

2025年度中期个人寿险理赔报告

2025 Half Year Individual Life Claims Report



PRUDENTIAL
保 誠 保 險

用心聆聽 實現您心





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首席客务营运及健康保障业务总监的话 Message from the CCOHO



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香港的医疗环境持续转变，随着医疗成本不断上升，大众对健康保障的关注亦日益增加。保诚一直坚守承诺，用心聆听客户需要，持续推动创新，并在客户的医健路上提供全方位支援，让他们倍感安心。

2025年上半年，我们进一步拓展于香港及中国内地的医疗费用直付服务。我们与香港浸信会医院深化合作，将服务扩展至其辖下的日间医疗中心—浸信会东九龙医疗中心，为合资格客户提供眼科治疗的直付安排。此外，保诚亦首次与佛山复星禅诚医院建立合作关系，进一步简化跨境医疗流程。随着愈来愈多客户受惠于更简便、更便捷的医疗体验，医疗费用直付服务的使用量显著上升。今年上半年，我们共处理5,496宗医疗费用直付理赔个案，较2024年同期增长87%，充分体现保诚致力优化理赔体验，并在客户最需要的时候提供即时支援的承诺。

为了让客户都能轻松获得所需的医疗服务，我们积极拓展数码化沟通渠道。「保诚健康办公室」透过 WhatsApp 及微信即时通讯平台，为合资格客户安排保诚网络医生优先预约服务，协助处理预先批核申请，并在医疗旅程的不同阶段提供贴心支援，减轻客户负担，让他们安心专注治疗。

于回顾期内，我们成功处理首宗肝癌组织碎化技术（Histotripsy）治疗的理赔个案。这项崭新的无创肝癌超声波疗法，透过精准定位的声波破坏癌细胞，无需进行手术或放射治疗。保诚迅速完成相关理赔，不仅彰显我们的营运效率，更体现我们致力推动创新治疗方案普及化的承诺，为客户提供更安心、无忧的健康保障。

本理赔报告涵盖身故、危疾及住院三大类别的理赔数据，并探讨现代社会的健康趋势。我们结合真实数据与健康议题的洞察，为市民在评估自身保障需求时提供有力参考。

展望未来，保诚将继续深化与医疗机构的合作，积极提升跨境医疗服务，并加快推动数码创新，让客户在面对医疗挑战时，皆能怀抱信心、拥有清晰选择，并感受到真诚的关怀与支持。我们将持续秉承「保障每个人生，成就每个未来」的宗旨，为客户提供简单而便捷的理财及健康保障产品与服务。

保诚保险有限公司
首席客务营运及健康保障业务总监
欧阳佩玲

Hong Kong's healthcare environment continues to evolve, with growing public awareness of the need for robust health protection amid rising healthcare costs. On the back of this dynamic landscape, Prudential remains committed to listening to customers, innovating our solutions, and supporting families throughout their healthcare journeys.

In the first half of 2025, we further enhanced our medical expenses direct billing services in Hong Kong and the Chinese mainland. We expanded our partnership with Hong Kong Baptist Hospital through a new collaboration with its East Kowloon Medical Centre, enabling eligible customers to access direct billing for ophthalmology treatments. We also partnered with Foshan Fosun Chancheng Hospital to further streamline cross-border care. As more customers benefit from simpler and more convenient healthcare experiences, utilisation of our medical expenses direct billing service has increased significantly. In the first half of the year, 5,496 claims were processed through the direct billing service, an 87% increase compared to the same period of 2024. This growth reflects our commitment to enhancing the end-to-end claims experience and to help our customers when they need it most.

We have also broadened our digital touchpoints to make healthcare more accessible. Through our PRUHealth Office on WhatsApp and WeChat, eligible customers can enjoy priority booking with Prudential's panel doctors and receive assistance with pre-authorisation. This service supports patients at every step of the way, ending worry and hassle, and allowing them to focus on their treatments.

We are particularly proud to have processed our first claim for histotripsy treatment for liver cancer – a pioneering, non-invasive procedure that uses focused ultrasound to destroy cancer cells without surgery or radiation. Our ability to process and pay this claim swiftly demonstrates our operational efficiency and commitment to making advanced treatments accessible, delivering real customer benefits and peace of mind.

This Claims Report provides comprehensive statistics on Death, Critical Illness, and Hospitalisation, alongside an analysis of health trends. By integrating real data with key insights, we offer valuable references for customers seeking for life protection.

Looking ahead, we will continue to deepen our partnerships with medical institutions, enhance cross-border care, and advance digital innovation, empowering every customer to navigate healthcare with confidence, clarity, and compassion. We remain committed to enhancing protection for every life, every future.

Candy Au Yeung
Chief Customer Operations and Health Officer
Prudential Hong Kong Limited



财务稳健 实力雄厚
Abundant Capital, Financially Sound



扎根香港

Established in Hong Kong

超过 **60** 年
Over years

自1964年开始服务香港
Serving Hong Kong since 1964

受保障的保诚客户[^]

Customers covered by PHKL[^]

一百四十一万
1.41 million

聚焦策略市场

Laser focus in strategic markets

亚洲及非洲
Asia & Africa

2025上半年总赔偿金额
Total Claims Payments in 2025 H1

近三十五亿港元
Around HKD 3.5 billion

相等于近十一万次大肠镜检查^{*}
Equivalent to around 110,000 Colonoscopy^{*}

2025上半年总赔偿个案
Total Approved Claims in 2025 H1

超过 **68,000** 宗
Over claims

平均每一分钟 处理一宗赔偿
Approved 1 case in a minute on average

[^] 有效保单持有人数量
Number of policy owners for inforce policies

^{*} 按2025上半年保诚已赔付个案的大肠镜检查住院医疗费用中位数。
According to the median of medical inpatient treatment expense for Colonoscopy in Prudential approved claims cases in 2025 H1.



保诚保险有限公司 Prudential Hong Kong Limited

公司背景及资料 Company Background and Information

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奖项殊荣* Awards and Recognitions*



香港保险业大奖 2024 -
香港保险业联会及《南华早报》
The Hong Kong Insurance Awards
2024 - The Hong Kong Federation
of Insurers and South China
Morning Post

大奖 Grand Awards

杰出理赔管理大奖 (人寿保险) Outstanding Claims Management (Life)

- 杰出风险管理项目大奖 (人寿保险)
Outstanding Risk Management (Life)
- 杰出培训及发展大奖
Outstanding Training & Development
- 年度杰出青年保险专才 — 保险中介 (童玉婷)
Outstanding Young Professional of the Year –
Intermediary (Kelly Tong)

年度三强 Top 3 Awards

- 杰出客户服务 (人寿保险)
Outstanding Customer Service (Life)
- 杰出整合营销策略大奖
Outstanding Integrated Marketing Strategies
- 杰出企业社会责任大奖
Outstanding Corporate Social Responsibility
- 杰出风险管理项目大奖 (一般保险)
Outstanding Risk Management (General Insurance)
- 杰出客户获取及互动大奖 (一般保险)
Excellence in Customer Acquisition and Engagement
(General Insurance)
- 杰出特定社群计划大奖 (一般保险)
Outstanding Campaign for Targeted Community
(General Insurance)
- 年度杰出保险代理 (黄国麟)
Outstanding Agent of the Year (Alan Wong)
- 年度杰出青年保险专才 — 保险中介 (林蓓怡)
Outstanding Young Professional of the Year –
Intermediary (Bella Lam)



2025《彭博商业周刊》(中文版)
金融机构大奖
Bloomberg Businessweek
(Chinese Edition) - Financial
Institutions Awards 2025

卓越表现大奖 Excellence Performer

- 年度保险公司 (寿险)
Insurance Company of the Year (Life Insurance)

理赔管理 Claims Management

- 顾客关顾
Customer Engagement
- 数码转型策略
Digital Transformation Strategy
- 年度培训学院
Training Academy of the Year
- 公司治理
Corporate Governance
- 雇员福利 (产品)
Employee's Benefits (Product)
- 旅游保险 (一般保险)
Travel Insurance (General Insurance)
- 企业社会责任
Corporate Social Responsibility
- 年度区域成就大奖 (代理团队)
District Achievement of the Year (Agency)

杰出表现大奖 Outstanding Performance

- 年度保险公司 (一般保险)
Insurance Company of the Year
(General Insurance)
- 医疗保险计划
Medical Care
- 康健护理及保障
Health & Protection
- 年度招募计划
Recruitment Programme of the Year



香港财务策划师学会企业理财教育
及 ESG 领袖大奖 2024
IFPHK Financial Education and
ESG Leadership Awards 2024

- 企业理财教育及 ESG 领袖金奖
Corporate Financial Education Leadership - Gold Award
- 优质财策企业
Accredited Professional Financial Planning Firm



IFEC 投资者及理财教育奖 2024
IFEC Investor and Financial Education Award 2024

- 企业奖 Corporate Award



香港管理专业协会第五十七届杰出
推销员奖
The HKMA 57th Distinguished
Salesperson Award

- 年度最杰出销售团队奖 - 全场总冠军
Best Sales Team of the Year – Overall Champion
- 年度最佳销售专业大奖
Top Salesperson of the Year
- 杰出销售专业大奖 - 最后五强 (5 名)
Distinguished Salesperson Award (Top Five) (5 recipients)
- 杰出销售专业大奖 (10 名)
Distinguished Salesperson Award (10 recipients)
- 杰出青年销售专业大奖 (4 名)
Outstanding Young Salesperson Award (4 recipients)



2025 亚洲最佳企业雇主奖 (香港)
HR Asia Best Companies to Work for
in Asia 2025 - Hong Kong awards

- 保诚保险
Prudential Hong Kong



香港管理专业协会 2024 年最佳管理
培训及发展奖
Hong Kong Management
Association Award for Excellence in
Training and Development 2024

- 精英领袖发展卓越大奖
Excellence in Leadership Development Special Award
- 未来技能发展卓越大奖
Excellence in Future Skills Development
- 持份者参与卓越大奖
Excellence in Stakeholder Engagement
- 杰出培训师奖 (1 名)
Distinguished Trainer Award (1)
- 优秀新晋培训师奖 (4 名)
Outstanding New Trainer Award (4)



香港红十字会输血服务中心
The Hong Kong Red Cross Blood Transfusion Service

- 卓越夥伴大奖
Elite Partnership Award



新城电台「大湾区保险业大奖 2024 - 香港及澳门」2024
Metro Broadcast GBA Insurance Awards
Hong Kong & Macau 2024

- 杰出医疗保险奖
Outstanding Medical Insurance Award

杰出理赔管理奖 Outstanding Claims Management Award

* 包括但不限于以上各奖项。
Include but not limited to the above.



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客户余先生
Customer Mr Shi

财务顾问专业、体贴、富有同情心。这是我第一次提出索赔，她回答了我所有的问题并提出了**简化索赔过程的建议**。谢谢！

The financial consultant was professional, kind and sympathetic. It was my first time to make claims, and she answered all my questions and **made recommendations to ease the claiming process**. Thank you!



客户梁小姐
Customer Ms Leung

首先客服的工作人员非常专业且耐心，其次理赔速度很快，理赔数额合理，足以见理赔部门的人员很**专业且工作效率很高**。这些都是出乎我的意料，带给我惊喜，所以很满意，也谢谢他们的努力和付出。

First, the customer service staff is very professional and patient. Secondly, the claims settlement speed is very fast. The payouts are reasonable, which demonstrates the **professionalism and efficiency** of the claims department. These aspects exceeded my expectation and brought me a pleasant surprise. I am extremely satisfied with the service. Thank you for their hard work and dedication.

2025 上半年，**90%** 客人**满意理赔体验***
In 2025 H1, **90%** of customers were **satisfied** with the **claims experience***



客户梁先生
Customer Mr Leung

保障全面，理财顾问贴心服务快速到位，理赔**超有效率批核快捷合理**。待客贴心细心专业超有效率，跟进及回应快速到题令本人非常满意，值得嘉许。

The protection offered is comprehensive, and the financial consultant provided attentive and prompt service. The claims process was **highly efficient, with approvals that were both swift and reasonable**. The team demonstrated professionalism, care, and exceptional efficiency in handling my case. Follow-ups and responses were timely and directly addressed my concerns, leaving me extremely satisfied. Their service is truly commendable.



区域经理王小姐
Regional Manager Ms Wang

由衷感谢理赔部同事，您们在理赔流程中展现了**极高的专业水准和同理心**，您的专业知识和努力工作，给客户提供了宝贵的支持，不仅体现了公司对客户承诺的坚守，也鼓舞了我们前线同事，让我们在向客户推荐合适的保险产品时更有信心和力量。

I sincerely thank the colleagues in the claims department for **your exemplary professionalism and empathy** in the claims process. Your expertise and hard work provided valuable support to the customers, not only reflecting the company's commitment to the customers, but also inspiring frontline colleagues, giving us more confidence and strength to recommend suitable insurance products to the customers.

* 根据保诚顾客完成理赔体验后之问卷调查结果。
According to claims questionnaire result from Prudential's customers after enjoying our claims service.

重点分析 Key Highlights



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已赔付总额在 2025 上半年继续增长，高达近三十五亿港元，较 2024 年同期上升近 **6%**。

Total claims payout kept growing in 2025 H1 and reached nearly HKD 3.5 billion which was around **6%** increment comparing to 2024.



在 2025 上半年，选择医疗费用直付服务的客户显著增加，理赔案件数量上升了 **87%**。涉及诊断成像检查的理赔案件更是大幅增加了超过 **90%**。医疗费用直付服务的理赔案件总数接近 5,496 宗，这使更多客户享受到更好的理赔服务体验。该服务的总理赔金额**达到一亿二千三百万港元**，其中住院理赔占比最大，达到六千八百万港元。

In 2025 H1, there was a notable increase in the use of the medical expenses direct billing service, with claims cases rising by **87%**. Claims involving diagnostic imaging tests saw an even more significant increase of over **90%**. The total number of claims cases for the medical expenses direct billing service approached 5,496, enhancing the claims service experience for many clients. The total claims amount for this service **reached HKD 123 million**, with hospitalisation claims accounted for the largest portion, totally HKD 68 million.

以上数据仅包括2024上半年和 2025上半年已赔付的个案，并以保障类别区分，而理赔金额则以四舍五入作计算。
The above data are based on the approved cases in 2024 H1 and 2025 H1 only, cases are counted based on benefit level. The payout amount are rounded off.



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理赔总结 Claims Summary



已赔付金额
Total Claims Payout
三十五亿港元
HKD 3.5 billion



已赔付个案
Total Approved Claims
68,577 宗
cases



平均理赔处理时间¹
Average Process Lead Time¹



整体成功赔付百分比
Overall Successful
Claims Rate
96.4%

住院
Hospitalisation : **2.4** 个工作日
working days

危疾
Critical Illness : **3.3** 个工作日
working days

身故
Death : **3.3** 个工作日
working days



选用转数快接收理赔款项，理赔申请批核成功后可即时收到理赔金。
Choosing Faster Payment (FPS) enables clients to receive the payment instantly upon claim approval.

