

# 2023 年度中期個人壽險理賠報告

## 2023 H1 Individual Life Claims Report





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在此我欣然向各位呈上保誠保險《2023年度中期個人壽險理賠報告》。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2023上半年更處理超過六萬二千宗理賠個案。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。以保誠醫療網絡免找數服務為例，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 our Individual Life Claims Report for 2023 H1. This report provides statistical details relating to claims from customers of Prudential Hong Kong Limited (PHKL), covering the three major claims types – Death, Critical Illness and Hospitalisation. The report also includes a more in-depth study on the main health issues affecting us today, which draws on supplementary data and information.

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

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

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

Lawrence Lam  
Chief Executive Officer  
Prudential Hong Kong Limited





財務穩健 實力雄厚  
Abundant Capital, Financially Sound



扎根香港  
Established in Hong Kong

**59** 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

以香港人口計算平均每六人便有一人是保誠客戶  
1 out of 6 people in Hong Kong is a Prudential customer

聚焦策略市場  
Laser focus in strategic markets

**亞洲及非洲**  
**Asia & Africa**

2023 上半年總賠償金額  
Total Claims Payments in 2023 H1

**近三十三億港元**  
**Around HKD 3.3 billion**

相等於近十二萬次胃鏡及大腸鏡檢查\*  
Equivalent to around 120,000 Oesophago-Gastro  
Duodenoscopy & Colonoscopy\*

2023 上半年總賠償個案  
Total Approved Claims in 2023 H1

超過 **62,000** 宗  
Over claims

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

\* 按 2023 上半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 H1.



# 保誠保險有限公司 Prudential Hong Kong Limited

## 公司背景及資料

### Company Background and Information

#### 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

- 年度傑出保險代理大獎  
Outstanding Agent of the Year Award

年度三強 Top 3 Awards

- 年度傑出理賠管理  
Outstanding Claims Management Award
- 年度傑出保險代理  
Outstanding Agent of the Year
- 年度傑出青年保險專才 — 保險中介大獎  
Outstanding Young Professional of the Year



《彭博商業周刊/中文版》金融機構大獎 2023  
Bloomberg Businessweek / Chinese Edition Financial Institution Awards 2023

- 年度保險公司傑出大獎  
Insurance Company of the Year – Outstanding



理賠管理卓越大獎  
Claims Management Award - Excellence

- 客戶服務卓越大獎  
Customer Service – Excellence
- 網上平台卓越大獎  
Online Solution Award – Excellence
- 年度培訓學院卓越大獎  
Training Academy of the Year Award – Excellence
- 僱員福利服務卓越大獎  
Employee Benefit Service Award – Excellence
- 產品 / 服務創新 (一般保險) 卓越大獎  
Product / Service Innovation (General Insurance) Award – Excellence
- 旅遊保險 (一般保險) 卓越大獎  
Travel Plan (General Insurance) Award – Excellence
- 整合營銷策略 (公司品牌推廣) 卓越大獎  
Integrated Marketing (Branding Promotion) – Excellence
- 年度最佳招聘計劃卓越大獎  
Recruitment Program of the Year Award – Excellence
- 年度區域成就大獎 (代理團隊) 卓越大獎  
District Achievement of the Year (Agency Force) – Excellence



香港管理專業協會 2022 年最佳管理培訓及發展獎  
HKMA Award for Excellence in Training and Development 2022

- 金獎  
Gold Award
- 優秀新晉培訓員獎 (三位)  
Distinguished Trainer Awards (3 winners)
- 最佳新理財顧問培訓及發展獎 (一位)  
Distinguished New Trainer Awards (1 winner)



《亞洲投資人》最佳企業大獎 2022  
<AsianInvestor> Institutional Excellence Awards 2022  
大型人壽保險公司 (資產管理規模 500 億港元以上)  
Life Insurer – Large (AUM of HKD50 billion+)



投資者及理財教育獎  
Investor and Financial Education Award 2022 (企業)  
Investor and Financial Education Award 2022 (Corporate)



金融科技大獎 2022 (經濟通)  
Fintech Awards 2022 by etnet

- 傑出數碼健康及保險服務  
Outstanding Digital Health and Insurance Service Award
- ESG 特別嘉許證書  
Special Certificate of Appreciation on Environmental, Social, and Governance (ESG)



HR Asia Awards 2022  
2022 亞洲最佳企業僱主獎  
Best companies to work for in Asia

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



客戶余先生  
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

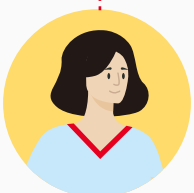
首先客服的工作人員非常專業且耐心，……其次理賠速度很快，理賠數額合理，足以見理賠部門的人員很**專業且工作效率很高**。這些都是出乎我的意料，帶給我驚喜。所以很滿意。也謝謝他們的努力和付出。

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2季，超過**90%**客人**滿意理賠體驗**

接近**80%**客人願意**推薦保誠**服務給親友\*

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



客戶黃小姐  
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.



區域經理王先生  
Regional Manager Mr Wong

過往多謝理賠部門鼎力支持，協助客戶得到**最有效率及體貼的幫忙**。

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

\* 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.



## 個人壽險 Individual Life Insurance

### 重點分析 Key Highlights



已賠付總額在 2023 上半年繼續增長，並高達三十三億港元，比 2022 年同期有 **37%** 的增幅。

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



理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 **30%**。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 **30%** reduction specifically for critical illness and death claims. Using faster payment system enables customers to receive the claims settlement instantly upon claims approval.

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



更多客戶使用「保」你免找數服務，「保」你免找數服務的已賠付個案增加 **44%**，使用診斷成像檢測的賠付個案更增加了 **113%** 以上。在 2023 上半年使用服務的理賠個案高達近二千一百三十宗，更多客戶能享受更加完善理賠服務體驗。

「保」你免找數服務的已賠付總額在 2023 上半年 **已高達四千七百萬港元**，當中住院（二千六百萬港元）佔最多的金額。

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

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



### 理賠總結 Claims Summary



已賠付金額  
Total Claims Payout  
三十三億一千六百萬港元  
HKD 3,316 million



已賠付個案  
Total Approved Claims  
**62,386** 宗  
cases



平均理賠處理時間<sup>1</sup>  
Average Process Lead Time<sup>1</sup>



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

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

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

身故  
Death : **6** 個工作日  
working days



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:  
**即時<sup>3</sup>** (從批核成功起計算)  
**Instant<sup>3</sup>** (from claims approval)

