2023 年個人壽險理賠報告
2023 Individual Life Claims Report

PRUDENTIAL
保誠保險

目 錄
Content

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

1.0 行政總裁的話
Message from the CEO P3

2.0 首席客務營運及健康保障業務總監的話
Message from CCOHO P4

2.0 公司背景及資料
Company Background and Information P5

3.0 優越服務，高度讚揚
Excellent Service, Great Compliments P7

4.0 重點分析
Key Highlights P8

5.0 2023年個人壽險理賠報告
2023 Individual Life Claims Summary P9

6.0 住院理賠
Hospitalisation Claims

- 香港的住院比率
  Hospitalisation Rate in Hong Kong P10
- 香港主要私家醫院收費參考
  Reference for Charges of Major Private Hospitals in Hong Kong P11
- 住院理賠總覽及首五位住院理賠原因
  Hospitalisation Claims Summary and Top 5 Causes in Hospitalisation Claims P12
- 首四位日間手術理賠及手術醫療費用比較
  Top 4 Day Surgery Claims and Surgical Medical Expense Comparison P13
- 住院理賠個案分享
  Hospitalisation Claims Case Sharing P14

7.0 醫療網絡 - 醫療費用直付服務^ — 概覽
Overview of Medical Network - Medical Expenses Direct Billing Service^ P15

7.1 醫療網絡 - 醫療費用直付服務^ — 理賠總覽
Claims Summary of Medical Network - Medical Expenses Direct Billing Service^ P17

7.2 醫療網絡 - 醫療費用直付服務^個案分享
Medical Network - Medical Expenses Direct Billing Service^ Case Sharing P18

8.0 危疾理賠
Critical Illness Claims

- 癌症普及化
  How Common is Cancer P19
- 香港及中國內地五大癌症
  Top 5 Cancers in Hong Kong and the Chinese mainland P20
- 亞洲地區的人口平均壽命
  Life Expectancy at Birth in Asia P21
- 什麼是危疾保障缺口 NEW 新增
  What is Critical Illness Protection Gap P22
- 危疾理賠總覽及首五位主要危疾理賠原因
  Critical Illness Claims Summary and Top 5 Causes in Critical Illness Claims P24
- 危疾理賠個案分享
  Critical Illness Claims Case Sharing P25

9.0 身故理賠
Death Claims

- 什麼是身故風險保障缺口
  What is Mortality Protection Gap P26
- 香港的身故保障缺口
  Mortality Protection Gap for Hong Kong P27
- 身故理賠總覽及首五位主要身故理賠原因
  Death Claims Summary and Top 5 Causes in Death Claims P28
- 身故理賠個案分享
  Death Claims Case Sharing P29

10.0 大灣區跨境癌症治療醫療費用直付服務^ NEW 新增
Cross-Border Medical Expenses Direct Billing Cancer Treatment Service^ in the Greater Bay Area P30

11.0 拓展中國內地醫院覆蓋網絡 NEW 新增
Expands Hospital Network in Chinese mainland P31

12.0 保誠集團及曼谷杜斯特醫療服務 (BDMS) 乳癌療程 NEW 新增
Breast Cancer Program from Prudential Plc and Bangkok Dusit Medical Services (BDMS) P32

13.0 保誠護士【保】健 Chat — Chat 服務 NEW 新增
PRUNurse PRUHealthChat Service P33

14.0 重要提示
Important Notes P34

15.0 附錄
Appendix

- 中國內地與香港危疾名稱對照表
  Reference table for Critical Illnesses in the Chinese mainland and Hong Kong P35

^ 備註：前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。
^ Remark: Previously known as "Cashless Service", this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.

行政總裁的話
Message from the CEO

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

在此我欣然向各位呈上保誠保險《2023 年個人壽險理賠報告》。此報告列出有關保誠香港客戶理賠的數據，當中涵蓋身故、危疾及住院這三大理賠個案類別。報告亦根據補充資料及數據，就現今社會與我們息息相關的健康議題作深入研究。

保誠在香港服務超過一百三十萬名客戶，在去年更處理超過十三萬宗理賠個案。保誠深明理賠是健康保障的重要一環，因此在處理大量理賠個案時，我們仍用心聆聽每位客戶的意見，務求在非常時期為客戶提供財務保障，讓其在患病期間感到徬徨時可安心專注治療。我很高興保誠保險榮獲《彭博商業周刊/ 中文版》頒發「金融機構大獎 2023」十一個獎項，當中包括「理賠管理卓越大獎」這項殊榮，印證了我們卓越的理賠服務獲得業界認可。

保誠作為香港領先的保險公司之一，致力為大眾帶來更便捷和易於負擔的保障方案，希望為填補身故風險保障缺口出一分力。同時，我們改革並優化整個理賠程序，務求令過程更無縫及時、透明清晰，且公平公正。以保誠醫療費用直付服務^為例，客戶可在接受醫療服務前作預先批核，在需要時安享指定日間手術中心及醫院的醫療及診症服務，無須再為預先繳費醫療費用及索償操心，讓他們專心休養。

本報告亦列出許多有趣的統計數字，希望能為您在評估自己保障需要時提供參考。如有疑問，請與值得信賴的理財顧問商討，了解相關的保障方案，為自己與摯愛家人建立保障網。

保誠保險有限公司
行政總裁
林智剛

It is my pleasure to present to you the Individual Life Claims Report for 2023 by Prudential Hong Kong Limited. This report provides comprehensive statistical details relating to claims made by our customers, covering the three major claims types; Death, Critical Illness and Hospitalisation. The report also includes an in-depth study on the main health concern affecting us today, which draws on supplementary data and information.

We served over 1.3 million customers and processed over 130,000 claims in Hong Kong last year. When managing such a substantial volume of claims, we place great emphasis on actively listening to our customers, as we fully understand that the claims process plays a critical role in one's health and protection journey. It provides not only financial security to customers in trying times, but also provide peace of mind in distressed situations such as during serious sickness period. We are honoured to have received a total of eleven awards at the Bloomberg Businessweek Financial Institution Awards 2023", including Excellence in Claims Management ", a manifestation of our efforts to our continued enhancement of our claim process.

As one of the largest insurers in Hong Kong, we believe we have a part to play in narrowing the mortality protection gap. We achieve this by focusing on making health and financial security accessible and affordable, powered by innovating and enhancing our claims process, ensuring that it is swift, timely, clear, transparent and unbiased. One example is our Medical Expenses Direct Billing Service^, which takes away worries and troubles of payments and claims from certain types of medical treatment and diagnosis at designated medical centres and hospitals. By doing so we enable our customers to focus their energy on recovery and recuperation.

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

Lawrence Lam
Chief Executive Officer
Prudential Hong Kong Limited

^ 備註：前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。
^ Remark: Previously known as "Cashless Service", this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.

返回主目錄
Back to Content

首席客務營運及健康保障業務總監的話
Message from the CCOHO

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

於瞬息萬變的醫療保健環境中，健康議題對大眾而言日益重要。慢性疾病的患病率加上醫療保健成本攀升，加劇市民對全面而可負擔的健康保險產品的需求。作為領先的人壽保險公司，保誠致力透過提供度身訂造的醫療保險產品及服務，保障客戶的福祉並滿足其不斷轉變的需求。

大灣區醫療需求殷切，保誠收到的中國內地跨境醫療個案由2022年近二千七百宗增加至2023年超過三千七百宗，增幅達38%。由此可見，增加香港與大灣區的醫療融合，並擴大醫療保障範圍以滿足區內客戶日益增長的醫療需求至為重要。

隨著香港與大灣區進一步融合，我們擴大了於中國內地的醫院覆蓋範圍至4,200多家，並與香港綜合腫瘤中心、中山陳星海中西醫結合醫院等著名醫療機構合作，於大灣區推出跨境癌症治療服務。此外，保誠亦與深圳新風和睦家醫院合作提供醫療費用直付服務^。這些舉措為我們的客戶提供更多元化的選擇，讓他們能獲得優質的醫療服務並於人生旅程中獲得所需的支援。

為進一步提升服務，我們推出保誠護士 -【保】健 Chat 一 Chat 服務，這項WhatsApp專屬的服務可在保誠的合作醫生處提供優先預約，並協助處理預授權安排。這個創新的平台運用科技簡化醫療保健流程，讓我們的客戶使用起來更便利、更快捷。

我們深信「以客為尊」乃我們業務的基石。這份人壽保險理賠報告全面概述我們的健康和理賠表現。報告包含實用的統計數據，揭示我們對客戶健康的關注。透過這些資訊，我們可持續改進產品和服務，以更適切地滿足保單持有人不斷轉變的需求。讓我們共同努力，為客戶締造更健康、更安心的未來。

保誠保險有限公司
首席客務營運及健康保障業務總監
歐陽佩玲

In the rapidly evolving healthcare landscape, health topics have become increasingly paramount to the public. The growing prevalence of chronic diseases, coupled with rising healthcare costs, has heightened the need for comprehensive and accessible health insurance solutions. As a leading life insurance provider, we are committed to meeting the evolving needs of our customers by providing tailored health insurance plans and services that safeguard their well-being.

The demand for medical services in the Greater Bay Area is significant. Prudential received over 3,700 cross-border medical cases incurred in Chinese mainland in 2023, which is a 38% increase from near 2,700 cases in 2022. This surge in demand underscores the importance of increasing medical integration between Hong Kong and the Greater Bay Area, and expanding our medical coverage to meet the growing healthcare needs of our customers in the region.

In line with the increasing integration between Hong Kong and the Greater Bay Area, we have expanded our hospital coverage in Chinese mainland to over 4,200 hospitals and introduced the Cross-Border Panel Cancer Treatment Service in the Greater Bay Area, partnering with renowned medical institutions such as the Hong Kong Integrated Oncology Centre, the Zhongshan Chenxinghai Hospital of Integrated Traditional Chinese and Western Medicine. We also collaborate with the Shenzhen New Frontier United Family Hospital to provide simpler and faster Medical Expenses Direct Billing Service^. These initiatives offer our customers a wider range of options to access high-quality medical care and receive the necessary support during their health journeys.

To further enhance our service offerings, we have launched the PRUNurse - PRUHealthChat service - a dedicated WhatsApp service that provides priority booking at Prudential's panel doctors and assists with pre-authorisation arrangements. This innovative platform leverages technology to streamline healthcare processes, making it more convenient and accessible for our customers.

We firmly believe that customer-centricity is the cornerstone of our business. This Individual Life Claims Report provides a comprehensive overview of our health and claims performance. The report includes valuable statistical data that sheds light on the healthcare concerns of our customers. By analysing these insights, we can continuously improve our products and services to better meet the evolving needs of our policyholders. Together, we strive to create a healthier and more secure future for our customers.

Candy Au Yeung
Chief Customer Operations and Health Officer
Prudential Hong Kong Limited

^ 備註：前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。
^ Remark: Previously known as "Cashless Service", this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.

返回主目錄
Back to Content

公司背景及資料
Company Background and Information

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

扎根香港
Established in Hong Kong

60 年 years

自1964年開始服務香港
Serving Hong Kong since 1964

在香港受保障的客戶
Customers Covered in HK

一百三十萬
1.3 million

聚焦策略市場
Laser focus in strategic markets

亞洲及非洲
Asia & Africa

2023 年總賠償金額
Total Claims Payments in 2023

超過六十六億港元
Over HKD 6.6 billion

相等於近二十四萬次胃鏡及大腸鏡檢查*
Equivalent to around 240,000 Oesophago-Gastro Duodenoscopy & Colonoscopy*

2023 年總賠償個案
Total Approved Claims in 2023

超過 Over **130,000** 宗 claims

平均每一分鐘 處理一宗賠償
Approved 1 case in a minute on average

* 按 2023 年保誠已賠付個案的胃鏡及大腸鏡檢查住院醫療費用中位數。
According to the median of medical inpatient treatment expense for Oesophago-Gastro Duodenoscopy and Colonoscopy in Prudential approved claims cases in 2023.

