

2023 年度中期个人寿险理赔报告

2023 H1 Individual Life Claims Report





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在此我欣然向各位呈上保诚保险《2023年度中期个人寿险理赔报告》。此报告列出有关保诚香港客户理赔的数据，当中涵盖身故、危疾及住院这三大理赔个案类别。报告亦根据补充资料及数据，就现今社会与我们息息相关的健康议题作深入研究。

保诚在香港服务超过一百三十万名客户，在2023上半年更处理超过六万二千宗理赔个案。保诚深明理赔是健康保障的重要一环，因此在处理大量理赔个案时，我们仍用心聆听每位客户的意见，务求在非常时期为客户提供财务保障，让其在患病期间感到徬徨时可安心专注治疗。我很高兴保诚保险荣获《彭博商业周刊/中文版》颁发「金融机构大奖2023」十一个奖项，当中包括「理赔管理卓越大奖」这项殊荣，印证了我们卓越的理赔服务获得业界认可。

保诚作为香港领先的保险公司之一，致力为大众带来更便捷和易于负担的保障方案，希望为填补身故风险保障缺口出一分力。同时，我们改革并优化整个理赔程序，务求令过程更无缝及时、透明清晰，且公平公正。以保诚医疗网络免找数服务为例，客户可在接受医疗服务前作预先批核，在需要时安享指定日间手术中心及医院的医疗及诊症服务，无须再为预先缴费医疗费用及索偿操心，让他们专心休养。

本报告亦列出许多有趣的统计数字，希望您为您在评估自己保障需要时提供参考。如有疑问，请与值得信赖的理财顾问商讨，了解相关的保障方案，为自己与挚爱家人建立保障网。

保诚保险有限公司
行政总裁
林智刚

It is my pleasure to present to you our Individual Life Claims Report for 2023 H1. This report provides statistical details relating to claims from customers of Prudential Hong Kong Limited (PHKL), covering the three major claims types – Death, Critical Illness and Hospitalisation. The report also includes a more in-depth study on the main health issues affecting us today, which draws on supplementary data and information.

We served over 1.3 million customers and processed over 62,000 claims in Hong Kong in the first half of 2023. When handling that number of claims, we listen carefully to our customers, and we fully understand that the claims process plays a critical role in one's health and protection journey. It provides not only financial security to customers in trying times, but also peace of mind in distressed situations such as during periods of serious sickness. We are honoured to receive a total of eleven awards at the Bloomberg Businessweek "Financial Institution Awards 2023", including the "Excellent Claims Management Award", a manifestation of our efforts to our continued enhancement of our claim process.

As one of the largest insurers in Hong Kong, we believe we have a part to play in narrowing the mortality protection gap. We do so by focusing on making health and financial security accessible and affordable, powered by innovating and enhancing our claims process to ensure it is swift, timely, clear, transparent and without bias. One example is our Medical Network Cashless Service, where we take away the worries and troubles of payments and claims from certain types of medical treatment and diagnosis at designated medical centres and hospitals, so that our customers can put their energy into recovery and recuperation.

There are many interesting statistics in this report that we hope you will find useful when assessing your coverage needs in relation to the gap between your health and protection. But please remember: whenever you are in doubt, find your trusted financial advisor for a candid discussion and see how insurance solutions can help protect you and your family.

Lawrence Lam
Chief Executive Officer
Prudential Hong Kong Limited



财务稳健 实力雄厚
Abundant Capital, Financially Sound



扎根香港
Established in Hong Kong

59 年
years

自1964年开始服务香港
Serving Hong Kong since 1964

在香港受保障的客户
Customers Covered in HK

一百三十万
1.3 million

以香港人口计算平均每六人便有一人是保诚客户
1 out of 6 people in Hong Kong is a Prudential customer

聚焦策略市场
Laser focus in strategic markets

亚洲及非洲
Asia & Africa

2023 上半年总赔偿金额
Total Claims Payments in 2023 H1

近三十三亿港元
Around HKD 3.3 billion

相当于近十二万次胃镜及大肠镜检查*
Equivalent to around 120,000 Oesophago-Gastro
Duodenoscopy & Colonoscopy*

2023 上半年总赔偿个案
Total Approved Claims in 2023 H1

超过 **62,000** 宗
Over claims

平均每一分钟 处理一宗赔偿
Approved 1 case in a minute on average

* 按2023上半年保诚已赔付个案的胃镜及大肠镜检查住院医疗费用中位数。

According to the median of medical inpatient treatment expense for Oesophago-Gastro Duodenoscopy and Colonoscopy in Prudential approved claims cases in 2023 H1.



保诚保险有限公司 Prudential Hong Kong Limited

公司背景及资料

Company Background and Information

奖项殊荣*

Awards and Recognitions*



香港保险业大奖 2022
The Hong Kong Insurance Awards 2022

大奖 Grand Awards



杰出理赔管理大奖
Outstanding Claims Management Award

- 年度杰出保险代理大奖
Outstanding Agent of the Year Award

年度三强 Top 3 Awards

- 年度杰出理赔管理
Outstanding Claims Management Award
- 年度杰出保险代理
Outstanding Agent of the Year
- 年度杰出青年保险专才 — 保险中介大奖
Outstanding Young Professional of the Year



《彭博商业周刊/中文版》金融机构大奖 2023
Bloomberg Businessweek / Chinese Edition Financial Institution Awards 2023

- 年度保险公司杰出大奖
Insurance Company of the Year – Outstanding



理赔管理卓越大奖
Claims Management Award - Excellence

- 客户服务卓越大奖
Customer Service – Excellence
- 网上平台卓越大奖
Online Solution Award – Excellence
- 年度培训学院卓越大奖
Training Academy of the Year Award – Excellence
- 雇员福利服务卓越大奖
Employee Benefit Service Award – Excellence
- 产品/服务创新 (一般保险) 卓越大奖
Product / Service Innovation (General Insurance) Award – Excellence
- 旅游保险 (一般保险) 卓越大奖
Travel Plan (General Insurance) Award – Excellence
- 整合营销策略 (公司品牌推广) 卓越大奖
Integrated Marketing (Branding Promotion) – Excellence
- 年度最佳招聘计划卓越大奖
Recruitment Program of the Year Award – Excellence
- 年度区域成就大奖 (代理团队) 卓越大奖
District Achievement of the Year (Agency Force) – Excellence



香港管理专业协会 2022 年最佳管理培训及发展奖
HKMA Award for Excellence in Training and Development 2022

- 金奖
Gold Award
- 优秀新晋培训员奖 (三位)
Distinguished Trainer Awards (3 winners)
- 最佳新理财顾问培训及发展奖 (一位)
Distinguished New Trainer Awards (1 winner)



《亚洲投资人》最佳企业大奖 2022
<AsianInvestor> Institutional Excellence Awards 2022
大型人寿保险公司 (资产管理规模 500 亿港元以上)
Life Insurer – Large (AUM of HKD50 billion+)



投資者及理財教育獎
Investor and Financial Education Award 2022

投资者及理财教育奖 2022 (企业)
Investor and Financial Education Award 2022 (Corporate)



金融科技大奖 2022 (经济通)
Fintech Awards 2022 by etnet

- 杰出数码健康及保险服务
Outstanding Digital Health and Insurance Service Award
- ESG 特别嘉许证书
Special Certificate of Appreciation on Environmental, Social, and Governance (ESG)



HR Asia Awards 2022
2022 亚洲最佳企业雇主奖
Best companies to work for in Asia

* 包括但不限于以上各奖项。
Include but not limited to the above.



客户余先生
Client Mr Shi

财务顾问专业、体贴、富有同情心。这是我第一次提出索赔，她回答了我所有的问题并提出了**简化索赔过程的建议**。谢谢！

The financial consultant was professional, kind and sympathetic. It was my first time to make claims, and she answered all my questions and **made recommendations to ease the claiming process**. Thank you!



客户梁小姐
Client Ms Leung

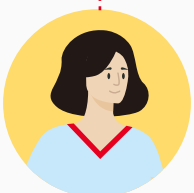
首先客服的工作人员非常专业且耐心，……其次理赔速度很快，理赔数额合理，足以见理赔部门的人员很**专业且工作效率很高**。这些都是出乎我的意料，带给我惊喜。所以很满意。也谢谢他们的努力和付出。

First, the customer service staff is very professional and patient.Secondly, the claims settlement speed is very fast. The amount is reasonable enough to see that the claims department is **professional and efficient**. These were beyond my expectation and brought me a pleasant surprise. I am extremely satisfied with the service. Thank you for their hard work and dedication.

2023年第2季，超过**90%**客人**满意理赔体验**

接近**80%**客人愿意**推荐保诚**服务给亲友*

In 2023 Q2, over **90%** of clients were **satisfied** with the **claims experience** around **80%** of clients would **recommend Prudential** to family and friends*



客户黄小姐
Client Ms Wong

程序简单快捷，保险经纪解决到我的问题，唔需要排队或者填表，避免疫情期间不必要接触，非常之好。

The claims procedure is **simple and quick**, and the insurance agent solved my problem without queuing or filling in forms, avoiding unnecessary contact during the epidemic, excellent work.



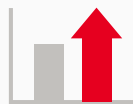
区域经理王先生
Regional Manager Mr Wong

过往多谢理赔部门鼎力支持，协助客户得到**最有效率及体贴的帮忙**。

Thank you claims department for their great effort including handle cases **with care and efficient manner**.

* 根据保诚顾客完成理赔体验后之问卷调查结果。
According to claims questionnaire result from Prudential's customers after enjoying our claims service.