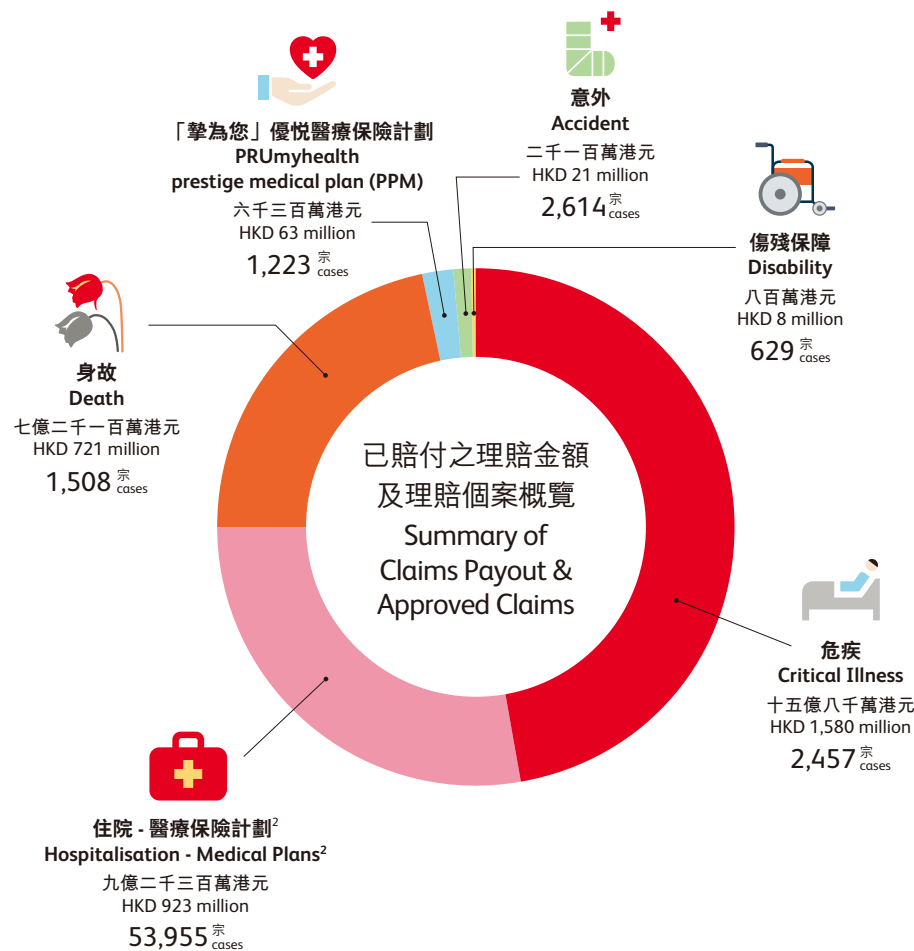
直接轉賬 Direct Credit:  
**1-3** 個工作日  
working days

支票 Cheque:  
**7** 個工作日  
working days

註 Remarks:

- 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.
- 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.
- 最快只需於理賠審核後10分鐘。  
As fast as 10 min 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.







## 個人壽險 Individual Life Insurance

### 香港的住院比率

### Hospitalisation Rate in Hong Kong

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<sup>1</sup>  
During the 12 months prior to a study conducted between  
November 2020 and March 2021<sup>1</sup>

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）

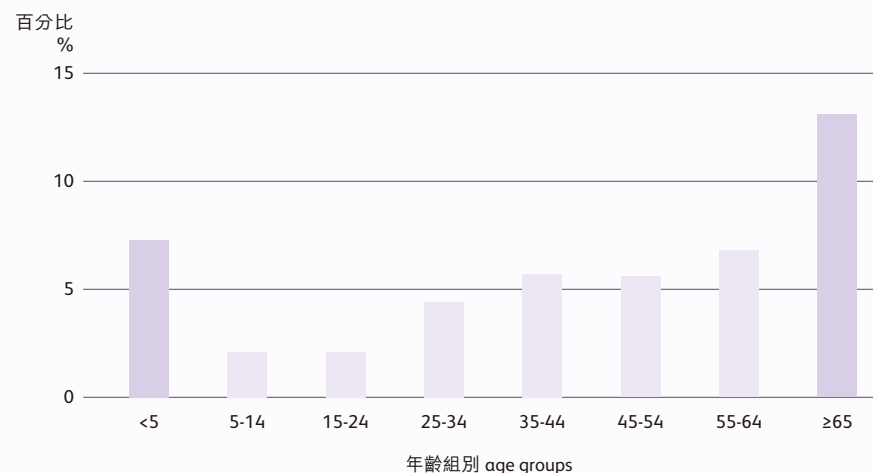
Number of times admitted to hospital (including transfers)

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

\* 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).



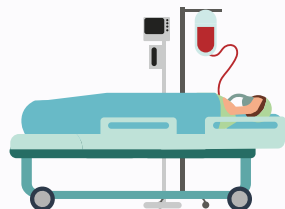
## 個人壽險 Individual Life Insurance

### 深切治療需求增加

### Increased Demand for Intensive Care

新冠肺炎疫情期間，因呼吸困難的重症肺炎患者人數大幅上升，令致更多人需要接受深切治療！

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



於疫情初期（2020年1月至2月期間），每六位香港送院的新冠肺炎患者中就有一位被送到深切治療部治療。平均年齡為六十五歲<sup>1</sup>

At the beginning of the pandemic (January - February 2020), one out of six Hong Kong patients hospitalised for COVID-19 was treated in an intensive care unit. The average age was 65<sup>1</sup>.



截至2020年12月，公立醫院深切治療部負壓病床使用量高達七成，目前有一千二百多張負壓病床。而負壓病房使用率更高達八成<sup>2</sup>

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



入住私家醫院深切治療病房，每日房租由九千八百港元至二萬八千港元不等<sup>3</sup>  
The daily room rate for intensive care units in private hospitals range from HKD 9,800 to HKD 28,000<sup>3</sup>

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

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

2. 頭條日報：〈四十九歲長期病患男子確診不足一周病逝累計一百一十八人染疫亡〉, 2020年12月14日。

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

3. 養和醫院, 2023年8月。

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



## 個人壽險 Individual Life Insurance

## 香港主要私家醫院收費參考

## Reference for Charges of Major Private Hospitals in Hong Kong



### 病房收費 Daily Room Charges

每日房租（以港元為單位）  
Daily Room Charges (HKD)

醫院 Hospital	標準病房* Ward*	半私家病房* Semi-private*
香港港安醫院 - 荃灣 Hong Kong Adventist Hospital - Tsuen Wan	1,000 - 1,250	2,500
明德國際醫院 Matilda International Hospital	900	1,990
仁安醫院 Union Hospital	500 - 800	900 - 1,800
養和醫院 Hong Kong Sanatorium & Hospital	1,300 - 1,900	2,800 - 3,800
聖德肋撒醫院 St. Teresa's Hospital	560 - 750	850 - 1,600
聖保祿醫院 St. Paul's Hospital	760 - 900	1,380 - 1,480
香港浸信會醫院 Hong Kong Baptist Hospital	820 - 1,240	1,810 - 2,240
寶血醫院 Precious Blood	850	1,180 - 1,580
嘉諾撒醫院 Canossa Hospital	800 - 1,000 <sup>#</sup>	2,600 <sup>#</sup>
播道醫院 Evangel Hospital	750 - 900	1,100 - 1,680
香港港安醫院 - 司徒拔道 Hong Kong Adventist Hospital - Stubbs Road	900	2,200 - 2,400
香港中文大學醫院 CUHK Medical Centre	900	1,500 - 2,400
港怡醫院 Gleneagles Hospital Hong Kong	980 - 1,080	1,800 - 2,700



### 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
乳房腫塊切除術 Breast Lump Excision	142,000
痔瘡切除術 Hemorrhoidectomy	68,000
腹腔鏡疝氣（小腸氣）修補術 Hernia Repair (Laparoscopic)	122,000
甲狀腺切除術 Thyroidectomy	285,000
扁桃腺切除術 Tonsillectomy	92,000
不同骨折之開放性復位及內固定術 Open Reduction and Internal Fixation of Various Fractures	235,000
白內障超聲乳化術及人工晶狀體植入 Phacoemulsification and Intraocular Lens	77,000

\* 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。

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

以上數據綜合不同醫院公佈的網上資訊，搜集資料日期：2023年8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: Aug 2023. The information is for reference only and all charges are subject to the respective hospitals on a case-by-case basis.

