6,940.20	5,783.52
6	2,524.02	2,103.35	56	6,425.76	5,354.79	6	2,254.32	1,878.60	56	7,134.96	5,945.80
7	2,271.60	1,893.02	57	6,750.64	5,625.49	7	2,028.87	1,690.74	57	7,335.14	6,112.66
8	2,067.16	1,722.67	58	7,091.95	5,910.00	8	1,846.28	1,538.61	58	7,540.98	6,284.17
9	1,901.77	1,584.80	59	7,450.54	6,208.76	9	1,698.57	1,415.54	59	7,752.64	6,460.48
10	1,815.59	1,513.03	60	7,827.19	6,522.63	10	1,605.34	1,337.81	60	7,970.18	6,641.83
11	1,796.99	1,497.53	61	8,480.75	7,067.30	11	1,602.00	1,335.02	61	8,490.75	7,075.67
12	1,778.63	1,482.19	62	9,188.79	7,657.31	12	1,598.67	1,332.23	62	9,045.41	7,537.81
13	1,760.41	1,467.00	63	9,956.04	8,296.69	13	1,595.34	1,329.44	63	9,636.27	8,030.24
14	1,742.36	1,451.96	64	10,787.30	8,989.38	14	1,592.01	1,326.65	64	10,265.73	8,554.76
15	1,724.53	1,437.16	65	11,687.93	9,739.97	15	1,588.60	1,323.86	65	10,936.26	9,113.54
16	1,754.60	1,462.19	66	12,247.71	10,206.44	16	1,652.22	1,376.87	66	11,445.98	9,538.31
17	1,785.21	1,487.69	67	12,834.31	10,695.23	17	1,718.41	1,432.05	67	11,979.41	9,982.85
18	1,816.29	1,513.58	68	13,448.96	11,207.43	18	1,787.23	1,489.40	68	12,537.72	10,448.09
19	1,847.99	1,539.93	69	14,093.07	11,744.20	19	1,858.84	1,548.99	69	13,122.07	10,935.02
20	1,880.15	1,566.82	70	14,768.01	12,306.69	20	1,933.24	1,611.07	70	13,733.62	11,444.66
21	1,913.32	1,594.41	71	15,390.18	12,825.17	21	2,016.63	1,680.51	71	14,313.32	11,927.79
22	1,947.03	1,622.54	72	16,038.63	13,365.50	22	2,103.51	1,752.90	72	14,917.59	12,431.31
23	1,981.29	1,651.14	73	16,714.35	13,928.61	23	2,194.10	1,828.46	73	15,547.28	12,956.06
24	2,016.24	1,680.20	74	17,418.59	14,515.52	24	2,288.73	1,907.28	74	16,203.62	13,502.98
25	2,051.74	1,709.81	75	18,152.44	15,127.07	25	2,387.31	1,989.43	75	16,887.64	14,072.99
26	2,087.93	1,739.95	76	18,816.85	15,680.73	26	2,490.23	2,075.22	76	17,475.40	14,562.79
27	2,124.74	1,770.57	77	19,505.59	16,254.70	27	2,597.57	2,164.58	77	18,083.62	15,069.72
28	2,162.17	1,801.80	78	20,219.52	16,849.59	28	2,709.48	2,257.89	78	18,713.07	15,594.24
29	2,200.23	1,833.57	79	20,959.64	17,466.33	29	2,826.19	2,355.23	79	19,364.38	16,136.97
30	2,239.05	1,865.89	80	21,726.74	18,105.63	30	2,948.02	2,456.67	80	20,038.40	16,698.69
31	2,314.38	1,928.67	81	22,205.69	18,504.75	31	3,054.35	2,545.26	81	20,477.90	17,064.88
32	2,392.35	1,993.61	82*	22,681.77	18,901.48	32	3,164.48	2,637.09	82*	20,919.03	17,432.54
33	2,472.87	2,060.73	83*	23,160.80	19,300.68	33	3,278.64	2,732.19	83*	21,358.77	17,798.96
34	2,556.11	2,130.09	84*	23,638.04	19,698.41	34	3,396.90	2,830.77	84*	21,798.35	18,165.30
35	2,642.21	2,201.78	85*	24,113.89	20,094.90	35	3,519.35	2,932.83	85*	22,239.40	18,532.81
36	2,731.10	2,275.94	86*	24,593.15	20,494.26	36	3,646.30	3,038.62	86*	22,679.06	18,899.15
37	2,823.09	2,352.51	87*	25,069.00	20,890.82	37	3,777.82	3,148.21	87*	23,064.54	19,220.47
38	2,918.11	2,431.72	88*	25,470.07	21,225.08	38	3,914.06	3,261.74	88*	23,456.62	19,547.21
39	3,016.38	2,513.64	89*	25,877.64	21,564.69	39	4,055.19	3,379.31	89*	23,761.58	19,801.33
40	3,117.90	2,598.27	90*	26,188.18	21,823.46	40	4,201.43	3,501.22	90*	24,070.49	20,058.71
41	3,253.99	2,711.65	91*	26,502.44	22,085.33	41	4,356.97	3,630.88	91*	24,311.21	20,259.35
42	3,395.97	2,829.99	92*	26,740.91	22,284.12	42	4,518.33	3,765.26	92*	24,554.33	20,461.94
43	3,544.23	2,953.53	93*	26,882.97	22,402.46	43	4,685.57	3,904.68	93*	24,750.71	20,625.62
44	3,698.92	3,082.49	94*	27,015.80	22,513.13	44	4,859.02	4,049.22	94*	24,923.85	20,769.85
45	3,860.35	3,217.03	95*	27,146.86	22,622.41	45	5,038.90	4,199.11	95*	25,044.59	20,870.52
46	4,028.92	3,357.38	96*	27,279.85	22,733.23	46	5,225.52	4,354.57	96*	25,167.04	20,972.59
47	4,204.76	3,503.93	97*	27,409.27	22,841.03	47	5,418.96	4,515.77	97*	25,291.43	21,076.20
48	4,388.28	3,656.92	98*	27,541.80	22,951.47	48	5,619.53	4,682.94	98*	25,413.72	21,178.12
49	4,579.79	3,816.49	99*	27,674.86	23,062.37	49	5,827.61	4,856.31	99*	25,537.65	21,281.35
50	4,779.74	3,983.11	100*	27,808.63	23,173.82	50	6,043.37	5,036.11	100*	25,662.11	21,385.12