重点分析 Key Highlights



已赔付总额在 2023 上半年继续增长，并高达三十三亿港元，比 2022 年同期有 **37%** 的增幅。

Total claims payout kept growing in 2023 H1 and reached HKD 3.3 billion which was **37%** increment comparing to 2022 H1.



理赔平均处理时间大大缩短，危疾和身故理赔平均处理时间更减省近 **30%**。如选择以转数快接收理赔款项，理赔申请批核后最快即时可收到理赔金。

我们坚守对理赔的承诺 – “我们务求以最快的速度处理客户的申请，向客户送上真诚的慰问及关怀”。

The average processing time has significantly decreased, with near **30%** reduction specifically for critical illness and death claims. Using faster payment system enables customers to receive the claims settlement instantly upon claims approval.

We keep our claims promise – “Pay customer’s claim as quickly as possible and with compassion and care”.



更多客户使用「保」你免找数服务，「保」你免找数服务的已赔付个案增加 **44%**，使用诊断成像检测的赔付个案更增加了 **113%** 以上。在 2023 上半年使用服务的理赔个案高达近二千一百三十宗，更多客户能享受更加完善理赔服务体验。

「保」你免找数服务的已赔付总额在 2023 上半年 **已高达四千七百万港元**，当中住院（二千六百万港元）占最多的金额。

More clients were choosing cashless service, claims cases for cashless service increased **44%**. Claims with diagnostic imaging tests increased significantly by over **113%**. In 2023 H1, claims cases for cashless service were close to 2,130 cases, which benefited more clients to enjoy a better claims service experience.

Total claims amount for cashless service **reached HKD 47 million** in 2023 H1 which hospitalisation (HKD 26 million) contributed the most.



理赔总结 Claims Summary



已赔付金额
Total Claims Payout
三十三亿一千六百万港元
HKD 3,316 million



已赔付个案
Total Approved Claims
62,386 宗
cases



平均理赔处理时间¹
Average Process Lead Time¹



整体成功赔付百分比
Overall Successful Claims Rate
96%

住院
Hospitalisation : **3** 个工作日
working days

危疾
Critical Illness : **6** 个工作日
working days

身故
Death : **6** 个工作日
working days



选用转数快接收理赔款项，理赔申请批核成功后可即时收到理赔金。
Choosing Faster Payment (FPS) enables clients to receive the payment instantly upon claim approval.

支付方法处理时间 Payment method Process Lead Time

转数快 Faster Payment System:
即时³ (从批核成功起计算)
Instant³ (from claims approval)

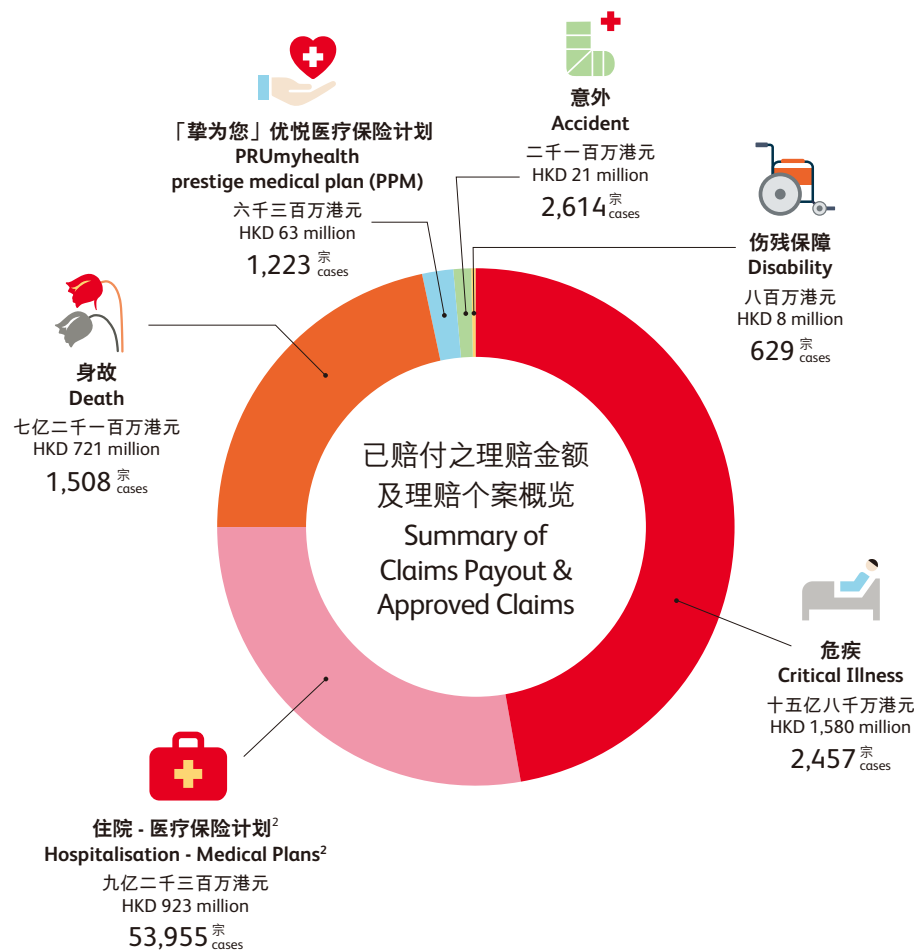
直接转账 Direct Credit:
1-3 个工作日
working days

支票 Cheque:
7 个工作日
working days

注 Remarks:

- 指于理赔申请时已提供所有所需文件及资料的个案。
Cases that submitted with all required documents and information during claims application.
- 住院 - 医疗保险计划包括癌症全护计划，特选危疾治疗保及医疗加倍保等。
Hospitalisation - Medical Plans include PRUmyhealth cancer protector plan, PRUhealth essential critical care and PRUhealth medical plus, etc.
- 最快只需于理赔审核后10分钟。
As fast as 10 min after claims approval.

以上数据仅包括已赔付的个案，并以保障类别区分，而理赔金额则以四舍五入作计算。
The above data are based on the approved cases only, cases are counted based on benefit level. The payout amount are rounded off.





个人寿险 Individual Life Insurance

香港的住院比率

Hospitalisation Rate in Hong Kong

根据政府统计调查显示，多于半数入院人士没有医疗保障。高昂的住院费用可能会用上大部份的积蓄。

According to data from the HKSAR Census and Statistics Department, more than half the people hospitalised in Hong Kong lack medical protection altogether. Large medical bills could wipe out most of their savings.

在2020年11月至2021年3月进行统计前的十二个月内¹
During the 12 months prior to a study conducted between
November 2020 and March 2021¹

住院病人的总人数约有四十六万二千一百人

An estimated 462,100 people were hospitalised



44.5%



55.5%

曾入住医院（包括转院）

Number of times admitted to hospital (including transfers)

一次有81.3%、两次有11.0%、三次有3.3%及四次或以上4.4%
Once 81.3%, Twice 11.0%, Thrice 3.3% and Four times or more 4.4%

其中有51.8%并没有医疗福利或保障

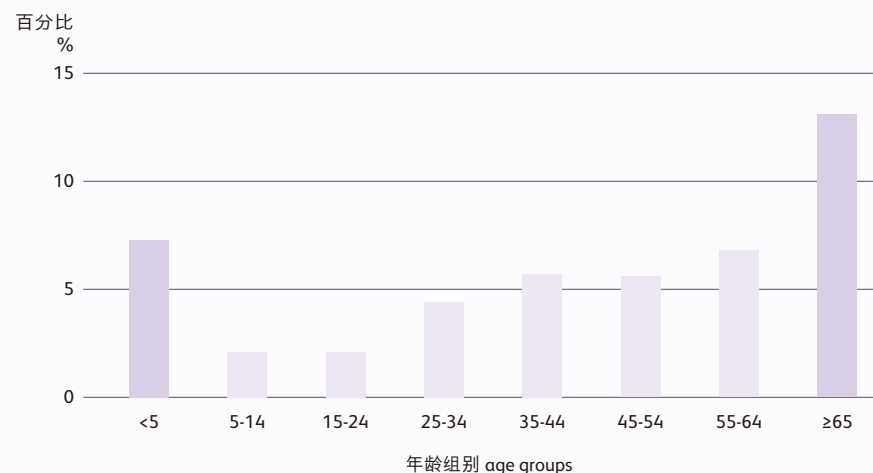
51.8% of them lack any sort of medical benefit or protection



逾半数香港人没有足够医疗保障以应付住院开支，并以长者与幼童有较大的医疗需求。

More than half people hospitalised in Hong Kong do not have enough medical protection to cover their hospital expenses and elderly people and children have a higher demand of medical needs.

为子女或自己退休后的医疗保障做好准备未？
Have you prepared for your children or your own retirement?



在统计前十二个月内曾入住医院的人士的比率*（按年龄划分）
Rate* of hospital admittance during the 12 months prior to the study (by age)

* 在个别年龄组别中占所有人士的百分比
As a percentage of all people in the respective age groups.

资料来源：1. 政府统计处：〈主题性住户统计调查第74号报告书〉，2021年12月（政府最新统计数据）。
Source: 1. "Thematic Household Survey Report No. 74," Census and Statistics Department, Dec. 2021 (The government's latest release).



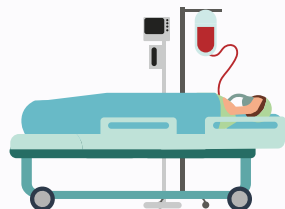
个人寿险 Individual Life Insurance

深切治疗需求增加

Increased Demand for Intensive Care

新冠肺炎疫情期间，因呼吸困难的重症肺炎患者人数大幅上升，令致更多人需要接受深切治疗！

The COVID-19 outbreak saw a significant increase in patients with severe pneumonia due to respiratory difficulties, resulting in greater demand for intensive care treatment.



