PruHealth Prime - Select Breast Cancer
Frequently Asked Questions

Product-related

1. **What are the requirements to avail of PruHealth Prime - Select Breast Cancer product?**

   At the time of application, the Life Assured must be:
   - Must be within ages 25-45 years old
   - Must be a female Filipino citizen residing in the Philippines at the time of application;
   - Must own a credit or debit card (VISA/Mastercard/JCB) or e-wallet (GCash or GrabPay) under her name
   - Must not have any immediate family members who have been diagnosed with Breast Cancer
   - Must not have signs and symptoms related to Breast Cancer and must have never been treated or examined for, or had and does not have any existing or known indication of tumor or mass, or Breast Cancer

2. **How can I avail of the PruHealth Prime - Select Breast Cancer product?**

   PruHealth Prime - Select Breast Cancer may be availed in PRUShoppe via Pulse, Pru Life UK's health management app.

   a. Existing Pulse user
   An in-app notification will be sent about PruHealth Prime - Select Breast Cancer.
   I.   Log in to Pulse app
   II. Tap the PruShoppe icon
   III. Look for and tap 'Explore more and protect yourself – view more products' button
   IV. Tap PruHealth Prime – Select Breast Cancer. Then, Select your chosen product package, confirm and review your personal information and Product Terms & Conditions and pay through debit/credit card or e-wallet. Confirmation of plan purchase will be reflected after successful payment transaction.

   b. Non-Pulse user
   I.   Download the Pulse app for free from the Google Play Store or Apple App Store, and sign up using an email, Facebook, or Gmail account.
   II. After successful sign-up, tap the PruShoppe icon on the homepage
   III. Look for and tap 'Explore more and protect yourself – view more products' button
   IV. Tap PruHealthPrime – Select Breast Cancer. Select your chosen product package, confirm and review your personal information and Terms &

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Conditions and pay through debit/credit card or e-wallet. Confirmation of plan purchase will be reflected after successful payment transaction.

3. **What government IDs must be uploaded to purchase the PRUHealth Prime – Select Breast Cancer product?**

Only the following Government IDs are accepted:
● Passport
● Driver's license
● SSS ID
● Unified Multi-purpose ID
● Taxpayer Identification Number (TIN)
● Voter's ID
● PhilHealth

Kindly take note that the ID number and uploading of valid IDs are mandatory. Other valid government IDs may be uploaded, but you will have to manually input the ID number in the mandatory field.

4. **Can a proposed Life Assured, who was recently diagnosed with or is showing symptoms of Breast Cancer, avail of the PruHealth Prime - Select Breast Cancer?**

No, a proposed Life Assured showing signs and symptoms, has been diagnosed with, or had consulted with a Physician in relation to Breast Cancer before Policy Effectivity Date is no longer eligible.

5. **Can a proposed Life Assured who has recovered from Breast Cancer still purchase PruHealth Prime – Select Breast Cancer?**

No, any proposed Life Assured who has recovered from breast cancer can no longer avail of the PruHealth Prime - Select Breast Cancer product.

6. **Can I cancel my policy?**

Yes, the Life Assured has a period of fifteen (15) days from her Policy Receipt Date to review the policy. This is called the Free Look Period. The date the email confirmation of the issuance of the policy approval was sent shall be considered as the Policy Receipt Date and the 15-day Free Look Period will begin on this date.

Should the Life Assured decide to cancel her policy within the Free Look Period, she must notify by tapping the cancellation button through My Policies section of her Pulse app. Once the Free look period has ended, the cancel button will be disabled and notice of cancellation must be sent via email to contact.us@prulifeuk.com.ph. Amount of refund will be in accordance to the Short Period rate scale indicated in the contract.

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7. How long do I wait before my policy application gets approved?

Once the Life Assured has successfully paid her PruHealth Prime - Select Breast Cancer package, the policy is already approved and issued. The Life Assured can view the policy documents in My Policies of Pulse app. A confirmation email with a link to the policy documents shall also be sent within twenty-four (24) hours to her Pulse registered email address.

8. Can I avail more than one PruHealth Prime - Select Breast Cancer package?

The Life Assured cannot own multiple PruHealth Prime - Select Breast Cancer package at the same time.

9. How long is the coverage period and benefit/s can I receive from PRUHealth Prime – Select Breast Cancer?

The coverage period for both packages of PruHealth Prime - Select Breast Cancer is twelve (12) months.

The following are the available PruHealth Prime - Select Breast Cancer packages:

Package	Benefit
Basic	Php 10,000 lump sum amount payable to the Life Assured upon diagnosis of Breast Cancer
Extra	Php 10,000 lump sum amount payable to the Life Assured upon diagnosis of Breast Cancer Php 20,000 lump sum amount payable to Life Assured if she undergoes Lumpectomy or Mastectomy.

10. Can I renew this product when it expires after the twelve (12)-month coverage?

Unfortunately, PruHealth Prime – Select Breast Cancer cannot be renewed. The Life Assured may instead repurchase the same package once the coverage expires.

If you decide to repurchase PruHealth Prime – Select Breast Cancer, you will undergo the standard application process which includes a new health declaration from the Life Assured. Upon reissuance of the new policy, the waiting period of thirty (30) days, and fifteen (15)-day Free Look Period will apply.

