



PRUDENTIAL
保誠保險

用心聆聽 實現您心



PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.



保誠精選「診療寶」
醫療

PRUChoice Clinic
MEDICAL

保誠精選「診療寶」門診保障計劃

健康，相信是每一個人都渴望得到的。可惜身體出現小毛病實在是所難免，亦令人不勝其煩。而日益昂貴的門診服務又有否令準備求醫的您卻步？為保障您及您家人的健康，保誠財險有限公司特別推出**保誠精選「診療寶」門診保障計劃**，使您可以享用一個更全面的門診服務。

(2022年9月1日或之後適用)

計劃特點

1 提供全面門診保障

保誠精選「診療寶」提供全面及專業的門診保障，範圍包括：普通科及專科醫生門診服務、小型外科手術、X光及化驗測試。您更可隨意選擇任何附加保障，當中包括中醫服務及視力測試，以配合各人不同的健康需要。

2 醫療網絡遍佈全港

保誠精選「診療寶」醫療網絡龐大，超過500位醫生，執業地點遍佈香港、九龍及新界。您只需攜帶會員咭到網絡診所求診，及繳付自付費用，便可接受門診服務。毋須任何索償手續，簡單方便。

3 申請年齡最高可達60歲

年齡介乎初生15日至60歲的人士皆可投保，續保年齡更高達65歲。申請人毋須接受任何身體檢查，只需於申請表填寫簡單資料即可。

4 工作壓力中醫治療

凡選擇中醫服務，皆可享有工作壓力中醫治療。使每日面對沉重壓力的您能得到適當的中醫意見及有效的中醫治療。

保障一覽表

I. 基本保障

普通科醫生診症及3天處方藥物

自付費用(每次)	港幣\$30
每年最高診症次數	無限次

專科醫生診症及4天處方藥物

(須由醫療網絡的普通科醫生轉介)

自付費用(每次)	港幣\$60
每年最高診症次數	15次

於診所內進行的小型外科手術

(須由醫療網絡批核)

自付費用(每次)	港幣\$0
每年最高金額	港幣\$2,000

X光及化驗測試

(須由醫療網絡的普通科醫生或專科醫生轉介)

自付費用(每次)	港幣\$0
每年最高金額	港幣\$2,000

II. 附加保障

附加保障一：中醫診症及2天處方藥物

(包括工作壓力中醫治療)

自付費用(每次)	港幣\$30
每年最高診症次數	10次

附加保障二：視力測試

自付費用(每次)	港幣\$0
檢驗次數(每年)	1次

此視力測試計劃包括下列項目：

- 白內障及眼底檢查
- 色盲測驗
- 青光眼測驗
- 視力測驗(遠視、近視)
- 黃斑點測驗

保費表

I. 基本保障

年齡組別(首尾歲數計算在內)	每年保費
初生15天至5歲	港幣\$2,946
6歲至60歲	港幣\$2,080
61歲至65歲(只限續保的會員)	港幣\$3,395

II. 附加保障

適用於年齡介乎初生15天至60歲的申請人士及61至65歲的續保會員

保障	每年保費
保障一：中醫診症及2天處方藥物 (包括工作壓力中醫治療)	港幣\$480
保障二：視力測試	港幣\$685

主要不保事項

本門診保障計劃並不保障以下項目、治療、情況、活動、疾病及相關或連帶的醫療費用：

- 任何美容服務、牙科或口腔外科護理及治療、眼折射功能治療。
- 與人體免疫力缺乏病毒有關的傷病或後天免疫力缺乏症(愛滋病)的任何治療。
- 任何與懷孕、流產、墮胎、不育或男女性的絕育有關的醫療服務。
- 例行或一般檢查、為免疫(因受傷而需注射破傷風針除外)或檢疫而接受的接種或防疫注射。
- 任何因故意或蓄意令自己身體受傷、吸毒、酗酒、性病及精神病所導致的醫療服務。
- 因戰爭、入侵、內戰、敵對、恐怖主義活動或危險活動而直接或間接引致的受傷及疾病所進行的治療。
- 先進類型之造影及專科X光檢驗。
- 慢性疾病、先天性殘疾或任何需要長期性藥物(有關疾病或受傷需連續服用藥物達27天或以上)作治療的疾病或傷患。
- 補藥、增肥或減肥治療、維他命、賀爾蒙補充物品(由醫療網絡醫生推薦除外)。
- 於保單等候期14天內發生的疾病或傷患。
- 基本藥物以外的藥物。

PRUChoice Clinic Clinical Insurance

Health - an invaluable asset that is desired by everyone. Yet, going down with minor sickness is always inevitable. Due to the expensive medical fees, some people may hesitate to undergo outpatient medical treatment and resulting in a worse health condition. For the sake of you and your family's good health, Prudential General Insurance Hong Kong Limited now introduces PRUChoice Clinic, a comprehensive clinical insurance to you.

(Applicable on or after 1 September, 2022)

Special Features

1 Comprehensive Clinical Services

PRUChoice Clinic provides comprehensive and professional clinical services to meet your individual needs. Besides of the basic coverage including General Practitioner's and Specialist's clinical services, minor operations, X-ray and laboratory test, options for extra protection like Chinese Herbalist services and Eye Test are available for you.

