

Life Insurance

Lifelong Promise • Lifelong Partner



I CARE Medical Insurance Plan

Customer Service Hotline

399 95519 www.chinalife.com.hk

You need a whole life medical insurance plan to counter the escalating medical costs resulting from longer life span and medical technology advancement, and that's why I CARE Medical Insurance Plan ("the Plan") provides comprehensive hospitalisation coverage to back you up.



Plan Features

Comprehensive medical coverage

In the event of admitting to a Hospital, the Plan will provide coverage on hospitalisation expenses and other related protection to release your financial burden.

Hospital and Surgical Benefit¹

- Reimburse the actual hospitalisation expenses, such as room and board, in-patient physician's fees, in-patient specialist's fee, operating theatre fees, intensive care fees and post-hospitalisation out-patient fees.
- Pre- and Post-hospitalisation Out-Patient Benefit: the benefit is payable to 2 pre-hospitalisation diagnosis-related outpatient visits, or within 6 weeks after the discharge which is medically necessary outpatient treatments conducted for the same illness or injury.
- Cancer Treatment and Dialysis Benefit: reimburses in-patient expenses for cancer treatments of chemotherapy, radiotherapy, Cyberknife and Gamma knife, as well as for dialysis.

Outpatient Surgery Protection¹

- If the surgery is conducted in a General Practitioner's clinic or at a Hospital's outpatient clinic, the Plan also offers Surgery Benefit to reimburse your expenses for surgeon's fees, anaesthetist fees, and operation theatre charges. If such surgery is conducted in mainland China, this benefit will be payable only when the outpatient surgery is conducted in a hospital of Tier 3 Class A or above.

Hospital Cash Benefit when Staying at a Hong Kong Public Hospital²

- If the Insured is hospitalised for at least 24 hours in a public Hospital or medical institution managed by the Hong Kong Hospital Authority, a HKD1,000/USD128 Daily Cash Benefit will be payable for up to 90 days per Policy year.

Guaranteed Lifetime Renewal³

Regardless of the Insured’s future physical condition, the Plan is guaranteed renewable up to the Insured age 100, giving you the peace of mind of a lifelong protection.

Death Benefit

In the event that the Insured passes away while the Policy is in force, HKD8,000 / USD1,000 will be provided to the Beneficiary as Death Benefit.

International Emergency Assistance Service⁴

If the Insured is diagnosed with an illness or is injured in an accident outsideHong Kong, he or she will enjoy comprehensive coverage under the free 24-hour Worldwide Emergency Assistance Service.

Optional Benefits:

You may top up your plan by enrolling the following items to enhance your coverage.

A. Additional Medical Benefit

If the actual medical expenses exceed the maximum benefit limit, the Additional Medical Benefit will pay up to 80% of the shortfall (minus co-payment).

B. Hospital Cash Benefit²

Regardless of the Hospital charges, a fixed amount Hospital Cash will be payable starting from the 3rdday^{2,5} of the Hospital stay. This benefit is payable for up to 182 days in each Policy year.

Enrolment Terms

Issue Age	From 15 days after birth to 69 years old
Policy Currency	HKD or USD
Premium Payment Term	To age 99 of the Insured
Benefit Term	To age 100 of the Insured
Premium Payment Method	Annual, Semi-annual, Quarterly or Monthly
Plan Level	3 Plan Levels

