

Life Insurance

Lifelong Promise • Lifelong Partner



Guard Your Health Medical Insurance Plan

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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”) is a certified plan under the Voluntary Health Insurance Scheme (VHIS), of which not only provides hospital confinement and surgical protection, but also extends coverage to outpatient care of pre- and post-confinement and – and post-day case procedure – a Plan that takes good care of you when you need it most.

Plan Features

Guaranteed renewal¹ 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.

Coverage for hospital confinement and surgical fees

Regardless of the ward to which you are admitted in the hospital^{2,3}, the expenses related to room and 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 - outpatient care

The Plan not only provides hospital confinement and surgical benefits, but also covers the expenses related to pre- and post-confinement / day case procedure⁴ 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 up to HKD80,000. Furthermore, the Plan also covers prescribed diagnostic imaging tests (e.g. magnetic resonance imaging (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 information 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 certified plan under VHIS where the policy holder may enjoy a tax deduction. For details on tax deductions, please visit Inland Revenue Department (IRD) of HKSAR website and consult your tax and accounting advisors for tax advice.

Enrollment Terms

Plan type	Indemnity plan
Issue age	15 days to age 80
Benefit term	To age 100 of the insured person
Premium payment term	To age 99 of the insured person
Premium payment mode	Annual or monthly ⁵
Policy currency	HKD
Renewal	Guaranteed renewal ¹

Voluntary Health Insurance Scheme Standard Plan certification number: S00021-01-000-02

Benefit Schedule

Benefit items ⁽ⁱ⁾	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 ⁽ⁱⁱ⁾	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 ^(v)
(h) Operating theatre charges	35% of surgeon's fee payable ^(v)
(i) Prescribed diagnostic imaging tests ^{(ii) (iii)}	HKD20,000 per policy year Subject to 30% coinsurance
(j) Prescribed Non-surgical cancer treatments ^(iv)	HKD80,000 per policy year
(k) Pre- and post-confinement/day case procedure outpatient care ⁽ⁱⁱ⁾	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 ^(vi)	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

- (i) Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
- (ii) 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.
- (iii) 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. Upon placing a claim of prescribed diagnostic imaging tests, the policyholder has to pay 30% coinsurance of the benefit item.
Example:

The actual expense on the prescribed diagnostic imaging tests = HKD20,000

The coinsurance amount the policyholder has to pay = HKD6,000 (HKD20,000 x 30% coinsurance)

The benefit amount China Life (Overseas) has to pay = HKD140,000 (HKD20,000 – HKD6,000)

After deducting the aforesaid benefit amount paid, a maximum of HKD6,000 is payable for prescribed diagnostic imaging tests in such policy year by China Life (Overseas).

- (iv) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- (v) 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.
- (vi) Only the eligible expenses charged on the psychiatric treatments during confinement in Hong Kong as recommended by a specialist is payable under psychiatric treatments.

Notes:

1. China Life (Overseas) reserves the right to review the premium rates on each policy anniversary and revises the terms and conditions and/or the benefit items of the policy from time to time.
2. 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.
3. 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. Confinement shall be evidenced by a daily room charge invoiced by the hospital and the insured person must stay in the hospital continuously for the entire period of confinement.
4. 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.
5. If the required renewal premium is paid by you within the grace period, the policy shall continue to be in force. For details, please refer to the terms and conditions issued by China Life (Overseas).

Important Information:

This product brochure is for reference only. It does not form a contract between China Life (Overseas) and anyone or any entity else. The detailed terms, conditions and exclusions of the Plan are subject to the relevant policy contract. You are reminded to review the policy contract and all relevant product materials and to seek independent professional advice if necessary. For a copy of the policy contract, please contact China Life (Overseas) for enquiry.

You have the right to purchase the medical insurance product as a standalone plan instead of bundling with other type(s) of insurance product.

1. The Plan is underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", the "Company" or "us/we/our"). China Life (Overseas) is responsible for the features, underwriting and benefit payments under the Plan. You should fully understand all of the risks involved in this Plan and consider whether the Plan is affordable and suitable to you before making your application.
2. China Life (Overseas) shall make the final decisions on the underwriting and claims. You are required to declare all requisite information that would affect our underwriting decisions. We have the right to declare the policy void due to any misrepresentation or fraud. We shall rely on your submitted information to assess whether to accept or decline your application, and shall refund any premium and levy (if any) paid without interest for declined cases.
3. This 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. Follow-up 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 in this product brochure is for reference only. Please refer to the “terms and conditions” for the exact terms and conditions and limitations and all exclusions.

