

保誠精選「康檢寶」

醫療

**PRU**Choice HealthCheck MEDICAL





# Table of Benefits 保障一覽表



## Section I – Health Check-Up<sup>1</sup> 項目 — - 健康檢查<sup>1</sup>

occion i riculti check op		
Standard Plan 基本計劃		
Benefit Description 保障內容	Abnormal Finding Suggests the Likelihood of 如有異常結果,可能患有	Follow-Up Test for Abnormal Finding <sup>2</sup> to be provided 提供異常結果跟進檢查 <sup>2</sup>
1. Physical Examination and Doctor Consultation 體格檢查及醫生會診 Height & Weight 身高及體重 Body Mass Index 身體質量指數	Obesity or Malnutrition 癡肥或營養不良	N/A 不適用
2. Haematological Tests 血液學檢查 Complete Blood Count 血全計數	Anaemia or Thalassaemia 貧血或地中海貧血	Complete Blood Count for two Direct Famil Members (induding Spouse & Children) if suspected of having Thalassaemia 如懷疑帶有地中海貧血特性, 可安排兩位直系家庭成員 (包括配偶 及子女)進行血全計數檢查
3. Diabetes Screening 糖尿病測試 Fasting Blood Glucose 空腹血糖	Diabetes Mellitus 糖尿病	N/A 不適用
4. Cholesterol Screening 膽固醇檢查 Total Cholesterol 總膽固醇 HDL-Cholesterol 高密度膽固醇 LDL-Cholesterol 低密度膽固醇 Triglyceride 三酸甘油脂	Stroke, Coronary Heart Diseases or Fatty Liver Disease 中風、冠心病或脂肪肝	N/A 不適用
5. Renal Function Tests 賢功能檢查 Urinalysis 尿液常規 Creatinine 肌酸酐 Urea 尿素	Proteinuria, Haematuria, Diabetes Mellitus, Nephritis, Infection or Inflammatory Disease in Renal System, Renal Stone, and other underlying Renal Diseases 蛋白尿、血尿、糖尿、腎炎、 尿道炎、腎石及其他腎臟問題	N/A 不適用
6. Liver Function Tests 肝功能測試 SGPT 谷丙轉氨酶 SGOT 谷草轉氨酶 Alkaline Phosphatase 鹼性磷酸酶	Liver Failure or Cirrhosis 肝功能衰退或肝硬化	N/A 不適用
7. Gout Diseαse Screening 痛風症檢查 Uric Acid 尿酸	Gout 痛風症	N/A 不適用
8. Thyroid Gland Function Test 甲狀腺功能測試 T4甲狀腺素	Hyper/ Hypothyroidism 甲狀腺分泌異常	N/A 不適用
9. Cardiopulmonary Examination 心肺檢查 Chest X-ray 胸部X光	Tuberculosis, Pneumonia, Lung Cancer or Heart Enlargement 肺結核、肺炎、肺癌或心臟發大	CT Thorax (Plain) recommended by Radiologist if suspected of Lung Cancer 如懷疑患有肺癌,並由放射科 醫生建議,可安排進行胸腔電腦 掃描(平片)
10. Cardiology Examination 心臟檢查 Electrocardiogram with Computer Interpretation (ECG) 靜態心電圖	Coronary Heart Diseases 冠心病	Treadmill Test 運動心電圖
<b>11.Fαecal Test 糞便檢查</b> Occult Blood 隱血	Colorectal Diseases 腸道疾病	N/A 不適用

