

Group Medical Insurance PrimeCare Scheme 團體醫療寶尊尚計劃



BUSINESS 商業

PRUchoice Group Medical Insurance PrimeCare Scheme

保誠精選「團體醫療寶」尊尚計劃

We understand that retaining talent is one of the core strategies to bring corporations into success. **PRUchoice** Group Medical Insurance - PrimeCare Scheme allows you to provide a comprehensive and enhanced medical coverage to your employees, which ultimately helps you to offer distinct employee benefits package. From now on, you may leave the hassle in arranging protection to your employees to us and focus on expanding your business.

(Applicable on or after 1 December, 2017)

我們明白，招攬人才是推動業務成功的關鍵。保誠精選「團體醫療寶」- 尊尚計劃讓您的僱員享受全面及優越的醫療保障。從此，你可以放心把保障僱員的重任交託我們，專心發展你的業務。

(2017年12月1日或之後適用)

Major Features of the Plan 計劃主要特點

- PRUchoice** Group Medical Insurance - PrimeCare Scheme is designed to meet the needs of selected corporate client operating in Hong Kong with 10 or more employees, by providing your employees and their dependants (where appropriate) with comprehensive cover:

保誠精選「團體醫療寶」- 尊尚計劃專為10名僱員以上的特選企業客戶而設，為您的僱員及其家屬(如適用)提供周全保障：

Basic Coverage 基本保障	Optional Coverage 額外保障
✓ Hospital and Surgical Benefit 住院及手術保障	✓ In-patient Top Up Medical Benefit 住院附加醫療保障
✓ Clinical Benefit 門診保障	✓ Dental Care Benefit 牙齒保健保障
	✓ 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.
- Different levels of benefit and optional benefits are available. You can provide benefits to employees of different eligibility according to their needs.
- You have the flexibility to choose from the 100% or 80% reimbursement percentage under our "Clinical Benefit". You may simply mix and match the "Hospital and Surgical Benefit", with the "Clinical Benefit" in different classes to fit in with your company's protection needs and budget planning.
- "Network" Hospital Benefit* will be provided if the "Optional In-patient Top Up Medical Benefit" #coverage is insured. Members are eligible for full benefit with no shortfall for all eligible medical expenses incurred in network hospitals if the Overall Annual Limit is not exceeded.
- Offer Double "Hospital and Surgical Benefit" limit if overseas hospitalization is required due to accidental injuries.
- Our medical network includes over 2,000 network doctors and medical service providers in Hong Kong, ranging from General Medical Practitioner, Specialist, Physiotherapist, and Chinese Herbalist.
- "Optional Dental Care Benefit" and "Optional Health Check Up Benefit" are available for you to choose.
- Same premium is applied for members under same level of benefit irrespective of the insured persons' ages.
- 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。
- 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。
- 「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「門診保障」自由配搭出合適的保障，以符合你的預算。
- 如選擇投保「額外住院附加醫療保障」#，可額外獲得「網絡」住院保障*。會員在指定網絡醫院接受治療，所有合資格的醫療費用若不超過每年最高保障金額，將獲全數賠償而毋須支付差額。
- 若因意外而導致海外住院，可享「住院及手術保障」雙倍限額，令僱員倍感安心。
- 全面醫療網絡覆蓋全港，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。
- 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。
- 不論受保人的年齡大小，相同等級的會員，保費均劃一計算。

* "Network" Hospital benefit is subject to the approval by Prudential before hospital admission.

* 「網絡」住院保障必須於入院前經保誠預先批核。

Insuring "Optional In-patient Top Up Medical Benefit" must fulfill specific requirement of the number of Insured.

投保「額外住院附加醫療保障」需符合指定投保人數要求。

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

保誠精選「團體醫療寶」由保誠財險有限公司批核及承保。

Prudential General Insurance Hong Kong Limited is referred to as "Prudential".

