

保诚自愿医保尚宾计划保费表

PRUHealth VHIS VIP Plan Premium Table

由2024年10月起生效 Valid from October 2024

医疗保障 Medical Protection

自愿医保计划的认可产品 — 灵活计划
Certified VHIS Flexi Plan



PRUDENTIAL
保 誠 保 險

Listening. Understanding. Delivering.

用心聆听 实现您心



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

基本计划/附加保障 Standalone Plan/Rider

0港元自付费 Deductible HKD 0

保障地域范围 Territorial scope of cover

亚洲 Asia				全球(美国除外) Worldwide except USA			
下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium
1	11,851.20	62	50,252.80	1	13,036.80	62	55,278.40
2	11,851.20	63	54,027.20	2	13,036.80	63	59,430.40
3	11,851.20	64	57,964.00	3	13,036.80	64	63,760.80
4	11,851.20	65	64,128.80	4	13,036.80	65	70,541.60
5	11,851.20	66	69,933.60	5	13,036.80	66	76,926.40
6	11,763.20	67	75,832.00	6	12,939.20	67	83,415.20
7	11,675.20	68	81,209.60	7	12,842.40	68	89,330.40
8	11,600.80	69	83,013.60	8	12,760.80	69	91,315.20
9	11,512.00	70	85,720.80	9	12,664.00	70	94,293.60
10	11,424.80	71	90,068.80	10	12,567.20	71	99,076.00
11	11,336.00	72	95,534.40	11	12,469.60	72	105,087.20
12	11,248.00	73	98,804.80	12	12,372.00	73	108,685.60
13	11,158.40	74	101,963.20	13	12,274.40	74	112,160.00
14	11,070.40	75	105,522.40	14	12,177.60	75	116,074.40
15	10,982.40	76	113,100.00	15	12,080.00	76	124,409.60
16	10,881.60	77	117,420.00	16	11,968.80	77	129,162.40
17	10,792.00	78	121,743.20	17	11,872.00	78	133,916.80
18	10,704.80	79	126,064.00	18	11,775.20	79	138,670.40
19	10,616.00	80	131,053.60	19	11,677.60	80	144,159.20
20	10,528.00	81	137,706.40	20	11,580.00	81	151,477.60
21	10,439.20	*82	142,695.20	21	11,484.00	*82	156,964.80
22	10,351.20	*83	147,672.00	22	11,386.40	*83	162,439.20
23	10,668.00	*84	152,661.60	23	11,735.20	*84	167,928.00
24	11,195.20	*85	158,347.20	24	12,315.20	*85	174,182.40
25	11,512.80	*86	165,113.60	25	12,664.80	*86	181,624.80
26	12,252.00	*87	170,799.20	26	13,477.60	*87	187,878.40
27	12,885.60	*88	176,486.40	27	14,174.40	*88	194,135.20
28	13,730.40	*89	182,172.80	28	15,104.00	*89	200,389.60
29	14,364.00	*90	188,626.40	29	15,800.80	*90	207,489.60
30	14,785.60	*91	194,041.60	30	16,264.00	*91	213,445.60
31	15,104.00	*92	200,481.60	31	16,614.40	*92	220,530.40
32	15,420.80	*93	206,922.40	32	16,963.20	*93	227,615.20
33	15,631.20	*94	213,360.80	33	17,195.20	*94	234,696.80
34	15,948.00	*95	220,596.80	34	17,543.20	*95	242,656.80
35	16,580.80	*96	222,401.60	35	18,239.20	*96	244,641.60
36	16,900.00	*97	229,651.20	36	18,590.40	*97	252,616.00
37	17,004.80	*98	236,888.80	37	18,704.80	*98	260,577.60
38	17,321.60	*99	244,124.00	38	19,053.60	*99	268,536.00
39	17,743.20	*100	251,580.80	39	19,517.60	*100	276,739.20
40	17,848.80	*101	259,264.80	40	19,634.40	*101	285,192.00
41	18,060.80	*102	267,184.00	41	19,867.20	*102	293,902.40
42	19,169.60	*103	275,344.80	42	21,086.40	*103	302,879.20
43	20,280.00	*104	283,754.40	43	22,308.00	*104	312,129.60
44	21,389.60	*105	292,421.60	44	23,528.80	*105	321,664.00
45	22,497.60	*106	301,353.60	45	24,747.20	*106	331,488.00
46	23,608.80	*107	310,557.60	46	25,970.40	*107	341,612.80
47	24,719.20	*108	320,043.20	47	27,192.00	*108	352,047.20
48	25,827.20	*109	329,819.20	48	28,410.40	*109	362,800.80
49	26,936.80	*110	339,892.80	49	29,631.20	*110	373,881.60
50	28,048.00	*111	350,275.20	50	30,852.00	*111	385,302.40
51	29,156.80	*112	360,973.60	51	32,072.00	*112	397,070.40
52	30,266.40	*113	371,998.40	52	33,292.80	*113	409,198.40
53	30,888.80	*114	383,360.80	53	33,976.80	*114	421,696.80
54	32,552.00	*115	395,069.60	54	35,806.40	*115	434,576.80
55	34,215.20	*116	407,136.80	55	37,636.00	*116	447,851.20
56	35,165.60	*117	419,572.80	56	38,682.40	*117	461,529.60
57	37,303.20	*118	432,388.00	57	41,034.40	*118	475,627.20
58	39,917.60	*119	445,593.60	58	43,909.60	*119	490,153.60
59	42,292.80	*120	459,204.80	59	46,522.40	*120	505,124.80
60	45,144.80	*121+	473,231.20	60	49,659.20	*121+	520,553.60
61	47,978.40	*只供续保用途。For renewal only.		61	52,776.00	*只供续保用途。For renewal only.	

