

# PRUhealth medical plus

## 醫療加倍保

Premium Table of Region B – Valid from October 2017  
地區B的保費表 – 由2017年10月起生效



# Annual Premium Table 年繳保費表 – Region B 地區 B

All figures in HKD 以港幣計算

USD 1 = HKD 8

Age Next Birthday 下次生日年齡	Basic plan/Supplementary benefit 基本計劃/附加保障			
	Plan 1 計劃一			Plan 2 計劃二
	0 Annual Deductible 每年自付額	20,000 Annual Deductible 每年自付額	50,000 Annual Deductible 每年自付額	0 Annual Deductible 每年自付額
1	10,578.4	4,686.4	3,790.4	7,404.8
2	10,578.4	4,686.4	3,790.4	7,404.8
3	10,578.4	4,686.4	3,790.4	7,404.8
4	10,578.4	4,686.4	3,790.4	7,404.8
5	10,578.4	4,686.4	3,790.4	7,404.8
6	10,499.2	4,548.8	3,679.2	7,350.4
7	10,420.8	4,412.8	3,568.8	7,294.4
8	10,342.4	4,275.2	3,458.4	7,240.0
9	10,263.2	4,230.4	3,421.6	7,184.8
10	10,184.0	4,185.6	3,385.6	7,128.8
11	10,105.6	4,140.8	3,348.8	7,074.4
12	10,027.2	4,095.2	3,312.8	7,019.2
13	9,948.0	4,050.4	3,276.0	6,963.2
14	9,868.8	4,004.8	3,239.2	6,908.8
15	9,790.4	3,960.0	3,203.2	6,853.6
16	9,711.2	3,915.2	3,167.2	6,797.6
17	9,632.8	3,870.4	3,130.4	6,743.2
18	9,553.6	3,824.8	3,093.6	6,688.0
19	9,475.2	3,779.2	3,056.8	6,632.0
20	9,396.0	3,734.4	3,020.8	6,577.6
21	9,316.8	3,689.6	2,984.8	6,522.4
22	9,238.4	3,612.8	2,922.4	6,466.4
23	9,520.8	3,833.6	3,100.8	6,664.8
24	9,992.8	4,053.6	3,279.2	6,995.2
25	10,275.2	4,274.4	3,457.6	7,192.8
26	10,935.2	4,495.2	3,636.0	7,654.4
27	11,500.8	4,715.2	3,814.4	8,051.2
28	12,255.2	4,936.8	3,992.8	8,578.4
29	12,820.8	5,156.8	4,171.2	8,974.4
30	13,197.6	5,377.6	4,350.4	9,238.4
31	13,480.8	5,598.4	4,528.0	9,436.0
32	13,763.2	5,711.2	4,620.0	9,634.4
33	13,951.2	5,824.0	4,711.2	9,766.4
34	14,234.4	5,937.6	4,802.4	9,964.8
35	14,800.0	6,050.4	4,894.4	10,360.8
36	15,083.2	6,164.0	4,985.6	10,558.4
37	15,176.8	6,276.8	5,077.6	10,624.0
38	15,460.0	6,391.2	5,169.6	10,822.4
39	15,836.8	6,559.2	5,305.6	11,085.6
40	15,931.2	6,627.2	5,360.8	11,152.0
41	16,119.2	6,709.6	5,427.2	11,284.0
42	17,110.4	7,041.6	5,695.2	11,976.8
43	18,100.8	7,300.8	5,905.6	12,671.2
44	19,090.4	7,464.0	6,037.6	13,364.0
45	20,081.6	7,874.4	6,260.8	14,056.8