支付方法处理时间
Payment method Process Lead Time

转数快 Faster Payment System:
即时³ (从批核成功起计算)
Instant³ (from claims approval)

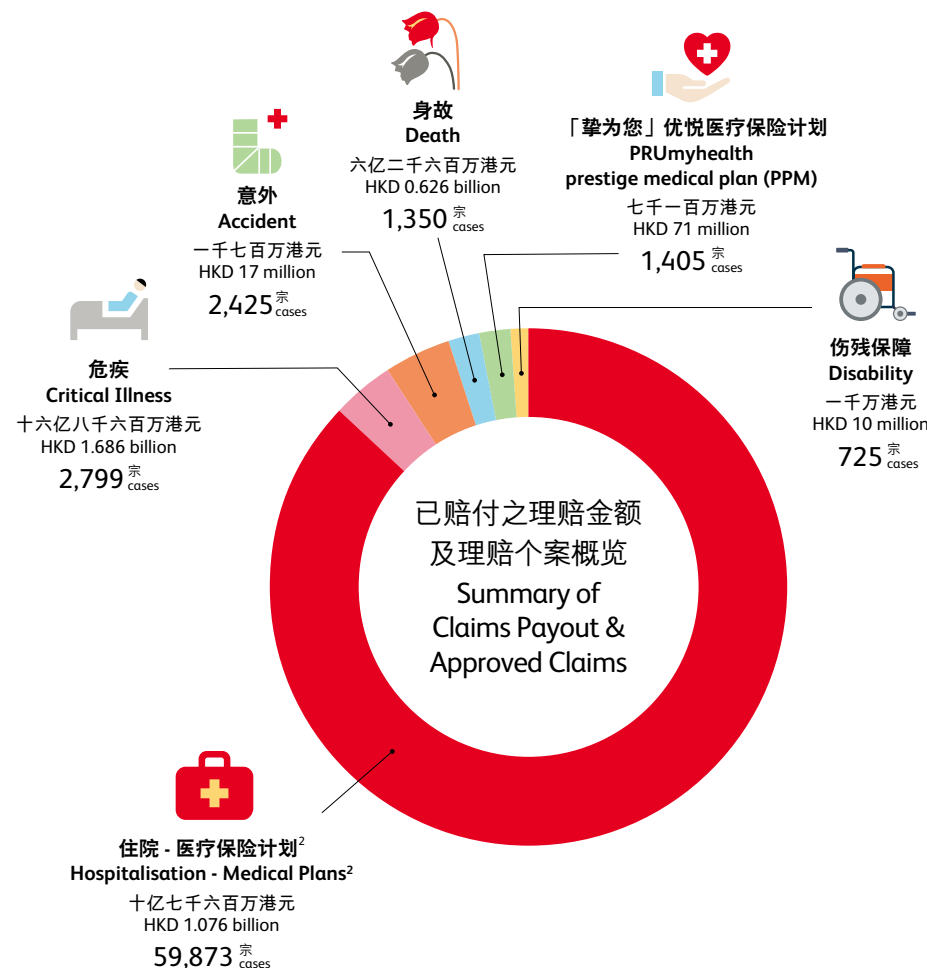
直接转账 Direct Credit:
1-3 个工作日
working days

支票 Cheque:
7 个工作日
working days

备注 Remarks:

- 指于理赔申请时已提供所有所需文件及资料的个案。
Cases that submitted with all required documents and information during claims application.
- 住院 - 医疗保险计划包括特定癌症计划、特选危疾治疗保及医疗加倍保等。
Hospitalisation - Medical Plans include PRUmyhealth cancer protector plan, PRUhealth essential critical care and PRUhealth medical plus, etc.
- 最快只需于理赔审核后10分钟。
As fast as 10 minutes after claims approval.

以上数据仅包括已赔付的个案，并以保障类别区分，而理赔金额则以四舍五入作计算。
The above data are based on the approved cases only, cases are counted based on benefit level. The payout amount are rounded off.





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根据政府统计调查显示，多于半数入院人士没有医疗保障。高昂的住院费用可能会用上大部份的积蓄。

According to data from the HKSAR Census and Statistics Department, more than half the people hospitalised in Hong Kong lack medical protection altogether. Large medical bills could wipe out most of their savings.

在2022年12月至2023年4月进行统计前的十二个月内¹
During the 12 months prior to a study conducted between
December 2022 and April 2023¹

住院病人的总人数约有四十一万一千一百人

An estimated 411,100 people were hospitalised



47%



53%

曾入住医院（包括转院）

Number of times admitted to hospital (including transfers)

一次有81.9%、两次有11.6%、三次有3.6%及四次或以上2.9%
Once 81.9%, Twice 11.6%, Thrice 3.6% and Four times or more 2.9%

其中有53.1%并没有医疗福利或保障

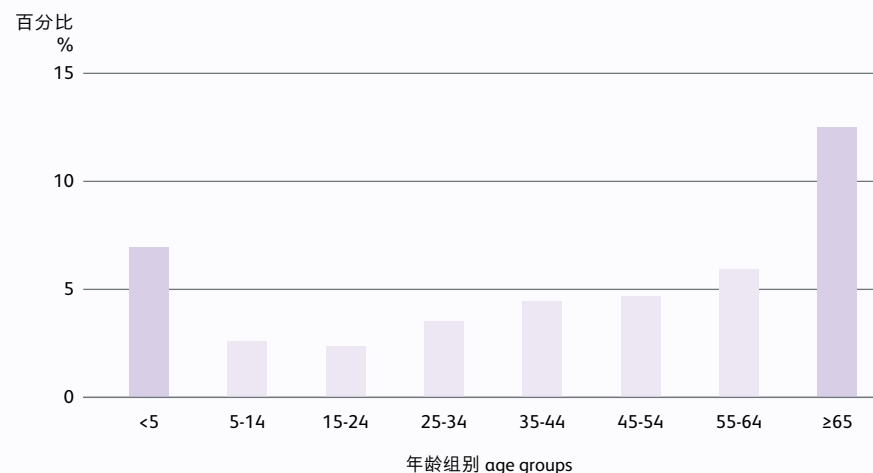
53.1% of them lack any sort of medical benefit or protection



逾半数香港人没有足够医疗保障以应付住院开支，并以长者与幼童有较大的医疗需求。

More than half of the Hong Kong population hospitalised in Hong Kong do not have enough medical protection to cover their hospital expenses and elderly people and children have a higher demand of medical needs.

为子女或自己退休后的医疗保障做好准备未？
Have you prepared for your children or your own retirement?



在统计前十二个月内曾入住医院的人士的比率*（按年龄划分）
Rate of hospital admittance during the 12 months prior to the study (by age)*

* 在个别年龄组别中占所有人士的百分比
As a percentage of all people in the respective age groups.

资料来源：1. 政府统计处：〈主题性住户统计调查第78号报告书〉，2024年1月（政府最新统计数据）。
Source: 1. "Thematic Household Survey Report No. 78." Census and Statistics Department, Jan. 2024 (The government's latest release).

搜集资料日期：2025年2月。
Data collection date: Feb 2025.

个人寿险 Individual Life Insurance

香港主要私家医院收费参考

Reference for Charges of Major Private Hospitals in Hong Kong



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病房收费

Daily Room Charges

医院 Hospital	标准病房* Ward*	半私家病房* Semi-private*
圣德肋撒医院 St. Teresa's Hospital	610 - 800	1,000 - 1,750
仁安医院 Union Hospital	600 - 950	1,080 - 2,000
宝血医院 Precious Blood	850	1,250 - 1,750
播道医院 Evangel Hospital	830 - 1,020	1,280 - 1,920
圣保禄医院 St. Paul's Hospital	760 - 900	1,380 - 1,480
香港中文大学医院 CUHK Medical Centre	1,000 [®]	1,500 - 2,500
香港浸信会医院 Hong Kong Baptist Hospital	850 - 1,200 [^]	1,900 - 2,320 [^]
明德国际医院 Matilda International Hospital	1,100	2,300
港怡医院 Gleneagles Hospital Hong Kong	1,000 / 1,200	2,100 - 2,300
香港港安医院 - 司徒拔道 Hong Kong Adventist Hospital - Stubbs Road	900	2,300 - 2,800
香港港安医院 - 荃湾 Hong Kong Adventist Hospital - Tsuen Wan	1,000 - 1,250	1,600 - 2,500
嘉诺撒医院 Canossa Hospital	800 - 1,000 [#]	2,600 [#]
养和医院 Hong Kong Sanatorium & Hospital	1,330 - 1,930	2,880 - 3,900



手术费用

Surgical Operation Fees

手术名称 Surgical operation	费用可高达约(港元) Top estimates for fees (HKD) 套餐价钱已包括 入住标准病房 Treatment includes hospitalisation in a standard ward
白内障超声乳化术及人工晶状体植入 Phacoemulsification and Intraocular Lens	73,253
扁桃腺切除术 Tonsillectomy	250,155
痔疮切除术 Hemorrhoidectomy	109,457
乳房肿块切除术 Breast Lump Excision	132,014
不同骨折之开放性复位及内固定术 Open Reduction and Internal Fixation of Various Fractures	280,555
腹腔镜疝气(小肠气)修补术 Hernia Repair (Laparoscopic)	132,993
甲状腺切除术 Thyroidectomy	299,608

* 每日房租(以港元为单位),不同医院病房定义可能因保险计划有不同,详情参阅各保险计划细节。
Daily Room Charges (HKD), The definition of room type in different hospitals may not be the same under different insurance plans, detail refers to the insurance plan definition.

[^] 窗边床位需每日另加五十至二百港元。
Daily additional charge of window side beds: HKD50 - HKD200.

[®] 仅适用于项目付费服务,标准房(四人房)一般采用香港中文大学医院特定诊断或治疗的定价收费项目。
For fee-for-service only; Standard Room (4-bed) is normally charged under CUHKMC Procedure Package Price for specific diagnosis or procedure.

[#] 选择窗边病床位置需要额外支付二百港元的费用。
There is an additional charge of HKD200 for selecting a window-side bed position.

以上数据综合不同医院公布的网上资讯,搜集资料日期:2025年2月。资料仅供参考,所有收费以病人的实际情况及医院为准。
The above data has been extracted from information published online by various hospitals, data collection date: Feb 2025. The information is for reference only and all charges are subject to the respective hospitals on a case-by-case basis.

返回主目录

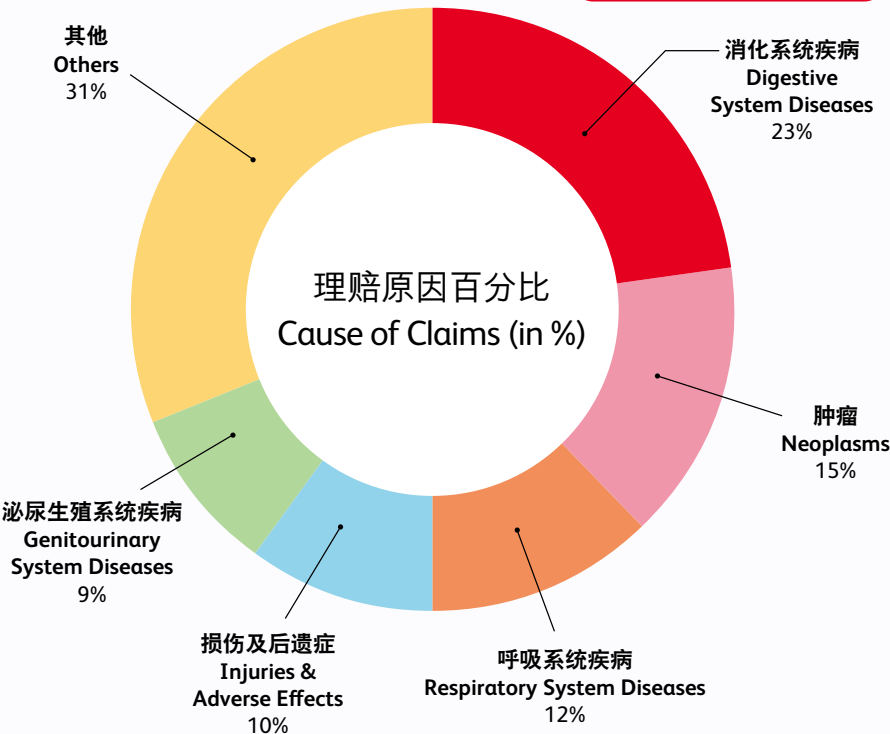
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住院理赔总览
Hospitalisation Claims Summary

住院理赔成功赔付百分比
Successful Claims Rate
for Hospitalisation
96.8%



呼吸系统疾病，消化系统疾病，泌尿生殖系统疾病和肿瘤在2022年中国内地也是头五位住院原因¹
Respiratory system diseases, digestive system diseases, genitourinary system diseases and neoplasms are also the top 5 causes of hospitalisation in the Chinese Mainland¹

住院理赔总览 Hospitalisation Claims Summary

医疗费用理赔 Medical Reimbursement Claims		住院现金及手术现金理赔 Hospital Cash and Surgical Cash Claims
医疗保险计划 (包括癌症全护计划及医疗加倍保等) Medical Plans (Including Cancer Protector Plans and PRUhealth Medical Plus, etc.)	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan (PPM)	12,509 宗 cases 三千八百万港元 HKD 38 million
41,959 宗 cases 九亿三千三百万港元 HKD 0.933 billion	1,314 宗 cases 五千四百万港元 HKD 54 million	
医疗网络 - 医疗费用直付服务理赔 Medical Network - Medical Expenses Direct Billing Service Claims		
医疗保险计划 (包括终身保医疗计划及自愿医保计划等) Medical Plans (Including PRUmed lifelong care plan and PRUHealth VHIS, etc.)	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan (PPM)	
5,405 宗 cases 一亿零六百万港元 HKD 0.106 billion	91 宗 cases 一千八百万港元 HKD 18 million	

首五位主要住院理赔原因
Top 5 Causes in Hospitalisation Claims

1	消化系统疾病 Digestive System Diseases	14,130 宗 cases
2	肿瘤 Neoplasms	8,966 宗 cases
3	呼吸系统疾病 Respiratory System Diseases	7,642 宗 cases
4	损伤及后遗症 Injuries & Adverse Effects	6,097 宗 cases
5	泌尿生殖系统疾病 Genitourinary System Diseases	5,334 宗 cases

资料来源 Source: 1. 《2023 中国卫生健康统计年鉴》，2025 年 1 月。
China Health Statistic Yearbook 2023. Jan 2025.

以上数据包括已赔付的个案，理赔金额和理赔成功百分比则以四舍五入作计算。
The above data are based on the approved cases only, claims payment amount and successful claims rate is rounded off.



