

PRUHealth CoreChoice Medical Plan 保誠自主醫保計劃

Premium Table – Valid from April 2019
保費表 – 由2019年4月起生效

Medical Protection 醫療保障

Certified VHIS Standard Plan 自願醫保計劃之認可產品 — 標準計劃



Listening. Understanding. Delivering.

用心聆聽 實現您心



Standard Premium Schedule 標準保費表 - Annual Mode 年繳 (HKD)港元

Male 男性						Female 女性					
Age Next Birthday 下次生日 年齡	Standalone Plan 基本計劃	Rider 附加保障	Age Next Birthday 下次生日 年齡	Standalone Plan 基本計劃	Rider 附加保障	Age Next Birthday 下次生日 年齡	Standalone Plan 基本計劃	Rider 附加保障	Age Next Birthday 下次生日 年齡	Standalone Plan 基本計劃	Rider 附加保障
1	3,545.55	2,954.61	51	5,021.38	4,184.46	1	3,306.69	2,755.59	51	6,212.94	5,177.47
2	3,474.64	2,895.48	52	5,275.27	4,396.03	2	3,207.49	2,672.90	52	6,387.24	5,322.70
3	3,300.88	2,750.71	53	5,541.95	4,618.30	3	3,015.06	2,512.55	53	6,566.50	5,472.12
4	3,102.79	2,585.71	54	5,822.19	4,851.81	4	2,803.95	2,336.63	54	6,750.79	5,625.65
5	2,835.96	2,363.29	55	6,116.53	5,097.10	5	2,532.93	2,110.79	55	6,940.20	5,783.52
6	2,524.02	2,103.35	56	6,425.76	5,354.79	6	2,254.32	1,878.60	56	7,134.96	5,945.80
7	2,271.60	1,893.02	57	6,750.64	5,625.49	7	2,028.87	1,690.74	57	7,335.14	6,112.66
8	2,067.16	1,722.67	58	7,091.95	5,910.00	8	1,846.28	1,538.61	58	7,540.98	6,284.17
9	1,901.77	1,584.80	59	7,450.54	6,208.76	9	1,698.57	1,415.54	59	7,752.64	6,460.48
10	1,815.59	1,513.03	60	7,827.19	6,522.63	10	1,605.34	1,337.81	60	7,970.18	6,641.83
11	1,796.99	1,497.53	61	8,480.75	7,067.30	11	1,602.00	1,335.02	61	8,490.75	7,075.67
12	1,778.63	1,482.19	62	9,188.79	7,657.31	12	1,598.67	1,332.23	62	9,045.41	7,537.81
13	1,760.41	1,467.00	63	9,956.04	8,296.69	13	1,595.34	1,329.44	63	9,636.27	8,030.24
14	1,742.36	1,451.96	64	10,787.30	8,989.38	14	1,592.01	1,326.65	64	10,265.73	8,554.76
15	1,724.53	1,437.16	65	11,687.93	9,739.97	15	1,588.60	1,323.86	65	10,936.26	9,113.54
16	1,754.60	1,462.19	66	12,247.71	10,206.44	16	1,652.22	1,376.87	66	11,445.98	9,538.31
17	1,785.21	1,487.69	67	12,834.31	10,695.23	17	1,718.41	1,432.05	67	11,979.41	9,982.85
18	1,816.29	1,513.58	68	13,448.96	11,207.43	18	1,787.23	1,489.40	68	12,537.72	10,448.09
19	1,847.99	1,539.93	69	14,093.07	11,744.20	19	1,858.84	1,548.99	69	13,122.07	10,935.02
20	1,880.15	1,566.82	70	14,768.01	12,306.69	20	1,933.24	1,611.07	70	13,733.62	11,444.66
21	1,913.32	1,594.41	71	15,390.18	12,825.17	21	2,016.63	1,680.51	71	14,313.32	11,927.79
22	1,947.03	1,622.54	72	16,038.63	13,365.50	22	2,103.51	1,752.90	72	14,917.59	12,431.31
23	1,981.29	1,651.14	73	16,714.35	13,928.61	23	2,194.10	1,828.46	73	15,547.28	12,956.06
24	2,016.24	1,680.20	74	17,418.59	14,515.52	24	2,288.73	1,907.28	74	16,203.62	13,502.98
25	2,051.74	1,709.81	75	18,152.44	15,127.07	25	2,387.31	1,989.43	75	16,887.64	14,072.99
26	2,087.93	1,739.95	76	18,816.85	15,680.73	26	2,490.23	2,075.22	76	17,475.40	14,562.79
27	2,124.74	1,770.57	77	19,505.59	16,254.70	27	2,597.57	2,164.58	77	18,083.62	15,069.72
28	2,162.17	1,801.80	78	20,219.52	16,849.59	28	2,709.48	2,257.89	78	18,713.07	15,594.24
29	2,200.23	1,833.57	79	20,959.64	17,466.33	29	2,826.19	2,355.23	79	19,364.38	16,136.97
30	2,239.05	1,865.89	80	21,726.74	18,105.63	30	2,948.02	2,456.67	80	20,038.40	16,698.69
31	2,314.38	1,928.67	81	22,205.69	18,504.75	31	3,054.35	2,545.26	81	20,477.90	17,064.88
32	2,392.35	1,993.61	82*	22,681.77	18,901.48	32	3,164.48	2,637.09	82*	20,919.03	17,432.54
33	2,472.87	2,060.73	83*	23,160.80	19,300.68	33	3,278.64	2,732.19	83*	21,358.77	17,798.96
34	2,556.11	2,130.09	84*	23,638.04	19,698.41	34	3,396.90	2,830.77	84*	21,798.35	18,165.30
35	2,642.21	2,201.78	85*	24,113.89	20,094.90	35	3,519.35	2,932.83	85*	22,239.40	18,532.81
36	2,731.10	2,275.94	86*	24,593.15	20,494.26	36	3,646.30	3,038.62	86*	22,679.06	18,899.15
37	2,823.09	2,352.51	87*	25,069.00	20,890.82	37	3,777.82	3,148.21	87*	23,064.54	19,220.47
38	2,918.11	2,431.72	88*	25,470.07	21,225.08	38	3,914.06	3,261.74	88*	23,456.62	19,547.21
39	3,016.38	2,513.64	89*	25,877.64	21,564.69	39	4,055.19	3,379.31	89*	23,761.58	19,801.33
40	3,117.90	2,598.27	90*	26,188.18	21,823.46	40	4,201.43	3,501.22	90*	24,070.49	20,058.71
41	3,253.99	2,711.65	91*	26,502.44	22,085.33	41	4,356.97	3,630.88	91*	24,311.21	20,259.35
42	3,395.97	2,829.99	92*	26,740.91	22,284.12	42	4,518.33	3,765.26	92*	24,554.33	20,461.94
43	3,544.23	2,953.53	93*	26,882.97	22,402.46	43	4,685.57	3,904.68	93*	24,750.71	20,625.62
44	3,698.92	3,082.49	94*	27,015.80	22,513.13	44	4,859.02	4,049.22	94*	24,923.85	20,769.85
45	3,860.35	3,217.03	95*	27,146.86	22,622.41	45	5,038.90	4,199.11	95*	25,044.59	20,870.52
46	4,028.92	3,357.38	96*	27,279.85	22,733.23	46	5,225.52	4,354.57	96*	25,167.04	20,972.59
47	4,204.76	3,503.93	97*	27,409.27	22,841.03	47	5,418.96	4,515.77	97*	25,291.43	21,076.20
48	4,388.28	3,656.92	98*	27,541.80	22,951.47	48	5,619.53	4,682.94	98*	25,413.72	21,178.12
49	4,579.79	3,816.49	99*	27,674.86	23,062.37	49	5,827.61	4,856.31	99*	25,537.65	21,281.35
50	4,779.74	3,983.11	100*	27,808.63	23,173.82	50	6,043.37	5,036.11	100*	25,662.11	21,385.12