返回主目錄
Back to Content

公司背景及資料
Company Background and Information

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

獎項殊榮 *
Awards and Recognitions*

香港保險業大獎2022
The Hong Kong Insurance Awards 2022

大獎 Grand Awards

- 傑出理賠管理大獎
  Outstanding Claims Management Award

香港保險業大獎2023 - 香港保險業聯會及《南華早報》
The Hong Kong Insurance Awards 2023 – The Hong Kong Federation of Insurers and South China Morning Post

大獎 Grand Awards

- 傑出平等機會僱主大獎
  Outstanding Equal Opportunity Employer
- 傑出理財教育大獎
  Outstanding Financial Education
- 傑出整合營銷策略大獎
  Outstanding Integrated Marketing Strategies
- 傑出創意產品 / 服務大獎 — 健康保障：「衛星檢」
  Most Innovative Product/Service – Health
- 傑出創意產品 / 服務大獎 — 一般保險：保誠精選「寵愛寶」寵物保障
  Most Innovative Product/Service – General Insurance
- 年度傑出保險代理
  Outstanding Agent of the Year

年度三強 Top 3 Awards

- 傑出強積金 / 僱員福利產品 / 服務大獎
  Excellence in Digital Transformation
- 傑出數碼革新大獎
  Outstanding MPF/Employees' Benefit Product / Service
- 年度傑出保險代理
  Outstanding Agent of the Year
- 年度傑出青年保險專才 — 保險中介（2名）
  Outstanding Young Professional of the Year – Intermediary (2 recipients)

* 包括但不止於以上各獎項。
Include but not limited to the above.

2023年《彭博商業周刊》金融機構大獎
Bloomberg Businessweek - Financial Institution Awards 2023

傑出表現大獎 Outstanding

- 年度保險公司
  Insurance Company of the Year

卓越大獎 Excellence

- 客戶服務
  Customer Service
- **理賠管理**
  Claims Management
- 網上解決方案
  Online Platform
- 僱員福利服務
  Employee Benefit (Service)
- 產品 / 服務創新（一般保險）
  Product / Service Innovation (General Insurance)
- 旅遊保險（一般保險）
  Travel Plan (General Insurance)
- 綜合營銷 - 品牌推廣
  Integrated Marketing - Branding Promotion
- 年度培訓學院
  Training Academy of the Year
- 年度招募計劃
  Recruitment Programme of the Year
- 年度區域成就大獎（代理團隊）
  District Achievement of the Year (Agency Force)

香港財務策劃師學會企業理財教育及ESG領袖大獎2023
IFPHK Financial Education and ESG Leadership Awards 2023

- 年度最佳企業理財教育及ESG領袖
  Best Corporate Financial and ESG Leadership of the Year
- 企業理財教育領袖（金獎）
  Corporate Financial Education Leadership – (Gold Award)
- 優質財策企業
  Accredited Professional Financial Planning Firm

香港管理專業協會第五十五屆傑出推銷員獎
The HKMA 55th Distinguished Salesperson Award

- 年度最傑出銷售團隊獎
  Best Sales Team of the Year
- 年度最佳銷售專業大獎
  Top Salesperson of the Year
- 傑出推銷專業大獎 - 最後五強 (3名)
  Distinguished Sales Award - Top Five (3 recipients)
- 傑出推銷專業大獎 (8名)
  Distinguished Sales Award (8 recipients)
- 傑出青年銷售專業大獎（2名）
  Outstanding Young Salesperson Award (2 recipients)

香港管理專業協會2023年最佳管理培訓及發展獎
Hong Kong Management Association Award for Excellence in Training and Development 2023

- 年度最傑出培訓員獎 (1名)
  Trainer of the Year Award (1 recipient)
- 傑出培訓員獎 (3名)
  Distinguished Trainer Award (3 recipients)
- 優秀新晉培訓員獎 (1名)
  Outstanding New Trainer Award (1 recipient)

2023亞洲最佳企業僱主獎
HR Asia Best Companies to Work for in Asia Awards 2023

- 保誠保險
  Prudential Hong Kong

2022 - 2023 年度 IFTA 金融科技創新大獎
IFTA - Fintech and Innovation Awards 2022/23

- 保險科技（金獎）
  InsurTech (Gold Award)

香港社會服務聯會
Hong Kong Council of Social Service

- 連續20年或以上獲頒「商界展關懷」
  Caring Company being awarded for 20 consecutive years or above

返回主目錄
Back to Content

優越服務，全城讚賞
Excellent Service, Great Compliments

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

客戶佘先生
Client Mr Shi

財務顧問專業、體貼、富有同情心。這是我第一次提出索賠，她回答了我所有的問題並提出了**簡化索賠過程的建議**。謝謝！

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

客戶梁小姐
Client Ms Leung

首先客服的工作人員非常專業且耐心，……其次理賠速度很快，理賠數額合理，足以見理賠部門的人員很**專業且工作效率很高**。這些都是出乎我的意料，帶給我驚喜，所以很滿意，也謝謝他們的努力和付出。

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

2023 年第 4 季，超過 **95%** 客人**滿意理賠體驗**
超過 **80%** 客人願意**推薦保誠**服務給親友*
In 2023 Q4, over **95%** of clients were **satisfied** with the **claims experience**
over **80%** of clients would **recommend Prudential** to family and friends*

客戶黃小姐
Client Ms Wong

程序簡單快捷，保險經紀解決到我的問題，唔需要排隊或者填表，避免疫情期間不必要接觸，非常之好。

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

區域經理王小姐
Regional Manager Ms Wang

由衷感謝理賠部同事，您們在理賠流程中展現了**極高的專業水準和同理心**，您們的專業知識和努力工作，給客戶提供了寶貴的支持，不僅體現了公司對客戶承諾的堅守，也鼓舞了我們前線同事，讓我們在向客戶推薦合適的保險產品時更有信心和力量。

I sincerely thank the colleagues in the claims department for **your exemplary professionalism and empathy** in the claims process. Your expertise and hard work provided valuable support to the customers, not only reflecting the company's commitment to the customers, but also inspiring frontline colleagues, giving us more confidence and strength to recommend suitable insurance products to the customers.

* 根據保誠顧客完成理賠體驗後之問卷調查結果。
According to claims questionnaire result from Prudential's customers after enjoying our claims service.

返回主目錄
Back to Content

重點分析
Key Highlights

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

已賠付總額在2023年繼續增長，並高達六十六億港元，比2022年同期有**25%**的增幅。

Total claims payout kept growing in 2023 and reached HKD 6.6 billion which was **25%** increment comparing to 2022.

理賠平均處理時間大大縮短，危疾和身故理賠平均處理時間更減省近**33%**。如選擇以轉數快接收理賠款項，理賠申請批核後最快即時可收到理賠金。
我們堅守對理賠的承諾 – “我們務求以最快的速度處理客戶的申請，向客戶送上真誠的慰問及關懷”。

The average processing time has significantly decreased, with near **33%** reduction specifically for critical illness and death claims. Using faster payment system enables customers to receive the claims settlement instantly upon claims approval.
We keep our claims promise – “Pay customer’s claim as quickly as possible and with compassion and care”.

更多客戶使用醫療費用直付服務^，醫療費用直付服務^的已賠付個案增加**36%**，使用診斷成像檢測的賠付個案更增加了**115%**以上。在2023年使用服務的理賠個案高達近四千三百六十三宗，更多客戶能享受更加完善理賠服務體驗。
醫療費用直付服務^的已賠付總額在2023年**已高達一億港元**，當中住院（五千八百萬港元）佔最多的金額。

More clients were choosing medical expenses direct billing service^, claims cases for medical expenses direct billing service^ increased **36%**. Claims with diagnostic imaging tests increased significantly by over **115%**. In 2023, claims cases for medical expenses direct billing service^ were close to 4,363 cases, which benefited more clients to enjoy a better claims service experience.

Total claims amount for medical expenses direct billing service^ **reached HKD 1 billion** in 2023 which hospitalisation (HKD 58 million) contributed the most.

以上數據僅包括2022和2023已賠付的個案，並以保障類別區分，而理賠金額則以四捨五入作計算。
The above data are based on the approved cases in 2022 and 2023 only, cases are counted based on benefit level. The payout amount are rounded off.

^ 備註：前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。
^ Remark: Previously known as “Cashless Service”, this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.

返回主目錄
Back to Content

個人壽險 Individual Life Insurance

2023年個人壽險理賠報告（2023年1月至12月）
2023 Individual Life Claims Summary (Jan – Dec 2023)

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

理賠總結 Claims Summary

已賠付金額
Total Claims Payout
六十六億港元
HKD 6.6 billion

已賠付個案
Total Approved Claims
130,590 宗 cases

平均理賠處理時間[1]
Average Process Lead Time[1]

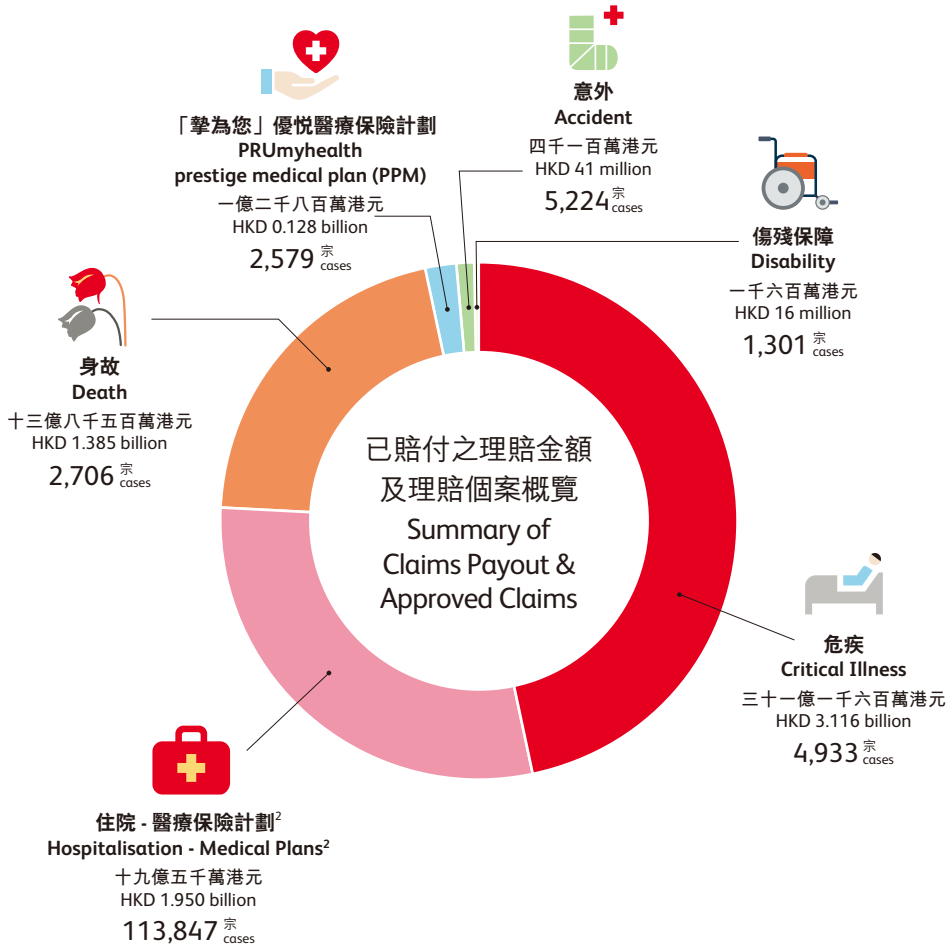
住院 Hospitalisation	2.8 個工作天 working days
危疾 Critical Illness	4.6 個工作天 working days
身故 Death	4.6 個工作天 working days

整體成功賠付百分比
Overall Successful Claims Rate
96%

選用轉數快接收理賠款項，理賠申請批核成功後可即時收到理賠金。
Choosing Faster Payment (FPS) enables clients to receive the payment instantly upon claim approval.

支付方法處理時間
Payment method Process Lead Time

轉數快 Faster Payment System:	直接轉賬 Direct Credit:	支票 Cheque:
即時[3]（從批核成功起計算） Instant[3] (from claims approval)	1-3 個工作天 working days	7 個工作天 working days



備註 Remarks:
1. 指於理賠申請時已提供所有所需文件及資料的個案。
   Cases that submitted with all required documents and information during claims application.
2. 住院 - 醫療保險計劃包括癌症全護計劃，特選危疾治療保及醫療加倍保等。
   Hospitalisation - Medical Plans include PRUmyhealth cancer protector plan, PRUhealth essential critical care and PRUhealth medical plus, etc.
3. 最快只需於理賠審核後10分鐘。
   As fast as 10 minutes after claims approval.