2 Extensive Doctor Network in Hong Kong

PRUChoice Clinic provides a Medical Network of more than 500 Network doctors located throughout Hong Kong, Kowloon, and New Territories. Just simply present PRUChoice Clinic Membership Card and make co-payment whenever you visit a Network doctor. No claim procedures are required as it is just that simple and easy.

3 Applicant can be aged up to 60 years old

Applicants aged between 15 days of birth and 60 years old are eligible for enrolment, renewal is offered up to the age of 65. Furthermore, enrolment is so easy that just the completion of the Application Form is required. No medical check up is needed.

4 Stress Management by Chinese Herbalist

When you opt for Chinese Herbalist Consultation, stress management by Chinese Herbalist with consultation and medicine is offered to you as well.

Benefits at a Glance



I. Basic Coverage

General Practitioner Consultation and 3-day Medication

Co-Payment (Per visit)	HK\$30
Maximum No. of Visits (Per year)	Unlimited

Specialist Consultation and 4-day Medication

(To be referred by General Practitioner of the Medical Network)

Co-Payment (Per visit)	HK\$60
Maximum No. of Visits (Per year)	15 visits

Minor Operations Performed in Clinic

(To be approved by the Medical Network)

Co-Payment (Per visit)	HK\$0
Each Year Up To	HK\$2,000

X-Ray and Laboratory Test

(To be referred by General Practitioner or Specialist of the Medical Network)

Co-Payment (Per visit)	HK\$0
Each Year Up To	HK\$2,000

II. Optional Coverages

Optional Coverage 1: Chinese Herbalist Consultation and 2-day Medication (including Stress Management)

Co-Payment (Per visit)	HK\$30
Maximum No. of Visits (Per year)	10 visits

Optional Coverage 2: Eye Test

Co-Payment (Per visit)	HK\$0
No. of Visits (Per year)	1 visit

The Eye Test includes the following items :

- Cataract & Fundus Examination
- Colour Blindness Test
- Glaucoma Test
- Vision Test (Distant Vision, Near Vision)
- Yellow Spot Macula Test

Premium Table



Premium for Basic Coverage

Age Groups (Inclusive)	Annual Premium
15 days of birth - 5 years old	HK\$2,946
6 - 60 years old	HK\$2,080
61 - 65 years old (for renewal members only)	HK\$3,395

Premium for Optional Coverage

Premium applicable to applicants aged between 15 days of birth and 60 years old and renewal members aged between 61 and 65 years old	Annual Premium
Optional Coverage 1: Chinese Herbalist Consultation and 2-day Medication (including Stress Management)	HK\$480
Optional Coverage 2: Eye Test	HK\$685



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Major Exclusions



The following items, treatments, conditions, activities, sicknesses and their related or consequential medical expenses are excluded:

- Any cosmetic services, dental treatment or oro-surgical care treatment, or eye refraction treatment.
- Any form of treatments for Human Immunodeficiency Virus (HIV) related Disability, or Acquired Immune Deficiency Syndrome (AIDS).
- Any medical services associated with or treatments arising from pregnancy, miscarriage, abortion, infertility or sterilization of either sex.
- Routine or general physical examination, inoculation, vaccination for immunization (except tetanus in case of injury) or quarantine purposes.
- Any medical services caused by self-inflicted injuries, drug addiction, alcoholism, venereal disease and psychiatric illness.
- Injury or sickness directly or indirectly arising out of war, invasion, civil war, hostilities, act of terrorism and hazardous activities.
- Advanced imaging and specialised X-ray.
- Any medical services for chronic illness, congenital abnormalities, illness or injury that requires long term medication (such illness or injury requires medication for at least a 27-day period).
- Tonics, appetite stimulants, vitamins, hormonal supplement (unless recommended by the doctors within the Medical Network).
- Any disease or injury occurred during the Waiting Period of 14 days.
- Charges of medication other than basic medication.

Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- PRUChoice Card Protection Plus
- PRUChoice China Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice Home
- PRUChoice Home Décor
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Hong Kong Study Care
- PRUChoice Maid
- PRUChoice Maid – Post-natal Carer Plan
- PRUChoice Motor
- PRUChoice Furkid Care
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Relocation Care
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- PRUChoice Shop
- PRUChoice Office
- PRUChoice Group Medical
- PRUChoice Group Life
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選「失卡寶」
- 保誠精選「中國安心寶」
- 保誠精選「診療寶」
- 保誠精選「郵輪旅遊樂」
- 保誠精選「高球樂」
- 保誠精選「康療寶」
- 保誠精選「康檢寶」
- 保誠精選「家居寶」
- 保誠精選「家居裝修寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「來港尚學寶」
- 保誠精選「僱傭寶」
- 保誠精選「僱傭寶」- 陪月員計劃
- 保誠精選「駕駛寶」
- 保誠精選「寵愛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「移居寶」
- 保誠精選「旅遊樂」
- 保誠精選「海外留學寶」
- 保誠精選「工作假期寶」
- 保誠精選「商舖寶」
- 保誠精選「興業寶」
- 保誠精選「團體醫療寶」
- 保誠精選「團體人壽寶」
- 火險

及其他各類的保險服務。

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/經紀。

For further information, please go to:

<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：

<https://www.prudential.com.hk/tc/contact>

www.prudential.com.hk

Note: This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

In the event of any inconsistency between Chinese and English version of all terms and conditions, the English version shall prevail.

註：此小冊子只作參考之用，不能作為保誠財險有限公司（「保誠」）與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。

所有中文簡譯，如與英文有異，概以英文為準。