

Customer Guide for Prescribed Diagnostic Imaging Tests (Applicable for Individual Life Insurance)

訂明診斷成像檢測-客戶指南(適用於個人壽險產品計劃)

Life Assured can enjoy a preferential price for the prescribed diagnostic imaging tests at our designated network imaging centres ("Network Imaging Centres") as long as a valid referral from a registered doctor has been obtained. Eligible items include diagnostic imaging tests, such as Magnetic Resonance Imaging (MRI scan), Computed Tomography (CT scan) and Positron Emission Tomography (PET scan), used to identify medical conditions or diseases. (For details of Network Imaging Centres, please refer to the Prudential website: <https://www.prudential.com.hk/en/.galleries/pdf/guide/medical-network-and-specialists.pdf>)

For specified imaging test on specified body parts conducted at our Network Imaging Centres covered under the PRUHealth VHIS EasyChoice Plan or PRUHealth FlexiChoice Medical Plan, we will also waive the related coinsurance for approved claims up to the itemised limit listed on the benefit schedule according to the terms and conditions.

Should you need assistance with any matter pertaining to this service, please contact your financial consultant or our Customer Service Hotline at 2281 1333, Monday to Friday, 9am to 6pm; closed on Saturday, Sunday and Public Holidays.

假如受保人在註冊醫生的轉介下需要進行訂明診斷成像檢測以辨識病況或疾病，例如磁力共振掃描、電腦斷層掃描及正電子放射斷層掃描，受保人可於我們的指定網絡成像中心（以下簡稱「網絡成像中心」）以優惠價進行訂明診斷成像檢測（有關網絡成像中心的詳情，請參閱保誠網站：<https://www.prudential.com.hk/tc/.galleries/pdf/guide/medical-network-and-specialists.pdf>）

在保誠自願醫保摯稱心計劃或保誠靈活自主醫保計劃下，於網絡成像中心就指定身體部位進行指定檢測，我們更會按保單條款就有關獲批核索償豁免共同保險，直至達到保障表內所列之該項目賠償限額。

若您需要任何關於此服務的協助，請聯絡您的理財顧問或於星期一至五早上 9 時至晚上 6 時，致電本公司的客戶服務熱線 2281 1333；星期六、星期日及公眾假期休息。

Process Outline 流程簡介

Few simple steps to enjoy this service:

幾個簡單步驟以享用服務：

	Diagnosis 診斷	Life assured referral by a registered doctor after consultation for the prescribed diagnostic imaging tests. 於診症後，註冊醫生轉介受保人進行訂明診斷成像檢測。
	Appointment 預約	You can make appointment directly with our Network Imaging Centres for the recommended imaging tests by providing the referral letter. 您可直接致電網絡成像中心並提供醫生轉介信預約建議之成像檢測。
	Registration 登記	You may activate the Life Medical eCard via myPrudential account and , present it along with an identity document and the doctor referral letter at our Network Imaging Centres upon registration to enjoy the preferential price. 您可登入 myPrudential 透過帳戶內的選項開啟保誠電子醫療卡。並只需在網絡成像中心出示保誠電子醫療卡、身份證明文件及醫生轉介信以進行登記使用優惠價。
	Report 報告	You may request the Network Imaging Centre to deliver the test report to your Registered Doctor directly or collect it in person. 您可要求網絡成像中心將檢測報告送交您的註冊醫生或自行領取。

	Test and payment 檢測及付款	Settle the bill directly with the Network Imaging Centre after the test. Remember to check whether the receipt indicates the use of the preferential price for the prescribed diagnostic imaging tests at the Network Imaging Centre. Please keep the receipt and a copy of the referral letter for medical claims if needed. (The acceptance of Life Medical eCard at the network Imaging Centre upon registration does not guarantee that the medical service is eligible for a claim, which is subject to the policy provisions of the respective plan(s).) 完成檢測後，直接向網絡成像中心支付費用，謹記檢查收據上有否標明已使用本公司網絡的優惠價進行訂明診斷成像檢測。如有需要申請醫療開支理賠，請保留收據及醫生轉介信副本作理賠之用。(網絡成像中心於登記時接納使用此電子卡並不代表該醫療服務已合資格獲得索償，有關索償受限於相關計劃之保單條款。)   Preferential price offer to Prudential
	Submit claim application(if applicable) 遞交理賠申請 (如適用)	You can submit the claim via myPrudential or contact your financial consultant to submit the claim electronically. 您可經 myPrudential 遞交理賠申請或聯絡您的理財顧問以電子方式遞交理賠申請。