保誠財險有限公司以下簡稱為「保誠」。

Table of Benefits 保障金額表

Hospital and Surgical Benefit 住院及手術保障 "Non-Network" (Worldwide Coverage) 「非網絡」(適用於世界各地)



Section of Benefit' 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 標準病房 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 per year 每症每年最多120日	2,200	1,200	650
2. Miscellaneous Hospital Service 住院雜項 Limit per disability per year 每症每年最高金額	28,000	20,000	11,000
3. Intensive Care 深切治療 (Supplement to Room & Board 補足住房及膳食費用) Limit per disability per year 每症每年最高金額	25,000	16,000	9,500
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 per year 每症每年最多120日	850	500	300
5. Surgeon Fees 外科醫生手術費用 Limit per disability per year 每症每年最高金額			
• Complex 複雜手術	68,000	52,000	36,000
• Major 大手術	35,000	25,000	20,000
• Intermediate 中手術	17,000	12,500	9,500
• Minor 小手術	8,200	7,200	4,800
6. Anaesthetist's Fees 麻醉科醫生費用 Limit per disability per year 每症每年最高金額			
• Complex 複雜手術	24,000	16,000	11,500
• Major 大手術	12,000	7,800	5,600
• Intermediate 中手術	6,000	4,300	2,900
• Minor 小手術	3,200	2,500	1,500
7. Operating Theatre Fees 手術室租金 Limit per disability per year 每症每年最高金額			
• Complex 複雜手術	24,000	16,000	11,500
• Major 大手術	12,000	7,800	5,600
• Intermediate 中手術	6,000	4,300	2,900
• Minor 小手術	3,200	2,500	1,500
8. In-patient Physician's Fees 住院治療醫生費用 Limit per day 每日最高金額 Maximum of 120 days per disability per year 每症每年最多120日	2,200	1,200	600
9. In-patient Specialist's Fees 住院專科醫生費用 Limit per disability per year 每症每年最高金額	12,000	8,500	4,800
10. Pre-admission & Follow-up Out-patient Care² 入院前及出院後之門診護理 ² Limit per disability per year 每症每年最高金額	7,500	5,200	1,800
11. Cancer Treatment³ 癌症治療 ³ Limit per year 每年最高金額	80,000	65,000	50,000
12. Overall Annual Limit 每年最高保障額 (applicable to items 1-11 only 只適用於1-11項) Enjoy 200% of the benefit limit (applicable to items 1- 9 only) if overseas hospitalization is required due to Accidental causes ⁴ 享有200%最高保障額(只適用於1至9項)如因意外導致海外住院 ⁴	800,000 (Combined with Network Hospital Benefit, if applicable 與網絡住院保障合計, 如適用)	500,000 (Combined with Network Hospital Benefit, if applicable 與網絡住院保障合計, 如適用)	200,000 (Combined with Network Hospital Benefit, if applicable 與網絡住院保障合計, 如適用)
13. 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 per year 每症每年最多120日	800	500	300

14. 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 hospitalization charges in addition to "Hospital and Surgical Benefit" in case of immediate hospitalization 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



Optional In-patient Top Up Medical Benefit⁵ 額外住院附加醫療保障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 半私家病房	Standard Ward 標準病房
"Non-Network" Hospital Benefit (Worldwide Coverage) 「非網絡」住院保障 (適用於世界各地)			
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。 Limit per disability per year 每症每年最高金額 In case of overseas hospitalization, only medical Emergency case will be covered. 如身處海外，只適用於因急症之住院治療。	180,000	125,000	50,000
"Network" Hospital Benefit will be provided if "Optional In-patient Top Up Medical Benefit" is enrolled. 如投保「額外住院附加醫療保障」，可獲得「網絡」住院保障。 "Network" Hospital Benefit (HK Coverage only)⁶ 「網絡」住院保障 (只適用於香港)⁶			
Subject to Overall Annual Limit, full benefit with no shortfall for all eligible medical expenses incurred with "Network" Hospitals, including Canossa Hospital, Hong Kong Baptist Hospital, Precious Blood Hospital, St. Paul's Hospital, St. Teresa Hospital and Tsuen Wan Adventist Hospital will be paid. 若不超過最高保障金額，所有「網絡」醫院所支出的合資格醫療費用將獲全數賠償而毋須支付差額，「網絡」醫院包括嘉諾撒醫院、香港浸信會醫院、寶血醫院、聖保祿醫院、聖德肋撒醫院及荃灣港安醫院。	800,000 <small>(Combined with Non-Network Hospital Benefit, if applicable 與非網絡住院保障合計，如適用)</small>	500,000 <small>(Combined with Non-Network Hospital Benefit, if applicable 與非網絡住院保障合計，如適用)</small>	200,000 <small>(Combined with Non-Network Hospital Benefit, if applicable 與非網絡住院保障合計，如適用)</small>

