

Life Insurance

Lifelong Promise • Lifelong Partner

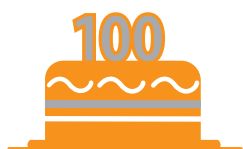


Guard Your Health Medical Insurance Plan

A balanced diet and moderate exercise will help you maintain a healthy body; however, you still need a reliable medical protection plan that allows you to focus on your recovery. Guard Your Health Medical Insurance Plan (the “Plan”) not only provides hospital confinement and surgical protection, but also extends coverage to pre- and post-confinement and day case procedure outpatient care – a Plan that takes good care of you when you need it most.



Plan Features



Guaranteed Renewal to Age 100

So long as you have enrolled in the Plan successfully, the Plan is guaranteed to renew to age 100 regardless of your health condition and claim history after enrollment.



Room & Board and Surgeon's Fee

Regardless of the ward to which you are admitted in the Hospital, the expenses related to Room & board, Attending doctor's visit fee, Specialist's fee, surgical fees and Miscellaneous charges are covered, releasing you from any kind of financial burden. Please refer to the Benefit Schedule for the benefit amount of each item.



Extended Benefit - Pre- and post-Confinement/ Day Case Procedure Outpatient Care

The Plan not only provides hospital confinement and surgical benefits, it also covers the expenses related to pre- and post-confinement / day case procedure outpatient care.



Prescribed Non-surgical Cancer Treatments, Prescribed Diagnostic Imaging Tests and Psychiatric Treatments

The cost for treating cancer is expensive. This is why the Plan offers coverage on Prescribed Non-surgical Cancer Treatment procedures, including radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy. The benefit amount per Policy year is HKD80,000. Furthermore, the Plan also covers Prescribed Diagnostic Imaging Tests (e.g. MRI) for the investigation or treatment of a Disability, as well as Psychiatric treatments during the Confinement in Hong Kong.



No Lifetime Benefit Limit whilst Covering Pre-existing Conditions

There is no Lifetime benefit limit set in the Plan but it is subject to an aggregate benefit limit of HKD420,000 for each year. In addition, pre-existing conditions are also covered where certain limitation are applied in the first 3 years after the Plan becomes effective. For more information, please refer to item 6 of the Important Note stated in this product brochure.



Compassionate Death Benefit

In the event the Insured Person passes away during the benefit term, the Plan will offer a Compassionate Death Benefit to the Beneficiary.



Tax Deduction

The Plan is a qualified Voluntary Health Insurance Scheme where the Policy Holder may enjoy a tax deduction. Please refer to the information provided by the government of the Hong Kong Special Administrative Region for details.

Enrolment Terms

Issue Age	From 15 days after birth to 80 years old
Policy Currency	HKD
Premium Payment Term	To age 99 of the Insured Person
Benefit Term	To age 100 of the Insured Person
Premium Payment Method	Annual or monthly

Voluntary Health Insurance Scheme Standard Plan Certification

Number: S00021-01-000-01

Benefit Schedule

Benefit items ¹	Benefit limit
(a) Room and board	HKD750 per day Maximum 180 days per Policy Year
(b) Miscellaneous charges	HKD14,000 per Policy Year
(c) Attending doctor's visit fee	HKD750 per day Maximum 180 days per Policy Year
(d) Specialist's fee ²	HKD4,300 per Policy Year
(e) Intensive care	HKD3,500 per day Maximum 25 days per Policy Year
(f) Surgeon's fee	Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures: <ul style="list-style-type: none"> • Complex HKD50,000 • Major HKD25,000 • Intermediate HKD12,500 • Minor HKD5,000
(g) Anaesthetist's fee	35% of Surgeon's fee payable ⁵
(h) Operating theatre charges	35% of Surgeon's fee payable ⁵
(i) Prescribed Diagnostic Imaging Tests ^{2,3}	HKD20,000 per Policy Year Subject to 30% Coinsurance
(j) Prescribed Non-surgical Cancer Treatments ⁴	HKD80,000 per Policy Year
(k) Pre- and post-Confinement/Day Case Procedure outpatient care ²	HKD580 per visit, up to HKD3,000 per Policy Year <ul style="list-style-type: none"> • 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure • 3 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)
(l) Psychiatric treatments	HKD30,000 per Policy Year
Other limits	
Annual Benefit Limit for benefit items (a) – (l)	HKD420,000 per Policy Year
Lifetime Benefit Limit for benefit items (a) – (l)	Nil
Other benefit	
Compassionate death benefit	HKD10,000

1. Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.

2. China Life (Overseas) shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.

3. Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.

4. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.