Important Notes 注意事項

1. Life Medical eCard is not transferable and can only be used by the Life Assured as shown on this eCard.

保誠電子醫療卡不可轉讓，只供電子卡上所顯示的受保人使用。

2. The acceptance of the Life Medical eCard at the network imaging centre upon registration does not guarantee that the medical service is eligible for a claim, which is subject to the policy provisions of respective plan(s).

醫療網絡成像中心接受使用此電子卡並不代表該醫療服務已合資格獲得索償，有關索償受限於相關保單之保單條款。

3. Prior appointment is required. Upon registration at the Network Imaging Centre, the Life Assured must present the Life Medical eCard, identity document, and the referral letter. Failure to present any of these documents may result in the unavailability of Prudential Privileges.

有關服務需要預約。於醫療服務供應商登記時，受保人需出示電子卡、身份證明文件及醫生轉介信。如果未能出示相關文件，將不能享有保誠優惠。

4. Under PRUHealth VHIS EasyChoice Plan or PRUHealth FlexiChoice Medical Plan, we will further waive the coinsurance for the approved claims up to its itemised limit listed on benefit schedule if the Specified Diagnostic Imaging Tests on Specified Body Parts are conducted at our Network Imaging Centres. Under PRUHealth VHIS EasyChoice Plan, Specified Diagnostic Imaging Tests on Specified Body Parts includes i) CT scan on coronary arteries; ii) MRI scan on brain, cervical spine, lumbar spine & abdomen (including whole abdomen, upper abdomen or lower abdomen); and iii) PET scan or PET-CT combined (no limitation on body parts). Under PRUHealth FlexiChoice Medical Plan, there is no limitation on body parts for i) CT scan; ii) MRI scan; and iii) PET scan.

在保誠自願醫保摯稱心計劃或保誠靈活自主醫保計劃下，於網絡成像中心就指定身體部位進行指定檢測，我們更會就您的獲批核索償豁免共同保險，直至達到保障表內所列之該項目賠償限額。在保誠自願醫保摯稱心計劃下，指定身體部位的診斷成像檢測包括 i) 就冠狀動脈進行電腦斷層掃描；ii) 就腦部、頸椎、腰椎及腹部（包括全腹、上腹或下腹）進行磁力共振掃描；及 iii) 就身體任何部位進行正電子放射斷層掃描。在保誠靈活自主醫保計劃下，就身體任何部位進行進行 i) 電腦斷層掃描；ii) 磁力共振掃描；及 iii) 正電子放射斷層掃描。

5. We will only cover charges or expenses which we believe are Reasonable and Customary. That means that they must be Medically Necessary and do not exceed the general range of charges by service providers where the charge is incurred for similar treatment, services or supplies for people with similar conditions, e.g. of the same sex and similar age, for a similar disability, as we reasonably determine in utmost good faith.

我們只會賠償被我們視為是「合理及慣常」的收費或開支，它們必須為「醫療所需」，並不超過與情況類似的人士（例如同性別及相近年齡）就類似傷病提供類似治療、醫療服務或供應品的慣常收費水平。此「合理及慣常」的收費水平由我們合理及絕對真誠地決定。

6. The prescribed diagnostic imaging tests are provided by third party medical service providers appointed by Prudential Hong Kong Limited ("Prudential"). The network medical services providers are not operated by Prudential and Prudential is not their agent. Prudential makes no representation, warranty or undertaking as to the quality or availability of their services and shall not accept any responsibility or liability for the services provided by the network medical services providers. Under no circumstance shall Prudential be responsible or liable for the acts or omissions of the network medical services providers.

