

由2023年4月起生效  
Valid from April 2023



**PRUDENTIAL**  
保 誠 保 險

Listening. Understanding. Delivering.

用心聆聽 實現您心

自願醫保計劃之認可產品 — 靈活計劃 Certified VHIS Flexi Plan

保誠自願醫保尚賓計劃保費表

**PRU**Health VHIS VIP Plan Premium Table

醫療保障 Medical Protection

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

基本計劃/附加保障 Standalone Plan/Rider

0港元自付費 Deductible HKD 0

保障地域範圍 Territorial scope of cover

亞洲 Asia				全球(美國除外) Worldwide except USA			
下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium
1	11,287.2	62	47,860.0	1	12,416.0	62	52,646.4
2	11,287.2	63	51,454.4	2	12,416.0	63	56,600.0
3	11,287.2	64	55,204.0	3	12,416.0	64	60,724.8
4	11,287.2	65	61,075.2	4	12,416.0	65	67,182.4
5	11,287.2	66	66,603.2	5	12,416.0	66	73,263.2
6	11,203.2	67	72,220.8	6	12,323.2	67	79,443.2
7	11,119.2	68	77,342.4	7	12,231.2	68	85,076.8
8	11,048.0	69	79,060.8	8	12,152.8	69	86,967.2
9	10,964.0	70	81,639.2	9	12,060.8	70	89,803.2
10	10,880.8	71	85,780.0	10	11,968.8	71	94,358.4
11	10,796.0	72	90,984.8	11	11,876.0	72	100,083.2
12	10,712.0	73	94,100.0	12	11,783.2	73	103,510.4
13	10,627.2	74	97,108.0	13	11,689.6	74	106,819.2
14	10,543.2	75	100,497.6	14	11,597.6	75	110,547.2
15	10,459.2	76	107,714.4	15	11,504.8	76	118,485.6
16	10,363.2	77	111,828.8	16	11,399.2	77	123,012.0
17	10,278.4	78	115,945.6	17	11,306.4	78	127,540.0
18	10,195.2	79	120,060.8	18	11,214.4	79	132,067.2
19	10,110.4	80	124,812.8	19	11,121.6	80	137,294.4
20	10,026.4	81	131,148.8	20	11,028.8	81	144,264.0
21	9,942.4	*82	135,900.0	21	10,936.8	*82	149,490.4
22	9,858.4	*83	140,640.0	22	10,844.0	*83	154,704.0
23	10,160.0	*84	145,392.0	23	11,176.0	*84	159,931.2
24	10,662.4	*85	150,807.2	24	11,728.8	*85	165,888.0
25	10,964.8	*86	157,251.2	25	12,061.6	*86	172,976.0
26	11,668.8	*87	162,665.6	26	12,836.0	*87	178,932.0
27	12,272.0	*88	168,082.4	27	13,499.2	*88	184,890.4
28	13,076.8	*89	173,497.6	28	14,384.8	*89	190,847.2
29	13,680.0	*90	179,644.0	29	15,048.0	*90	197,608.8
30	14,081.6	*91	184,801.6	30	15,489.6	*91	203,281.6
31	14,384.8	*92	190,935.2	31	15,823.2	*92	210,028.8
32	14,686.4	*93	197,068.8	32	16,155.2	*93	216,776.0
33	14,887.2	*94	203,200.8	33	16,376.0	*94	223,520.8
34	15,188.8	*95	210,092.0	34	16,708.0	*95	231,101.6
35	15,791.2	*96	211,811.2	35	17,370.4	*96	232,992.0
36	16,095.2	*97	218,715.2	36	17,704.8	*97	240,586.4
37	16,195.2	*98	225,608.0	37	17,814.4	*98	248,168.8
38	16,496.8	*99	232,499.2	38	18,146.4	*99	255,748.8
39	16,898.4	*100	239,600.8	39	18,588.0	*100	263,560.8
40	16,999.2	*101	246,919.2	40	18,699.2	*101	271,611.2
41	17,200.8	*102	254,460.8	41	18,920.8	*102	279,907.2
42	18,256.8	*103	262,232.8	42	20,082.4	*103	288,456.0
43	19,314.4	*104	270,242.4	43	21,245.6	*104	297,266.4
44	20,371.2	*105	278,496.8	44	22,408.0	*105	306,346.4
45	21,426.4	*106	287,003.2	45	23,568.8	*106	315,703.2
46	22,484.8	*107	295,768.8	46	24,733.6	*107	325,345.6
47	23,542.4	*108	304,803.2	47	25,896.8	*108	335,283.2
48	24,597.6	*109	314,113.6	48	27,057.6	*109	345,524.8
49	25,654.4	*110	323,707.2	49	28,220.0	*110	356,077.6
50	26,712.0	*111	333,595.2	50	29,383.2	*111	366,954.4
51	27,768.0	*112	343,784.0	51	30,544.8	*112	378,162.4
52	28,824.8	*113	354,284.0	52	31,707.2	*113	389,712.8
53	29,417.6	*114	365,105.6	53	32,359.2	*114	401,616.0
54	31,001.6	*115	376,256.8	54	34,101.6	*115	413,882.4
55	32,585.6	*116	387,749.6	55	35,844.0	*116	426,524.8
56	33,491.2	*117	399,592.8	56	36,840.0	*117	439,552.0
57	35,527.2	*118	411,798.4	57	39,080.0	*118	452,978.4
58	38,016.8	*119	424,375.2	58	41,818.4	*119	466,812.8
59	40,279.2	*120	437,337.6	59	44,307.2	*120	481,071.2
60	42,995.2	*121+	450,696.0	60	47,294.4	*121+	495,765.6
61	45,693.6	*只供續保之用。For renewal only.		61	50,263.2	*只供續保之用。For renewal only.	

