PRU*myhealth*
prestige medical plan

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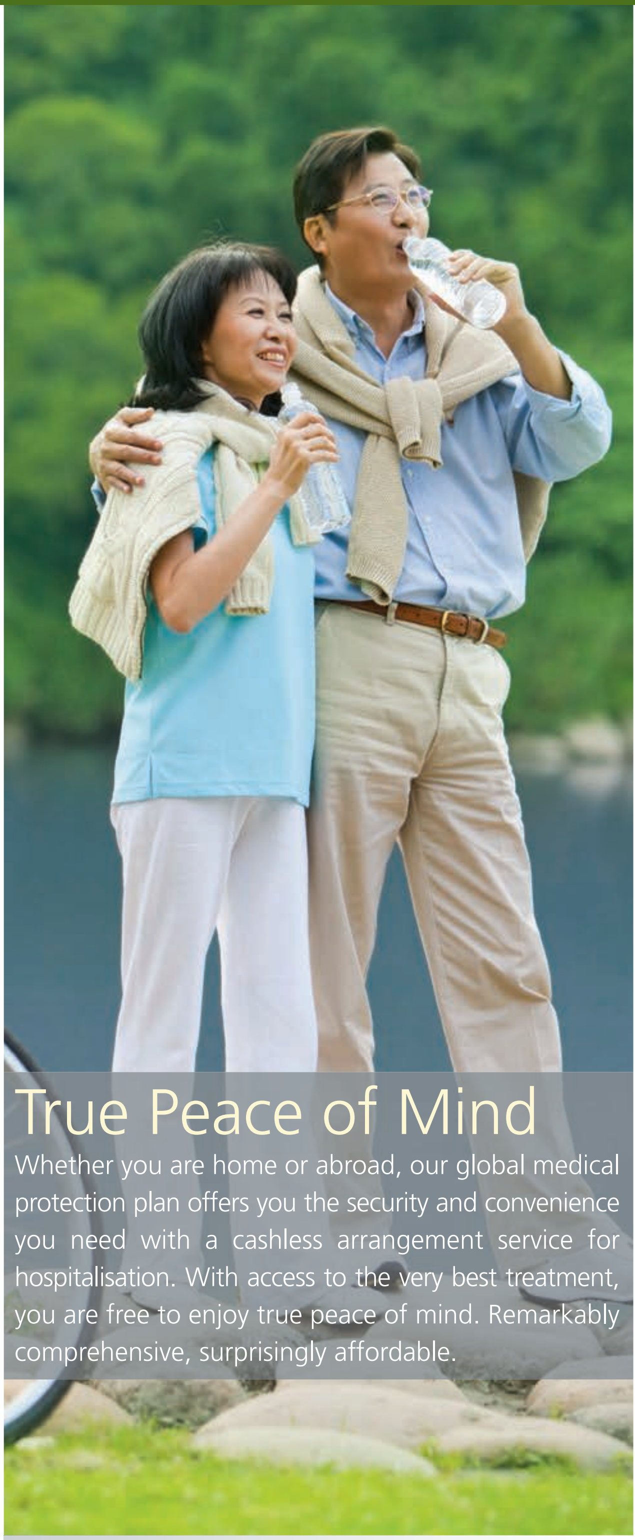

True Peace of Mind

Whether you are home or abroad, our global medical protection plan offers you the security and convenience you need with a cashless arrangement service for hospitalisation. With access to the very best treatment, you are free to enjoy true peace of mind. Remarkably comprehensive, surprisingly affordable.

Global health protection tailored for your convenience

At Prudential, we understand your goals include giving yourself and your family easy access to the best possible health protection supported by the very best service. Tailored for our most prestigious customers aged 1 to 70[i] (age next birthday), **PRU***myhealth prestige medical plan* (the "Plan") offers comprehensive medical protection with lifetime global coverage of up to US$6,250,000/ HK$50,000,000. What's more, you can top up your Plan with the supplementary outpatient, maternity and dental benefits. With full coverage for most benefit items of hospitalisation, you have a guaranteed right to renew your policy for life subject to applicable conditions[1,ii], enjoying comprehensive protection and real peace of mind.

(For details of the cashless arrangement service for hospitalisation, please refer to the relevant section on p.2 of this brochure.)