Notes:

- Surgery performed at a clinic or Hospital will be paid under "Hospital & Surgical Benefit".
- 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.
- "Cancer Treatment" covers the actual chemotherapy and radiotherapy expenses conducted in Hospital or day care unit by the member after surgery. The maximum benefit will be subject to the per year limit. If the actual incurred expenses exceed the benefit limit, the exceeding balance cannot be reimbursed from other sections, including but not limited to "Miscellaneous Hospital Service" and "Optional In-patient Top Up Medical Benefit".
- Only applicable to Hospitalization due to Accidental causes in Overseas Hospitals outside The People's Republic of China, Hong Kong SAR and Macau SAR.
- The level of cover of "Optional Inpatient Top-Up Medical Benefit" insured must be the same as the level of cover of "Hospital and Surgical Benefit" insured.
- To enjoy the benefit for eligible medical expenses under "Network" Hospital Benefit, all treatments must be pre-approved by Prudential and provided in "Network" Hospitals (including at or below restricted level of benefit). "Network" Hospital Benefit does not cover special nursing service and the chemotherapy and radiotherapy expenses. Members must settle the relevant expenses and reimburse the claim from "Special Nursing Service" and "Cancer Treatment" section under "Non-Network" "Hospital and Surgical Benefit". The maximum limit will be subject to the annual limit of insured level.

備註：

- 於診所或醫院進行的手術，將於「住院及手術保障」賠償。
- 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。
- 「癌症治療」保障會員手術後於醫院或日間中心的化療及放射治療實際費用，並以每年最高保障金額為限。如實際費用超出保障額，超出金額不能再在其他保障項目，包括「住院雜項」及「額外住院附加醫療保障」部份獲得保障。
- 只適用於因意外而導致於中華人民共和國、香港特別行政區及澳門特別行政區以外的海外住院。
- 投保「額外住院附加醫療保障」的保障等級必須與「住院及手術保障」的投保等級相同。
- 要在「網絡」住院保障下，獲得合資格之醫療費用的保障，所有治療必須經保誠預先批准並由「網絡」醫院提供（包括指定或以下之保障級別）。「網絡」住院保障並不包括私家看護服務及會員因化療及放射治療費用作出賠償。會員必須自行支付有關費用並再根據「非網絡」「住院及手術保障」中「私家看護服務」及「癌症治療」項目索償，賠償金額以投保等級的每年最高賠償額為限。



Clinical Benefit 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	Plan 計劃 OP5	Plan 計劃 OP6	Plan 計劃 OP7	Plan 計劃 OP8	Plan 計劃 OP9	Plan 計劃 OP10
"Non-Network" (Worldwide Coverage) 「非網絡」(適用於世界各地) "Network" (HK Coverage only) ⁴ 「網絡」(只適用於香港) ⁴										
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	480	400	320	220	160	480	400	320	220	160
Network – General Practitioner 網絡普通科醫生 Co-Payment per visit 每次自負額	0	0	0	0	0	0	0	0	0	20
2. Specialist² 專科醫生² Limit per visit per day 每日每次最高金額	800	650	500	440	320	800	650	500	440	320
Network – Specialist² 網絡專科醫生² Co-Payment per visit 每次自負額	0	0	0	20	40	0	0	0	20	40
3. Physiotherapist and Chiropractor³ 物理治療及脊醫³ Limit per visit per day 每日每次最高金額	800	650	500	440	320	800	650	500	440	320
Network – Physiotherapist³ 網絡物理治療³ Co-Payment per visit 每次自負額	0	0	0	20	20	0	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	280	250	200	180	160	280	250	200	180	160
Network – Chinese Herbalist 網絡中醫師 Co-Payment per visit 每次自負額	0	0	0	20	20	0	0	0	20	20
5. Prescribed Medication 醫生處方藥物 Limit per year 每年最高金額	n/a 不適用									
Network – Prescribed Medication⁵ 網絡醫生處方藥物⁵ Limit per year 每年最高金額	1,200	1,200	800	800	n/a	1,200	1,200	800	800	n/a
Total Number of Visits of Sections 1 – 5 (Limit per year) 項目 1 – 5 總診症次數 (每年上限)	30									
6. Diagnostic X-ray and Laboratory Test⁶ X光診斷及化驗⁶ (Combined with Network and Non-Network 網絡與非網絡合計) Limit per year 每年最高金額	3,000	2,300	1,800	1,300	850	3,000	2,300	1,800	1,300	850

