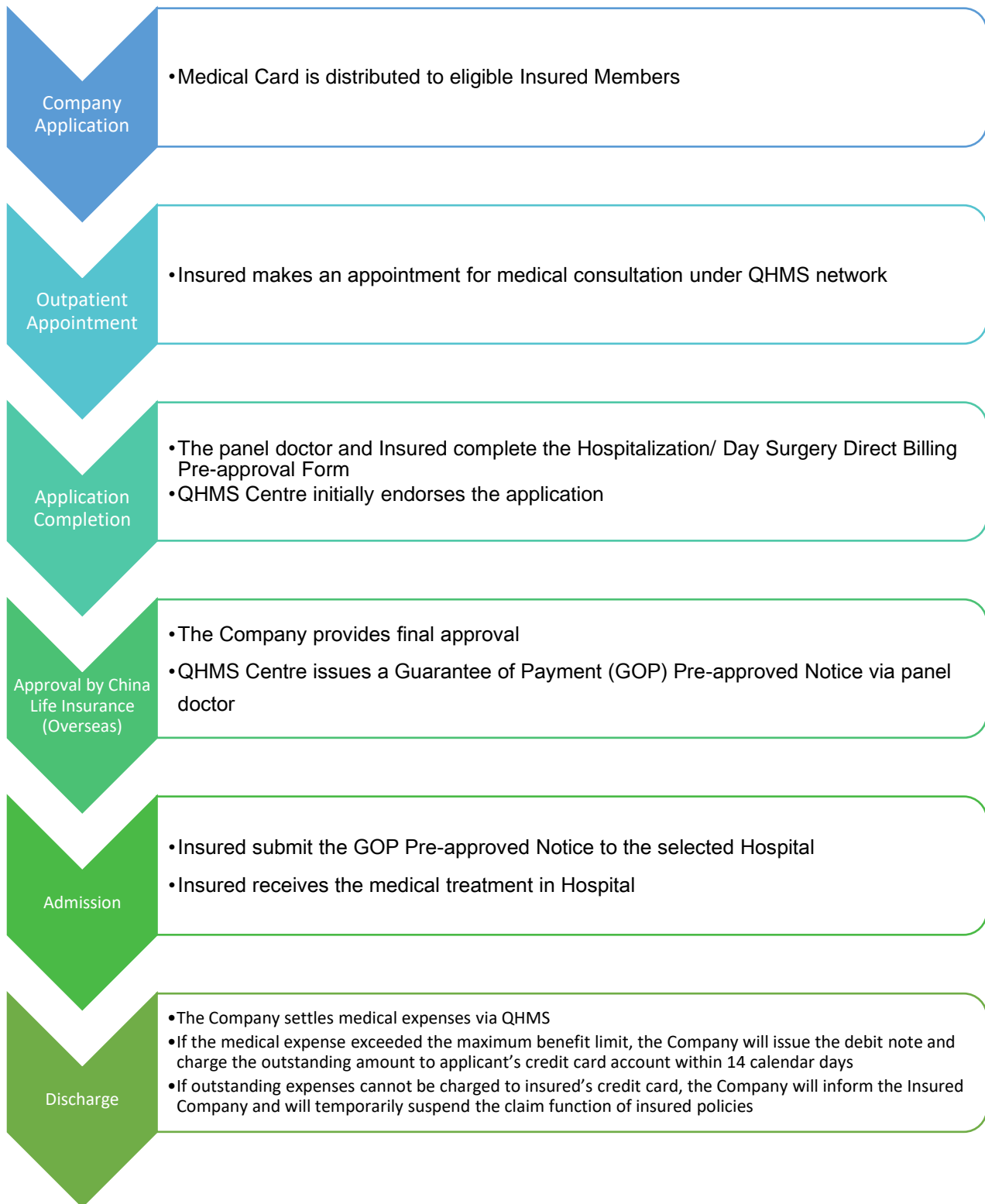


Panel Doctors Referral Admission Procedure

1. The Insured visits QHMS panel doctor by using medical card. Panel doctor may refer admission via QHMS if further medical treatment is required. If no hospitalization necessity, the case will then be closed after the medical consultation.
2. If QHMS panel doctor advises the Insured to have further medical treatment in Hospital after consultation, panel doctor shall complete the Hospitalization/ Day Surgery Direct Billing Pre-approval Form and apply the pre-approved cashless hospitalization service for the insured 3 working days before admission.
3. QHMS Center reviews the application and admission fee to see if it is reasonable, then to submit all information and application to Claims Department of China Life Insurance (Overseas) for final review. The application will be rejected for less than 3 working days notification before admission or insufficient information. The maximum limit for each cashless hospitalization application is HK\$100,000 or the maximum limit of such benefit for each disability (whichever is less).
4. Claims Department of the Company will base on the terms of Policy to assess whether the hospitalization is necessary and admission fees are reasonable after receiving the Hospitalization/ Day Surgery Direct Billing Pre-approval Application from the QHMS Centre. The Claims Department will notify QHMS Centre the final result.