Plan Highlights

- ✓ **Cashless arrangement service** for hospitalisation
- ✓ **Full coverage** for most benefit items of hospitalisation up to US$6,250,000/HK$50,000,000 per lifetime limit
- ✓ **Global coverage** that allows worldwide hospitalisation and medical treatment
- ✓ **Lifetime guaranteed renewal**[1,ii] ensures you are always covered
- ✓ An array of **extra benefits and services** enhance your protection
- ✓ **Flexibility** to choose from a range of annual deductibles, coverage area and supplementary benefits

[i] Issue age of Maternity Benefit is 19-40 (age next birthday).

[ii] Except supplementary Maternity Benefit cover up to the age of 45 (age next birthday) and supplementary Dental Benefit cover up to the age of 75 (age next birthday) and subject to the terms and conditions of the policy provisions.

Flexibility to choose from a range of annual deductibles, coverage area and supplementary benefits

Whether you are looking for full cost cover or only significant medical cost cover, we offer you the freedom to choose from different levels of annual deductibles[8] upon application, or at each policy anniversary. This can help you manage the cost of your Plan and still receive protection against the unknown. To give you additional flexibility, you can reduce your existing annual deductible without having to undergo any medical underwriting once per lifetime at the policy anniversary that immediately follows the 55th, 60th or 65th birthday of the life assured. This allows you to gear up your protection in preparation for your retirement.

While this Plan offers excellent worldwide coverage, we understand you may not intend to seek medical care in the USA; thus we also offer you an alternative option - worldwide coverage excluding the USA. This way, without reducing your benefits items and limits, we can lower your premium.

Subject to relevant underwriting eligibility requirements, you may attach the supplementary Outpatient, Dental and Maternity Benefit[2] to the Plan to suit your personal needs.

Coverage Area

Benefits	Coverage Area
Core Benefits	• Worldwide coverage except USA; or • Worldwide coverage
Supplementary Outpatient Benefit	
Supplementary Maternity Benefit[2]	Worldwide coverage
Supplementary Dental Benefit	

Notes:

- Coverage area of supplementary Outpatient Benefit must follow the same coverage area as Core Benefits.
- For coverage area of "worldwide coverage except USA", we will cover the eligible medical expenses in the USA arising from accidents that occur in the USA only.
- Persons who have resided in the USA or have stayed/studied in the USA for 183 days or more in the past 12 months; or persons planning to stay/study in the USA in the next 12 months; or USA citizens are only eligible to select "worldwide coverage except USA" as the coverage area of the Core Benefits and the supplementary Outpatient Benefit.
- For the Core Benefits and the supplementary Outpatient Benefit, we reserve the right to change the coverage area from "worldwide coverage" to "worldwide coverage except USA" if the life assured has resided in the USA for 183 days or more in the past 12 months, otherwise we may not renew the policy.

Schedule of Benefits	
Overall annual limit (applicable to all Benefits payable under the policy)	US$2,500,000/HK$20,000,000
Overall lifetime limit[5]	US$6,250,000/HK$50,000,000
Annual deductible for Core Benefits (except Death Benefits)	US$0/1,000/3,125/7,500/12,000 HK$0/8,000/25,000/60,000/96,000

Benefit Items	Maximum Benefit Limit[4]
Core Benefits / **Entitled Level of Accommodation**	**Private Room[9]**
1. Confinement Benefits (waiting period: 30 days except for treatment due to accident)	
a. Hospital Daily Room & Board	Full cover
b. Doctor's Visit	Full cover
c. Miscellaneous Hospital Expenses	Full cover
d. Intensive Care^	Full cover
e. Specialist's Visit^	Full cover
f. Private Nursing^ Max. no. of days per policy year	Full cover 90 days
g. Daily Extra Bed for Family Member	Full cover
h. Psychiatric Treatment^ (per policy year) Max. no. of days per policy year	US$7,500/HK$60,000 30 days
2. Surgical Benefits	
a. Surgical Fees^	Full cover
b. Anaesthetist's Fee	Full cover
c. Operating Theatre Fees	Full cover
d. Medical Devices (per policy year)	US$43,750/HK$350,000
3. Accidental Treatment Benefits	
a. Accidental Outpatient Treatment	Full cover
b. Accidental Dental Treatment	Full cover
4. Pre- and Post-hospitalisation Benefits	
a. Pre-admission & Follow-up^ Outpatient Consultation	Full cover (1 visit per day)
b. Daily Post-Surgery Home Nursing^ Max. no. of days per policy year	Full cover 30 days
c. Post-hospitalisation Ancillary Service	Full cover
• by registered physiotherapist^/occupational therapist^/speech therapist^ Max. no. of total visits per policy year	30 visits (1 visit for each type of treatment per day)
• by registered chiropractor (per visit) Max. no. of visits per policy year	US$200/HK$1,600 15 visits (1 visit per day)
d. Rehabilitation^ (per policy year) Max. no of days per policy year	US$10,000/HK$80,000 60 days