5. The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.

Notes:

1. Confinement means an admission of the Insured Person to a Hospital that is recommended by a Registered Medical Practitioner for Medical Service and as an Inpatient as a result of a Medically Necessary condition for a period of no less than 6 consecutive hours. No minimum period is required for Confinement in connection with any Emergency Treatment in a Hospital as a result of an Emergency for the performance of a surgical procedure or other Medical Service in a Hospital.
2. Day Case Procedure means a Medically Necessary surgical procedure for investigation or treatment to the Insured Person performed in a medical clinic, or day case procedure centre or Hospital with facilities for recovery as a Day Patient.
3. Coinsurance means a percentage of Eligible Expenses the Policy Holder must contribute after paying the Deductible (if any) in a Policy Year. For the avoidance of doubt, Coinsurance does not refer to any amount that the Policy Holder is required to pay if the actual expenses exceed the benefit limits under the Policy.
4. Medically Necessary mean the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice.
5. Hospital means an establishment duly constituted and registered as a hospital under the laws of the relevant territory in which it is established, which is for providing Medical Service for sick and injured persons as Inpatients, and which (a) has facilities for diagnosis and major operations; (b) provides 24 hours nursing services by licensed or registered nurses; (c) has 1 or more Registered Medical Practitioners; and (d) is not primarily a clinic, a place for alcoholics or drug addicts, a nature care clinic, a health hydro, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or similar establishment.

Important Information:

This product brochure is for reference only. Please refer to the Policy documents for the complete definitions of the capitalised terms, as well as all the terms and conditions of this product. You are reminded to review all of the relevant product materials provided to you and to seek independent professional advice if necessary.

1. The Policy is underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)" or "us/we/our"). China Life (Overseas) is responsible for the features, underwriting and benefit payments under the Policy. You should fully understand all of the risks involved in this product and consider whether this product is affordable and suitable to you before making your application.
2. China Life (Overseas) shall make the final decisions on the underwriting and claims. We shall rely on your submitted information to assess whether to accept or decline your application, and shall refund any Premiums and levy (if any) paid without interest for declined cases.
3. The Plan is a non-participating life insurance plan and therefore dividends are not available to the Plan.
4. Exclusions: China Life (Overseas) shall not pay any benefits in relation to or arising from the following expenses: (1) expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary; (2) expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a Registered Medical Practitioner for Medically Necessary investigation or treatment of a Disability which cannot be effectively performed in a setting for providing Medical Services to a Day Patient; (3) expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the Policy Effective Date. Irrespective of whether it is known or unknown to the Policy Holder or the Insured Person at the time of submission of Application, including any updates of and changes to such requisite information (if so requested by China Life (Overseas)) such Disability shall be generally excluded from any coverage of the Policy if it exists before the Policy Effective Date. If evidence of proof as to the time at which such Disability is first contracted or occurs is not available, manifestation of such Disability within the first 5 years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such 5 years shall be presumed to be contracted or occur after the Policy Effective Date. However, the exclusion under this entire Section 3 shall not apply where HIV and its related Disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the Policy shall apply; (4) expenses incurred for Medical Services as a result of

Disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae; (5) any charges in respect of services for (a) beautification or cosmetic purposes, unless necessitated by Injury caused by an Accident and the Insured Person receives the Medical Services within 90 days of the Accident; or (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services; (6) expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other Medical Services provided; (b) removal of pre-malignant conditions; and (c) treatment for prevention of recurrence or complication of a previous Disability; (7) expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident. Followup dental treatment or oral surgery after discharge from Hospital shall not be covered; (8) expenses incurred for Medical Services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause; (9) expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during Confinement or on the day of the Day Case Procedure; (10) expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments; (11) expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received; (12) expenses incurred for Medical Services provided as a result of Congenital Condition(s) which have manifested or been diagnosed before the Insured Person attained the Age of 8 years; (13) Eligible Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party; and (14) expenses incurred for treatment for Disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

In addition, the information stated herein is for reference only. Please refer to the General Provisions for the exact terms and conditions or all exclusions.

5. Cooling-off Right - You have the right to cancel the Policy within the Cooling-off Period and obtain a refund of any Premiums and levy (if any) paid by giving written notice to us provided that you have not made any claims under the Policy. Such notice must be signed by you and submitted to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong within 21 days after the delivery of the Policy or issue of a Notice to you or your representative informing you that the Policy is available, whichever is earlier.