5. QHMS Centre will issue the GOP Pre-approved Notice to the applicant via QHMS panel doctor after receiving the approval from the Claims Department of China Life Insurance (Overseas).
6. The Insured hands in the GOP Pre-approved Notice to the selected Hospital (see appendix 1) when check-in. If the medical expenses is more than HK\$100,000 or exceed the maximum limit of benefit for each Disability (whichever is less), the Insured shall settle the exceeded medical expense before discharge and shall complete the hospitalization claim form and mail to Corporate Business Department, 22/F, C.L.I Building, 313 Hennessy Road, Wan Chai, Hong Kong.
7. QHMS Centre will pay the preapproved medical expense on behalf of China Life Insurance (Overseas) after the insured is discharged and also provide the application form and all related receipts to the Company.
8. If the related medical expenses are not covered under the plan or the actual medical expenses exceeds the benefit limit, China Life Insurance (Overseas) will issue a debit note to the insured and will charge such outstanding fees to insured's credit card within 14 calendar days. If outstanding expenses cannot be settled or credit limit is insufficient when charging the card for any reasons, China Life Insurance (Overseas) will issue "Payment Expiry Notice" and will temporarily suspend all the claim function of policies of the insured. China Life Insurance (Overseas) will also inform the Insured Company for recovering the outstanding expenses.

Panel Doctors Referral Admission Process



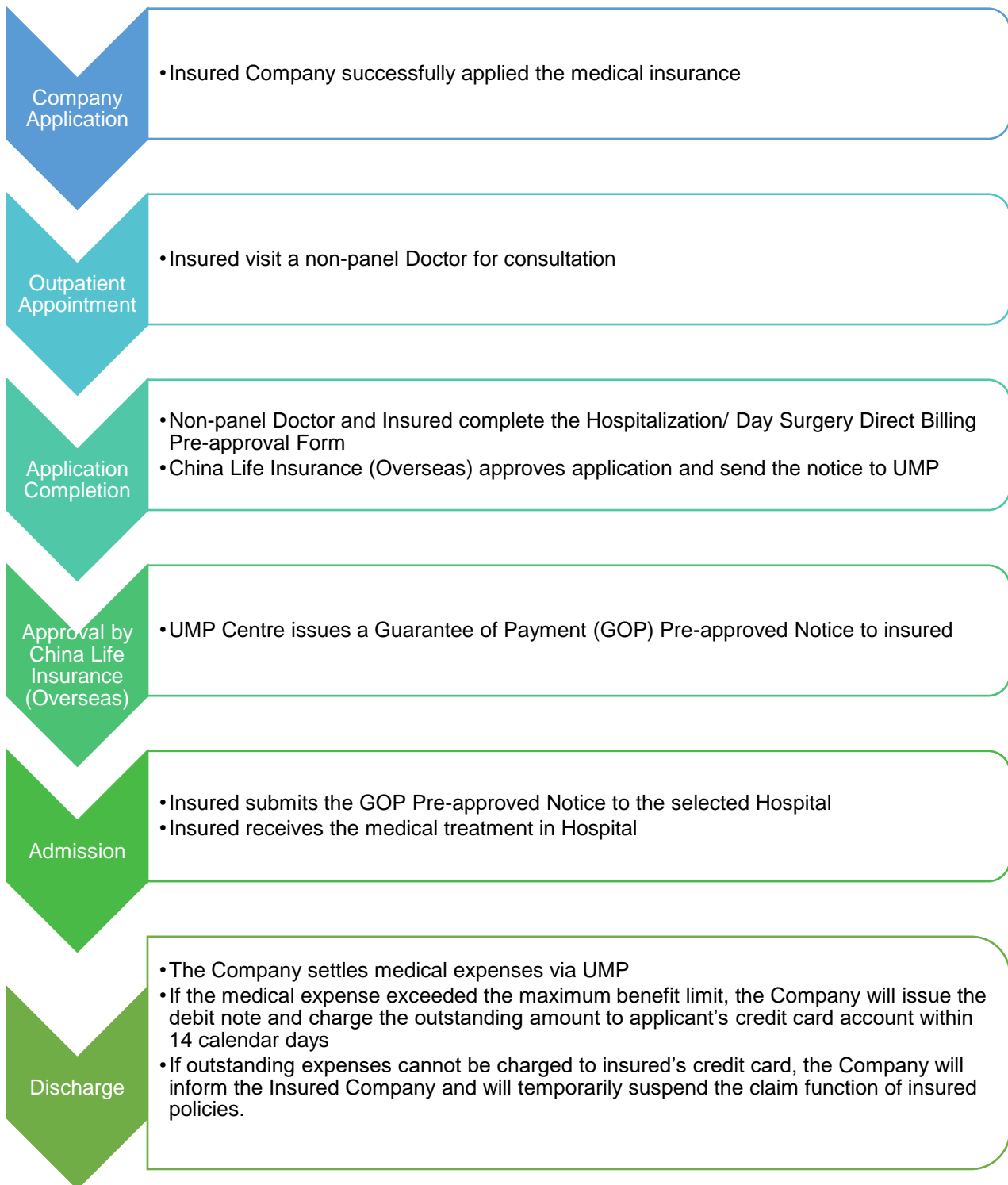
Notes:

