

PRUChoice Group Medical Insurance
BestCare Scheme
保誠精選「團體醫療寶」晉領計劃

ENTERPRISE SOLUTIONS 企業方案



PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.



PRUChoice Group Medical Insurance BestCare Scheme 保誠精選「團體醫療寶」晉領計劃

We understand that building a productive and healthy workforce is one of your top priorities. We are proud to present **PRUChoice Group Medical Insurance – BestCare Scheme** which offers a variety of choices in group medical benefits to suit your needs while providing comprehensive medical protection to your employees, so that you can rest assured that your employees are well taken care of at all times.

(Applicable on or after 1 March, 2022)

我們明白，建立高效及健康的團隊是您的其中一項重任。我們誠意推出**保誠精選「團體醫療寶」** – 晉領計劃，提供一系列切合需要的團體醫療計劃，為僱員提供全面醫療保障，確保僱員時刻得到全面照顧。

(2022年3月1日或之後適用)

Special Features 計劃特點



PRUChoice Group Medical Insurance – BestCare Scheme is designed to meet the needs of businesses with small and medium enterprises (SMEs) operating in Hong Kong with 2 employees or above, by providing your employees and their dependants (where appropriate) with comprehensive cover:

保誠精選「團體醫療寶」 – 晉領計劃專為有2名僱員或以上的香港營運的中小企業而設，為您的僱員及其家屬（如適用）提供周全保障：

Basic Benefit 基本保障	Optional Benefit 額外保障
<ul style="list-style-type: none"> ✓ Hospital and Surgical Benefit 住院及手術保障 	<ul style="list-style-type: none"> ✓ In-Patient Top Up Medical Benefit 住院附加醫療保障
	<ul style="list-style-type: none"> ✓ Clinical Benefit 門診保障
	<ul style="list-style-type: none"> ✓ Dental Care Benefit 牙齒保健保障
	<ul style="list-style-type: none"> ✓ Health Check Up Benefit 健康檢查保障

- The plan offers comprehensive worldwide cover for Hospital and Surgical expenses, coverage for surgery performed at a clinic.
住院及手術保障適用於全球，即使於門診進行的手術亦屬保障範圍。
- Different levels of benefit and optional benefits are available. You can provide benefits to employees of different eligibility according to their needs.
設有不同的保障等級及額外保障項目，您可按需求為不同資格的僱員提供保障。
- You have the flexibility to choose from the 100% or 80% reimbursement percentage under our “Optional Clinical Benefit”. You may simply mix and match the “Hospital and Surgical Benefit” with the “Optional Clinical Benefit” in different classes to fit in with your company’s protection needs and budget planning.
「額外門診保障」備有100%及80%賠償率的保障以供選擇。您可按需要將不同級別的「住院及手術保障」與「額外門診保障」自由配搭出合適的保障，以符合你的預算。
- Our medical network includes over 2,000 network doctors and medical service providers in Hong Kong and Macau, ranging from General Medical Practitioner, Specialist, Physiotherapist, and Chinese Herbalist.
全面醫療網絡覆蓋全港及澳門，超過2,000位網絡醫生及醫療服務機構可供選擇，包括普通科門診、專科門診、物理治療及中醫治療。
- Our “Optional In-Patient Top Up Medical Benefit” can provide extra medical protection to members against costly medical expenses. Furthermore, “Optional Dental Care Benefit” and “Optional Health Check Up Benefit” are available for you to choose.
自選「額外住院附加醫療保障」為會員提供額外保障，應付與日俱增的醫療費用。另有「額外牙齒保健保障」及「額外健康檢查保障」以供自由選擇及配搭。
- Same premium is applied for members under same level of benefit irrespective of the insured persons’ ages.
不論受保人的年齡大小，相同等級的會員，保費均劃一計算。



Table of Benefits 保障一覽表

Basic Plan 基本計劃



Hospital and Surgical Benefit 住院及手術保障 (Worldwide Coverage 適用於世界各地)

Section of Benefit ¹ 保障項目 ¹	Maximum Limit per Member (HK\$) 每位會員最高保障金額(港幣\$)		
	Private Room 私家病房 HS1	Semi-Private Room 半私家病房 HS2	Standard Ward ² 標準病房 ² HS3
1. Room & Board 住房及膳食費用 Limit per day 每日最高金額 Maximum of 120 days per disability 每症最多120日	2,000	950	550
2. Miscellaneous Hospital Service 住院雜項 Limit per disability 每症最高金額	24,000	13,000	8,000
3. Intensive Care 深切治療 (Supplement to Room & Board 補足住房及膳食費用) Limit per disability 每症最高金額	24,500	12,000	7,500
4. Special Nursing Service 私家看護服務 Limit per day 每日最高金額 Maximum of 120 days per disability 每症最多120日	800	430	250
5. Surgeon & Attendance Fees 外科醫生費及所有巡房費用 (For surgical cases only 只限於手術性之治療) Limit per disability 每症最高金額			
• Complex 複雜手術	62,000	48,000	30,000
• Major 大手術	30,000	24,000	17,000
• Intermediate 中手術	15,000	12,000	8,000
• Minor 小手術	7,500	7,000	3,800
6. Anaesthetist's Fees 麻醉科醫生費用 Limit per disability 每症最高金額			
• Complex 複雜手術	22,000	15,800	9,900
• Major 大手術	11,500	7,200	5,100
• Intermediate 中手術	5,500	4,100	2,600
• Minor 小手術	2,900	2,450	1,300
7. Operating Theatre Fees 手術室租金 Limit per disability 每症最高金額			
• Complex 複雜手術	22,000	15,800	9,900
• Major 大手術	11,500	7,200	5,100
• Intermediate 中手術	5,500	4,100	2,600
• Minor 小手術	2,900	2,450	1,300
8. In-Patient Physician's Fees 住院治療醫生費用 (For non-surgical cases only 只限於非手術性之治療) Limit per day 每日最高金額 Maximum of 120 days per disability 每症最多120日	2,000	950	550
9. In-Patient Specialist's Fees 住院專科醫生費用 Limit per disability 每症最高金額	6,000	4,000	2,500
10. Pre-admission & Follow-up Out-patient Care³ 入院前及出院後之門診護理 ³ Limit per disability 每症最高金額	7,000	5,050	1,400
11. Hospital Cash 住院現金 (Applicable only for confinement in Ward Bed of Hospitals under Hospital Authority of Hong Kong 只適用於香港醫管局轄下醫院大房病床的住院) Benefit per day 每日最高金額 Maximum of 120 days per disability 每症最多120日	600	400	250

12. 24 Hours Emergency Assistance Service Benefit 24小時緊急支援服務保障

- Access to 24-hour emergency telephone service
- Medical evacuation (Unlimited Cover)
- Repatriation to Hong Kong (Unlimited Cover)
- Repatriation of mortal remains/ ashes (Unlimited Cover)
- Arrangement of medical equipment/ medication
- Dispatch of physician
- Travel information, medical information, legal referral, interpreter referral, etc.
- Hospital deposit guarantee up to HK\$39,000
- A free extra benefit of HK\$120,000 for hospitalisation charges in addition to "Hospital and Surgical Benefit" in case of immediate hospitalisation right after emergency evacuation
- 提供24小時緊急電話服務
- 醫療救援 (無限額保障)
- 護送回港 (無限額保障)
- 遇事身故後，將遺體或骨灰運返原居地 (無限額保障)
- 安排運送所需藥物/ 醫療器材
- 必要時派遣醫生到您身處的地方進行診治
- 旅遊及醫療資料諮詢服務、法律及傳譯轉介服務等
- 提供住院按金保障，最高可達港幣\$39,000
- 進行緊急醫療護送後，若入院治療該病症的費用超出「住院及手術保障」之保障金額，病者將可獲得額外住院保障，最高可達港幣\$120,000



Table of Benefits 保障一覽表

Optional Items 自選項目

Optional In-Patient Top Up Medical Benefit^{4,5} 額外住院附加醫療保障^{4,5}



Section of Benefit ¹ 保障項目 ¹	Maximum Limit per Member (HK\$) 每位會員最高保障金額(港幣\$)		
	Private Room 私家病房	Semi-Private Room 半私家病房	Standard Ward ² 標準病房 ²
<p>80% of eligible expenses in excess of the maximum benefits payable under items 1 – 9 of “Hospital and Surgical Benefit”. 根據「住院及手術保障」第1至9項，如該部份的最高金額耗盡，「額外住院附加醫療保障」將支付其超出之80%醫療費用。</p> <p>Limit per disability 每症最高金額 In case of overseas hospitalisation, only medical Emergency case will be covered. 如身處海外，只適用於因急症之住院治療。</p>	100,000	50,000	30,000