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

0港元自付費  
Deductible HKD 0

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

基本計劃/附加保障 Standalone Plan/Rider

20,000港元自付費 Deductible HKD 20,000

保障地域範圍 Territorial scope of cover

亞洲 Asia				全球(美國除外) Worldwide except USA			
下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium
1	4,623.2	62	19,600.0	1	5,085.6	62	21,560.0
2	4,623.2	63	20,487.2	2	5,085.6	63	22,536.0
3	4,623.2	64	21,373.6	3	5,085.6	64	23,511.2
4	4,623.2	65	22,545.6	4	5,085.6	65	24,800.0
5	4,623.2	66	24,806.4	5	5,085.6	66	27,287.2
6	4,488.0	67	27,541.6	6	4,936.8	67	30,296.0
7	4,353.6	68	29,018.4	7	4,788.8	68	31,920.0
8	4,222.4	69	30,666.4	8	4,644.8	69	33,732.8
9	4,177.6	70	32,112.8	9	4,595.2	70	35,324.0
10	4,134.4	71	34,398.4	10	4,548.0	71	37,838.4
11	4,089.6	72	36,576.0	11	4,498.4	72	40,233.6
12	4,044.0	73	38,023.2	12	4,448.8	73	41,825.6
13	4,000.0	74	39,469.6	13	4,400.0	74	43,416.8
14	3,956.8	75	41,156.0	14	4,352.8	75	45,272.0
15	3,912.0	76	44,111.2	15	4,303.2	76	48,522.4
16	3,863.2	77	45,795.2	16	4,249.6	77	50,374.4
17	3,817.6	78	47,482.4	17	4,199.2	78	52,230.4
18	3,773.6	79	49,167.2	18	4,151.2	79	54,084.0
19	3,730.4	80	51,112.8	19	4,103.2	80	56,224.0
20	3,684.0	81	53,708.0	20	4,052.8	81	59,079.2
21	3,640.0	*82	55,654.4	21	4,004.0	*82	61,220.0
22	3,564.0	*83	57,594.4	22	3,920.8	*83	63,353.6
23	3,782.4	*84	59,540.0	23	4,160.8	*84	65,494.4
24	4,000.0	*85	61,759.2	24	4,400.0	*85	67,935.2
25	4,216.8	*86	64,397.6	25	4,638.4	*86	70,837.6
26	4,434.4	*87	66,615.2	26	4,877.6	*87	73,276.8
27	4,652.8	*88	68,833.6	27	5,118.4	*88	75,716.8
28	4,869.6	*89	71,049.6	28	5,356.8	*89	78,154.4
29	5,087.2	*90	73,568.0	29	5,596.0	*90	80,924.8
30	5,304.8	*91	75,679.2	30	5,835.2	*91	83,247.2
31	5,505.6	*92	78,192.0	31	6,056.0	*92	86,011.2
32	5,600.8	*93	80,703.2	32	6,160.8	*93	88,773.6
33	5,687.2	*94	83,214.4	33	6,256.0	*94	91,536.0
34	5,798.4	*95	86,036.0	34	6,378.4	*95	94,640.0
35	5,908.8	*96	86,740.8	35	6,500.0	*96	95,415.2
36	6,020.0	*97	89,568.8	36	6,622.4	*97	98,525.6
37	6,156.0	*98	92,391.2	37	6,772.0	*98	101,630.4
38	6,285.6	*99	95,212.8	38	6,914.4	*99	104,734.4
39	6,451.2	*100	98,119.2	39	7,096.0	*100	107,931.2
40	6,497.6	*101	101,116.0	40	7,147.2	*101	111,228.0
41	6,552.8	*102	104,203.2	41	7,208.0	*102	114,623.2
42	6,904.8	*103	107,385.6	42	7,595.2	*103	118,124.0
43	7,159.2	*104	110,664.0	43	7,875.2	*104	121,730.4
44	7,318.4	*105	114,043.2	44	8,050.4	*105	125,447.2
45	7,720.0	*106	117,525.6	45	8,492.0	*106	129,278.4
46	8,128.8	*107	121,114.4	46	8,941.6	*107	133,225.6
47	8,530.4	*108	124,812.0	47	9,383.2	*108	137,293.6
48	8,966.4	*109	128,623.2	48	9,863.2	*109	141,485.6
49	9,399.2	*110	132,551.2	49	10,339.2	*110	145,806.4
50	10,201.6	*111	136,599.2	50	11,221.6	*111	150,259.2
51	11,000.8	*112	140,769.6	51	12,100.8	*112	154,846.4
52	11,804.0	*113	145,068.0	52	12,984.8	*113	159,575.2
53	12,047.2	*114	149,497.6	53	13,252.0	*114	164,447.2
54	12,696.8	*115	154,062.4	54	13,966.4	*115	169,468.8
55	13,344.8	*116	158,766.4	55	14,679.2	*116	174,643.2
56	13,715.2	*117	163,614.4	56	15,086.4	*117	179,976.0
57	14,549.6	*118	168,611.2	57	16,004.8	*118	185,472.0
58	15,569.6	*119	173,759.2	58	17,126.4	*119	191,135.2
59	16,496.0	*120	179,064.8	59	18,145.6	*120	196,971.2
60	17,608.0	*121+	184,532.8	60	19,368.8	*121+	202,986.4
61	18,714.4	*只供續保之用。For renewal only.		61	20,585.6	*只供續保之用。For renewal only.	