1. China Life Insurance (Overseas) Company Limited reserves all rights in final decision on issuance of "Guarantee of Payment" Pre-approved Notice.
2. "Guarantee of Payment" Preapproved Notice will not be issued if admission is caused by Exclusions.
3. The actual working days of claim reimbursement and notification depends upon the full submission of required information by Hospital.
4. Client is responsible to pay the fee of Pre-Hospitalization & Post-Hospitalization Outpatient, and provide the medical reports and receipts to the Company for claim application (if applicable).

Non-Network Doctors Admission Referral Procedure

1. If the Insured visits a non-QHMS panel doctor and is necessary to have further medical treatment in Hospital after consultation, the Insured shall complete the Hospitalization/ Day Surgery Direct Billing Pre-approval Form (see appendix 2) 3 working days before admission and shall apply the pre-approved cashless hospitalization service by email the application to China Life Insurance (Overseas) at gop@chinalife.com.hk. If hospitalization is not necessary, the case will be closed after the medical consultation.
2. The Claims Department of China Life Insurance (Overseas) will review and assess the application and admission fee to see if it is reasonable, then the Claims Department will inform UMP Centre the final result. The application will be rejected for less than 3 working days notification before admission or insufficient information. The maximum limit for each cashless hospitalization application is HK\$100,000 or the maximum limit of such benefit for each disability (whichever is less).
3. UMP will issue a GOP Pre-approved Notice to the Insured after receiving the approval notice from China Life Insurance (Overseas).
4. The Insured hands in the GOP to the selected Hospital (see appendix 3) when check-in. If the medical expenses is more than HK\$100,000 or exceed the maximum limit of benefit for each Disability (whichever is less), the Insured shall settle the exceeded medical expense before discharge and shall complete the hospitalization claim form and mail to Corporate Business Department, 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong.
5. UMP Centre will pay the preapproved medical expense on behalf of China Life Insurance (Overseas) after the insured is discharged and also provide the application form and all related receipts to the Company.
6. If the related medical expenses are not covered under the plan or the actual medical expenses exceeds the benefit limit, China Life Insurance (Overseas) will issue a debit note to the insured and will charge such outstanding fees to insured's credit card within 14 calendar days. If outstanding expenses cannot be settled or credit limit is insufficient when charging the card for any reasons, China Life Insurance (Overseas) will issue "Payment Expiry Notice" and will temporarily suspend all the claim function of policies of the insured. China Life Insurance (Overseas) will also inform the Insured Company for recovering the outstanding expenses.

Non-panel Doctors Referral Admission Process



Notes:

1. China Life Insurance (Overseas) Company Limited reserves all rights in final decision on issuance of "Guarantee of Payment" Pre-approved Notice.
2. "Guarantee of Payment" Preapproved Notice will not be issued if admission is caused by Exclusions.
3. The actual working days of claim reimbursement and notification depends upon the full submission of required information by Hospital.
4. Client is responsible to pay the fee of Pre-Hospitalization & Post-Hospitalization Outpatient, and provide the medical reports and receipts to the Company for claim application (if applicable).