Notes 備註：

- Surgery performed at a clinic or Hospital will be paid under “Hospital & Surgical Benefit”.
於診所或醫院進行的手術將於「住院及手術保障」賠償。
- Companies with 2 - 4 employees are only eligible to insure with HS3 of “Hospital and Surgical Benefit” and OP4 of “Optional Clinical Benefit” at the same time, insure with other benefit levels or “Optional In-Patient Top Up Medical Benefit” are not allowed.
如公司只有2 - 4名員工，該公司只可投保「住院及手術保障」的HS3級別及「額外門診保障」OP4級別，且必須同時投保，投保其他保障等級或「額外住院附加醫療保障」恕不接受。
- Including 1 related pre-admission outpatient consultation fee and all related follow-up outpatient consultation fees prescribed by a Registered Medical Practitioner within 6 weeks after discharge from hospital.
包括一次入院前由註冊醫生簽發與住院有關門診費用，及出院後六星期內所有由註冊醫生簽發與住院有關的門診費用。
- The level of cover of “Optional In-Patient Top-Up Medical Benefit” insured must be the same as the level of cover of “Hospital and Surgical Benefit” insured.
投保「額外住院附加醫療保障」的等級必須與「住院及手術保障」的投保等級相同。
- For the “Optional In-Patient Top Up Medical Benefit”, there should be at least 5 employees applying at the time of application and renewal application. Otherwise we will not consider such application.
「額外住院附加醫療保障」必須有5位員工或以上於投保申請及續保時一同申請；否則，我們不會考慮有關申請。



Table of Benefits 保障一覽表

Optional Items 自選項目

Optional Clinical Benefit 額外門診保障



Section of Benefit ¹ 保障項目 ¹	Maximum Limit per Member/ Co-Payment (HK\$) 每位會員最高保障金額/ 自負額 (港幣\$)			
	Plan 計劃 OP1	Plan 計劃 OP2	Plan 計劃 OP3	Plan 計劃 OP4 ²
“Non-Network” (Worldwide Coverage)「非網絡」(適用於世界各地) “Network” (HK Coverage only) ⁵ 「網絡」(只適用於香港) ⁵				
Reimbursement 賠償率	100%			80%
1. General Practitioner 普通科醫生 Limit per visit per day 每日每次最高金額	280	200	160	160
Network – General Practitioner 網絡普通科醫生 Co-Payment per visit 每次自負額	0	0	0	20
2. Specialist³ 專科醫生³ Limit per visit per day 每日每次最高金額	550	380	300	300
Network – Specialist³ 網絡專科醫生³ Co-Payment per visit 每次自負額	0	0	60	60
3. Physiotherapist and Chiropractor⁴ 物理治療及脊醫⁴ Limit per visit per day 每日每次最高金額	550	380	300	300
Network – Physiotherapist⁴ 網絡物理治療⁴ Co-Payment per visit 每次自負額	0	0	20	20
4. Chinese Herbalist, Chinese Bonesetter and Acupuncture 中醫師、跌打醫師及針灸 Limit per visit per day 每日每次最高金額	180	150	120	120
Network – Chinese Herbalist 網絡中醫師 Co-Payment Per visit 每次自負額	0	20	30	30
Total Number of Visits of Sections 1 – 4 (Limit per year) 項目 1 – 4 總診症次數 (每年上限)	30			
5. Diagnostic X-ray and Laboratory Test⁶ X光診斷及化驗⁶ Limit per year 每年最高金額 (Combined with Network and Non-Network 網路與非網絡合計)	1,800	1,300	800	800

Notes 備註：

1. Consultation fee and medication (if applicable) of General Practitioner, Specialist, Physiotherapist, Chiropractor, Chinese Herbalist, Chinese Bonesetter and Acupuncture are covered in “Optional Clinical Benefit”.
普通科醫生、專科醫生、物理治療師、脊醫、中醫師、跌打醫師及針灸的「額外門診保障」包括診症費及處方藥物(如適用)。
2. Companies with 2 - 4 employees are only eligible to insure with HS3 of “Hospital and Surgical Benefit” and OP4 of “Optional Clinical Benefit” at the same time, insure with other benefit levels or “Optional In-Patient Top Up Medical Benefit” are not allowed.
如公司只有2 - 4名員工，該公司只可投保「住院及手術保障」的HS3級別及「額外門診保障」OP4級別，且必須同時投保，投保其他保障等級或「額外住院附加醫療保障」恕不接受。
3. Treatment by Specialist must be referred by General Practitioner, except the Specialist consultation of Gynaecology, Pediatrics, Family Medicine and Oncology.
專科醫生治療必須由普通科醫生轉介，惟婦科、兒科、家庭醫科及腫瘤科的專科門診除外。
4. Treatment by Physiotherapist and Chiropractor must be referred by General Practitioner or Specialist.
物理治療師及脊醫治療必須由普通科醫生或專科醫生轉介。
5. To enjoy the benefit for eligible medical expenses under “Network” Benefit, the following conditions should be met:
要在「網絡」保障下，獲得合資格之醫療費用的保障，必須符合以下條件：
 - No “Network” Benefit for Chiropractor, Chinese Bonesetter and Acupuncture.
「網絡」保障並未提供脊醫、跌打醫師及針灸項目。
 - All treatments must be incurred in “Network” Service Provider (including clinics or diagnostic centres).
所有治療必須由「網絡」服務提供者提供(包括診所或檢驗中心)。
 - Specialist and Physiotherapy consultation of “Network” Benefit must be referred by “Network” General Practitioner.
「網絡」專科及物理治療診症必須由「網絡」普通科醫生轉介。
 - Pre-authorization must be obtained from “Network” Service Providers appointed by Prudential for diagnostic X-ray or laboratory test.
X光診斷及化驗必須得到由保誠指定「網絡」服務提供者的預先批准。
6. Diagnostic X-ray and laboratory test must be referred by General Practitioner or Specialist.
X光診斷及化驗必須由普通科醫生或專科醫生轉介。



Table of Benefits 保障一覽表

Optional Items 自選項目



Optional Dental Care Benefit 額外牙齒保健保障

Section of Benefit 保障項目	Maximum Limit per Member 每位會員最高保障
1. Oral Examination 牙齒檢查	Once a year 每年一次
2. Scale & Polish 洗及除牙石	Once a year 每年一次
3. Intra-Oral-X-Rays, when necessary 經牙醫診斷需進行之口腔內X光牙齒檢驗	Unlimited 不限次數
4. Fillings due to decay, when necessary 因蛀牙引起必須的補牙 <ul style="list-style-type: none"> Amalgam (silver) filling for premolar and molar teeth and White (composite) fillings for front teeth 只供因蛀牙而引起之大牙(銀粉)或門牙(瓷粉)補牙 Intermediate restorations, including dressings and medication 臨時補牙, 包敷藥、止痛藥 Not including filling for cosmetic reasons 不包括以美觀為理由之補牙服務 	Unlimited 不限次數
5. Emergency consultation & treatment within consultation hours 診症時間內的緊急診症及治療 <ul style="list-style-type: none"> Relief of toothache, including dressings and medication 牙痛、包括敷藥、止痛藥 Incision and drainage of abscesses 治療膿瘡 Control of bleeding with packs and sutures 止血, 包括包紮及縫合傷口 Re-cement loose crowns and bridges, excluding Maryland bridge 黏固鬆脫之牙冠、牙橋及嵌體, 不包括瑪莉蘭橋 Temporary dressing for lost fillings 因蛀牙而引起的臨時補牙 	Unlimited 不限次數
6. Simple Extraction due to tooth decay or gum disease 因蛀牙或患嚴重牙周病之牙齒而引起的普通脫牙 <ul style="list-style-type: none"> Not including extraction of wisdom teeth, any complicated extractions requiring bone removal, any extractions requiring surgical operations or extractions for orthodontic reasons 不包括脫除智慧齒、任何需移走牙骨的複雜脫牙、口腔手術脫除牙腳或牙齒、或因矯正牙齒的脫牙 	Unlimited 不限次數
7. Periodontal (gum) treatment, where necessary 必須的牙周病治療 <ul style="list-style-type: none"> This includes treatment of mild to moderate Periodontal (gum) disease which involves curettage and root planning with medication as required and is limited to treatment within the scope of a General Dental Practitioner 只限由普通科牙醫進行的輕微至中度牙周病治療, 包括清洗牙周袋內的牙菌膜及牙根刮治的牙科治療 Excludes Treatment of Advanced Periodontal (gum) disease 不包括嚴重牙周病治療 	Unlimited 不限次數
8. Medication 藥物 <ul style="list-style-type: none"> As required for treatment of dental pain or abscess 只供治療牙痛及牙瘡之用 	Unlimited 不限次數