于疫情初期（2020年1月至2月期间），每六位香港送院的新冠肺炎患者中就有一位被送到深切治疗部治疗。平均年龄为六十五岁¹

At the beginning of the pandemic (January - February 2020), one out of six Hong Kong patients hospitalised for COVID-19 was treated in an intensive care unit. The average age was 65¹.



截至2020年12月，公立医院深切治疗部负压病床使用量高达七成，目前有一千二百多张负压病床。而负压病房使用率更高达八成²

As of December 2020, the usage rate for negative pressure beds in intensive care units of public hospitals reached 70%. There are currently more than 1,200 negative pressure beds. The utilisation rate for negative pressure wards was as high as 80%².



入住私家医院深切治疗病房，每日房租由九千八百港元至二万八千港元不等³

The daily room rate for intensive care units in private hospitals range from HKD 9,800 to HKD 28,000³

资料来源 Source: 1. U.S. National Library of Medicine : 〈Critically ill patients with COVID-19 in Hong Kong: a multicentre retrospective observational cohort study〉, 2020年4月。

"Critically ill patients with COVID-19 in Hong Kong: a multicentre retrospective observational cohort study" (April 2020), U.S. National Library of Medicine.

2. 头条日报：〈四十九岁长期病患男子确诊不足一周病逝累计一百一十八人染疫亡〉, 2020年12月14日。

"A 49-year-old man with chronic disease passed away within one week after diagnosis, a total of 118 people died from the disease" (14 December 2020), Headline Daily.

3. 养和医院, 2023年8月。

Hong Kong Sanatorium & Hospital, Date of access: August 2023.



个人寿险 Individual Life Insurance

香港主要私家医院收费参考

Reference for Charges of Major Private Hospitals in Hong Kong



病房收费

Daily Room Charges

每日房租（以港元为单位）

Daily Room Charges (HKD)

医院 Hospital	标准病房* Ward*	半私家病房* Semi-private*
香港港安医院 - 荃湾 Hong Kong Adventist Hospital - Tsuen Wan	1,000 - 1,250	2,500
明德国际医院 Matilda International Hospital	900	1,990
仁安医院 Union Hospital	500 - 800	900 - 1,800
养和医院 Hong Kong Sanatorium & Hospital	1,300 - 1,900	2,800 - 3,800
圣德肋撒医院 St. Teresa's Hospital	560 - 750	850 - 1,600
圣保禄医院 St. Paul's Hospital	760 - 900	1,380 - 1,480
香港浸信会医院 Hong Kong Baptist Hospital	820 - 1,240	1,810 - 2,240
宝血医院 Precious Blood	850	1,180 - 1,580
嘉诺撒医院 Canossa Hospital	800 - 1,000 [#]	2,600 [#]
播道医院 Evangel Hospital	750 - 900	1,100 - 1,680
香港港安医院 - 司徒拔道 Hong Kong Adventist Hospital - Stubbs Road	900	2,200 - 2,400
香港中文大学医院 CUHK Medical Centre	900	1,500 - 2,400
港怡医院 Gleneagles Hospital Hong Kong	980 - 1,080	1,800 - 2,700



手术费用

Surgical Operation Fees

手术名称 Surgical operation	费用可高达约（港元） Top estimates for fees (HKD) 套餐价钱已包括 入住标准病房 Treatment includes hospitalisation in a standard ward
乳房肿块切除术 Breast Lump Excision	142,000
痔疮切除术 Hemorrhoidectomy	68,000
腹腔镜疝气（小肠气）修补术 Hernia Repair (Laparoscopic)	122,000
甲状腺切除术 Thyroidectomy	285,000
扁桃腺切除术 Tonsillectomy	92,000
不同骨折之开放性复位及内固定术 Open Reduction and Internal Fixation of Various Fractures	235,000
白内障超声乳化术及人工晶状体植入 Phacoemulsification and Intraocular Lens	77,000

* 不同医院病房定义可能因保险计划有不同，详情参阅各保险计划细节。

The definition of room type in different hospitals may not be the same under different insurance plans, detail refers to the insurance plan definition.

以上数据综合不同医院公布的网上资讯，搜集资料日期：2023年8月。资料仅供参考，所有收费以病人的实际情况及医院为准。

The above data has been extracted from information published online by various hospitals, data collection date: Aug 2023. The information is for reference only and all charges are subject to the respective hospitals on a case-by-case basis.

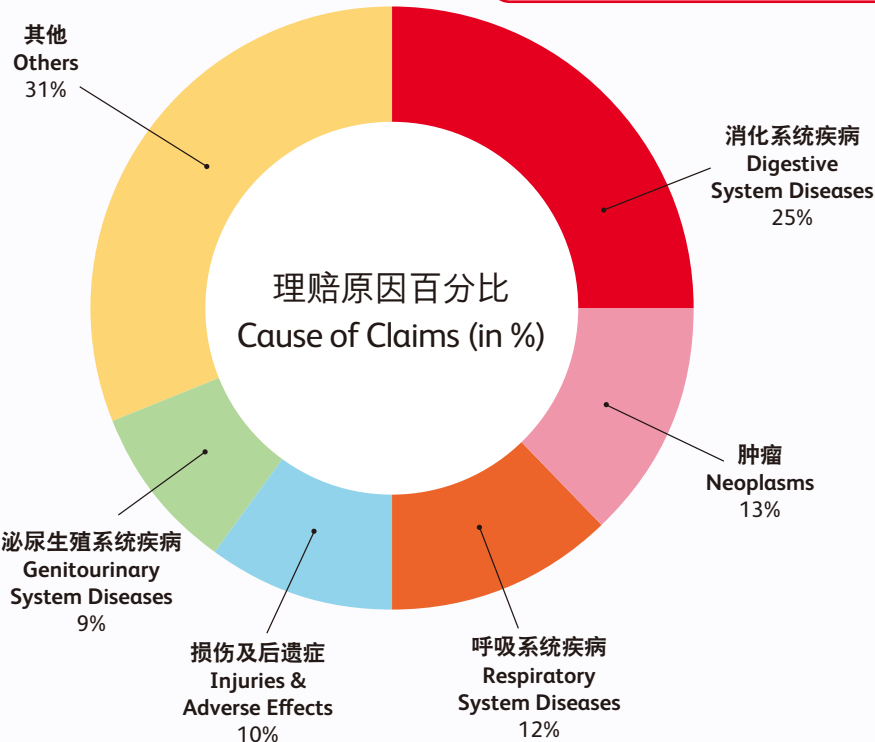
[#] 选择窗边病床位置需要额外支付二百港元的费用

There is an additional charge of HKD200 for selecting a window-side bed position.



住院理赔总览
Hospitalisation Claims Summary

住院理赔成功赔付百分比
Successful Claims Rate for Hospitalisation
96%



消化系统疾病，肿瘤和呼吸系统疾病在2020年中国内地也是头五位住院原因¹
Digestive system diseases, neoplasms and respiratory system diseases are also the top 5 causes of hospitalisation in the Chinese Mainland¹

住院理赔总览 Hospitalisation Claims Summary

医疗费用理赔 Medical Reimbursement Claims		住院现金及手术现金理赔 Hospital Cash and Surgical Cash Claims
医疗保险计划 (包括癌症全护计划及医疗加倍保等) Medical Plans (Including Cancer Protector Plans and PRUhealth Medical Plus, etc.)	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan (PPM)	13,899 宗 cases 四千二百万港元 HKD 42 million
38,016 宗 cases 八亿五千万港元 HKD 850 million	1,133 宗 cases 四千七百万港元 HKD 47 million	
医疗网络免找数服务理赔 Medical Network Cashless Service Claims		
医疗保险计划 (包括终身保医疗计划及自愿医保计划等) Medical Plans (Including PRUmed lifelong care plan and PRUHealth VHIS, etc.)	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan (PPM)	
2,040 宗 cases 三千一百万港元 HKD 31 million	90 宗 cases 一千六百万港元 HKD 16 million	

首五位主要住院理赔原因
Top 5 Causes in Hospitalisation Claims





1	消化系统疾病 Digestive System Diseases	13,757 宗 cases
2	肿瘤 Neoplasms	7,322 宗 cases
3	呼吸系统疾病 Respiratory System Diseases	6,848 宗 cases
4	损伤及后遗症 Injuries & Adverse Effects	5,655 宗 cases
5	泌尿生殖系统疾病 Genitourinary System Diseases	5,062 宗 cases

资料来源 Source: 1. 《2020 中国卫生健康统计年鉴》，2021 年 12 月。
China Health Statistic Yearbook 2020, Dec. 2021.

以上数据包括已赔付的个案，理赔金额和理赔成功百分比则以四舍五入作计算。
The above data are based on the approved cases only, claims payment amount and successful claims rate is rounded off.



