

PRUHealth Prime

We **DO** cancer protection.

Protects you from the financial burden of all forms of Cancer.



PRUHealth Prime is an investment-linked, flexible health product customizable to your need and budget.

It provides money in case cancer and hospital confinement hit you. In case of death, your loved ones may be taken care of by the proceeds of this plan. This plan is payable in 20 years.

Health Plan for All







Protection period until age 85



Financial protection against occurrence of Cancer

Health Plan You Can Rely On

• Ready fund in case of cancer

- Early Stage Cancer: *Advances 50% of the sum assured. Coverage continues at a lower sum assured after this benefit has been claimed.
 - *Subject to a cap of PhP 1.5 million for 0 (30 days) to 17 years old / PhP 3.75 million for 18 to 60 years old.
- Late Stage Cancer: Pays 100% of the sum assured plus fund value less any Early Stage Cancer claim. The policy terminates once this benefit has been claimed.

• Additional benefit during hospitalization

- Hospital Income: Provides a daily benefit of 0.125% of the sum assured, subject to a
 maximum of PhP 10,000 per day, if hospitalized due to a covered cancer. Twice the
 amount of Hospital Income Benefit will be paid if hospital confinement is in the Intensive
 Care Unit (ICU) and will also be subject to a cap of PhP 10,000 per day.
- Post-hospitalization: Gives a one-time lump sum amount of PhP 5,000 for a visit with a specialist doctor due to a covered late stage cancer following discharge from hospitalization for said illness.

Legacy to your loved ones

 Beneficiaries will receive the death benefit, which consists of the sum assured plus the fund value less any Early Stage Cancer claim in case of death. If top-ups were made, 125% of top-ups less 125% of withdrawals on top-up units shall be added as well.

• Source of funds for emergency

When you have no one to turn to, the fund value of this policy could be a ready source of
cash. However, withdrawing from your fund may affect its ability to sustain future charges of
the policy and could lead to termination of the policy.

Celebrate the life you live

 Receive the sum assured plus the fund value less any Early Stage Cancer payout once you reach age 85 while the policy is in force.

Notes:

- $\hbox{-} \textit{Top-ups are encouraged to maximize the fund's growth (subject to existing rules and regulations)}.$
- The fund value may run out due to partial withdrawals, deduction of charges, and/or extreme market volatility. If the fund value becomes insufficient to pay for the charges, you may make a top-up to keep the fund value sufficient and your policy in force.
- Benefits indicated above are subject to specific guidelines set by Pru Life UK and the actual provisions of the policy contract.

Ways to level up your Health Plan

Choose among the following supplemental benefits to attach to your plan for a more comprehensive protection.

• Protection against Death, Accident, and Disability



Non-Accelerated Total and Permanent Disability

Lump sum cash if you become totally and permanently disabled due to injury or disease.



Waiver of Premium due to Total and Permanent Disability

Your subsequent premiums get waived if you become totally and permanently disabled due to injury or disease.



Accidental Death and Disablement

Additional cash benefit in case of accidental death, disablement or dismemberment.

• Enhanced security on your child's coverage



Payor Term Benefit

Cash benefit in case of death of the payor.



Payor Waiver for Regular Premium Benefit

Subsequent premiums of a child insured (up to age 25) get waived if the payor dies or become totally and permanently disabled.

Important Considerations

- **Pre-existing Conditions** medical conditions, injuries or illnesses that you already have before purchasing this plan will not be covered.
- **Waiting Period** the cancer benefits of this plan is available after 90 days from policy effectivity date.
- **Plan Exclusions** this plan has other conditions and exclusions that may affect the payment of the insurance proceeds.

15 Days to Decide If This Plan is For You

• **Free-look Period** – you have 15 days from the date you receive your policy booklet to decide if this plan is for you. If you advise us that you wish to discontinue your coverage within this period, we will refund the fund value and any applied charges. The amount that will be returned may not be equal to the premium you paid.

About Pru Life UK



A legacy of financial strength

Since 1848, generations of families have entrusted their future to the Prudential group – from the industrial workers Victorian Britain, families of victims of the sinking of the Titanic, victims and veterans of World War II, to the Filipino urban professionals working to secure their loved ones.

A tradition of innovation

Pru Life UK is the country's pioneer and one of the top providers of investment-linked life insurance. We are dynamic, fast-growing, and innovative – bringing you the benefits of health protection and financial security in an ever-expanding line of life insurance products.