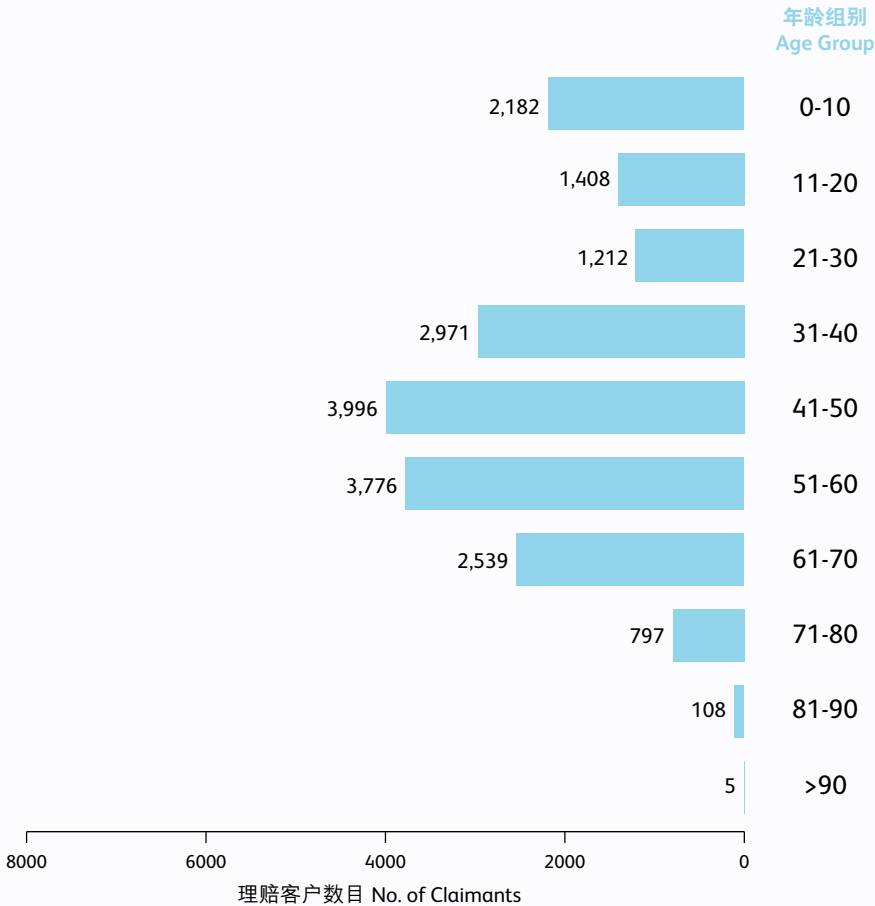
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住院年龄及性别分析图表
Hospitalisation Claims by Age and Gender

下图显示男性按年龄组别分布之住院理赔数目，并列出年龄组别之主要住院理赔原因。
The below chart shows the no. of hospitalisation claims for male distributed by age with the top cause.



男性
Male



主要理赔原因 (依年龄组别) Top cause (by age group)	主要理赔原因百分比 (依年龄组别) Top cause % (by age group)
呼吸系统疾病 Respiratory System Diseases	43%
损伤及后遗症 Injuries & Adverse Effects	21%
肌肉骨骼系统及结缔组织疾病 Musculoskeletal & Connective Tissue Diseases	28%
消化系统疾病 Digestive System Diseases	30%
消化系统疾病 Digestive System Diseases	31%
消化系统疾病 Digestive System Diseases	28%
消化系统疾病 Digestive System Diseases	24%
消化系统疾病 Digestive System Diseases	20%
神经系统和感觉器官疾病 Nervous System & Sense Organ Disorders	22%
肌肉骨骼系统及结缔组织疾病 Musculoskeletal & Connective Tissue Diseases	40 %

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.



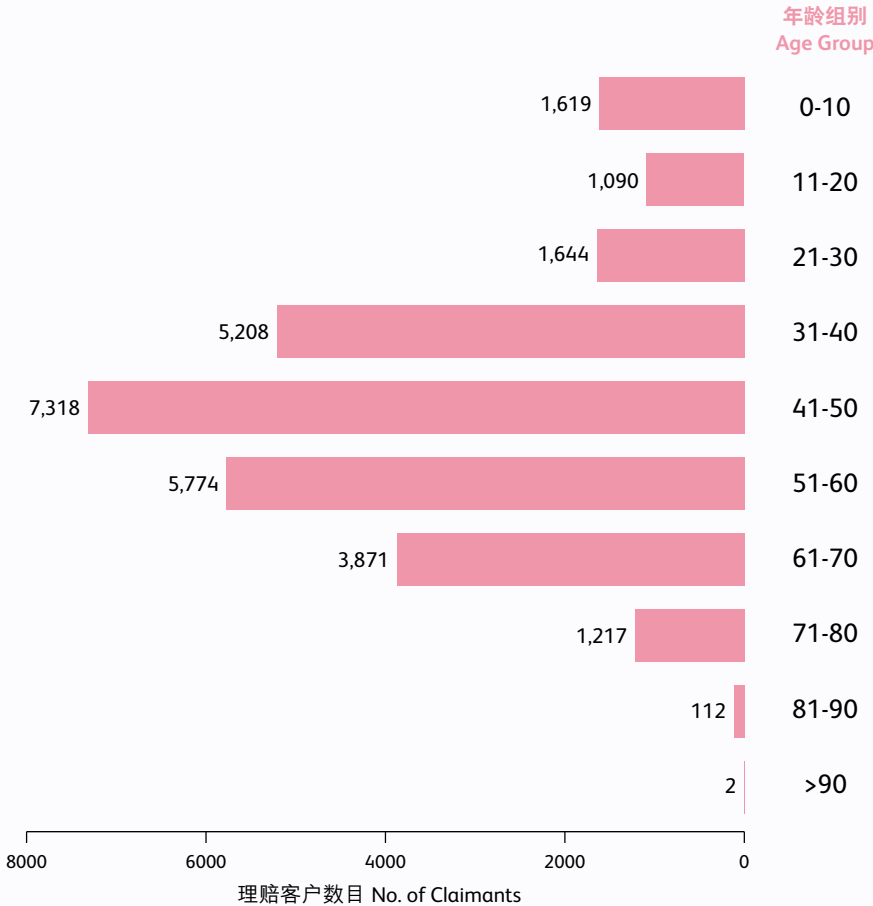
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住院年龄及性别分析图表
Hospitalisation Claims by Age and Gender

下图显示女性按年龄组别分布之住院理赔数目，并列年龄组别之主要住院理赔原因。
The below chart shows the no. of hospitalisation claims for female distributed by age with the top cause.



女性
Female



主要理赔原因 (依年龄组别) Top cause (by age group)	主要理赔原因百分比 (依年龄组别) Top cause % (by age group)
呼吸系统疾病 Respiratory System Diseases	47%
肌肉骨骼系统及结缔组织疾病 Musculoskeletal & Connective Tissue Diseases	27%
消化系统疾病 Digestive System Diseases	26%
消化系统疾病 Digestive System Diseases	23%
消化系统疾病 Digestive System Diseases	24%
消化系统疾病 Digestive System Diseases	25%
消化系统疾病 Digestive System Diseases	22%
神经系统和感觉器官疾病 Nervous System & Sense Organ Disorders	24%
神经系统和感觉器官疾病 Nervous System & Sense Organ Disorders	21%
损伤及后遗症 Injuries & Adverse Effects	50%

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.



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住院理赔金额及性别数据

Hospitalisation Claims by Claims Payout and Gender

下图显示男性及女性之住院理赔之最高理赔金额及平均理赔金额。

The below illustration shows the highest claims payout and average claims payout of the hospitalisation claims for male and female.



男性
Male

最高理赔金额
Highest Claims Payout

五百万港元
HKD 5 million

平均理赔金额
Average Claims Payout

二万五千港元
HKD 25 thousand

理赔客户数目总数
Total no. of Claimants
18,994



女性
Female

最高理赔金额
Highest Claims Payout

二百七十万港元
HKD 2.7 million

平均理赔金额
Average Claims Payout

二万四千港元
HKD 24 thousand

理赔客户数目总数
Total no. of Claimants
27,855



男性或女性客户入住香港私家医院的平均理赔金额约为四万港元。

The average claims payout amount for both male and female claimants staying in private hospitals in Hong Kong is approximately HKD 40,000.



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首5位日间手术理赔及手术医疗费用比较
Top 5 Day Surgery Claims and Surgical Medical Expense Comparison

手术项目 Surgical Operation	已赔付个案 (宗) ^ Approved Claims (cases)^	医疗费用中位数 (港元) Median of Medical Treatment Expense (HKD)		于日间手术中心进行手术可节省 的成本百分比 % of cost saving with surgery performed in day surgery centres
		住院手术 Inpatient Surgery	日间手术 Day Surgery	
 切除皮肤疣 / 角化病 (不包括美容或非医疗需要) Skin, Keratoses / Warts / Similar Lesions, Excision (Not including cosmetic or non-medical needs)	2,518	37,263	10,600	-72% ↓
 胃镜检查 Oesophago-Gastro Duodenoscopy (OGD)	1,682	36,468	18,953	-48% ↓
 大肠镜检查 Colonoscopy	718	31,274	16,000	-49% ↓
 白内障 / 晶状体 / 人工晶状体植入术 Cataract/ Lens/ Extraction with Intra-ocular Lens Implant	474	46,282	31,800	-31% ↓
 鼻内窥镜检查 Nasoendoscopy	221	41,489	3,540	-91% ↓



上表显示在 2025 年上半年首 5 位手术之医疗费用比较。这五项手术均可于日间手术中心进行，**既省却住院时间，又具成本效益**。
The above table shows the comparison for medical treatment expenses of the top 5 surgeries claims in 2025 H1. All five surgeries can be performed in day surgery center, **which saves hospitalisation time and is cost-effective.**

注：
Remarks:
• 以上仅包括只进行一次手术的理赔个案。The above data are based on performed single surgery claims only.
• 以上数据仅包括已赔付的香港医疗个案。医疗费用包括医生费、医院费、麻醉师费等。The above data are based on the approved hospitalisation cases in Hong Kong only and the expense covered surgical fee, doctors' fees, relevant hospital fees, anesthetist's fees, etc.

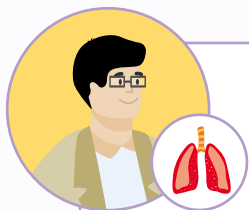
以上数据仅包括已赔付的个案，理赔金额则以四舍五入作计算。
The above data are based on the approved cases only and claims payment amount are rounded off.



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从确诊到治疗：客户的坚韧与保险的支持

From Diagnosis to Treatment: The Client's Resilience and Insurance Support



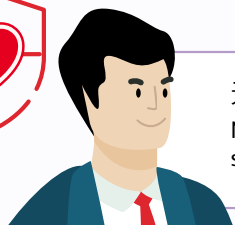
卢先生，一位44岁的客户，自2016年起参加了我们的医疗加倍保(PMP)计划。在2020年3月，他被诊断出患有第四期肺癌。由于健康问题和频繁的医院治疗，他的收入受到了严重影响。当我们收到卢先生的保险理赔时，我们迅速审查并批准了他的理赔，帮助他应对突如其来的巨额费用。

Mr. Lo, a 44-year-old who has been with us since 2016 under the PRUhealth Medical Plus (PMP) plan, faced a life-altering diagnosis of stage IV lung cancer in March 2020. When we received Mr. Lo's insurance claim, we acted swiftly to review and approve it, helping him manage the sudden and substantial expenses.



自2020年以来，卢先生不得不接受多次治疗，包括胸腔镜楔形切除术、胸腔引流和化疗，这需要频繁住院。即使到了2024年，他仍需定期住院接受持续治疗。在这四年中，除了重大疾病赔偿外，我们已经提供了近300万美元的医疗费用，这不仅减轻了卢先生因收入突然中断的压力，还让他免于担心高昂的治疗费用。在这样艰难的时期，他的坚韧和对我们服务的信任深深打动了我们。

Since 2020, Mr. Lo has had to endure multiple treatments, including thoracoscopic wedge resection, thoracic drainage, and chemotherapy, requiring frequent hospitalizations. Even in 2024, he continues to need regular hospital care for ongoing treatment. Over these four years, beyond the critical illness compensation, we have already provided nearly 3 million USD in medical expenses under his medical coverage. This support has not only alleviated the stress of sudden income loss for Mr. Lo but also spared him from the burden of high treatment costs. His resilience and trust in our services during such a challenging time deeply move us.



无论客户遇到何种情况，我们的理赔专员都将竭尽全力为客户提供支持和解决方案。

No matter what situation our customers encounter, our claims specialists will do their best to provide support and solutions for them.



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客户可透过保诚医疗网络申请「即时预先批核」的医疗费用直付服务，让客户毋须自行支付获批的医疗费用及为索偿程序操心。

Customers can apply for “instant pre-authorisation” medical expenses direct billing service through the Prudential medical network. They do not need to pay the pre-approved medical expenses and do not need to worry about claims procedure.

覆盖之日间手术类别 Coverage of Day Surgery Specialties



外科
General Surgery



肠胃肝胆科
Gastroenterology & Hepatology



眼科
Ophthalmology



皮肤科
Dermatology



耳鼻喉科
Otorhinolaryngology



泌尿科
Urology



妇产科
Obstetrics & Gynaecology

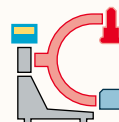
医疗网络 - 医疗费用直付服务覆盖范围 Coverage of Medical Network - Medical Expenses Direct Billing Service



超过 500 位网络专科医生及设备完善的医疗服务提供者
With more than 500 network medical specialists and well-equipped medical network providers



13 间香港私家医院，网络据点遍布港九新界
Covering 13 private hospitals across HK



超过 30 间成像检测中心，网络据点遍布港九新界，服务覆盖以下之诊断成像检测
With more than 30 diagnostic imaging service centres across Hong Kong, providing the following diagnostic imaging tests

- 磁力共振扫描
MRI Scan
- 电脑断层扫描
CT Scan
- 正电子放射断层扫描
PET Scan



中国内地及澳门指定医疗机构
Designated medical facilities in the Mainland China and Macau



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轻松三步医疗费用直付服务

3 Simple Steps for Medical Expenses Direct Billing Service

1



客户或理财顾问可致电医疗网络预约及预先批核热线或透过 WhatsApp / 微信联络保诚健康办公室预约网络医生及登记医通保参考编号（「H2P」编号）

Customers or financial consultants can call medical network booking and pre-authorisation hotline or contact PRUHealth Office via WhatsApp / WeChat for network doctor booking and "H2P" number registration.

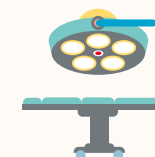
2



应诊后网络医生会协助客户申请医疗费用直付服务，客户按手机短讯连结以接受有关条款及细则，如资料齐全客户即时获知预先批核结果。

The network medical specialist assists customer to submit the pre-authorisation application after consultation. Customer accepts the terms & conditions via the link in SMS received. The pre-authorisation result is provided immediately upon submission of all information required.

3



客户于网络医院、日间手术中心及成像检测中心分别接受治疗或进行成像检查，并享用医疗费用直付服务。

Customer undergoes the medical treatment or diagnostic imaging service at network hospital, day surgery centre or diagnostic imaging service centre; and enjoys the medical expenses direct billing service.