訂明診斷成像檢測由保誠指定的醫療網絡服務供應商提供。醫療網絡服務供應商並非由保誠所營運，保誠亦非醫療網絡服務供應商的代理。保誠不會就上述醫療網絡服務供應商服務之質素及其供應作出任何的陳述、保證或承諾，亦不會承擔醫療服務供應商所提供的服務所引致的責任及法律責任。在任何情況下，就醫療服務供應商在提供服務時的任何作為或不作為，保誠概不負責。

FAQ 常見問題

1. Q: Who should I contact if I have any queries?

A: Should you need further assistance, please contact your financial consultant or our Customer Service Hotline at 2281 1333, Monday to Friday 9am to 6pm; closed on Saturday, Sunday and Public Holiday.

問: 如需協助, 我應該跟誰聯繫?

答: 如需協助, 請聯絡您的理財顧問或於星期一至五早上 9 時至晚上 6 時, 致電本公司的客戶服務熱線 2281 1333; 星期六、星期日及公眾假期休息。

2. Q: How should I get the Life Medical eCard?

A: You may activate the Life Medical eCard via myPrudential account.

問: 我如何獲得個人保誠電子醫療卡?

答: 您可登入 myPrudential 透過帳戶內的選項開啟保誠電子醫療卡。

3. Q: Can I still enjoy the Prudential Privileges if I cannot present the Life Medical eCard?

A: Prudential Privileges may not be offered in case of failure of presenting these documents.

問: 如果未能出示保誠電子醫療卡, 我仍然可以享用保誠優惠?

答: 如果未能出示保誠電子醫療卡, 將不能享有保誠優惠。

4. Q: How can I get the Coinsurance waiver for Prescribed Diagnostic Imaging Tests

A: Under PRUHealth VHIS EasyChoice Plan or PRUHealth FlexiChoice Medical Plan, we will further waive the coinsurance for the approved claims up to its itemised limit listed on benefit schedule if the Specified Diagnostic Imaging Tests on Specified Body Parts are conducted at our Network Imaging Centres. Under PRUHealth VHIS EasyChoice Plan, Specified Diagnostic Imaging Tests on Specified Body Parts includes i) CT scan on coronary arteries; ii) MRI scan on brain, cervical spine, lumbar spine & abdomen (including whole abdomen, upper abdomen or lower abdomen); and iii) PET scan or PET-CT combined (no limitation on body parts). Under

PRUHealth FlexiChoice Medical Plan, there is no limitation on body parts for i) CT scan; ii) MRI scan; and iii) PET scan.

Q: 怎樣可獲得豁免訂明診斷成像檢測之共同保險？

A: 在保誠自願醫保摯稱心計劃或保誠靈活自主醫保計劃下，於網絡成像中心就指定身體部位進行指定檢測，我們更會就您的獲批核索償豁免共同保險，直至達到保障表內所列之該項目賠償限額。在保誠自願醫保摯稱心計劃下，指定身體部位的診斷成像檢測包括 i) 就冠狀動脈進行電腦斷層掃描；ii) 就腦部、頸椎、腰椎及腹部（包括全腹、上腹或下腹）進行磁力共振掃描；及 iii) 就身體任何部位進行正電子放射斷層掃描。在保誠靈活自主醫保計劃下，就身體任何部位進行進行 i) 電腦斷層掃描; ii) 磁力共振掃描; 及 iii) 正電子放射斷層掃描。

5. Q: How can I make a claim?

A: You can submit the claim via myPrudential or contact your financial consultant to submit the claim by electronic way.

問：怎樣辦理理賠申請？

答：您可經myPrudential 遞交理賠申請或聯絡您的理財顧問以電子方式遞交理賠申請。

6. Q: Should I pay directly at the Network Imaging Centres?

A This is not a "Medical Expenses Direct Billing Service¹" service, so you need to settle the bill at the Network Imaging Centres.

問：我需要在網絡成像中心繳付費用？

答：此服務並非「醫療費用直付服務¹」之服務，故此您需要在網絡成像中心自行繳付費用。

¹ Previously known as "Cashless Service", this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers. 前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供