Notes:

1. Consultation fee and medication (if applicable) of General Practitioner, Specialist, Physiotherapist, Chiropractor, Chinese Herbalist, Chinese Bonesetter and Acupuncture are covered in Clinical Benefit.
2. Treatment by Specialist must be referred by General Practitioner, except the Specialist consultation of Gynaecology, Pediatrics, Family Medicine and Oncology.
3. Treatment by Physiotherapist and Chiropractor must be referred by General Practitioner or Specialist.
4. To enjoy the benefit for eligible medical expenses under "Network" Benefit, the following conditions should be met.
 - No "Network" Benefit for Chiropractor, Chinese Bonesetter and Acupuncture.
 - All treatments must be incurred in "Network" Service Provider (including clinics or diagnostic centres).
 - Specialist and Physiotherapy consultation of "Network" Benefit must be referred by "Network" General Practitioner.
 - Pre-authorization must be obtained from "Network" Service Providers appointed by Prudential for Hospitalization, Surgery at clinic, Diagnostic X-ray or Laboratory Test
5. Prescribed Medication means the extra, long term or expensive western medication prescribed and obtained at "Network" General Practitioner or Specialist on the same day of consultation.
6. Diagnostic X-ray and laboratory test must be referred by General Practitioner or Specialist.

備註:

1. 普通科醫生、專科醫生、物理治療師、脊醫、中醫師、跌打醫師及針灸的門診保障包括診症費及處方藥物 (如適用)。
2. 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。
3. 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。
 - 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：
 - 「網絡」保障並未提供脊醫、跌打醫師及針灸項目。
 - 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)。
 - 「網絡」專科及物理治療診症必須由「網絡」普通科醫生轉介。
 - 住院或診所進行的手術、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。
5. 醫生處方藥物指於診症當日由「網絡」普通科醫生或專科醫生處方及取得的額外、長期服用或昂貴西藥。
6. X光診斷及化驗必須由普通科醫生或專科醫生轉介。



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拔牙 <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拔牙、口腔手術脫除牙腳或牙齒、或因矯正牙齒的拔牙 	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:

1. Consultations & treatment fees of dental specialists or dentists with specialty training are not included in the plan of benefit.

2. Children under the age of 12 years old will be entitled to Fluoride Treatment once per year.

3. Member must attain the age of 5 when insuring Dental Benefit.

4. Dental Benefit is provided by appointed "Network" Service Provider.

備註:

1. 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。

2. 12歲以下之小童, 每年可享受有一次氟化程序治療。

3. 投保牙齒保健保障會員之年齡必須達5歲或以上。

4. 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:

1. Member must attain the age of 18 when insuring Health Check Up Benefit.

2. Health Check Up Benefit is provided by the appointed "Network" Service Provider.

備註:

1. 投保健康檢查保障會員之年齡必須達18歲或以上。

2. 健康檢查保障由指定「網絡」服務提供者提供。

Major Exclusions 主要不受保障項目

- 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.
 - Treatment for AIDS or HIV-related conditions which originate during the first 5 years of membership; or venereal disease.
 - Treatment relating to congenital, developmental or hereditary conditions, geriatric, psychiatric conditions or mental disorders, pregnancy, infertility, or sterilization.
 - 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.
 - Treatment arising from war, invasion, civil war, hostiles, act of terrorism, or criminal acts, self-inflicted injury, suicide, abuse of drugs or alcohol, or participating in professional sports.
 - 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.
 - 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).
- For more details, please refer to the Policy.