Notes 備註:

- Consultations and treatment fees of dental specialists or dentists with specialty training are not included in the plan of benefit. 註冊專科牙醫或已接受牙科專科訓練的牙醫的診症及治療費用不包括在保障計劃內。
- Children under the age of 12 years old will be entitled to fluoride treatment once per year. 12歲以下之小童, 每年可享有一次氟化程序治療。
- Member must attain the age of 5 when insuring dental benefit. 投保牙齒保健保障會員之年齡必須達5歲或以上。
- Dental benefit is provided by appointed "Network" Service Provider. 牙齒保健保障由指定「網絡」服務提供者提供。

Optional Health Check Up Benefit 額外健康檢查保障



Section of Benefit 保障項目	Maximum Limit per Member 每位會員最高保障
Number of Health Check Up Visit 健康檢查次數	Once a year 每年一次
Clinic Test 診所內的檢查	<ul style="list-style-type: none"> Medical History 詳細病歷調查 Physical Examination 體格檢查 Medical Report 驗身報告
Laboratory Test 化驗所內的檢查	<ul style="list-style-type: none"> Alkaline Phosphatase 鹼性磷酸酶 ALT/ S.G.P.T. 谷丙轉氨酶 Blood Glucose 血糖 Chest X-Ray Test 胸部X光檢查 Complete Blood Count 血全計 Serum Creatinine 肌酸酐 Total Cholesterol 總膽固醇 Uric Acid 尿酸 Urinalysis (Biochemistry and Microscopy) 尿液常規檢查

Notes 備註:

- Member must attain the age of 18 when insuring Health Check Up Benefit. 投保健康檢查保障會員之年齡必須達18歲或以上。
- Health Check Up Benefit is provided by the appointed "Network" Service Provider. 健康檢查保障由指定「網絡」服務提供者提供。



Table of Premium 保費表

Annual Premium per Member (HK\$)
每位年費(港幣\$)

Level of Benefit 保障級別	Private Room 私家病房 HS1	Semi-Private Room 半私家病房 HS2	Standard Ward 標準病房 HS3
Hospital and Surgical Benefit 住院及手術保障	3,531	1,755	1,107 (2 - 4 employees ¹ 員工人數2 - 4名 ¹ : 1,359)
		+	
Optional In-Patient Top Up Medical Benefit 額外住院附加醫療保障	909	479	403
		+	
	Plan 計劃 OP1	Plan 計劃 OP2	Plan 計劃 OP3
Optional Clinical Benefit 額外門診保障	3,928	2,547	1,924
		+	
Optional Dental Care Benefit ² 額外牙齒保健保障 ²		550	
		+	
Optional Health Check Up Benefit ² 額外健康檢查保障 ²		750	

Notes 備註：

- Companies with 2 - 4 employees are only eligible to insure with HS3 of "Hospital and Surgical Benefit" and OP4 of "Optional Clinical Benefit" at the same time, insure with other benefit levels or "Optional In-Patient Top Up Medical Benefit" are not allowed.
如公司只有2 - 4名員工，該公司只可投保「住院及手術保障」的HS3級別及「額外門診保障」OP4級別，且必須同時投保，投保其他保障等級或「額外住院附加醫療保障」恕不接受。
- Premium of "Optional Dental Care Benefit" and "Optional Health Check Up Benefit" are calculated on a full year basis. Should a new join member enjoy any of these two benefits during policy period, the respective full year premium shall still be paid. If member's benefit is ceased during policy period, no premium shall be refunded.
「額外牙齒保健保障」及「額外健康檢查保障」之保費以全年計算，若新加入僱員於保單生效期間獲享此兩項保障，亦需要付全年保費；如受保會員在新保單生效期間被中止保障，有關保費亦不會獲得退還。
- The minimum premium for each policy is HK\$3,000.
每張保單最低保費為港幣\$3,000。
- The Policyholder may cancel Policy before its expiry by notifying Prudential in a letter addressed to Prudential; and provided that no claims have been submitted or are payable under the policy, as well as the outstanding Shortfall, Premium and Adjusting Premium are fully settled.
保單持有人可以在保單到期之前，以信函形式通知保誠取消保單；惟保單需沒有提交任何索賠或應付款項，及所有未償還的差額、保費和調整保費已全部清償。
- The Policy may be renewed at the expiration of the Policy Year. Premium and Adjusting Premium shall be calculated at Prudential's discretion.
保單年度屆滿時或可以續保保單。保費和調整保費將由保誠根據情況計算。



Eligibility 投保資格

- All applications including the application of optional benefits must be underwritten and approved by Prudential General Insurance Hong Kong Limited. (“Prudential”).
所有申請包括額外保障的申請必須經保誠財險有限公司（「保誠」）批核。
- **PRUChoice Group Medical Insurance (“Plan”)** provides benefits to employees who are aged under 65 and also to employees’ dependants, including their spouse, who are aged under 65, and unmarried children aged from 15 days to 17 years old (or aged below 23, when they are under full-time education with valid proof).
保誠精選「團體醫療寶」保險計劃（「計劃」）為65歲以下之僱員及僱員的家屬，包括未滿65歲之配偶，及年齡由15天至17歲的未婚子女（或未滿23歲就讀全日制學校的未婚子女，惟需提供有效證明文件）提供保障。
- Application for this Plan is limited to the company(ies) operating in Hong Kong and all eligible employees in the company(ies) and their relevant dependants, provided that dependant cover is applicable, must enrol in the Plan.
此計劃只適用於香港營運的公司及所有該公司合資格的員工及其家屬，惟該僱員組別提供家屬保障，必須同時申請此計劃。
- Participating company must fulfill the minimum employee requirement of the relevant scheme: at least 5 employees. If the company has only 2 - 4 employees, application for HS3 and OP4 of BestCare Scheme is allowed only and application for both “Hospital and Surgical Benefit” and “Optional Clinical Benefit” are required at the same time.
投保計劃之公司必須符合相關最低員工人數要求：5位員工或以上。倘若公司只有2至4名員工，該公司只可參加晉領計劃HS3及OP4保障，且必須同時投保「住院及手術保障」及「額外門診保障」。
- All employees of participating company must enrol in the “Hospital and Surgical Benefit”.
參與此計劃的公司，其所有僱員必須投保「住院及手術保障」。
- Under this Plan, if company enrolls “Optional Clinical Benefit”, all employees must enrol such benefit. All eligible dependants must also enrol such benefit according to their relevant employee’s group.
在此計劃下，若公司投保「額外門診保障」，所有僱員必須同時參與此保障。所有合資格家屬亦必須按照其相關僱員的所屬組別參與此保障。
- For the “Optional In-Patient Top Up Medical Benefit”, there should be at least 5 or more employees applying at the same time, otherwise, we will not consider the application. The level of cover of “Optional In-Patient Top Up Medical Benefit” must be the same as the level of cover of “Hospital and Surgical Benefit”.
「額外住院附加醫療保障」必須有5位員工或以上同時申請；否則，我們不會考慮有關申請。投保「額外住院附加醫療保障」的等級，必須與所投保的「住院及手術保障」等級相同。
- Participating company may divide their employees into different groups according to their eligibility but all qualified employees of the same eligibility should be in the same group.
參與此計劃之公司可按僱員資格把僱員編為不同組別，惟所有擁有同一僱員資格之合資格僱員必須同屬一組別。
- Dependant shall be in the same group as the employee. If one dependant of the family enrolls in this Plan, all qualified dependants of the same family must also enrol.
家屬必須與僱員同屬一個組別，如其中一名家屬參與此計劃，則同一家庭中所有合資格之家屬亦須同時參與本計劃。
- All covered employees, and their covered dependants shall be deemed as members for the entitlement of the corresponding benefits.
所有受保僱員、受保家屬，均以會員身份獲得保障。
- Upon policy expiry, no premium shall be refunded if the number of employees is less than the minimum requirement of the relevant scheme due to any withdrawal of membership.
當保單期滿時，如因會員撤換而令參與的員工人數少於相關最低要求，本公司恕不作任何退款。
- Member must attain the age of 5 when insuring “Optional Dental Care Benefit” and age of 18 when insuring “Optional Health Check Up Benefit”.
投保「額外牙齒保健保障」的會員必須年滿5歲，而投保「額外健康檢查保障」的會員必須年滿18歲。