5. Limitation – limitation of the Plan includes:

a) Coverage of the eligible expenses charged on the specific items will be effective on the following dates:

Items	Effective date (after the policy commencement)
Death benefit (except death due to suicide)	Immediate
Disability (Sickness or Disease or Injury)	Immediate

b) Principle of indemnity

- i. Parts of the benefits under the Plan will only be payable for eligible expenses incurred for medical services provided to the insured. The payable amount of eligible expenses shall not exceed the actual costs of the medical services provided to the insured, subject to the maximum benefit limits stated in the “benefits schedule”; expenses incurred for medical services provided to persons other than the insured person shall not be covered, unless otherwise specified.
- ii. Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the “benefit schedule”.
- iii. Only the eligible expenses charged on the psychiatric treatments during confinement in Hong Kong as recommended by a specialist is payable under psychiatric treatments.

c) "Reasonable and customary" shall mean, in relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by the Company in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is reasonable and customary, the Company shall make reference to the followings (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the government; and/or
- other pertinent source of reference in the locality where the treatments, services or supplies are provided.

d) “Medically necessary” shall 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 and such medical service must –

- require the expertise of, or be referred by, a registered medical practitioner;
- be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
- be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the insured person, his family, caretaker or the attending registered medical practitioner;

- be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- be furnished at the most appropriate level which, in the prudent professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person.

For the purpose of these terms and benefits, without prejudice to the generality of the foregoing, circumstances where a confinement is considered medically necessary include, but not limited to:

- the insured person is having an emergency that requires urgent treatment in hospital;
- surgical procedures are performed under general anaesthesia;
- equipment for surgical procedure is available in Hospital and procedure cannot be done on a day patient basis;
- there is significantly severe co-morbidity of the insured person;
- taking into account the individual circumstances of the insured person, the attending registered medical practitioner has exercised his prudent professional judgment and is of the view that for the safety of the insured person, the medical service should be conducted in hospital;
- in the prudent professional judgment of the attending registered medical practitioner, the length of confinement of the insured person is appropriate for the medical service concerned; and/or
- in the case of diagnostic procedures or allied health services prescribed by a registered medical practitioner, such registered medical practitioner has exercised his prudent professional judgment and is of the view that for the safety of the insured person, such procedures or services should be conducted in hospital.

For the purpose of exercising his prudent professional judgment in (v) to (vii) above, the attending registered medical practitioner shall have regard to whether the confinement:

- is in accordance with standards of good and prudent medical practice in the locality for the medical service rendered, and, in the prudent professional judgment of the attending registered medical practitioner, not rendered primarily for the convenience or the comfort of the insured person, his family, caretaker or the attending registered medical practitioner; and
- is in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice in the locality for the medical service rendered.

e) Double insurance

China Life (Overseas) is not liable for any confinement, surgery and/or medical expenses for which compensation or reimbursement is payable under any law, medical program, or insurance policy provided by any government, company or other insurer except to the extent that such charges are not reimbursed by such law, medical program or insurance policy.

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.

7. Non-payment of premium - You should pay premium(s) on time according to the selected premium payment term. If the due premium remains unpaid upon the expiry of the grace period (within 31 days from every premium due date), the policy will be lapsed in accordance to point 3 “grace period” of part 3 “premium clause” under the “the terms and conditions”, and you will lose the related insurance coverage and suffer a financial loss.
8. Cooling-off right - You have the right to cancel the policy within the cooling-off period and obtain a refund of any premiums and premium levy (if any) paid provided that no claim has been made under it. You must submit a written notice signed by you to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong within 21 calendar days immediately following the delivery of the policy or Notice of Policy Issuance (telling you about the availability of the policy and the expiry date of the cooling-off period) to you or your representative, whichever is earlier.
9. Cancellation right - After the cooling-off period, you can request cancellation of this policy by giving 30 days prior written notice to us, provided that there has been no benefit payment under this policy during the relevant policy year.
10. Claims procedure – If you would file a claim, you must submit completed designated form(s) with relevant proof within 90 days after discharge from hospital or the date on which relevant medical services are performed and completed to China Life (Overseas). You can obtain the claims forms from your financial consultant, by calling China Life (Overseas) customer service hotline: 399 95519 or by visiting any China Life (Overseas) service centre.

What are the key product risks?

Credit risk:

The Plan 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, you are subject to our credit risk.

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.

Premium adjustment and renewal :

China Life (Overseas) reserves the right to review and adjust the premium rates on each policy anniversary. Factors leading to premium adjustment include but not limited to the experience in claims, policy surrender, investment return, expenses and medical cost incurred by and/or in relation to the Plan. 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.

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, China Life (Overseas) reserves the right to review the terms and conditions and/or benefits schedule of the Plan from time to time. China Life (Overseas) will provide you a written notice 30 days before renewal date by ordinary post to your last known address in China Life (Overseas)'s records.

Policy termination:

The 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; or (b) the day immediately following the death of the insured person; or (c) China Life (Overseas) terminates the policy requested by the policyholder ; or (d) China Life (Overseas) has ceased to have the requisite authorization under the Insurance Ordinance to write or continue to write the Plan.

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 or contact our customer service hotline at 399 95519 or visit IA's website at www.ia.org.hk.

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 (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 (incorporated in the People's Republic of China with limited liability)

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