20,000港元自付費  
Deductible HKD 20,000

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

基本計劃/附加保障 Standalone Plan/Rider

50,000港元自付費 Deductible HKD 50,000

保障地域範圍 Territorial scope of cover

亞洲 Asia				全球(美國除外) Worldwide except USA			
下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium
1	3,815.2	62	15,644.0	1	4,196.8	62	17,208.8
2	3,815.2	63	16,351.2	2	4,196.8	63	17,986.4
3	3,815.2	64	17,341.6	3	4,196.8	64	19,076.0
4	3,815.2	65	18,293.6	4	4,196.8	65	20,123.2
5	3,815.2	66	20,127.2	5	4,196.8	66	22,140.0
6	3,704.8	67	22,344.0	6	4,075.2	67	24,578.4
7	3,592.8	68	23,544.0	7	3,952.0	68	25,898.4
8	3,484.8	69	24,880.8	8	3,833.6	69	27,368.8
9	3,449.6	70	26,055.2	9	3,794.4	70	28,660.8
10	3,412.0	71	27,908.8	10	3,753.6	71	30,700.0
11	3,376.0	72	29,676.0	11	3,713.6	72	32,644.0
12	3,338.4	73	30,851.2	12	3,672.0	73	33,936.0
13	3,302.4	74	32,023.2	13	3,632.8	74	35,225.6
14	3,264.8	75	33,392.0	14	3,591.2	75	36,731.2
15	3,228.0	76	35,788.8	15	3,551.2	76	39,368.0
16	3,188.0	77	37,156.8	16	3,507.2	77	40,872.8
17	3,152.0	78	38,524.8	17	3,467.2	78	42,377.6
18	3,115.2	79	39,891.2	18	3,426.4	79	43,880.0
19	3,078.4	80	41,470.4	19	3,386.4	80	45,617.6
20	3,040.8	81	43,575.2	20	3,344.8	81	47,932.8
21	3,005.6	*82	45,154.4	21	3,306.4	*82	49,669.6
22	2,942.4	*83	46,728.8	22	3,236.8	*83	51,401.6
23	3,121.6	*84	48,308.8	23	3,433.6	*84	53,140.0
24	3,300.8	*85	50,108.0	24	3,631.2	*85	55,119.2
25	3,481.6	*86	52,248.8	25	3,829.6	*86	57,473.6
26	3,660.8	*87	54,048.0	26	4,027.2	*87	59,452.8
27	3,840.0	*88	55,846.4	27	4,224.0	*88	61,431.2
28	4,020.0	*89	57,646.4	28	4,422.4	*89	63,411.2
29	4,199.2	*90	59,688.8	29	4,619.2	*90	65,657.6
30	4,379.2	*91	61,401.6	30	4,816.8	*91	67,541.6
31	4,558.4	*92	63,440.0	31	5,014.4	*92	69,784.0
32	4,650.4	*93	65,477.6	32	5,115.2	*93	72,025.6
33	4,742.4	*94	67,515.2	33	5,216.8	*94	74,266.4
34	4,834.4	*95	69,804.8	34	5,317.6	*95	76,785.6
35	4,927.2	*96	70,376.8	35	5,420.0	*96	77,414.4
36	5,019.2	*97	72,671.2	36	5,520.8	*97	79,938.4
37	5,112.0	*98	74,959.2	37	5,623.2	*98	82,455.2
38	5,204.0	*99	77,250.4	38	5,724.8	*99	84,975.2
39	5,340.8	*100	79,610.4	39	5,875.2	*100	87,571.2
40	5,397.6	*101	82,043.2	40	5,937.6	*101	90,247.2
41	5,464.8	*102	84,550.4	41	6,011.2	*102	93,005.6
42	5,733.6	*103	87,133.6	42	6,307.2	*103	95,847.2
43	5,944.8	*104	89,796.0	43	6,539.2	*104	98,776.0
44	6,077.6	*105	92,539.2	44	6,685.6	*105	101,792.8
45	6,303.2	*106	95,368.0	45	6,933.6	*106	104,904.8
46	6,636.0	*107	98,280.8	46	7,300.0	*107	108,108.8
47	6,964.0	*108	101,284.8	47	7,660.8	*108	111,413.6
48	7,296.8	*109	104,379.2	48	8,026.4	*109	114,816.8
49	7,626.4	*110	107,568.8	49	8,388.8	*110	118,325.6
50	8,277.6	*111	110,855.2	50	9,105.6	*111	121,940.8
51	8,781.6	*112	114,242.4	51	9,660.0	*112	125,666.4
52	9,421.6	*113	117,732.8	52	10,364.0	*113	129,506.4
53	9,616.0	*114	121,330.4	53	10,577.6	*114	133,463.2
54	10,133.6	*115	125,038.4	54	11,147.2	*115	137,542.4
55	10,652.0	*116	128,859.2	55	11,717.6	*116	141,744.8
56	10,948.0	*117	132,796.0	56	12,043.2	*117	146,076.0
57	11,612.0	*118	136,853.6	57	12,773.6	*118	150,539.2
58	12,426.4	*119	141,035.2	58	13,668.8	*119	155,138.4
59	13,164.8	*120	145,344.8	59	14,481.6	*120	159,879.2
60	14,053.6	*121+	149,786.4	60	15,459.2	*121+	164,764.8
61	14,935.2	*只供續保之用。For renewal only.		61	16,428.8	*只供續保之用。For renewal only.	