首四位日间手术理赔及手术医疗费用比较
Top 4 Day Surgery Claims and Surgial Medical Expense Comparison

手术项目 Surgical Operation	已赔付个案 (宗) ^ Approved Claims (cases)^	医疗费用中位数 (港元) Median of Medical Treatment Expense (HKD)		于日间手术中心进行手术可节省 的成本百分比 % of cost saving with surgery performed in day surgery center
		住院手术 Inpatient Surgery	日间手术 Day Surgery	
 切除皮肤疣 / 角化病 (不包括美容或非医疗需要) Skin, Keratoses / Warts / Similar Lesions, Excision (Not including cosmetic or non-medical needs)	1,989	14,141	12,000	-15% ↓
 胃镜、大肠镜检查 Oesophago-Gastro Duodenoscopy (OGD) and Colonoscopy	535	27,507	11,600	-58% ↓
 白内障 / 晶状体 / 人工晶状体植入术 Cataract/ Lens/ Extraction with Intra-ocular Lens Implant	391	34,980	30,000	-14% ↓
 鼻内窥镜检查 Nasoendoscopy	286	23,322	3,500	-85% ↓



上表显示在 2023 上半年首四位手术之医疗费用比较。这四项手术均可于日间手术中心进行，**既省却住院时间，又具成本效益。**
The above table shows the comparison for medical treatment expenses of the top 4 surgeries claims in 2023 H1. All four surgeries can be performed in day surgery center, **which saves hospitalisation time and is cost-effective.**

^ 产品范围：「挚为您」优悦医疗保险计划、医疗加倍保、自愿医保计划、终身保医疗计划、亲恩宝医疗保障计划、健乐医疗计划及健愉医疗计划。
Product scope: PRUmyheath prestige medical plan (PPM), PRUhealth medical plus, PRUHealth VHIS, PRUmed lifelong care plan, PRUparent medical care plan, PRUmed better care plan and PRUmed health care plan.

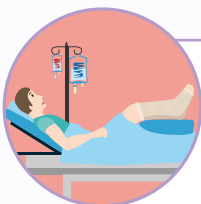
注：
Remarks:
• 以上仅包括只进行一次手术的理赔个案。The above data are based on performed single surgery claims only.
• 以上数据仅包括已赔付的个案。医疗费用包括医生费、医院费、麻醉师费等。The above data are based on the approved cases only and the expense covered surgical fee, doctors' fees, relevant hospital fees, anesthetist's fees, etc.
• 住院医疗费用以标准病房计算。The hospitalisation expenses are based on treatment in a standard ward.

以上数据仅包括已赔付的个案，理赔金额则以四舍五入作计算。
The above data are based on the approved cases only and claims payment amount are rounded off.



诚挚用心的理赔服务

Wholehearted Claims Services



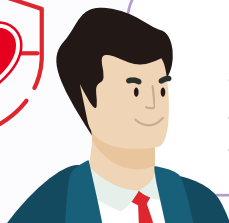
我们的理财顾问多半持有本公司的保单，他们既是内部客户，亦是对外客户；陈先生便是其中一位持有本公司保单的理财顾问。2017年，他不幸遇上交通意外而住院，伤势严重，但幸运的是他持有设有附加医疗保障的保单。由于长期住院不能工作，陈先生为住院开支及生活费感到担忧，并向理赔部寻求建议。我们的理赔专员为陈先生提供专业意见，如解释理赔程序，助他迅速处理理赔事宜。与此同时，理赔专员亦为他客户的理赔申请提供协助。

Most of our financial consultants hold policies in the company. They are our internal as well as external customers. Mr. Chan, our financial consultant, hold some policies with the company. In 2017, Mr. Chan had a traffic accident and was admitted into hospital. He was badly hurt. Fortunately, he has had a policy with medical rider with the company. Mr. Chan felt worried about the hospital expenses as well as his living expenses due to the long stay in hospital that he could not work. He tried to seek help from our claims department and our claims specialist provided some professional advice such as the claims procedure to Mr. Chan assisting him to settle the claims promptly. At the same time, our claims specialist also provided assistance to him in his clients' claims.



陈先生衷心感谢理赔专员提供专业服务，尤其是在他的艰难时期施以援手，他更向公司管理层撰写感谢信，表扬理赔专员诚挚用心的服务。

Mr. Chan appreciated the services of our claims specialist very much in particular during his difficult time. He sent a compliment letter to the company's management in praising the wholehearted services of the claims specialist.



无论是理财顾问或客户，我们都一视同仁。当理财顾问或客户有需要时，我们的理赔专员随时提供支援。理财顾问和客户都能感受到我们服务的温暖。

We treat both financial consultants and customers equally. Our claims specialist always provide support to both parties when they are in need. Our financial consultants as well as customers can often feel the warmth of our services.



客户可透过保诚医疗网络申请「即时预先批核」的免找数服务，让客户毋须自行支付获批的医疗费用及为索偿程序操心。
Customers can apply for “instant pre-authorisation” cashless services through the Prudential medical network. Not only do they need to pay the pre-approved medical expenses, they also do not need to worry about claims procedure.

医疗网络免找数服务的好处 Benefits of Medical Network Cashless Service



预计自付额一目了然
Budget certainty



简单预先批核申请程序
Simple steps for pre-authorisation



由保诚直接与医生跟进，
客户轻松无忧
Prudential will follow up directly
with the doctors; hassle-free for
the customers



即时获知预先批核结果（受实际
情况及条款与细则限制）
Instant Pre-authorisation Result
(subject to actual situation and
terms & conditions)

覆盖之日间手术类别 Coverage of Day Surgery Specialties



外科
General Surgery



肠胃肝脏科
Gastroenterology &
Hepatology



眼科
Ophthalmology



皮肤科
Dermatology



耳鼻喉科
Otorhinolaryngology



泌尿科
Urology



妇产科
Obstetrics & Gynaecology

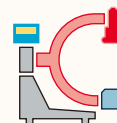
免找数服务覆盖范围 Coverage of Cashless Service



超过三百八十位网络专科医生及设备完善的医疗服务提供者
With more than 380 network medical specialists
and well-equipped medical network providers



十三间香港私家医院及超过四十间日间手术中心，
网络据点遍布港九新界
Covering 13 private hospitals and more than 40 day
surgery centres across HK



成像检测中心位于中环、旺角、尖沙咀、屯门及
元朗等，服务覆盖以下之诊断成像检测
Diagnostic imaging service centres at Central,
Mongkok, Tsim Sha Tsui, Tuen Mun and Yeun Long,
etc., providing the following diagnostic imaging
tests

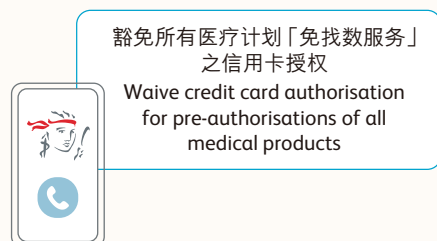
- 磁力共振扫描
MRI Scan
- 电脑断层扫描
CT Scan
- 正电子放射断层扫描
PET Scan



轻松三步免找数

3 Simple Steps for Cashless Service

1



豁免所有医疗计划「免找数服务」
之信用卡授权

Waive credit card authorisation
for pre-authorisations of all
medical products

客户联络理财顾问或致电医疗网络热线
登记医通保编号，拣选任何网络专科医生，
并致电预约。

Customer registers H2P number via the
financial consultant or hotline. After that,
customer selects a network medical specialist
and makes appointment.

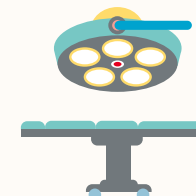
2



应诊后网络医生会协助客户申请免找数
服务，客户按手机短讯连结以接受有关条款
及细则，如资料齐全客户即时获知预先
批核结果。

The network medical specialist assists
customer to submit the pre-authorisation
application after consultation. Customer
accepts the terms & conditions via the link in
SMS received. The pre-authorisation result is
provided immediately upon submission of all
information required.

3



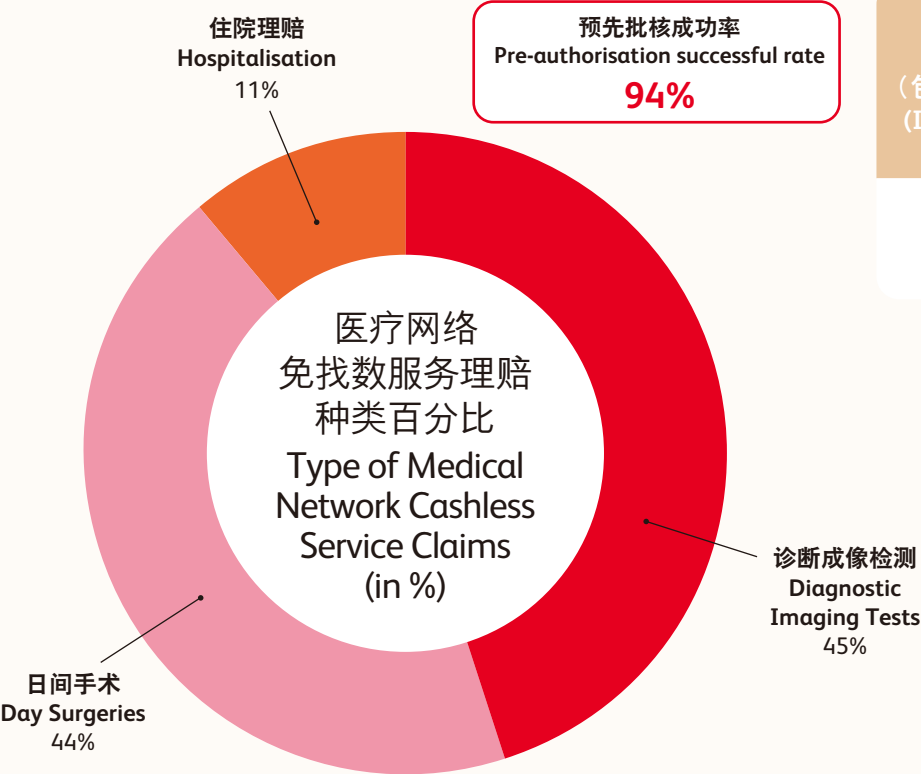
客户于网络医院、日间手术
中心及成像检测中心分别接受治疗或
进行成像检查，并享用
免找数服务。

Customer undergoes the medical
treatment or diagnostic imaging service
at network hospital, day surgery centre
or diagnostic imaging service centre;
and enjoys the Cashless Service.