*For renewal only. 只供续保用途。

Please refer to the remarks overleaf. 请参阅背页备注。

Remarks

1. Premium rates are valid from April 2019.
2. Premium rates **are not guaranteed** and **are yearly adjustable** based on the gender and attained age of the life assured and plan type at the time of plan renewal. We will determine the relevant premium rates on a Portfolio basis based on several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.
3. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
4. If your premium is paid on a non-annual basis, the modal premium amount will be equal to the annual premium multiplied by the modal factor as shown below:

Payment mode	Half-yearly	Quarterly	Monthly
Modal factor	0.5150	0.2620	0.0892

5. **This plan is guaranteed for renewal up to age 100 (attained age) of the life assured, subject to the premium rate, terms and conditions and Benefit Schedule that applies at that time.**
6. The information listed is for reference only and does not constitute any contract or any part thereof between Prudential and any other parties. **During the sales process, this document 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.**

备注

1. 保险费率由2019年4月起生效。
2. **保险费率并非保证不变**，将按计划续保时投保人的性别、当时实际年龄和计划类型而**按年调整**。保险费率的调整将适用于所有同一类别保单，并基于不同因素，如保诚的索偿和续保经验、医疗费用通胀、预期未来医疗费用以及任何适用的保障修订。
3. 此标准保费表并未包括由保险业监管局征收的保费征费。
4. 如您并非以年缴方式缴付保费，每期保费金额为年缴保费乘以下列保费形式倍数：

缴付形式	半年缴	季缴	月缴
保费形式倍数	0.5150	0.2620	0.0892

5. 本计划保证续保到投保人**100岁**（实际年龄），惟需遵从续保时适用的保险费率、条款和细则以及保障表。
6. 信息只作参考用途，不能作为保诚与任何人士或团体所订立的任何合约或该合约的任何部分。在销售过程中此文件必须与有关的产品小册子一起阅读。有关保险计划的产品条款、细则和风险披露，请仔细阅读有关计划的产品小册子和保单文件。

Important information

Tax deduction under the Voluntary Health Insurance Scheme (VHIS)

The issuance of this plan does not necessarily mean you are eligible for any tax deduction for the premiums you have paid for this plan. For further information on tax deduction under the VHIS, please contact the Inland Revenue Department. We cannot provide you with any tax advice. If you have doubts, you should seek professional advice.

