

Medical Network - Medical Expenses Direct Billing Service (Previously known as "Cashless Service") Terms and Conditions

醫療網絡 - 醫療費用直付服務 (前稱「免找數服務」) 條款及細則

YOU MUST READ THESE MEDICAL NETWORK - MEDICAL EXPENSES DIRECT BILLING SERVICE TERMS AND CONDITIONS ("MEDICAL EXPENSES DIRECT BILLING SERVICE TERMS AND CONDITIONS") CAREFULLY BEFORE USING THE MEDICAL EXPENSES DIRECT BILLING SERVICE ("MEDICAL EXPENSES DIRECT BILLING SERVICE"). BY REGISTERING FOR OR USING THE MEDICAL EXPENSES DIRECT BILLING SERVICE, YOU SHALL BE DEEMED TO HAVE ACCEPTED AND BE BOUND BY ALL THESE MEDICAL EXPENSES DIRECT BILLING SERVICE TERMS AND CONDITIONS.

重要提示！閣下在使用醫療網絡 - 醫療費用直付服務 (「醫療費用直付服務」) 前，請細閱本醫療網絡 - 醫療費用直付服務條款及細則 (「醫療費用直付服務條款及細則」)。閣下登記或使用醫療費用直付服務，即被視為已接受本醫療網絡 - 醫療費用直付服務條款及細則並受其約束。

<ol style="list-style-type: none"> 1. You are required to submit a Medical Expenses Direct Billing Service application ("Application") through Prudential's online system at least 3 working days prior to receiving the recommended medical service. You will receive the pre-authorisation result via a SMS notification. 2. Neither submission of an Application nor the approval of an Application shall be construed as admission of liability on the part of Prudential Hong Kong Limited ("Prudential" / "we"). Any benefit entitlement shall be subject to the terms and conditions and exclusions of the eligible medical insurance plan ("Covered Plans") and the medical necessity of the prescribed procedures. The actual eligible claim amount will be subject to Prudential's final claim decision. 3. You agree in the event that Prudential has settled any medical expenses / charges which are not covered by the Covered Plans or exceed the eligible benefit limit ("Shortfall"), you will reimburse Prudential of the Shortfall in full within fourteen (14) days upon receipt of the relevant shortfall notice. 4. If you do not fully settle such Shortfall within the prescribed time limit as stipulated above Prudential shall have the right to offset the outstanding Shortfall amount against the amount payable by Prudential under the Covered Plans and / or any policy issued by Prudential of which you are the policyowner or trustee including but not limited to any future claims, death benefit, dividends or refund of premium (for whatever reason) and take any further action as Prudential deemed appropriate and necessary against any outstanding Shortfall arising from you. Prudential also has the right to suspend your usage of Medical Expenses Direct Billing Service in case of any outstanding Shortfall. 5. Medical Expenses Direct Billing Service is not a contractual service but an administrative arrangement offered by Prudential in its absolute discretion in respect of covered medical expenses incurred. It is subject to termination at any time without prior notice. 6. Medical Expenses Direct Billing Service is only applicable to Covered Plans which are in force at the time of Application and receiving the recommended medical services. Please refer to https://www.prudential.com.hk/medical-network/ for more details of Covered Plans. The list of network medical service providers is updated and amended from time to time at Prudential's discretion, and any change shall be deemed effective on the date of publication without prior notification. 7. All claims settlement will be assessed according to the actual treatment received and medical expenses on the final bill submitted by network doctors and subject to relevant terms & conditions of the Covered Plans. 8. Medical services under this Medical Expenses Direct Billing Service are provided by third-party service providers. Prudential is not the service provider or the agent of the service providers. Prudential makes no representation, warranty or undertaking as to the quality and availability of the services and shall not accept any responsibility or liability for the services provided by the service providers. 9. Prudential reserves the right to change any of these Medical Expenses Direct Billing Service Terms and Conditions without further notice and has the sole and absolute discretion in relation to all matters arising from the Medical Expenses Direct Billing Service. In the event of disputes, the decision of Prudential shall be final. 10. The Medical Expenses Direct Billing Service Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong and the parties agree to submit to the exclusive jurisdiction of the Hong Kong courts. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail. 	<ol style="list-style-type: none"> 1. 閣下需要在接受建議的醫療服務前至少三個工作天透過保誠網上系統提交醫療費用直付服務申請 (「申請」)。閣下可透過手機短訊獲知預先批核結果。 2. 遞交此申請或批准此申請均不能理解為保誠保險有限公司 (「保誠」/「我們」) 承擔有關賠償責任。任何應支付保障須受合資格醫療保險計劃 (「受保障計劃」) 的條款及細則及不保事項及建議手術的醫療需要所限制。實際賠償金額以保誠最終理賠決定為準。 3. 閣下同意若保誠有為閣下支付任何不在受保障計劃範圍內的醫療費用 / 收費，或超出合資格保障限額的醫療費用 / 收費 (「差額」) 時，閣下將在收到相關通知後的十四 (14) 天內全額償還保誠該差額。 4. 如閣下沒有在上述的規定的時間內全額償還有關差額，保誠將有權把逾期未繳的差額款項從受保障計劃，及 / 或任何由保誠簽發並以閣下作為保單持有人或信托人的保單下保誠所應支付的金額中抵銷扣除，包括但不限於任何將來獲得之理賠、身故賠償、紅利或保費退還 (不論何種原因)，及就閣下所引起的逾期未繳的差額採取任何保誠認為合適及必須的進一步行動。如有任何逾期未繳的差額，保誠同時保留暫停閣下使用醫療費用直付服務的權利。 5. 醫療費用直付服務為一項就受保醫療開支而設的行政安排，而並非合約服務，保誠有權隨時中止此項服務而毋須另行通知，並保留絕對決定權。 6. 醫療費用直付服務只適用於在申請時及使用建議的醫療服務時仍然生效的受保障計劃。有關更多受保障計劃詳情，請參閱 https://www.prudential.com.hk/medical-network/。保誠有酌情權對網絡醫療服務供應商名單作不時的更新及更改，及任何變更將由發佈日起即時生效，而不作另行通知。 7. 所有理賠決定將會根據由網絡醫生提交的最終帳單上實際接受的醫療服務及醫療費用計算，並受相關保單的條款及細則約束。 8. 醫療費用直付服務中的醫療服務乃由第三方服務供應商提供。保誠並非服務供應商或其代理。保誠對於上述服務之質素及其供應並不作出任何的陳述、保證或承諾，亦不會承擔服務供應商所提供的服務所引致的義務或責任。 9. 保誠有權隨時更改此醫療費用直付服務條款及細則而毋須另行通知及對醫療費用直付服務引起的一切事項擁有唯一及絕對決定權。如有任何爭議，保誠保留最終決定權。 10. 醫療費用直付服務之條款及細則受香港法律管轄並按香港法律解釋，而且各方同意服從香港法院的專屬管轄。此條款及細則之中、英文版如有任何不相符或抵觸之處，概以英文版本為準。
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