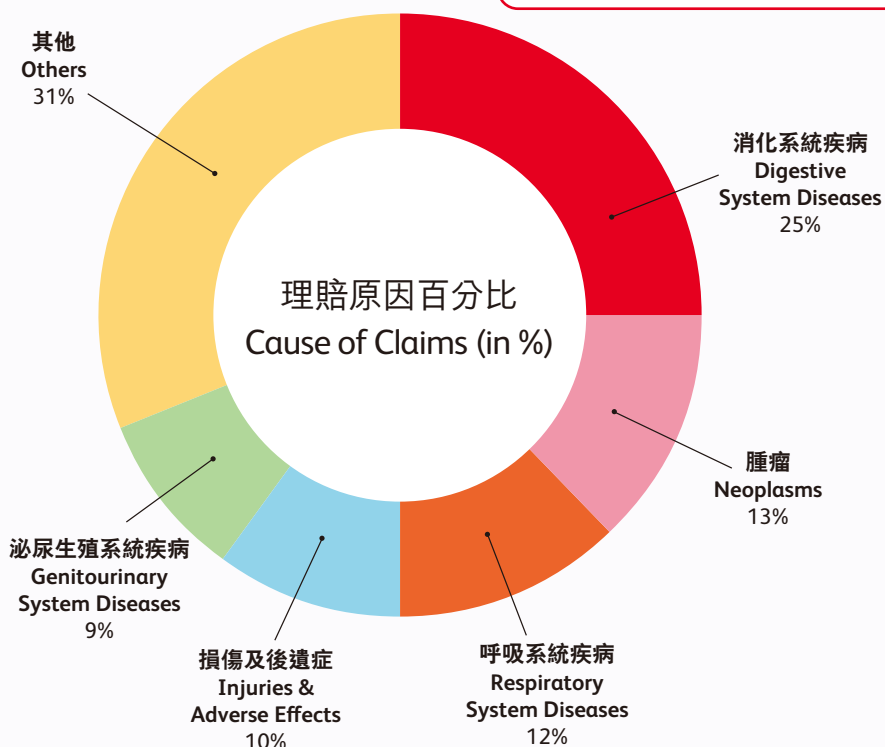
<sup>#</sup> 選擇窗邊病床位置需要額外支付二百港元的費用

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



## 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%**



消化系統疾病，腫瘤和呼吸系統疾病在2020年中國內地也是頭五位住院原因<sup>1</sup>  
Digestive system diseases, neoplasms and respiratory system diseases are also the top 5 causes of hospitalisation in the Chinese Mainland<sup>1</sup>

## 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
<b>醫療保險計劃</b> (包括癌症全護計劃及醫療加倍保等) <b>Medical Plans</b> (Including Cancer Protector Plans and PRUhealth Medical Plus, etc.)	<b>「摯為您」優悅醫療保險計劃</b> <b>PRUmyhealth prestige medical plan (PPM)</b>	<b>13,899</b> 宗 cases 四千二百萬港元 HKD 42 million
<b>38,016</b> 宗 cases 八億五千萬港元 HKD 850 million	<b>1,133</b> 宗 cases 四千七百萬港元 HKD 47 million	
醫療網絡免找數服務理賠 Medical Network Cashless Service Claims		
<b>醫療保險計劃</b> (包括終身保醫療計劃及自願醫保計劃等) <b>Medical Plans</b> (Including PRUmed lifelong care plan and PRUHealth VHIS, etc.)	<b>「摯為您」優悅醫療保險計劃</b> <b>PRUmyhealth prestige medical plan (PPM)</b>	
<b>2,040</b> 宗 cases 三千一百萬港元 HKD 31 million	<b>90</b> 宗 cases 一千六百萬港元 HKD 16 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	<b>13,757</b> 宗 cases
2	腫瘤 Neoplasms	<b>7,322</b> 宗 cases
3	呼吸系統疾病 Respiratory System Diseases	<b>6,848</b> 宗 cases
4	損傷及後遺症 Injuries & Adverse Effects	<b>5,655</b> 宗 cases
5	泌尿生殖系統疾病 Genitourinary System Diseases	<b>5,062</b> 宗 cases





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 center
		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)	1,989	14,141	12,000	-15% ↓
 胃鏡、大腸鏡檢查 Oesophago-Gastro Duodenoscopy (OGD) and Colonoscopy	535	27,507	11,600	-58% ↓
 白內障 / 晶狀體 / 人工晶狀體植入術 Cataract/ Lens/ Extraction with Intra-ocular Lens Implant	391	34,980	30,000	-14% ↓
 鼻內窺鏡檢查 Nasoendoscopy	286	23,322	3,500	-85% ↓



上表顯示在 2023 上半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 H1. All four surgeries can be performed in day surgery center, **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: PRUmyhealth 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.

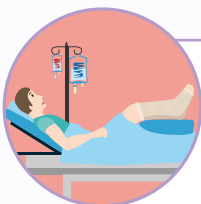
註：  
Remarks:  
• 以上僅包括只進行一次手術的理賠個案。The above data are based on performed single surgery claims only.  
• 以上數據僅包括已賠付的個案。醫療費用包括醫生費、醫院費、麻醉師費等。The above data are based on the approved cases only and the expense covered surgical fee, doctors' fees, relevant hospital fees, anesthetist's fees, etc.  
• 住院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



### 誠摯用心的理賠服務

#### Wholehearted Claims Services



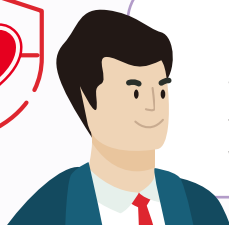
我們的理財顧問多半持有本公司的保單，他們既是內部客戶，亦是對外客戶；陳先生便是其中一位持有本公司保單的理財顧問。2017年，他不幸遇上交通意外而住院，傷勢嚴重，但可幸的是他持有設有附加醫療保障的保單。由於長期住院不能工作，陳先生為住院開支及生活費感到擔憂，並向理賠部尋求建議。我們的理賠專員為陳先生提供專業意見，如解釋理賠程序，助他迅速處理理賠事宜。與此同時，理賠專員亦為他客戶的理賠申請提供協助。

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



陳先生衷心感謝理賠專員提供專業服務，尤其是在他的艱難時期施以援手，他更向公司管理層撰寫感謝信，表揚理賠專員誠摯用心的服務。

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



無論是理財顧問或客戶，我們都一視同仁。當理財顧問或客戶有需要時，我們的理賠專員隨時提供支援。理財顧問和客戶都能感受到我們服務的溫暖。

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



客戶可透過保誠醫療網絡申請「即時預先批核」的免找數服務，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” cashless services through the Prudential medical network. Not only do they need to pay the pre-approved medical expenses, they also do not need to worry about claims procedure.