^ Recommendation by a registered doctor or a specialist (if applicable) in writing is required

Benefit Items	Maximum Benefit Limit[4]
Core Benefits / **Entitled Level of Accommodation**	**Private Room[9]**
5. Extended Benefits	
a. Chemotherapy and Radiotherapy[^,*]	Full cover
b. Dialysis[^,*]	Full cover
c. Hospice Care (per lifetime)	US$25,000/HK$200,000
d. Pregnancy Complications[^,7] (waiting period: 300 days)	Full cover
e. Traditional Chinese Medicine (per policy year)	US$6,250/HK$50,000
• during confinement	US$65/HK$520 per day
• after confinement or day-surgery	US$100/HK$800 per visit (1 visit per day)
6. Death Benefits	
a. Compassionate Death Benefit	US$10,000/HK$80,000
b. Accidental Death Benefit (in addition to Compassionate Death Benefit)	US$10,000/HK$80,000
7. Other Services[3]	
a. Cashless Arrangement Service for Hospitalisation	✓
b. 24-hour Worldwide Emergency Assistance Services[▲]	✓

Supplementary Benefits	
1. Outpatient Benefit (waiting period: 30 days except for treatment due to accident)	**Maximum Benefit Limit[4]**
a. Outpatient Consultation Max. no. of visits per policy year	Full cover 50 visits
b. Ancillary Service (per policy year) by registered Chinese medicine practitioner/chiropractor/physiotherapist[^]	US$1,200/HK$9,600 (1 visit for each type of treatment per day)
c. Psychiatric Treatment (per policy year) Max. no. of visits per policy year	US$2,500/HK$20,000 15 visits (1 visit per day)
d. Laboratory Tests and Diagnostic Imaging[^]	Full cover
e. Prescribed Medicines and Drugs[^] (per policy year)	US$12,500/HK$100,000
f. Health Check-up and Vaccination (per policy year) (waiting period: 90 days)	US$500/HK$4,000 (1 health check-up and 1 course of vaccination)
2. Maternity Benefit (waiting period: 300 days)	**Maximum Benefit[4] Limit per Pregnancy**
a. Normal Delivery	US$6,250/HK$50,000
b. Caesarean Section	US$12,500/HK$100,000
3. Dental Benefit (waiting period: 180 days)	**Maximum Benefit[4] Limit per Policy Year**
a. Routine Dental Treatment	US$950/HK$7,600
b. Major Restorative Treatment	US$1,800/HK$14,400

^ Recommendation by a registered doctor or a specialist (if applicable) in writing is required

* On an outpatient basis

▲ Services will cease when the life assured reaches age 86 (age next birthday)

All expenses are subject to the terms and conditions of the Plan, including Reasonable and Customary Charges. Please refer to the policy provisions for full details of the benefits.

Reasonable and Customary Charges

We will only cover charges or expenses which are regarded as Reasonable and Customary Charges, which means that the charges for treatment, medical services and/or supplies received by the life assured must be Medically Necessary and do not exceed the usual level of charges for such treatment, medical services and/or supplies in the locality where the expense is incurred.

We may exercise our right to determine whether the charges for treatment, medical services and supplies are regarded as Reasonable and Customary Charges with reference to (but not limited to) a combination of our global experience and any relevant publication or information made available, such as the schedule of fees published by the government, relevant authorities and recognised medical association in the locality where the expense is incurred.

We may exercise our right to adjust any benefit payable in the event that there are any charges which are not Reasonable and Customary Charges.

Major Exclusions:

We will not provide coverage under the policy under any of the following circumstances:

1. Injury or illness (or signs and symptoms of which) existed before the effective date of the Plan or supplementary benefits (if applicable), or the effective date of reinstatement, whichever is later; or
2. Confinement/stay, treatment and/or charges incurred which are related to or arises as a direct or indirect result of:
   a. pregnancy, surrogacy, childbirth or termination of pregnancy (other than for pregnancy complications[7] specified in the Pregnancy Complications coverage under Extended Benefits), birth control, infertility or human assisted reproduction, or sterilisation of either sexes; or
   b. war, hostilities (whether war is declared or not), rebellion, insurrection, riot, or civil commotion, terrorist act, nuclear contamination, biological contamination or chemical contamination; or the life assured's participation in any criminal offence; or
   c. attempted suicide or self-inflicted injuries while sane or insane; use of narcotics, abuse of drug or alcohol, scuba diving or engaging in or taking part in any kind of race other than on foot, mountaineering involving the use of ropes or guides by the life assured; or
   d. cosmetic treatment/corrective aids and treatment of refractive errors performed on the life assured unless necessitated by injury caused by an accident and the cosmetic treatment plan is approved by us in advance within 90 days of the accident/the life assured receives the corrective aids treatment of refractive errors within 90 days of the accident; or
   e. procurement or use of medical appliances and medical devices (unless medical appliances and/or devices specified in the Medical Devices coverage under Surgical Benefits) for the benefit of the life assured; or experimental and/or unconventional medical technology/procedure/therapy performed on the life assured; or novel drugs/medicines/stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality; or
   f. convalescence or health check-ups; or vaccination and immunisation; or
   g. dental treatment or surgery (unless specified in the Accidental Dental Treatment coverage under the Accidental Treatment Benefits); or
   h. congenital or inherited disorder; or developmental conditions (only applicable before the life assured reaches age 17, age next birthday); or treatment or tests that relate to AIDS, HIV or AIDS-related complexes; or genetic testing or genetic counselling; or
   i. mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder of the life assured (unless specified in Psychiatric Treatment coverage under Confinement Benefits); or
   j. any confinement primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
   k. any treatment, investigation, services or supplies which are not Medically Necessary[6]; or non-medical services; or charges which exceed the Reasonable and Customary Charges, or treatment or tests which are not consistent with customary medical treatment or diagnosis; or
   l. sleep disorders; or treatment of obesity (including morbid obesity), or weight control programmes, or bariatric surgery; or
   m. costs incurred for identifying and procuring a replacement organ or removal of the organ from the donor, all associated transportation costs and administrative costs in relation to the transplant service; or
   n. treatment of sexually transmitted diseases; or sexual problems or gender issues; or
   o. any treatment whilst staying in hospital for more than 90 consecutive days if the life assured is in a vegetative state.

Applicable to supplementary Outpatient Benefit only

- All the Major Exclusions listed above except item 2f and 2i where the occurrence is covered under the Outpatient Benefit.

Applicable to supplementary Maternity Benefit only

- All the Major Exclusions listed above except item 1 and 2a where the occurrence is covered under the Maternity Benefit.
- Confinement, treatment and/or charges incurred are related to or arises as a direct or indirect result of surrogacy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes; or
- The infant is born in a place where neither parent of the infant is a legal resident or citizen of the place of birth; or
- Cost for nursery care of the infant during the confinement.

Applicable to supplementary Dental Benefit only

- All the Major Exclusions listed above except item 1 and 2g where the occurrence is covered under the Dental Benefit.

Please refer to the policy provision for full details of the exclusions.

Note:

The details listed above are for reference only and do not constitute any contract or any part thereof between Prudential Hong Kong Limited and any other parties. Regarding other details and the terms and conditions of this Plan, please refer to the policy document. Prudential will be happy to provide a specimen of the policy upon your request.

All cheques for premium payments should be crossed and made payable to "Prudential Hong Kong Limited".

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, or solicitation to buy, or a provision of any insurance product outside of Hong Kong. Prudential Hong Kong Limited does not offer or sell any insurance product in any jurisdictions outside of Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

Benefits at a Glance	
Core Benefits	✓ Full cover for most benefit items of hospitalisation or day surgeries ✓ Pre-admission and follow-up outpatient consultation
Supplementary Benefits (if applicable)	✓ Outpatient Benefit – including health check and vaccination ✓ Maternity Benefit[2] – normal delivery and caesarean section ✓ Dental Benefit – routine and major restorative dental treatment

Cashless arrangement service for hospitalisation[3]

If you need a hospital stay or day surgeries, you are free to choose the most appropriate medical practitioner for yourself. Simply seek our prior authorisation by completing a simple authorisation process before your visit to make sure you are aware of your coverage prior to receiving treatment, and are fully informed of any costs that are not covered. We will settle your eligible medical expenses directly with the hospital after your discharge or treatment.

The cashless arrangement service is available in most private hospitals of major cities around the world, including all of the private hospitals in Hong Kong. In addition, we also provide a 24/7 hotline to answer any questions you may have regarding the cashless arrangement.

Full coverage for most benefit items of hospitalisation

You are fully covered[4,iii] for the Reasonable and Customary Charges in relation to treatment or services which are Medically Necessary[6] for most benefit items including charges for room & board, doctor's visit and all your miscellaneous hospital expenses during confinement and surgical fees. You may rest assured that your health is sufficiently protected.