请参阅相关备注。Please refer to the relevant remarks.

0港元自付费
Deductible HKD 0

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

基本计划/附加保障 Standalone Plan/Rider

20,000港元自付费 Deductible HKD 20,000

保障地域范围 Territorial scope of cover

亚洲 Asia				全球(美国除外) Worldwide except USA			
下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium
1	4,854.40	62	20,580.00	1	5,340.00	62	22,638.40
2	4,854.40	63	21,511.20	2	5,340.00	63	23,663.20
3	4,854.40	64	22,442.40	3	5,340.00	64	24,688.40
4	4,854.40	65	23,672.80	4	5,340.00	65	26,040.00
5	4,854.40	66	26,046.40	5	5,340.00	66	28,651.20
6	4,712.80	67	28,918.40	6	5,184.00	67	31,811.20
7	4,571.20	68	30,469.60	7	5,028.00	68	33,516.00
8	4,433.60	69	32,200.00	8	4,876.80	69	35,419.20
9	4,386.40	70	33,718.40	9	4,824.80	70	37,090.40
10	4,340.80	71	36,118.40	10	4,775.20	71	39,730.40
11	4,294.40	72	38,404.80	11	4,723.20	72	42,245.60
12	4,246.40	73	39,924.00	12	4,671.20	73	43,916.80
13	4,200.00	74	41,443.20	13	4,620.00	74	45,588.00
14	4,154.40	75	43,213.60	14	4,570.40	75	47,536.00
15	4,108.00	76	46,316.80	15	4,518.40	76	50,948.80
16	4,056.00	77	48,084.80	16	4,462.40	77	52,892.80
17	4,008.80	78	49,856.80	17	4,408.80	78	54,841.60
18	3,962.40	79	51,625.60	18	4,358.40	79	56,788.00
19	3,916.80	80	53,668.80	19	4,308.00	80	59,035.20
20	3,868.00	81	56,393.60	20	4,255.20	81	62,032.80
21	3,822.40	*82	58,436.80	21	4,204.00	*82	64,280.80
22	3,742.40	*83	60,474.40	22	4,116.80	*83	66,521.60
23	3,971.20	*84	62,516.80	23	4,368.80	*84	68,768.80
24	4,200.00	*85	64,847.20	24	4,620.00	*85	71,332.00
25	4,428.00	*86	67,617.60	25	4,870.40	*86	74,379.20
26	4,656.00	*87	69,945.60	26	5,121.60	*87	76,940.80
27	4,885.60	*88	72,275.20	27	5,374.40	*88	79,502.40
28	5,112.80	*89	74,602.40	28	5,624.80	*89	82,062.40
29	5,341.60	*90	77,246.40	29	5,876.00	*90	84,971.20
30	5,570.40	*91	79,463.20	30	6,127.20	*91	87,409.60
31	5,780.80	*92	82,101.60	31	6,359.20	*92	90,312.00
32	5,880.80	*93	84,738.40	32	6,468.80	*93	93,212.00
33	5,971.20	*94	87,375.20	33	6,568.80	*94	96,112.80
34	6,088.00	*95	90,337.60	34	6,697.60	*95	99,372.00
35	6,204.00	*96	91,077.60	35	6,824.80	*96	100,185.60
36	6,320.80	*97	94,047.20	36	6,953.60	*97	103,452.00
37	6,464.00	*98	97,010.40	37	7,110.40	*98	106,712.00
38	6,600.00	*99	99,973.60	38	7,260.00	*99	109,971.20
39	6,773.60	*100	103,024.80	39	7,451.20	*100	113,328.00
40	6,822.40	*101	106,172.00	40	7,504.80	*101	116,789.60
41	6,880.80	*102	109,413.60	41	7,568.80	*102	120,354.40
42	7,250.40	*103	112,755.20	42	7,975.20	*103	124,030.40
43	7,516.80	*104	116,197.60	43	8,268.80	*104	127,816.80
44	7,684.00	*105	119,745.60	44	8,452.80	*105	131,719.20
45	8,106.40	*106	123,401.60	45	8,916.80	*106	135,742.40
46	8,535.20	*107	127,170.40	46	9,388.80	*107	139,887.20
47	8,956.80	*108	131,052.80	47	9,852.00	*108	144,158.40
48	9,414.40	*109	135,054.40	48	10,356.00	*109	148,560.00
49	9,868.80	*110	139,178.40	49	10,856.00	*110	153,096.80
50	10,712.00	*111	143,428.80	50	11,782.40	*111	157,772.00
51	11,551.20	*112	147,808.00	51	12,705.60	*112	162,588.80
52	12,394.40	*113	152,321.60	52	13,634.40	*113	167,553.60
53	12,649.60	*114	156,972.80	53	13,914.40	*114	172,669.60
54	13,332.00	*115	161,765.60	54	14,664.80	*115	177,942.40
55	14,012.00	*116	166,704.80	55	15,412.80	*116	183,375.20
56	14,400.80	*117	171,795.20	56	15,840.80	*117	188,975.20
57	15,276.80	*118	177,041.60	57	16,804.80	*118	194,745.60
58	16,348.00	*119	182,447.20	58	17,982.40	*119	200,692.00
59	17,320.80	*120	188,018.40	59	19,052.80	*120	206,820.00
60	18,488.80	*121+	193,759.20	60	20,337.60	*121+	213,136.00
61	19,650.40	*只供续保用途。For renewal only.		61	21,615.20	*只供续保用途。For renewal only.	