医疗网络 - 医疗费用直付服务的好处

Medical Network - Benefits of Medical Expenses Direct Billing Service



预计自付额一目了然
Budget certainty



简单预先批核申请程序
Simple steps for pre-authorisation



由保诚直接与医生跟进，客户轻松无忧
Prudential will follow up directly with the doctors; hassle-free for the customers



即时获知预先批核结果（受实际情况及条款与细则限制）
Instant Pre-authorisation Result (subject to actual situation and terms & conditions)



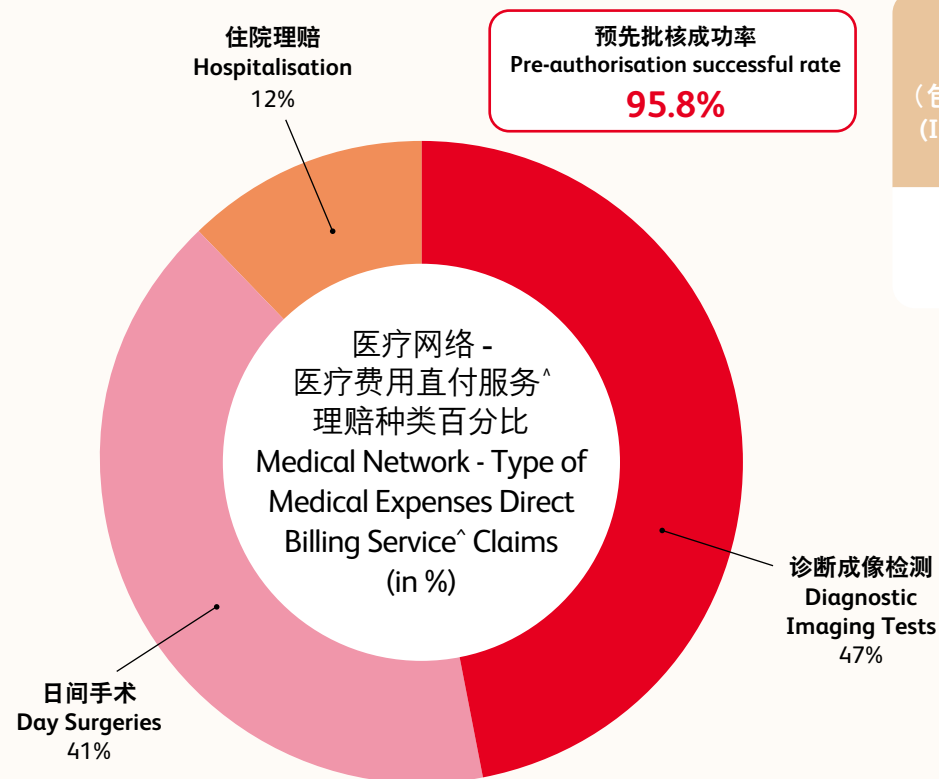
可享「网络额外 / 关怀保障」及「网络诊断成像保障」（受指定计划及条款与细则限制）
Enjoy "PRUmed / PRUHealth Network Care Benefits" and "Network Diagnostic Imaging Benefit" (subject to designated plans and terms & conditions)



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医疗网络 - 医疗费用直付服务理赔总览

Medical Network - Medical Expenses Direct Billing Service Claims Summary



医疗保险计划 Medical Plans (包括终身保医疗计划及自愿医保计划等 [^]) (Including PRUmed lifelong care plan and PRUHealth VHIS, etc. [^])	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan (PPM)
5,405 宗 cases 一亿零六百万港元 HKD 0.106 billion	91 宗 cases 一千八百万港元 HKD 18 million

首五位主要医疗费用直付服务理赔原因

Top 5 Causes in Medical Expenses Direct Billing Service Claims

1	消化系统疾病 Digestive System Diseases	2,089 宗 cases
2	肌肉骨骼系统及结缔组织 Musculoskeletal & Connective Tissue	626 宗 cases
3	呼吸系统疾病 Respiratory System Diseases	608 宗 cases
4	肿瘤 Neoplasms	536 宗 cases
5	传染病和寄生虫病 Infectious & Parasitic Diseases	454 宗 cases

[^] 产品范围：保诚自愿医保尚宾计划、保诚灵活自主医保计划、保诚自主医保计划、健乐医疗计划、健愉医疗计划、医疗加倍保、终身保医疗计划、「亲恩宝」医疗保障计划、医疗护惠计划
Product Scope: PRUHealth VHIS VIP plan, PRUHealth FlexiChoice Medical plan, PRUHealth CoreChoice Medical plan, PRUmed better care plan, PRUmed health care plan, PRUhealth medical plus, PRUmed lifelong care plan, PRUparent medical care plan, PRUmed care plan

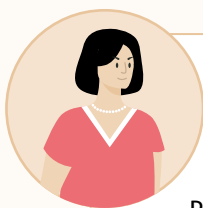
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专业医疗网络，贴心高效服务，让您安心治疗，无忧理赔
Dedicated Medical Network, Efficient Care, Your Well-being, Our Commitment



陈小姐是我们的忠诚客户，现年57岁，我们已为她提供服务超过15年。期间，她持续地投保我们的投资及医疗计划。起初，陈小姐购买了我们的「医疗加倍保」医疗保险计划 (PMP)，并于2020年10月申请将PMP移至保诚自愿医保尚宾计划 (VIP)，以获得更佳的医疗保障。

Ms. Chan, a loyal customer of ours, has been with us for over 15 years. At 57 years old, she has consistently entrusted us with her investment and medical needs. Her journey with us began with the PRUhealth medical plus medical plan (PMP), and in October 2020, she chose to transition to the PRUHealth VHIS VIP Plan (VIP) for enhanced protection.



我们深感荣幸能够为陈小姐服务超过15年。我们对提供最高质量服务的承诺始终如一，并将继续在每一个挑战中陪伴她，提供我们的支持和关怀。

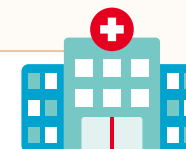
We are deeply honored to have had the privilege of serving Ms Chan for over 15 years. Our commitment to providing her with the highest quality service remains unwavering, and we will continue to stand by her side through every challenge, offering our support and care.

在2024年12月，陈小姐被医生诊断出患有胃癌。面对手术和其他医疗费用带来的巨大财务压力，她求助于我们的医疗网络医疗费用直付服务。在与医生咨询后，她申请了住院服务，这使她能够专注于自己的健康，而不必担心高昂的治疗费用。我们在收到医疗费用直付申请后，在三个工作天内与医生联系，并发出25万港元的付款保证书。在此服务下，陈小姐只需支付VIP的自付费，其他所有医疗费用均由我们全额支付给医院。在这样艰难的时刻，她的勇气和对我们的信任深深地感动了我们。

陈小姐对医疗网络医疗费用直付服务感到深深的感动。她对医疗网络的专业水平和高效服务充满感激，因为他们提供了清晰的资讯和及时的告知。迅速的审批和理赔使她能够在安心和放心的情况下专注于治疗。

In December 2024, Ms. Chan received the heartbreaking diagnosis of stomach cancer from her doctor. Faced with the overwhelming financial burden of surgery and other medical expenses, she turned to our Medical Network Medical Expenses Direct Billing Service for support. After consulting with her doctor, she applied for the inpatient service, which allowed her to focus on her health without the added stress of high treatment costs. Upon receiving the direct billing application, we contacted the doctor and issued a letter of guarantee with amount HKD250,000 within 3 working days. Under this service, Ms. Chan only needed to pay the VIP deductible, while all other medical expenses were fully covered and paid directly to the hospital by us. Her courage and trust in our services during such a challenging time deeply move us.

Ms Chan was deeply moved by the Medical Network Medical Expenses Direct Billing Service. She felt immense gratitude for the professionalism and efficiency of the medical network, which provided her with clear information and timely notifications. The swift approval and processing of her claims allowed her to concentrate on her treatment with a sense of peace and reassurance.



个人寿险 Individual Life Insurance

癌症普及化

How Common is Cancer



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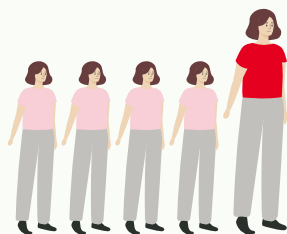
香港 Hong Kong

每**十五**分钟¹
Every **15** minute¹

在**七十五**岁前患癌症的机会¹
will suffer from cancer
before the age of **75**¹



每**四**位男性中有一**位**
1 in **4** men



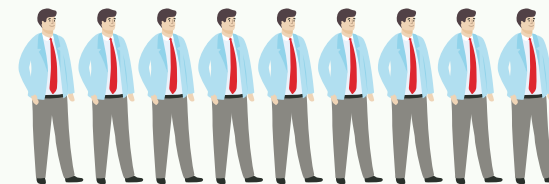
每**五**位女性中有一**位**
1 in **5** women

有**一**个人患上癌症
1 person gets cancer

中国内地 The Chinese Mainland

每**一**分钟²
Every **1** minute²

肺癌男患者每年增加**五十四万人**
The number of male lung cancer
diagnoses increases by
540,000 every year



有**九**个人患上癌症
9 people get cancer

乳癌女患者每年增加**四十二万人**
The number of female breast cancer
diagnoses increases by
420,000 every year



资料来源 Source: 1. 医院管理局香港癌症资料统计中心：〈2022年香港癌症统计概览〉，2024年10月。
"Cancer Statistics in 2022." Hong Kong Cancer Registry, Hospital Authority. Oct. 2024
2. 中国实验动物信息网：〈国家癌症中心：2024年全国最新癌症报告〉，2024年2月。
"China National Cancer Centre: Cancer statistics in China, 2024." China Laboratory Animals Information Network. Feb. 2024

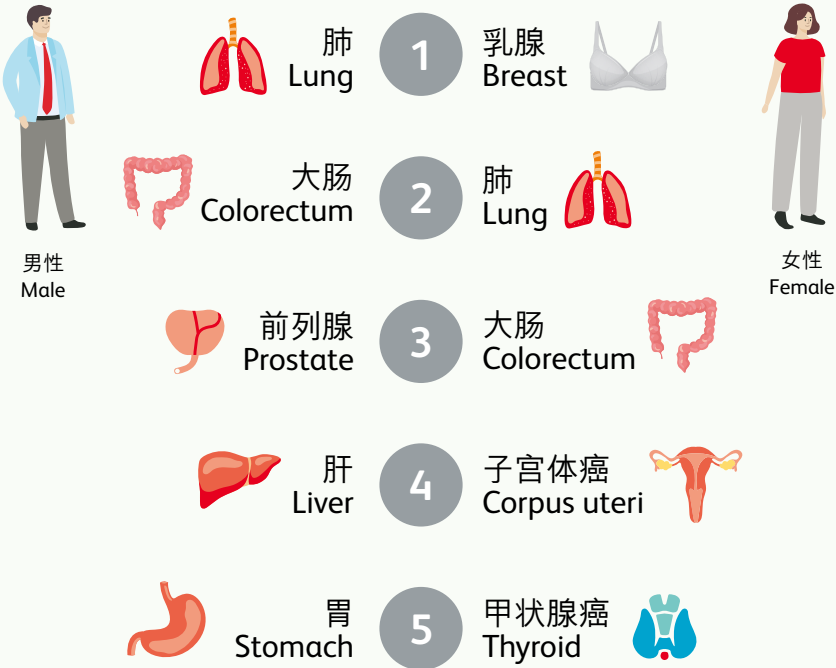
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香港 Hong Kong^{1*}



中国内地 The Chinese Mainland^{2^}



肺，肝，胃和乳腺在香港和中国内地也是最常见的癌症
Lung, liver, stomach, breast are top cancers in both the Chinese Mainland and Hong Kong

资料来源 Source: 1. 医院管理局香港癌症资料统计中心：〈2022年香港癌症统计概览〉，2024年10月。
"Cancer Statistics in 2022." Hong Kong Cancer Registry, Hospital Authority, Oct. 2024
2. 〈2023中国卫生健康统计年鉴〉，2025年1月。
China Health Statistic Yearbook 2023, Jan. 2025

搜集资料日期：2025年2月。
Data collection date: Feb 2025.

* 按2022发病数字
By incidence number in 2022
^ 按2022死亡率
By deaths rate in 2022

个人寿险 Individual Life Insurance

亚洲地区的人口平均寿命

Life Expectancy at Birth in Asia



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地区 Region	 男性平均寿命 Male Average Life Expectancy	 女性平均寿命 Female Average Life Expectancy
香港 ^{1#} Hong Kong ^{1#}	82.5 岁 years old	87.9 岁 years old
日本 ^{2#} Japan ^{2#}	81.1 岁 years old	87.1 岁 years old
新加坡 ^{3#} Singapore ^{3#}	80.7 岁 years old	85.2 岁 years old
中国内地 ^{4*} The Chinese Mainland ^{4*}	75.4 岁 years old	80.9 岁 years old
马来西亚 ^{5^} Malaysia ^{5^}	73.0 岁 years old	77.8 岁 years old



你会否低估了自己的平均寿命？确保自己有足够保障吗？
Do you underestimate your life expectancy? Do you ensure you have enough protection?

资料来源 Source: 1. 港政府统计处〈香港的女性及男性 - 主要统计数字〉，2024年8月。
“Women and Men in Hong Kong - Key Statistics” Census and Statistics Department, HKSAR. Date of Access: Aug. 2024

2. 日本统计局〈日本令和4年简易生命表〉，2025年2月。
“Statistical Handbook of Japan 2023.” Statistics Bureau of Japan. Date of Access: Feb. 2024.

3. 新加坡统计局〈身故及预期寿命〉，2024年6月。
“Death and Life Expectancy.” Singapore Department of Statistics. Date of Access: Jun. 2024.

4. 中国国家统计局〈年度数据：人口〉2024年1月。
“Annual Data: Population.” National Bureau of Statistics of China. Date of Access: Jan. 2024

5. 马来西亚国家统计局〈马来西亚简单寿命表 2022-2024〉，2024年9月30日。
“Abridged Life Tables, Malaysia.” Department of Statistics, Malaysia. Date of Access: Sep. 30, 2024

[#] 显示的数据为2023年出生时预期寿命。
Data displayed is life expectancy at birth in 2023.

^{*} 显示的数据为2020年出生时预期寿命。
Data displayed is life expectancy at birth in 2020.

[^] 显示的数据为2024年出生时预期寿命。
Data displayed is life expectancy at birth in 2024.

搜集资料日期：2025年2月。
Data collection date: Feb 2025.



个人寿险 Individual Life Insurance

什么是危疾保障缺口？

What is Critical Illness Protection Gap?

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保诚于 2023 年 4 月以网上问卷形式访问了共 500 名香港市民，旨在了解香港市民的危疾保障缺口

In April 2023, Prudential conducted an online survey among 500 Hong Kong citizens to understand the critical illness protection gap among the population.



受访者平均个人危疾保障缺口高达一百一十八万港元。
The critical illness protection gap among the surveyed participants is as high as HKD 1.18 million.

