

**A simple summary of the benefit cover of your existing medical plan and VHIS plans**

	Existing medical plan	VHIS certified plan		
Benefit Cover	PRUmed health care plan	PRUHealth CoreChoice Medical Plan	PRUHealth FlexiChoice Medical Plan	PRUHealth VHIS VIP Plan
Choice of Room Level	Ward / Semi-private room / Private room	Not applicable	Ward / Semi-private room / Private room	Semi-private room
Deductible	Nil	Nil	Nil	Nil or with deductible
Coinsurance	Nil	30% apply to prescribed diagnostic imaging tests	30% apply to prescribed diagnostic imaging tests, unless for a prescribed diagnostic imaging test on specified body parts which is conducted at our designated network imaging centre	Nil
Annual Limit	Not applicable (Note 1)	HKD 420,000	Not applicable (Note 2)	HKD 12,000,000
Lifetime Limit	Not applicable (Note 1)	Not applicable	Not applicable	HKD 56,000,000
Geographical Coverage	Worldwide	Worldwide (except psychiatric treatments cover in HK only)	Worldwide (except psychiatric treatments cover in HK only)	<ul style="list-style-type: none"> <li>• Asia (except psychiatric treatments and daily hospital cash for staying below semi- private room in HK will be covered in HK only)</li> <li>• Worldwide for accident claims</li> </ul>
Max. Coverage Age	Whole of life	Age of 100	Whole of life	Whole of life
Benefit Cover Basis	Per confinement basis	Per year basis	Per year basis (basic benefits) Per disability per year basis (optional PRUHealth Major)	Per year basis

	Existing medical plan	VHIS certified plan		
Benefit Cover	PRUmed health care plan	PRUHealth CoreChoice Medical Plan	PRUHealth FlexiChoice Medical Plan	PRUHealth VHIS VIP Plan
Benefit Items	<ul style="list-style-type: none"> <li>Benefit with itemised maximum limit</li> <li>No coverage on pre-existing conditions</li> </ul>	<ul style="list-style-type: none"> <li>Benefit with itemised maximum limit and 30% coinsurance for prescribed diagnostic imaging tests</li> <li>Cover on unknown pre-existing conditions</li> </ul>	<ul style="list-style-type: none"> <li>Benefit with itemised maximum limit and 30% coinsurance for prescribed diagnostic imaging tests</li> <li>Cover on unknown pre-existing conditions</li> </ul>	<ul style="list-style-type: none"> <li>Full cover for key hospitalisation and surgical benefit items</li> <li>Other benefit items with itemised maximum limit</li> <li>All benefit items subject to the selected deductible, annual limit and lifetime limit</li> <li>Cover on unknown pre-existing conditions</li> </ul>
Optional Supplementary Benefit	PRUmed major (Note 1)	Nil	PRUHealth Major (Note 2)	Nil
Waiting Period	<ul style="list-style-type: none"> <li>General: 30 days</li> <li>Pregnancy complications: 12 months</li> </ul>	<ul style="list-style-type: none"> <li>General: Nil</li> <li>Pregnancy complications: no cover</li> </ul>	<ul style="list-style-type: none"> <li>General: Nil</li> <li>Pregnancy complications: no cover</li> </ul>	<ul style="list-style-type: none"> <li>General: Nil</li> <li>Pregnancy complications: 300 days</li> </ul>
Others	No tax deduction	Tax deduction	<ul style="list-style-type: none"> <li>Tax deduction</li> <li>No Claim Discount</li> </ul>	Tax deduction



**Important note:**

**For full details of the benefit coverage, please read the product brochure or policy document.**

Note:

1. The annual and lifetime limits apply to the optional supplementary benefit - **PRU**med major
2. Optional supplementary benefit - **PRU**Health Major is subject to the **PRU**Health Major limit and its applicable benefit limits

**Disclaimer**

**PRU**med health care plan, **PRU**Health VHIS VIP Medial Plan, **PRU**Health FlexiChoice Medical Plan and **PRU**Health CoreChoice Medical Plan are underwritten by Prudential Hong Kong Limited (“Prudential”). This document 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 of these plans. For further details and the terms and conditions of these plans, 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.

The issuance of policy of the **PRU**Health VHIS VIP Medial Plan / **PRU**Health FlexiChoice Medical Plan / **PRU**Health CoreChoice Medical Plan does not necessarily mean you are eligible for any tax deduction for the premiums you have paid. Please note that the tax law, regulations or interpretations are subject to change. We do not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. For more information on the concessionary tax deduction, please contact the Inland Revenue Department. Prudential cannot provide you with any tax advice. If you have doubts, you should seek professional advice.

This document 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.