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11. Can I upgrade from PruHealth Prime - Select Breast Cancer - Basic to PruHealth Prime - Select Breast Cancer - Extra?

A Life Assured with an existing PruHealth Prime - Select Breast Cancer - Basic policy cannot upgrade to PruHealth Prime - Select Breast Cancer - Extra.

You may only avail PruHealth Prime - Select Breast Cancer - Extra once your PruHealth Prime - Select Breast Cancer - Basic expires or was voluntarily cancelled.

12. How do I claim my benefit?

The following are the requirements for claims submissions which must be submitted through the Register Claims feature of My Policies in the Pulse app.

- Claimant's statement
- Attending Physician's statement signed by an Oncologist
- Two (2) valid government IDs of the Life Assured
- Duly certified breast biopsy result;
- Additional Requirements for Surgical Benefit due to Breast Cancer:
    - A duly certified surgical pathology result from the lumpectomy and mastectomy; and
    - A duly certified record of operation

If the claim is approved, the Life Assured will receive their benefit proceeds as a lump sum within thirty (30) working days from submission of the complete claim requirements through any of the following options: fund transfer or cheque pick-up. As a safety measure in the view of the COVID-19 pandemic, cheque pickup is only available if no enhanced community quarantine is in effect or when Pru Life UK operations have normalized

If the claims request is disapproved, we shall send a notice to the Life Assured through her registered email.

13. Will the policy terminate if the Php 10,000 lump sum benefit is paid to the Life Assured upon diagnosis of Breast Cancer?

For PruHealth Prime - Select Breast Cancer - Basic, the policy will automatically terminate once the lump sum benefit is paid to the Life Assured upon diagnosis of Breast Cancer.

For PruHealth Prime - Select Breast Cancer - Extra, the policy will not terminate even if the one-time Php 10,000 lump sum benefit is already paid to the Life Assured upon diagnosis of Breast Cancer.

The benefits of PruHealth Prime - Select Breast Cancer product will terminate if any of the following circumstances occur:

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- Upon reaching its Coverage End Date, or
- In the event of death of the Life Assured, or
- Upon payment of the Breast Cancer Diagnosis claim (*For PruHealth Prime - Select Breast Cancer – Basic*)
- Upon payment of the Surgical Benefit due to Breast Cancer claim (*For PruHealth Prime - Select Breast Cancer – Extra*)

14. How do I designate my beneficiary?

The Life Assured cannot designate a separate beneficiary for PRUHealth Prime – Select Breast Cancer. Benefits shall be payable to the Life Assured.

15. Can I convert the PruHealth Prime - Select Breast Cancer product to another insurance plan?

PruHealth Prime - Select Breast Cancer product is not convertible to any other Pru Life UK plan or policy.

16. Where can I get more information about this offer?

You may visit www.prulifeuk.com.ph for the latest information on PRUHealth Prime - Select Breast Cancer. For any questions, you may send an email to PRU Customer Action Team at contact.us@prulifeuk.com.ph.

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PULSE Application
Frequently Asked Questions

1. **What is PULSE?**

    PULSE is Pru Life UK's AI-powered health management app. It aims to empower its users to take control of their wellbeing with tools like Healthcheck which gives users a glimpse of their overall health, and Symptom Checker which allows them to look into what they are currently feeling.

2. **Where can PULSE be downloaded?**

    PULSE can be downloaded for FREE through the Google Play Store or the Apple App Store.

3. **I have forgotten my password. How do I unlock my account?**

    The Life Assured can unlock his/her account by following the steps below:

    - Click on 'Forgot Password'
    - Type the email address that was registered in Pulse
    - Wait for the temporary password that will be sent to your registered email
    - Log in using the temporary password
    - Change the temporary password to your preferred password

4. **My Pulse app does not seem to be working!**

    - Ensure you have a stable internet connection.
    - Check Google Play Store or the Apple App Store for updates.
    - Restart your Pulse app and log in.
    - If the problem persists, restart your device. You may also need to uninstall and reinstall the app.

5. **Can I update my profile in Pulse (gender, country code, phone number, and email address)?**

    For now, gender, country code, phone number, and email address are not editable in Pulse. These fields will be editable soon.

6. **What are the minimum system requirements to download Pulse?**

    Your device must have at least iOS version 11 for Apple and OS version 9 for Android.

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7. **I am unable to download the Pulse app or view the Pulse app in Google Play Store/App Store, what should I do?**

   For Apple App Store:

   - Open the Apple App Store
   - Go to Account
   - Click Apple ID (email address)
   - Click Country/Region
   - Select Philippines

   For Google Play Store:

   - Open the Play Store app on your Android device.
   - Slide out the left menu and select Account.
   - Check the Country and profiles entry in the menu, if you have access to the country-switching option
   - Tap this Country category and select Philippines.

   If Pulse is still not searchable, please provide the following and send it to PRU Customer Action Team at contact.us@prulifeuk.com.ph:

   - Name
   - Email address
   - Date of Birth
   - Phone model
   - OS version
   - Screenshot of the error

8. **My touch ID was not recognized, what can I do about this error?**

   Please check your mobile device fingerprint security and try again.

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