Major Exclusions 主要不保事項

- Illness or Bodily Injury for which the Member received consultation, investigation or Treatment, or presented signs or symptoms within three (3) calendar months prior to the Commencement Date of Member's Coverage, unless the Member has been insured under the same Prudential's Group Medical Insurance Policy for continuous twelve (12) calendar months.
會員於醫療保障生效日前三個月內因存在的疾病或身體損傷或曾需接受診症、查診或治療或已出現的病徵；除非會員已在同一保誠團體醫療保險保單已投保連續超過十二個月。
- Treatment for AIDS or HIV-related conditions which originate during the first 5 years of membership; or venereal disease.
在成為會員的首5年內，因後天免疫力缺乏症（愛滋病）或與人類免疫力缺乏之相關病毒(HIV)引致的治療，或性病。
- Treatment relating to congenital, developmental or hereditary conditions, geriatric, psychiatric conditions or mental disorders, pregnancy, infertility, or sterilization.
任何有關先天性、發育中出現異常情況、或遺傳性情況、老年病、精神病或精神失常、懷孕、不育或絕育。
- Dental treatment and oral surgery except for emergency hospital treatment arising from an accident and in circumstance provided in the dental care benefit under Optional Benefit (if applicable); or cosmetic surgery.
牙科治療或口部外科手術（但由意外引致的緊急住院治療或在牙齒保健保障（如適用）內提供的保障則除外），或整容手術。
- Treatment arising from war, invasion, civil war, hostilities, act of terrorism, criminal acts, self-inflicted injury, suicide, abuse of drugs or alcohol, or participating in professional sports.
因戰爭、入侵、內戰、敵對、恐怖主義活動、參與犯罪活動、自殘、自殺、濫用藥物、酗酒，或進行專業運動所引起之治療。
- Rest cure, general check-ups except in circumstances provided in the Health Check Up Benefit under Optional Benefit (if applicable), hearing or eye test, vaccination, inoculations, supportive treatment of renal failure such as dialysis.
休養或療養、一般檢查，但在健康檢查保障(如適用)內提供的保障則除外、聽覺或視力測驗、預防注射、腎衰竭的輔助治療如血液透析治療。
- Use of special braces or implant appliances (e.g. prosthesis, lens, stent, etc), blood or blood plasma, non-medical services (e.g. medical reports, telephone charges, etc), experimental or new medical technology (unless approved by Prudential).
使用特殊矯正器或移植手術（包括義肢、鏡片、引流條 / 導管等）、血或血漿、非醫療性服務（包括醫療報告、電話費等）、試驗性或新治療技術（經保誠預先核准除外）。

For more details, please refer to the Policy.
欲知詳情，請參閱保單。

Other Insurance Products 其他保險產品

Commercial Insurance 商業保險

Besides group medical insurance and group life assurance, you should have the need to protect your business with general insurance. Riding on the advantage of being a provider for group insurance and general insurance, Prudential is proud to present the following products to you.

除了團體醫療保險及團體人壽保險外，相信您亦需要為您的業務購買一般保險。作為一個團體保險及一般保險的服務提供者，保誠誠意為您提供以下產品。

Shop Insurance – PRUChoice Shop

店舖保險計劃 – 保誠精選「商舖寶」

To run a business in Hong Kong successfully is challenging. Shop owners need to protect their own business from misfortune such as fire, burglary and water damage. To relieve shop owners from worrying about unexpected accidents, Prudential introduces PRUChoice Shop to shop owners. With the full-range "All Risks" protection of PRUChoice Shop, shop owners can concentrate on the business with peace of mind. The protection of PRUChoice Shop includes shop contents, sample and trade stocks, business interruption, money, personal accident, public liability and employees' compensation (optional).

要在香港成功地管理好店舖，絕非易事。店主們要細心地為店舖作好妥善的保險安排，以防備因火災、盜竊、水浸等意外所帶來的損失。保誠精選「商舖寶」店舖保險計劃承保範圍非常廣泛，在本計劃的「全險」保障下，店主們可以安枕無憂，專心發展業務。保誠精選「商舖寶」保障包括店舖設備、貨辦及存貨、營業中斷、金錢損失、人身意外、公眾責任及可額外投保的僱員補償保障。

Small Office Insurance – PRUChoice Office

辦公室保險計劃 – 保誠精選「興業寶」

PRUChoice Office is a comprehensive insurance programme that has been tailor-made to the needs of the medium to small sized business in Hong Kong. With its full-range "All Risks" protection, business owners can manage their business well without having to worry about any unexpected misfortune such as fire, theft, burglary and water damage. The protection of PRUChoice Office includes office contents, business interruption, money, personal accident, public liability and employees' compensation (optional).

為提供本港中、小型企業一項至周全的保障計劃，保誠誠意推出保誠精選「興業寶」辦公室保險計劃。此計劃承保範圍非常廣泛，包括火災、搶劫、盜竊、水浸等。在本計劃的「全險」保障下，營商人士可以安枕無憂，專心發展業務。保誠精選「興業寶」保障包括辦公室設備、營業中斷、金錢損失、人身意外、公眾責任及可額外投保的僱員補償保障。

Personal Insurance 個人保險

Like other employers, you are paying more attention to your employees' individual needs. This does not only promote sense of belonging in working place, but also recognises you as a caring employer to attract more talents. Why not let Prudential introduce a suite of personal insurance as follows to your employees now?

與其他僱主一樣，您必定也時刻關心僱員的需要，從而吸引更多人才，及增加僱員對公司的歸屬感及形象。何不讓保誠為您的僱員推介以下的個人保障？

- PRUChoice Card Protection Plus 保誠精選「失卡寶」
- PRUChoice China Protection 保誠精選「中國安心寶」
- PRUChoice Clinic 保誠精選「診療寶」
- PRUChoice Cruise Travel 保誠精選「郵輪旅遊樂」
- PRUChoice Golfers 保誠精選「高球樂」
- PRUChoice HealthCare 保誠精選「康療寶」
- PRUChoice HealthCheck 保誠精選「康檢寶」
- PRUChoice Home 保誠精選「家居寶」
- PRUChoice Home Décor 保誠精選「家居裝修寶」
- PRUChoice Home Deluxe 保誠精選「名家寶」
- PRUChoice Home Landlord 保誠精選「業主寶」
- PRUChoice Hong Kong Study Care 保誠精選「來港尚學寶」
- PRUChoice Maid 保誠精選「僱傭寶」
- PRUChoice Maid – Post-natal Carer Plan 保誠精選「僱傭寶」 – 陪月員計劃
- PRUChoice Motor 保誠精選「駕駛寶」
- PRUChoice Personal Accident 保誠精選「安健寶」
- PRUChoice Personal Accident Plus 保誠精選「倍安寶」
- PRUChoice Relocation Care 保誠精選「移居寶」
- PRUChoice Travel 保誠精選「旅遊樂」
- PRUChoice Travel Overseas Study 保誠精選「海外留學寶」
- PRUChoice Travel Working Holiday 保誠精選「工作假期寶」

To know more about our products, please call your financial consultant/ broker.
如欲查詢以上產品詳情，請聯絡您的理財顧問或經紀。

What is pruworks? 甚麼是 pruworks?

PRUWorks gives business owners, HR teams and employees a one-stop portal for easy and convenient access to insurance, employee benefits and business solutions with seamless digital experience.