50,000港元自付費  
Deductible HKD 50,000

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

基本計劃/附加保障 Standalone Plan/Rider

96,000港元自付費 Deductible HKD 96,000

保障地域範圍 Territorial scope of cover

亞洲 Asia				全球(美國除外) Worldwide except USA			
下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium
1	2,784.8	62	11,420.0	1	3,063.2	62	12,562.4
2	2,784.8	63	11,936.0	2	3,063.2	63	13,129.6
3	2,784.8	64	12,659.2	3	3,063.2	64	13,924.8
4	2,784.8	65	13,354.4	4	3,063.2	65	14,689.6
5	2,784.8	66	14,692.8	5	3,063.2	66	16,162.4
6	2,704.8	67	16,311.2	6	2,975.2	67	17,942.4
7	2,622.4	68	17,187.2	7	2,884.8	68	18,905.6
8	2,544.0	69	18,163.2	8	2,798.4	69	19,979.2
9	2,518.4	70	19,020.0	9	2,770.4	70	20,922.4
10	2,490.4	71	20,373.6	10	2,739.2	71	22,411.2
11	2,464.8	72	21,663.2	11	2,711.2	72	23,829.6
12	2,436.8	73	22,521.6	12	2,680.8	73	24,773.6
13	2,410.4	74	23,376.8	13	2,651.2	74	25,714.4
14	2,383.2	75	24,376.0	14	2,621.6	75	26,813.6
15	2,356.8	76	26,125.6	15	2,592.8	76	28,738.4
16	2,327.2	77	27,124.8	16	2,560.0	77	29,837.6
17	2,300.8	78	28,123.2	17	2,531.2	78	30,935.2
18	2,274.4	79	29,120.8	18	2,501.6	79	32,032.8
19	2,247.2	80	30,273.6	19	2,472.0	80	33,300.8
20	2,220.0	81	31,809.6	20	2,442.4	81	34,990.4
21	2,194.4	*82	32,962.4	21	2,413.6	*82	36,258.4
22	2,148.0	*83	34,112.0	22	2,363.2	*83	37,523.2
23	2,278.4	*84	35,265.6	23	2,506.4	*84	38,792.0
24	2,409.6	*85	36,579.2	24	2,650.4	*85	40,236.8
25	2,541.6	*86	38,141.6	25	2,796.0	*86	41,956.0
26	2,672.0	*87	39,455.2	26	2,939.2	*87	43,400.8
27	2,803.2	*88	40,768.0	27	3,083.2	*88	44,844.8
28	2,934.4	*89	42,081.6	28	3,228.0	*89	46,289.6
29	3,065.6	*90	43,572.8	29	3,372.0	*90	47,930.4
30	3,196.8	*91	44,823.2	30	3,516.8	*91	49,305.6
31	3,328.0	*92	46,311.2	31	3,660.8	*92	50,942.4
32	3,394.4	*93	47,798.4	32	3,733.6	*93	52,578.4
33	3,461.6	*94	49,286.4	33	3,808.0	*94	54,215.2
34	3,528.8	*95	50,957.6	34	3,881.6	*95	56,053.6
35	3,596.8	*96	51,375.2	35	3,956.8	*96	56,512.8
36	3,664.0	*97	53,049.6	36	4,030.4	*97	58,354.4
37	3,732.0	*98	54,720.0	37	4,105.6	*98	60,192.0
38	3,799.2	*99	56,392.8	38	4,179.2	*99	62,032.0
39	3,898.4	*100	58,115.2	39	4,288.0	*100	63,926.4
40	3,940.0	*101	59,891.2	40	4,334.4	*101	65,880.0
41	3,989.6	*102	61,721.6	41	4,388.8	*102	67,893.6
42	4,185.6	*103	63,607.2	42	4,604.0	*103	69,968.0
43	4,340.0	*104	65,551.2	43	4,774.4	*104	72,106.4
44	4,436.8	*105	67,553.6	44	4,880.8	*105	74,308.8
45	4,601.6	*106	69,618.4	45	5,061.6	*106	76,580.0
46	4,844.0	*107	71,744.8	46	5,328.8	*107	78,919.2
47	5,084.0	*108	73,937.6	47	5,592.8	*108	81,331.2
48	5,326.4	*109	76,196.8	48	5,859.2	*109	83,816.8
49	5,567.2	*110	78,525.6	49	6,124.0	*110	86,378.4
50	6,042.4	*111	80,924.0	50	6,646.4	*111	89,016.8
51	6,410.4	*112	83,396.8	51	7,051.2	*112	91,736.8
52	6,877.6	*113	85,944.8	52	7,565.6	*113	94,539.2
53	7,020.0	*114	88,571.2	53	7,722.4	*114	97,428.0
54	7,397.6	*115	91,278.4	54	8,137.6	*115	100,406.4
55	7,776.0	*116	94,067.2	55	8,553.6	*116	103,473.6
56	7,992.0	*117	96,940.8	56	8,791.2	*117	106,635.2
57	8,476.8	*118	99,903.2	57	9,324.8	*118	109,893.6
58	9,071.2	*119	102,956.0	58	9,978.4	*119	113,252.0
59	9,610.4	*120	106,101.6	59	10,571.2	*120	116,712.0
60	10,259.2	*121+	109,344.0	60	11,284.8	*121+	120,278.4
61	10,902.4	*只供續保之用。For renewal only.		61	11,992.8	*只供續保之用。For renewal only.	