以上數據僅包括已賠付的個案，並以保障類別區分，而理賠金額則以四捨五入作計算。
The above data are based on the approved cases only, cases are counted based on benefit level. The payout amount are rounded off.

返回主目錄
Back to Content

香港的住院比率
Hospitalisation Rate in Hong Kong

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

根據政府統計調查顯示，多於半數入院人士沒有醫療保障。高昂的住院費用可能會用上大部份的積蓄。
According to data from the HKSAR Census and Statistics Department, more than half the people hospitalised in Hong Kong lack medical protection altogether. Large medical bills could wipe out most of their savings.

在2020年11月至2021年3月進行統計前的十二個月內[1]
During the 12 months prior to a study conducted between November 2020 and March 2021[1]

住院病人的總人數約有**四十六萬二千一百**人
An estimated **462,100** people were hospitalised

44.5%

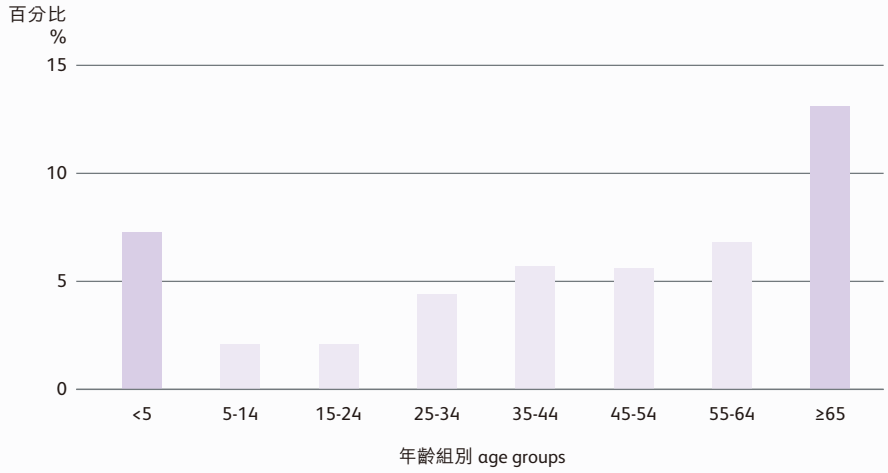
55.5%

曾入住醫院（包括轉院）
Number of times admitted to hospital (including transfers)

一次有81.3%、兩次有11.0%、三次有3.3%及四次或以上4.4%
Once 81.3%, Twice 11.0%, Thrice 3.3% and Four times or more 4.4%

其中有51.8%並沒有醫療福利或保障
51.8% of them lack any sort of medical benefit or protection

為子女或自己退休後的醫療保障做好準備未？
Have you prepared for your children or your own retirement?



在統計前十二個月內曾入住醫院的人士的比率*（按年齡劃分）
Rate of hospital admittance during the 12 months prior to the study (by age)*

逾半數香港人沒有足夠醫療保障以應付住院開支，並以長者與幼童有較大的醫療需求。
More than half of the Hong Kong population hospitalised in Hong Kong do not have enough medical protection to cover their hospital expenses and elderly people and children have a higher demand of medical needs.

* 在個別年齡組別中佔所有人士的百分比
As a percentage of all people in the respective age groups.

資料來源：1. 政府統計處:〈主題性住戶統計調查第74號報告書〉，2021年12月（政府最新統計數據）。
Source: 1. "Thematic Household Survey Report No. 74." *Census and Statistics Department*. Dec. 2021 (The government's latest release).

返回主目錄
Back to Content

香港主要私家醫院收費參考
Reference for Charges of Major Private Hospitals in Hong Kong

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

病房收費
Daily Room Charges

醫院 Hospital	標準病房* Ward*	半私家病房* Semi-private*
聖德肋撒醫院 St. Teresa's Hospital	610 - 800	1,000 - 1,750
仁安醫院 Union Hospital	600 - 950	1,080 - 2,000
寶血醫院 Precious Blood	850	1,180 - 1,580
播道醫院 Evangel Hospital	830 - 1,020	1,280 - 1,920
聖保祿醫院 St. Paul's Hospital	760 - 900	1,380 - 1,480
香港中文大學醫院 CUHK Medical Centre	1,000	1,500 - 2,500
香港浸信會醫院 Hong Kong Baptist Hospital	820 - 1,240	1,810 - 2,240
明德國際醫院 Matilda International Hospital	900	1,990
港怡醫院 Gleneagles Hospital Hong Kong	1,000 / 1,200	2,000 - 2,950
香港港安醫院 - 司徒拔道 Hong Kong Adventist Hospital - Stubbs Road	900	2,200 - 2,400
香港港安醫院 - 荃灣 Hong Kong Adventist Hospital - Tsuen Wan	1,000 - 1,250	2,500
嘉諾撒醫院 Canossa Hospital	800 - 1,000#	2,600#
養和醫院 Hong Kong Sanatorium & Hospital	1,300 - 1,900	2,800 - 3,800

手術費用
Surgical Operation Fees

手術名稱 Surgical operation	費用可高達約（港元） Top estimates for fees (HKD) 套餐價錢已包括 入住標準病房 Treatment includes hospitalisation in a standard ward
白內障超聲乳化術及人工晶狀體植入 Phacoemulsification and Intraocular Lens	77,678
扁桃腺切除術 Tonsillectomy	96,120
痔瘡切除術 Hemorrhoidectomy	103,800
乳房腫塊切除術 Breast Lump Excision	132,400
不同骨折之開放性復位及內固定術 Open Reduction and Internal Fixation of Various Fractures	168,852
腹腔鏡疝氣（小腸氣）修補術 Hernia Repair (Laparoscopic)	173,600
甲狀腺切除術 Thyroidectomy	244,000

* 每日房租（以港元為單位），不同醫院病房定義可能因保險計劃有不同，詳情參閱各保險計劃細節。
Daily Room Charges (HKD), The definition of room type in different hospitals may not be the same under different insurance plans, detail refers to the insurance plan definition.

\# 選擇窗邊病床位置需要額外支付二百港元的費用
There is an additional charge of HKD200 for selecting a window-side bed position.

以上數據綜合不同醫院公佈的網上資訊，搜集資料日期：2024 年 1 月。資料僅供參考，所有收費以病人的實際情況及醫院為準。
The above data has been extracted from information published online by various hospitals, data collection date: Jan 2024. The information is for reference only and all charges are subject to the respective hospitals on a case-by-case basis.

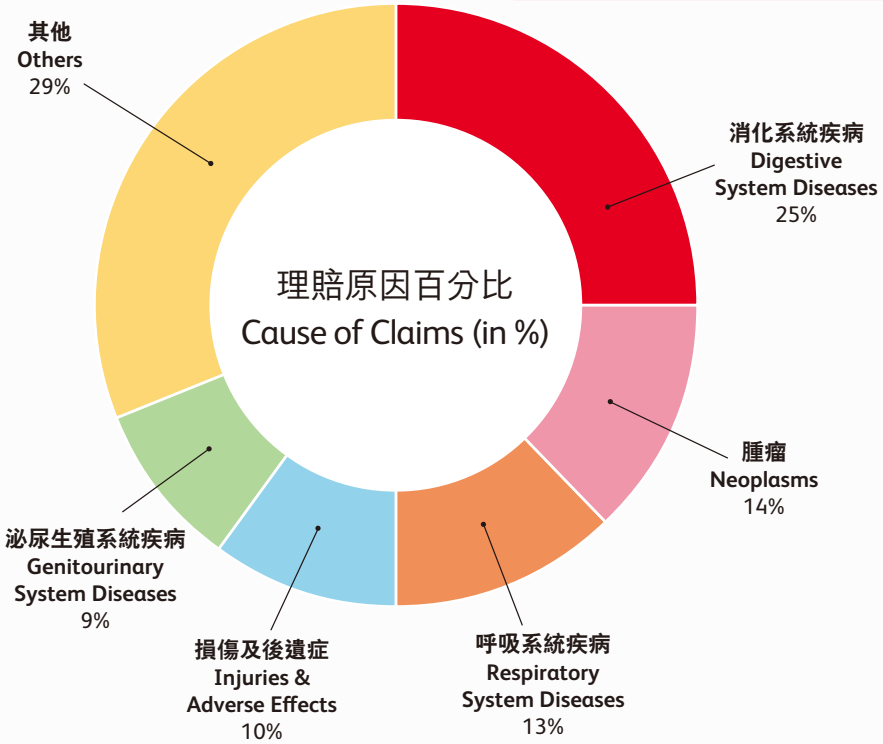
返回主目錄
Back to Content

住院理賠（2023年1月至12月）
Hospitalisation Claims (Jan – Dec 2023)

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

住院理賠總覽
Hospitalisation Claims Summary

住院理賠成功賠付百分比
Successful Claims Rate for Hospitalisation
96.5%



消化系統疾病，腫瘤和呼吸系統疾病在2021年中國內地也是頭五位住院原因[1]
Digestive system diseases, neoplasms and respiratory system diseases are also the top 5 causes of hospitalisation in the Chinese mainland[1]

住院理賠總覽 Hospitalisation Claims Summary

醫療費用理賠 Medical Reimbursement Claims				住院現金及手術現金理賠 Hospital Cash and Surgical Cash Claims
醫療保險計劃（包括癌症全護計劃及醫療加倍保等） Medical Plans (Including Cancer Protector Plans and PRUhealth Medical Plus, etc.)	80,934 宗 cases	十七億九千六百萬港元 HKD 1.796 billion	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan (PPM)	2,410 宗 cases	九千八百萬港元 HKD 98 million	28,719 宗 cases 八千四百萬港元 HKD 84 million
醫療網絡 - 醫療費用直付服務^理賠 Medical Network - Medical Expenses Direct Billing Service^ Claims					
醫療保險計劃（包括終身保醫療計劃及自願醫保計劃等） Medical Plans (Including PRUmed lifelong care plan and PRUHealth VHIS, etc.)	4,194 宗 cases	七千萬港元 HKD 70 million	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan (PPM)	169 宗 cases	三千萬港元 HKD 30 million	

首五位主要住院理賠原因
Top 5 Causes in Hospitalisation Claims

1	消化系統疾病 Digestive System Diseases	28,535 宗 cases
2	腫瘤 Neoplasms	15,792 宗 cases
3	呼吸系統疾病 Respiratory System Diseases	15,009 宗 cases
4	損傷及後遺症 Injuries & Adverse Effects	11,509 宗 cases
5	泌尿生殖系統疾病 Genitourinary System Diseases	10,635 宗 cases

資料來源 Source: 1.〈2022中國衛生健康統計年鑑〉，2023年5月。
China Health Statistic Yearbook 2022. May 2023.

以上數據包括已賠付的個案，理賠金額和理賠成功百分比則以四捨五入作計算。
The above data are based on the approved cases only, claims payment amount and successful claims rate is rounded off.

^ 備註：前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。
^ Remark: Previously known as "Cashless Service", this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.

返回主目錄
Back to Content

住院理賠（2023年1月至12月）
Hospitalisation Claims (Jan – Dec 2023)

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

首四位日間手術理賠及手術醫療費用比較
Top 4 Day Surgery Claims and Surgical Medical Expense Comparison

手術項目 Surgical Operation	已賠付個案（宗）^ Approved Claims (cases)^	醫療費用中位數（港元） Median of Medical Treatment Expense (HKD)		於日間手術中心進行手術可節省的成本百分比 % of cost saving with surgery performed in day surgery centres
		住院手術 Inpatient Surgery	日間手術 Day Surgery	
切除皮膚疣 / 角化病（不包括美容或非醫療需要） Skin, Keratoses / Warts / Similar Lesions, Excision (Not including cosmetic or non-medical needs)	4,086	16,018	12,000	-25%
胃鏡 、大腸鏡檢查 Oesophago-Gastro Duodenoscopy (OGD) and Colonoscopy	1,047	26,992	11,600	-57%
白內障 / 晶狀體 / 人工晶狀體植入術 Cataract/ Lens/ Extraction with Intra-ocular Lens Implant	730	41,511	30,000	-28%
鼻內窺鏡檢查 Nasoendoscopy	684	27,697	3,500	-87%

上表顯示在2023年首四位手術之醫療費用比較。這四項手術均可於日間手術中心進行，**既省卻住院時間，又具成本效益**。
The above table shows the comparison for medical treatment expenses of the top 4 surgeries claims in 2023. All four surgeries can be performed in day surgery centres, **which saves hospitalisation time and is cost-effective**.