### Report Interpretation and Advice by Doctor 醫生解釋報告及提供意見

Optional Items 自選項目		
Benefit Description 保障內容	Abnormal Finding Suggests the Likelihood of 如有異常結果,可能患有	Follow-Up Test for Abnormal Finding <sup>2</sup> to be provided 提供異常結果跟進檢查 <sup>2</sup>
A. Cancer Detection Options 類	<b>癌症測試選項</b>	
A.1 Total PSA# 前列腺癌抗原#	Prostate Cancer 前列腺癌	Free PSA and/ or TRUS Prostate 游離前列腺癌抗原及/ 或前列腺超聲波
A.2 Pap Smear*3 柏氏子宮頸抹片檢查*3	Cervical Cancer 子宮頸癌	Pap Smear³ and/ or Colposcopy (with Biops and Histopathology if applicable)⁴ 柏氏子宮頸抹片檢查³及/ 或陰道鏡 (連組織檢驗及組織病理學檢驗,如適用
A.3 Ultrasound of Breasts* 乳房超聲波*	Breast Cancer 乳癌	Mammogram 乳房造影
A.4 CA72.4 癌抗原72.4	Stomach Cancer 胃癌	Oesophago-Gastro Duodenoscopy "OGD" (with Biopsy and Histopathology (max. 1 specimen) if applicable)" 食道胃十二指腸內視鏡檢查 (連組織檢驗及組織病理學檢驗 (最多1個樣本),如適用)4
A.5 EBV IgA 鼻咽癌病毒抗體	Nasopharyngeal Cancer 鼻咽癌	MRI Nasopharynx and Neck (Plain) 鼻咽及頸部磁力共振(平片)
A.6 AFP 甲種胎兒蛋白	Liver Cancer 肝癌	Ultrasound of Liver, Gall Bladder & Biliary Syste 肝、膽及膽管超聲波
A.7 CEA 癌胚抗原	Colorectal Cancer 結腸直腸癌	Colonoscopy (with Biopsy and/ or Polypectomy, and Histopathology (max. 3 specimens) if applicable) * 大腸鏡(連組織檢驗及/ 或瘜肉切除,及組織病理學檢驗(最多3個樣本),如適用) *
B. Female Plan 女性計劃*		
Pap Smear <sup>3</sup> 柏氏子宮頸抹片檢查 <sup>3</sup>	Cervical Cancer 子宮頸癌	Pap Smear³ and/ or Colposcopy (with Biops and Histopathology if applicable)⁴ 柏氏子宮頸抹片檢查³及/ 或陰道鏡 (連組織檢驗及組織病理學檢驗,如適用
Ultrasound of Breasts 乳房超聲波	Breast Cancer 乳癌	Mammogram 乳房造影
Ultrasound of Pelvis 盆腔超聲波	Ovarian Cancer 卵巢癌	N/A 不適用
C. Hepatitis B Tests 乙型肝炎測	試	
Hepαtitis B Antigen 乙型肝炎抗原 Hepαtitis B Antibody 乙型肝炎抗體	Hepatitis B Carrier 乙型肝炎病毒攜帶者	N/A 不適用
D. Helicobacter Pylori Test 幽門	]螺旋菌測試	
Helicobacter Pylori Breath Test 幽門螺旋菌呼氣測試	Stomach Diseases 胃病	N/A 不適用

<sup>#</sup> For Male Only 只適用於男性 \* For Female Only 只適用於女性

#### PRUChoice HealthCheck Medical Insurance

## 保誠精選「康檢寶 | 醫療保障計劃

"Prevention is better than cure". Staying healthy brings a promising life not only to you, but also to your family. Some illnesses do come about without any symptom but may be diagnosed during preventive check-ups. The earlier the illnesses are identified and treated, the higher the chance of recovery by early treatment. Prudential General Insurance Hong Kong Limited ("Prudential") is pleased to offer you, **PRU**Choice HealthCheck Medical Insurance, a package of health check-up and insurance protection to you and your beloved family to against unexpected extra cost if further health investigation is required.

(Applicable on or after 13 September, 2024)

預防勝於治療,時常保持身心健康,才可讓您及您的家人擁有一個美滿的人生。然而有些疾病往往在毫無先兆的情況下發生,但它們是可以及早在預防性身體檢查中被發現的。正所謂「病向淺中醫」,若我們能及早發現而對症下藥,便能大大提高根治的機會。保誠財險有限公司(「保誠」)綜合了身體檢查及保險元素,特意為您提供**保誠精選**「康檢寶」醫療保障計劃讓您及家人能從容面對因需要更深入的健康檢查而所帶來的額外開支。

(2024年9月13日或之後適用)

### Special Features 計劃特點



# Texible Plans to Suit your Needs 靈活計劃組合以迎合您的需要

**PRU**Choice HealthCheck offers comprehensive health check-up plan with various optional choices of 7 Cancer Detection Options, Female Plan, Hepatitis B Tests and Helicobacter Pylori Test to fit your needs. Once your application has been approved and issued, you may entitle the health check-up right after the 15 days waiting period.