96,000 港元自付費  
Deductible HKD 96,000

# 標準保費表 Standard Premium Schedule – 年繳 Annual Mode (美元 USD)

基本計劃/附加保障 Standalone Plan/Rider

0美元自付費 Deductible USD 0

保障地域範圍 Territorial scope of cover

亞洲 Asia				全球(美國除外) Worldwide except USA			
下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium
1	1410.9	62	5,982.5	1	1,552.0	62	6,580.8
2	1,410.9	63	6,431.8	2	1,552.0	63	7,075.0
3	1,410.9	64	6,900.5	3	1,552.0	64	7,590.6
4	1,410.9	65	7,634.4	4	1,552.0	65	8,397.8
5	1,410.9	66	8,325.4	5	1,552.0	66	9,157.9
6	1,400.4	67	9,027.6	6	1,540.4	67	9,930.4
7	1,389.9	68	9,667.8	7	1,528.9	68	10,634.6
8	1,381.0	69	9,882.6	8	1,519.1	69	10,870.9
9	1,370.5	70	10,204.9	9	1,507.6	70	11,225.4
10	1,360.1	71	10,722.5	10	1,496.1	71	11,794.8
11	1,349.5	72	11,373.1	11	1,484.5	72	12,510.4
12	1,339.0	73	11,762.5	12	1,472.9	73	12,938.8
13	1,328.4	74	12,138.5	13	1,461.2	74	13,352.4
14	1,317.9	75	12,562.2	14	1,449.7	75	13,818.4
15	1,307.4	76	13,464.3	15	1,438.1	76	14,810.7
16	1,295.4	77	13,978.6	16	1,424.9	77	15,376.5
17	1,284.8	78	14,493.2	17	1,413.3	78	15,942.5
18	1,274.4	79	15,007.6	18	1,401.8	79	16,508.4
19	1,263.8	80	15,601.6	19	1,390.2	80	17,161.8
20	1,253.3	81	16,393.6	20	1,378.6	81	18,033.0
21	1,242.8	*82	16,987.5	21	1,367.1	*82	18,686.3
22	1,232.3	*83	17,580.0	22	1,355.5	*83	19,338.0
23	1,270.0	*84	18,174.0	23	1,397.0	*84	19,991.4
24	1,332.8	*85	18,850.9	24	1,466.1	*85	20,736.0
25	1,370.6	*86	19,656.4	25	1,507.7	*86	21,622.0
26	1,458.6	*87	20,333.2	26	1,604.5	*87	22,366.5
27	1,534.0	*88	21,010.3	27	1,687.4	*88	23,111.3
28	1,634.6	*89	21,687.2	28	1,798.1	*89	23,855.9
29	1,710.0	*90	22,455.5	29	1,881.0	*90	24,701.1
30	1,760.2	*91	23,100.2	30	1,936.2	*91	25,410.2
31	1,798.1	*92	23,866.9	31	1,977.9	*92	26,253.6
32	1,835.8	*93	24,633.6	32	2,019.4	*93	27,097.0
33	1,860.9	*94	25,400.1	33	2,047.0	*94	27,940.1
34	1,898.6	*95	26,261.5	34	2,088.5	*95	28,887.7
35	1,973.9	*96	26,476.4	35	2,171.3	*96	29,124.0
36	2,011.9	*97	27,339.4	36	2,213.1	*97	30,073.3
37	2,024.4	*98	28,201.0	37	2,226.8	*98	31,021.1
38	2,062.1	*99	29,062.4	38	2,268.3	*99	31,968.6
39	2,112.3	*100	29,950.1	39	2,323.5	*100	32,945.1
40	2,124.9	*101	30,864.9	40	2,337.4	*101	33,951.4
41	2,150.1	*102	31,807.6	41	2,365.1	*102	34,988.4
42	2,282.1	*103	32,779.1	42	2,510.3	*103	36,057.0
43	2,414.3	*104	33,780.3	43	2,655.7	*104	37,158.3
44	2,546.4	*105	34,812.1	44	2,801.0	*105	38,293.3
45	2,678.3	*106	35,875.4	45	2,946.1	*106	39,462.9
46	2,810.6	*107	36,971.1	46	3,091.7	*107	40,668.2
47	2,942.8	*108	38,100.4	47	3,237.1	*108	41,910.4
48	3,074.7	*109	39,264.2	48	3,382.2	*109	43,190.6
49	3,206.8	*110	40,463.4	49	3,527.5	*110	44,509.7
50	3,339.0	*111	41,699.4	50	3,672.9	*111	45,869.3
51	3,471.0	*112	42,973.0	51	3,818.1	*112	47,270.3
52	3,603.1	*113	44,285.5	52	3,963.4	*113	48,714.1
53	3,677.2	*114	45,638.2	53	4,044.9	*114	50,202.0
54	3,875.2	*115	47,032.1	54	4,262.7	*115	51,735.3
55	4,073.2	*116	48,468.7	55	4,480.5	*116	53,315.6
56	4,186.4	*117	49,949.1	56	4,605.0	*117	54,944.0
57	4,440.9	*118	51,474.8	57	4,885.0	*118	56,622.3
58	4,752.1	*119	53,046.9	58	5,227.3	*119	58,351.6
59	5,034.9	*120	54,667.2	59	5,538.4	*120	60,133.9
60	5,374.4	*121+	56,337.0	60	5,911.8	*121+	61,970.7
61	5,711.7	*只供續保之用。 For renewal only.		61	6,282.9	*只供續保之用。 For renewal only.	