^ 產品範圍：「摯為您」優悅醫療保險計劃、醫療加倍保、自願醫保計劃、終身保醫療計劃、親恩寶醫療保障計劃、健樂醫療計劃及健愉醫療計劃。
Product scope: PRUmyheath prestige medical plan (PPM), PRUhealth medical plus, PRUHealth VHIS, PRUmed lifelong care plan , PRUparent medical care plan, PRUmed better care plan and PRUmed health care plan.

註：
Remarks:
- 以上僅包括只進行一次手術的理賠個案。The above data are based on performed single surgery claims only.
- 以上數據僅包括已賠付的個案。醫療費用包括醫生費、醫院費、麻醉師費等。The above data are based on the approved cases only and the expense covered surgical fee, doctors' fees, relevant hospital fees, anesthetist's fees, etc.
- 住院醫療費用以標準病房計算。The hospitalisation expenses are based on treatment in a standard ward.

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
The above data are based on the approved cases only and claims payment amount are rounded off.

返回主目錄
Back to Content

住院理賠個案分享
Hospitalisation Claims Case Sharing

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

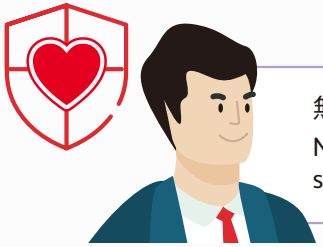
保險有情，人間有愛
Insurance with Care, Humanity with Love

李先生是一位64歲的退休人士，於2023年11月被診斷出患有胰臟癌，需要接受昂貴的化療治療。由於現金流緊張，他承受著經濟負擔，感到擔憂並尋求我們的理財顧問的協助。

Mr. Lee, a 64-year-old retiree, was diagnosed with pancreatic cancer in November 2023 and has been undergoing expensive chemotherapy treatment. Due to tight cash flow, he faced significant financial difficulties and expressed deep concern about his situation. Mr. Lee sought assistance from our financial consultant to navigate these difficulties.

針對解決其現金流問題，我們的理財顧問立即聯繫了理賠部門，以了解如何協助李先生。我們發現李先生每次都透過信用卡支付治療費用。我們的理賠專員一旦收到相關收據，即迅速處理其理賠個案，使李先生能夠在理賠審批後支付其信用卡賬單。這樣一來，李先生無需再為治療費用而擔心，可以專注於治療，同時確保現金流的順暢。

In order to address his cash flow concerns, our financial consultant immediately contacted the claims department to understand how to assist Mr. Lee. We discovered that Mr. Lee had been using his credit card to pay for his medical expenses. Once our claims specialists received the relevant documents, they would expedite the claims process, allowing Mr. Lee to promptly pay his credit card bill after the claims approval. Thus, Mr. Lee no longer needs to worry about his medical expenses and can focus on his treatment, while ensuring a smooth cash flow.



無論客戶遇到何種情況，我們的理賠專員都將竭盡全力為客戶提供支持和解決方案。

No matter what situation our customers encounter, our claims specialists will do their best to provide support and solutions for them.

返回主目錄
Back to Content

醫療網絡 - 醫療費用直付服務^ — 概覽
Overview of Medical Network - Medical Expenses Direct Billing Service^

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

客戶可透過保誠醫療網絡申請「即時預先批核」的醫療費用直付服務^，讓客戶毋須自行支付獲批的醫療費用及為索償程序操心。
Customers can apply for "instant pre-authorisation" medical expenses direct billing service^ through the Prudential medical network. They do not need to pay the pre-approved medical expenses and do not need to worry about claims procedure.

醫療網絡 - 醫療費用直付服務^的好處
Medical Network - Benefits of Medical Expenses Direct Billing Service^

預計自付額**一目了然**
Budget certainty

簡單**預先批核申請**程序
Simple steps for **pre-authorisation**

由保誠**直接與醫生跟進**，客戶輕鬆無憂
Prudential will **follow up directly with the doctors**; hassle-free for the customers

即時獲知預先批核結果（受實際情況及條款與細則限制）
Instant Pre-authorisation Result (subject to actual situation and terms & conditions

覆蓋之日間手術類別
Coverage of Day Surgery Specialties

外科
General Surgery

腸胃肝臟科
Gastroenterology & Hepatology

眼科
Ophthalmology

皮膚科
Dermatology

耳鼻喉科
Otorhinolaryngology

泌尿科
Urology

婦產科
Obstetrics & Gynaecology

醫療網絡 - 醫療費用直付服務^覆蓋範圍
Coverage of Medical Network - Medical Expenses Direct Billing Servcie^

超過三百九十位網絡專科醫生及設備完善的醫療服務提供者
With more than 390 network medical specialists and well-equipped medical network providers

十三間香港私家醫院及超過四十間日間手術中心，網絡據點遍佈港九新界
Covering 13 private hospitals and more than 40 day surgery centres across HK

成像檢測中心位於中環、銅鑼灣、旺角、尖沙咀、屯門及元朗等，服務覆蓋以下之診斷成像檢測
Diagnostic imaging service centres at Central, Causeway Bay, Mongkok, Tsim Sha Tsui, Tuen Mun and Yeun Long, etc., providing the following diagnostic imaging tests

- 磁力共振掃描
  MRI Scan
- 電腦斷層掃描
  CT Scan
- 正電子放射斷層掃描
  PET Scan

大灣區指定醫療機構
Designated medical facilities in the Greater Bay Area

^ 備註：前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。
^ Remark: Previously known as "Cashless Service", this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.

返回主目錄
Back to Content

醫療網絡 - 醫療費用直付服務^ — 概覽
Overview of Medical Network - Medical Expenses Direct Billing Service^

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

輕鬆三步醫療費用直付服務^
3 Simple Steps for Medical Expenses Direct Billing Service^

1

客戶或理財顧問可致電醫療網絡預約及預先批核熱線預約網絡醫生及登記醫通保參考編號（「H2P」編號）

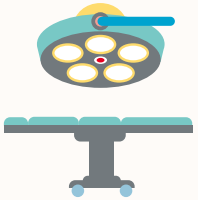
Customers or financial consultants can call medical network booking and pre-authorisation hotline for network doctor booking and “H2P” number registration.

2

應診後網絡醫生會協助客戶申請醫療費用直付服務^，客戶按手機短訊連結以接受有關條款及細則，如資料齊全客戶即時獲知預先批核結果。

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

3



客戶於網絡醫院、日間手術中心及成像檢測中心分別接受治療或進行成像檢查，並享用醫療費用直付服務^。

Customer undergoes the medical treatment or diagnostic imaging service at network hospital, day surgery centre or diagnostic imaging service centre; and enjoys the medical expenses direct billing service^.

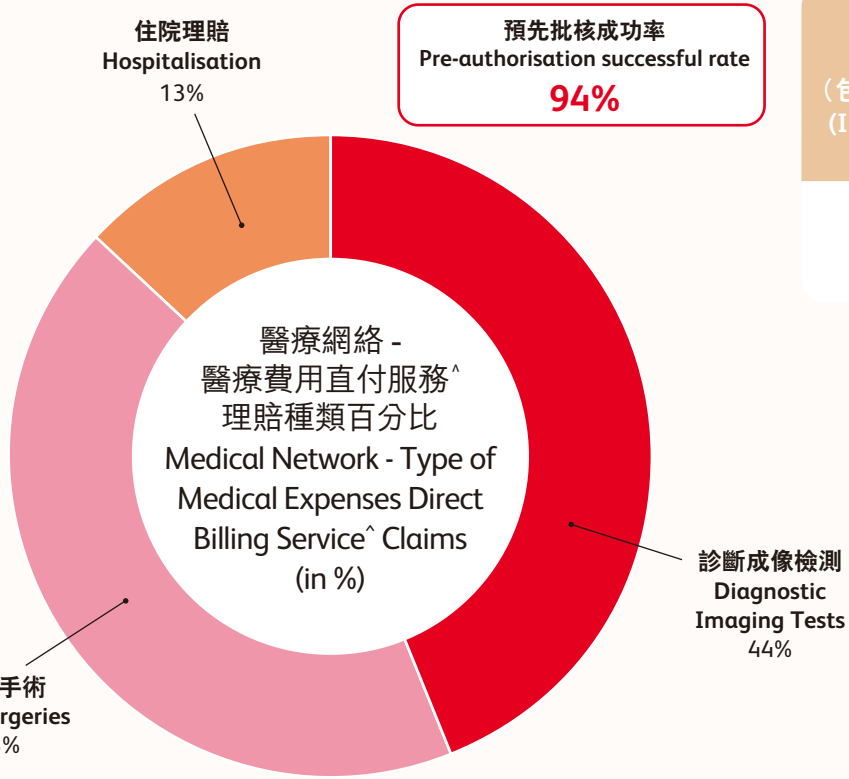
^ 備註：前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。
^ Remark: Previously known as “Cashless Service”, this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.

返回主目錄
Back to Content

醫療網絡 - 醫療費用直付服務^ — 理賠總覽
Claims Summary of Medical Network - Medical Expenses Direct Billing Service^

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

醫療網絡 - 醫療費用直付服務^理賠總覽
Medical Network - Medical Expenses Direct Billing Service^ Claims Summary



醫療保險計劃 Medical Plans（包括終身保醫療計劃及自願醫保計劃等^）(Including PRUmed lifelong care plan and PRUHealth VHIS, etc.^)		「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan (PPM)	
4,194 宗 cases	七千萬港元 HKD 70 million	169 宗 cases	三千萬港元 HKD 30 million

首五位主要醫療費用直付服務^理賠原因
Top 5 Causes in Medical Expenses Direct Billing Service^ Claims

1	消化系統疾病 Digestive System Diseases	1,556 宗 cases
2	呼吸系統疾病 Respiratory System Diseases	513 宗 cases
3	腫瘤 Neoplasms	510 宗 cases
4	肌肉骨骼系統及結締組織 Musculoskeletal & Connective Tissue	465 宗 cases
5	神經系統和感覺器官疾病 Nervous System & Sense Organ Disorders	321 宗 cases

^ 產品範圍：保誠自願醫保尚實計劃、保誠靈活自主醫保計劃、保誠自主醫保計劃、健樂醫療計劃、健愉醫療計劃、醫療加倍保、終身保醫療計劃、「親恩寶」醫療保障計劃、醫療護惠計劃
Product Scope: PRUHealth VHIS VIP plan, PRUHealth FlexiChoice Medical plan, PRUHealth CoreChoice Medical plan, PRUmed better care plan, PRUmed health care plan, PRUhealth medical plus, PRUmed lifelong care plan, PRUparent medical care plan, PRUmed care plan

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
The above data are based on the approved cases only and claims payment amount are rounded off.

^ 備註：前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。
^ Remark: Previously known as "Cashless Service", this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.

返回主目錄
Back to Content

醫療網絡 - 醫療費用直付服務^個案分享
Medical Network - Medical Expenses Direct Billing Service^ Case Sharing

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

一位忠誠客戶與保誠20多年的感人旅程
A touching journey of a loyal customer with Prudential for over 20 years

梁先生是我們公司的忠誠客戶，今年已經68歲了，我們為他提供服務超過20年。起初，他購買了我們的健樂醫療計劃（MBC）。在2022年12月，我們的理財顧問協助梁先生申請將MBC移至保誠靈活自住醫保計劃（VFPR），以獲得更好的保障。

Mr. Leung, a 68-year-old loyal customer of our company, has been receiving our services for over 20 years. Initially, he purchased our PRUmed better care plan (MBC). In December 2022, our financial consultant assisted Mr. Leung in migrating from MBC to the PRUHealth FlexChoice Medical Plan (VFPR) for better protection.