PRUWorks 一站式電子平台，讓僱主、人力資源團隊和僱員透過無縫的電子體驗，簡易便捷地管理保單、享用僱員專屬優惠及企業方案。



For further information, please go to:
<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：
<https://www.prudential.com.hk/tc/contact>

Note: This brochure does not contain the full terms and conditions of this plan and is for reference only. It does not represent a contract between Prudential General Insurance Hong Kong Limited and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in this brochure. For further details and the full terms and conditions of this plan, please ask Prudential for a sample of the policy document. If there is any discrepancy between the English and Chinese versions, the English version shall prevail.

註：此小冊子不包含本計劃的完整條款及細則並只作參考之用，不能作為保誠財險有限公司與任何人士或團體所訂立之任何合約。您應仔細閱讀此小冊子載列的風險披露事項及主要不保範圍（如有）。如欲了解更多有關本計劃之其他詳情、完整條款及細則，請向保誠索取保單樣本以作參考。如中文與英版本文有異，一概以英文版本為準。

EB1/BR0199B/P01(05/23)



Application Form for
PRUChoice Group Medical Insurance
BestCare Scheme
保誠精選「團體醫療寶」
晉領計劃
申請表

Applicable on or after 1 March, 2022
2022年3月1日或之後適用

For further information, please go to:
<https://www.prudential.com.hk/en/contact>
如有查詢，請瀏覽以下網址：
<https://www.prudential.com.hk/tc/contact>

EB1/FR0202B /P01 (05/23)

PRUChoice Group Medical Insurance BestCare Scheme

保誠精選「團體醫療寶」晉領計劃

Details of Applicant 申請人詳情 (Please complete in BLOCK LETTERS 請用英文正楷填寫)

This Application Form should be read in conjunction with the brochure. Please read through the brochure before completing the Application Form.
本申請書應連同產品小冊子一併閱讀。填寫申請書前，請先細閱產品小冊子。

Name of Company
公司名稱

Business Registration No. of Company
公司商業登記號碼

Nature of Business
業務性質

Total No. of Employees
僱員總人數

Name of Participating Associated/ Subsidiary Company
參與的相關/ 附屬公司名稱

Name of Contact Person
聯絡人姓名

Position of Contact Person
聯絡人職位

HK Tel No.
香港電話號碼

HK Fax No.
香港傳真號碼

Email Address
電郵地址

Correspondence Address 通訊地址

HK 香港 KLN 九龍 NT 新界

Correspondence and documents mail to
通知書信及文件郵寄致

Applicant
申請人

Financial Consultant/ Broker
理財顧問/ 經紀

(Please "✓" in appropriate boxes. 請選擇合適的方格填上「✓」。)

Correspondence and documents will be mailed to Applicant if not specified. 若沒有註明，通知書信及文件將設定郵寄致申請人。

Policy Effective Date 保單生效日期

Policy commences on
本保單由

(dd/mm/yy) for one year.

(日/月/年) 起生效，為期一年。

The earliest Policy Effective Date shall be the date Prudential receive this application form, unless prior approval from Prudential has been obtained.

保單的最早生效日期需為保誠收到此申請表的日子，除非得到保誠預先批准。

Commencement Date of Employee's Coverage 僱員保障開始日期

(Please complete in BLOCK LETTERS and "✓" in appropriate boxes 請用英文正楷填寫及於合適方格內填上「✓」)

For New Employees 將來新聘請的僱員

On the first day of employment
僱員服務的首天

On the first day following _____ months' service
僱員服務 _____ 個月後的首天

Others (please specify)
其他(請註明) _____

Commencement Date of Employee's Coverage will be set as the date of "Group Insurance Member Addition Form" if not specified.

若沒有註明，僱員保障開始日期將根據「團體保險新增成員表」填寫之日期設定。

Eligibility of Employees 僱員資格

(Please complete in BLOCK LETTERS and select as appropriate 請用英文正楷填寫及選擇合適的項目)

Group 組別	Eligibility of Employee/ Group Name 僱員資格/ 組別名稱	With Dependant Cover 有家屬保障	Hospital and Surgical Benefit 住院及手術保障		Clinical Benefit* 門診保障*	Optional Benefit 額外保障	
			Plan 計劃	Optional IP Top-Up 額外住院醫療保障	Plan 計劃	Dental 牙齒保健	Health Check Up 健康檢查
e.g. 例 : A	Director	<input checked="" type="checkbox"/> Yes有 / No否 <input type="checkbox"/>	HS1	<input checked="" type="checkbox"/> Yes有 / No否 <input type="checkbox"/>	OP2	<input checked="" type="checkbox"/> Yes有 / No否 <input type="checkbox"/>	<input checked="" type="checkbox"/> Yes有 / No否 <input type="checkbox"/>
B	General Staff	<input type="checkbox"/> Yes有 / No否 <input checked="" type="checkbox"/>	HS3	<input checked="" type="checkbox"/> Yes有 / No否 <input type="checkbox"/>	OP4	<input type="checkbox"/> Yes有 / No否 <input checked="" type="checkbox"/>	<input type="checkbox"/> Yes有 / No否 <input checked="" type="checkbox"/>
A		<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>		<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>		<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>	<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>
B		<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>		<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>		<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>	<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>
C		<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>		<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>		<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>	<input type="checkbox"/> Yes有 / No否 <input type="checkbox"/>

* If not apply Clinical Benefit, please fill "N/A". 如不購買門診，請寫上「不適用」。

Notes 注意事項:

- All applications including the application of optional benefits must be underwritten and approved by Prudential General Insurance Hong Kong Limited ("Prudential").
所有申請包括額外保障的申請必須經保誠財險有限公司（「保誠」）批核。
- PRUChoice Group Medical Insurance** ("insurance") provides benefits to employees who are aged under 65 and also to employees' dependants, including their spouse, who are aged under 65, and unmarried children aged from 15 days to 17 years old (or aged below 23, when they are under full-time education with valid proof).
保誠精選「團體醫療實」保險計劃（「計劃」）為65歲以下之僱員及僱員的家屬，包括未滿65歲之配偶，及年齡由15天至17歲的未婚子女（或未滿23歲就讀全日制學校的未婚子女，惟需提供有效證明文件）提供保障。
- Application for this insurance is limited to the company operated in Hong Kong and all eligible employees in the company and their relevant dependants (if the employee's group is with dependant's cover) must enrol in the insurance.
此計劃只適用於香港營運的公司及所有該公司聘請的員工及其家屬（如該僱員組別提供家屬保障）必須同時申請此計劃。
- Participating company must fulfill the minimum employee requirement: at least 5 employees. If the company has only 2 - 4 employees, application for HS3 and OP4 of BestCare Scheme is allowed only and application for both "Hospital and Surgical Benefit" and "Optional Clinical Benefit" are required at the same time.
投保計劃之公司必須符合相關最低僱員人數要求：5位僱員或以上。倘若公司只有2至4名員工，該公司只可參加晉領計劃HS3及OP4保障，且必須同時投保「住院及手術保障」及「額外門診保障」。
- All employees of participating company must enrol in the "Hospital and Surgical Benefit".
參與此計劃的公司，其所有僱員必須投保「住院及手術保障」。
- Under this insurance, if the company enrolls "Clinical Benefit" for their employees, all employees, including their spouse and dependants must enrol such benefit.
在此計劃下，若公司為僱員投保「門診保障」，所有僱員，包括僱員配偶及家屬亦必須同時參與此保障。
- For the "Optional In-Patient Top Up Medical Benefit", there should be at least 5 employees applying at the same time; otherwise, we will not consider the application. The level of cover of "Optional In-Patient Top Up Medical Benefit" must be the same as the level of cover of "Hospital and Surgical Benefit".
「額外住院附加醫療保障」必須有5位員工或以上同時申請；否則，我們不會考慮有關申請。投保「額外住院附加醫療保障」的等級，必須與所投保的「住院及手術保障」等級相同。
- Participating company may divide their employees into different groups according to their eligibility but all qualified employees of the same eligibility should be in the same group.
參與此計劃之公司可按僱員資格把僱員編為不同組別，惟所有擁有同一僱員資格之合資格僱員必須同屬一組別。
- Dependant shall be in the same group as the employee. If one dependant of the family enrolls in this insurance, all qualified dependants of the same family must also enrol.
家屬必須與僱員同屬一個組別，如其中一名家屬參與此計劃，則同一家庭中所有合資格之家屬亦須同時參與本計劃。
- Upon policy expiry, no premium shall be refunded if the number of members is less than the minimum employee requirement of the relevant scheme due to any withdrawal of membership.
當保單期滿時，如因會員撤換而令參與的人數少於相關最低員工人數要求，本公司恕不作任何退款。
- Member must attain the age of 5 when insuring "Optional Dental Care Benefit" and age of 18 when insuring "Optional Health Check Up Benefit".
投保「額外牙齒保健保障」的會員必須年滿5歲，而投保「額外健康檢查保障」的會員必須年滿18歲。
- If space is not enough, please fill in with separate sheet.
如表格不足填寫，請另加紙填寫。