- 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癥; 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。
 - 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。
 - 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。
 - 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。
 - 因戰爭、入侵、內戰、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。
 - 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。
 - 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)。
- 欲知詳情, 請參閱保單。



Plan and Premium of Benefits (HK\$) 保障計劃及保費 (港幣\$)

ANNUAL PREMIUM PER MEMBER 每位年費

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			
	OP1	OP2	OP3	OP4	OP5	OP6	OP7	OP8	OP9	OP10
Hospital and Surgical Benefit 住院及手術保障	5,697			3,325			1,833			
	+									
Optional In-patient Top Up Medical Benefit 額外住院附加醫療保障	1,635			1,122			576			
	+									
Clinical Benefit 門診保障	5,902	5,025	4,214	3,098	2,372	4,822	4,105	3,387	2,490	1,952
	+									
Optional Dental Care Benefit¹ 額外牙齒保健保障 ¹				550						
	+									
Optional Health Check Up Benefit¹ 額外健康檢查保障 ¹				750						

Notes:

- Premium of "Optional Dental Care Benefit" and "Optional Health Check Up Benefit" are calculated on a full year basis. Should new join member enjoys these two benefits during policy period, full year premium shall still be paid. If member's benefit is ceased during policy period, no premium shall be refunded.
- Renewal premium may be adjusted according to the overall claims experience of PRUchoice Group Medical PrimeCare Scheme but not for designated policy because of its adverse claim experience. Prudential General Insurance Hong Kong Limited shall have the right to accept or reject any application and offer renewal to this or other product scheme upon renewal.
- The minimum premium for each policy is HK\$3,000.

備註:

- 「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。
- 續保保費將以保誠精選「團體醫療寶」— 尊尚計劃的整體索償紀錄作依據，並可能有所調整，惟不會因指定保單的索償紀錄欠佳而作出個別調整。保誠財險有限公司有權接收或拒絕任何有關本計劃或其他計劃之申請及續保。
- 每張保單最低保費為港幣\$3,000。

Eligibility 投保資格

- All applications including the application of optional benefits must be firstly underwritten and approved by Prudential General Insurance Hong Kong Limited. Information required for underwriting includes table of benefits of existing group medical insurance, insured member census and the latest annual claim experience report.
- 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 between 15 days and 18 years old (or aged below 23, when they are under full-time education with valid proof).
- Application for this insurance is limited to the company operated in Hong Kong and all eligible employees in the company must enroll in the insurance.
- Participating company must fulfill the minimum employee requirement of the relevant scheme: at least 10 employees and currently covered by an enforce group medical policy.
- All employees of participating company must enroll in the "Hospital and Surgical Benefit" and "Clinical Benefit".
- Under this insurance, if the company enrolls "Clinical Benefit" for their employees, all employees, including their spouse and dependants must enroll such benefit.
- For the "Optional In-patient Top Up Medical Benefit", there should be at least 30% of total employees and subject to a minimum of 5 participated employees, 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".
- 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.
- 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 enroll.
- All covered employees, and their covered dependants shall be deemed as members for the entitlement of the corresponding benefits.
- 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.
- Member must attain the age of 5 when insuring "Optional Dental Care Benefit" and age of 18 when insuring "Optional Health Check Up Benefit".

- 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」）預先批核。批核所需資料包括現有團體醫療保障金額表、受保會員列表以及最近期的年度索償報告。
- 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18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。
- 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必須同時申請此計劃。
- 投保計劃之公司必須符合相關最低員工人數要求：10位員工或以上及仍然持有一份生效的團體醫療保險。
- 參與此計劃的公司，其所有僱員必須投保「住院及手術保障」及「門診保障」。
- 在此計劃下，若公司為僱員投保「門診保障」，所有僱員，包括僱員配偶及家庭亦必須同時參與此保障。
- 「額外住院附加醫療保障」必須有總員工人數3成及並不少於5名受保員工參與；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。
- 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。
- 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。
- 所有受保僱員、受保家屬，均以會員身份獲得保障。
- 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。
- 投保「額外牙齒保健保障」的會員必須達5歲以上，而投保「額外健康檢查保障」的會員必須年滿18歲。



About Prudential 關於英國保誠

Prudential plc* is an international financial services group with significant operations in Asia, the US and the UK. We serve over 25 million insurance customers and have £505 billion of assets under management as at 30 June 2015. Prudential plc is listed on stock exchanges in Hong Kong, London, New York and Singapore.

Prudential has been serving the people of Hong Kong since 1964. Through Prudential Hong Kong Limited and Prudential General Insurance Hong Kong Limited, we provide a range of financial planning services and products including individual life insurance, investment-linked insurance, retirement solutions, health and medical protection, general insurance and employee benefits.