在2021年，梁先生被政府醫院診斷出罹患心臟病。他需要等待至少六個月才能在醫院進行電腦掃描檢查。當我們的理財顧問李女士得知梁先生的情況後，她向他解釋了他的醫療計劃可以享用醫療費用直付服務^，並告知他電腦掃描檢查也可以在網絡中心進行，李女士還向梁先生推薦了一位心臟科醫生。梁先生對李女士的專業服務和幫助感到滿意，這次他只需要支付2萬港元的手術費用。

在2023年9月，梁先生再次出現胸痛症狀。他與網絡醫生進行了諮詢，醫生建議他進行電腦掃描檢查以確定是否需要進行另一次手術，並可以申請電腦掃描檢查醫療費用直付服務^。由於梁先生及時進行檢查，了解到目前並不需要進行另一次手術，而電腦掃瞄檢查的費用亦得到完全的保障。

In 2021, Mr. Leung was diagnosed with heart disease at a government hospital. He was informed that he would have to wait for at least six months to undergo the CT scan at the hospital. Upon learning about Mr. Leung's situation, our financial consultant, Ms. Lee, explained to him that his medical plan offered the benefit of medical expenses direct billing service^. She also informed him that the CT scan could be conducted at a network centres. Additionally, Ms. Lee recommended a cardiologist to Mr. Leung. Satisfied with Ms. Lee's professional service and assistance, Mr. Leung only needed to pay HKD 20,000 for the surgery.

In September 2023, Mr. Leung experienced chest pain symptoms once again. He consulted with a network doctor who suggested a CT scan to determine if another surgery was necessary. The doctor also informed Mr. Leung that he could avail the medical expenses direct billing service^ for his medical expenses. Thanks to the timely examination, Mr. Leung discovered that another surgery was not required at the moment, and the cost of the examination was fully covered.

梁先生對醫療費用直付服務^非常滿意，他感受到了無縫及暢順的客戶體驗和醫療網絡的專業水準。我們的理財顧問還協助他從MBC計劃轉移到VFPR計劃，為他提供更好的保障。

我們為能夠服務梁先生超過20年感到自豪，並將繼續為他提供最優質的服務。

Mr. Leung expresses high satisfaction with the seamless medical expense direct billing service^, which has provided him with a smooth customer journey and a sense of professionalism within the medical network. In addition, our financial consultant assisted him in migrating from MBC to VFPR, ensuring he receives enhanced protection.

Having served Mr. Leung for over 20 years, we take pride in our long-standing relationship and are committed to continuing to provide him with the utmost level of service.

備註 Remarks:

^ 前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。
^ Previously known as "Cashless Service", this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.

最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
The final approved claims payable amount is subject to the benefit coverage and the terms and conditions of individual plan.

返回主目錄
Back to Content

癌症普及化
How Common is Cancer

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

香港
Hong Kong

每**十四**分鐘[1]
Every **14** minute[1]

有**一**個人患上癌症
1 person gets cancer

在**七十五**歲前患癌症的機會[1]
will suffer from cancer
before the age of **75**[1]

每**四**位男性中有**一**位
1 in **4** men

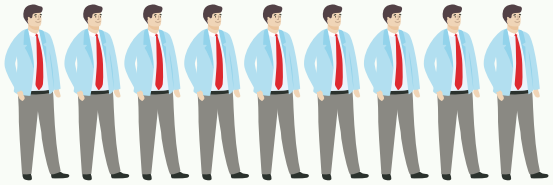
每**四**位女性中有**一**位
1 in **4** women

中國內地
The Chinese mainland

每**一**分鐘[2]
Every **1** minute[2]

有**九個**人患上癌症
9 people get cancer

肺癌男患者每年增加**五十四萬人**
The number of male lung cancer diagnoses increases by
540,000 every year



乳癌女患者每年增加**四十二萬人**
The number of female breast cancer diagnoses increases by
420,000 every year

資料來源 Source:
1. 醫院管理局香港癌症資料統計中心：〈2021年香港癌症統計概覽〉，2023年11月。
"Cancer Statistics in 2021." Hong Kong Cancer Registry, Hospital Authority. Nov. 2023
2. 中國實驗動物信息網：〈國家癌症中心：2024年全國最新癌症報告〉，2024年2月。
"China National Cancer Centre: Cancer statistics in China, 2024." China Laboratory Animals Information Network. Feb. 2024

返回主目錄
Back to Content

香港及中國內地五大癌症
Top 5 Cancers in Hong Kong and the Chinese mainland

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

香港 Hong Kong[1]*

男性 Male

1	肺 Lung / 乳腺 Breast
2	大腸 Colorectum / 肺 Lung
3	前列腺 Prostate / 大腸 Colorectum
4	肝 Liver / 肝 Liver
5	胃 Stomach / 胰臟 Pancreas

女性 Female

中國 The Chinese mainland[2]^

男性 Male

1	肺 Lung / 肺 Lung
2	肝 Liver / 肝 Liver
3	胃 Stomach / 結直腸 Colorectal
4	結直腸 Colorectal / 胃 Stomach
5	食管 Esophagus / 乳腺 Breast

女性 Female

肺，肝，胃和乳腺在香港和中國內地也是最常見的癌症
Lung, liver, stomach, breast are top cancers in both the Chinese mainland and Hong Kong

資料來源 Source: 1. 醫院管理局香港癌症資料統計中心：〈2021年香港癌症統計概覽〉,2023年11月。
"Cancer Statistics in 2021." Hong Kong Cancer Registry, Hospital Authority. Nov. 2023
2. 〈2022中國衛生健康統計年鑑〉，2023年5月
China Health Statistic Yearbook 2022. May. 2023

* 按2021發病數字
By incidence number in 2021
^ 按2021死亡率
By deaths rate in 2019

返回主目錄
Back to Content

亞洲地區的人口平均壽命
Life Expectancy at Birth in Asia

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

地區 Region	男性平均壽命 Male Average Life Expectancy	女性平均壽命 Female Average Life Expectancy
香港[1#] Hong Kong[1#]	**81.3** 歲 years old	**87.2** 歲 years old
日本[2#] Japan[2#]	81.1 歲 years old	87.1 歲 years old
新加坡[3#] Singapore[3#]	80.7 歲 years old	85.2 歲 years old
中國內地[4*] The Chinese mainland[4*]	**75.4** 歲 years old	**80.9** 歲 years old
馬來西亞[5^] Malaysia[5^]	70.5 歲 years old	74.7 歲 years old

你會否低估了自己的平均壽命？確保自己有足夠保障嗎？
Do you underestimate your life expectancy? Do you ensure you have enough protection?

資料來源 Source:
1. 港政府統計處〈香港的女性及男性 - 主要統計數字〉，2023年8月。
   ""Women and Men in Hong Kong - Key Statistics" Census and Statistics Department, HKSAR. Date of Access: Aug. 2023
2. 日本統計局〈日本令和4年簡易生命表〉，2024年1月。
   "Statistical Handbook of Japan 2022." Statistics Bureau of Japan. Date of Access: Jan. 2024.
3. 新加坡統計局〈身故及預期壽命〉，2023年5月。
   "Death and Life Expectancy." Singapore Department of Statistics. Date of Access: May. 2023.
4. 中國國家統計局〈年度數據：人口〉2024年1月。
   "Annual Data: Population." National Bureau of Statistics of China. Date of Access: Jan. 2024
5. 馬來西亞國家統計局〈馬來西亞簡單壽命表2019-2022〉，2022年12月6日。
   "Abridged Life Tables, Malaysia." Department of Statistics, Malaysia. Date of Access: Dec. 6, 2022.

顯示的數據為2022年出生時預期壽命。
Data displayed is life expectancy at birth in 2022.
由於2022年死亡率在2019冠狀病毒病疫情期間異常地高，請小心詮釋2022年的出生時平均預期壽命。
The expectation of life at birth in 2022 should be interpreted with care as the figures are affected by exceptionally high mortality rates in 2022 during the COVID-19 epidemic.

* 顯示的數據為2020年出生時預期壽命。
Data displayed is life expectancy at birth in 2020.

^ 顯示的數據為2022年出生時預期壽命。
Data displayed is life expectancy at birth in 2022.

返回主目錄
Back to Content

什麼是危疾保障缺口？
What is Critical Illness Protection Gap?

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

保誠於 2023 年 4 月以網上問卷形式訪問了共 500 名香港市民，旨在了解香港市民的危疾保障缺口
In April 2023, Prudential conducted an online survey among 500 Hong Kong citizens to understand the critical illness protection gap among the population.

危疾保障缺口
Critical illness protection gap

=

所需危疾保障金額
The required critical illness coverage amount

保障需要
Protection needs

（根據受訪者所關注的危疾和其相關的治療費用^計算）
(Calculated based on the critical illnesses that respondents are concerned about and their related treatment costs^)

+

估算因患危疾而造成的收入損失
Estimated income loss due to critical illness

(個人月入 x 按月計算的停工時間)
(Monthly income x No. of months off work)

−

現有危疾保障
Existing critical illness coverage

受訪者平均個人危疾保障缺口高達一百一十八萬港元。
The critical illness protection gap among the surveyed participants is as high as HKD 1.18 million.

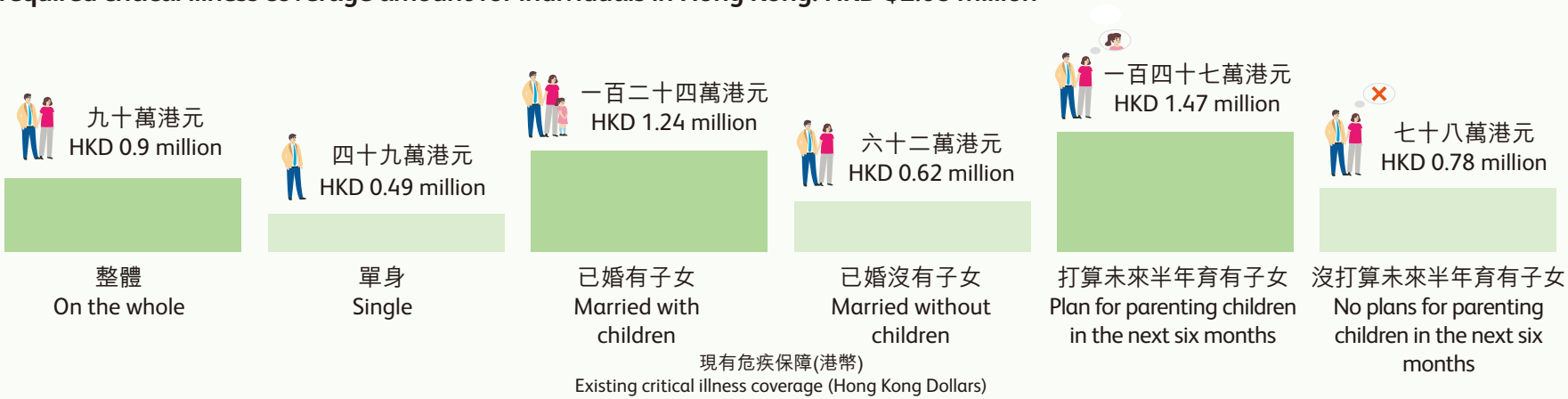
^ 備註：治療費用數據由醫思健康醫療中心於2023年3月提供
^ Remark: Treatment cost data were provided by EC Healthcare Medical Centre in March 2023

返回主目錄
Back to Content

什麼是危疾保障缺口？
What is Critical Illness Protection Gap?

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

港人所需危疾保障金額：二百零八萬港元
The required critical illness coverage amount for individuals in Hong Kong: HKD $2.08 million



所需危疾保障金額
The required critical illness coverage amount
二百零八萬港元
HKD $2.08 million

－

現有危疾保障
Existing critical illness coverage
九十萬港元
HKD 0.9 million

＝

危疾保障缺口
The critical illness protection gap
一百一十八萬港元
HKD 1.18 million

受訪者的現有資金只足夠應付約四成（43%）的保障需要。
The surveyed participants' existing funds are only able to cover around 43% of their protection needs.

以上數據是通過網上問卷形式收集並計算所得。
The above data is collected and calculated through online questionnaire forms.