Frequently Ask Questions

Q) When/ how to apply the Preapproved Cashless Hospitalization / Day Surgery? How long does the pre-approval take?

A) After the attending Doctor confirmed the needs to admit to hospital, the attending doctor and the Insured shall complete the "Hospitalization / Day Surgery Direct Billing Pre-approval Form" at least 3 working days before admission. QHMS or Insured shall send the application form to the Claims Department of China Life (Overseas) for approval. Once the application is accepted, QHMS or UMP Centre shall arrange direct payment to hospital and will notify the Insured the arrangement details of cashless hospitalization service.

Q) What if the pre-approval application is rejected?

A) If the pre-approval application is rejected, the Insured shall be responsible for his/ her own medical expenses for admission, and he/she may submit the claims including a completed claim form, original receipt and original discharge document to the Company within 30 days after discharge.

Q) Will application be exempted if client gets in or out from hospital frequently within 1 year?

A) No, client should apply the Pre-approved Cashless Hospitalization / Day Surgery service every time, otherwise, client shall be responsible for the hospitalization expenses and should apply for claim reimbursement after discharge from hospital according to the general practice.

Q) How to handle if the credit card deposit charge has been rejected?

A) If outstanding expenses cannot be settled or credit limit is insufficient when charging the card for any reasons, China Life Insurance (Overseas) will issue "Payment Expiry Notice" and temporarily suspended the claim function of policies of insured. China Life Insurance (Overseas) will also inform the Insured Company for recovering the difference.

This manual is for reference only which cannot be taken as part of the contract or agreement between any parties and China Life Insurance (Overseas) Company Limited. With respect to the terms and conditions and other detailed information of this policy, please refer to the Policy Schedule and Policy documents. The Company reserves all rights in all risks acceptance or coverage variations or revision thereof from time to time without prior notice.

Part of above services is provided by a specified servicing provider. China Life Insurance (Overseas) Limited Company has no responsibility on definition, guarantees or promise on such service providing and shall not be responsible for any liability arise out of such service or arrangement by specified servicing provider. The Company reserves the rights for replacing the services provider; and for reviewing, rearranging, adjusting or amending the details, terms & conditions; and for terminating and/or suspending the services thereof from time to time without prior notice. The services engaged by the specific servicing provider conducted any acceptance or agreement by Insured that are separate and independent from this Policy.

China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability)

Appendix 1 : Hospital List by Panel Doctor's Referral

District	Hospital
HONG KONG	Dr. Matilda International Hospital
HONG KONG	Dr. Canossa Hospital
HONG KONG	Dr. Hong Kong Adventist Hospital
HONG KONG	Dr. Hong Kong Sanatorium & Hospital
HONG KONG	Dr. St. Paul's Hospital
HONG KONG	Dr. Gleneagles Hospital
KOWLOON	Dr. Hong Kong Baptist Hospital
KOWLOON	Dr. St. Teresa's Hospital
KOWLOON	Dr. Evangel Hospital
KOWLOON	Dr. Precious Blood Hospital (Caritas)
NEW TERRITOREIS	Dr. Union Hospital
NEW TERRITOREIS	Dr. Tsuen Wan Adventist Hospital

Appendix 2 : Hospitalization/ Day Surgery Direct Billing Pre-approval Form (Non-panel Doctors)**Appendix 3 : Hospital List by Non-Panel Doctor's Referral**

District	Hospital
HONG KONG	Dr. Matilda International Hospital
HONG KONG	Dr. Canossa Hospital
HONG KONG	Dr. Hong Kong Adventist Hospital
HONG KONG	Dr. Hong Kong Sanatorium & Hospital
HONG KONG	Dr. St. Paul's Hospital
HONG KONG	Dr. Gleneagles Hospital
KOWLOON	Dr. Hong Kong Baptist Hospital
KOWLOON	Dr. St. Teresa's Hospital
KOWLOON	Dr. Evangel Hospital
KOWLOON	Dr. Precious Blood Hospital (Caritas)
NEW TERRITOREIS	Dr. Union Hospital
NEW TERRITOREIS	Dr. Tsuen Wan Adventist Hospital
NEW TERRITOREIS	The CUHK Medical Centre (opening soon)