### 醫療網絡免找數服務的好處 Benefits of Medical Network Cashless 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

### 免找數服務覆蓋範圍 Coverage of Cashless Service



超過三百八十位網絡專科醫生及設備完善的醫療  
服務提供者  
With more than 380 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、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,  
Mongkok, Tsim Sha Tsui, Tuen Mun and Yeun Long,  
etc., providing the following diagnostic imaging  
tests

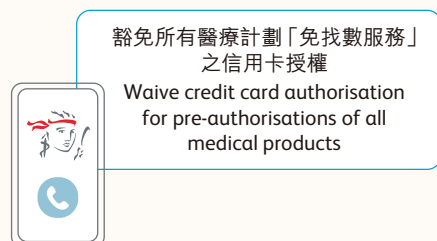
- 磁力共振掃描  
MRI Scan
- 電腦斷層掃描  
CT Scan
- 正電子放射斷層掃描  
PET Scan



## 輕鬆 **三** 步免找數

### 3 Simple Steps for Cashless Service

1



豁免所有醫療計劃「免找數服務」  
之信用卡授權

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

客戶聯絡理財顧問或致電醫療網絡熱線  
登記醫通保編號，揀選任何網絡專科醫生，  
並致電預約。

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

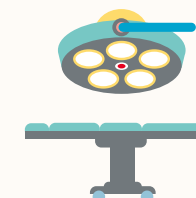
2



應診後網絡醫生會協助客戶申請免找數  
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  
免找數服務。

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

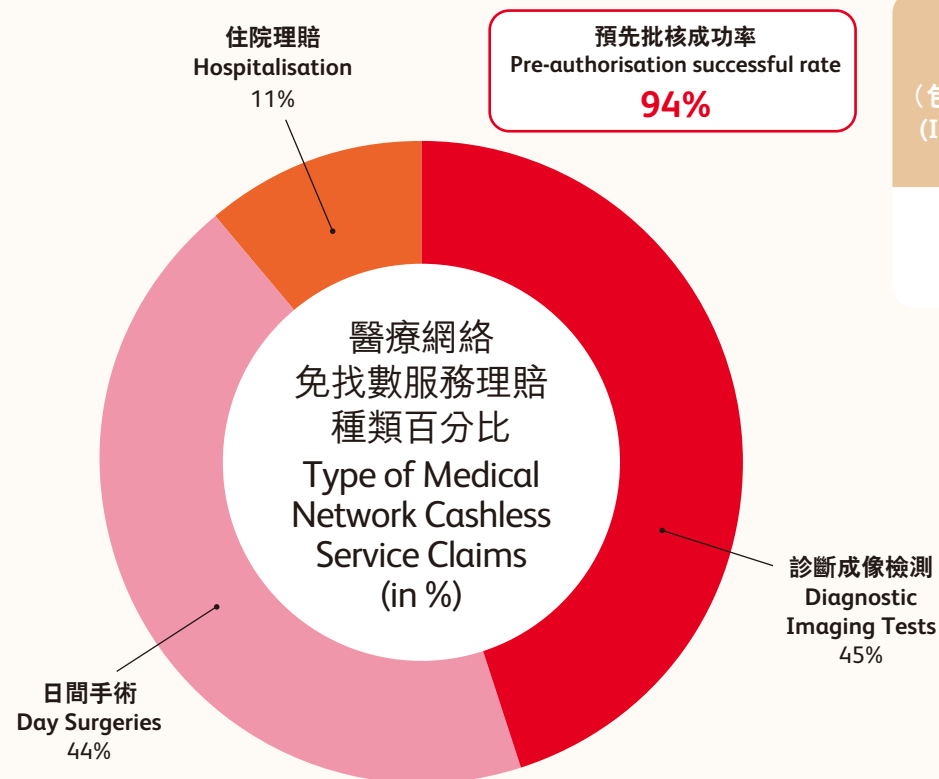


# 「保」您免找數 — 理賠總覽 (2023年1月至6月) Cashless Service Claims Summary (Jan – Jun 2023)



## 醫療網絡免找數服務理賠總覽

### Medical Network Cashless 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)
2,040 宗 cases 三千一百萬港元 HKD 31 million	90 宗 cases 一千六百萬港元 HKD 16 million

### 首5位主要免找數服務理賠原因 Top 5 Causes in Cashless Service Claims

1	消化系統疾病 Digestive System Diseases	738 宗 cases
2	呼吸系統疾病 Respiratory System Diseases	270 宗 cases
3	腫瘤 Neoplasms	246 宗 cases
4	肌肉骨骼系統及結締組織 Musculoskeletal & Connective Tissue	214 宗 cases
5	傳染病和寄生蟲病 Infectious & Parasitic Diseases	168 宗 cases

^ 產品範圍：保誠自願醫保尚寬計劃、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.

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### 預先批核服務 - 毋須為醫療費用及索償程序操心

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



楊先生自2019年起便持有一份醫療加倍保計劃，每年自付額為二千五百美元，於2022年初轉換為自願醫保尚賓計劃，每年自付額同樣為二千五百美元。他的身體一直很健康，但2022年12月中旬楊先生突發心臟病入住聖保祿醫院，醫生檢查後告知是心臟病發作導致器官衰竭並伴有急性腎衰竭，需要在ICU搶救觀察，並需要進行一系列治療包括做透析。因為私立醫院的費用非常昂貴，楊太擔心需要負擔幾十萬甚至幾百萬的治療費，她立刻聯絡理財顧問 Margaret 尋求協助。

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



理財顧問 Margaret 知道預先批核服務需要在入院前申請，但由於為突發情況，她希望公司能夠特別處理。預先批核服務部門同事收到該申請後，馬上聯絡醫院及主診醫生了解楊先生現時情況及將要接受的治療，處理期間並得知醫院通知楊太需要支付四十二萬港元的醫療費用後再加緊與醫院的溝通。在收齊所有文件後保誠保險批出四十四萬港元的付款保證書，楊太毋需擔心高昂的出院費用，於出院時只需繳付一萬九千四百七十五港元的自付額，楊先生於出院後可以有更好的休息，迅速恢復健康。

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





## 香港 Hong Kong

每**十五**分鐘<sup>2</sup>  
Every **15** minute<sup>2</sup>

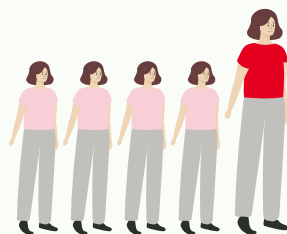


有**一**個人患上癌症  
**1** person gets cancer

在**七十五**歲前患癌症的機會<sup>3</sup>  
will suffer from cancer  
before the age of **75**<sup>3</sup>