Premium Calculation Worksheet 保費計算表

Group 組別	No. of Members ¹ 會員人數 ¹				Annual Premium per Member (HK\$) 每位會員年費(港幣\$)	Sub-total No. of Members 會員人數小計 X Annual Premium per Member ² (HK\$) 每位會員年費 ² (港幣\$)
	Employee(s) 僱員	Spouse(s) 配偶	Child 子女	Sub-total 小計		
A						
B						
C						
D						
No. of Members 會員總人數 =					Total Annual Premium 總年費 =	

Notes 備註：

- No. of persons are determined as of Policy Effective Date.
人數以保單生效日期當日計算。
- If members cannot insure "Optional Dental Care Benefit" or "Optional Health Check Up Benefit" due to age limit, please do not count the relevant premium accordingly.
如會員因未符合年齡要求，而不能投保「額外牙齒保健保障」及「額外健康檢查保障」，請將需要繳付的保費作相應扣減。
- If space is not enough, please fill in with separate sheet.
如表格不足填寫，請另加紙填寫。
- Please submit cheque of first year premium and levy together with this application form. Please make the cheque payable to "Prudential General Insurance Hong Kong Limited"
請將首年保費及徵費的支票連同此申請表一併交付保誠財險有限公司支票抬頭請填寫「保誠財險有限公司」。

Member Enrollment Form of PRUChoice Group Medical Insurance
 保誠精選「團體醫療寶」會員登記表

Group 組別	Name of Member (Same as HKID/ Passport/ Birth Certificate for child age below 11) 會員姓名 (按香港身份證/ 護照/ 出生證明書：適用於11歲或以下之子女)		Status 身份 Employee 僱員(E)/ Spouse 配偶(S)/ Child 子女(C)	HKID No./ Passport No./ Birth Certificate No. (for child age below 11) 香港身份證/ 護照/ 出生證明書 (適用於11歲或以下之子女)	Gender 性別 Male 男 (M)/ Female 女 (F)	Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)	Marital Status 婚姻狀況 Single 單身(S) / Married 已婚(M)	Date of Employment (dd/ mm/ yy) 入職日期 (日/ 月/ 年)	Hong Kong's Bank Account No. (For Claims Settlement) 香港的銀行戶口號碼 (賠償之用)			Email Address 電郵地址 *Mandatory to fill in to receive e-Medical card *必須填寫才可收到電子醫療咭	Hong Kong Mobile No. 香港 流動電話 號碼
	Surname 姓	Given Name 名							Bank 銀行	Branch 分行	A/C 號碼		
	1												
	2												
	3												
	4												
	5												
	6												
	7												
	8												
	9												
	10												
	11												
	12												
	13												
	14												
	15												

Note 備註：Dependants' information should be put immediately following the relevant Employee. Please make more copies of this form for completion if space is insufficient.
 家屬的資料須於有關僱員之下一行填寫。如登記表不足填寫，請預先影印以便填寫。

Declaration 聲明

I / We hereby declare and agree on behalf of the company and associated company participating (if applicable) of the applicant that
本人/ 吾等現聲明及代表申請人公司及參與的相關公司（如適用）同意

- All eligible employees and dependants (if applicable) are enrolled and all information required by Prudential are submitted to Prudential not later than 31 days after the policy effective date; 所有合資格的僱員及其家屬（如適用）均需登記，並會於保障生效日期31日內將保誠所需資料提交；
- The insurance will not be in force until the application has been accepted by Prudential and **the premium has been paid**, except to the extent of any official cover note which may be issued; 除持有保誠發發的臨時保單外，保障需在保誠覆核、接納申請表及已繳付保費後才生效；
- The statement in the member enrolment form, the member's census (if any), and the information received by Prudential as to the member's subsequent changes shall be part of this application form, and shall be the basis for underwriting thereof; 於會員登記表、會員資料表（如有）內的聲明，及會員日後更改的會員資料，均為本申請書的一部份，並將會作為核保的基礎；
- All eligible employees, for whom this application form is submitted, or may be submitted during the continuance of the Policy, shall be full-time permanent staff working for the applicant in Hong Kong unless otherwise approved by Prudential; 除非保誠批准，所有獲提交本保險申請表或可能於保單生效日內獲提交申請的合資格僱員，均須為申請人長期聘用及於香港工作的全職僱員；
- If a member is hospitalised or disabled on or before his/ her commencement date, he/ she shall not be entitled to such benefits until he/ she returns to work; 如會員於保障生效日當日或之前已入院或染有傷病，他/ 她將不可享有此保障，直至他/ 她回復正常工作當日，保障計劃才正式生效；
- The applicant appoints and authorises Prudential to act on its (and its Member's) behalf to (i) arrange for registered hospitals, medical practitioners and other "Network" Service Provider to provide health care services to the members; (ii) issue Group Medical Insurance Membership Card to members to obtain health care services from "Network" Service Provider; (iii) accept direct billing from "Network" Service Provider for health care services rendered to the members; (iv) establish, terminate or suspend relationship with "Network" Service Provider as necessary; and (v) recover from members amounts for any ineligible medical treatments (i.e. those excluded from or exceeded the benefit limits under the Policy) by direct billing. The applicant shall be fully liable to all differences/ shortfalls due to such ineligible expenses incurred by any member using the Group Medical Insurance Membership Card and reimbursing Prudential in full for such difference/ shortfall and the cost of ineligible treatment within 14 days of receipt of invoice. In the event of loss of the Group Medical Insurance Membership Card, the applicant will inform Prudential for full details within 48 hours. Prudential will assume no responsibility and shall not be held liable on account for any further claim which may arise against the "Network" Service Providers.
申請人委任及授權保誠代其(及代其會員)(i)安排註冊醫院、醫護人員及其他「網絡」服務提供者，為會員提供醫療服務；(ii)發放「團體醫療保險會員咭」給會員，讓會員享用「網絡」服務提供者提供的醫療服務；(iii)接受「網絡」服務提供者向會員提供的醫療服務直接開帳；(iv)在有需要時建立、終止或暫停與「網絡」服務提供者的關係；及(v)以直接開帳方式向會員收回所有不合資格的醫療診治（該等超出保單內訂明之範圍或保障上限）所涉及之款項。申請人須全力承擔所有由於會員使用「團體醫療保險會員咭」所涉及的不合資格差額費用或超過最高上限之醫療金額，並須於接獲發票的14天內，就該差額全數賠償給保誠。如若遺失「團體醫療保險會員咭」，申請人必須於48小時內通知保誠有關詳情。保誠不會及不須就任何對「網絡」服務提供者提出的索償申請，承擔任何責任。
- The applicant accepts Prudential has the right to appoint the new "Network" Service Provider without prior notice.
申請人同意保誠在未有事先通知下，轉用新的「網絡」服務提供者。
- The applicant will inform all the members about this Policy before transferring their personal information to Prudential. Prudential shall not accept any liability for members not been informed.
申請人在遞交所需要之個人資料予保誠前，須就有關計劃通知所有成員。保誠不會就計劃成員未被通知的情況而負上任何責任。
- The applicant has read and understood the content of the brochure before completing and signing this application form.
申請人於填寫及簽署本申請表前，已經細閱及明白產品小冊子的內容。

Medical Insurance Needs Analysis and Evaluation 醫療保險需求分析及評估

Recommendation made by the Intermediary (Applicable to sales process through an Intermediary only)

中介人的建議（只適用於經中介人的銷售過程）

Based on the information above, the Intermediary concerned has explored the following insurance option to meet your objective(s) and needs(s).
根據閣下於上述的資料，中介人曾提供並與閣下討論下列保險產品，以迎合閣下選購保險產品的目標及滿足閣下的需要。

The recommended product is **PRUChoice Group Medical Insurance BestCare Scheme**

被建議的產品為 **保誠精選「團體醫療寶」晉領計劃**

Important Notes to Applicant 申請人須知

PRUChoice Group Medical Insurance is underwritten by Prudential General Insurance Hong Kong Limited.