20,000港元自付费
Deductible HKD 20,000

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

基本计划/附加保障 Standalone Plan/Rider

50,000港元自付费 Deductible HKD 50,000

保障地域范围 Territorial scope of cover

亚洲 Asia				全球(美国除外) Worldwide except USA			
下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium
1	4,005.60	62	16,426.40	1	4,406.40	62	18,069.60
2	4,005.60	63	17,168.80	2	4,406.40	63	18,885.60
3	4,005.60	64	18,208.80	3	4,406.40	64	20,029.60
4	4,005.60	65	19,208.00	4	4,406.40	65	21,129.60
5	4,005.60	66	21,133.60	5	4,406.40	66	23,247.20
6	3,890.40	67	23,461.60	6	4,279.20	67	25,807.20
7	3,772.80	68	24,721.60	7	4,149.60	68	27,193.60
8	3,659.20	69	26,124.80	8	4,025.60	69	28,737.60
9	3,622.40	70	27,357.60	9	3,984.00	70	30,093.60
10	3,582.40	71	29,304.00	10	3,941.60	71	32,235.20
11	3,544.80	72	31,160.00	11	3,899.20	72	34,276.00
12	3,505.60	73	32,393.60	12	3,856.00	73	35,632.80
13	3,467.20	74	33,624.00	13	3,814.40	74	36,987.20
14	3,428.00	75	35,061.60	14	3,770.40	75	38,568.00
15	3,389.60	76	37,578.40	15	3,728.80	76	41,336.80
16	3,347.20	77	39,014.40	16	3,682.40	77	42,916.80
17	3,309.60	78	40,451.20	17	3,640.80	78	44,496.80
18	3,271.20	79	41,885.60	18	3,597.60	79	46,074.40
19	3,232.00	80	43,544.00	19	3,556.00	80	47,898.40
20	3,192.80	81	45,753.60	20	3,512.00	81	50,329.60
21	3,156.00	*82	47,412.00	21	3,472.00	*82	52,152.80
22	3,089.60	*83	49,065.60	22	3,398.40	*83	53,972.00
23	3,277.60	*84	50,724.00	23	3,605.60	*84	55,796.80
24	3,465.60	*85	52,613.60	24	3,812.80	*85	57,875.20
25	3,656.00	*86	54,861.60	25	4,020.80	*86	60,347.20
26	3,844.00	*87	56,750.40	26	4,228.80	*87	62,425.60
27	4,032.00	*88	58,638.40	27	4,435.20	*88	64,502.40
28	4,220.80	*89	60,528.80	28	4,643.20	*89	66,581.60
29	4,408.80	*90	62,673.60	29	4,850.40	*90	68,940.80
30	4,598.40	*91	64,472.00	30	5,057.60	*91	70,918.40
31	4,786.40	*92	66,612.00	31	5,264.80	*92	73,273.60
32	4,883.20	*93	68,751.20	32	5,371.20	*93	75,627.20
33	4,979.20	*94	70,891.20	33	5,477.60	*94	77,980.00
34	5,076.00	*95	73,295.20	34	5,583.20	*95	80,624.80
35	5,173.60	*96	73,896.00	35	5,691.20	*96	81,284.80
36	5,270.40	*97	76,304.80	36	5,796.80	*97	83,935.20
37	5,368.00	*98	78,707.20	37	5,904.00	*98	86,577.60
38	5,464.00	*99	81,112.80	38	6,011.20	*99	89,224.00
39	5,608.00	*100	83,591.20	39	6,168.80	*100	91,949.60
40	5,667.20	*101	86,145.60	40	6,234.40	*101	94,759.20
41	5,738.40	*102	88,777.60	41	6,312.00	*102	97,656.00
42	6,020.00	*103	91,490.40	42	6,622.40	*103	100,639.20
43	6,242.40	*104	94,285.60	43	6,866.40	*104	103,715.20
44	6,381.60	*105	97,166.40	44	7,020.00	*105	106,882.40
45	6,618.40	*106	100,136.80	45	7,280.00	*106	110,150.40
46	6,968.00	*107	103,195.20	46	7,664.80	*107	113,514.40
47	7,312.00	*108	106,348.80	47	8,044.00	*108	116,984.00
48	7,661.60	*109	109,598.40	48	8,428.00	*109	120,557.60
49	8,008.00	*110	112,947.20	49	8,808.00	*110	124,241.60
50	8,691.20	*111	116,397.60	50	9,560.80	*111	128,037.60
51	9,220.80	*112	119,954.40	51	10,143.20	*112	131,949.60
52	9,892.80	*113	123,619.20	52	10,882.40	*113	135,981.60
53	10,096.80	*114	127,396.80	53	11,106.40	*114	140,136.00
54	10,640.00	*115	131,290.40	54	11,704.80	*115	144,419.20
55	11,184.80	*116	135,302.40	55	12,303.20	*116	148,832.00
56	11,495.20	*117	139,436.00	56	12,645.60	*117	153,380.00
57	12,192.80	*118	143,696.00	57	13,412.00	*118	158,066.40
58	13,048.00	*119	148,087.20	58	14,352.00	*119	162,895.20
59	13,823.20	*120	152,612.00	59	15,205.60	*120	167,872.80
60	14,756.00	*121+	157,276.00	60	16,232.00	*121+	173,003.20
61	15,681.60	*只供续保用途。For renewal only.		61	17,250.40	*只供续保用途。For renewal only.	