每**四**位男性中有一**位**  
**1** in **4** men



每**五**位女性中有一**位**  
**1** in **5** women

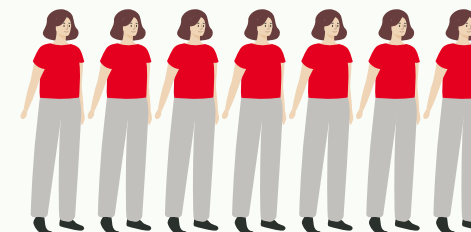
## 中國內地 The Chinese Mainland

每**一**分鐘<sup>1</sup>  
Every **1** minute<sup>1</sup>



有**九**個個人患上癌症  
**9** people get cancer

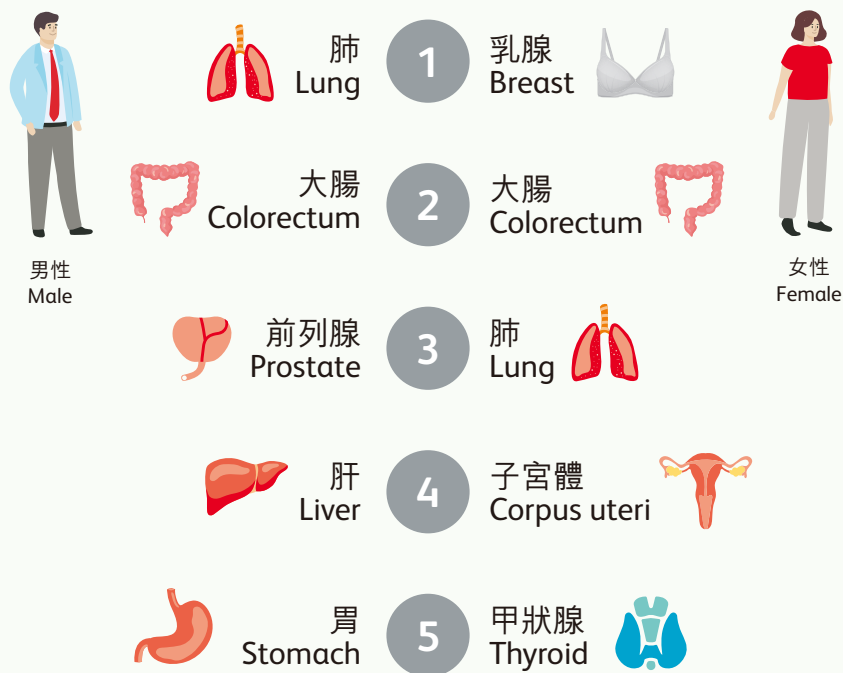
乳癌患者每年增加**四十二萬人**  
Number of breast cancer diagnoses  
increases by **420,000**  
every year



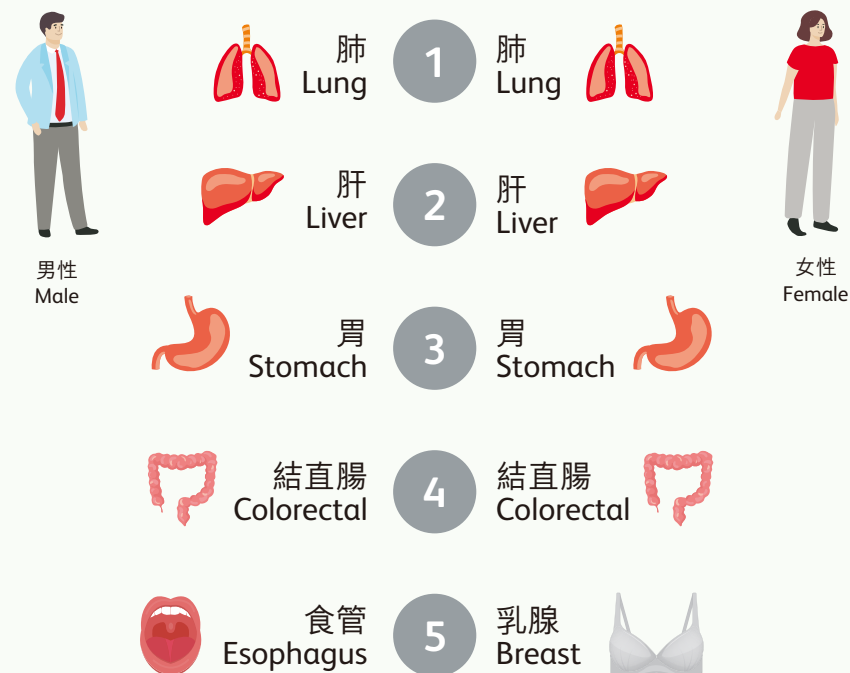
資料來源 Source: 1. 中國實驗動物信息網：〈國家癌症中心：2022年全國最新癌症報告〉，2023年2月23日。  
"China National Cancer Center: Cancer statistics in China, 2022." China Laboratory Animals Information Network. 23 Feb. 2023.  
2. 醫院管理局香港癌症資料統計中心：〈2020年十大癌症〉，2022年12月。  
"Top Ten Cancer in 2020." Hong Kong Cancer Registry, Hospital Authority, Dec. 2022.  
3. 醫院管理局香港癌症資料統計中心：〈2020年香港癌症統計概覽〉。  
"Cancer Statistics in 2020." Hong Kong Cancer Registry, Hospital Authority.



香港 Hong Kong<sup>1\*</sup>



中國 The Chinese Mainland<sup>2^</sup>



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：〈2020年癌症統計數字概覽〉，2022年10月。  
"Cancer Statistics in 2020." Hong Kong Cancer Registry, Hospital Authority. Oct. 2022.  
2. 〈2020中國衛生健康統計年鑑〉，2021年12月。  
China Health Statistic Yearbook 2020. Dec. 2021.

\* 按2020發病數字  
By incidence number in 2020  
^ 按2019死亡數字  
By number of deaths in 2019



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



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 <sup>1#</sup> Hong Kong <sup>1#</sup>	<b>83.2</b> 歲 years old	<b>87.9</b> 歲 years old
日本 <sup>2#</sup> Japan <sup>2#</sup>	<b>81.4</b> 歲 years old	<b>87.5</b> 歲 years old
新加坡 <sup>3#</sup> Singapore <sup>3#</sup>	<b>81.1</b> 歲 years old	<b>85.9</b> 歲 years old
中國內地 <sup>4*</sup> The Chinese Mainland <sup>4*</sup>	<b>73.6</b> 歲 years old	<b>79.4</b> 歲 years old
馬來西亞 <sup>5^</sup> Malaysia <sup>5^</sup>	<b>70.5</b> 歲 years old	<b>74.7</b> 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〈香港人口生命表 1971-2022〉2022 年 9 月 10 日。

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

2. 日本統計局〈日本令和 2 年簡易生命表〉2022 年 12 月。

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

3. 新加坡統計局〈身故及預期壽命〉2022 年 12 月。

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

4. 中國國家統計局〈年度數據：人口〉2021 年 12 月。

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

5. 馬來西亞國家統計局〈馬來西亞簡易壽命表 2019-2022〉，2022 年 12 月 6 日。

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

<sup>#</sup> 顯示的數據為 2021 年出生時預期壽命。

Data displayed is life expectancy at birth in 2021.

<sup>\*</sup> 顯示的數據為 2015 年出生時預期壽命。

Data displayed is life expectancy at birth in 2015.