6. Pre-existing Condition - China Life (Overseas) may impose Case-based Exclusion(s) to the Policy by reason of a Pre-existing Condition or other factor that affects the insurability of the Insured Person notified to China Life (Overseas) in the Application and any subsequent information or document submitted to China Life (Overseas) for the purpose of the application, including any updates of and changes to such requisite information. Eligible Expenses arising from Pre-existing Condition(s) that the Policy Holder and/or Insured Person was not aware and would not reasonably have been aware of at the time of submission of Application, including any updates of and changes to the required information, shall be payable subject to the following waiting period and reimbursement arrangement:

First Policy Year	no coverage
Second Policy Year	25% reimbursement
Third Policy Year	50% reimbursement
Fourth Policy Year onwards	full coverage

If the Policy Holder or the Insured Person is requested but fails to disclose to China Life (Overseas) upon submission of Application, including any updates of and changes to the required information, that the Insured Person is suffering from a Pre-existing Condition, and such Pre-existing Condition has been treated or diagnosed or has manifested signs or symptoms of which the Policy Holder or the Insured Person is aware or should have reasonably been aware of at the time of submission of Application, including any updates of and changes to the required information, China Life (Overseas) has the right to declare the Policy void, demand repayment of any benefits paid and/or refuse to provide coverage under the Policy.

What are the key product risks?

Credit risk:

This product is a life insurance Policy issued by China Life (Overseas). Any Premium paid will become part of our assets and our financial strength will affect our ability to meet our contractual obligations to you under the Policy. Therefore this product is subject to our credit risk.

Exchange rate and Currency risks:

Any Policy with foreign currencies involves risks, such as potential changes in political or economic conditions that may substantially affect the price or liquidity of a currency. The fluctuations in exchange rates may also cause financial losses to you during currency conversions. You should consider the potential currency and exchange rate risks.

Inflation risk:

The cost of living in the future may be higher than expected due to the effects of inflation. Therefore, your current planned benefits and/or returns may be insufficient to meet your future needs even if we fulfill all of our contractual terms and obligations.

Policy Termination:

This Policy shall be automatically terminated on the earliest of the followings and at 00:00 hours of the effective date of termination: (a) non-payment of Premiums after the grace period; (b) the day immediately following the death of the Insured Person; and (c) China Life (Overseas) has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write the Policy.

If the Policy is terminated under (a) or (c), in the case where the Insured Person is being Confined or is undergoing Prescribed Non-surgical Cancer Treatment for a Disability suffered before such termination, then, with respect to the Confinement or treatment in relation to the same Disability, Eligible Expenses incurred shall continue to be covered under this Policy until (i) the Insured Person is discharged or the treatment is completed or (ii) 30 days after the termination of this Policy, whichever is the earlier.

Premium adjustment and renewal:

Irrespective of whether China Life (Overseas) revises the Policy upon Renewal, China Life (Overseas) shall have the right to adjust the Standard Premium according to the prevailing Standard Premium schedule adopted by China Life (Overseas) on an overall Portfolio basis. For the avoidance of doubt, if the Premium Loading is set as a percentage of the Standard Premium (i.e. rate of Premium Loading), the amount of Premium Loading payable shall be automatically adjusted according to the change in Standard Premium.

During each Policy Year and upon Renewal, China Life (Overseas) shall not impose any additional rate of Premium Loading (or any additional amount of Premium Loading if the Premium Loading is set in monetary terms rather than as a percentage of the Standard Premium) or Case-based Exclusion(s) on the Insured Person by reason of any change in the Insured Person's health conditions.

In addition, the Policy is Renewable for each Policy Year in accordance with the terms set out in "Part 4 – Renewal Provisions" of the Policy Provision, and the renewal is guaranteed up to the Age of 100 of the Insured Person. For details of the terms, please refer to the Policy Provision.

Effective from 1 January 2018, all policyholders are required to pay a levy on each premium payment made for both new and in-force policies to the Insurance Authority (the "IA"). For levy details, please visit our website at www.chinalife.com.hk/customerservice/levy or IA's website at www.ia.org.hk.

This product brochure is for reference only and contains descriptions of the key features of this product. For all the terms and conditions and exclusions of this product, please refer to the policy documents of this product. In the event of any ambiguity or inconsistency between the terms of this brochure and the policy documents, the Chinese version of the policy documents shall prevail.

This product brochure is for distribution in Hong Kong only and shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product outside Hong Kong. China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") does not provide or offer to sell any insurance product outside Hong Kong. The above information is for reference only. The detailed terms, conditions and exclusions of the Plan are subject to the terms and conditions of the policy contract of the Plan. For a copy of the terms and conditions of the policy contract, please contact China Life (Overseas) for enquiry.

China Life Insurance (Overseas) Company Limited



Address : 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong

Email : info@chinalife.com.hk

Customer Service Hotline : 399 95519

Website : www.chinalife.com.hk