

## **PRUWellness**

### **Terms and Conditions**

PRUWellness is a comprehensive hospitalization product that provides daily cash benefits to help cover the cost of hospitalization due to injury or illness, lump sum benefit to cover cause of hospitalization due to dread disease, surgical expense and the death of the life insured.

#### **Product Benefits:**

<b>Benefit</b>	<b>BENEFIT TYPE</b>	<b>GOLD</b>	<b>SILVER</b>	<b>BRONZE</b>
Daily Hospital Income Benefit	Daily*	Php 800	Php 800	Php 800
Long Term Hospitalization Benefit	Daily*	Php 1,000	Php 1,000	Php 1,000
Dread Disease Benefit	Lumpsum	Php 10,000	Php 10,000	Php 20,000
Intensive Care Unit Benefit	Daily*	Php 1,000	Php 2,000	Php 2,000
Surgical Expense Benefit	Lump sum	Php 15,000	Php 8,000	NONE
Death Benefit	Lump sum	Php 20,000	Php 20,000	Php 20,000

\* for each day of hospital confinement up to a maximum of 365 days of continuous confinement for the same injury or illness.

#### **Dread Disease Benefit Coverage:**

Dread Disease is defined as any critical illness, injury or disease that may be acute or chronic, medical or surgical, requiring intensive care, prolonged and /or frequent confinements, and may lead to disability or permanent loss of function of an organ. We provide cover for the following:

Heart Attack	Stroke	Cancer	Major Organ Transplant
Renal failure	Multiple sclerosis	Motor neuron disease	Heart valve surgery
Coronary artery bypass surgery	Parkinson's disease	Muscular dystrophy	Poliomyelitis
Aortal surgery	Bacterial meningitis	Brain tumor	

#### **Eligibility Requirements:**

1. Must be 18-64 years old at the time of application.
2. Must be a Filipino citizen residing in the Philippines at the time of application.
3. Must own a credit or debit card (VISA/Mastercard/JCB) under his/her name.
4. Must:
  - a. be in good health;
  - b. have no physical or medical impairment;
  - c. not have, during the last five (5) years, consulted, nor been treated or examined for more than two (2) weeks by a doctor for any disease or injury, and I have not undergone any medical diagnostic test and procedure, other than for routine pre-employment purposes; and
  - d. not been confined in a hospital for any length of time or had any surgical procedure.

**Waiting Period:**

If the cause of confinement is due to Illness, the Daily Hospital Income Benefit, Long Term Hospitalization Benefit, Intensive Care Unit Benefit and Surgical Expense Benefit shall only be paid after the waiting period of 30 days from Effectivity Date of this benefit or the date of last reinstatement of this policy and only for such Illness contracted and commencing more than 30 days following the Effectivity Date of this benefit or the last reinstatement of this policy.

**Pre-existing Condition**

For the **Daily Hospital Income Benefit, Long Term Hospitalization Benefit, Intensive Care Unit Benefit, and Surgical Expense Benefit**, no amount will be paid if the claim is based on a **pre-existing condition**, unless the Life Insured has been continuously covered for twelve (12) months from Effectivity Date of the relevant benefit or the date of last reinstatement of this policy, and only for expenses incurred after such continuous cover.

A **pre-existing condition** shall refer to an injury, illness or condition which existed or was existing within the two-year period prior to the Effectivity Date of the applicable benefit or the date of last reinstatement of this policy, whichever is later (i.e., the look-back period), and for which the Life Insured has been investigated, diagnosed or treated or in which signs or symptoms have manifested and would have caused an ordinary prudent person to seek diagnosis, care or treatment.

The Dread Disease Benefit shall not be payable when the dread disease is a pre-existing condition, regardless of whether the pre-existing condition existed within or beyond the look-back period.

**Daily Hospital Income Benefit Exclusions:**

We will not pay the **Daily Hospital Income benefit** under the following circumstances:

- a. Any period of hospital confinement wherein the entire confinement has not been previously recommended by a physician.
- b. Pre-Existing Conditions, unless the Life Insured has been continuously covered for twelve (12) months from Effectivity Date or date of last reinstatement, and only for expenses incurred after such continuous cover.
- c. Any Hospital confinement in relation to any dental work, dental treatment, eye examinations, fitting of eye glasses or hearing aid, cosmetic or plastic surgery except to the extent that any of these are necessary for the repair or alleviation of damage to the Life Insured caused solely by accidental bodily injuries necessitating hospital confinement.
- d. Any Hospital confinement which is due to:
  - Congenital anomalies or conditions;
  - Sterilization of either sex or treatment for infertility, circumcision, and sex transformation;
  - Pregnancy (including childbirth, miscarriage or abortion), and all complications arising therefrom
  - Drug addiction or alcoholism; or
  - Any Hospital confinement primarily for diagnosis, x-ray examinations, or physical therapy.
- e. Any Hospital confinement caused by or resulting from one or more of the following:
  - Intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
  - Declared or undeclared war or any act thereof;
  - Strikes, riots, civil commotion;
  - Service in the military, naval or air force of any country or international authority;
  - Travel or flight in any vehicle or device for aerial navigation except while riding solely as a fare-paying passenger and not as an operator or crew member, in or on, boarding or alighting from a certificated passenger aircraft operated by a regularly established commercial airline on any regularly scheduled, non-scheduled, special or chartered trip;
  - Commission or attempt to commit an assault or felony;
  - Provoked assault;