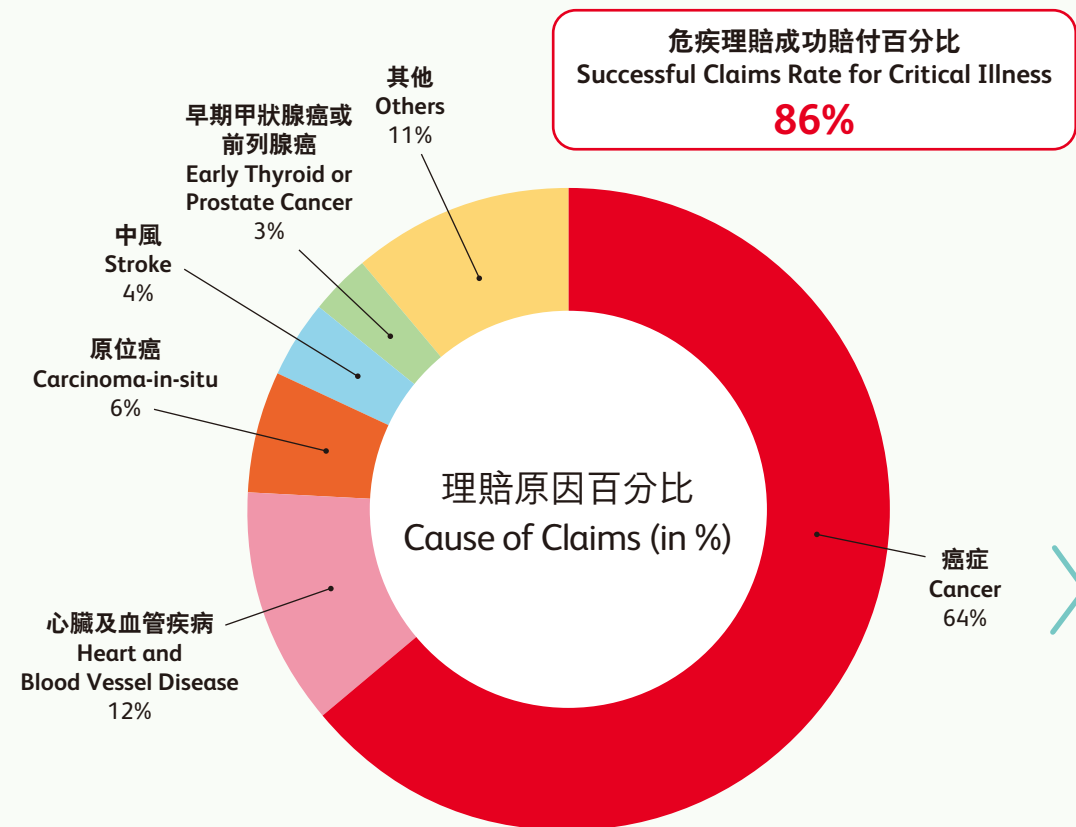
<sup>^</sup> 顯示的數據為 2022 年出生時預期壽命。

Data displayed is life expectancy at birth in 2022.



## 危疾理賠總覽

### Critical Illness Claims Summary



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5位主要危疾理賠原因

### Top 5 Causes in Critical Illness Claims

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

## 首5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)
	19%	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)
	13%	甲狀腺 Thyroid Gland
	7%	血液及免疫系統 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)



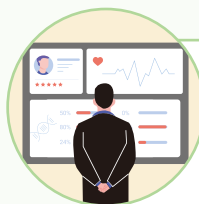
### 主動理賠服務

### Proactive Claims Services



陳先生(四十五歲/男性)於2022年11月3日出現胸部疼痛，並於同日就診。鑑於他的病情嚴重，醫生要求陳先生入院接受全面檢查，因此陳先生於2022年11月3日及4日留院，醫生診斷他患上急性心肌梗塞。由於陳先生出現血管狹窄，醫生為其進行冠狀動脈介入治療術(俗稱「通波仔手術」)，其後於2022年11月4日出院。

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



陳先生自2015年投保了保誠危疾終身保計劃，他向理財顧問提交有關的危疾理賠申請書，並附上靜態心電圖、實驗室及驗血報告。我們的理賠專員仔細審查有關文件後，確定陳先生所接受的手術符合冠狀動脈血管成形術的定義；而報告亦顯示出靜態心電圖的變化，以及心臟酵素升高，兩者皆符合心臟病發作的定義。縱使陳先生只申請冠狀動脈血管成形術的理賠(早期保障)，但理賠專員注意到陳先生的病況符合心臟病發作(嚴重疾病保障)的定義，因而主動批核心臟病發作的理賠。

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



在客戶提交早期保障的理賠申請時，我們明白客戶及理財顧問無法得知客戶的病況是否符合嚴重疾病保障的定義，而理賠專員總是非常專業，以主動積極的態度評估所有個案，讓客戶獲得最高的理賠金額。