*For renewal only. 只供續保之用。

Please refer to the relevant remarks. 請參閱相關備註。

Remarks

1. Premium rates are valid from April 2019.
2. Premium rates **are not guaranteed** and **are yearly adjustable** based on the gender and attained age of the life assured and plan type at the time of plan renewal. We will determine the relevant premium rates on a Portfolio basis based on several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.
3. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
4. If your premium is paid on a non-annual basis, the modal premium amount will be equal to the annual premium multiplied by the modal factor as shown below:

Payment mode	Half-yearly	Quarterly	Monthly
Modal factor	0.5150	0.2620	0.0892

5. **This plan is guaranteed for renewal up to age 100 (attained age) of the life assured, subject to the premium rate, terms and conditions and Benefit Schedule that applies at that time.**
6. The information listed is for reference only and does not constitute any contract or any part thereof between Prudential and any other parties. **During the sales process, this document should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.**

備註

1. 保費率由2019年4月起生效。
2. **保費率並非保證不變**，將按計劃續保時受保人的性別及當時實際年齡及計劃類型而**按年調整**。保費率的調整將適用於所有同一類別保單，並基於不同因素，如保誠的索償及續保經驗、醫療費用通脹、預期未來醫療費用及任何適用之保障修訂。
3. 此標準保費表並未包括由保險業監管局徵收的保費徵費。
4. 如您並非以年繳方式繳付保費，每期保費金額為年繳保費乘以下列保費形式倍數：