(For details of Reasonable and Customary Charges, please refer to the relevant section under the Schedule of Benefits)

Lifetime guaranteed renewal[1,ii]

With **PRU***myhealth prestige medical plan*, we assure protection for life, even if you live past 120. Furthermore, regardless of any change in your health conditions and claims history, you have a guaranteed right to renew your policy for life, subject to the continual availability of the Plan, terms and conditions applicable and the prevailing premium rates at the time of renewal.

An array of extra benefits and services

We take care of your well-being by extending coverage to include a variety of benefits and services, giving you an all-round protection in your moment of need:

- Chemotherapy (including targeted therapy) and radiotherapy on both inpatient and outpatient basis
- Dialysis on both inpatient and outpatient basis
- Surgical fees of organ transplant on the life assured
- Pregnancy complications[7] coverage
- Hospice care
- 24-hour Worldwide Emergency Assistance Services[3]

[iii] Subject to an overall annual limit of US$2,500,000/HK$20,000,000, an overall lifetime limit[5] of US$6,250,000/HK$50,000,000 and the annual deductible selected.

[iv] Except supplementary Maternity Benefit cover up to the age of 45 (age next birthday) and supplementary Dental Benefit cover up to the age of 75 (age next birthday) and subject to the terms and conditions of the policy provisions.

Note:

1 Lifetime guaranteed renewal is subject to conditions including the continual availability of the Plan to all policyowners already enrolled, terms and conditions applicable and the prevailing premium rates at the time of renewal. Prudential Hong Kong Limited ("Prudential") reserves the right to review the premium rates on each policy anniversary and adjust the premium rates accordingly across a particular risk class. Also, Prudential has the right to revise the terms and conditions and/or the schedule of benefits of the policy on each policy anniversary to reflect any past or foreseeable changes in medical practice and claims experience, and will apply the revision to all policies under the Plan. If we decide to no longer offer the Plan to all policyowners already enrolled, we will endeavour to enrol the life assured in another available medical plan at that time without any new individual terms or personal exclusions.

The policy will be terminated if any fraudulent claim has been made.

2 Outpatient Benefit is a pre-requisite for attaching Maternity Benefit.

3 Services including Cashless Arrangement Service for Hospitalisation and 24-hour Worldwide Emergency Assistance Services are provided by our designated service provider(s). We make no representation, warranty or undertaking as to the quality and availability of the aforesaid services, and shall not accept any responsibility or liability for the services provided by the designated service provider(s) concerned. Under no circumstance shall Prudential be responsible or liable for the acts or omissions or services of the designated service provider(s). Prudential reserves the right to replace any of the designated service provider(s) and review, revise and change the details, the terms and conditions of the aforesaid services to be provided from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving prior notice. The provision of such services by the designated service provider(s) and/or the acceptance thereof by you shall constitute a contract between you and the service provider(s) concerned which is separate and independent from the Plan.

4 The benefit amount payable (except Death Benefits) will be reduced by 50% in the event that: (1) the life assured has taken up residence in the USA for at least 183 days in the past 12 months at the time of confinement/stay receiving medical treatment and/or service in the USA; and/or (2) the life assured does not get prior authorisation from us for the confinement or day surgery received in the USA under Core Benefits, unless it is directly due to an accident.

5 Overall lifetime limit means the absolute cap on all amounts paid and payable in aggregate under all in-force and terminated **PRU***myhealth prestige medical plan* policies including the supplementary benefits (if any) covering the same life assured during his/her lifetime.

6 Confinement/stay, medical treatment and/or service is Medically Necessary if it is consistent with the diagnosis and customary medical treatment for the condition. The confinement/stay, medical treatment and/or service should also conform to the standards of generally accepted medical practice and not just for the convenience of the life assured, his/her relatives or the registered doctor. In case of hospital confinement, the medical treatment and/or service should be performed on the basis of the medical symptoms or conditions of the life assured that cannot be safely provided without hospital confinement.

7 The covered pregnancy complications only include ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre-eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum hemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism and pulmonary embolism of the pregnancy. The diagnosis date of the pregnancy complication must be after the policy has been in force for at least 300 days from the effective date of the Plan or reinstatement date, whichever is later.

8 You are required to undergo medical underwriting procedures if your existing annual deductible is reduced.

9 Private room refers to a room for life assured's private use during the confinement with its own private facilities including a bedroom and bath/shower room(s) only, but excluding any room of upper class with its own kitchen, dining or sitting room(s) or otherwise. The benefit payable will be adjusted if the confinement is in a room of class higher than private room.

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