50,000港元自付费
Deductible HKD 50,000

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

基本计划/附加保障 Standalone Plan/Rider

96,000港元自付费 Deductible HKD 96,000

保障地域范围 Territorial scope of cover

亚洲 Asia				全球(美国除外) Worldwide except USA			
下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium
1	2,924.00	62	11,991.20	1	3,216.00	62	13,190.40
2	2,924.00	63	12,532.80	2	3,216.00	63	13,786.40
3	2,924.00	64	13,292.00	3	3,216.00	64	14,620.80
4	2,924.00	65	14,022.40	4	3,216.00	65	15,424.00
5	2,924.00	66	15,427.20	5	3,216.00	66	16,970.40
6	2,840.00	67	17,126.40	6	3,124.00	67	18,839.20
7	2,753.60	68	18,046.40	7	3,028.80	68	19,851.20
8	2,671.20	69	19,071.20	8	2,938.40	69	20,978.40
9	2,644.00	70	19,971.20	9	2,908.80	70	21,968.80
10	2,615.20	71	21,392.00	10	2,876.00	71	23,532.00
11	2,588.00	72	22,746.40	11	2,846.40	72	25,020.80
12	2,558.40	73	23,648.00	12	2,815.20	73	26,012.00
13	2,531.20	74	24,545.60	13	2,784.00	74	27,000.00
14	2,502.40	75	25,595.20	14	2,752.80	75	28,154.40
15	2,474.40	76	27,432.00	15	2,722.40	76	30,175.20
16	2,443.20	77	28,480.80	16	2,688.00	77	31,329.60
17	2,416.00	78	29,529.60	17	2,657.60	78	32,481.60
18	2,388.00	79	30,576.80	18	2,626.40	79	33,634.40
19	2,359.20	80	31,787.20	19	2,596.00	80	34,965.60
20	2,331.20	81	33,400.00	20	2,564.80	81	36,740.00
21	2,304.00	*82	34,610.40	21	2,534.40	*82	38,071.20
22	2,255.20	*83	35,817.60	22	2,481.60	*83	39,399.20
23	2,392.00	*84	37,028.80	23	2,632.00	*84	40,732.00
24	2,530.40	*85	38,408.00	24	2,783.20	*85	42,248.80
25	2,668.80	*86	40,048.80	25	2,936.00	*86	44,053.60
26	2,805.60	*87	41,428.00	26	3,086.40	*87	45,571.20
27	2,943.20	*88	42,806.40	27	3,237.60	*88	47,087.20
28	3,080.80	*89	44,185.60	28	3,389.60	*89	48,604.00
29	3,219.20	*90	45,751.20	29	3,540.80	*90	50,327.20
30	3,356.80	*91	47,064.00	30	3,692.80	*91	51,771.20
31	3,494.40	*92	48,626.40	31	3,844.00	*92	53,489.60
32	3,564.00	*93	50,188.00	32	3,920.00	*93	55,207.20
33	3,634.40	*94	51,750.40	33	3,998.40	*94	56,925.60
34	3,705.60	*95	53,505.60	34	4,076.00	*95	58,856.00
35	3,776.80	*96	53,944.00	35	4,154.40	*96	59,338.40
36	3,847.20	*97	55,702.40	36	4,232.00	*97	61,272.00
37	3,918.40	*98	57,456.00	37	4,311.20	*98	63,201.60
38	3,988.80	*99	59,212.80	38	4,388.00	*99	65,133.60
39	4,093.60	*100	61,020.80	39	4,502.40	*100	67,122.40
40	4,136.80	*101	62,885.60	40	4,551.20	*101	69,174.40
41	4,188.80	*102	64,808.00	41	4,608.00	*102	71,288.00
42	4,395.20	*103	66,787.20	42	4,834.40	*103	73,466.40
43	4,556.80	*104	68,828.80	43	5,012.80	*104	75,712.00
44	4,658.40	*105	70,931.20	44	5,124.80	*105	78,024.00
45	4,832.00	*106	73,099.20	45	5,314.40	*106	80,408.80
46	5,086.40	*107	75,332.00	46	5,595.20	*107	82,864.80
47	5,338.40	*108	77,634.40	47	5,872.80	*108	85,397.60
48	5,592.80	*109	80,006.40	48	6,152.00	*109	88,008.00
49	5,845.60	*110	82,452.00	49	6,430.40	*110	90,697.60
50	6,344.80	*111	84,970.40	50	6,978.40	*111	93,468.00
51	6,731.20	*112	87,566.40	51	7,404.00	*112	96,324.00
52	7,221.60	*113	90,242.40	52	7,944.00	*113	99,266.40
53	7,371.20	*114	93,000.00	53	8,108.80	*114	102,299.20
54	7,767.20	*115	95,842.40	54	8,544.80	*115	105,426.40
55	8,164.80	*116	98,770.40	55	8,981.60	*116	108,647.20
56	8,392.00	*117	101,788.00	56	9,230.40	*117	111,967.20
57	8,900.80	*118	104,898.40	57	9,791.20	*118	115,388.00
58	9,524.80	*119	108,104.00	58	10,477.60	*119	118,914.40
59	10,091.20	*120	111,406.40	59	11,100.00	*120	122,548.00
60	10,772.00	*121+	114,811.20	60	11,848.80	*121+	126,292.00
61	11,447.20	*只供续保用途。For renewal only.		61	12,592.80	*只供续保用途。For renewal only.	