「保」您免找数 — 理赔总览 (2023 年 1 月至 6 月)
Cashless Service Claims Summary (Jan – Jun 2023)



医疗网络免找数服务理赔总览
Medical Network Cashless Service Claims Summary



医疗保险计划 Medical Plans (包括终身保医疗计划及自愿医保计划等 ^) (Including PRUmed lifelong care plan and PRUHealth VHIS, etc.^)	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan (PPM)
2,040 宗 cases 三千一百万港元 HKD 31 million	90 宗 cases 一千六百万港元 HKD 16 million

首 5 位主要免找数服务理赔原因
Top 5 Causes in Cashless Service Claims

1	消化系统疾病 Digestive System Diseases	738 宗 cases
2	呼吸系统疾病 Respiratory System Diseases	270 宗 cases
3	肿瘤 Neoplasms	246 宗 cases
4	肌肉骨骼系统及结缔组织 Musculoskeletal & Connective Tissue	214 宗 cases
5	传染病和寄生虫病 Infectious & Parasitic Diseases	168 宗 cases

^ 产品范围：保诚自愿医保尚宾计划、保诚灵活自主医保计划、保诚自主医保计划、健乐医疗计划、健愉医疗计划、医疗加倍保、终身保医疗计划、「亲恩宝」医疗保障计划、医疗护惠计划
Product Scope: PRUHealth VHIS VIP plan, PRUHealth FlexiChoice Medical plan, PRUHealth CoreChoice Medical plan, PRUmed better care plan, PRUmed health care plan, PRUhealth medical plus, PRUmed lifelong care plan, PRUparent medical care plan, PRUmed care plan

以上数据仅包括已赔付的个案，理赔金额则以四舍五入作计算。
The above data are based on the approved cases only and claims payment amount are rounded off.



预先批核服务 - 毋须为医疗费用及索偿程序操心

Pre-authorisation service – Hassle-free on medical expense and claim procedure



杨先生自2019年起便持有一份医疗加倍保计划，每年自付额为二千五百美元，于2022年初转换为自愿医保尚宾计划，每年自付额同样为二千五百美元。他的身体一直很健康，但2022年12月中旬杨先生突发心脏病入住圣保禄医院，医生检查后告知是心脏病发作导致器官衰竭并伴有急性肾衰竭，需要在ICU抢救观察，并进行一系列治疗包括做透析。因为私立医院的费用非常昂贵，杨太担心需要负担几十万甚至几百万的治疗费，她立刻联络理财顾问 Margaret 寻求协助。

Mr. Yeung has been insured under PRUhealth Medical Plus Plan (PMP) with an annual deductible amount of USD 2,500 since 2019. In early 2022, his plan was migrated to PRUHealth VHIS (VIP) with the same deductible amount. He had maintained good health. However, in mid-December 2022, he experienced a heart attack and was admitted to St. Paul Hospital. After examination, the doctors determined that the heart attack resulted in organ failure and acute kidney failure. Mr. Yeung received intensive care in the ICU and undergoing a series of treatments, including dialysis. Given that high medical costs associated with private hospitals, Mrs. Yeung was concerned about the substantial treatment fees. Thus, she promptly contacted financial consultant Margaret for immediate assistance.



理财顾问 Margaret 知道预先批核服务需要在入院前申请，但由于为突发情况，她希望公司能够特别处理。预先批核服务部门同事收到该申请后，马上联络医院及主诊医生了解杨先生现时情况及将要接受的治疗，处理期间并得知医院通知杨太需要支付四十二万港元的医疗费用后，再加紧与医院的沟通。在收齐所有文件后保诚保险批出四十四万港元的付款保证书，杨太毋需担心高昂的出院费用，于出院时只需缴付一万九千四百七十五港元的自付额，杨先生于出院后可以有更好的休息，迅速恢复健康。

Financial consultant Margaret was aware of the requirement to apply for pre-authorisation services prior to admission. However, due to the emergency situation, she hoped that the company could make a special consideration. Upon receiving the application, the pre-authorisation service department immediately contacted the hospital and attending doctor to retrieve information about Mr. Yeung's current condition and the undergoing treatments. During the process, they were informed by the hospital that the total medical expenses for Mr. Yeung would be HKD 420,000. We speeded up the communication with the hospital. After collecting all the documents, the letter of guarantee was approved for an amount of HKD 440,000. Mrs. Yeung only needed to pay a deductible amount of HKD 19,475 upon discharge. Mr. Yeung and Mrs. Yeung no longer had to worry about the high treatment expenses. Mr. Yeung could rest and recover in a better condition after discharge.



个人寿险 Individual Life Insurance
癌症普及化
How Common is Cancer



香港
Hong Kong

每**十五**分钟²
Every **15** minute²

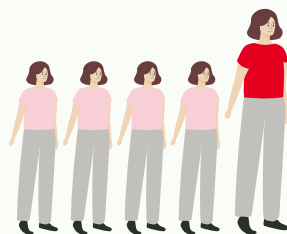


有**一**个人患上癌症
1 person gets cancer

在**七十五**岁前患癌症的机会³
will suffer from cancer
before the age of **75**³



每**四**位男性中有一**位**
1 in **4** men



每**五**位女性中有一**位**
1 in **5** women

中国内地
The Chinese Mainland

每**一**分钟¹
Every **1** minute¹



有**九**个个人患上癌症
9 people get cancer

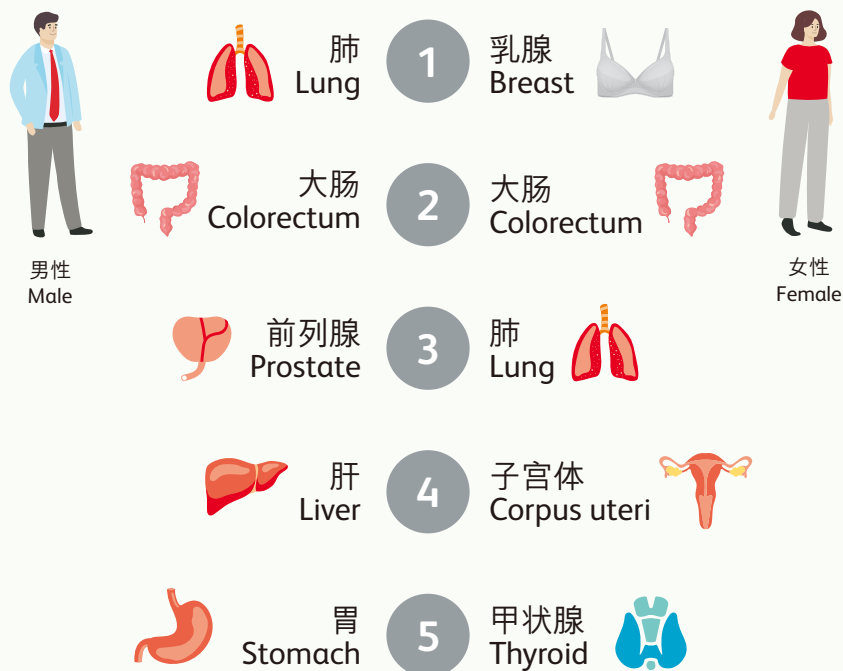
乳腺癌患者每年增加**四十二万人**
Number of breast cancer diagnoses
increases by **420,000**
every year



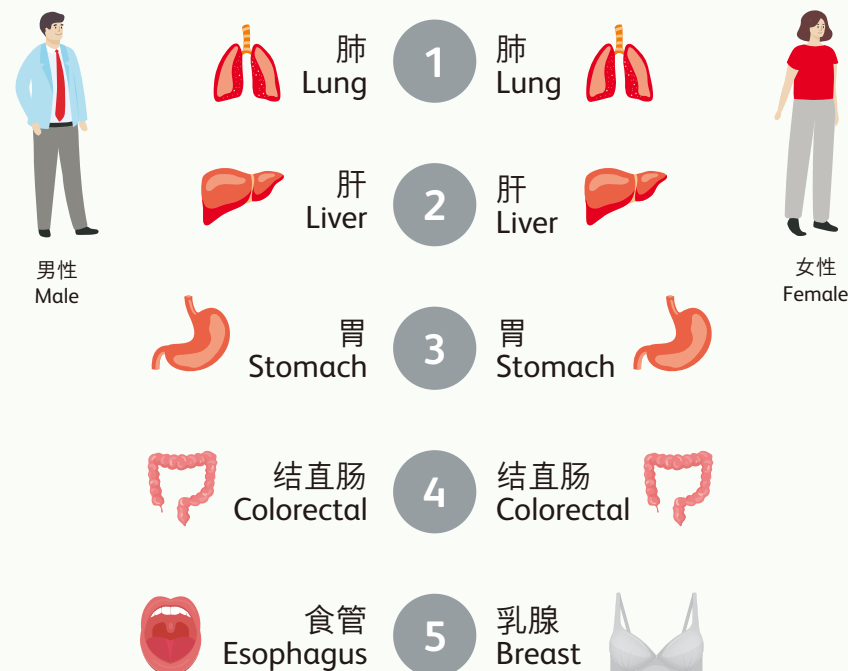
资料来源 Source: 1. 中国实验动物信息网:〈国家癌症中心:2022年全国最新癌症报告〉,2023年2月23日。
"China National Cancer Center: Cancer statistics in China, 2022." China Laboratory Animals Information Network. 23 Feb. 2023.
2. 医院管理局香港癌症资料统计中心:〈2020年十大癌症〉,2022年12月。
"Top Ten Cancer in 2020." Hong Kong Cancer Registry, Hospital Authority, Dec. 2022.
3. 医院管理局香港癌症资料统计中心:〈2020年香港癌症统计概览〉。
"Cancer Statistics in 2020." Hong Kong Cancer Registry, Hospital Authority.