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



身故保障缺口愈大，愈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

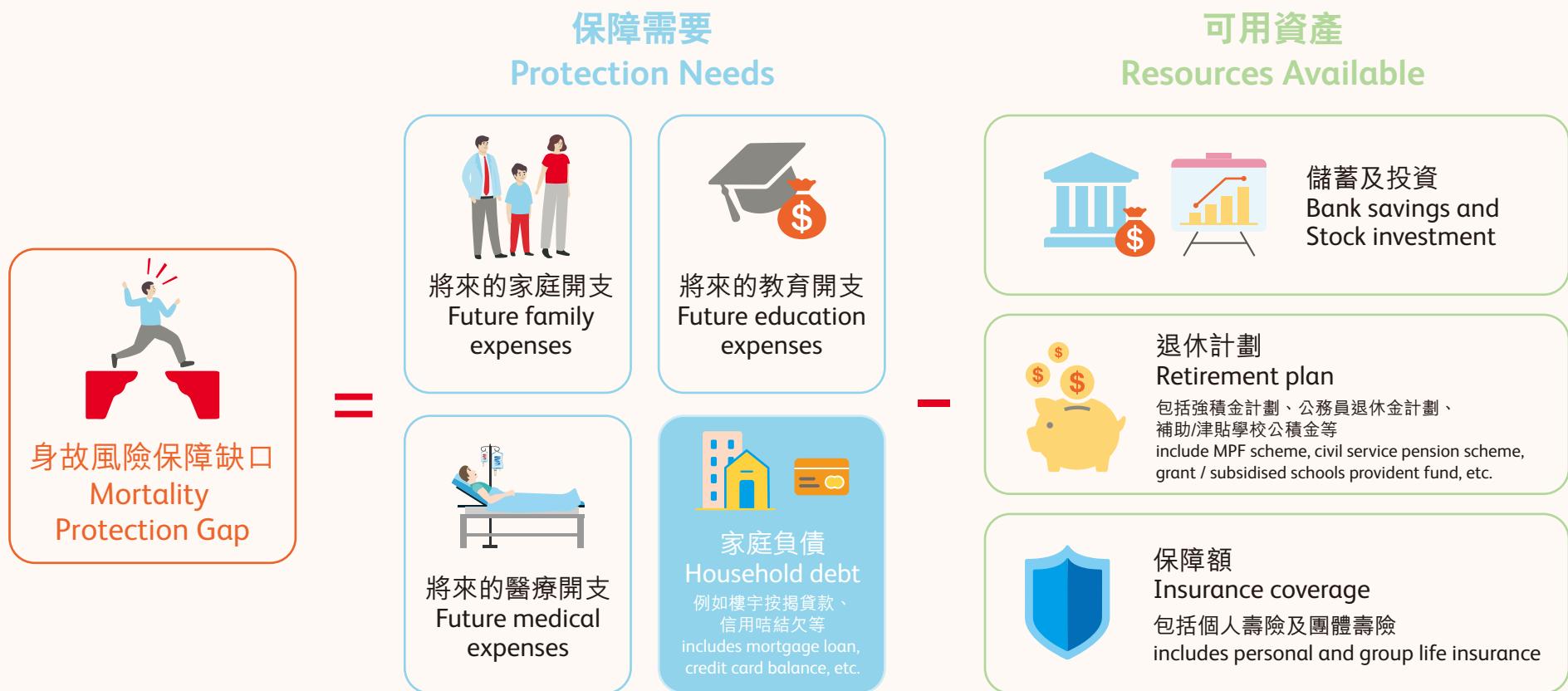




## 個人壽險 Individual Life Insurance

什麼是身故風險保障缺口？

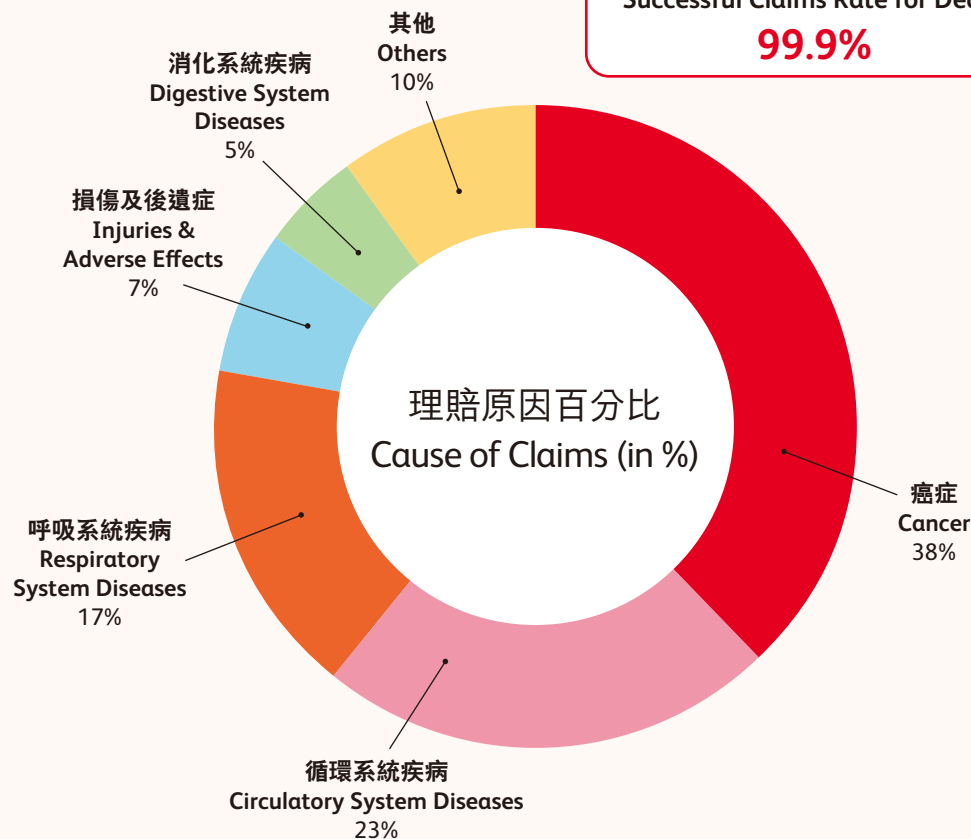
What is Mortality Protection Gap?





## 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%**



2020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<sup>1</sup>  
In 2020, The first three major diseases that caused death in the Chinese mainland are heart disease, malignant tumor and cerebrovascular disease<sup>1</sup>

## 首5位主要身故理賠原因 Top 5 Causes in Death Claims

1		癌症 Cancer	580 宗 cases
2		循環系統疾病 Circulatory System Diseases	342 宗 cases
3		呼吸系統疾病 Respiratory System Diseases	261 宗 cases
4		損傷及後遺症 Injuries & Adverse Effects	101 宗 cases
5		消化系統疾病 Digestive System Diseases	71 宗 cases

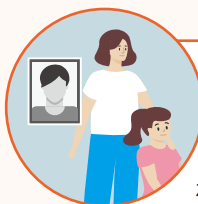
## 首5位癌症類別之身故理賠 Top 5 Types of Cancer in Death Claims

	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%	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)
	22%	呼吸系統 Respiratory System (鼻咽、氣管、支氣管及肺) (Nasopharynx, Trachea, Bronchus and Lung)
	8%	血液及免疫系統 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)
	2%	中樞神經系統 Central Nervous System



用心聆聽、深入了解、回應所需

Listening, Understanding, Delivering



黃先生自2006年投保保誠，持有人壽保險（「更美好」保障計劃）。2022年8月，黃先生不幸因工業意外身亡。受益人黃太痛失丈夫，極為傷心，憂慮不安，而在等候發出死亡證明書以完成理賠程序期間，殮葬費用及她和小女兒的生活費亦讓她愁煩。

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



黃太向理財顧問朱女士提及所面臨的困境，以及取得身故收益的迫切需要。朱女士聯絡理賠部，了解部門可否彈性處理發放身故收益事宜。鑑於黃太為長期客戶，以及其財務需要，理賠專員建議朱女士提交書面通知，要求提早發放身故收益；以及承諾在黃太準備好死亡證明書後將其交予公司，以便在無須提交死亡證明書的情況下，獲特別批准發放身故收益。朱女士向黃太跟進書面通知一事，並於翌日轉交理賠部。收妥文件後，理賠申請在兩個工作天內便獲批核。

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



我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.



真實個案分享  
Case Sharing

客戶可以選擇轉數快支付方式以更快收取理賠金  
Customers can receive claims settlement faster by using FPS



吳小姐的理賠案例  
Ms. Ng's Claims Journey

目前的選擇  
Current Selection



選擇支票經理財顧問轉遞  
Claims Payment by Cheque via  
Financial Consultant

更佳的选择  
Optimal Selection



選擇轉數快支付理賠金  
Claim Payment by FPS

10/7

吳小姐提交紙本理賠申請  
Ms. Ng submitted a paper claims application

11/7

理賠部收悉理賠申請  
Claims department received the claims application

14/7

理賠申請批准成功  
Claims application was approved

19/7

理財顧問收取吳小姐支票  
Financial consultant received Ms. Ng's cheque

20/7

理財顧問將理賠支票存入指定銀行戶口  
Cheque deposited in Ms. Ng's designated bank  
account by financial consultant

約需 2 星期  
Take 2 weeks



透過電子理賠的方式可以**即時**處理申請，而轉數快則能夠讓客戶**即時**收取理賠金，從而大幅加快速理賠程序並協助解決財務上的困難。  
Claims applications can be processed **instantly** by utilizing electronic claims processing. With the use of Faster Payment System, customers can receive claim payments **immediately**, greatly accelerating the claims process and helping to address financial difficulties more quickly.