Please visit www.prudential.com.hk for more information.

*Prudential plc is not affiliated in any manner with Prudential Financial, Inc., a company whose principal place of business is in the United States of America.

Prudential plc* 為國際性金融服務集團，主要業務位於亞洲、美國及英國。截至2015年6月30日，集團為約2,500萬名保險客戶提供服務及管理資產達5,050億英鎊。Prudential plc* 位於香港、倫敦、紐約及新加坡證券交易所上市。

英國保誠自1964年起為香港市民提供服務。透過保誠保險有限公司及保誠財險有限公司，我們提供多元化的理財策劃服務及產品，包括人壽保險、投資相連保險、退休方案、健康及醫療保障、一般保險及僱員福利。

如要獲得更多資訊，請瀏覽www.prudential.com.hk。

*Prudential plc 與業務範圍主要在美國的美國保德信金融集團 (Prudential Financial, Inc.) 並沒有任何關係。

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 of presenting the following products to you.

Shop Insurance – PRUchoice BOX

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 BOX (Business Owners Xtra) to shop owners. With its full-range "All Risks" protection of PRUchoice BOX, shop owners can concentrate on the business with peace of mind. The protection of PRUchoice BOX includes shop contents, sample and trade stocks, business interruption, money, personal accident, public liability and employees' compensation (optional).

Small Office Insurance – PRUchoice SOX

PRUchoice SOX (Small Office Xtra) 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 SOX includes office contents, business interruption, money, personal accident, public liability and employees' compensation (optional).

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。

店舖保險計劃－保誠精選「商舖寶」

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。

辦公室保險計劃－保誠精選「興業寶」

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 recognizes 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 Accidental Emergency Medical 保誠精選「中國意外急救醫療保險」
- 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 HealthCheck Deluxe 保誠精選「尊尚康檢寶」
- PRUchoice Home 保誠精選「家居寶」
- PRUchoice Home Deluxe 保誠精選「名家寶」
- PRUchoice Home Landlord 保誠精選「業主寶」
- PRUchoice Maid 保誠精選「僱傭寶」
- PRUchoice Medical 保誠精選「醫療寶」
- PRUchoice MediExtra 保誠精選「健康寶」
- 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 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。

Enjoy Comprehensive Hospital and Surgical Benefit by insuring **PRUchoice** MediExtra 投保保誠精選「健康寶」享有更全面住院及手術保障

Employees can additionally insure with standalone individual medical benefit under PRUchoice MediExtra on top of the benefit of "Hospital and Surgical Benefit" provided by you to cover the possible shortfall of medical expenses and enjoy a lifelong medical coverage.

除了您為僱員提供的基本住院及手術保障外，僱員亦可單獨購買附加住院醫療計劃，以補足未能在基本「住院及手術保障」全數支付的醫療費用及享終身醫療保障。

Provide Convenient Online Services 提供便捷的網上服務

To provide a more convenient service to our group insurance customers, employees can login to our corporate website and check the details of their group insurance anytime anywhere, including:

- **Policy Information**
An overview of group insurance
- **Claim Information**
Details of claims processed within the past 6 months
- **Benefit Information**
Details of benefit entitlement
- **Others**
The most updated network doctor list which can be assessed by mobile

To know more, please contact your financial consultant or us at 3656 8362.

為提供團體保險客戶更便捷的網上服務，僱員均可以隨時隨地登入我們的企業網站，獲得團體保險的資訊，當中包括:

- **保單資料**
團體保險的概覽
- **索償資料**
最近六個月內所處理的索償內容
- **福利資料**
各項團體福利保險保障內容
- **其他**
最新的網絡醫生名單，並能以手機瀏覽

欲查詢詳情，歡迎與您的理財顧問或致電3656 8362與我們聯絡。



For further information, please contact Prudential General Insurance Hong Kong Limited 如有查詢，請聯絡保誠財險有限公司

PRUDENTIAL GENERAL INSURANCE HONG KONG LIMITED

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保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

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Note: This brochure is for illustrative purpose only. Please refer to the insurance Policy for exact terms and condition.

註：此小冊子只作介紹用途，有關之條文細節，請參閱保單條款。所有中文簡譯，如與英文有異，概以英文為準。

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