繳付形式	半年繳	季繳	月繳
保費形式倍數	0.5150	0.2620	0.0892

5. 本計劃保證續保至受保人**100歲（實際年齡）**，惟需遵從續保時適用之保費率、條款及細則及保障表。
6. 資料只作參考之用，不能作為保誠與任何人士或團體所訂立之任何合約或該合約之任何部分。在銷售過程中此文件必須與有關之產品小冊子一起閱讀。有關保險計劃之產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。

Important information

Tax deduction under the Voluntary Health Insurance Scheme (VHIS)

The issuance of this plan does not necessarily mean you are eligible for any tax deduction for the premiums you have paid for this plan. For further information on tax deduction under the VHIS, please contact the Inland Revenue Department. We cannot provide you with any tax advice. If you have doubts, you should seek professional advice.

Suicide clause

If the life assured commits suicide regardless of sane or insane within 1 year from the effective date of the plan, the death benefit will be limited to a refund of the premiums paid without interest subject to the deduction of any amounts we have already paid and any indebtedness you owe us under the policy.

Cancellation right

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) and levy(ies) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by giving written notice to us within 21 calendar days immediately following either the day of delivery of (1) the policy or (2) the notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer or his/her nominated representative, whichever is earlier. Such notice must be signed by the customer and received directly by Prudential Hong Kong Limited at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period.

The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. If the currency of premium and levy payment is not the same as the plan currency, the refundable premium and levy amount in plan currency under this policy will be converted to the currency of premium and levy payment at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

重要信息

自願醫保計劃下的稅務扣減

即使成功投保本計劃，亦不代表您符合資格就本計劃已繳付的保費享有稅務扣減。有關自願醫保計劃下的稅務扣減詳情，請向稅務局查詢。我們不能為您提供任何稅務上的諮詢，如有任何疑問，請尋求專業諮詢。

自殺條款

假如受保人於計劃生效日起計1年內自殺，不論當時神智正常或失常，身故賠償將只限於退還已繳交的保費（不附利息），並扣除我們就本保單曾支付的任何金額及任何您未償還的欠款。

取消保單之權利

購買人壽保險計劃的客戶有權於冷靜期內取消保單，並可獲退回已扣除任何曾提取現金款項後之任何已繳付保費及保費徵費。只要保單未曾作出索償，客戶可於 (1) 保單或 (2) 有關通知書（以說明保單已經備妥及冷靜期的屆滿日）交付給客戶或其指定代表之日起計的21個曆日內，以較先者為準，以書面通知我們提出取消保單。該通知書必須由客戶簽署並由保誠保險有限公司於香港九龍尖沙咀廣東道21號海港城港威大廈保誠保險大樓8樓於冷靜期內直接收妥。

保費及保費徵費將以申請本保單時繳付保費及保費徵費之貨幣為單位退回。如繳付保費及保費徵費之貨幣與本計劃之保單貨幣不同，在本保單下退回之保費及保費徵費金額將按現行匯率兌換至繳付保費及保費徵費之貨幣支付，我們擁有絕對酌情權不時釐定有關匯率。冷靜期結束後，若客戶在保障期完結前取消保單，實際之現金價值（如適用）可能大幅少於您已繳付的保費總額。

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

與我們聯絡取得更多資料

如欲了解本計劃之詳情，請聯絡您的顧問或致電我們的客戶服務熱線2281 1333。

Notes

PRUHealth CoreChoice Medical Plan is underwritten by Prudential Hong Kong Limited (“Prudential”). You can always choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan is only available as a supplementary benefit which needs to be attached to a basic plan. This leaflet does not contain the full terms and conditions of this plan and is for reference only. It does not represent a contract between Prudential and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in the product brochure. For further details and the full terms and conditions of this plan, please ask Prudential for a sample of the policy document.

Prudential has the right to accept or decline any application based on the information provided by the policyholder and/or life assured in the application.

Please cross your cheque and make it payable to “Prudential Hong Kong Limited”.

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

註

保誠自主醫保計劃由保誠保險有限公司（「保誠」）承保。您可以選擇單獨投保本計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。此單張不包含本計劃的完整條款及細則並只作參考之用，不能作為保誠與任何人士或團體所訂立之任何合約。您應仔細閱讀產品小冊子載列的風險披露事項及主要不保範圍（如有）。如欲了解更多有關本計劃之其他詳情、完整條款及細則，請向保誠索取保單樣本以作參考。

保誠有權根據保單持有人及/或受保人在投保時所提供的資料接受或拒絕任何申請。

繳付保費之劃線支票抬頭請註明「保誠保險有限公司」。

此單張僅旨在香港派發，並不能詮釋為保誠在香港境外提供、出售或遊說購買任何保險產品。如在香港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。



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