0美元自付費  
Deductible USD 0

# 標準保費表 Standard Premium Schedule – 年繳 Annual Mode (美元 USD)

基本計劃/附加保障 Standalone Plan/Rider

2,500美元自付費 Deductible USD 2,500

保障地域範圍 Territorial scope of cover

亞洲 Asia				全球(美國除外) Worldwide except USA			
下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium
1	577.9	62	2,450.0	1	635.7	62	2,695.0
2	577.9	63	2,560.9	2	635.7	63	2,817.0
3	577.9	64	2,671.7	3	635.7	64	2,938.9
4	577.9	65	2,818.2	4	635.7	65	3,100.0
5	577.9	66	3,100.8	5	635.7	66	3,410.9
6	561.0	67	3,442.7	6	617.1	67	3,787.0
7	544.2	68	3,627.3	7	598.6	68	3,990.0
8	527.8	69	3,833.3	8	580.6	69	4,216.6
9	522.2	70	4,014.1	9	574.4	70	4,415.5
10	516.8	71	4,299.8	10	568.5	71	4,729.8
11	511.2	72	4,572.0	11	562.3	72	5,029.2
12	505.5	73	4,752.9	12	556.1	73	5,228.2
13	500.0	74	4,933.7	13	550.0	74	5,427.1
14	494.6	75	5,144.5	14	544.1	75	5,659.0
15	489.0	76	5,513.9	15	537.9	76	6,065.3
16	482.9	77	5,724.4	16	531.2	77	6,296.8
17	477.2	78	5,935.3	17	524.9	78	6,528.8
18	471.7	79	6,145.9	18	518.9	79	6,760.5
19	466.3	80	6,389.1	19	512.9	80	7,028.0
20	460.5	81	6,713.5	20	506.6	81	7,384.9
21	455.0	*82	6,956.8	21	500.5	*82	7,652.5
22	445.5	*83	7,199.3	22	490.1	*83	7,919.2
23	472.8	*84	7,442.5	23	520.1	*84	8,186.8
24	500.0	*85	7,719.9	24	550.0	*85	8,491.9
25	527.1	*86	8,049.7	25	579.8	*86	8,854.7
26	554.3	*87	8,326.9	26	609.7	*87	9,159.6
27	581.6	*88	8,604.2	27	639.8	*88	9,464.6
28	608.7	*89	8,881.2	28	669.6	*89	9,769.3
29	635.9	*90	9,196.0	29	699.5	*90	10,115.6
30	663.1	*91	9,459.9	30	729.4	*91	10,405.9
31	688.2	*92	9,774.0	31	757.0	*92	10,751.4
32	700.1	*93	10,087.9	32	770.1	*93	11,096.7
33	710.9	*94	10,401.8	33	782.0	*94	11,442.0
34	724.8	*95	10,754.5	34	797.3	*95	11,830.0
35	738.6	*96	10,842.6	35	812.5	*96	11,926.9
36	752.5	*97	11,196.1	36	827.8	*97	12,315.7
37	769.5	*98	11,548.9	37	846.5	*98	12,703.8
38	785.7	*99	11,901.6	38	864.3	*99	13,091.8
39	806.4	*100	12,264.9	39	887.0	*100	13,491.4
40	812.2	*101	12,639.5	40	893.4	*101	13,903.5
41	819.1	*102	13,025.4	41	901.0	*102	14,327.9
42	863.1	*103	13,423.2	42	949.4	*103	14,765.5
43	894.9	*104	13,833.0	43	984.4	*104	15,216.3
44	914.8	*105	14,255.4	44	1,006.3	*105	15,680.9
45	965.0	*106	14,690.7	45	1,061.5	*106	16,159.8
46	1,016.1	*107	15,139.3	46	1,117.7	*107	16,653.2
47	1,066.3	*108	15,601.5	47	1,172.9	*108	17,161.7
48	1,120.8	*109	16,077.9	48	1,232.9	*109	17,685.7
49	1,174.9	*110	16,568.9	49	1,292.4	*110	18,225.8
50	1,275.2	*111	17,074.9	50	1,402.7	*111	18,782.4
51	1,375.1	*112	17,596.2	51	1,512.6	*112	19,355.8
52	1,475.5	*113	18,133.5	52	1,623.1	*113	19,946.9
53	1,505.9	*114	18,687.2	53	1,656.5	*114	20,555.9
54	1,587.1	*115	19,257.8	54	1,745.8	*115	21,183.6
55	1,668.1	*116	19,845.8	55	1,834.9	*116	21,830.4
56	1,714.4	*117	20,451.8	56	1,885.8	*117	22,497.0
57	1,818.7	*118	21,076.4	57	2,000.6	*118	23,184.0
58	1,946.2	*119	21,719.9	58	2,140.8	*119	23,891.9
59	2,062.0	*120	22,383.1	59	2,268.2	*120	24,621.4
60	2,201.0	*121+	23,066.6	60	2,421.1	*121+	25,373.3
61	2,339.3	*只供續保之用。 For renewal only.		61	2,573.2	*只供續保之用。 For renewal only.	