可供選擇電子支付方式  
Payment Method

香港客戶  
Hong Kong Customer



轉數快<sup>1</sup>  
FPS<sup>1</sup>

**即時<sup>2</sup>**  
**Instant<sup>2</sup>**

不設理賠支付上限  
Unlimited on claims amount



直接轉賬至保單持有人指定之  
香港銀行戶口<sup>3</sup>  
Direct Credit to Policyholder's  
designated Hong Kong Bank Account<sup>4</sup>

只需 **3** 個工作天  
Only need 3 working days

內地客戶  
The Chinese Mainland Customer



直接轉賬至保單持有人指定之  
內地銀行戶口<sup>4</sup>  
Direct Credit to Policyholder's  
designated China Bank Account<sup>1</sup>

只需 **4** 個工作天  
Only need 4 working days



電匯<sup>5</sup>  
Telegraphic Transfer<sup>2</sup>

需 **4-7** 個工作天  
Need 4-7 working days

最快**即日**處理、  
**即日**收取理賠金<sup>6</sup>  
Same-day claims processing  
and payment at its finest<sup>6</sup>

註 Remarks: 1. 客戶的轉數快轉帳限額需高於理賠金 The transfer limit of the FPS account must be higher than claims settlement amount

2. 最快只需於理賠審核後 10 分鐘 As fast as 10 min after claims approval

3. 2022 年 3 月起不設理賠支付上限 Changed to unlimited since Mar 2022

4. 支付上限為十萬元人民幣 Claims amount limit up to RMB100k

5. 適用於內地及海外用戶 applicable to both the Chinese mainland and overseas customers

6. 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.

返回主目錄  
Back to Content





如果受保人需要於門診進行由主診註冊醫生推薦的訂明診斷成像檢測，我們會根據自願醫療保險計劃的分擔費用規定，賠償高達70%的合資格費用，而受保人只需分擔30%的費用。  
If the insured person needs clinical prescribed diagnostic imaging tests recommended by the attending registered doctor, we meet the cost-sharing requirement of VHIS by covering up to 70% of the eligible expenses. Customers will only need to pay 30% of the eligible expenses.

假如受保人選擇在我們指定的網絡成像中心進行建議之訂明診斷成像檢測，我們將會豁免一般的30%共同保險，並全數保障合資格的訂明診斷成像檢測費用，直至達到該項目之賠償限額。  
When the insured person is recommended to have a prescribed diagnostic imaging test and if they choose to have it at our designated network imaging centres, we will waive the usual 30% coinsurance and cover the full cost of the eligible diagnostic imaging test up to its itemised limit.

### 訂明診斷成像檢測在門診保障的不同

#### Comparison of Clinical Prescribed Diagnostic Imaging Test Benefits

		終身保醫療計劃 PRUmed lifelong care plan (MLP)	保誠靈活自主醫保計劃 PRUHealth FlexiChoice Medical Plan (VFP/VFPR)	
			1) 現有保單 – 自 2023 年 7 月 1 日起， 首個保單週年日之前 Existing policy – before first policy anniversary day since 1 July 2023	1) 2023 年 7 月 1 日後簽發的新保單 New policy issued after 1 July 2023 2) 現有保單 – 自 2023 年 7 月 1 日起， 首個保單週年日後 Existing policy – after first policy anniversary day since 1 July 2023
	免找數服務 Cashless Service	<ul style="list-style-type: none"> <li>須由網絡醫療服務提供者或醫管局的書面建議 Must be recommended in writing by a network provider or HA under cashless service</li> <li>須於網絡成像中心進行檢測 Need to perform at the network imaging centre</li> </ul>	✓	✓
	實報實銷 Reimbursement	<ul style="list-style-type: none"> <li>須由註冊醫生提供書面建議 Must be recommended in writing by a registered doctor</li> <li>須於網絡成像中心進行檢測 Need to perform at the network imaging centre</li> </ul>	✗	✓
		<ul style="list-style-type: none"> <li>於非網絡成像中心進行檢測 Perform at the non-network imaging centre</li> </ul>	✗	✓
			指定身體部位* Specified body parts*	指定身體部位* Specified body parts*
			需分擔30%共同保險# Pay 30% of the coinsurance#	需分擔30%共同保險# Pay 30% of the coinsurance#

註：訂明診斷成像檢測是指電腦斷層掃描（“CT”掃描）、磁力共振掃描（“MRI”掃描）、正電子放射斷層掃描（“PET”掃描）、PET-CT組合及 PET-MRI組合，其保障不涵蓋諮詢費。

Remark: Prescribed Diagnostic Imaging Tests shall mean computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined. Consultation fee is not covered under the diagnostic imaging benefit.

\* 指定身體部位的診斷成像檢測包括 i) 就冠狀動脈進行電腦斷層掃描；ii) 就腦部、頸椎、腰椎及腹部（包括全腹、上腹或下腹）進行磁力共振掃描；及 iii) 就身體任何部位進行正電子放射斷層掃描。

Specified Diagnostic Imaging Tests on Specified Body Parts includes i) CT scan on coronary arteries; ii) MRI scan on brain, cervical spine, lumbar spine & abdomen (including whole abdomen, upper abdomen or lower abdomen); and iii) PET scan or PET-CT combined (no limitation on body parts).

# 會根據自願醫療保險計劃的分擔費用規定，賠償高達70%的合資格費用。

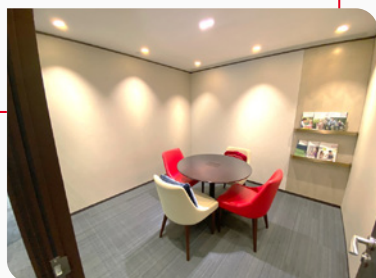
Meet the cost-sharing requirement of VHIS by covering up to 70% of the eligible expenses.

詳情請參閱保單條款。

Please refer to Policy Provision.



## 保誠健康辦公室 Prudential Health Office



醫務部已於尖沙咀保誠保險大樓 新增保誠健康辦公室，以協助客戶輕鬆完成核保程序，繼續履行為客戶提供最佳服務的承諾。

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

- 保誠健康辦公室地理位置優越，位處市區中心樞紐  
Prudential Health Office is located a prime location at the heart of the central business district
- 專業護士細心為客戶做好核保體檢的準備，也確保最高水平的私隱和舒適度  
Our highly qualified Registered Nurses take great care to prepare the customer for the exam and ensure a premium level of privacy and comfort
- 設獨立核保房間，迎合家庭核保需要  
Consultant rooms are designed for underwriting and medical assessment for families
- 保誠健康辦公室令核保準確度與服務效率倍數提升  
Prudential Health Office significantly enhances the accuracy and service level of customers' underwriting and onboarding journey

### Whatsapp 平台 Channel

自2023年3月起，我們推出了WhatsApp平台，以協助客戶使用以下服務：

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

- 使用及更新免費的體檢優惠卷，並尋找相關醫療服務提供者資訊  
Redeem and renew complimentary check-up coupons and discover the information on relevant medical service providers
- 處理其他一般查詢  
Provide support for general enquiry

客戶及理財顧問隨時隨地可透過WhatsApp聯絡保誠健康辦公室

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



請掃描以上二維碼  
聯絡保誠健康辦公室

Please scan the above QR code  
contact Prudential Health Office



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