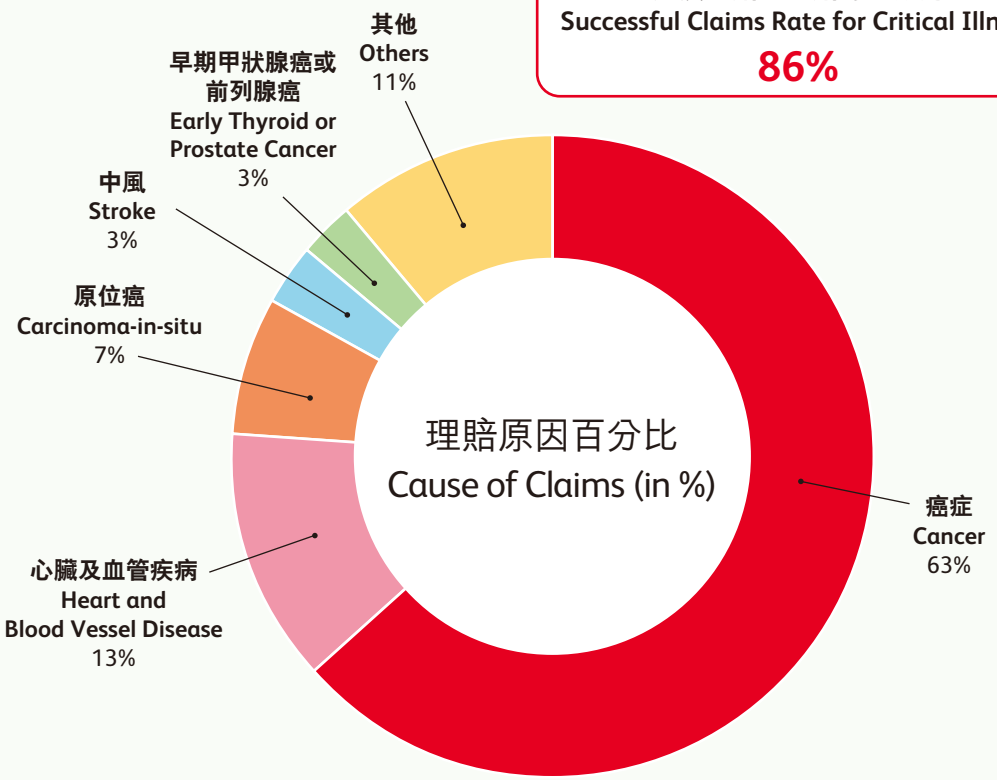
返回主目錄
Back to Content

危疾理賠（2023年1月至12月）
Critical Illness Claims (Jan – Dec 2023)

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

危疾理賠總覽
Critical Illness Claims Summary

危疾理賠成功賠付百分比
Successful Claims Rate for Critical Illness
86%



危疾理賠被拒的最常見原因是醫療狀況不符合嚴重病況之定義，客戶提交理賠申請前可以先諮詢理財顧問。
The most common decline reason for Critical Illness is the medical condition does not meet the definition(s) of Major Disease Condition. Customers can seek for their financial consultants' advice before claims application.

首五位主要危疾理賠原因
Top 5 Causes in Critical Illness Claims

1	癌症 Cancer	3,103 宗 cases
2	心臟及血管疾病 Heart and Blood Vessel Disease	618 宗 cases
3	原位癌 Carcinoma-in-situ	326 宗 cases
4	中風 Stroke	163 宗 cases
5	早期甲狀腺癌或前列腺癌 Early Thyroid or Prostate Cancer	136 宗 cases

首五位癌症類別之危疾理賠
Top 5 Types of Cancer in Critical Illness Claims

36%	乳房及女性生殖系統 Breast and Female Reproductive System （卵巢、子宮體及子宮頸） (Ovary, Corpus Uteri and Cervix Uteri)
20%	呼吸系統 Respiratory System （鼻咽、氣管、支氣管及肺） (Nasopharynx, Trachea, Bronchus and Lung)
15%	消化系統 Digestive System （食管、胃、膽囊、肝、胰、結腸及直腸） (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)
14%	甲狀腺 Thyroid Gland
7%	血液及免疫系統 Blood and Immune System （白血病、淋巴腺癌及骨髓癌） (Leukaemia, Lymphoma and Myeloma)

以上數據包括已賠付的個案，理賠成功百分比則以四捨五入作計算。
The above data are based on the approved cases only and successful claims rate is rounded off.

返回主目錄
Back to Content

危疾理賠個案分享
Critical Illness Claims Case Sharing

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

理賠專員設身處地為客戶解決問題
Claims Specialists Stepping into Our Customers' Shoes

20歲的黃小姐不幸在前往英國參加研討會的途中被診斷出患有顱內出血，並接受了顱骨開顱手術。作為保單持有人，她的母親黃太太提交了相關於腦部手術的危疾理賠申請。然而，根據英國醫生填寫的理賠表格顯示，顱內出血是由一次意外引起的。根據保單的條款和約定，因意外而進行的腦部手術並不在該保單的保障範圍之中。

Miss Wong, a 20-year-old seminar attendee, was unfortunately diagnosed with subcarchoid hemorrhage and underwent craniotomy while in United Kingdom. As the policyholder, her mother, Mrs. Wong, submitted a critical illness claim related to the brain surgery. Based on the claim form filled out by the UK doctor, the subcarchoid hemorrhage was caused by an accident. According to the terms and conditions of the policy, brain surgery performed due to an accident does not fall within the coverage of the insurance policy.

我們的理賠專員並未立即拒絕理賠申請。由於黃太太所描述的出血原因與醫生在理賠表格所述的有出入，所以理賠專員對醫生填寫的情況表示疑慮。為確保對客戶的權益做出公正判斷，我們的專員要求保單持有人提供更多的醫療證明。為了協助客戶取得更多的醫療資料，我們的理賠專員積極與全球緊急支援服務的服務供應商合作，取得與事件相關的醫療文件，證明顱內出血是由中風引起的，而非意外。透過釐清手術原因，理賠案件順利解決，讓客戶獲得應有的理賠金額應付正面臨著的經濟負擔。我們的理賠專員在此過程中提供了額外的協助，使黃太太一家和理財顧問對結果感到非常滿意。

Our claims specialist did not immediately reject the claim but expressed concerns about the discrepancy between Mrs. Wong's description of the bleeding cause and the information provided by the doctor on the claim form. To ensure a fair assessment of the client's rights, our specialist requested additional medical evidence from the policyholder. In order to assist the client in obtaining more medical information, our claims specialist actively collaborated with the service provider of the worldwide emergency assistance service to obtain relevant medical documents confirming that the subcarchoid hemorrhage was caused by a stroke, not an accident. By clarifying the reasons for the surgery, the claims case was successfully resolved, allowing the client to receive the appropriate claim amount to alleviate the financial burden they were facing. Our claims specialist provided additional assistance throughout the process, leaving Mrs. Wong and her family, as well as their financial consultant, highly satisfied with the outcome.

我們的理賠專員對個案進行深入調查，確保所獲得的資料是正確無誤的。這次快速解決的理賠案例證明了我們致力於為客戶提供及時和高效的服務。我們深知處理理賠可能是一段困難而充滿壓力的經歷，因此我們努力使這個過程盡可能順暢和無壓力。

Our claims specialists conduct in-depth investigations of each case to ensure the accuracy and correctness of the obtained information. This speedy settlement is a testament to our commitment to provide prompt and efficient service to our clients. We understand that dealing with claims can be a challenging and overwhelming experience, and we strive to make the process as smooth and hassle-free as possible.

返回主目錄
Back to Content

什麼是身故風險保障缺口？
What is Mortality Protection Gap?

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

身故風險保障缺口 Mortality Protection Gap

=

保障需要 Protection Needs

- 將來的家庭開支 Future family expenses
- 將來的教育開支 Future education expenses
- 將來的醫療開支 Future medical expenses
- 家庭負債 Household debt
  例如樓宇按揭貸款、信用咭結欠等
  includes mortgage loan, credit card balance, etc.

−

可用資產 Resources Available

- 儲蓄及投資 Bank savings and Stock investment
- 退休計劃 Retirement plan
  包括強積金計劃、公務員退休金計劃、補助/津貼學校公積金等
  include MPF scheme, civil service pension scheme, grant / subsidised schools provident fund, etc.
- 保障額 Insurance coverage
  包括個人壽險及團體壽險
  includes personal and group life insurance

您有沒有計算過您的身故風險保障缺口是多少？
Have you ever calculated your mortality protection gap?

資料來源：保險業監管局：《保障缺口「身故風險」研究》，2021 年 8 月 25 日。
Source: "Protection Gap (Mortality Risk) Study." *Insurance Authority*. 25 Aug. 2021.

返回主目錄
Back to Content

香港的身故保障缺口
Mortality Protection Gap for Hong Kong

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

身故保障缺口愈大，愈難以運用手頭上的財政資源以維持同樣的生活水平
The larger the mortality protection gap, the more difficult it is to maintain the same living standard using the financial resources on hand

香港整體身故保障缺口
約為**七**萬億港元
Hong Kong's overall mortality protection gap
is about HKD **7** trillion

每名勞動人口的平均身故保障
缺口約為**一百九十**萬港元
Average mortality protection gap per employee in Hong Kong is about
HKD **1.9** million

以勞動人口的加權
平均年薪計算，每名勞動人口的平均
身故保障缺口約為**六**倍年薪
Based on the average annual salary of Hong Kong employees, each employee has an average mortality protection gap of about
6 times the annual salary

資料來源：保險業監管局：《保障缺口「身故風險」研究》，2021 年 8 月 25 日。
Source: "Protection Gap (Mortality Risk) Study." *Insurance Authority*. 25 Aug. 2021.

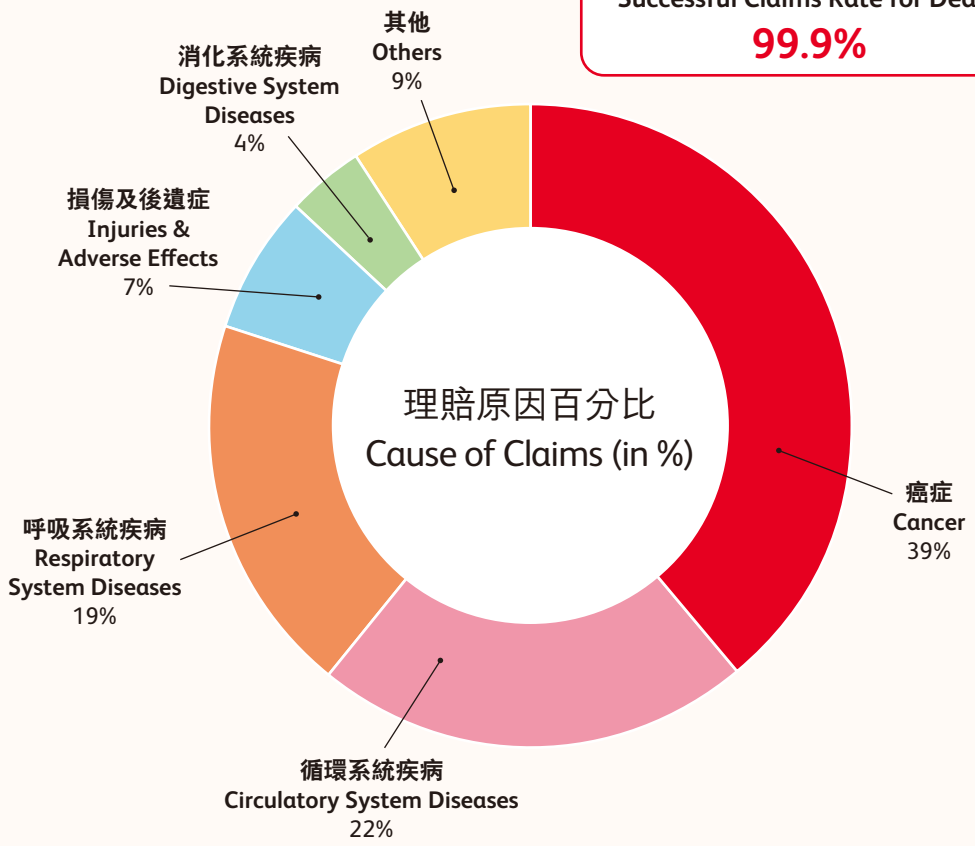
返回主目錄
Back to Content

身故理賠（2023年1月至12月）
Death Claims (Jan – Dec 2023)

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

身故理賠總覽
Death Claims Summary

身故理賠成功賠付百分比
Successful Claims Rate for Death
99.9%



2021年中國內地疾病之主要死亡原因頭三位是心臟病，惡性腫瘤和腦血管病[1]
In 2021, The first three major diseases that caused death in the Chinese mainland are heart disease, malignant tumor and cerebrovascular disease[1]

首五位主要身故理賠原因
Top 5 Causes in Death Claims

1	癌症 Cancer	1,055 宗 cases
2	循環系統疾病 Circulatory System Diseases	601 宗 cases
3	呼吸系統疾病 Respiratory System Diseases	501 宗 cases
4	損傷及後遺症 Injuries & Adverse Effects	178 宗 cases
5	消化系統疾病 Digestive System Diseases	98 宗 cases

首五位癌症類別之身故理賠
Top 5 Types of Cancer in Death Claims

40%	消化系統 Digestive System （食管、胃、膽囊、肝、胰、結腸及直腸） (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)
23%	呼吸系統 Respiratory System （鼻咽、氣管、支氣管及肺） (Nasopharynx, Trachea, Bronchus and Lung)
22%	乳房及女性生殖系統 Breast and Female Reproductive System （卵巢、子宮體及子宮頸） (Ovary, Corpus Uteri and Cervix Uteri)
6%	血液及免疫系統 Blood and Immune System （白血病、淋巴腺癌及骨髓癌） (Leukaemia, Lymphoma and Myeloma)
2%	中樞神經系統 Central Nervous System

資料來源 Source: 1.〈2023中國衛生健康統計年鑑〉，2023年5月。
China Health Statistic Yearbook 2022. May. 2023

以上數據包括已賠付的個案，理賠成功百分比則以四捨五入作計算。
The above data are based on the approved cases only and successful claims rate is rounded off.