2,500美元自付費  
Deductible USD 2,500

# 標準保費表 Standard Premium Schedule – 年繳 Annual Mode (美元 USD)

基本計劃/附加保障 Standalone Plan/Rider

6,250美元自付費 Deductible USD 6,250

保障地域範圍 Territorial scope of cover

亞洲 Asia				全球(美國除外) Worldwide except USA			
下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium
1	476.9	62	1,955.5	1	524.6	62	2,151.1
2	476.9	63	2,043.9	2	524.6	63	2,248.3
3	476.9	64	2,167.7	3	524.6	64	2,384.5
4	476.9	65	2,286.7	4	524.6	65	2,515.4
5	476.9	66	2,515.9	5	524.6	66	2,767.5
6	463.1	67	2,793.0	6	509.4	67	3,072.3
7	449.1	68	2,943.0	7	494.0	68	3,237.3
8	435.6	69	3,110.1	8	479.2	69	3,421.1
9	431.2	70	3,256.9	9	474.3	70	3,582.6
10	426.5	71	3,488.6	10	469.2	71	3,837.5
11	422.0	72	3,709.5	11	464.2	72	4,080.5
12	417.3	73	3,856.4	12	459.0	73	4,242.0
13	412.8	74	4,002.9	13	454.1	74	4,403.2
14	408.1	75	4,174.0	14	448.9	75	4,591.4
15	403.5	76	4,473.6	15	443.9	76	4,921.0
16	398.5	77	4,644.6	16	438.4	77	5,109.1
17	394.0	78	4,815.6	17	433.4	78	5,297.2
18	389.4	79	4,986.4	18	428.3	79	5,485.0
19	384.8	80	5,183.8	19	423.3	80	5,702.2
20	380.1	81	5,446.9	20	418.1	81	5,991.6
21	375.7	*82	5,644.3	21	413.3	*82	6,208.7
22	367.8	*83	5,841.1	22	404.6	*83	6,425.2
23	390.2	*84	6,038.6	23	429.2	*84	6,642.5
24	412.6	*85	6,263.5	24	453.9	*85	6,889.9
25	435.2	*86	6,531.1	25	478.7	*86	7,184.2
26	457.6	*87	6,756.0	26	503.4	*87	7,431.6
27	480.0	*88	6,980.8	27	528.0	*88	7,678.9
28	502.5	*89	7,205.8	28	552.8	*89	7,926.4
29	524.9	*90	7,461.1	29	577.4	*90	8,207.2
30	547.4	*91	7,675.2	30	602.1	*91	8,442.7
31	569.8	*92	7,930.0	31	626.8	*92	8,723.0
32	581.3	*93	8,184.7	32	639.4	*93	9,003.2
33	592.8	*94	8,439.4	33	652.1	*94	9,283.3
34	604.3	*95	8,725.6	34	664.7	*95	9,598.2
35	615.9	*96	8,797.1	35	677.5	*96	9,676.8
36	627.4	*97	9,083.9	36	690.1	*97	9,992.3
37	639.0	*98	9,369.9	37	702.9	*98	10,306.9
38	650.5	*99	9,656.3	38	715.6	*99	10,621.9
39	667.6	*100	9,951.3	39	734.4	*100	10,946.4
40	674.7	*101	10,255.4	40	742.2	*101	11,280.9
41	683.1	*102	10,568.8	41	751.4	*102	11,625.7
42	716.7	*103	10,891.7	42	788.4	*103	11,980.9
43	743.1	*104	11,224.5	43	817.4	*104	12,347.0
44	759.7	*105	11,567.4	44	835.7	*105	12,724.1
45	787.9	*106	11,921.0	45	866.7	*106	13,113.1
46	829.5	*107	12,285.1	46	912.5	*107	13,513.6
47	870.5	*108	12,660.6	47	957.6	*108	13,926.7
48	912.1	*109	13,047.4	48	1,003.3	*109	14,352.1
49	953.3	*110	13,446.1	49	1,048.6	*110	14,790.7
50	1,034.7	*111	13,856.9	50	1,138.2	*111	15,242.6
51	1,097.7	*112	14,280.3	51	1,207.5	*112	15,708.3
52	1,177.7	*113	14,716.6	52	1,295.5	*113	16,188.3
53	1,202.0	*114	15,166.3	53	1,322.2	*114	16,682.9
54	1,266.7	*115	15,629.8	54	1,393.4	*115	17,192.8
55	1,331.5	*116	16,107.4	55	1,464.7	*116	17,718.1
56	1,368.5	*117	16,599.5	56	1,505.4	*117	18,259.5
57	1,451.5	*118	17,106.7	57	1,596.7	*118	18,817.4
58	1,553.3	*119	17,629.4	58	1,708.6	*119	19,392.3
59	1,645.6	*120	18,168.1	59	1,810.2	*120	19,984.9
60	1,756.7	*121+	18,723.3	60	1,932.4	*121+	20,595.6
61	1,866.9	*只供續保之用。 For renewal only.		61	2,053.6	*只供續保之用。 For renewal only.	