保誠精選「康檢寶」為您提供全面的健康檢查計劃,並讓您因應個人需要,提供不同的自選檢查項目包括7種癌症測試選項、女性計劃、乙型肝炎測試及幽門螺旋菌測試。申請一經批核,經過15天的等候期後,您便可進行身體檢查。

#### [2] Follow-Up Tests to be provided on Abnormal Findings 遇異常結果可獲跟進檢驗

Should the results of some special check-up items reveal abnormal findings, don't worry! With the recommendations of doctor, we shall arrange further follow-up test(s) once for you in order to ascertain the findings.

假若有關檢查項目呈異常結果,請您不用擔心!在醫生的建議下, 我們將為您安排一次更深入的跟進檢查,以進一步確認結果。

# Doctor Consultation and Report Interpretation 醫生會診及解釋報告

On the check-up day, you will be provided one doctor consultation to allow the doctor to understand your health condition, so that you can enjoy a worry free health check-up. Whether there are abnormalities in your check-up result, we always believe you deserve to know more about your health condition. We will arrange doctor to explain your medical report to you with his/ her professional advice. One additional doctor consultation and report interpretation will be provided to you if any follow-up test(s) is/ are required.

於檢查當日,我們將為您提供一次醫生會診,以便醫生更清楚了解您的健康狀況,讓您安心進行健康檢查。我們相信,無論檢查報告中是否有異常的結果,您都應該多一點了解自己的身體狀況。我們會安排醫生向您詳細解釋您的檢查報告結果,為您提供專業意見。如需要進行跟進檢查,您將獲得額外一次醫生會診及解釋報告。

#### Section II – Follow-Up Tests for Abnormal Findings<sup>1,2</sup> 項目二 – 遇異常結果的跟進檢查<sup>1,2</sup>

We will arrange follow-up tests if abnormal findings are shown from Section I above such that the doctor of Designated Medical Centre recommends you to follow up for further investigation and confirm the abnormal findings. The cost of the follow-up test(s) listed in Section I above will be paid by Prudential.

One consultation for report interpretation and advice by doctor at the Designated Medical Centre(s) will be provided to you after the completion of all follow-up tests under Section II (if applicable) regardless of number of follow-up test applicable.

若在以上項目一的檢查中呈異常結果,而指定醫療中心的醫生建議您需要接受跟進檢查,以進一步調查及確定當中異常結果時,我們會為您安排有關跟進檢查。明列於項目一的跟進檢查費用將由保誠全數支付。

根據項目二,於所有跟進檢查項目(如適用)完成後,指定醫療中心的醫生會為您提供一次解釋檢查報告及提供臨床諮詢意見(不論適用的跟推檢查數目)。

# Section III – Blood Tests to Direct Family Members for Thalassaemia<sup>1,2</sup>

項目三-為直系家庭成員測試地中海貧血症1,2

Should the check-up reveal that you are suspected of having Thalassaemia trait, two of your Direct Family Members (including Spouse & Children) are entitled to a Complete Blood Count examination.