[^] 备注：治疗费用数据由医思健康医疗中心于2023年3月提供

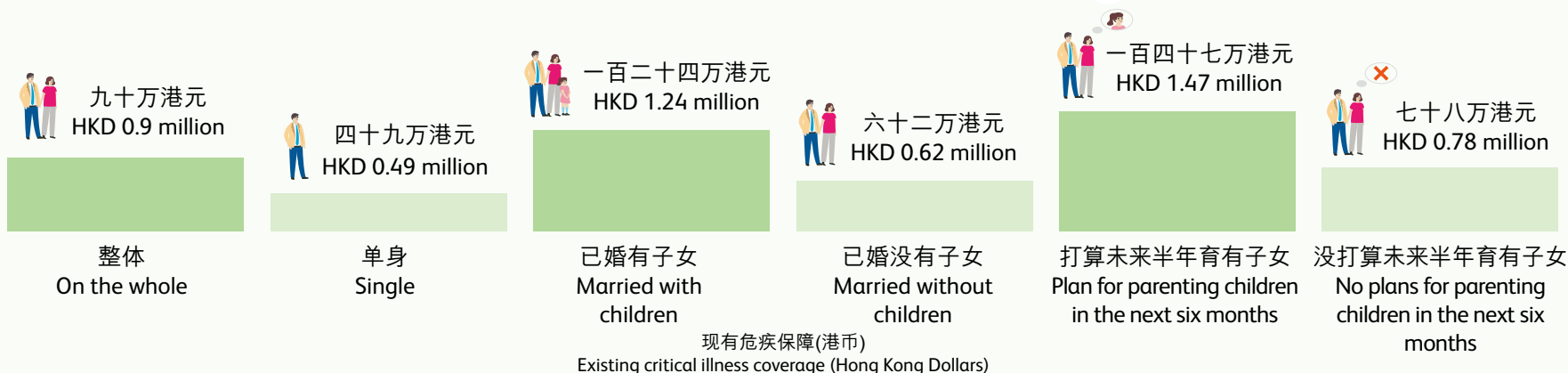
[^] Remark: Treatment cost data were provided by EC Healthcare Medical Centre in March 2023



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港人所需危疾保障金额：二百零八万港元

The required critical illness coverage amount for individuals in Hong Kong: HKD \$2.08 million

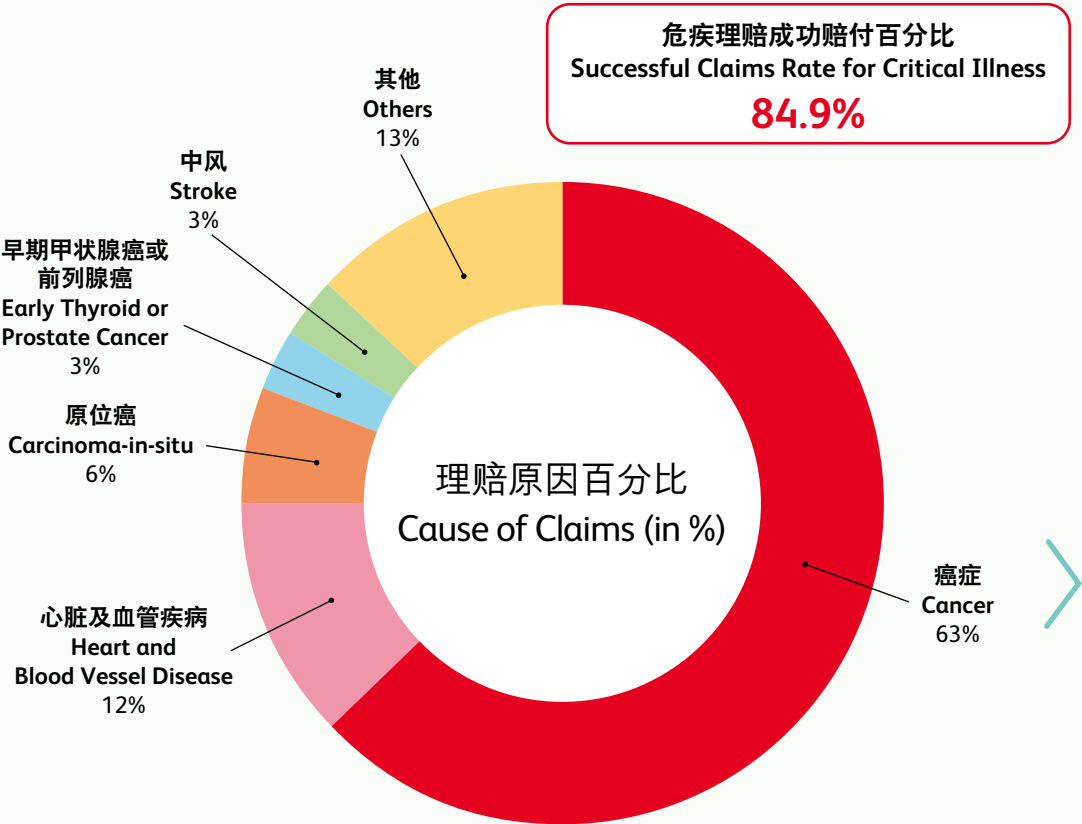


受访者的现有资金只足够应付约四成（43%）的保障需要。
The surveyed participants' existing funds are only able to cover around 43% of their protection needs.



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危疾理赔总览
Critical Illness Claims Summary



危疾理赔被拒的最常见原因是医疗状况不符合严重病况之定义，客户提交理赔申请前可以先咨询理财顾问。
The most common decline reason for Critical Illness is the medical condition does not meet the definition(s) of Major Disease Condition. Customers can seek for their financial consultants' advice before claims application.

首位主要危疾理赔原因
Top 5 Causes in Critical Illness Claims

1	癌症 Cancer	1,755 宗 cases
2	心脏及血管疾病 Heart and Blood Vessel Disease	342 宗 cases
3	原位癌 Carcinoma-in-situ	161 宗 cases
4	早期甲状腺癌或前列腺癌 Early Thyroid or Prostate Cancer	92 宗 cases
5	中风 Stroke	74 宗 cases

首位癌症类别之危疾理赔
Top 5 Types of Cancer in Critical Illness Claims

乳房及女性生殖系统 Breast and Female Reproductive System (卵巢、子宫体及子宫颈) (Ovary, Corpus Uteri and Cervix Uteri)	34%
呼吸系统 Respiratory System (鼻咽、气管、支气管及肺) (Nasopharynx, Trachea, Bronchus and Lung)	21%
消化系统 Digestive System (食管、胃、胆囊、肝、胰、结肠及直肠) (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)	18%
甲状腺 Thyroid Gland	13%
血液及免疫系统 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)	5%

以上数据包括已赔付的个案，理赔成功百分比则以四舍五入作计算。
The above data are based on the approved cases only and successful claims rate is rounded off.

危疾理赔 (2025年1月至6月)
Critical Illness Claims (Jan – Jun 2025)



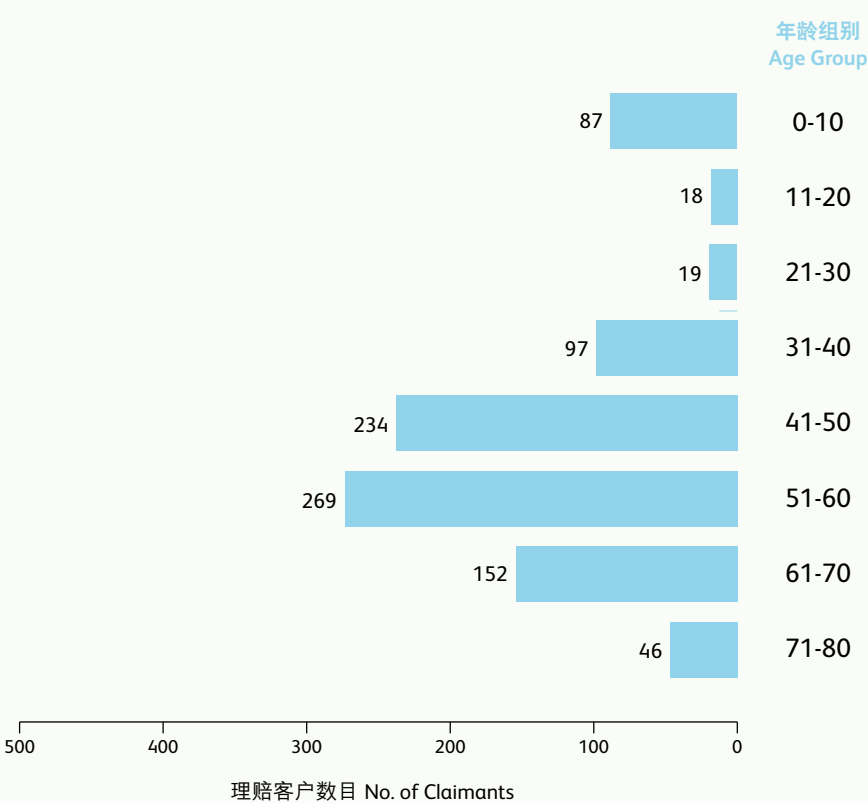
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危疾年龄及性别分析图表
Critical Illness Claims by Age and Gender

下图显示男性按年龄组别分布之危疾理赔数目，并列出年龄组别之主要危疾理赔原因。
The below chart shows the no. of critical illness claims for male distributed by age with the top cause.



男性
Male



主要理赔原因 (依年龄组别) Top cause (by age group)	主要理赔原因百分比 (依年龄组别) Top cause % (by age group)
呼吸系统疾病 Respiratory System Diseases	64%
癌症 - 血液及免疫系统 Cancer - Blood and Immune System	22%
癌症 - 甲状腺恶性肿瘤 Cancer - Malignant Neoplasm of Thyroid Gland	16%
癌症 - 甲状腺恶性肿瘤 Cancer - Malignant Neoplasm of Thyroid Gland	26%
循环系统疾病 Circulatory System Diseases	35%
循环系统疾病 Circulatory System Diseases	43%
循环系统疾病 Circulatory System Diseases	36%
循环系统疾病 Circulatory System Diseases	39%

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.

危疾理赔 (2025年1月至6月)
Critical Illness Claims (Jan – Jun 2025)



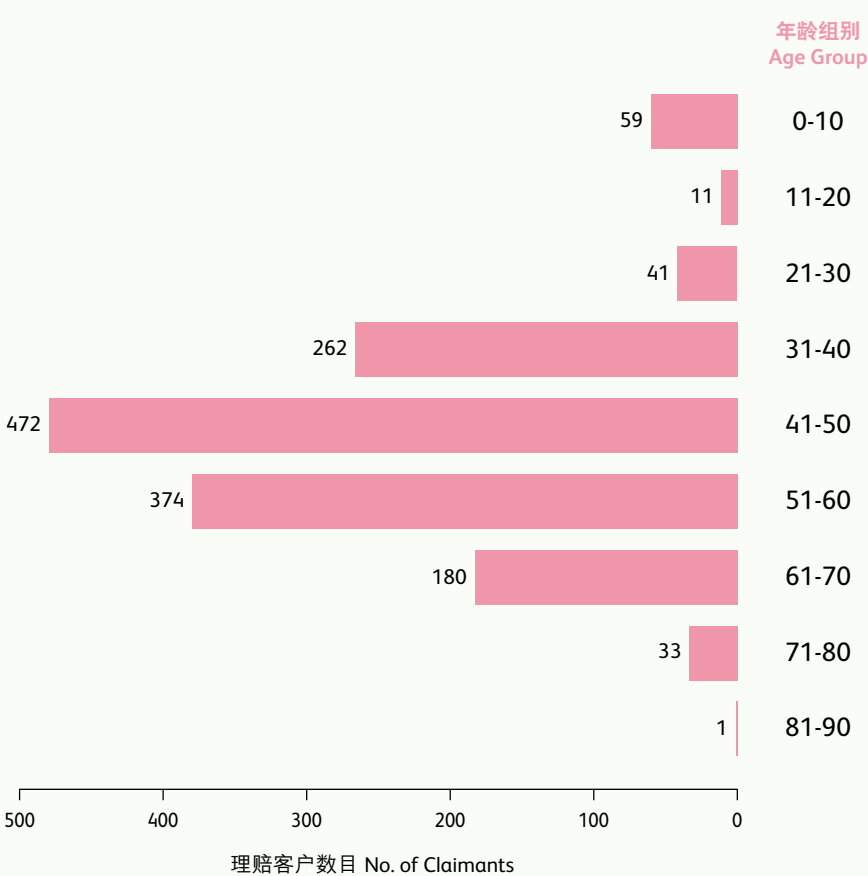
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危疾年龄及性别分析图表
Critical Illness Claims by Age and Gender

下图显示女性按年龄组别分布之危疾理赔数目，并列岀年龄组别之主要危疾理赔原因。
The below chart shows the no. of critical illness claims for female distributed by age with the top cause.



女性
Female



主要理赔原因 (依年龄组别) Top cause (by age group)	主要理赔原因百分比 (依年龄组别) Top cause % (by age group)
呼吸系统疾病 Respiratory System Diseases	69%
癌症 - 甲状腺恶性肿瘤 Cancer - Malignant Neoplasm of Thyroid Gland	18%
癌症 - 甲状腺恶性肿瘤 Cancer - Malignant Neoplasm of Thyroid Gland	41%
癌症 - 女性生殖系统 Cancer - Female Reproductive System	31%
癌症 - 女性生殖系统 Cancer - Female Reproductive System	47%
癌症 - 女性生殖系统 Cancer - Female Reproductive System	47%
癌症 - 女性生殖系统 Cancer - Female Reproductive System	38%
癌症 - 消化系统疾病 Cancer - Digestive System Diseases	30%
癌症 - 消化系统疾病 Cancer - Digestive System Diseases	100%

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.



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危疾理赔金额及性别数据

Critical Illness Claims by Claims Payout and Gender

下图显示男性及女性之危疾理赔之最高理赔金额及平均理赔金额。

The below illustration shows the highest claims payout and average claims payout of the critical illness claims for male and female.



男性
Male

最高理赔金额
Highest Claims Payout

八百二十万港元
HKD 8.2 million

平均理赔金额
Average Claims Payout

七十三万港元
HKD 0.73 million

理赔客户数目总数
Total no. of Claimants
922



女性
Female

最高理赔金额
Highest Claims Payout

六百四十万港元
HKD 6.4 million

平均理赔金额
Average Claims Payout

七十一万港元
HKD 0.71 million

理赔客户数目总数
Total no. of Claimants
1,433

危疾理赔 (2025年1月至6月)
Critical Illness Claims (Jan – Jun 2025)



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首五位总理赔金额最高的危疾原因
Top 5 Critical Illness Claims Causes by Payout

下表显示首五位总理赔金额最高之危疾理赔原因。
The below table shows the top 5 claims payout of the claims causes for critical illness claims.

危疾理赔原因 Critical Illness Claims Causes	总高理赔金额 Total Payout	平均理赔金额 Average Payout
 癌症 – 女性生殖系统 Cancer – Female Reproductive System	四亿港元 HKD 0.4 billion	七十万港元 HKD 0.7 million
 癌症 – 呼吸系统疾病 Cancer – Respiratory System Diseases	三亿二千万港元 HKD 0.32 billion	一百万港元 HKD 1.0 million
 癌症 – 甲状腺恶性肿瘤 Cancer – Malignant Neoplasm of Thyroid Gland	二亿四千万港元 HKD 0.24 billion	九十万港元 HKD 0.9 million
 癌症 – 消化系统 Cancer – Digestive Diseases	二亿一千万港元 HKD 0.21 billion	八十万港元 HKD 0.8 million
 循环系统疾病 Circulatory System Diseases	一亿九千万港元 HKD 0.19 billion	五十万港元 HKD 0.5 million

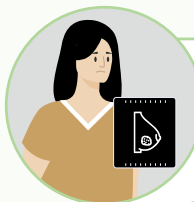
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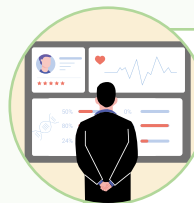
理赔专员超越期望，提供灵活性并解决客户的紧急问题

Claims Officer Goes Above and Beyond to Provide Flexibility and Solve Urgent Problems for Customers



当38岁的麦小姐面对令人心碎的乳癌诊断时，她的世界已经变得黯淡无光。更不幸的是，她在住院期间还感染了COVID-19，这双重打击让她难以承受。癌症治疗的高昂费用成为了她沉重的经济负担，她深深担忧无法按时偿还信用卡债务，这使她身心俱疲，夜不能寐。

Miss Mak, at the tender age of 38, faced the heartbreaking diagnosis of breast cancer. As if that wasn't enough, she also contracted COVID-19 during her hospitalization. This double blow left her reeling. The mounting costs of cancer treatment became an overwhelming financial burden. She was deeply worried about her ability to repay her credit card debt on time, which added to her physical and mental stress, leaving her sleepless night after night.