96,000港元自付费
Deductible HKD 96,000

标准保费表 Standard Premium Schedule – 年缴 Annual Mode (美元 USD)

基本计划/附加保障 Standalone Plan/Rider

0美元自付费 Deductible USD 0

保障地域范围 Territorial scope of cover

亚洲 Asia				全球(美国除外) Worldwide except USA			
下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium
1	1,481.40	62	6,281.60	1	1,629.60	62	6,909.80
2	1,481.40	63	6,753.40	2	1,629.60	63	7,428.80
3	1,481.40	64	7,245.50	3	1,629.60	64	7,970.10
4	1,481.40	65	8,016.10	4	1,629.60	65	8,817.70
5	1,481.40	66	8,741.70	5	1,629.60	66	9,615.80
6	1,470.40	67	9,479.00	6	1,617.40	67	10,426.90
7	1,459.40	68	10,151.20	7	1,605.30	68	11,166.30
8	1,450.10	69	10,376.70	8	1,595.10	69	11,414.40
9	1,439.00	70	10,715.10	9	1,583.00	70	11,786.70
10	1,428.10	71	11,258.60	10	1,570.90	71	12,384.50
11	1,417.00	72	11,941.80	11	1,558.70	72	13,135.90
12	1,406.00	73	12,350.60	12	1,546.50	73	13,585.70
13	1,394.80	74	12,745.40	13	1,534.30	74	14,020.00
14	1,383.80	75	13,190.30	14	1,522.20	75	14,509.30
15	1,372.80	76	14,137.50	15	1,510.00	76	15,551.20
16	1,360.20	77	14,677.50	16	1,496.10	77	16,145.30
17	1,349.00	78	15,217.90	17	1,484.00	78	16,739.60
18	1,338.10	79	15,758.00	18	1,471.90	79	17,333.80
19	1,327.00	80	16,381.70	19	1,459.70	80	18,019.90
20	1,316.00	81	17,213.30	20	1,447.50	81	18,934.70
21	1,304.90	*82	17,836.90	21	1,435.50	*82	19,620.60
22	1,293.90	*83	18,459.00	22	1,423.30	*83	20,304.90
23	1,333.50	*84	19,082.70	23	1,466.90	*84	20,991.00
24	1,399.40	*85	19,793.40	24	1,539.40	*85	21,772.80
25	1,439.10	*86	20,639.20	25	1,583.10	*86	22,703.10
26	1,531.50	*87	21,349.90	26	1,684.70	*87	23,484.80
27	1,610.70	*88	22,060.80	27	1,771.80	*88	24,266.90
28	1,716.30	*89	22,771.60	28	1,888.00	*89	25,048.70
29	1,795.50	*90	23,578.30	29	1,975.10	*90	25,936.20
30	1,848.20	*91	24,255.20	30	2,033.00	*91	26,680.70
31	1,888.00	*92	25,060.20	31	2,076.80	*92	27,566.30
32	1,927.60	*93	25,865.30	32	2,120.40	*93	28,451.90
33	1,953.90	*94	26,670.10	33	2,149.40	*94	29,337.10
34	1,993.50	*95	27,574.60	34	2,192.90	*95	30,332.10
35	2,072.60	*96	27,800.20	35	2,279.90	*96	30,580.20
36	2,112.50	*97	28,706.40	36	2,323.80	*97	31,577.00
37	2,125.60	*98	29,611.10	37	2,338.10	*98	32,572.20
38	2,165.20	*99	30,515.50	38	2,381.70	*99	33,567.00
39	2,217.90	*100	31,447.60	39	2,439.70	*100	34,592.40
40	2,231.10	*101	32,408.10	40	2,454.30	*101	35,649.00
41	2,257.60	*102	33,398.00	41	2,483.40	*102	36,737.80
42	2,396.20	*103	34,418.10	42	2,635.80	*103	37,859.90
43	2,535.00	*104	35,469.30	43	2,788.50	*104	39,016.20
44	2,673.70	*105	36,552.70	44	2,941.10	*105	40,208.00
45	2,812.20	*106	37,669.20	45	3,093.40	*106	41,436.00
46	2,951.10	*107	38,819.70	46	3,246.30	*107	42,701.60
47	3,089.90	*108	40,005.40	47	3,399.00	*108	44,005.90
48	3,228.40	*109	41,227.40	48	3,551.30	*109	45,350.10
49	3,367.10	*110	42,486.60	49	3,703.90	*110	46,735.20
50	3,506.00	*111	43,784.40	50	3,856.50	*111	48,162.80
51	3,644.60	*112	45,121.70	51	4,009.00	*112	49,633.80
52	3,783.30	*113	46,499.80	52	4,161.60	*113	51,149.80
53	3,861.10	*114	47,920.10	53	4,247.10	*114	52,712.10
54	4,069.00	*115	49,383.70	54	4,475.80	*115	54,322.10
55	4,276.90	*116	50,892.10	55	4,704.50	*116	55,981.40
56	4,395.70	*117	52,446.60	56	4,835.30	*117	57,691.20
57	4,662.90	*118	54,048.50	57	5,129.30	*118	59,453.40
58	4,989.70	*119	55,699.20	58	5,488.70	*119	61,269.20
59	5,286.60	*120	57,400.60	59	5,815.30	*120	63,140.60
60	5,643.10	*121+	59,153.90	60	6,207.40	*121+	65,069.20
61	5,997.30	*只供续保用途。For renewal only.		61	6,597.00	*只供续保用途。For renewal only.	

