





Provide comprehensive health protection for your loved ones and enjoy **up to a 50% premium refund**

From **1 January to 31 March 2025**, when you successfully take out the **Selected Insurance Plan(s)**¹ below, we will give you **up to a 50% premium refund**².

Selected Insurance Plan(s) ¹	Plan Type	Premium Refund of the First Year Annualised Premium ²	
Critical Illness Plan			
PRUHealth Critical Illness First Protect II ⁴ – HKD/USD plan – 10 years	Basic plan	10%	
PRUHealth Critical Illness First Protect II ⁴ – HKD/USD plan – 15/20/25/30 years		20%	
VHIS Plan(s)³			
PRUHealth VHIS VIP Plan ⁴ – HKD/USD plan	Basic plan & supplementary benefit	50%	
PRUHealth CoreChoice Medical Plan ⁴ – HKD plan			
PRUHealth VHIS EasyChoice Plan ⁴ – HKD/USD plan	Basic plan		
PRUHealth FlexiChoice Medical Plan ⁴ – HKD/USD plan	Supplementary benefit		
Medical Protection Plan(s)			
PremierFlex Medical Plan ⁵ – HKD/USD plan	Basic plan & supplementary benefit		
PRUhealth medical plus – HKD/USD plan			
PRUmyhealth prestige medical plan ⁴ – HKD/USD plan	Supplementary benefit		
PRUmed lifelong care plan – HKD/USD plan	Supplementary benefit		

Contact your consultant or call our Customer Service Hotline

Hong Kong (852) 2281 1333  www.prudential.com.hk
Macau (853) 8293 0833  www.prudential.com.mo

Please refer to the relevant terms and conditions for more about the offer.

- ¹ Selected Insurance Plan(s) consist of VHIS Plan(s), Medical Protection Plan(s) and Critical Illness Plan listed in the above table. VHIS Plan(s) means **PRU**Health VHIS VIP Plan, **PRU**Health CoreChoice Medical Plan, **PRU**Health VHIS EasyChoice Plan and **PRU**Health FlexiChoice Medical Plan as certified plans under the Voluntary Health Insurance Scheme.
- ² The premium refund amount will be credited to the premium deposit account of the eligible policy. For details, please refer to clauses 5 and 6 of the relevant terms and conditions.
- ³ You may apply for tax deduction in Hong Kong on your qualifying premiums paid for the VHIS Plan(s), but the premium refund amount is not eligible for tax deduction. For tax deduction details, please refer to the product brochures.
- ⁴ This plan is available in Hong Kong only.
- ⁵ The promotion is applicable for the Outpatient Care Benefit of **PremierFlex Medical Plan**.

Terms and Conditions

- The premium refund on the Selected Insurance Plan(s) (the "Premium Refund") promotion (the "Promotion") is offered by Prudential Hong Kong Limited and Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we") and covers the period from 1 January to 31 March 2025, both dates inclusive (the "Promotion Period").
- The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
- The Premium Refund amount for **PRU**Health VHIS VIP Plan, **PRU**Health CoreChoice Medical Plan, **PRU**Health VHIS EasyChoice Plan and **PRU**Health FlexiChoice Medical Plan (the "VHIS Plan(s)") is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the product brochure(s).
- In order to be eligible for the Premium Refund under the Promotion,
 - customers must have successfully applied for and submitted the completed application for the selected insurance plan(s) listed in the table on the 1st page of this flyer (the "Selected Insurance Plan(s)") to us within the Promotion Period;
 - the Selected Insurance Plan(s) must have been issued by us on or before 31 May 2025;
 - the Selected Insurance Plan(s) must remain in force when we apply the Premium Refund to the Selected Insurance Plan(s); and
 - all the premiums and levy(ies) (if applicable) must have been fully settled when due.
 Selected Insurance Plan(s) will be eligible for the Premium Refund (the "Eligible Plan(s)") if it meets all applicable requirements set out in clause 4. Otherwise, the Premium Refund will be forfeited.

- The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy as follows:

- Selected Insurance Plan(s) (except for the **PRU**Health Critical Illness First Protect II)

Premium payment mode	Date of Premium Refund	
	1 st batch (25% of the first year annualised premium)	2 nd batch (25% of the first year annualised premium)
Annual mode	On or before 30 November 2025	On or before 30 November 2026
Semi-annual mode	On or before 31 May 2026	On or before 31 May 2027
Quarterly mode		
Monthly mode		

- PRU**Health Critical Illness First Protect II

Premium payment mode	Date of Premium Refund
Annual mode	On or before 30 November 2025
Semi-annual mode	On or before 31 May 2026
Quarterly mode	
Monthly mode	

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy, if applicable, if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

- We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies), if applicable, if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
- The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period, and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.

8. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to an increase in deductible, a downgrade of room level, a downgrade of plan level, cancellation or a downgrade of plan level of **PRU**Health Major, if applicable, a reduction in territorial scope of cover or a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to a reduction in deductible, an upgrade of room level, an upgrade of plan level, addition or an upgrade of plan level of **PRU**Health Major, if applicable, an expansion in territorial scope of cover or an increase in sum assured), the increased portion of the increased premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 12 for calculation of the first year annualised premium).
9. The Promotion will not be offered to the Selected Insurance Plan(s) applied for or already in force on or before 31 December 2024, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (except promotion (MKTX/PF0760E(01/25)) and (MKTX/PF0745E(01/25)) for selected customers).
10. **This Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
11. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).
12. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
13. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
14. The Selected Insurance Plan(s) is/are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is/are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
15. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer 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.** Prudential will be happy to provide a specimen of the policy document upon your request.

Policyholders must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of the Hong Kong Special Administrative Region before they can claim the relevant tax deduction (if applicable). All of the above general tax information provided is for reference only. You should always consult with a professional tax advisor if you have any doubts. For further information on tax concessions applicable to VHIS plans, please refer to www.vhis.gov.hk/en.

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

This flyer is issued by Prudential Hong Kong Limited and Prudential Hong Kong Limited (Macau Branch) (Part of Prudential plc (United Kingdom)).