



## We do new era health protection

Enrol VHIS Plan(s) together with selected health insurance plan(s) and enjoy up to 4 months' premium discount

When you successfully take out **any of the 2 certified plans under the Voluntary Health Insurance Scheme ("VHIS")** (the "Selected Plan(s)") from **30 January to 28 March 2020** (the "Promotion Period"), we will give you a **premium discount<sup>1</sup> for 3 months on the Selected Plan(s)** (the "Basic Discount").

Based on your insurance needs, if you also **take out any of our selected health insurance plan(s)<sup>2</sup>** during the Promotion Period, we will give you another **extra premium discount for 1 month<sup>1</sup>** (the "Extra Discount"). That's a premium discount of **up to a total of 4 months of your first year annualised premium on the Selected Plan(s)**.

You may also apply for **tax relief** on your qualifying premiums paid for the 2 certified VHIS plans<sup>3</sup>.

Selected Plan(s)	Plan Type	Premium Discount of the First Year Annualised Premium on the Selected Plan(s)	
		Basic Discount	Extra Discount (if enrol together with selected health insurance plan(s) <sup>2</sup> )
<b>PRUHealth CoreChoice Medical Plan (VHIS certified plan)</b> – HKD plan	Basic plan & supplementary benefit	3 months	Extra 1 month
<b>PRUHealth FlexiChoice Medical Plan (VHIS certified plan)</b> – HKD/USD plan			

1. If the Eligible Plan(s) (as defined in clause 4 of the terms and conditions section overleaf) is applied as a basic plan, the first modal premium of the policy due immediately after the end of the first policy year will be discounted by the amount of the premium discount, including the Basic Discount and the Extra Discount (if applicable). If the Eligible Plan(s) is applied as a supplementary benefit, the next modal premium of the policy due immediately after the Eligible Plan(s) has been in force for 12 months will be discounted by the amount of the premium discount, including the Basic Discount and the Extra Discount (if applicable).
2. "Selected health insurance plan(s)" means **PRUHealth Critical Illness Extended Care II**, **PRUHealth Critical Illness First Protect**, **PRUHealth critical illness multi-care prestige** or **PRUHealth critical illness protector**.
3. The amount of premium discount, including the Basic Discount and the Extra Discount (if applicable), would not be entitled to the tax relief. For details of the tax relief, please refer to the product brochure.

Contact your consultant or call our Customer Service Hotline

 **2281 1333**  **www.prudential.com.hk**

## Terms and Conditions

1. This premium discount on **PRUHealth CoreChoice Medical Plan** and **PRUHealth FlexiChoice Medical Plan** promotion (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential" or "we") and covers the period from 30 January to 28 March 2020, both dates inclusive (the "Promotion Period"). The Promotion consists of 2 offers – the "Basic Discount" and the "Extra Discount" (if applicable), collectively "the Premium Discount".
2. The Promotion is applicable to the policies applied through the Agency channel or Broker channel of Prudential.
3. The amount of Premium Discount would not be entitled to the tax relief. For details of the tax relief, please refer to the product brochure.
4. In order to be eligible for the Promotion,
  - (i) customers must have successfully applied for and submitted the completed application of any of the Selected Plan(s) listed in the table on the 1<sup>st</sup> page of this flyer and, any **PRUHealth Critical Illness Extended Care II**, **PRUHealth Critical Illness First Protect**, **PRUHealth critical illness multi-care prestige** or **PRUHealth critical illness protector** (the "Selected Health Insurance Plan(s)") (if applicable) to us within the Promotion Period, in the name of the same individual policyholder;
  - (ii) Selected Plan(s) and Selected Health Insurance Plan(s) (if applicable) must have been issued by us on or before 31 May 2020;
  - (iii) Selected Plan(s) and Selected Health Insurance Plan(s) (if applicable) must remain in force and in the name of the same individual policyholder when we apply the Premium Discount to the Selected Plan(s); and
  - (iv) all the premiums and levy(ies) must have been fully settled when due.Selected Plan(s) will be eligible for the Promotion (the "Eligible Plan") if the Selected Plan and the Selected Health Insurance Plan(s) (if applicable) meet all applicable requirements as set out in clause 4. Otherwise, the Premium Discount will be forfeited.
5. If the Eligible Plan(s) is applied as a basic plan, the first modal premium of the policy due immediately after the end of the first policy year will be discounted by the amount of the Premium Discount. If the Eligible Plan(s) is applied as a supplementary benefit, the next modal premium of the policy due immediately after the Eligible Plan(s) has been in force for 12 months will be discounted by the amount of the Premium Discount. If the amount of Premium Discount exceeds the above-mentioned modal premium due to be paid, the remaining balance will be used to settle subsequent modal premium(s) of the policy until the amount of Premium Discount is fully utilised. Any unutilised Premium Discount will be forfeited if the policy is no longer in force.
6. The Premium Discount is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period, and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will be qualified for the Premium Discount.
7. For any alterations of the Eligible Plan(s) and/or Selected Health Insurance Plan(s) (if applicable) after policy issuance (within or after the cooling-off period) which results in a reduction of premium payable within the premium term (including but not limited to a downgrade of plan level, decrease in sum assured or change of premium term/premium payment mode), the Premium Discount for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) and/or Selected Health Insurance Plan(s) (if applicable) after policy issuance (within or after the cooling-off period) which results in an increase of premium payable within the premium term (including but not limited to an upgrade of plan level, increase in sum assured or change of premium term/premium payment mode), the increased portion of the increased premium will not be eligible for this Promotion. In addition, for any alterations after plan issuance and before the payment of Premium Discount which result in a change of policyholder under the Eligible Plan(s) and/or Selected Health Insurance Plan(s) (if applicable), the Premium Discount for the respective Eligible Plan(s) will be totally forfeited.
8. The Promotion will not be offered to the Selected Plan and/or Selected Health Insurance Plan(s) (if applicable) applied for or in force on or before 29 January 2020, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.
9. Regarding the calculation of Premium Discount on Selected Plan(s), a pro-rata approach will be adopted. For example, the 3 months Premium Discount amount shall be equivalent to 3/12 of the Selected Plan's(s') first year annualised premium excluding levy.
10. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
11. The Premium Discount is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
12. The Selected Plan(s) is/are underwritten by Prudential and is/are subject to all their respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
13. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

## Notes

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities. **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

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