返回主目錄
Back to Content

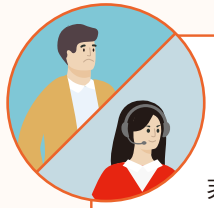
身故理賠個案分享
Death Claims Case Sharing

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

高效理賠，為需要的家庭帶來一絲溫暖
A Speedy Settlement Brings Comfort to a Grieving Family

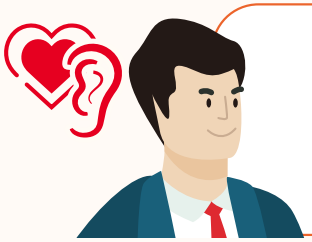
陳女士是我們自2010年以來的忠實客戶，今年64歲，於2023年8月11日不幸去世。她的理賠申請於2023年8月24日收到，僅兩個工作天後的2023年8月28日獲得審批。客戶對於如此迅速的理賠審批感到非常高興，這為她們悲痛的家庭帶來了些許安慰。

Ms. Chan, a 64-year-old loyal customer of ours since 2010, unfortunately passed away on Aug 11, 2023. Her claim application was received on Aug 24, 2023, and approved on Aug 28, 2023. The customer expressed great happiness and relief that the claim was approved within a short period of time, just 2 working days, providing some solace to her grieving family.



我們深知在失去親人的時候，處理理賠可能是一段困難且充滿壓力的經歷。因此，我們的理賠部門致力於為客戶提供快速和高效的服務。能夠在這個艱難的時刻幫助陳女士的家人，我們感到非常榮幸，並希望能減輕他們在這段艱難時期的負擔。

We understand that dealing with claims can be a difficult and stressful experience, especially during times of loss. Our team is committed to providing prompt and efficient service to our clients, and we are grateful for the opportunity to support Ms. Chan's family during this difficult time.



我們的理賠團隊時刻聆聽客戶需求，了解他們的難處，並且靈活應變，務求協助客戶度過艱難時刻。

Our claims team always listens to the needs of our customers, understands their difficulties and provides flexibilities in order to help our customers during their difficult times.

返回主目錄
Back to Content

大灣區跨境癌症治療醫療費用直付服務^
Cross-Border Medical Expenses Direct Billing Cancer Treatment Service^ in the Greater Bay Area

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

市場首間 Market First

保誠成為香港市場首間保險公司推出大灣區跨境癌症治療醫療費用直付服務^
Prudential becomes the first insurer in Hong Kong to launch Cross-Border Medical Expenses Direct Billing Cancer Treatment Service^ in the Greater Bay Area

醫療網絡擴展至腫瘤專科，合資格客戶可選擇於香港或大灣區指定醫療機構接受癌症治療及享用醫療費用直付服務^。

Medical network has been extended to include Oncology specialty. Eligible customers could choose to receive cancer treatment at designated medical centre in Hong Kong or the Greater Bay Area to use the medical expenses direct billing service^.

保誠持續提升各項與醫療相關的客戶體驗，透過「共同病患管理」模式促進跨境醫療服務銜接。

客戶可透過「共同病患管理」模式在指定的醫療機構接受癌症治療時，均可透過面診或跨專科遠程視頻獲得兩地腫瘤科中心會診服務的支援。

Prudential continuously enhances customer healthcare experience by promoting cross-border linkage of medical services through the "Cancer Patients Shared Care" model.

Under the "Cancer Patients Shared Care" model which allows customers to receive support through face-to-face medical consultation or remote video consultation from designated medical centres during their cancer treatments.

"跨境"癌症治療轉介服務流程
Cross-Border Cancer Treatment Referral Mechanism Process

1. 客戶諮詢香港或大灣區指定醫療機構的網絡醫生後，決定轉介客戶至其他香港或大灣區指定醫療機構繼續就醫。
   Customers consult with panel doctors at designated medical centres in either Hong Kong or the Greater Bay Area. The panel doctors decide to refer customers to other designated medical centres in Hong Kong or the Greater Bay Area for continued medical treatment.

2. 兩地醫療機構安排「共同病患管理」跨專科遠程視頻會診，討論病人情況及治療計劃，再為客戶安排到當地診症及就醫。
   The medical centres in both locations arrange for "Cancer Patients Shared Care" and conduct remote video consultation to discuss the patient's condition and treatment plan. Subsequently, the customers are scheduled for local consultation and medical treatments.

3. 客戶在當地的醫療機構就診後，醫療機構將為客戶申請醫療網絡 - 醫療費用直付服務^。
   After the customers have a medical consultation at the medical centres, medical centres will submit a pre-authorisation for Medical Network - Medical Expenses Direct Billing Service^ on behalf of customers.

^ 備註：前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。
^ Remark: Previously known as "Cashless Service", this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.

返回主目錄
Back to Content

拓展中國內地醫院覆蓋網絡
Expands Hospital Network in Chinese mainland

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

保誠覆蓋的中國內地醫院總數較去年同期大增近一倍 **(98%)**。現已擴展到**4,200 多間**，規模遠超同業成市場之冠。

Prudential's hospital coverage in the Chinese mainland has expanded significantly, almost doubling from the previous year with a remarkable **98%** increase. The coverage now extends to over **4,200 hospitals**, positioning Prudential comfortably ahead of its industry peers.

保誠成為**首間**人壽保險公司覆蓋**國內所有三級公立醫院及 15 個城市轄下之二級甲等醫院**。

Prudential has become the **first** life insurer in Hong Kong to cover **all Class 3 public hospitals across the mainland and Class 2A hospitals in 15 Chinese cities**.

客戶亦可以透過**綠色醫療通道**#享受一站式醫療服務，優先預約中國內地的指定醫院。這些指定醫院涵蓋中國內地超過 1,600 間三甲醫院，遍佈 26 個省份。

Customers can also enjoy a one-stop medical service through the **Medical Green Channel**# and have priority access to designated hospitals in Chinese mainland. This includes more than 1,600 Class 3A hospitals in 26 provinces in Chinese mainland.

綠色醫療通道服務優勢：
The advantages of the Medical Green Channel service:

優先預約中國內地指定醫院
Priority booking at selected hospitals in Chinese mainland.

多種方式登記服務 - 您可隨時透過我們的網上平台或24小時服務熱線登記醫療預約服務，更快捷獲得治療。
Multiple channels of enrollment - You can enrol to make medical appointment through our online platform or 24-hour service hotline anytime to receive treatment quickly.

專屬個案經理 - 您的專屬個案經理為您跟進整個服務旅程*
Dedicated case manager - Your dedicated case manager will follow up on your entire service journey with you*.

陪診服務 - 陪診人員會到已預約的醫院陪同協助辦理門診及 / 或住院登記手續
Escort service - An escort staff will go to the appointed hospital to assist you on the registration process for outpatient and / or hospitalisation service.

備註 Remarks:

以下指定保誠醫療計劃的受保人，限新客戶可於保單冷靜期結束後享用綠色醫療通道服務：「摯為您」優悅醫療保險計劃、保誠自願醫保尚實計劃、醫療加倍保、保誠靈活自主醫保計劃、終身保醫療計劃。
Medical Green Channel is available to life assured after expiry of the cooling-off period for new clients of any of Prudential's designated medical plans below: PRUmyhealth prestige medical plan, PRUHealth VHIS VIP Plan, PRUhealth medical plus, PRUHealth FlexiChoice Medical Plan, PRUmed lifelong care plan

根據各保單的綠色醫療通道服務生效日，現有客戶需等待至適用的相關計劃生效日當日（若保單周年日為同一日）或下一個保單周年日後才能使用綠色醫療通道。
保誠自願醫保尚實計劃服務 (VIP) 生效日為 2023 年 4 月 1 日 / 保誠靈活自主醫保計劃 (VFP) 服務生效日為 2023 年 7 月 1 日 / 終身保醫療計劃 (MLP) 服務生效日為 2023 年 10 月 1 日
According to the effective dates of the Medical Green Channel for each policy, existing clients need to wait until the relevant plan becomes effective, which is either the same day as the policy anniversary date or the next policy anniversary date, to enjoy the Medical Green Channel. PRUHealth VHIS VIP Plan (VIP) will be effective from April 1, 2023./ PRUHealth FlexiChoice Medical Plan (VFP) will be effective from July 1, 2023./ PRUmed lifelong care plan (MLP) will be effective from October 1, 2023.

* 個案經理不會提供醫療意見
The case manager will not provide any medical advice

詳情請參閱保單條款。
Please refer to Policy Provision.

返回主目錄
Back to Content

保誠集團及曼谷杜斯特醫療服務 (BDMS) 乳癌療程

Breast Cancer Program from Prudential Plc and Bangkok Dusit Medical Services (BDMS)

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

為保誠客戶提供在泰國的乳癌治療和其他相關服務
To provide access to breast cancer treatment and other related services in Thailand for Prudential customers

曼谷杜斯特醫療服務（BDMS）是泰國最大的私人醫院網絡，致力為客戶提供高端、卓越的個人化醫療服務。其位於曼谷醫院（Bangkok Hospital）內的 Bangkok Cancer Hospital Wattanosoth 是泰國第一家私家癌症醫院。

Bangkok Dusit Medical Services (BDMS) is the largest private hospital network in Thailand, committed to providing high-end, exceptional personalised medical services to its clients. It has established Bangkok Cancer Hospital Wattanosoth, the first private cancer hospital in the country located within Bangkok Hospital.

誰可以參加保誠集團及曼谷杜斯特醫療服務 (BDMS) 乳癌療程[+]？
Who is eligible for the Breast Cancer program from Prudential Plc and Bangkok Dusit Medical Services (BDMS)?

1. 保誠保險有限公司或保誠財險有限公司有效保單的受保人[#]
   Life Assured with active policy under Prudential Hong Kong or Prudential General Insurance Hong Kong#
2. 未年滿80歲
   Not over 80 years of age
3. 被診斷為乳癌0-3期（單邊乳房）
   Diagnosed with Breast Cancer Stage 0-3 (Single-sided)

乳癌療程包括甚麼服務？
What services are included in the Breast Cancer program?