若您被驗出懷疑帶有地中海貧血特性時,可安排您的兩位直系家庭成員(包括配偶及子女)進行血全計數檢查。

#### Notes

- 1 All health check-ups are to be carried out at Designated Medical Centres and advance booking is required.
- 2 Insured person will be eligible for the follow-up test(s) once i) if abnormal finding shown in the tests listed in Section I, ii) subject to the medical advice of the doctor of Designated Medical Centre that the relevant follow-up test is necessary and physically suitable for the insured person; and iii) with Prudential's prior written approval, the cost of the relevant follow-up test will be paid by Prudential. Under policy coverage of PRUChoice HealthCheck and its subsequent renewals (if any), every eligible insured person shall receive each follow-up test once only. All follow-up test(s) (except for Pag Smear) should be taken within a period of three months from the date of medical advice by doctor. Follow-up test(s) for Pap Smear should be taken within a period of six months from the date of medical advice by doctor.
- 3 Pap Smear is only applicable to the female who ever had sexual experience.
- 4 The test will be examined by a Pathologist subject to the medical advice of doctor and the physical condition of the insured person. During the examination procedure, intravenous sedation (if applicable) will be administered to alleviate anxiety and discomfort related to the procedure, and medical equipment (if applicable) will then be introduced into the body to perform the examination. Medical risk(s) exist in the examination procedure.
- 5 For the insured person to enjoy the 20% first year premium discount on PRUChoice HealthCare, he/ she should attach a copy of the latest medical report issued by the service provider of PRUChoice HealthCheck together with the relevant application form for underwriting purpose.

The above Table of Benefit and notes must be read in conjunction with the policy and the certificate of insurance.

#### 附註

- 1 所有健康檢查必須要預約,並於指定醫療中心進行。
- 2 如 i)在項目一的檢查中呈異常結果,ii)在指定醫療中心的醫生醫學建議下,有關的跟進檢查獲認為有需要及適合受保人的身體狀況進行,iii)並獲得保誠的事先書面批准,受保人將可獲安排進行一次跟進檢查,有關跟進檢查的費用由保誠支付。在保誠精選「康檢寶」下,包括其後續保的保障內(如適用),每位合資格的受保人最多只可獲得各項跟進檢查一次。所有跟進檢查(柏氏子宮頸抹片檢查除外)必須從有關醫生的醫學建議當日起三個月內進行。柏氏子宮頸抹片檢查的跟進檢查必須從有關醫生的醫學建議當日起三個月內進行。相氏子宮頸抹片檢查的跟進檢查必須從有關醫生的醫學建議當日起計六個月內進行。
- 3 柏氏子宮頸抹片檢查只適用於曾經有性經驗的女士。
- 4 檢查將根據註冊醫生的醫學建議及受保人的身體狀況而進行,並由病理 醫生審視有關檢查。在檢查過程中,受保人會接受靜脈鎮靜劑注射(如 適用)以減輕程序帶來的緊張及不適的感覺。此外,醫療工具(如適 用)會置入受保人的身體內進行檢查。檢查過程涉及醫療風險。
- 5 如受保人欲享有**保誠精選**「康療寶」首年保費八折優惠,他/她必須隨相關申請表附上一份由**保誠精選**「康檢寶」健康檢查服務提供者發出最近期的體檢報告,以作核保之用。

參閱上述保障一覽表及其附註時,必須連同保單及保單證書一併閱讀。

## Table of Premium 保費表



Tuble of Fleifffulli 休良农	
Coverage 保障範圍	Premium 保費(HK\$港幣\$)
Standard Plan 基本計劃	1,850
Optional Items 自選項目	
A. Cancer Detection Options 癌症測試選項	
A.1 Total PSA#前列腺癌抗原#	640
A.2 Pap Smear* 柏氏子宮頸抹片檢查*	470
A.3 Ultrasound of Breasts* 乳房超聲波*	1,420
A.4 CA72.4 癌抗原72.4	990
A.5 EBV IgA 鼻咽癌病毒抗體	850
A.6 AFP 甲種胎兒蛋白	490
A.7 CEA 癌胚抗原	700
B. Female Plan* 女性計劃*	2,830
C. Hepatitis B Tests 乙型肝炎測試	490
D. Helicobacter Pylori Test 幽門螺旋菌測試	1,080

- You can choose to take health check-up plan once every year or once every two years. 您可選擇每年一次或每兩年一次健康檢查。
- It is applicable to insured person aged between 18–70 years old. 適用於年齡介乎18至70歲的受保人。
- # For Male Only 只適用於男性 \* For Female Only 只適用於女性

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### Major Exclusions 主要不保事項



#### General Exclusions

- Any health check-ups conducted during the waiting period.
- Any health check-up(s) or follow-up test(s) conducted in a place other than the Designated Medical Centre(s) or other examination centre(s) approved by the Designated Medical Centre(s).