幸好理财顾问及早向理赔部表达麦小姐的情况，理赔专员在此过程中提供了额外的协助，例如弹性处理麦小姐的住院理赔、快速完成审批危疾理赔，连同发出危疾支票（金额为566,000港元）只需4个工作日，住院理赔（金额为31,000港元）更只需3个工作日。理赔部门的快速反应和高效服务，让麦小姐感到无比温暖和安心。

透过理财顾问及理赔专员的共同努力下，这个案件得以顺利解决，让客户及时获得理赔金额应付迫切的经济负担。麦小姐和她的家人对支援和结果感到非常满意，她亦乐意向她的亲朋好友推荐保诚的产品。

Fortunately, the servicing agent promptly communicated Miss Mak's situation to the claims department. The claims officer went above and beyond, providing additional assistance by flexibly handling Miss Mak's hospitalization claims and swiftly approving her critical illness claims. In just 4 working days, the critical illness cheque in the amount of HKD 566,000 was issued, and the hospitalization claims were processed with payment in the amount of HKD 31,000 in only 3 working days. The quick response and efficient service of the claims department made Miss Mak feel incredibly warm and reassured.

Through the dedicated efforts of the servicing agent and the claims officer, this case was resolved successfully, allowing the client to receive the claim amount just in time to meet urgent financial needs. Miss Mak and her family were deeply satisfied with the support and the outcome, and she was more than happy to recommend Prudential's products to her friends and family.



这次快速解决的理赔案例证明了我们致力于为客户提供及时和高效的服务。我们深知处理理赔可能是一段困难而充满压力的经历，因此我们努力使这个过程尽可能顺畅，让客户感受到我们的关怀和支持。

This swiftly resolved claim case exemplifies our unwavering commitment to providing timely and efficient service to our clients. We understand that handling claims can be a challenging and stressful experience, so we go above and beyond to make this process as smooth as possible. Our goal is to ensure that clients feel our genuine care and support every step of the way.



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保障需要 Protection Needs



将来的家庭开支
Future family expenses



将来的教育开支
Future education expenses



将来的医疗开支
Future medical expenses



家庭负债
Household debt
例如楼宇按揭贷款、
信用卡结欠等
includes mortgage loan,
credit card balance, etc.

可用资产 Resources Available

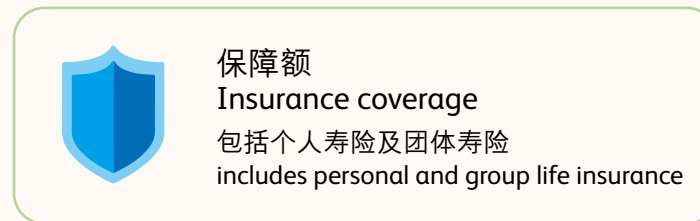


储蓄及投资
Bank savings and
Stock investment



退休计划
Retirement plan

包括强积金计划、公务员退休金计划、
补助/津贴学校公积金等
include MPF scheme, civil service pension scheme,
grant / subsidised schools provident fund, etc.



保障额

Insurance coverage

包括个人寿险及团体寿险
includes personal and group life insurance



身故风险保障缺口
Mortality
Protection Gap

=

-

您有没有计算过您的身故风险保障缺口是多少？
Have you ever calculated your mortality protection gap?



身故保障缺口愈大，愈难以运用手头上的财政资源以维持同样的生活水平
The larger the mortality protection gap, the more difficult it is to maintain the same living standard using the financial resources on hand



香港整体身故保障缺口
约为**七**万亿港元
Hong Kong's overall mortality
protection gap
is about HKD **7** trillion



每名劳动人口的平均身故保障
缺口约为**一百九十**万港元
Average mortality protection gap per
employee in Hong Kong is about
HKD **1.9** million



以劳动人口的加权
平均年薪计算，每名劳动人口的平均
身故保障缺口约为**六**倍年薪
Based on the average annual
salary of Hong Kong employees,
each employee has an average
mortality protection gap of about
6 times the annual salary

个人寿险 Individual Life Insurance

身故理赔 (2025年1月至6月)

Death Claims (Jan – Jun 2025)

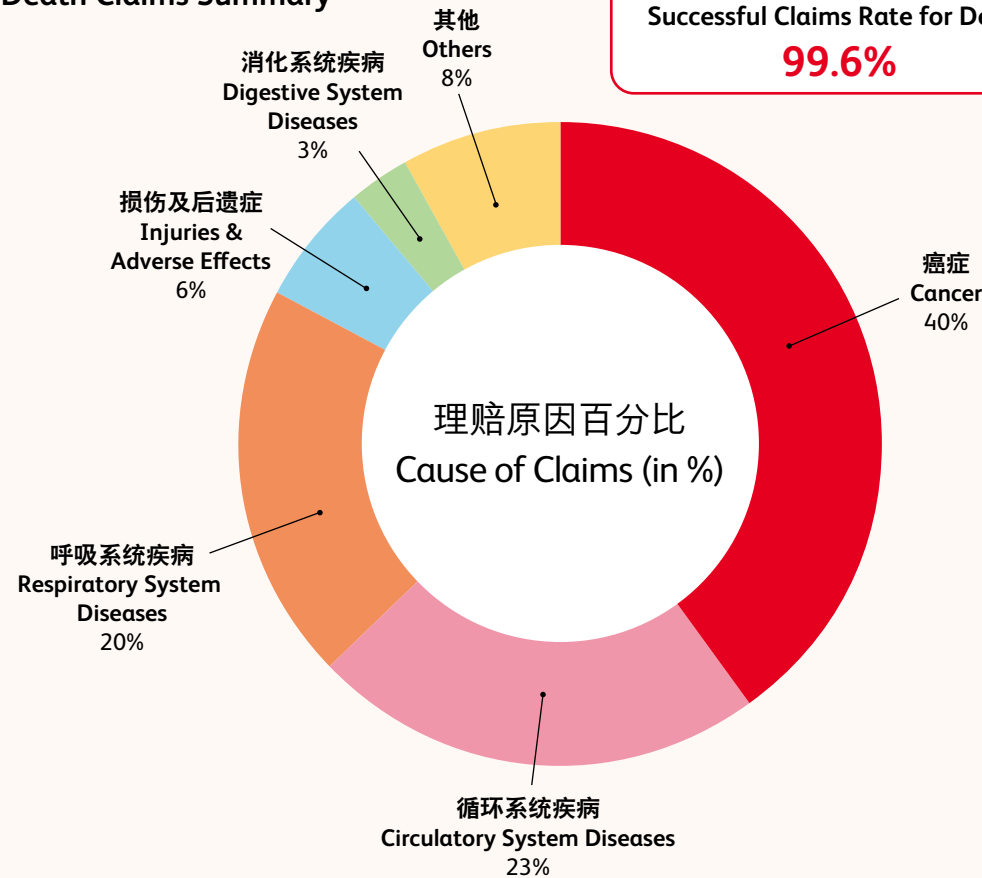


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身故理赔总览
Death Claims Summary

身故理赔成功赔付百分比
Successful Claims Rate for Death

99.6%



2021 年中国内地疾病之主要死亡原因头三位是心脏病，恶性肿瘤和脑血管病¹
In 2021, The first three major diseases that caused death in the Chinese Mainland are heart disease, malignant tumor and cerebrovascular disease¹

首五位主要身故理赔原因
Top 5 Causes in Death Claims

1		癌症 Cancer	538 宗 cases
2		循环系统疾病 Circulatory System Diseases	308 宗 cases
3		呼吸系统疾病 Respiratory System Diseases	267 宗 cases
4		损伤及后遗症 Injuries & Adverse Effects	84 宗 cases
5		消化系统疾病 Digestive System Diseases	35 宗 cases

首五位癌症类别之身故理赔
Top 5 Types of Cancer in Death Claims

	36%	消化系统 Digestive System (食管、胃、胆囊、肝、胰、结肠及直肠) (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)
	24%	呼吸系统 Respiratory System (鼻咽、气管、支气管及肺) (Nasopharynx, Trachea, Bronchus and Lung)
	24%	乳房及女性生殖系统 Breast and Female Reproductive System (卵巢、子宫体及子宫颈) (Ovary, Corpus Uteri and Cervix Uteri)
	7%	血液及免疫系统 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)
	2%	中枢神经系统 Central Nervous System

资料来源 Source: 1. 《2023 中国卫生健康统计年鉴》，2025 年 1 月。
China Health Statistic Yearbook 2023. Jan. 2025.

以上数据包括已赔付的个案，理赔成功百分比则以四舍五入作计算。
The above data are based on the approved cases only and successful claims rate is rounded off.

个人寿险 Individual Life Insurance

身故理赔 (2025年1月至6月)

Death Claims (Jan – Jun 2025)



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身故年龄及性别分析图表

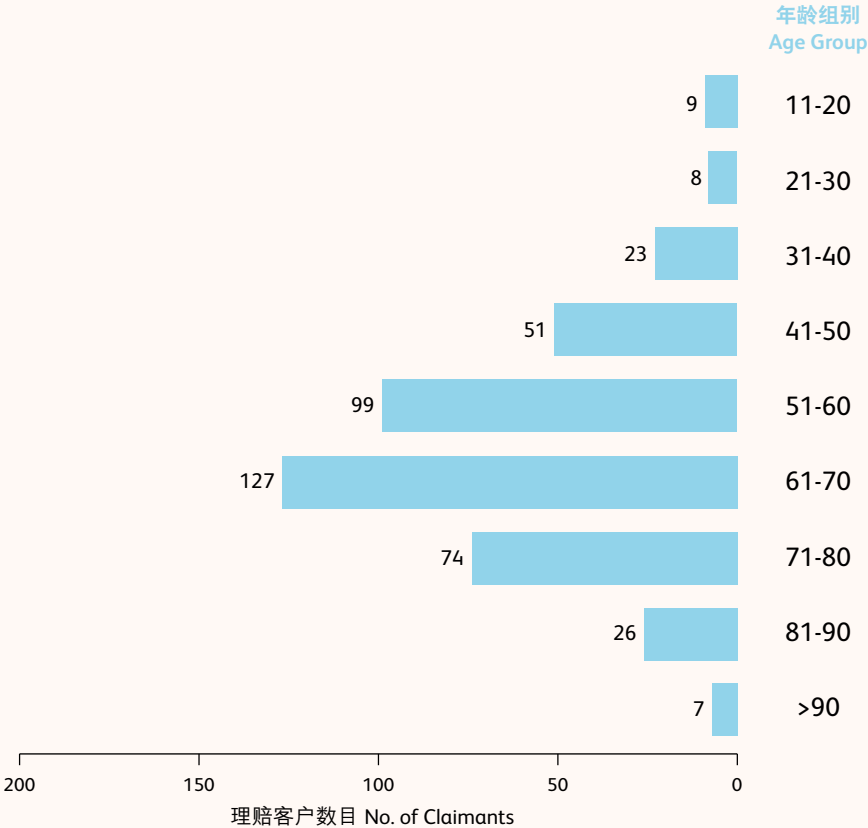
Death Claims by Age and Gender

下图显示男性按年龄组别分布之身故理赔数目，并列出年龄组别之主要身故理赔原因。
The below chart shows the no. of death claims for male distributed by age with the top cause.



男性

Male



主要理赔原因 (依年龄组别)	Top cause (by age group)	主要理赔原因百分比 (依年龄组别)	Top cause % (by age group)
损伤及后遗症	Injuries & Adverse Effects	67%	
损伤及后遗症	Injuries & Adverse Effects	38%	
循环系统疾病	Circulatory System Diseases	39%	
循环系统疾病	Circulatory System Diseases	25%	
呼吸系统疾病	Respiratory System Diseases	26%	
循环系统疾病	Circulatory System Diseases	30%	
循环系统疾病	Circulatory System Diseases	24%	
呼吸系统疾病	Respiratory System Diseases	50%	
呼吸系统疾病	Respiratory System Diseases	57%	

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.

个人寿险 Individual Life Insurance

身故理赔 (2025年1月至6月)

Death Claims (Jan – Jun 2025)

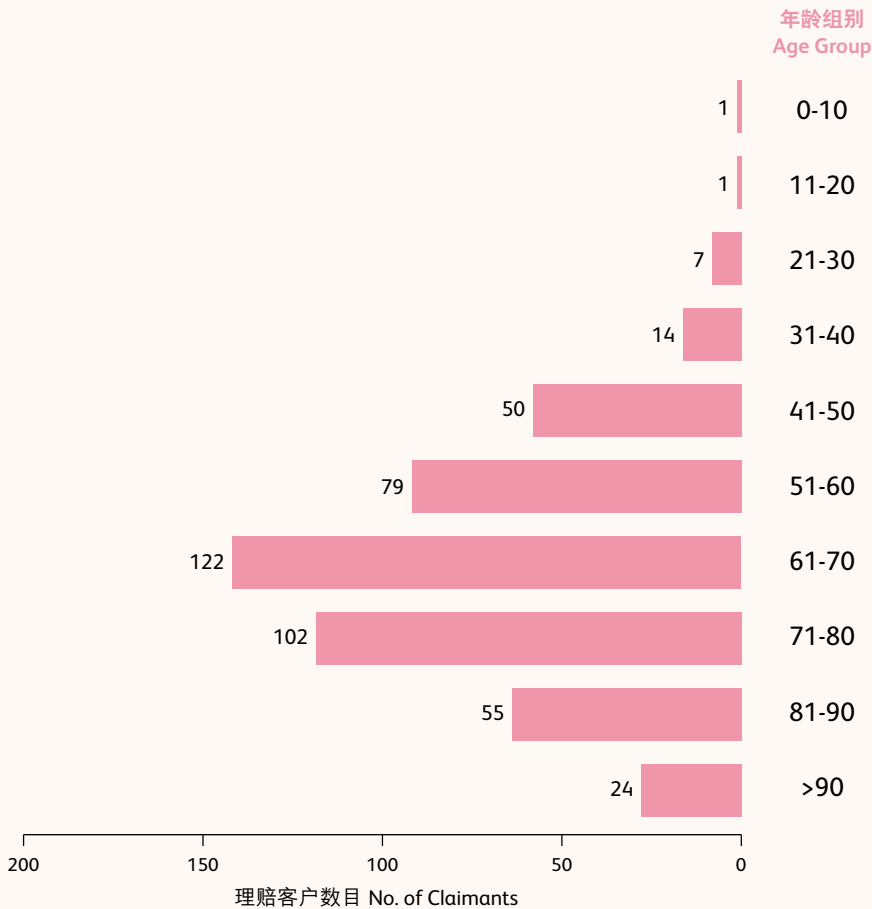


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身故年龄及性别分析图表

Death Claims by Age and Gender

下图显示女性按年龄组别分布之身故理赔数目，并列出年龄组别之主要身故理赔原因。
The below chart shows the no. of death claims for female distributed by age with the top cause.



主要理赔原因 (依年龄组别) Top cause (by age group)	主要理赔原因百分比 (依年龄组别) Top cause % (by age group)
癌症 - 中枢神经系统疾病 Cancer - Central Nervous System Diseases	100%
呼吸系统疾病 Respiratory System Diseases	100%
损伤及后遗症 Injuries & Adverse Effects	57%
损伤及后遗症 Injuries & Adverse Effects	29%
循环系统疾病 Circulatory System Diseases	24%
癌症 - 女性生殖系统 Cancer - Female Reproductive System	30%
癌症 - 消化系统疾病 Cancer - Digestive System Diseases	25%
呼吸系统疾病 Respiratory System Diseases	27%
呼吸系统疾病 Respiratory System Diseases	36%
呼吸系统疾病 Respiratory System Diseases	38%

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.



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身故理赔金额及性别数据

Death Claims by Claims Payout and Gender

下图显示男性及女性之身故理赔之最高理赔金额及平均理赔金额。

The below illustration shows the highest claims payout and average claims payout of the death claims for male and female.