0美元自付费
Deductible USD 0

标准保费表 Standard Premium Schedule – 年缴 Annual Mode (美元 USD)

基本计划/附加保障 Standalone Plan/Rider

2,500美元自付费 Deductible USD 2,500

保障地域范围 Territorial scope of cover

亚洲 Asia				全球(美国除外) Worldwide except USA			
下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium
1	606.80	62	2,572.50	1	667.50	62	2,829.80
2	606.80	63	2,688.90	2	667.50	63	2,957.90
3	606.80	64	2,805.30	3	667.50	64	3,085.80
4	606.80	65	2,959.10	4	667.50	65	3,255.00
5	606.80	66	3,255.80	5	667.50	66	3,581.40
6	589.10	67	3,614.80	6	648.00	67	3,976.40
7	571.40	68	3,808.70	7	628.50	68	4,189.50
8	554.20	69	4,025.00	8	609.60	69	4,427.40
9	548.30	70	4,214.80	9	603.10	70	4,636.30
10	542.60	71	4,514.80	10	596.90	71	4,966.30
11	536.80	72	4,800.60	11	590.40	72	5,280.70
12	530.80	73	4,990.50	12	583.90	73	5,489.60
13	525.00	74	5,180.40	13	577.50	74	5,698.50
14	519.30	75	5,401.70	14	571.30	75	5,942.00
15	513.50	76	5,789.60	15	564.80	76	6,368.60
16	507.00	77	6,010.60	16	557.80	77	6,611.60
17	501.10	78	6,232.10	17	551.10	78	6,855.20
18	495.30	79	6,453.20	18	544.80	79	7,098.50
19	489.60	80	6,708.60	19	538.50	80	7,379.40
20	483.50	81	7,049.20	20	531.90	81	7,754.10
21	477.80	*82	7,304.60	21	525.50	*82	8,035.10
22	467.80	*83	7,559.30	22	514.60	*83	8,315.20
23	496.40	*84	7,814.60	23	546.10	*84	8,596.10
24	525.00	*85	8,105.90	24	577.50	*85	8,916.50
25	553.50	*86	8,452.20	25	608.80	*86	9,297.40
26	582.00	*87	8,743.20	26	640.20	*87	9,617.60
27	610.70	*88	9,034.40	27	671.80	*88	9,937.80
28	639.10	*89	9,325.30	28	703.10	*89	10,257.80
29	667.70	*90	9,655.80	29	734.50	*90	10,621.40
30	696.30	*91	9,932.90	30	765.90	*91	10,926.20
31	722.60	*92	10,262.70	31	794.90	*92	11,289.00
32	735.10	*93	10,592.30	32	808.60	*93	11,651.50
33	746.40	*94	10,921.90	33	821.10	*94	12,014.10
34	761.00	*95	11,292.20	34	837.20	*95	12,421.50
35	775.50	*96	11,384.70	35	853.10	*96	12,523.20
36	790.10	*97	11,755.90	36	869.20	*97	12,931.50
37	808.00	*98	12,126.30	37	888.80	*98	13,339.00
38	825.00	*99	12,496.70	38	907.50	*99	13,746.40
39	846.70	*100	12,878.10	39	931.40	*100	14,166.00
40	852.80	*101	13,271.50	40	938.10	*101	14,598.70
41	860.10	*102	13,676.70	41	946.10	*102	15,044.30
42	906.30	*103	14,094.40	42	996.90	*103	15,503.80
43	939.60	*104	14,524.70	43	1,033.60	*104	15,977.10
44	960.50	*105	14,968.20	44	1,056.60	*105	16,464.90
45	1,013.30	*106	15,425.20	45	1,114.60	*106	16,967.80
46	1,066.90	*107	15,896.30	46	1,173.60	*107	17,485.90
47	1,119.60	*108	16,381.60	47	1,231.50	*108	18,019.80
48	1,176.80	*109	16,881.80	48	1,294.50	*109	18,570.00
49	1,233.60	*110	17,397.30	49	1,357.00	*110	19,137.10
50	1,339.00	*111	17,928.60	50	1,472.80	*111	19,721.50
51	1,443.90	*112	18,476.00	51	1,588.20	*112	20,323.60
52	1,549.30	*113	19,040.20	52	1,704.30	*113	20,944.20
53	1,581.20	*114	19,621.60	53	1,739.30	*114	21,583.70
54	1,666.50	*115	20,220.70	54	1,833.10	*115	22,242.80
55	1,751.50	*116	20,838.10	55	1,926.60	*116	22,921.90
56	1,800.10	*117	21,474.40	56	1,980.10	*117	23,621.90
57	1,909.60	*118	22,130.20	57	2,100.60	*118	24,343.20
58	2,043.50	*119	22,805.90	58	2,247.80	*119	25,086.50
59	2,165.10	*120	23,502.30	59	2,381.60	*120	25,852.50
60	2,311.10	*121+	24,219.90	60	2,542.20	*121+	26,642.00
61	2,456.30	*只供续保用途。For renewal only.		61	2,701.90	*只供续保用途。For renewal only.	

2,500美元自付费
Deductible USD 2,500

标准保费表 Standard Premium Schedule – 年缴 Annual Mode (美元 USD)