香港 Hong Kong^{1*}



中国 The Chinese Mainland^{2^}



肺，肝，胃和乳腺在香港和中国内地也是最常见的癌症



Lung, liver, stomach, breast are top cancers in both the Chinese mainland and Hong Kong

资料来源 Source: 1. 医院管理局香港癌症资料统计中心：〈2020年癌症统计数字概览〉，2022年10月。
“Cancer Statistics in 2020.” Hong Kong Cancer Registry, Hospital Authority. Oct. 2022.
2. 〈2020中国卫生健康统计年鉴〉，2021年12月。
China Health Statistic Yearbook 2020. Dec. 2021.

* 按2020发病数字
By incidence number in 2020
^ 按2019死亡数字
By number of deaths in 2019

亚洲地区的人口平均寿命 Life Expectancy at Birth in Asia



地区 Region	 男性平均寿命 Male Average Life Expectancy	 女性平均寿命 Female Average Life Expectancy
香港 ^{1#} Hong Kong ^{1#}	83.2 岁 years old	87.9 岁 years old
日本 ^{2#} Japan ^{2#}	81.4 岁 years old	87.5 岁 years old
新加坡 ^{3#} Singapore ^{3#}	81.1 岁 years old	85.9 岁 years old
中国内地 ^{4*} The Chinese Mainland ^{4*}	73.6 岁 years old	79.4 岁 years old
马来西亚 ^{5^} Malaysia ^{5^}	70.5 岁 years old	74.7 岁 years old



你会否低估了自己的平均寿命？确保自己有足够保障吗？
Do you underestimate your life expectancy? Do you ensure you have enough protection?

资料来源 Source: 1. 港政府统计处〈香港人口生命表 1971-2022〉2022 年 9 月 10 日。

“Hong Kong Life Tables 1971-2022” Census and Statistics Department, HKSAR. Date of Access: Sep. 10, 2022.

2. 日本统计局〈日本令和 2 年简易生命表〉2022 年 12 月。

“Statistical Handbook of Japan 2022.” Statistics Bureau of Japan. Date of Access: Dec. 2022.

3. 新加坡统计局〈身故及预期寿命〉2022 年 12 月。

“Death and Life Expectancy.” Singapore Department of Statistics. Date of Access: Dec. 2022.

4. 中国国家统计局〈年度数据：人口〉2021 年 12 月。

“Annual Data: Population.” National Bureau of Statistics of China. Date of Access: Dec. 2021.

5. 马来西亚国家统计局〈马来西亚简单寿命表 2019-2022〉，2022 年 12 月 6 日。

“Abridged Life Tables, Malaysia.” Department of Statistics, Malaysia. Date of Access: Dec. 6, 2022.

[#] 显示的数据为 2021 年出生时预期寿命。

Data displayed is life expectancy at birth in 2021.

^{*} 显示的数据为 2015 年出生时预期寿命。

Data displayed is life expectancy at birth in 2015.

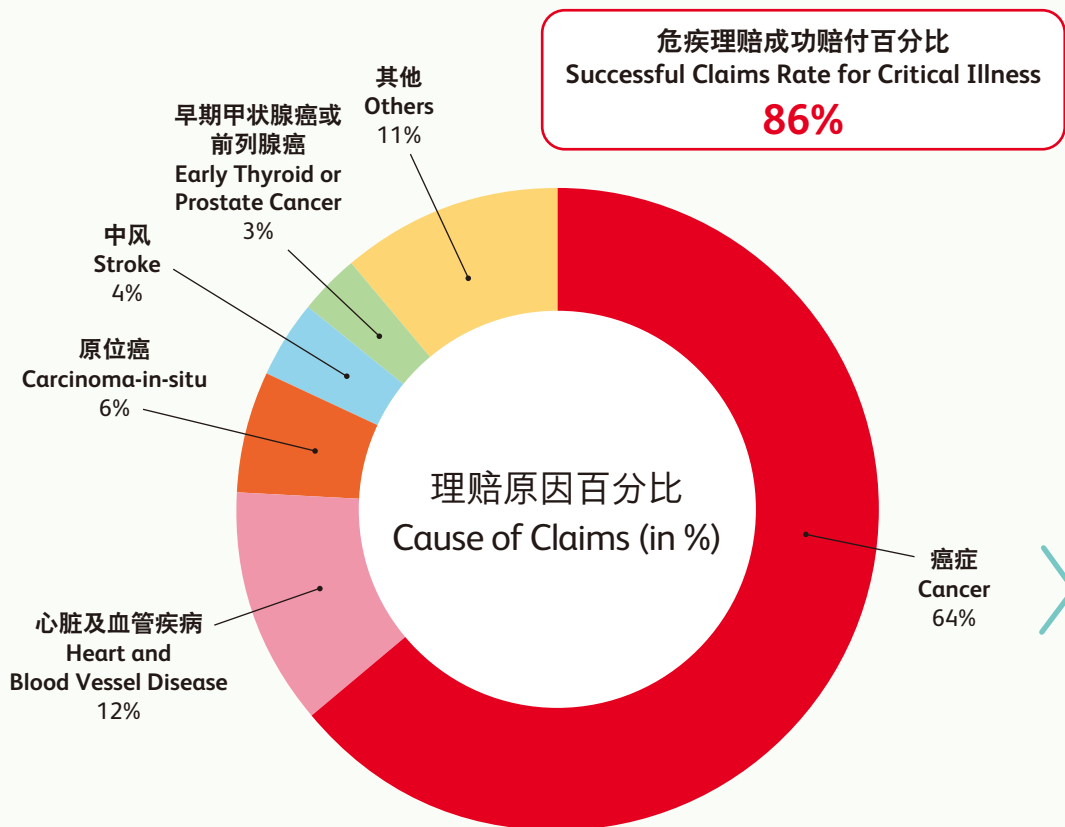
[^] 显示的数据为 2022 年出生时预期寿命。

Data displayed is life expectancy at birth in 2022.



危疾理赔总览

Critical Illness Claims Summary



危疾理赔被拒的最常见原因是医疗状况不符合严重病况之定义，客户提交理赔申请前可以先咨询理财顾问。
The most common decline reason for Critical Illness is the medical condition does not meet the definition(s) of Major Disease Condition. Customers can seek for their financial consultants' advice before claims application.

首五位主要危疾理赔原因

Top 5 Causes in Critical Illness Claims

1		癌症 Cancer	1,570 宗 cases
2		心脏及血管疾病 Heart and Blood Vessel Disease	304 宗 cases
3		原位癌 Carcinoma-in-situ	148 宗 cases
4		中风 Stroke	90 宗 cases
5		早期甲状腺癌或前列腺癌 Early Thyroid or Prostate Cancer	72 宗 cases

首五位癌症类别之危疾理赔

Top 5 Types of Cancer in Critical Illness Claims

	36%	乳房及女性生殖系统 Breast and Female Reproductive System (卵巢、子宫体及子宫颈) (Ovary, Corpus Uteri and Cervix Uteri)
	19%	呼吸系统 Respiratory System (鼻咽、气管、支气管及肺) (Nasopharynx, Trachea, Bronchus and Lung)
	15%	消化系统 Digestive System (食管、胃、胆囊、肝、胰、结肠及直肠) (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)
	13%	甲状腺 Thyroid Gland
	7%	血液及免疫系统 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)



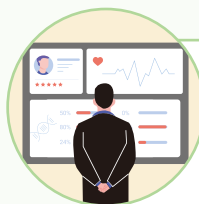
主动理赔服务

Proactive Claims Services



陈先生(四十五岁/男性)于2022年11月3日出现胸部疼痛,并于同日就诊。鉴于他的病情严重,医生要求陈先生入院接受全面检查,因此陈先生于2022年11月3日及4日留院,医生诊断他患上急性心肌梗塞。由于陈先生出现血管狭窄,医生为其进行冠状动脉介入治疗术(俗称「通波仔手术」),其后于2022年11月4日出院。

Mr. Chan (45/Male) had chest pain on 3 November 2022 and he consulted doctor on the same day. In view of the severity, the doctor requested Mr. Chan to be admitted into hospital for a thorough investigation. Mr. Chan was admitted into hospital from 3-4 November 2022 and the doctor diagnosed him with acute myocardial infarction. Due to the stenosis of the blood vessels, Percutaneous Coronary Intervention (PCI) was performed. He was discharged from hospital on 4 November 2022.



陈先生自2015年投保了保诚危疾终身保计划,他向理财顾问提交有关的危疾理赔申请书,并附上静态心电图、实验室及验血报告。我们的理赔专员仔细审查有关文件后,确定陈先生所接受的手术符合冠状动脉血管成形术的定义;而报告亦显示出静态心电图的变化,以及心脏酵素升高,两者皆符合心脏病发作的定义。纵使陈先生只申请冠状动脉血管成形术的理赔(早期保障),但理赔专员注意到陈先生的病况符合心脏病发作(严重疾病保障)的定义,因而主动批核心脏病发作的理赔。

Mr. Chan has been insured under PRUmyhealth Crisis Lifelong Care (CCL3) since 2015. He submitted a critical illness claim to the financial consultant along with the ECG, laboratory and blood test reports. After reviewed the documents in details, our claim specialist confirmed that Mr. Chan's medical condition met the definition of Coronary Angioplasty. Besides, the reports also indicated that the ECG changes and elevation of cardiac enzymes met the definition of Heart Attack. Although Mr. Chan submitted a claims application initially only for Coronary Angioplasty (under early stage benefit), our claims specialist identified that his medical condition also fulfilled the definition of Heart Attack (under major illness benefit) and proactively approved the claim payment about the benefit for Heart Attack.