- Injury sustained while under the influence of alcohol or drug, other than proper use of drugs prescribed by a legally qualified medical practitioner;
- Bacterial infections except pyogenic infections or tetanus or rabies which occur through an accidental cut or wound;
- Abortion;
- Nuclear weapons, radiation or radioactivity from any nuclear fuel arising from the combustion of nuclear fuel and self-sustaining process of nuclear fission;
- Infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or any opportunistic infections and/or malignant neoplasm (tumor) found in the presence of HIV, AIDS or ARC:
  - Deficiency Syndrome shall have the meaning assigned to it by the World Health Organization, at the time of hospitalization;
  - Opportunistic infections include, but are not limited to, the following: pneumocystic carinii pneumonia, organism or chronic enteritis virus and disseminated fungi; and
  - Malignant neoplasm shall include but not to be limited to Kaposi's Sarcoma, central nervous system lymphoma and/or other malignancies now known or which became known as causes of death in the presence of Acquired Immune Deficiency Syndrome;
- Psychosis, mental or nervous disorders, sleep disturbance disorders;
- Poison, gas or fumes voluntarily or involuntarily taken;
- Dangerous sports (such as bungee jumping, martial arts, skateboarding, rollerblading, hang-gliding, windsurfing, mountaineering, rock climbing, bicycle racing, etc.).

**Long Term Hospitalization Benefit Exclusions:**

We will pay this benefit only if the Daily Hospital Income Benefit is payable from the first day of confinement due to illness or injury.

The exclusions listed in the Daily Hospital Income Benefit are also applicable to this benefit.

**Dread Disease Benefit Exclusions:**

We will pay this benefit only if the Life Insured is confined due to Dread Disease. This benefit is payable only once per injury or illness, including any complications that may result from the same injury or illness.

In addition, we do not pay the Dread Disease Benefit if the claim is on account of or contributed by, either directly or indirectly, any of the circumstances covered in the Daily Hospital Income Benefit exclusions, except when the Dread Disease is a Pre-Existing Condition in which case no Dread Disease Benefit is payable.

**Intensive Care Unit Exclusions:**

We will pay this benefit only if the Daily Hospital Income Benefit is payable from the first day of confinement due to illness or injury.

The exclusions listed in the Daily Hospital Income Benefit are also applicable to this benefit.

**Surgical Expense Benefit Exclusions:**

We will pay this benefit only if the hospital in which the Life Insured is confined requires payment from the first day of confinement.

Outpatient surgery and surgeries performed in a clinic are specifically not covered by this benefit.

The exclusions listed in the Daily Hospital Income Benefit are also applicable to this benefit.

***Free Look Period:***

You will be given a period of fifteen (15) days from your Policy Receipt Date to review your Policy. This is called the Free Look Period.

We will send an email confirmation to your email address on record once your Application is approved. The email confirmation will include a link to your Policy Contract, which will be available in the PULSE app via My Policy. The date that the email confirmation is sent shall be considered as your Policy Receipt Date and your 15-day Free Look Period will begin on this date. You may also view all other policy documents via My Policy. The Free Look period is applicable on the initial purchase only.

If you decide that this Policy is not suitable to your needs and wish to cancel it, you must immediately notify us through My Policy within the Free Look Period. Pru Life UK will refund the premium you paid in full upon completion of the processing of your cancellation request.

Pru Life UK shall also provide a full refund of the premiums paid at the time of purchase and rescind the Policy if any of the following occur:

- 1) If you are found ineligible to purchase this Policy; or
- 2) If the Life Insured is found to be ineligible to be designated as such.

***Assigning your Beneficiaries:***

1. It is important to name your beneficiaries to ensure that the proceeds of your plan go to the persons you intended.
2. The nominated beneficiaries are set as primary and revocable with equal sharing. If you want to change any or all of your beneficiaries' designation to irrevocable or change the percentage of sharing, you may send your request to our Contact Center ([contact.us@prulifeuk.com.ph](mailto:contact.us@prulifeuk.com.ph)).
3. In case you are unable to name a beneficiary or you do not wish to name one, the death benefit will be paid to your estate.

***Other Things to Remember:***

PRUWellness is available thru various product distribution channels of Pru Life UK. Policy premium, including cost of distribution and services, will be the same whether you purchase on PRUShoppe or thru a licensed Pru Life UK insurance agent. Should you need a higher coverage or other supplementary benefits not in the online packages, our insurance agent can provide assistance and guide you in your journey.

***Policy Contract:***

The Policy Contract contains the all terms and conditions of this Product. Should there be any inconsistency between the terms and conditions stated herein and the Policy Contract, the latter shall prevail.