基本计划/附加保障 Standalone Plan/Rider

6,250美元自付费 Deductible USD 6,250

保障地域范围 Territorial scope of cover

亚洲 Asia				全球(美国除外) Worldwide except USA			
下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium
1	500.70	62	2,053.30	1	550.80	62	2,258.70
2	500.70	63	2,146.10	2	550.80	63	2,360.70
3	500.70	64	2,276.10	3	550.80	64	2,503.70
4	500.70	65	2,401.00	4	550.80	65	2,641.20
5	500.70	66	2,641.70	5	550.80	66	2,905.90
6	486.30	67	2,932.70	6	534.90	67	3,225.90
7	471.60	68	3,090.20	7	518.70	68	3,399.20
8	457.40	69	3,265.60	8	503.20	69	3,592.20
9	452.80	70	3,419.70	9	498.00	70	3,761.70
10	447.80	71	3,663.00	10	492.70	71	4,029.40
11	443.10	72	3,895.00	11	487.40	72	4,284.50
12	438.20	73	4,049.20	12	482.00	73	4,454.10
13	433.40	74	4,203.00	13	476.80	74	4,623.40
14	428.50	75	4,382.70	14	471.30	75	4,821.00
15	423.70	76	4,697.30	15	466.10	76	5,167.10
16	418.40	77	4,876.80	16	460.30	77	5,364.60
17	413.70	78	5,056.40	17	455.10	78	5,562.10
18	408.90	79	5,235.70	18	449.70	79	5,759.30
19	404.00	80	5,443.00	19	444.50	80	5,987.30
20	399.10	81	5,719.20	20	439.00	81	6,291.20
21	394.50	*82	5,926.50	21	434.00	*82	6,519.10
22	386.20	*83	6,133.20	22	424.80	*83	6,746.50
23	409.70	*84	6,340.50	23	450.70	*84	6,974.60
24	433.20	*85	6,576.70	24	476.60	*85	7,234.40
25	457.00	*86	6,857.70	25	502.60	*86	7,543.40
26	480.50	*87	7,093.80	26	528.60	*87	7,803.20
27	504.00	*88	7,329.80	27	554.40	*88	8,062.80
28	527.60	*89	7,566.10	28	580.40	*89	8,322.70
29	551.10	*90	7,834.20	29	606.30	*90	8,617.60
30	574.80	*91	8,059.00	30	632.20	*91	8,864.80
31	598.30	*92	8,326.50	31	658.10	*92	9,159.20
32	610.40	*93	8,593.90	32	671.40	*93	9,453.40
33	622.40	*94	8,861.40	33	684.70	*94	9,747.50
34	634.50	*95	9,161.90	34	697.90	*95	10,078.10
35	646.70	*96	9,237.00	35	711.40	*96	10,160.60
36	658.80	*97	9,538.10	36	724.60	*97	10,491.90
37	671.00	*98	9,838.40	37	738.00	*98	10,822.20
38	683.00	*99	10,139.10	38	751.40	*99	11,153.00
39	701.00	*100	10,448.90	39	771.10	*100	11,493.70
40	708.40	*101	10,768.20	40	779.30	*101	11,844.90
41	717.30	*102	11,097.20	41	789.00	*102	12,207.00
42	752.50	*103	11,436.30	42	827.80	*103	12,579.90
43	780.30	*104	11,785.70	43	858.30	*104	12,964.40
44	797.70	*105	12,145.80	44	877.50	*105	13,360.30
45	827.30	*106	12,517.10	45	910.00	*106	13,768.80
46	871.00	*107	12,899.40	46	958.10	*107	14,189.30
47	914.00	*108	13,293.60	47	1,005.50	*108	14,623.00
48	957.70	*109	13,699.80	48	1,053.50	*109	15,069.70
49	1,001.00	*110	14,118.40	49	1,101.00	*110	15,530.20
50	1,086.40	*111	14,549.70	50	1,195.10	*111	16,004.70
51	1,152.60	*112	14,994.30	51	1,267.90	*112	16,493.70
52	1,236.60	*113	15,452.40	52	1,360.30	*113	16,997.70
53	1,262.10	*114	15,924.60	53	1,388.30	*114	17,517.00
54	1,330.00	*115	16,411.30	54	1,463.10	*115	18,052.40
55	1,398.10	*116	16,912.80	55	1,537.90	*116	18,604.00
56	1,436.90	*117	17,429.50	56	1,580.70	*117	19,172.50
57	1,524.10	*118	17,962.00	57	1,676.50	*118	19,758.30
58	1,631.00	*119	18,510.90	58	1,794.00	*119	20,361.90
59	1,727.90	*120	19,076.50	59	1,900.70	*120	20,984.10
60	1,844.50	*121+	19,659.50	60	2,029.00	*121+	21,625.40
61	1,960.20	*只供续保用途。For renewal only.		61	2,156.30	*只供续保用途。For renewal only.	

6,250美元自付费
Deductible USD 6,250

标准保费表 Standard Premium Schedule – 年缴 Annual Mode (美元 USD)