在客户提交早期保障的理赔申请时,我们明白客户及理财顾问无法得知客户的病况是否符合严重疾病保障的定义,而理赔专员总是非常专业,以主动积极的态度评估所有个案,让客户获得最高的理赔金额。

We acknowledge that our customers and financial consultants may be, sometimes, uncertain about whether the customer's condition qualifies for the Major Illness benefit during the claims submission under the Early Stage benefit. Our claims specialists always maintain a high level of professionalism and approach each case proactively and diligently assessing the circumstances to ensure our customers receive the maximum benefit they are entitled to.



身故保障缺口愈大，愈难以运用手头上的财政资源以维持同样的生活水平
The larger the mortality protection gap, the more difficult it is to maintain the same living standard using the financial resources on hand



香港整体身故保障缺口
约为**七**万亿港元
Hong Kong's overall mortality
protection gap
is about HKD **7** trillion



每名劳动人口的平均身故保障
缺口约为**一百九十**万港元
Average mortality protection gap per
employee in Hong Kong is about
HKD **1.9** million



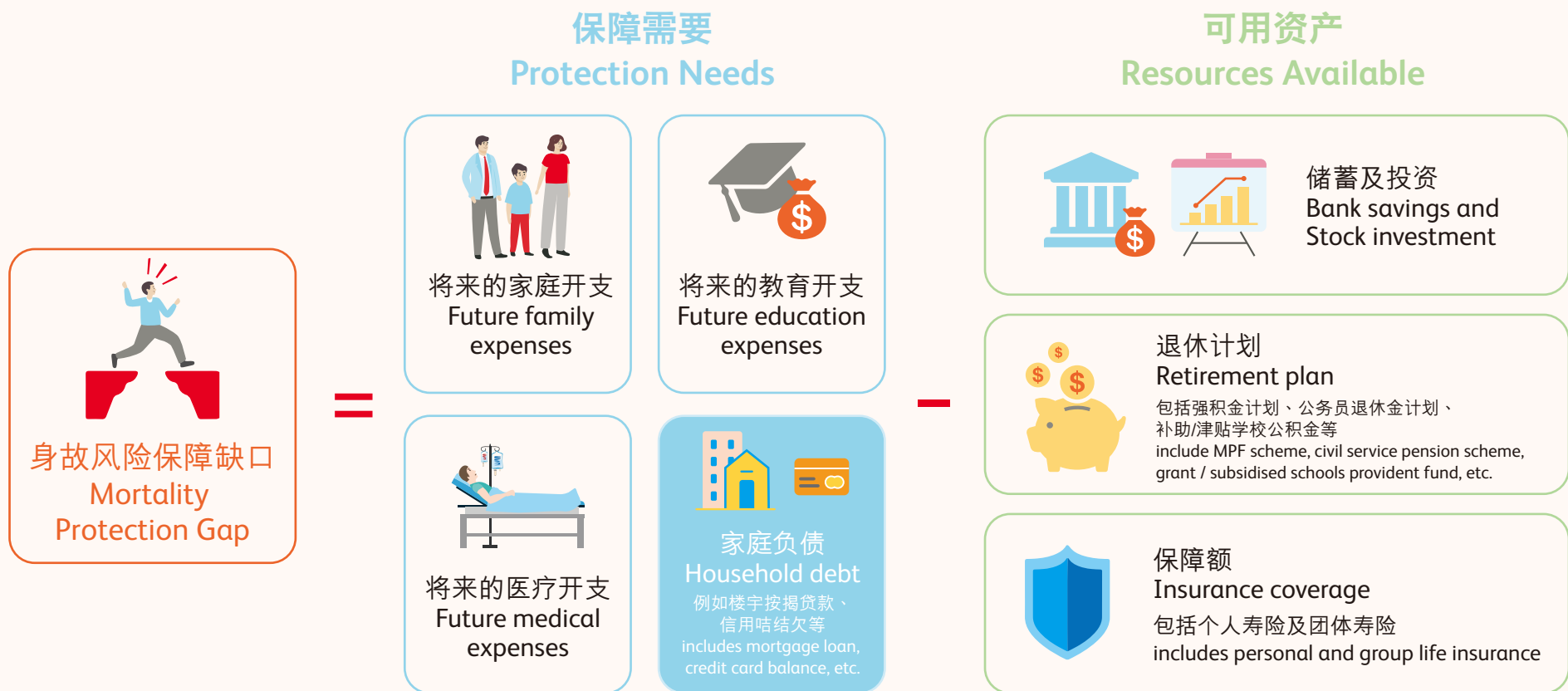
以劳动人口的加权
平均年薪计算，每名劳动人口的平均
身故保障缺口约为**六**倍年薪
Based on the average annual
salary of Hong Kong employees,
each employee has an average
mortality protection gap of about
6 times the annual salary



个人寿险 Individual Life Insurance

什么是身故风险保障缺口？

What is Mortality Protection Gap?

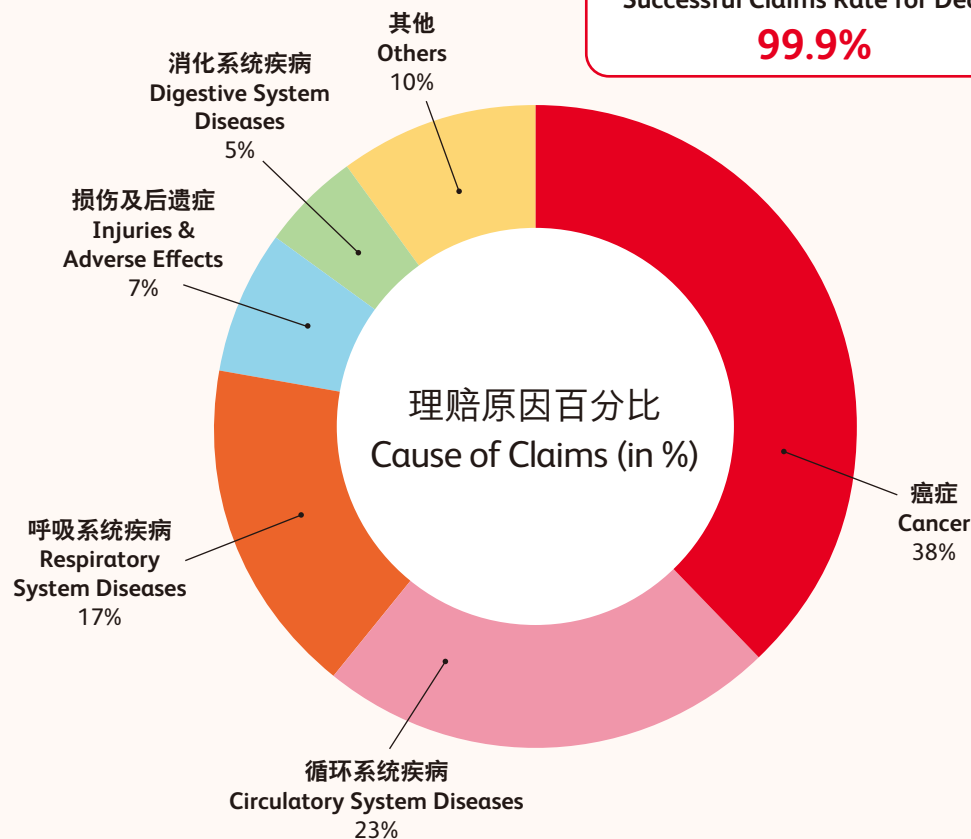




身故理赔总览 Death Claims Summary

身故理赔成功赔付百分比
Successful Claims Rate for Death

99.9%



2020 年中国内地疾病之主要死亡原因头三位是心脏病，恶性肿瘤和脑血管病¹
In 2020, The first three major diseases that caused death in the Chinese mainland are heart disease, malignant tumor and cerebrovascular disease¹

首 5 位主要身故理赔原因 Top 5 Causes in Death Claims

1		癌症 Cancer	580 宗 cases
2		循环系统疾病 Circulatory System Diseases	342 宗 cases
3		呼吸系统疾病 Respiratory System Diseases	261 宗 cases
4		损伤及后遗症 Injuries & Adverse Effects	101 宗 cases
5		消化系统疾病 Digestive System Diseases	71 宗 cases

首 5 位癌症类别之身故理赔 Top 5 Types of Cancer in Death Claims

	40%	消化系统 Digestive System (食管、胃、胆囊、肝、胰、结肠及直肠) (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)
	23%	乳房及女性生殖系统 Breast and Female Reproductive System (卵巢、子宫体及子宫颈) (Ovary, Corpus Uteri and Cervix Uteri)
	22%	呼吸系统 Respiratory System (鼻咽、气管、支气管及肺) (Nasopharynx, Trachea, Bronchus and Lung)
	8%	血液及免疫系统 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)
	2%	中枢神经系统 Central Nervous System



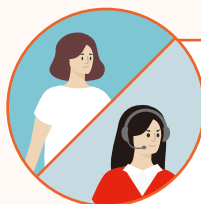
用心聆听、深入了解、回应所需

Listening, Understanding, Delivering



黄先生自2006年投保保诚，持有人寿保险（「更美好」保障计划）。2022年8月，黄先生不幸因工业意外身亡。受益人黄太痛失丈夫，极为伤心，忧虑不安，而在等候发出死亡证明书以完成理赔程序期间，殓葬费用及她和小女儿的生活费亦让她愁烦。

Mr. Wong has been a customer of our company since 2006. He holds a life policy (Better Life) with us. Unfortunately, Mr. Wong passed away due to an industrial accident in August 2022. Mrs. Wong, the beneficiary, was very deeply saddened and distressed by the loss of her husband. She was also facing the financial burden of funeral expenses and the ongoing living expenses for herself and her young daughter during the waiting period for the issuance of the death certificate to complete the claims process.