男性
Male

最高理赔金额

Highest Claims Payout

一千七百六十万港元
HKD 17.6 million

平均理赔金额

Average Claims Payout

八十一万港元
HKD 0.81 million

理赔客户数目总数

Total no. of Claimants

424



女性
Female

最高理赔金额

Highest Claims Payout

一千四百一十万港元
HKD 14.1 million

平均理赔金额

Average Claims Payout

六十二万港元
HKD 0.62 million

理赔客户数目总数

Total no. of Claimants

455



充满同理心的理赔处理方法，为悲痛的家庭带来了极大的慰藉 A Compassionate Claims Settlement Brings Solace to a Grieving Family



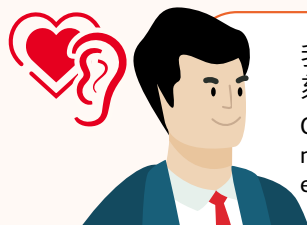
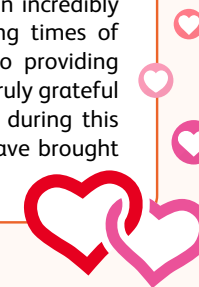
方先生是我们自2013年以来的忠实客户，不幸于2024年6月因意外事故去世，年仅30岁。他留下了挚爱的父母和两个年幼的孩子。我们于2024年8月收到了他的理赔申请。由于他的死亡是由意外引起的，需要进行验尸以确认死因，这延长了死亡证明的发放时间。尽管如此，我们的理赔团队根据火化证明、医院证明和新闻报导，提前支付了部分死亡保险金(美金200,000)，余下的款项(美金50,000)将在收到死亡证明后发放。家人对理赔的灵活处理表示深深的感激和宽慰，这在他们极度悲痛的时刻带来了一丝安慰。

Mr. Fong, a loyal customer of ours since 2013, tragically lost his life in an accident in June 2024. At just 30 years old, he left behind his loving parents and two young children. His claim application was received in August 2024. Due to the nature of his passing, an autopsy was required to confirm the cause of death, lengthening the issuance of the death certificate. Despite this, our Claims team made a partial death benefit payment in the amount of USD 200,000 based on the cremation certificate, hospital certificate, and news report and the remaining payment in the amount of USD 50,000 would be released upon receipt of the death certificate. The family expressed profound gratitude and relief that the claim was approved with such flexibility, bringing a measure of comfort during their time of immense grief.



我们理解，处理理赔事宜可能是一个极其困难和压力重重的经历，尤其是在深切的丧失时期。我们的团队深知这一点，并致力于为客户提供灵活且高效的服务。我们非常感激能够在这个艰难的时刻支持方先生的家人，希望我们的努力能为他们带来一些安慰和宽慰。

We understand that dealing with claims can be an incredibly difficult and stressful experience, especially during times of profound loss. Our team is deeply committed to providing flexible and efficient service to our clients. We are truly grateful for the opportunity to support Mr. Fong's family during this challenging time, and we hope that our efforts have brought some comfort and relief to them.



我们的赔团队终于聆听客户的需求，理解他们的困难，并提供必要的灵活性来支持他们度过最艰难的时刻。我们致力于提供富有同情心和同理心的服务，确保我们的客户在最需要的时候感受到关怀和支持。

Our claims team is always here to listen to the needs of our customers, understanding their difficulties and providing the necessary flexibility to support them during their most challenging times. We are dedicated to offering compassionate and empathetic service, ensuring that our customers feel cared for and supported when they need it the most.



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市场首间 Market First

保诚成为香港市场首间保险公司推出大湾区跨境癌症治疗医疗费用直付服务

Prudential becomes the first insurer in Hong Kong to launch Cross-Border Medical Expenses Direct Billing Cancer Treatment Service in the Greater Bay Area



医疗网络扩展至肿瘤专科，合资格客户可选择于香港或大湾区指定医疗机构接受癌症治疗及享用医疗费用直付服务。

Medical network has been extended to include Oncology specialty. Eligible customers could choose to receive cancer treatment at designated medical centre in Hong Kong or the Greater Bay Area to use the medical expenses direct billing service.



保诚持续提升各项与医疗相关的客户体验，透过「共同病患管理」模式促进跨境医疗服务衔接。

客户可透过「共同病患管理」模式在指定的医疗机构接受癌症治疗时，均可透过面诊或跨专科远程视频获得两地肿瘤科中心会诊服务的支援。

Prudential continuously enhances customer healthcare experience by promoting cross-border linkage of medical services through the "Cancer Patients Shared Care" model. Under the "Cancer Patients Shared Care" model which allows customers to receive support through face-to-face medical consultation or remote video consultation from designated medical centres during their cancer treatments.



跨境癌症治疗转介服务流程

Cross-Border Cancer Treatment Referral Mechanism Process

1

客户咨询香港或大湾区指定医疗机构的网络医生后，决定转介客户至其他香港或大湾区指定医疗机构继续就医。

Customers consult with panel doctors at designated medical centres in either Hong Kong or the Greater Bay Area. The panel doctors decide to refer customers to other designated medical centres in Hong Kong or the Greater Bay Area for continued medical treatment.

2

两地医疗机构安排「共同病患管理」跨专科远程视频会诊，讨论病人情况及治疗计划，再为客户安排到当地门诊及就医。

The medical centres in both locations arrange for "Cancer Patients Shared Care" and conduct remote video consultation to discuss the patient's condition and treatment plan. Subsequently, the customers are scheduled for local consultation and medical treatments.

3

客户在当地的医疗机构就诊后，医疗机构将为客户申请医疗网络 - 医疗费用直付服务。

After the customers have a medical consultation at the medical centres, medical centres will submit a pre-authorisation for Medical Network - Medical Expenses Direct Billing Service^{*} on behalf of customers.



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保诚覆盖的中国内地医院总数较去年同期大增近一倍 **(98%)**。现已扩展到 **5,500 多间**，高端医疗自由行计划覆盖范围甚至多于 **14,000 多家**，规模远超同业成市场之冠。

Prudential's hospital coverage in the Chinese Mainland has expanded significantly, almost doubling from the previous year with a remarkable **98%** increase. The coverage now extends to over **5,500 hospitals**, the PremierFlex Medical Plan even covers over **14,000** hospitals, positioning Prudential comfortably ahead of its industry peers.



保诚成为 **首间** 人寿保险公司覆盖 **国内所有三级公立医院及 15 个城市辖下之二级医院**。

Prudential has become the **first** life insurer in Hong Kong to cover **all Class 3 public hospitals across the Mainland and Class 2 hospitals in 15 Chinese cities**.

客户亦可以透过**绿色医疗通道**[#]享受一站式医疗服务，优先预约中国内地的指定医院。这些指定医院涵盖中国内地约1,200间医院，遍布北京、上海、深圳及广州。

Customers can also enjoy a one-stop medical service through the **Medical Green Channel**[#] and have priority access to designated hospitals in Chinese Mainland. This includes about 1,200 hospitals in Beijing, Shanghai, Shenzhen and Guangzhou.

绿色医疗通道服务优势：

The advantages of the Medical Green Channel service:



优先预约中国内地指定医院

Priority booking at selected hospitals in Chinese Mainland.



多种方式登记服务 - 客户可随时透过我们的网上平台或24小时服务热线登记医疗预约服务，更快捷获得治疗。

Multiple channels of enrollment - Customers can enrol to make medical appointment through our online platform or 24-hour service hotline anytime to receive treatment quickly.



专属个案经理 - 客户的专属个案经理为您跟进整个服务旅程*

Dedicated case manager - The dedicated case manager will follow up on the entire service journey with the customers*.



陪诊服务 - 陪诊人员会到已预约的医院陪同协助办理门诊及 / 或住院登记手续

Escort service - An escort staff will go to the appointed hospital to assist customers on the registration process for outpatient and / or hospitalisation service.

备注 Remarks:

以上有关「市场之冠」的描述是基于我们对现有市场资讯的理解及解读，并根据我们截至2025年6月就香港及澳门主要人寿保险公司公开发售予个人客户的相近医疗保险计划所作之比较。保障覆盖范围因应不同计划及级别而异。

The above description regarding 'Prudential comfortably ahead of its industry peers' is based on our understanding and interpretation of the current market information, and is derived from our comparison of similar medical insurance plans publicly offered to individual customers by major life insurance companies in Hong Kong and Macau as of June 2025. Coverage may vary depending on the plan and level selected.

以下指定保诚医疗计划的受保人，限新客户可于保单冷静期结束后享用绿色医疗通道服务：「挚为您」悦悦医疗保险计划、保诚自愿医保尚宾计划、医疗加倍保、保诚灵活自主医保计划、终身保医疗计划。

Medical Green Channel is available to life assured after expiry of the cooling-off period for new clients of any of Prudential's designated medical plans below: PRUmyhealth prestige medical plan, PRUHealth VHIS VIP Plan, PRUhealth medical plus, PRUHealth FlexiChoice Medical Plan, PRUmed lifelong care plan

根据各保单的绿色医疗通道服务生效日，现有客户需等待至适用的相关计划生效日当日（若保单周年日为同一日）或下一个保单周年日后才能使用绿色医疗通道。

保诚自愿医保尚宾计划服务（VIP）生效日为2023年4月1日 / 保诚灵活自主医保计划（VFP）服务生效日为2023年7月1日 / 终身保医疗计划（MLP）服务生效日为2023年10月1日

According to the effective dates of the Medical Green Channel for each policy, existing clients need to wait until the relevant plan becomes effective, which is either the same day as the policy anniversary date or the next policy anniversary date, to enjoy the Medical Green Channel.

PRUHealth VHIS VIP Plan (VIP) will be effective from April 1, 2023 / PRUHealth FlexiChoice Medical Plan (VFP) will be effective from July 1, 2023 / PRUmed lifelong care plan (MLP) will be effective from October 1, 2023.

* 个案经理不会提供医疗意见 The case manager will not provide any medical advice

详情请参阅保单条款。Please refer to Policy Provision.

返回主目录
Back to Content



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我们透过 WhatsApp 或微信为合资格客户于保诚合作的专科诊所网络优先预约诊症，及协助安排预先批核申请
We offer priority booking at Prudential's medical network doctors and providing assistance on pre-authorisation arrangement with WhatsApp or WeChat to eligible customers



保诚健康办公室提供 Whatsapp 及微信服务，我们的专业护士团队可以提供以下服务：
PRUHealth Office provides WhatsApp and WeChat services supported by our professional nursing team to:

服务简介
Service Introduction

-  预约诊症：为客户于保诚合作的专科诊所网络优先预约诊症
Appointment for consultation: Priority booking for customers at Prudential's partnered specialist clinic network
-  协助安排预先批核：提供预先批核资讯，及协助安排预先批核申请
Assistance in Arranging Pre-authorisation: Provide pre-authorisation information and assist in arranging pre-authorisation applications
-  健康小贴士：查询一般健康问题，定期分享健康小贴士，及提供互联医护服务
Health advisory: Regularly share health tips, provide general information to health inquiries, and offer connected care management.
-  增值服务导航：了解客户的健康需求，并提供增值服务导航
Value-added Service Navigation: Understanding customer health needs and delivering value-added service navigation



合资格客户：
Eligible customers:

客户持有生效中的个人人寿医疗保单
Customers who hold an in-force individual life medical policy



个案分享
Case Sharing



保诚健康办公室于2023年12月6日与客户黄女士联系。
PRUHealth Office engaged customer, Ms. Wong on Dec 6, 2023.

黄女士于2023年12月27日透过WhatsApp联络保诚健康办公室，
询问关于咳嗽和咳血的医疗建议。

Ms. Wong contacted PRUHealth Office via Whatsapp on Dec 27, 2023 to seek medical advice regarding her coughing and hemoptysis.



保诚健康办公室于2023年12月28日再次联络黄女士，并慰问她的情况及提供个性化健康建议，最后她决定前往呼吸科专科医生的诊所就诊。

PRUHealth Office re-engaged Ms. Wong on Dec 28, 2023 to inquire about her condition and provide personalised health advice, and she decided to visit respiratory medicine specialist.

保诚健康办公室帮助黄女士预约了2024年1月6日的专科医生的诊所。
PRUHealth Office helped to book the specialist on Jan 6, 2024.



在咨询后，专科医生建议对黄女士进行支气管镜检查，并于同一天帮助她安排了预先批核申请。

After consultation, the specialist suggested bronchoscopy and helped to apply pre-authorisation for Ms. Wong on the same day.

黄女士于2024年1月15日入院，并在2024年1月16日完成了支气管镜检查（2024年1月17日出院）。

Ms. Wong admitted to hospital on Jan 15, 2024 and completed bronchoscopy on Jan 16, 2024 (Discharged on Jan 17, 2024).



保诚健康办公室于2024年2月6日给她发送了关心的讯息。
PRUHealth Office sent caring message to her on Feb 6, 2024.

备注 Remarks:

1. 如有其他查询（包括保单相关查询、保障范围、可索赔金额），请客户联络客户服务部。
For any further inquiries (e.g. policy-related inquiries, policy coverage, claims amount), please contact customer service department.

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高端医疗自由行计划提供4个覆盖不同保障地区的计划，无论客户身处任何地方，均为其提供从预防、诊断、治疗到复康的全方位保障。即使身体状况有变或需要提出索偿，我们仍保证为客户的计划每年续保，让客户终身得到保障。医疗保障包括：

The PremierFlex Medical Plan offers 4 plans, with different coverage areas, giving customers comprehensive protection – from prevention, diagnosis, treatment to recovery wherever they are. Even if their medical history changes or there is a claim on the plan, we will renew customer's plan every year throughout the lifetime – guaranteed, providing our customers with lifelong protection. The medical coverage includes:



预防保障 Prevention

- ◆ 提供不同健康检查或疫苗的选择，多方面助客户防患未然
Provides different choices for health screening tests or vaccines to help our customers avoid illness



诊断保障 Diagnosis

- ◆ 全数保障进行订明诊断成像检测和住院前或日间手术前之门诊诊治的合格医疗费用
Full cover for eligible medical costs of prescribed diagnostic and outpatient consultation before hospitalisation or day case procedure imaging tests



- ◆ 【自选附加保障】适用于中国内地、香港及澳门任何医院或诊所的门诊保障 — 「门诊宝」，保障包括门诊诊治、化验及影像检查，以及线上问诊服务和药物配送（中国内地）
【Optional supplementary benefit】Outpatient benefit – Outpatient Care Benefit applies to any hospital or clinic in Chinese Mainland, Hong Kong and Macau, covers outpatient consultations, laboratory tests and diagnostic imaging as well as Rare-in-Hong Kong market telemedicine service and medication delivery (in Chinese Mainland)



治疗保障 Treatment

- ◆ 我们在中国内地覆盖逾14,000*间二级或以上医院。无论客户选择哪个计划，全数保障在中国内地公立医院入住标准单人病房（涵盖特需部及国际部合格的病房）之主要合格的住院及外科手术费用。计划2至4更覆盖私家医院
We cover over 14,000* 2-Grade or above hospitals in Chinese Mainland. No matter which plan customers choose, we fully cover the major eligible inpatient and surgical costs when they stay in a standard single room (covers a qualified room in VIP units and international units) in public hospitals in Chinese Mainland. Plans 2 to 4 even cover private hospitals
- ◆ 提供儿童专属保障，包括严重自闭症谱系障碍、专注力不足 / 过度活跃症 (ADHD) 等特定的儿童发展障碍的治疗
Cover for therapies for children including treatment for specific juvenile developmental disorder such as severe autism spectrum disorder, attention deficit / hyperactivity disorder (ADHD), etc.