6,250美元自付費  
Deductible USD 6,250



# 標準保費表 Standard Premium Schedule – 年繳 Annual Mode (美元 USD)

基本計劃/附加保障 Standalone Plan/Rider

12,000美元自付費 Deductible USD 12,000

保障地域範圍 Territorial scope of cover

亞洲 Asia				全球(美國除外) Worldwide except USA			
下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium	下次生日年齡 Age Next Birthday	年繳保費 Annual Premium
1	348.1	62	1,427.5	1	382.9	62	1,570.3
2	348.1	63	1,492.0	2	382.9	63	1,641.2
3	348.1	64	1,582.4	3	382.9	64	1,740.6
4	348.1	65	1,669.3	4	382.9	65	1,836.2
5	348.1	66	1,836.6	5	382.9	66	2,020.3
6	338.1	67	2,038.9	6	371.9	67	2,242.8
7	327.8	68	2,148.4	7	360.6	68	2,363.2
8	318.0	69	2,270.4	8	349.8	69	2,497.4
9	314.8	70	2,377.5	9	346.3	70	2,615.3
10	311.3	71	2,546.7	10	342.4	71	2,801.4
11	308.1	72	2,707.9	11	338.9	72	2,978.7
12	304.6	73	2,815.2	12	335.1	73	3,096.7
13	301.3	74	2,922.1	13	331.4	74	3,214.3
14	297.9	75	3,047.0	14	327.7	75	3,351.7
15	294.6	76	3,265.7	15	324.1	76	3,592.3
16	290.9	77	3,390.6	16	320.0	77	3,729.7
17	287.6	78	3,515.4	17	316.4	78	3,866.9
18	284.3	79	3,640.1	18	312.7	79	4,004.1
19	280.9	80	3,784.2	19	309.0	80	4,162.6
20	277.5	81	3,976.2	20	305.3	81	4,373.8
21	274.3	*82	4,120.3	21	301.7	*82	4,532.3
22	268.5	*83	4,264.0	22	295.4	*83	4,690.4
23	284.8	*84	4,408.2	23	313.3	*84	4,849.0
24	301.2	*85	4,572.4	24	331.3	*85	5,029.6
25	317.7	*86	4,767.7	25	349.5	*86	5,244.5
26	334.0	*87	4,931.9	26	367.4	*87	5,425.1
27	350.4	*88	5,096.0	27	385.4	*88	5,605.6
28	366.8	*89	5,260.2	28	403.5	*89	5,786.2
29	383.2	*90	5,446.6	29	421.5	*90	5,991.3
30	399.6	*91	5,602.9	30	439.6	*91	6,163.2
31	416.0	*92	5,788.9	31	457.6	*92	6,367.8
32	424.3	*93	5,974.8	32	466.7	*93	6,572.3
33	432.7	*94	6,160.8	33	476.0	*94	6,776.9
34	441.1	*95	6,369.7	34	485.2	*95	7,006.7
35	449.6	*96	6,421.9	35	494.6	*96	7,064.1
36	458.0	*97	6,631.2	36	503.8	*97	7,294.3
37	466.5	*98	6,840.0	37	513.2	*98	7,524.0
38	474.9	*99	7,049.1	38	522.4	*99	7,754.0
39	487.3	*100	7,264.4	39	536.0	*100	7,990.8
40	492.5	*101	7,486.4	40	541.8	*101	8,235.0
41	498.7	*102	7,715.2	41	548.6	*102	8,486.7
42	523.2	*103	7,950.9	42	575.5	*103	8,746.0
43	542.5	*104	8,193.9	43	596.8	*104	9,013.3
44	554.6	*105	8,444.2	44	610.1	*105	9,288.6
45	575.2	*106	8,702.3	45	632.7	*106	9,572.5
46	605.5	*107	8,968.1	46	666.1	*107	9,864.9
47	635.5	*108	9,242.2	47	699.1	*108	10,166.4
48	665.8	*109	9,524.6	48	732.4	*109	10,477.1
49	695.9	*110	9,815.7	49	765.5	*110	10,797.3
50	755.3	*111	10,115.5	50	830.8	*111	11,127.1
51	801.3	*112	10,424.6	51	881.4	*112	11,467.1
52	859.7	*113	10,743.1	52	945.7	*113	11,817.4
53	877.5	*114	11,071.4	53	965.3	*114	12,178.5
54	924.7	*115	11,409.8	54	1,017.2	*115	12,550.8
55	972.0	*116	11,758.4	55	1,069.2	*116	12,934.2
56	999.0	*117	12,117.6	56	1,098.9	*117	13,329.4
57	1,059.6	*118	12,487.9	57	1,165.6	*118	13,736.7
58	1,133.9	*119	12,869.5	58	1,247.3	*119	14,156.5
59	1,201.3	*120	13,262.7	59	1,321.4	*120	14,589.0
60	1,282.4	*121+	13,668.0	60	1,410.6	*121+	15,034.8
61	1,362.8	*只供續保之用。 For renewal only.		61	1,499.1	*只供續保之用。 For renewal only.	

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

12,000美元自付費  
Deductible USD 12,000

## 備註

1. 保費率由 2023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保障地域範圍、自付費、計劃類型及當時實際年齡而按年調整。保費率的調整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	基本計劃或附加於壽險計劃 (投資相連壽險計劃除外) 的附加保障	附加於投資相連 壽險計劃的附加保障
半年繳	0.5150	0.5000
季繳	0.2620	0.2500
月繳	0.0892	0.0833

5. 如計劃以美元作保單貨幣，我們將按現行匯率兌換至應繳保費的港元等值，我們擁有絕對酌情權不時釐定此匯率。
6. 本計劃保證終身續保，惟需遵從續保時適用之保費率、條款及細則及保障表。
7. 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。有關保險計劃之完整產品條款、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。

## Remarks

1. Premium rates are valid from April 2023.
2. Premium rates are not guaranteed and are yearly adjustable based on the territorial scope of cover, Deductible, plan type and attained Age of the Insured Person 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	As a standalone plan or as a rider attached to life insurance products (except for investment-linked products)	As a rider attached to investment-linked products
Half-yearly	0.5150	0.5000
Quarterly	0.2620	0.2500
Monthly	0.0892	0.0833

5. If you choose USD as your plan's currency, we will convert your premiums payable to HKD equivalent at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment.
6. **This plan is guaranteed for lifetime Renewal, subject to the premium rate, terms and conditions and Benefit Schedule that applies at that time.**
7. 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.**

## 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。

## 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 Insured Person commits suicide, whether sane or insane, within 1 year from the effective date of the plan, we will limit the death benefit to a refund of the premiums paid without interest. We will deduct any amounts we have already paid and any amounts 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.

## 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。

## Need more details? Get in touch

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

## 註

保誠自願醫保尚實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。

## Notes

**PRUHealth VHIS VIP 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 policy holder and/or Insured Person 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.



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