黄太向理财顾问朱女士提及所面临的困境，以及取得身故收益的迫切需要。朱女士联络理赔部，了解部门可否弹性处理发放身故收益事宜。鉴于黄太为长期客户，以及其财务需要，理赔专员建议朱女士提交书面通知，要求提早发放身故收益；以及承诺在黄太准备好死亡证明书后将其交予公司，以便在无须提交死亡证明书的情况下，获特别批准发放身故收益。朱女士向黄太跟进书面通知一事，并于翌日转交理赔部。收妥文件后，理赔申请在两个工作天内便获批核。

Mrs. Wong talked to the financial consultant, Ms. Chu about her difficulties and urgent need of the death proceeds. Ms. Chu approached the claims department to see if there were any flexibilities to release the death proceeds. In view of loyal customer as well as the financial needs of Mrs. Wong, the claims specialist advised Ms. Chu to submit a written request on early release of the death proceeds and promise to submit the death certificate to the company when it is ready from Mrs. Wong to obtain special approval to release the death proceeds without the submission of the death certificate. Ms. Chu followed up with Mrs. Wong with the written request and passed to the Claims department the next day. Upon receipt of the document, the claims was approved within two working days.



我们的理赔团队时刻聆听客户需求，了解他们的难处，并且灵活应变，务求协助客户度过艰难时刻。
Our claims team always listens to the needs of our customers, understands their difficulties and provides flexibilities in order to help our customers during their difficult times.



真实个案分享
Case Sharing

客户可以选择转数快支付方式以更快收取理赔金
Customers can receive claims settlement faster by using FPS



吴小姐的理赔案例
Ms. Ng's Claims Journey

目前的选择
Current Selection



选择支票经理财顾问转递
Claims Payment by Cheque via
Financial Consultant

更佳的选择
Optimal Selection



选择转数快支付理赔金
Claim Payment by FPS

10/7

吴小姐提交纸本理赔申请
Ms. Ng submitted a paper claims application

11/7

理赔部收悉理赔申请
Claims department received the claims application

14/7

理赔申请批核成功
Claims application was approved

19/7

理财顾问收取吴小姐支票
Financial consultant received Ms. Ng's cheque

20/7

理财顾问将理赔支票存入指定银行账户
Cheque deposited in Ms. Ng's designated bank
account by financial consultant

约需 2 星期
Take 2 weeks



透过电子理赔的方式可以**即时**处理申请，而转数快则能够让客户**即时**收取理赔金，从而大幅加快理赔程序并协助解决财务上的困难。
Claims applications can be processed **instantly** by utilizing electronic claims processing. With the use of Faster Payment System, customers can receive claim payments **immediately**, greatly accelerating the claims process and helping to address financial difficulties more quickly.

可供选择电子支付方式
Payment Method

香港客户
Hong Kong Customer



转数快¹
FPS¹

即时²
Instant²

不设理赔支付上限
Unlimited on claims amount



直接转账至保单持有人指定之
香港银行账户³
Direct Credit to Policyholder's
designated Hong Kong Bank Account⁴

只需 **3** 个工作日
Only need 3 working days

内地客户
The Chinese Mainland Customer



直接转账至保单持有人指定之
内地银行账户⁴
Direct Credit to Policyholder's
designated China Bank Account¹

只需 **4** 个工作日
Only need 4 working days



电汇⁵
Telegraphic Transfer²

需 **4-7** 个工作日
Need 4-7 working days

最快**即日**处理、
即日收取理赔金⁶
Same-day claims processing
and payment at its finest⁶

注 Remarks: 1. 客户的转数快转帐限额需高于理赔金 The transfer limit of the FPS account must be higher than claims settlement amount

2. 最快只需于理赔审核后 10 分钟 As fast as 10 min after claims approval

3. 2022 年 3 月起不设理赔支付上限 Changed to unlimited since Mar 2022

4. 支付上限为十万元人民币 Claims amount limit up to RMB100k

5. 适用于内地及海外用户 applicable to both the Chinese mainland and overseas customers

6. 理赔申请时已提供所有所需文件及资料的个案 Cases that submitted with all required documents and information during claims application.











返回主目录
Back to Content



如果受保人需要于门诊进行由主诊注册医生推荐的订明诊断成像检测，我们会根据自愿医疗保险计划的分担费用规定，赔偿高达70%的合资格费用，而受保人只需分担30%的费用。
If the insured person needs clinical prescribed diagnostic imaging tests recommended by the attending registered doctor, we meet the cost-sharing requirement of VHIS by covering up to 70% of the eligible expenses. Customers will only need to pay 30% of the eligible expenses.

假如受保人选择在我们指定的网络成像中心进行建议之订明诊断成像检测，我们将会豁免一般的30%共同保险，并全数保障合资格的订明诊断成像检测费用，直至达到该项目之赔偿限额。
When the insured person is recommended to have a prescribed diagnostic imaging test and if they choose to have it at our designated network imaging centres, we will waive the usual 30% coinsurance and cover the full cost of the eligible diagnostic imaging test up to its itemised limit.

订明诊断成像检测在门诊保障的不同
Comparison of Clinical Prescribed Diagnostic Imaging Test Benefits

	终身保医疗计划 PRUmed lifelong care plan (MLP)	保诚灵活自主医保计划 PRUHealth FlexiChoice Medical Plan (VFP/VFPR)	
		1) 现有保单 – 自 2023 年 7 月 1 日起， 首个保单周年日之前 Existing policy – before first policy anniversary day since 1 July 2023	1) 2023 年 7 月 1 日后签发的新保单 New policy issued after 1 July 2023 2) 现有保单 – 自 2023 年 7 月 1 日起， 首个保单周年日后 Existing policy – after first policy anniversary day since 1 July 2023
 免找数服务 Cashless Service	<ul style="list-style-type: none">须由网络医疗服务提供者或医管局的书面建议 Must be recommended in writing by a network provider or HA under cashless service须于网络成像中心进行检测 Need to perform at the network imaging centre		 指定身体部位* Specified body parts*
 实报实销 Reimbursement	<ul style="list-style-type: none">须由注册医生提供书面建议 Must be recommended in writing by a registered doctor须于网络成像中心进行检测 Need to perform at the network imaging centre	  指定身体部位* Specified body parts*	
	<ul style="list-style-type: none">于非网络成像中心进行检测 Perform at the non-network imaging centre	  需分担30%共同保险# Pay 30% of the coinsurance#	 需分担30%共同保险# Pay 30% of the coinsurance#

注：订明诊断成像检测是指电脑断层扫描（“CT”扫描）、磁力共振扫描（“MRI”扫描）、正电子发射断层扫描（“PET”扫描）、PET-CT组合及 PET-MRI组合，其保障不涵盖咨询费。
Remark: Prescribed Diagnostic Imaging Tests shall mean computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined. Consultation fee is not covered under the diagnostic imaging benefit.

* 指定身体部位的诊断成像检测包括 i) 就冠状动脉进行电脑断层扫描；ii) 就脑部、颈椎、腰椎及腹部（包括全腹、上腹或下腹）进行磁力共振扫描；及 iii) 就身体任何部位进行正电子发射断层扫描。
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).

会根据自愿医疗保险计划的分担费用规定，赔偿高达70%的合资格费用。
Meet the cost-sharing requirement of VHIS by covering up to 70% of the eligible expenses.

详情请参阅保单条款。
Please refer to Policy Provision.



医务部已于尖沙咀保诚保险大楼 新增保诚健康办公室，以协助客户轻松完成核保程序，继续履行为客户提供最佳服务的承诺。

Our Medical Department has established the Prudential Health Office at Prudential Tower, Tsim Sha Tsui, making it easier for customers to complete the underwriting process with a convenient and streamlined experience, as we continue to demonstrate our commitment to providing the best possible services to our customers.

- 保诚健康办公室地理位置优越，位处市区中心枢纽
Prudential Health Office is located a prime location at the heart of the central business district
- 专业护士细心为客户做好核保体检的准备，也确保最高水平的私隐和舒适度
Our highly qualified Registered Nurses take great care to prepare the customer for the exam and ensure a premium level of privacy and comfort
- 设独立核保房间，迎合家庭核保需要
Consultant rooms are designed for underwriting and medical assessment for families
- 保诚健康办公室令核保准确度与服务效率倍数提升
Prudential Health Office significantly enhances the accuracy and service level of customers' underwriting and onboarding journey

Whatsapp 平台 Channel

自2023年3月起，我们推出了WhatsApp平台，以协助客户使用以下服务：

Starting March 2023, customers can reach us via our dedicated Whataspp channel for the following services:

- 使用及更新免费的体检优惠卷，并寻找相关医疗服务提供者资讯
Redeem and renew complimentary check-up coupons and discover the information on relevant medical service providers
- 处理其他一般查询
Provide support for general enquiry

客户及理财顾问随时随地可透过WhatsApp联络保诚健康办公室

Customers and financial consultants can contact Prudential Health Office anytime, anywhere through WhatsApp



请扫描以上二维码
联络保诚健康办公室
Please scan the above QR code
contact Prudential Health Office



重要提示

Important Notes

重要事项：

1. 以上所有内容仅作参考之用，客户不可仅靠此文件上所提供的资料以进行任何交易，并建议客户咨询有关专业人士特定意见及请参阅以下的免责声明。
2. 保诚保险有限公司（「保诚」）明确表明概不因他人使用或诠释此等资料而承担任何责任。

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