Benefit Table

Benefit	Maximum Limit (in HKD)			Maximum Limit (in USD)		
	Plan 1 (Private)	Plan 2 (Semi-private)	Plan 3 (Ward)	Plan 1 (Private)	Plan 2 (Semi-private)	Plan 3 (Ward)
A. Hospital and Surgical Benefit						
1. Room and Board (maximum 270 days each policy year)	2,600 each day	1,320 each day	630 each day	333 each day	169 each day	80 each day
2. Attendance Fees (for non-surgical case only) (maximum 270 days each policy year)	2,050 each day	930 each day	500 each day	262 each day	119 each day	64 each day
3. Miscellaneous Hospital Services (each policy year)	31,800	19,000	12,300	4,076	2,435	1,576
4. Surgeon and Attendance Fees (for surgical case only) (each operation)						
complex	66,200	42,000	31,500	8,487	5,384	4,038
major	46,200	31,500	24,200	5,923	4,038	3,102
intermediate	20,000	13,300	9,800	2,564	1,705	1,256
minor	6,900	5,600	4,700	884	717	602
5. Operating Theatre Fees (each operation)						
complex	23,500	14,000	10,500	3,012	1,794	1,346
major	13,900	9,700	7,600	1,782	1,243	974
intermediate	6,600	4,400	3,400	846	564	435
minor	3,700	2,200	2,000	474	282	256
6. Anaesthetist's Fees (each operation)						
complex	20,500	12,100	9,200	2,628	1,551	1,179
major	13,400	8,400	6,700	1,717	1,076	858
intermediate	5,800	3,800	2,900	743	487	371
minor	3,000	2,000	1,800	384	256	230
7. In-patient Specialist's Fees (each policy year) Subject to written referral ⁶ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement)	9,000	3,100	1,900	1,153	397	243
8. Intensive Care Unit (each policy year)	23,300	20,000	19,000	2,987	2,564	2,435
9. Private Nursing (maximum 120 days each policy year) Upon recommendation of a Registered Medical Practitioner, the Member incurs expenses for services rendered by a Qualified Nurse in respect of nursing at home after discharge from Hospital or for specialized nursing care received in a Hospital	720 each day	420 each day	250 each day	92 each day	53 each day	32 each day
10. Cancer Treatment and Kidney Dialysis (each policy year) Chemotherapy, radiotherapy, cyberknife or gamma knife for cancer treatment or kidney dialysis during Hospital Confinement or in day care unit of a Hospital or clinic upon recommendation by the attending Registered Medical Practitioner	100,000	75,000	50,000	12,820	9,615	6,410
11. Pre-admission and Post-hospitalisation Out-patient Care (each policy year) Including 2 pre-admission visits and all related post-hospitalisation follow-up visits on an out-patient basis within 6 weeks right after discharge from Hospital	4,000	2,300	1,500	512	294	192
12. Extra Bed Benefit (maximum 90 days each policy year)	650 each day	450 each day	300 each day	84 each day	58 each day	39 each day
13. Emergency Out-patient Benefit for Accidents ⁷ (each treatment)	10,000	5,000	2,000	1,282	641	256
Maximum Limit per Policy Year (from the first Policy Anniversary date after the Insured reaches 64 only)	780,000	400,000	190,000	100,000	51,282	24,358

B. Clinical Surgery Benefit (each operation)						
1. Clinical Surgeon's Fee	6,900	5,600	4,700	884	717	602
2. Clinical Anaesthetist's Fee	3,000	2,000	1,800	384	256	230
3. Clinical Operating Theatre Fee	3,700	2,200	2,000	474	282	256
Maximum Limit per Policy Year	120,000	70,000	40,000	15,384	8,974	5,128
C. Hospital Cash Benefit for Confinement in Public Hospital (each policy year) ²						
Pay from the 1 st day of Hospital Confinement (maximum 90 days each policy year)	1,000 each day	700 each day	500 each day	128 each day	89 each day	64 each day
D. Supplementary Medical Benefit (each policy year) (optional)						
(subject to 80% reimbursement and HKD500 deductible per claim) <ul style="list-style-type: none"> • apply after any item of Section A1 to A13 under Hospital and Surgical Benefit is exhausted • in case of overseas hospitalisation, only medical Emergency case will be covered • adjustment factors from room upgrade will be applied if Insured is hospitalised not in accordance with plan level: <ul style="list-style-type: none"> -from semi-private to private: 50% -from ward to semi-private: 50% -from ward to private: 25% • this benefit will not be payable for Hospital Confinement in class of suite/V.I.P./deluxe room of a Hospital 	550,000	280,000	110,000	70,512	35,897	14,102
E. Hospital Cash Benefit (each policy year) (optional)						
Pay from the 3 rd day ⁵ of Hospital Confinement (maximum 182 days each policy year)	1,000 each day	500 each day	300 each day	128 each day	64 each day	38 each day

Remarks:

- ¹ All claims are reimbursed by actual expenses, though shall not exceed the maximum benefit limit as listed in the benefit table.
- ² If the Insured is admitted in Hospitals and Institutions under Hospital Authority of Hong Kong and purchase the Hospital Cash Benefit (optional), both Hospital Cash Benefit (optional) and Hospital Cash Benefit for Confinement in Public Hospitals will apply.
- ³ China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") reserves the right to review the Premium rate annually and amend the terms and conditions and/or scope of cover from time to time. If it decided to cease provision of this plan to policyholders of the plan, China Life (Overseas) will strive to provide another medical plan available at the time.
- ⁴ 24-hour Worldwide Emergency Assistance Service is provided by Inter Partner Assistance Hong Kong Limited. The provision of services are subject to the terms and conditions of the Inter Partner Assistance Hong Kong Limited. China Life (Overseas) reserves the right to amend the terms and conditions thereof from time to time without prior notice.
- ⁵ One day of hospitalisation means 24 hours.
- ⁶ A referral letter is only valid from the same or related condition for a period of 6 months from the date of issuance. Treatment received for a new or unrelated condition will require another referral letter.
- ⁷ Emergency Out-patient Benefit for Accidents means the Insured sustained an injury as a result of an Accident and receives the emergency treatment in an outpatient department or emergency room of the Hospital within 24 hours from the date of the Accident. China Life (Overseas) will reimburse the eligible expenses for consultation, Western Medicine, diagnostic imaging and laboratory tests, as well as other related medical fees incurred for services, as set out in the Benefit Schedule.
- ⁸ Medically Necessary means the necessity to have a medical service which is: (i) consistent with the diagnosis and customary medical treatment for the condition at a normal and customary charge; (ii) in accordance with standards of good and prudent medical practice; (iii) necessary for such a diagnosis or treatment; (iv) not furnished primarily for the convenience of the Insured, Registered Medical Practitioner, Registered Chinese Medicine Practitioner, Physiotherapist, Anaesthetist or any other medical service providers; (v) furnished at the most appropriate level which can be safely and effectively provided to the Insured; and (vi) with respect to Hospital Confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy.