Please refer to the remarks overleaf. 請參閱背頁備註。

# Annual Premium Table 年繳保費表 – Region B 地區 B

All figures in HKD 以港幣計算

USD 1 = HKD 8

Age Next Birthday 下次生日年齡	Basic plan/Supplementary benefit 基本計劃/附加保障			
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	0 Annual Deductible 每年自付額	20,000 Annual Deductible 每年自付額	50,000 Annual Deductible 每年自付額	0 Annual Deductible 每年自付額
46	21,072.0	8,290.4	6,591.2	14,750.4
47	22,061.6	8,700.8	6,917.6	15,443.2
48	23,052.8	9,116.8	7,248.8	16,136.8
49	24,042.4	9,526.4	7,575.2	16,830.4
50	25,032.8	10,341.6	8,223.2	17,523.2
51	26,024.0	11,151.2	8,722.4	18,216.0
52	27,013.6	11,966.4	9,359.2	18,909.6
53	27,569.6	12,212.8	9,552.0	19,298.4
54	29,053.6	12,869.6	10,065.6	20,337.6
55	30,538.4	13,527.2	10,580.8	21,376.8
56	31,386.4	13,903.2	10,874.4	21,971.2
57	33,295.2	14,748.8	11,536.0	23,307.2
58	35,628.0	15,781.6	12,344.0	24,940.8
59	37,748.8	16,720.8	13,078.4	26,424.8
60	40,294.4	17,848.8	13,960.8	28,206.4
61	42,823.2	18,968.0	14,836.8	29,976.8
62	44,853.6	19,868.0	15,540.0	31,397.6
63	48,222.4	20,767.2	16,243.2	33,755.2
64	53,256.0	21,666.4	17,227.2	37,279.2
65	59,497.6	22,745.6	18,085.6	41,648.8
66	65,638.4	27,359.2	21,753.6	45,946.4
67	71,175.2	28,601.6	22,741.6	49,823.2
68	72,484.0	29,843.2	23,728.8	50,739.2
69	74,095.2	31,085.6	24,716.8	51,866.4
70	76,511.2	32,552.0	25,883.2	53,557.6
71*	80,392.0	35,609.6	28,314.4	56,275.2
72*	85,269.6	37,076.8	29,480.8	59,688.8
73*	88,188.8	38,544.0	30,646.4	61,732.0
74*	91,008.0	40,010.4	31,812.8	63,705.6
75*	94,184.8	41,719.2	33,171.2	65,929.6
76*	100,948.0	44,714.4	35,553.6	70,664.0
77*	104,804.8	46,423.2	36,911.2	73,364.0
78*	108,662.4	48,131.2	38,269.6	76,063.2
79*	112,519.2	49,840.0	39,628.8	78,763.2
80*	116,972.8	51,812.8	41,196.8	81,880.8
81*	122,911.2	54,443.2	43,288.8	86,037.6
82*	127,364.8	56,416.0	44,856.8	89,155.2
83*	131,804.8	58,382.4	46,420.8	92,264.0
84*	136,258.4	60,355.2	47,989.6	95,380.8
85*	141,333.6	62,603.2	49,777.6	98,934.4
86*	147,373.6	65,278.4	51,904.0	103,161.6
87*	152,448.8	67,527.2	53,692.0	106,714.4
88*	157,524.8	69,775.2	55,479.2	110,267.2
89*	162,600.0	72,023.2	57,266.4	113,820.0
90*	168,360.0	74,574.4	59,295.2	117,852.0

Please refer to the remarks overleaf. 請參閱背頁備註。

\*For renewal only 只供續保之用

# Annual Premium Table 年繳保費表 – Region B 地區 B

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91*	173,194.4	76,716.0	60,997.6	121,236.0
92*	178,941.6	79,261.6	63,021.6	125,260.0
93*	184,689.6	81,808.0	65,046.4	129,283.2
94*	190,437.6	84,353.6	67,070.4	133,305.6
95*	196,896.0	87,213.6	69,344.8	137,827.2
96*	198,507.2	87,928.0	69,912.8	138,955.2
97*	204,977.6	90,794.4	72,192.0	143,484.8
98*	211,436.8	93,655.2	74,466.4	148,005.6
99*	217,894.4	96,516.0	76,740.8	152,525.6

Please refer to the remarks overleaf. 請參閱背頁備註。

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## Remarks

1. Premium rates are valid from October 2017.
2. Premium rates for age next birthday (ANB) 100 and above are not available currently. Prudential Hong Kong Limited ("Prudential") will determine the relevant premium rates later when customers are approaching to ANB 100.
3. **Premium rates are yearly adjustable** based on the risk class (including but not limited to age, annual deductible, plan level, nationality and country of residence) and attained age of the life assured at the time of policy application/renewal **which are not guaranteed**. Prudential will determine the relevant premium rates based on several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.
4. **This plan is guaranteed for lifetime renewal, subject to this plan is still made available to all policyholders already enrolled, the terms and conditions applicable and the prevailing premium rates at the time of renewal. If we no longer offer PRUhealth medical plus, we will endeavour to enrol the life assured in another available medical plan.**
5. 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2017年10月起生效。
2. 現時未能提供100歲（下次生日年齡）及以上的保費率。保誠保險有限公司（「保誠」）會於客戶即將年滿100歲（下次生日年齡）時釐定有關保費率。
3. **保費率**將按保單申請/續保時受保人所屬風險級別（包括但不限於年齡、每年自付額、計劃級別、國籍及居住國家）及當時年齡而**按年調整，並非保證不變**。保費率的調整將基於不同因素，如我們的索償及續保經驗、醫療費用通脹、預期未來醫療費用及任何適用之保障修訂。
4. 本計劃提供保證終身續保，惟須視乎續保時保誠是否仍然向所有已投保此計劃的保單持有人提供本計劃及續保時適用的條款及細則和保費率。若我們不再提供**醫療加倍保**，我們會致力提供另一當時可提供的醫療保險計劃。
5. 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冊子及保單文件。

## Important information

### 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) 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 days after: (1) the delivery of the policy or (2) the issuance of a notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer/his/her representative, whichever is earlier. The premium will be refunded in the currency of premium payment at the time of application for this policy. If the currency of premium payment is not the same as the plan currency, the refundable premium amount in plan currency under this policy will be converted to the currency of premium 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

### 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。只要保單未曾作出索償，客戶可於（1）保單交付給客戶或（2）發出有關通知書（以說明保單已經備妥及冷靜期的屆滿日）給客戶/其代表後起計的21日內，以較先者為準，以書面通知我們提出取消保單。保費將以申請本保單時繳付保費之貨幣為單位退回。如繳付保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金額將按現行匯率兌換至繳付保費之貨幣支付，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。

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## 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

**PRU**health medical plus is underwritten by Prudential Hong Kong Limited ("Prudential"). This leaflet 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 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".

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## 註

**醫療加倍保**由保誠保險有限公司（「保誠」）承保。此單張只作參考之用，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、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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