# Exclusions to Section II (Follow-Up Tests for Abnormal Findings) and Section III (Blood Tests to Direct Family Members for Thalassaemia)

- The insured person has already been advised of or diagnosed with abnormal findings in Complete Blood Count, Chest X-ray, Electrocardiogram with Computer Interpretation (ECG), Total PSA, Pap Smear, Ultrasound of Breasts, CA72.4, EBV IgA, AFP or CEA prior to the first inception date of this Policy.
- The insured person has any symptom, or already been advised of or diagnosed with tumor/ cancer (any nature), coronary heart disease, anaemia, thalassaemia, or any chronic illness prior to the first inception date of this Policy.
- Cost of any follow-up test not listed in the Table of Benefit, or the follow-up test(s) were taken without the medical advice of doctor of the Designated Medical Centre(s) and Prudential's prior approval in writing.

(For more details, please refer to the policy.)

#### 一般不受保障項目

- 任何在保單等候期間所進行之健康檢查。
- 於任何非指定醫療中心或非由指定醫療中心批准的其他檢查中 心進行的健康檢查或跟進檢查。

# 項目二(遇異常結果的跟進檢查)及項目三(為直系家庭成員測試地中海貧血症)的不受保障項目

- 如受保人在本保單的首個生效日前已經被告知或被診斷在全血計數、胸部X光、靜態心電圖、前列腺癌抗原測試、柏氏子宮頸抹片檢查、乳房超聲波、癌抗原72.4測試、鼻咽癌病毒抗體測試、甲種胎兒蛋白測試或癌胚抗原測試等檢查中有異常結果。
- 如受保人在本保單的首個生效日前就腫瘤/癌症(任何類別)、 心臟病、貧血、地中海貧血或其他長期疾病已經出現有關的症 狀或已被診斷患有有關疾病。
- 在保障一覽表內沒有列明的有關跟進檢查的相關費用、任何沒有在指定醫療中心的醫生的醫學建議下進行及沒有獲得保誠的事先書面批准下進行的跟進檢查。

(詳情請參閱保單條款。)

### Important Note 重要事項



As a benefit to the insured person of this insurance. Prudential General Insurance Hong Kong Limited ("the Company") at its own costs arranges cover of the health check-up and test provided by Designated Medical Centre(s) and its doctor(s) under the above Section I to Section III to the insured person. For the avoidance of doubt, the Company is not an agent of the Designated Medical Centre(s) and its doctor(s) for the health check-up and test and makes no representation, warranty or undertaking as to the suitability of the health check-up, the accuracy or completeness of the test results, the professional standard and quality of the Designated Medical Centre(s) and its doctor(s). In any event, the Company shall not be responsible or liable for any act, omission, default or negligence of the Designated Medical Centre(s) and its doctor(s). The provisions of the health check-up and test by the Designated Medical Centre(s) and/ or the acceptance thereof by the insured person shall constitute a contract between the Designated Medical Centre(s) and the insured person separate and independent from this insurance.

The medical information including but not limited to examination procedure and intravenous sedation (if applicable) is supplied by Designated Medical Centre(s). Such information is provided for reference only and does not constitute nor is intended to be construed as health/ medical advice. Prudential does not guarantee its accuracy or completeness. Prudential shall accept no liability or responsibility in relation to the use of or reliance on any such information. Should you have any medical enquiries, please consult the doctor of Designated Medical Centre(s) and/or your family doctor.