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 Premium paid without interest for declined cases.
3. This is a non-participating life insurance Policy and therefore dividends are not available to the Plan.
4. Exclusions – unless the contract expressly provides to the contrary, China Life (Overseas) shall not be liable to pay expenses incurred directly or indirectly in connection with and/or for, in relation to any and all of the following: (1) Pre-existing Condition, or any Disease within 30 days prior to the Policy Effective Date or date of Reinstatement; (2) treatment or investigation which is not Medically Necessary³; (3) any injury or Disease for which compensation is payable under any laws or regulations or any other insurance policy or other source, except the expenses which could not be covered under that laws or regulations or other insurance policy; (4) any charges for accommodation, nursing and services received in health hydros, nature cure clinics, convalescent home or similar establishments; (5) any charges in respect of surgical or non-surgical cosmetic treatment, or hearing test, routine blood tests, general check-ups, vaccination or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control, eye refraction including but not limited to routine eye tests or any costs of fitting of spectacles or lens; (6) Congenital Conditions, Developmental Conditions or Hereditary Conditions; (7) treatment that commenced during the first 5 policy years and which in any way arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus Infection; (8) Sexually Transmitted (Venereal) Diseases or their sequel; (9) treatment relating to pregnancy, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage, birth control or sterilization of either sex; infertility including in-vitro fertilization or any other artificial method of inducing pregnancy; sexual dysfunction including but not limited to impotence, erectile dysfunction, pre-mature ejaculation, regardless of cause; (10) abuse of drugs or alcohol, self-inflicted injuries or attempted suicide; (11) treatment relating to any injury or disease resulting from participation in criminal activities; (12) alternative treatment including but not limited to Chinese Medicine treatment, acupuncture, acupressure, Tui Nai, hypnotism, rolfing, massage therapy, aromatherapy; (13) any geriatric, psychological, psychogeriatric or psychiatric condition of any and all kinds, including but not limited to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioural disorders, Alzheimer's disease, delirium, dementia-senile, Parkinsonism, insomnia, neurasthenia; (14) any charges for the procurement or use of special braces and appliances including but not limited to spectacles, hearing aids and other equipments such as wheel chairs and crutches; (15) dental treatment and oral surgery (except directly caused by an Emergency as a direct result of an Accident and the treatment or oral treatment is performed during Hospital Confinement). Follow-up treatment from such Hospital Confinement shall not be covered; (16) any charges blood and blood plasma; (17) treatment arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts; (18) non-medical services including but not limited to guest meals, radio, telephone, photocopy, taxes, medical report charges and the like; (19) experimental and/or new medical technology-/procedure not yet approved by China Life (Overseas); (20) treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs within 120 days from the Policy Issue Date or a later Effective Date as shown on the endorsement validly made to this Policy whereby this Rider becomes effective; (21) intentional self-injury or suicide (whether sane or not), intoxication by alcohol or insanity; and (22) the Insured participating in hunting, mountaineering, motor racing, horse racing, skiing, water-skiing, diving, parachuting, hand gliding or flying, boxing or other hazardous competitions or performances.^o

In addition, the information stated herein is for reference only. Please refer to the General Provisions for the exact terms and conditions and limitations such as incontestability, suicide and fraud etc. or all exclusions.

5. Non-Payment of Premium - You should pay Premiums on time according to the selected Premium payment schedule. If the due Premium remains unpaid upon the expiry of the Grace Period, the Policy will be terminated in accordance to the clauses as stated on the "Grace Period and Lapse Of Policy" section of the General Provision and you will lose the coverage.
6. Cooling-off Right - You have the right to cancel the Policy within the Cooling-off Period and obtain a refund of any Premiums 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.

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 before deciding which Policy currency you should take.

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:

The Policy will be terminated if (a) the Insured passes away, (b) you do not pay the Premium within 31 days of the due date and the Policy has no Cash Value. Option benefit(s) (if any) will be terminated at the same time.

Premium adjustment and renewal:

China Life (Overseas) has the absolute right and discretion to adjust the renewal premium payable under the Policy at the end of each Coverage Period (that is every year). Factors leading to premium adjustment may include but are not limited to the experience in claims, policy surrender, investment return, and expenses incurred by and/or in relation to this product.

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.

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