本申請表內的**保誠精選「團體醫療寶」**部分由保誠財險有限公司批核及承保。

- The Intermediary has clearly explained to me/ us regarding the relevant insurance concept, evaluation and recommendation made according to the information provided by me. (Applicable to sales process through an Intermediary only)
中介人已清楚向本人/ 吾等講解有關保險概念、及基於本人提供的資料而作出的評估及建議。（只適用於經中介人的銷售過程）
- Disclosure – The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/ broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose or provision of incorrect information may mean that the policy will not provide with the cover the applicant require, or perhaps may invalidate the policy altogether.
披露 – 申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關理財顧問/ 經紀查詢。如作出不確實回答或提供不正確資料，會令本保單不能提供申請人所需之保障或令本保單作廢及不能生效。請保留所提交的補充資料副本（包括信件影印本）以作日後參照。
- A specimen copy of the policy and a copy of your completed Application Form will be supplied on request.
如有需要，本公司可提供保單原文及申請表副本以作參考。
- All benefits and exclusions are only briefly outlined here. For further details, please refer to the policy.
上述保障及不保範圍並未包括所有細節，詳情請參閱保單。
- The application form must be signed by a person who has attained age 18 or above.
本申請表必須由年滿18歲以上的申請人簽署。
- Premium of "Optional Dental Care Benefit" and "Optional Health Check Up Benefit" are calculated on a full year basis. Should new join member enjoy these two benefits during policy year, full year premium shall still be paid. If member's benefit is ceased during policy period, no premium and levy shall be refunded.
「額外牙齒保健保障」及「額外健康檢查保障」之保費以全年計算。若新加入僱員於保單生效期間獲享此兩項保障，亦需繳付全年保費；如受保會員在保單生效期間被中止保障，有關保費及徵費亦不會獲得退還。
- This product is underwritten by Prudential General Insurance Hong Kong Limited ("Prudential"). The copyrights of the contents of this document are owned by Prudential.
此產品由保誠財險有限公司（「保誠」）承保。此文件內容之版權是由保誠所擁有。
- This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。
- Levy collected by the Insurance Authority (if any) has been imposed on this Policy at the application rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <http://www.prudential.com.hk/levy> or www.ia.org.hk/tc/levy. If you do not pay the overdue levy timely, the Insurance Authority ("IA") may, according to the law, impose on the policyholder a penalty and may recover the outstanding levy as a civil debt due to the IA.
保險業監管局（「保監局」）已按適用費率對此保單徵收徵費，有關徵費將按照訂明安排匯付。如需更多資訊，請瀏覽<http://www.prudential.com.hk/levy>或www.ia.org.hk/tc/levy。若閣下未能依時清繳逾期徵費，保險業監管局（「保監局」）可根據法例向其施加罰款，亦可循民事程序追討欠付的徵費。

Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as “Company”, “our”, “we”, or “us”) take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary or helpful for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements (including the purposes mentioned below), or even for security purpose. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/ medical records, credit information, product history, claims history, biometric data including but not limited to your voice pattern, fingerprint and facial images, your location information based on your device, financial and medical information (“Personal Information”) to provide you with the insurance or financial products or services. “Personal information” shall also include, but not be limited to, the personal information relating to your beneficiaries (or any other person designated or entitled to receive any benefits under an insurance policy), dependents, authorised representatives, company staff, and other individuals in relation to which you have provided personal information. If you provide personal information about another person to us, you confirm that you are either their parent or guardian or you have obtained that person’s consent to provide such personal information for use and transfer by the Company for the purposes set out in this PICS. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/ reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record.

保誠財險有限公司 (簡稱「本公司」或「我們」) 認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務, 或為遵守法定及合約要求, 我們會向閣下收集必要或有幫助的個人資料。為向閣下提供保險或金融產品或服務, 遵守法定或合同要求 (以下概述的其他目的), 及保安目的, 我們可能會向閣下收集個人資料, 包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身分證副本及資料、旅遊證件資料、健康/ 醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、生物辨識資料, 包括但不限於閣下的聲音模式、指紋及面部圖像、基於閣下的流動或其他電子裝置收集閣下的位置資料、財務及醫療資料 (「個人資料」)。「個人資料」將包括但不限於與有關以下人士的個人資料: 閣下的受益人 (或任何其他根據保單被指定或有權獲得任何利益的人)、收養人、授權代表、公司職員和閣下曾提供其個人資料的其他人士。如閣下向我們提供其他人士的個人資料, 即表示閣下確認閣下是該人的父母或監護人或閣下已取得該人士的同意以提供個人資料供本公司按此收集個人資料聲明的目的使用和轉移。我們亦可能會從第三方, 如其他保險公司、代理、信貸資料服務/ 報告機構、供應商、金融機構、防欺詐機構、政府機構、醫務人員、法院或公開紀錄, 收集關於閣下的個人資料。

China Personal Information Protection Law (PIPL) 《中華人民共和國個人信息保護法》

The PIPL Addendum supplements the Personal Information Collection Statement and applies to you if you are located in Mainland China. The PIPL Addendum is available on our website at <https://www.prudential.com.hk/en/china-personal-information-protection-law/>

中國內地補充內容是對本個人信息收集聲明的補充, 如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) the administration of our products and services, including to provide any relevant services as discussed with you prior to any purchase of a product or service; (b) to process your application; (c) to administer and process insurance policies, insurance claims, medical, security and underwriting checks; (d) to process payment instructions; (e) to verify your eligibility for insurance, financial or wealth management products and services; (f) to design and provide you with insurance, financial and related products and services; (g) to communicate with you; (h) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in Section 2 below), including but not limited to anti-money laundering and Know-Your-Client obligations; (i) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and/ or other illegal activity, or security or technical issues; (j) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (k) to provide customer services; (l) to perform automated decision-making or profiling; (m) to perform a policy review or needs analysis; (n) to conduct research and statistical analysis (including use of new technologies); (o) to administer lucky draws and other contests; (p) to enable us to perform our obligations to you; (q) to keep your information on record and carry out other internal business administration; (r) with your specific consent where required for direct marketing as explained in Section 3 below, personalise and tailor, customised promotions, messages and suggestions to you; and (s) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described in Section 3 below.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also use and share your Personal Information for the purposes described above to improve our products and services. Your Personal Information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary.

我們可能會使用閣下的個人資料作下列目的: (a) 管理我們的產品和服務, 包括在購買產品或服務之前提供已與閣下討論的任何相關服務; (b) 處理閣下的申請; (c) 管理和處理保單、保險索償、醫療、抵押和承保檢查; (d) 處理付款指示; (e) 核實閣下申請保險、金融或財富管理產品及服務的資格; (f) 設計及為閣下提供保險、金融及相關的產品和服務; (g) 與閣下進行通訊; (h) 遵守任何監管或其他法律規定或其他內部業務規定 (不論是向我們或下述第2部分所列的任何第三方實施), 包括但不限於打擊洗錢和認識你的客戶 (KYC) 義務; (i) 就索償進行調查及和解, 以及偵查及防止欺詐 (不論是否有關就本申請簽發的保單) 及/ 或其他非法行為或安全/ 技術問題; (j) 使用代理機構 (包括信貸資料服務機構)、追蹤公司或公開可得資料以執行核實; (k) 提供客戶服務; (l) 執行自動決策或資料剖析; (m) 進行保單審查或需求分析; (n) 進行研究和統計分析 (包括使用新科技); (o) 進行管理幸運抽獎和其他比賽; (p) 使我們能夠履行對閣下的義務; (q) 保持閣下的資料記錄並執行其他內部業務管理; (r) 為直接市場推廣需要並在有需要時經閣下的特定同意下, 如以下第3部分所述, 為閣下量身訂製個性化的促銷、消息和建議; 及 (s) 與上述任何目的直接相關的任何其他目的。經閣下同意, 我們亦可能會按照以下所述第3部分所列的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規, 上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下 (或閣下的聯名保單持有人) 仍為我們的客戶, 我們將一直保存閣下的個人資料, 或如法律有所規定或因其他原因而為必要, 我們則將其保存更長時間。