保誠財險有限公司(「本公司」)在本保險下為受保人提供保障,安排指 定醫療中心及其醫生向受保人提供上述項目一至項目三的健康檢查及測 試,本公司負責有關所需的費用。為免混淆,本公司並非提供健康檢查 及測試的指定醫療中心及其醫生的代理,並沒有就健康檢查之適合性、 測試結果之準確性或完整性、指定醫療中心及其醫生的專業標準及質 素,作出任何陳述、保證或承諾。在任何情況下,本公司將毋須就指定 醫療中心及其醫生的行為、失當、過失或疏忽負上任何責任。指定醫療 中心提供的健康檢查及測試及/或受保人對其服務之接受將構成指定醫 療中心及受保人所訂立的合約,與此保險計劃,乃獨立而互不關連。 醫學資料包括但不限於檢查過程及靜脈鎮靜劑注射(如適用)由指定醫 療中心提供。此等資料僅供參考,並不構成或不旨在詮釋為健康/醫療 建議。保誠概不保證其準確性或完整性。有關使用或依據任何此等資 料的情況,保誠概不承擔任何責任和義務。如有任何醫學疑問,請向 指定醫療中心的醫生及/或閣下的家庭醫生查詢

#### 20% Discount on **PRU**Choice HealthCare<sup>5</sup> 保誠精選「康療寶」八折保費優惠5

Within the 6-month period after you have taken the health check-up under **PRU**Choice HealthCheck, you can enjoy 20% first year premium discount upon the acceptance of your application in applying for **PRU**Choice HealthCare and using the relevant check-up report for underwriting purpose.

凡依**保誠精選**「康檢寶」進行了健康檢查後,只要在其後半年 內,新申請投保**保誠精撰**「康療寶」,並提交有關檢查報告作核 保之用,在有關申請獲接納後,首年保費即可獲八折優惠。

## Locations of the Designated Medical Centres 指定醫療中心地點



Quality HealthCare Medical Centre 卓健醫療體檢中心

Rooms 706-709 & 710A-710B, 7/F, Crawford House, Central 中環 70 Queen's Road Central, Hong Kong

香港中環皇后大道中70號卡佛大廈7樓

706-709. 710A - 710B室

Room 501, Prince's Building, 10 Chater Road, Central,

Hong Kong

香港中環遮打道10號太子大廈501室

Admiralty 金鐘

Unit 1605-09, 16/F. Tower 1, Admiralty Centre. 18 Harcourt Road, Admiralty, Hong Kong

香港金鐘夏慤道18號海富中心一期16樓1605-09室

Wan Chai 灣仔

1/F. C.L.I. Building, 313-317B Hennessy Road, Wanchai.

香港灣仔軒尼詩道313-317B號中國人壽大廈1樓

**North Point** 北角

Suites 2101 - 2102, 21/F. North Point Asia Pacific Center. 10 North Point Road, North Point, Hong Kong

香港北角北角道10號北角亞太商業中心21樓

2101-2102室

Tsim Sha Tsui 尖沙咀

Room 608-613, 6/F, Hong Kong Pacific Centre, 28 Hankow Road, Tsim Sha Tsui, Kowloon

九龍尖沙咀漢口道 28 號 亞太中心 6 樓 608-613 室

Mongkok 旺角

8/F, Wai Fung Plaza, 664 Nathan Road, Mongkok, Kowloon

九龍旰角彌敦道664號惠豐中心8樓

Jordan 佐敦

LG & UG Floors, 8 Jordan Road, Kowloon

九龍佐敦道 8號 LG & UG

Kowloon Bay 九龍灣

G/F, Block I, Telford Gardens, Kowloon Bay, Kowloon

九龍九龍灣德福花園地下I座

將軍澳

Tseung Kwan O Shops 234-236, Level 2, Metro City Plaza 1, Tseung Kwan O,

**New Terrorities** 

新界將軍澳新都城中心一期商場二樓234-236號舖

Tuen Mun 屯門

Unit 18, 23/F, South Wing, Tuen Mun Parklane Square,

2 Tuen Hi Road, Tuen Mun, New Terrorities 新界屯門屯喜路2號屯門柏麗廣場23樓18室

Tsing Yi 青衣

Shop 308D, Level 3, Maritime Square, Phase 1, 33 Tsina Kina Road, Tsina Yi, New Terrorities 新界青衣青敬路33號青衣城一期3樓308D號舖

Yuen Lona 元朗

Shop 25, G/F, Yuccie Square, 38 Yuen Long On Ning Road,

Yuen Long, New Terrorities

新界元朗安寧路38號世宙商場地下25號舖

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所有中文簡譯,如與英文有異,概以英文為準。