- 0-3期乳癌（單邊乳房）的治療，包括與乳癌相關的診斷、檢查、手術及乳房重建、放射性治療、化療、荷爾蒙治療以及於乳癌治療中發生的併發症管理
  Treatments for Breast Cancer diagnosed Stage 0-3, including diagnosis and investigation related to Breast Cancer, surgery and breast reconstruction (single sided), radiation, chemotherapy, hormone therapy and management of direct complications from Breast Cancer treatment
- 在曼谷醫院進行手術期間於標準私人病房的住宿
  Hospital accommodation in Standard Private Room at Bangkok hospital during surgery
- 於放射性治療及化療期間，包括60天免費入住指定泰國曼谷酒店
  During the period of radiation therapy and chemotherapy treatment, including a 60-day complimentary stay at designated hotels in Bangkok, Thailand
- 飛往泰國前的電話會診
  Tele-consultation prior to travelling to Thailand
- 機場至醫院的地面交通服務
  Ground transportation from airport to hospital
- 提供英語、粵語和普通話的翻譯服務
  All the way translation for English, Cantonese and Mandarin
- 適用於實報實銷理賠和醫療費用直付服務[^]
  Applicable to both reimbursement and medical expenses direct billing service[^]
- 符合條件且臨床適當的客戶[*]將可參與為期12個月的治療，期間的醫療費用（包括治療費用和特定住宿費用）將不會超過預定上限金額。
  Customers who are eligible and clinically appropriate[*] for this value-added service will benefit from a predetermined ceiling amount for a 12-month treatment period, including both treatment costs and certain accommodation expenses.

備註 Remarks:

\# 保誠保險的醫療、危疾、意外、傷殘、人壽身故及儲蓄保單的受保人；或保誠財險的個人醫療保險的受保人或團體醫療保單的僱員
Life Assured of medical, critical illness, accident, disability, death policies, saving plans under Prudential Hong Kong; OR Life Assured of individual health policies and Employee of group medical under Prudential General Insurance Hong Kong

* BDMS保留排除其認為臨床不適合的客戶的最終決定權，包括患有第4期乳癌的客戶
BDMS reserves the right to exclude customers that it deems to be clinically inappropriate for the package, including those suffering from stage 4 breast cancer

\+ 適用於保誠集團於亞洲業務範圍，不包括保誠泰國，並在曼谷杜斯特醫療服務接受乳癌治療的合資格受保人
For eligible patients insured by Prudential LBUs within the Prudential plc Group in Asia excluding Prudential Life Assurance (Thailand) Public Company Limited seeking breast cancer treatment at BDMS

^ 備註：前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。
^ Remark: Previously known as "Cashless Service", this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.

詳情請參閱保誠網頁內的簡介小冊子。Please refer to the introductory brochure on Prudential's website for more details.

返回主目錄
Back to Content

保誠護士【保】健 Chat — Chat 服務
PRUNurse PRUHealthChat Service

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

我們透過 WhatsApp 為合資格客戶於保誠合作的專科診所網絡優先預約診症，及協助安排預先批核申請
We offer priority booking at Prudential's medical network doctors and providing assistance on pre-authorisation arrangement with WhatsApp to eligible customers

保誠護士是一項全新的 Whatsapp 服務，我們的專業護士團隊可以提供以下服務：
PRUNurse is a new WhatsApp service supported by our professional nursing team to:

服務簡介
Service Introduction

1. 預約診症：為客戶於保誠合作的專科診所網絡優先預約診症
   Appointment for consultation: Priority booking for customers at Prudential's partnered specialist clinic network

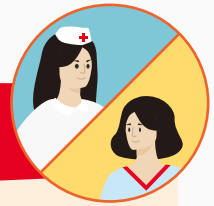
2. 協助安排預先批核：提供預先批核資訊，及協助安排預先批核申請
   Assistance in Arranging Pre-authorisation: Provide pre-authorisation information and assist in arranging pre-authorisation applications

3. 健康小貼士：定期分享健康小貼士，及提供互聯醫護服務
   Health advisory: Regularly share health tips and provide connected care management

合資格客戶：
Eligible customers:

客戶持有生效中的個人人壽醫療保單
Customers who hold an in-force individual life medical policy

個案分享
Case Sharing



保誠護士於2023年12月6日與客戶黃女士聯繫。
PRUNurse engaged customer, Ms. Wong on Dec 6, 2023.

黃女士於2023年12月27日聯絡**保誠護士**，詢問關於咳嗽和咳血的醫療建議。
Ms. Wong contacted **PRUNurse** on Dec 27, 2023 to seek medical advice reagarding her coughing and hemoptysis.

保誠護士於2023年12月28日再次聯絡**黃女士**，並慰問她的情況及提供個人化健康建議，最後她決定前往呼吸科專科醫生的診所就診。
PRUNurse re-engaged **Ms. Wong** on Dec 28, 2023 to inquire about her condition and provide personalised health advice, and she decided to visit respiratory medicine specialist.

保誠護士幫助**黃女士**預約了2024年1月6日的專科醫生的診所。
PRUNurse helped to book the specialist on Jan 6, 2024.

在諮詢後，專科醫生建議對**黃女士**進行支氣管鏡檢查，並於同一天幫助她安排了預先批核申請。
After consultation, the specialist suggested bronchoscopy and helped to apply pre-authorisation for **Ms. Wong** on the same day.

黃女士於2024年1月15日入院，並在2024年1月16日完成了支氣管鏡檢查（2024年1月17日出院）。
Ms. Wong admitted to hospital on Jan 15, 2024 and completed bronchoscopy on Jan 16, 2024 (Discharged on Jan 17, 2024).

保誠護士於2024年2月6日給她發送了關心的訊息，並於2024年2月20日贈送了一份果籃。
PRUNurse sent caring message to her on Feb 6, 2024 and delivered a hamper on Feb 20, 2024.

備註 Remarks:
1. 如有其他查詢（包括保單相關查詢、保障範圍、可索賠金額），請客戶聯絡客戶服務部。
   For any further inquiries (e.g. policy-related inquiries, policy coverage, claims amount), please contact customer service department.

返回主目錄
Back to Content

重要提示
Important Notes

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

重要事項：

1. 以上所有內容僅作參考之用，客戶不可僅靠此文件上所提供的資料以進行任何交易，並建議客戶諮詢有關專業人士特定意見及請參閱以下的免責聲明。
2. 保誠保險有限公司（「保誠」）明確表明概不因他人使用或詮釋此等資料而承擔任何責任。

免責聲明：

本文件所載的內容乃基於保誠於2023年1月1日至2023年12月31日之個人壽險賠償個案紀錄而訂制，有關資料、數據及內容僅供參考之用，並不構成亦不旨在被詮釋為建議。本文件不應視作任何產品或投資之建議或要約。保誠保留權利隨時更改及修正本文件載列之內容，而毋須發出任何預先通知。就本文件提及的主題作出任何決定前，建議向適當的專業人士（如會計師、理財顧問或律師等）尋求獨立意見。保誠明確表明概不因本文件內容中的任何錯誤或遺漏、任何人使用或詮釋本文件載列的資料而承擔任何責任。保誠對任何因為使用、不當使用或依賴本文件內容而引致或所涉及任何損失或損害（包括並不限於相應而產生的損失，毀壞或損害），概不承擔任何法律責任，義務或責任。

此文件僅旨在香港使用，並不能詮釋為在香港境外提供或出售或遊説購買任何保險產品。如在境外之任何司法管轄區的法律下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。

本文件並非保險合約，亦不構成任何人訂立保險合約或其中所述交易或類似交易的提供、邀請或建議。

Important Notes:

1. All information shown is for reference only. Customers must not rely on the information in this document alone to enter into any transaction. Customers are recommended to seek professional for specific advice. Please refer to the below disclaimer.
2. Prudential Hong Kong Limited ("Prudential") expressly disclaims all liability for the use or interpretation by others of information contained in this document.

Disclaimer:

This document is prepared based on Prudential's individual life claims record for the period from 1 January 2023 to 31 December 2023. All information shown is only for reference purpose and does not constitute nor is intended to be construed as advice. This document should not be considered as an offer or solicitation for any of the products or investments mentioned herein. Prudential reserves the right to make changes and corrections to its information expressed in this document at any time, without any prior notice. You are advised to seek independent advice from appropriate professionals (such as doctors, accountants, financial consultants or lawyers, etc.) before making any decision on the topic(s) mentioned in this document. Prudential expressly disclaims all liability for any errors or omissions in the content, nor any use or interpretation of the information featured in this document by any party. Prudential will not have or accept any liability, obligation or responsibility whatsoever for any loss or damage (including without limitation consequential loss, destruction or damage) however arising from or in respect of any use or misuse of or reliance on the information.

This document is intended to be used in Hong Kong only. It is not as 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.

This document does not constitute a contract of insurance or an offer, invitations or recommendation to any person to enter into any contract of insurance or any transaction described therein or any similar transaction.

返回主目錄
Back to Content

中國內地與香港危疾名稱對照表
Reference table for Critical Illnesses in the Chinese mainland and Hong Kong

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

中國內地用語 Terminology used in the Chinese mainland	香港用語 Terminology used in Hong Kong
惡性腫瘤	癌症 Cancer
急性心肌梗塞	心臟病發作 Heart Attack
腦中風	中風 Stroke
重大器官移植	主要器官移植 Major Organ Transplantation
冠心病	冠狀動脈病 Coronary Artery Disease
終末期腎病	末期腎病 Kidney Failure
多個肢體缺失	多個肢體切斷 Loss of Limbs
慢性肝功能衰竭失代償期	失代償期肝硬化 Decompensated cirrhosis
心臟瓣膜手術	心瓣及結構性手術 Heart Valve and Structural Surgery
阿爾茨海默病	阿茲海默症 Alzheimer's Disease
嚴重腦損傷	嚴重頭部創傷 Major Head Trauma
帕金森病	柏金遜病 Parkinson's Disease
嚴重III度燒傷	嚴重燒傷 Major Burns
原發性肺動脈高壓	原發性肺動脈高血壓 Primary Pulmonary Arterial Hypertension

中國內地用語 Terminology used in the Chinese mainland	香港用語 Terminology used in Hong Kong
語言能力喪失	喪失語言能力 Loss of Speech
重型再生障礙性貧血	障礙性貧血 Aplastic Anaemia
主動脈手術	大動脈外科手術 Surgery to the Aorta
多發性硬化	多發性硬化症 Multiple Sclerosis
全身性重症肌無力	嚴重重症肌無力症 Severe Myasthenia Gravis
系統性紅斑狼瘡併發腎功能損害	系統性紅斑狼瘡而併發狼瘡性腎炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
因職業關係導致的人類免疾缺陷病毒(HIV)感染	因職業感染人類免疫缺陷病毒 Occupationally Acquired HIV
經輸血導致的人類免疫缺陷病毒感染	因輸血引致的愛滋病 AIDS due to Blood Transfusion
克隆病	克羅恩氏病 Crohn's Disease
一型糖尿病	一型糖尿病/胰島素依賴型糖尿病 Insulin Dependent Diabetes Mellitus
植物人狀態	植物人 Apallic Syndrome
重症急性壞死性筋膜炎	壞死性筋膜炎 Necrotising Fasciitis
彌慢性系統性硬皮病	系統性硬皮病 Systemic Scleroderma
慢性復發性胰腺炎	復發性慢性胰臟炎 Chronic Relapsing Pancreatitis

註：以上資料只供參考。保單的保障範圍是根據保障條款內的定義為準。
Remark: The above information is for reference only. Policy coverage shall adhere to the provision and definition.

返回主目錄
Back to Content

中國內地與香港危疾名稱對照表
Reference table for Critical Illnesses in the Chinese mainland and Hong Kong

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
This document is for reference only. Do not duplicate, distribute or upload to any social media platform.

中國內地用語 Terminology used in the Chinese mainland	香港用語 Terminology used in Hong Kong
克-雅氏病(CJD.人類瘋牛病)	克雅二氏症 Creutzfeldt-Jacob Disease (CJD)
肌營養不良症	肌肉營養不良症 Muscular Dystrophy
骨生長不全症	成骨不全症 Osteogenesis Imperfecta
埃博拉病毒感染	伊波拉 Ebola
終末期肺病	末期肺病 End Stage Lung Disease
嬰兒進行性脊肌萎縮症	第一型兒童脊髓肌萎縮 Type I Juvenile Spinal Amyotrophy
主動脈夾層瘤	主動脈夾層瘤/主動脈瘤 Aortic Aneurysm
肌萎縮脊髓側索硬化	肌萎縮性脊髓側索硬化 Amyotrophic Lateral Sclerosis
結核性腦膜炎	腦膜結核病 Meningeal Tuberculosis
獨立能力喪失	失去獨立生活能力 Loss of Independent Existence

註：以上資料只供參考。保單的保障範圍是根據保障條款內的定義為準。
Remark: The above information is for reference only. Policy coverage shall adhere to the provision and definition.

返回主目錄
Back to Content