Suicide clause

If the life assured commits suicide regardless of sane or insane within 1 year from the effective date of the plan, the death benefit will be limited to a refund of the premiums paid without interest subject to the deduction of any amounts we have already paid and any indebtedness you owe us under the policy.

Cancellation right

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) and levy(ies) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by giving written notice to us within 21 calendar days immediately following either the day of delivery of (1) the policy or (2) the notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer or his/her nominated representative, whichever is earlier. Such notice must be signed by the customer and received directly by Prudential Hong Kong Limited at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period.

The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. If the currency of premium and levy payment is not the same as the plan currency, the refundable premium and levy amount in plan currency under this policy will be converted to the currency of premium and levy payment at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

重要信息

自愿医保计划下的税务扣减

即使成功投保本计划，也不代表您符合资格就本计划已缴付的保费享有税务扣减。有关自愿医保计划下的税务扣减详情，请向税务局查询。我们不能为您提供任何税务上的咨询，如有任何疑问，请寻求专业咨询。

自杀条款

假如受保人在计划生效日起计1年内自杀，不论当时神智正常或失常，身故赔偿将只限于退还已缴交的保费（不附利息），并扣除我们就本保单曾支付的任何金额和任何您未偿还的欠款。

取消保单的权利

购买人寿保险计划的客户有权在冷静期（即「犹豫期」）内取消保单，并可获退回已扣除任何曾提取现金款项后的任何已缴付保费和保费征费。只要保单未曾作出索偿，客户可在 (1) 保单或 (2) 有关通知书（以说明保单已经备妥和犹豫期的届满日）交付给客户或其指定代表当天起计的21个历日内，以较先者为准，以书面通知我们提出取消保单。该通知书必须由客户签署并由保诚保险有限公司在香港九龙尖沙咀广东道21号海港城港威大厦英国保诚保险大楼8楼在犹豫期内直接收妥。

保费和保费征费将以申请本保单时缴付保费和保费征费的货币为单位退回。如缴付保费和保费征费的货币与本计划的保单货币不同，在本保单下退回的保费和保费征费金额将按现行汇率兑换至缴付保费和保费征费的货币支付，我们拥有绝对酌情权不时厘定有关汇率。犹豫期结束后，若客户在保障期完结前取消保单，实际的现金价值（如适用）可能大幅少于您已缴付的保费总金额。

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

与我们联系取得更多信息

如欲了解本计划的详情，请联系您的顾问或致电我们的客户服务热线2281 1333。

Notes

PRUHealth CoreChoice Medical Plan is underwritten by Prudential Hong Kong Limited (“Prudential”). You can always choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan is only available as a supplementary benefit which needs to be attached to a basic plan. This leaflet does not contain the full terms and conditions of this plan and is for reference only. It does not represent a contract between Prudential and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in the product brochure. For further details and the full terms and conditions of this plan, please ask Prudential for a sample of the policy document.

Prudential has the right to accept or decline any application based on the information provided by the policyholder and/or life assured in the application.

Please cross your cheque and make it payable to “Prudential Hong Kong Limited”.

This leaflet 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.

注

保诚自主医保计划由保诚保险有限公司（「保诚」）承保。您可以选择单独投保本计划，毋须同时投保其他类型的保险产品，除非该计划只设附加保障选项，而必须附加在基本计划。此单张不包括本计划的完整条款和细则并只作参考用途，不能作为保诚与任何人士或团体所订立的任何合约。您应仔细阅读产品小册子载列的风险披露事项和主要不受保范围（如有）。如欲了解更多有关本计划的其他详情、完整条款和细则，请向保诚索取保单样本以作参考。

保诚有权根据保单持有人和/或受保人在投保时所提供的信息接受或拒绝任何申请。

缴付保费的划线支票抬头请注明「保诚保险有限公司」。

此单张仅旨在香港派发，并不能诠释为保诚在香港境外提供、出售或游说购买任何保险产品。如在香港境外的任何司法管辖区的法律下提供或出售任何保险产品属于违法，保诚不会在该司法管辖区提供或出售该保险产品。



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