复康保障 Recovery

- ◆ 提供受保癌症、心脏病发作及中风之额外复康护理
Extra rehabilitation care for covered cancer, heart attack and stroke



*2022年中国卫生健康统计年鉴 — 中华人民共和国国家卫生健康委员会 <http://www.nhc.gov.cn/mohwsbwstjxxzx/tjtjnj/202305/6ef68aac6bd14c1eb9375e01a0faa1fb.shtml>

*China Health and Hygiene Statistical Yearbook 2022 – National Health Commission of the People's Republic of China <http://www.nhc.gov.cn/mohwsbwstjxxzx/tjtjnj/202305/6ef68aac6bd14c1eb9375e01a0faa1fb.shtml>

产品及增值服务须受有关条款及细则约束，详情请参阅保诚网页相关的产品小册子及服务条款。

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客户亦可透过「医护+」，一站式获取多项专属增值服务，做到「小病有人问，大病有人帮」。服务包括：

Our customers can also access a range of dedicated value-added services through the “HealthCare+”, giving them help for both minor ailments and major illnesses in just one-stop. These include:

个人化就医支援
Personalised Treatment Assistance



- ◆ 健康管家
Health Consultant
- ◆ 医院礼遇及陪诊
Medical Concierge and Escort
- ◆ 第二医疗意见
Second Medical Opinion
- ◆ 全球紧急运送
Worldwide Emergency Assistance

便捷就医、直付及理赔
Hassle-free Admission,
Direct Billing and Claims



- ◆ 中国内地医疗绿通
Medical Green Channel in
Chinese Mainland
- ◆ 医疗费用直付
Medical Expenses Direct Billing
- ◆ 「智安排」(预设指定索偿人)
SmartAppoint (advanced
appointment of designated
person for claims)

药物及保健
Medication and
Healthcare



- ◆ 全球找药
Global Drug Search
- ◆ 药品折扣
Drug Discount
- ◆ 医疗保健折扣
Healthcare Service Discount

专业重疾管理
Professional Critical Illness
Management



- ◆ 重疾专案管理
Dedicated Critical Illness Case
Manager
- ◆ 重疾心理咨询
Critical Illness Counselling
- ◆ 大湾区跨境癌症治疗医疗费用
直付
Greater Bay Area Cross-border
Cancer Treatment Medical
Expenses Direct Billing

度身订造康复护理
Tailored Rehabilitation
Care



- ◆ 一对一康复评估
Personalised Rehabilitation
Assessment
- ◆ 康复师制定个人化康复方案及
提供康复指导
Specialist Tailored-made
Rehabilitation Guidance Plan



如客户同时投保「门诊宝」并身处中国内地，则可使用「医护+」，在「个人化就医支援」选项下，使用「24/7 线上问诊」，由国内注册医生视像诊治和处方药物，以及获得药物配送。

If our customers opt for the Outpatient Care Benefit and they are in Chinese Mainland, they can access “24 / 7 Telemedicine” using the “HealthCare+” (under the Personalised Treatment Assistance section) and get virtual consultations and prescribed medicines from registered doctors there together with medication delivery.

首宗肝癌组织碎化技术治疗理赔个案分享

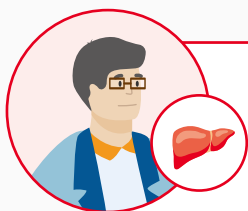
The first claim for histotripsy as a treatment modality for liver cancer has been successfully completed - Case Sharing



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保诚成功处理其首宗肝癌组织碎化技术治疗理赔，让客户享有更大就医自由。

Prudential has successfully processed its first claim for histotripsy treatment for liver cancer, giving customers greater medical freedom.



40多岁的李先生在确诊癌症后，积极接受相关治疗。然而，疗效未如理想，病情未见显著改善。随后，他更面对肝转移的诊断。

Aged in his forties, Mr Lee was diagnosed with cancer and underwent treatment. Unfortunately, the therapeutic response was suboptimal. The situation became even more challenging when he was subsequently diagnosed with liver metastasis.

保诚已成功处理其首宗肝癌组织碎化技术治疗的理赔个案，让这项创新医疗技术真正惠及客户。此举体现了保诚对客户健康的重视与承诺，让他们在关键时刻能获得更卓越的医疗选择，进一步提升其生活质素。

此外，港怡医院亦提供医疗费用直付服务，协助客户处理相关申请，大幅简化流程，确保治疗体验更为顺畅，让客户倍感安心。

Prudential has transformed this cutting-edge advancement into a tangible benefit for customers. This milestone highlights Prudential's dedication to supporting top-tier treatment options that meaningfully enhance quality of life.

In addition, the Medical Expenses Direct Billing Service is also available at Gleneagles Hospital Hong Kong, which will handle the request on behalf of customers, greatly simplifying the process, providing further peace of mind to customers, and ensuring a smoother treatment journey.



在2025年5月，李先生接受了崭新的癌症治疗技术——肿瘤组织碎化手术。术后进行磁力共振检查，结果显示肝脏癌细胞消退或缩小，疗效显著，为其康复之路带来重大突破。

在接获此理赔申请后，理赔专员迅速展开跟进，成功处理了首宗涉及肝癌肿瘤组织碎化技术的理赔个案。此个案不仅彰显团队在新型医疗技术理赔上的专业判断与高效执行力，更标志著保诚在支援创新治疗方面迈出重要一步。

透过此成功案例，我们让先进治疗方案变得更易于接触，进一步强化客户对健康保障的信心，实践「以客为本」的服务承诺，为客户提供更全面、安心的保障体验。

In May 2025, Mr. Lee underwent an innovative cancer treatment known as Histotripsy. Post-operative MRI scans revealed that the liver cancer cells had either regressed or shrunk, demonstrating a significant therapeutic breakthrough in his recovery journey.

Upon receiving the claim application, our claims specialist promptly initiated follow-up actions and successfully processed the first liver cancer claim case involving Histotripsy technology. This case not only highlights the team's professional judgment and operational efficiency in handling claims related to emerging medical treatments, but also marks a pivotal step forward in Prudential's commitment to supporting innovative healthcare solutions.

Through this successful case, we have made cutting-edge treatment options more accessible, further strengthening customer confidence in our health protection offerings and reinforcing our promise to deliver comprehensive and reassuring coverage with a customer-first approach.



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The acceptance and approval of claims related to histotripsy treatment are at the sole discretion of Prudential Hong Kong Limited and may not be part of the standard plan coverage.

资料来源：保诚网页新闻档案：保诚保险完成首宗肝癌组织碎化技术（Histotripsy）治疗理赔，2025年5月。

Source: Prudential Website News Archive: Prudential completes first histotripsy claim for liver cancer treatment, May 2025.

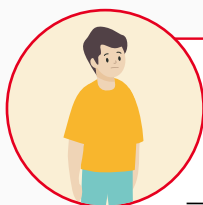
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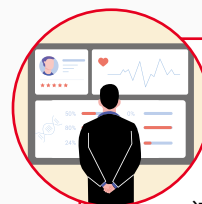
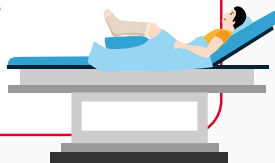
新资本投资者入境计划下的真实故事 - 在香港定居后首次医疗理赔申请，感人至深

Heartfelt First Medical Claim After Settling in Hong Kong Under the New Capital Investment Entrant Scheme



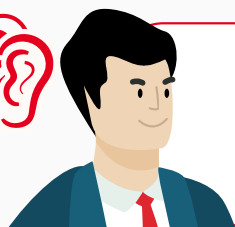
陈先生的儿子，一名6岁的男孩，于2024年12月1日刚开始他的高端医疗自由行计划 (MCVIP)。不幸的是，仅仅两天后的2024年12月3日，他从1.5米高的单杠上滑倒，右肘著地。在紧急情况下，陈先生立即将儿子送往医院进行紧急会诊。X光显示右肘远端肱骨骨折，需要在第二天进行手术。医疗费用约为130,000港元。由于这是该家庭首次在香港处理索赔，陈先生对结果感到非常担忧。

Mr. Chan's son, a 6-year-old boy, had just started his PremierFlex Medical Plan (MCVIP) on 01 December 2024. Tragically, two days later, on 03 December 2024, he slipped and fell from a 1.5-meter-high monkey bar, landing on his right elbow. In a state of emergency, Mr. Chan rushed his son to the hospital for an urgent consultation. The X-ray revealed a displaced fracture over the distal humerus, necessitating an operation the following day. The medical expenses amounted to approximately HKD130,000. As this was the family's first time processing a claim in Hong Kong, Mr. Chan was understandably anxious about the outcome.



当理财顾问收到陈先生的查询时，他们立即采取行动，提供必要的协助并联系理赔部门，以确保理赔过程顺利进行。我们专业的理赔专员迅速审查了医生的信件和报告，迅速进行评估并批准了理赔。陈先生很快就收到了理赔款项，这增强了他对保诚和我们专业服务的信心，他并向家人和朋友推荐我们的新MCVIP产品，分享了他的积极体验。

When the financial consultant received Mr. Chan's inquiry, they immediately sprang into action, providing the necessary assistance and contacting the claims department to ensure a smooth claims process. Our dedicated claims specialists promptly reviewed the doctor's letter and report, swiftly conducting the assessment and approving the claim. Mr. Chan received the claims payment quickly, which reinforced his confidence in our brand and professional services. He also recommended our new MCVIP product to his family and friends, sharing his positive experience with them.



我们的理赔专员全心全意致力于为我们尊贵的客户提供快速和无缝的服务。每当我们收到客户或财务顾问的查询时，我们都会竭尽全力提供所需的支持。我们对确保理赔过程顺利进行的承诺，反映了我们对客户安心的坚定承诺。

Our claims specialists are wholeheartedly committed to delivering swift and seamless service to our valued customers. Whenever we receive inquiries from clients or financial consultants, we go above and beyond to offer the support they need. Our dedication to ensuring a smooth claims process reflects our unwavering commitment to our customers' peace of mind.

2025 年全新增值服务：重大病病理赔支援服务 Critical Illness Claims Support Service – 2025 Update



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启动时间：2025年2月
Launch Date: February 2025



服务目标 Objectives

以快速、直接、系统化方式处理重大病病理赔个案，提升理赔效率与客户体验，同时协助理财顾问提升危疾理赔处理的专业知识与应对能力。

To streamline the handling of critical illness claims through a fast, direct, and systematic approach, while enhancing agent knowledge and customer experience.



服务亮点 Key Benefits



优化理赔流程
Optimized claims process



专人支援，主动联络理财顾问
Dedicated claims specialists proactively supporting financial consultants



专业指引，提升理赔效率
Professional guidance to enhance claims efficiency rate



前线与后勤协作，协助客户渡过难关
Frontline and back-office collaboration to support clients during difficult times



知识升级，强化理财顾问处理危疾理赔的能力
Empowers financial consultants with enhanced knowledge in managing crisis claims



服务流程 Service Process

- 理赔查询支援：理财顾问可直接提出理赔查询，理赔个案专员将主动联络并提供初步评估与专业指导，协助准备申请文件，并提升理赔效率。
Claims Enquiry Support: Financial consultants can raise actual claims enquiries directly. A dedicated Claims specialists will proactively reach out to provide preliminary assessments and expert guidance, assisting with the preparation of application documents and enhancing claims efficiency rate.
- 后续个案支援：理赔个案专员会跟进待处理或被拒的理赔个案，识别痛点、说明尚待补交的文件，并提供具体可行的建议。
Follow-up case support: A dedicated Claims specialists follow up on pending or declined cases, identify pain points, explain outstanding items, and offer actionable recommendations.



成效（截至2025年6月） Impact (as of June 2025)

- 已支援约70位理财顾问处理重大病病理赔查询
Supported approximately 70 Financial consultants pre-claims enquiries
- 理赔流程更简单、快速、清晰
Claims process now easier, faster, and more transparent
- 强化客户信心，实践「以客户为本」的保障承诺
Strengthened client confidence in health protection and Reinforced our customer-first commitment



重要提示

Important Notes

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附录 Appendix

中国内地与香港危疾名称对照表

Reference Table for Critical Illnesses in the Chinese Mainland and Hong Kong

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中国内地用语 Terminology used in the Chinese Mainland	香港用语 Terminology used in Hong Kong	中国内地用语 Terminology used in the Chinese Mainland	香港用语 Terminology used in Hong Kong
恶性肿瘤	癌症 Cancer	语言能力丧失	丧失语言能力 Loss of Speech
急性心肌梗塞	心脏病发作 Heart Attack	重型再生障碍性贫血	障碍性贫血 Aplastic Anaemia
脑中风	中风 Stroke	主动脉手术	大动脉外科手术 Surgery to the Aorta
重大器官移植	主要器官移植 Major Organ Transplantation	多发性硬化	多发性硬化症 Multiple Sclerosis
冠心病	冠状动脉病 Coronary Artery Disease	全身性重症肌无力	严重重症肌无力症 Severe Myasthenia Gravis
终末期肾病	末期肾病 Kidney Failure	系统性红斑狼疮并发肾功能损害	系统性红斑狼疮而并发狼疮性肾炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
多个肢体缺失	多个肢体切断 Loss of Limbs	因职业关系导致的人类免疫缺陷病毒(HIV)感染	因职业感染人类免疫缺陷病毒 Occupationally Acquired HIV
慢性肝功能衰竭失代偿期	失代偿期肝硬化 Decompensated cirrhosis	经输血导致的人类免疫缺陷病毒感染	因输血引致的爱滋病 AIDS due to Blood Transfusion
心脏瓣膜手术	心瓣及结构性手术 Heart Valve and Structural Surgery	克隆病	克罗恩氏病 Crohn's Disease
阿尔茨海默病	阿兹海默症 Alzheimer's Disease	一型糖尿病	一型糖尿病/胰岛素依赖型糖尿病 Insulin Dependent Diabetes Mellitus
严重脑损伤	严重头部创伤 Major Head Trauma	植物人状态	植物人 Apallic Syndrome
帕金森病	帕金森病 Parkinson's Disease	重症急性坏死性筋膜炎	坏死性筋膜炎 Necrotising Fasciitis
严重III度烧伤	严重烧伤 Major Burns	弥漫性系统性硬皮病	系统性硬皮病 Systemic Scleroderma
原发性肺动脉高压	原发性肺动脉高血压 Primary Pulmonary Arterial Hypertension	慢性复发性胰腺炎	复发性慢性胰腺炎 Chronic Relapsing Pancreatitis

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Remark: The above information is for reference only. Policy coverage shall adhere to the provision and definition.

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克-雅氏病(CJD.人类疯牛病)	克雅二氏症 Creutzfeldt-Jacob Disease (CJD)
肌营养不良症	肌肉营养不良症 Muscular Dystrophy
骨生长不全症	成骨不全症 Osteogenesis Imperfecta
埃博拉病毒感染	伊波拉 Ebola
终末期肺病	末期肺病 End Stage Lung Disease
婴儿进行性脊肌萎缩症	第一型儿童脊髓肌萎缩 Type I Juvenile Spinal Amyotrophy
主动脉夹层瘤	主动脉夹层瘤/主动脉瘤 Aortic Aneurysm
肌萎缩脊髓侧索硬化	肌萎缩性脊髓侧索硬化 Amyotrophic Lateral Sclerosis
结核性脑膜炎	脑膜结核病 Meningeal Tuberculosis
独立能力丧失	失去独立生活能力 Loss of Independent Existence

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