基本计划/附加保障 Standalone Plan/Rider

12,000美元自付费 Deductible USD 12,000

保障地域范围 Territorial scope of cover

亚洲 Asia				全球(美国除外) Worldwide except USA			
下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium	下次生日年龄 Age Next Birthday	年缴保费 Annual Premium
1	365.50	62	1,498.90	1	402.00	62	1,648.80
2	365.50	63	1,566.60	2	402.00	63	1,723.30
3	365.50	64	1,661.50	3	402.00	64	1,827.60
4	365.50	65	1,752.80	4	402.00	65	1,928.00
5	365.50	66	1,928.40	5	402.00	66	2,121.30
6	355.00	67	2,140.80	6	390.50	67	2,354.90
7	344.20	68	2,255.80	7	378.60	68	2,481.40
8	333.90	69	2,383.90	8	367.30	69	2,622.30
9	330.50	70	2,496.40	9	363.60	70	2,746.10
10	326.90	71	2,674.00	10	359.50	71	2,941.50
11	323.50	72	2,843.30	11	355.80	72	3,127.60
12	319.80	73	2,956.00	12	351.90	73	3,251.50
13	316.40	74	3,068.20	13	348.00	74	3,375.00
14	312.80	75	3,199.40	14	344.10	75	3,519.30
15	309.30	76	3,429.00	15	340.30	76	3,771.90
16	305.40	77	3,560.10	16	336.00	77	3,916.20
17	302.00	78	3,691.20	17	332.20	78	4,060.20
18	298.50	79	3,822.10	18	328.30	79	4,204.30
19	294.90	80	3,973.40	19	324.50	80	4,370.70
20	291.40	81	4,175.00	20	320.60	81	4,592.50
21	288.00	*82	4,326.30	21	316.80	*82	4,758.90
22	281.90	*83	4,477.20	22	310.20	*83	4,924.90
23	299.00	*84	4,628.60	23	329.00	*84	5,091.50
24	316.30	*85	4,801.00	24	347.90	*85	5,281.10
25	333.60	*86	5,006.10	25	367.00	*86	5,506.70
26	350.70	*87	5,178.50	26	385.80	*87	5,696.40
27	367.90	*88	5,350.80	27	404.70	*88	5,885.90
28	385.10	*89	5,523.20	28	423.70	*89	6,075.50
29	402.40	*90	5,718.90	29	442.60	*90	6,290.90
30	419.60	*91	5,883.00	30	461.60	*91	6,471.40
31	436.80	*92	6,078.30	31	480.50	*92	6,686.20
32	445.50	*93	6,273.50	32	490.00	*93	6,900.90
33	454.30	*94	6,468.80	33	499.80	*94	7,115.70
34	463.20	*95	6,688.20	34	509.50	*95	7,357.00
35	472.10	*96	6,743.00	35	519.30	*96	7,417.30
36	480.90	*97	6,962.80	36	529.00	*97	7,659.00
37	489.80	*98	7,182.00	37	538.90	*98	7,900.20
38	498.60	*99	7,401.60	38	548.50	*99	8,141.70
39	511.70	*100	7,627.60	39	562.80	*100	8,390.30
40	517.10	*101	7,860.70	40	568.90	*101	8,646.80
41	523.60	*102	8,101.00	41	576.00	*102	8,911.00
42	549.40	*103	8,348.40	42	604.30	*103	9,183.30
43	569.60	*104	8,603.60	43	626.60	*104	9,464.00
44	582.30	*105	8,866.40	44	640.60	*105	9,753.00
45	604.00	*106	9,137.40	45	664.30	*106	10,051.10
46	635.80	*107	9,416.50	46	699.40	*107	10,358.10
47	667.30	*108	9,704.30	47	734.10	*108	10,674.70
48	699.10	*109	10,000.80	48	769.00	*109	11,001.00
49	730.70	*110	10,306.50	49	803.80	*110	11,337.20
50	793.10	*111	10,621.30	50	872.30	*111	11,683.50
51	841.40	*112	10,945.80	51	925.50	*112	12,040.50
52	902.70	*113	11,280.30	52	993.00	*113	12,408.30
53	921.40	*114	11,625.00	53	1,013.60	*114	12,787.40
54	970.90	*115	11,980.30	54	1,068.10	*115	13,178.30
55	1,020.60	*116	12,346.30	55	1,122.70	*116	13,580.90
56	1,049.00	*117	12,723.50	56	1,153.80	*117	13,995.90
57	1,112.60	*118	13,112.30	57	1,223.90	*118	14,423.50
58	1,190.60	*119	13,513.00	58	1,309.70	*119	14,864.30
59	1,261.40	*120	13,925.80	59	1,387.50	*120	15,318.50
60	1,346.50	*121+	14,351.40	60	1,481.10	*121+	15,786.50
61	1,430.90	*只供续保用途。For renewal only.		61	1,574.10	*只供续保用途。For renewal only.	

请参阅相关备注。Please refer to the relevant remarks.

12,000美元自付费
Deductible USD 12,000

备注

1. 保险费率由2024年10月起生效。
2. **保险费率并非保证不变**，将按计划续保时受保人的保障地域范围、自付费额、计划类型和当时实际年龄而**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	基本计划或附加于寿险计划 (投资相连寿险计划除外) 的附加保障	附加于投资相连 寿险计划的附加保障
半年缴	0.5150	0.5000
季缴	0.2620	0.2500
月缴	0.0892	0.0833

5. 如计划以美元作保单货币，我们将按现行汇率兑换至应缴保费的港元等值，我们拥有绝对酌情权不时厘定此汇率。
6. **本计划保证终身续保，惟需遵从续保时适用的保险费率、条款和细则以及保障表。**
7. 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。有关保险计划的完整产品条款、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。**
8. 此单张内以斜体标注的词汇的定义，请参阅保单条文。

Remarks

1. Premium rates are valid from October 2024.
2. Premium rates **are not guaranteed** and **are yearly adjustable** based on the territorial scope of cover, Deductible, plan type and attained Age of the Insured Person 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	As a standalone plan or as a rider attached to life insurance products (except for investment-linked products)	As a rider attached to investment-linked products
Half-yearly	0.5150	0.5000
Quarterly	0.2620	0.2500
Monthly	0.0892	0.0833

5. If you choose USD as your plan's currency, we will convert your premiums payable to HKD equivalent at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment.
6. **This plan is guaranteed for lifetime Renewal, subject to the premium rate, terms and conditions and Benefit Schedule that applies at that time.**
7. 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.**
8. For those words which are capitalised in this leaflet, please refer to the policy provisions for explanation.

重要信息

自愿医保计划下的税务扣除

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除。有关自愿医保计划下的税务扣除详情，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号海港城港威大厦保诚保险大楼8楼在犹豫期内直接接收。

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。

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 Insured Person commits suicide, whether sane or insane, within 1 year from the effective date of the plan, we will limit the death benefit to a refund of the premiums paid without interest. We will deduct any amounts we have already paid and any amounts 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.

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。

Need more details? Get in touch

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

注

保诚自愿医保尚宾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。

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Notes

PRUHealth VHIS VIP 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 policy holder and/or Insured Person 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.



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