2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc including but not limited to Prudential General Insurance Hong Kong Limited (“companies within the Prudential Group”) and their respective insurance agents, and to our financial/ medical/ wellness/ health business partners. We may also disclose your Personal Information to the following third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation other insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees, auditors, IT service and platform providers, insurance intermediaries, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, and selected third party financial and insurance product providers); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) financial crime prevention agencies, any legal, regulatory, law enforcement or government bodies and the courts. We may also disclose your Personal Information to an actual or proposed assignee or participant in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團, 包括本公司以及其他母公司為保誠集團成員的實體包括但不限於保誠財險有限公司 (「保誠集團內的公司」) 及他們各自的保險代理, 及我們的金融/ 醫療/ 保健/ 健康業務夥伴, 透露閣下的個人資料。為達到上述第一部分所列明之目的, 我們亦可能會向下列第三方 (在香港境內或境外) 透露閣下的個人資料: (a) 保險代理; (b) 保險經紀; (c) 再保險公司; (d) 索償調查公司; (e) 為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司 (不論直接或透過防欺詐組織或本段指名的其他人士), 及保險業用作分析及核實現有資料與及後提供的資料而使用的數據庫或登記冊 (及其營運商); (f) 提供行政、電訊、電腦、信息技術、數據處理及儲存、客戶滿意度分析、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商 (包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人及其他持份者)、計劃顧問、介紹人及選定的第三方金融和保險產品供應商; (g) 行業協會及聯會; (h) 醫療賬單審查公司; (i) 閣下的聯名保單或投資持有人; (j) 研究人員; (k) 信貸資料服務機構; (l) 收賬代理; (m) 夥伴金融機構及合作夥伴; 及 (n) 預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/ 或管理的與另一公司的交易時, 或在必須符合適用的法律或監管要求下, 我們亦可能會透過閣下的個人資料予該等的實在或擬議受讓人或參與人。經閣下同意, 我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊 (如下文所述)。

3. Use and Transfer of Personal Data for Direct Marketing Purposes 使用及轉移個人資料作直接促銷用途

With your consent, we intend to use your name and contact details for promotional and marketing purpose including sending marketing communications and conducting direct marketing to you by electronic and non-electronic means including by post, in relation to the following products, services and subjects, and we require your consent in order to do so: insurance; annuities; retirement schemes; pensions; wealth and financial management; estate management; investment; financial; medical/ wellness/ health related products, reward/loyalty programme services and subjects (“Classes of Marketing Subjects”).

We also intend to transfer your name and contact details to our insurance agents, other companies within the Prudential Group and their respective insurance agents, our Business Partners, and our Marketing Partners, to enable them to market any of the Classes of Marketing Subjects to you, and your written consent is required in order for us to do so. We may provide your personal data to such transferees for gain.

If you change your mind, and/ or you would like to opt-out of receiving direct marketing, you can advise our Data Protection Officer at service@prudential.com.hk.

經閣下的同意，我們擬使用閣下的姓名和聯絡資料，用於宣傳和市場推廣用途，包括通過電子和非電子方式（包括郵寄）向閣下發送市場推廣通訊和進行直接促銷，就以下產品、服務和目的，我們需要閣下的同意才能這樣做：保險；年金；退休計劃；退休金；財富和財務管理；遺產管理；投資；金融；醫療/ 保健/ 健康相關產品；獎賞/ 優惠計劃服務及目的（「**促銷標的類別**」）。

我們亦擬將閣下的姓名和聯絡資料轉移給我們的保險代理人、保誠集團內的其他公司及其保險代理人、我們的業務合作夥伴和營銷合作夥伴，以使他們能夠向閣下推銷任何促銷標的類別，並且需要閣下的書面同意才能這樣做。我們可能因向此類受讓人提供閣下的個人資料而獲得利益。

如閣下改變主意，及/ 或閣下想選擇不接受直接市場推廣，可以與我們的資料保護主任聯絡（service@prudential.com.hk）。

4. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. If you do not provide such Personal Information, we may not be able to provide you the product or service that you've requested.

除非我們另有規定，否則閣下必須提供我們要求的個人資料。若閣下未提供有關個人資料，我們可能無法為閣下提供所要求的產品或服務。

5. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "**Ordinance**"), you have the right to request access to and correction of any Personal Information that you provide to us. If you want to exercise your rights, or if you require any other information, you can advise our Data Protection Officer at service@prudential.com.hk or contact us using the details on "Contact Us" section of the Company website (<https://www.prudential.com.hk/scws/pages/en/contact-us/contact-us-home/index.html>) or our Privacy Notice.

If you move/ moved to a European Union ("**EU**") jurisdiction, we may be required to provide you with further information, and you may have additional rights, under the EU General Data Protection Regulation. This information and these rights are set out in the Privacy Notice on our Company website.

We update our Privacy Notice from time to time. We encourage you to familiarise yourself with the Privacy Notice on our Company website. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>. By completing and progressing with this form, you confirm that you have read and understood this PICS.

Business Partners means our service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business, accountants, auditors, IT service and platform providers, insurance intermediaries, reinsurers, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers who provide administrative, telecommunications, computer, payment, printing, third-party rewards/ loyalty/ privileges programs, medical/ health/ wellness related products, redemption or other services to us to enable us to operate our business, insurance intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

根據《個人資料（私隱）條例》（「**條例**」），閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲行使閣下的權利，或如閣下需要任何其他資料，請聯絡 我們，閣下可以發送電郵至 service@prudential.com.hk 或使用本公司網站 (<https://www.prudential.com.hk/scws/pages/tc/contact-us/contact-us-home/index.html>) 或我們的私隱通知中「聯絡我們」部分所列的資料與我們的資料保護主任聯絡。

如閣下搬遷/ 已搬遷至歐洲聯盟（「**歐盟**」）司法管轄區，我們可能需要向閣下提供進一步資料，且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們會不時更新我們的私隱通知，並建議閣下瀏覽本公司網站以了解該私隱通知。該私隱通知可在本公司網站 (<https://www.prudential.com.hk/scws/pages/tc/privacy-policy/index.html>) 上查閱。閣下填妥並繼續提交本表格，即表示閣下確認已閱讀並理解本收集個人資料聲明。

業務合作夥伴指我們的服務供應商、提供行政、電信、電腦、信息技術、數據處理及儲存、客戶滿意度分析、支付、印刷、贖回或其他服務予我們，以使我們能夠經營我們業務，會計師、審計師、IT服務和平台供應商、保險中介機構、再保險承保人、投資經理、代理、退休金受託人（和其他持分者）、計劃顧問、介紹人、核准的第三方金融和保險產品供應商以及我們的法律顧問。

營銷合作夥伴指我們的服務供應商提供行政、電信、電腦、支付、印刷、第三方獎賞/ 會員/ 優惠計劃、醫療/ 健康/ 保健相關產品、贖回或其他服務，以使我們能夠經營我們業務、保險中介、退休金受託人（和其他持分者）、計劃顧問、介紹人和核准的第三方金融和保險產品供應商。

Opting-out of Marketing Communications and Materials 拒絕市場推廣通訊及資料

If you do not agree to receive marketing communications and materials from the Company, please check this opt-out box.

If you **do not** check the opt-out box and sign below, you agree to the provision and use of your personal data by the Company for direct marketing purposes in accordance with Section 3 of the PICS.

如果你不同意接收本公司的市場推廣通訊及資料，請選擇此拒絕方格。

如果你**沒有**選擇此拒絕方格，並在下方簽署，則代表你同意本公司根據收集個人資料聲明第三部分，使用及轉移你的個人資料作直接促銷用途。

Authorised Signature of Applicant 申請人授權簽署
Name and Position in BLOCK LETTERS 姓名及職位（請用英文正楷填寫）
Chop of Company (if any) 公司印鑑（如有）
Application Date 投保日期

Signature of Financial Consultant/ Broker 理財顧問/ 經紀簽署
Financial Consultant/ Broker's Name (Please complete in BLOCK LETTERS) 理財顧問/ 經紀名稱（請用正楷填寫）
Financial Consultant/ Broker's Division and Code 理財顧問/ 經紀組別及編號
Mobile Number 流動電話號碼
Office Location 辦公室地點