中國人壽 CHINA LIFE 海外

Life Insurance

Lifelong Promise • Lifelong Partner

MasterCare Medical Plan

Customer Service Hotline
399 95519 www.chinalife.com.hk

Health is invaluable. We understand you would have the best health protection for yourself and your family. Therefore, we present MasterCare Medical Plan (the "Plan") to our most prestigious customers like you, providing you comprehensive and quality health protection plan with true peace of mind.

The Plan not only covers the medical expenses for hospital stays in a standard private room[1] and surgery, but also covers medical expenses before and after confinement, including cancer treatment, rehabilitation, traditional Chinese medicine, etc.. The Plan has no lifetime limit[2], while most benefit items such as room and board and surgical fees are fully covered.

What's more, you have the choice of 3 plans covering different regions, namely worldwide, worldwide (exclude USA) [3] and Asia[4], which you can select according to your budget and protection needs.

Plan Features

- **Options of various geographical coverage and deductibles**
- **Guaranteed renewal without a lifetime limit**
- **Full coverage for most benefit items of hospitalization and surgical expenses**
- **Hospitalization direct billing service**
- **All-round protection before and after hospitalization**
- **Options to reduce deductibles at designated ages without medical underwriting**
- **No claim deductible discount**

Options of various geographical coverage and deductibles

The Plan comes with 3 geographical coverage options for you to choose:

Worldwide
Entitles you to **worldwide** medical care, including leading hospitals in the USA

Worldwide (exclude USA)[3]
You can select this option of you always travel between **Europe and Asia**

Asia[4]
Entitles you to medical care in **Asia** at an affordable premium

The Plan also provides 5 levels of deductibles, namely the amount you pay for benefit items each policy year before we settle your claims, for you to choose the most suitable one financially. Choices of deductibles include:

Plan level	Deductible		
	HKD	USD	RMB
1	0	0	0
2	9,000	1,125	7,200
3	28,000	3,500	22,400
4	100,000	12,500	80,000
5	500,000	62,500	400,000

If you have a medical plan, you can top up your cover with the Plan to enhance your protection by choosing a higher deductible in order to lower the premium. Alternatively, you may opt for a lower or even zero deductible to enjoy a higher benefit amount.

Guaranteed renewal without a lifetime limit

Upon successful enrollment, regardless of your subsequent health conditions and claims history, renewal is guaranteed[5]. Also, the Plan has no lifetime limit[2], so you do not have to worry about medical expenses.

Full coverage for most benefit items of hospitalization and surgical expenses

The Plan provides you with full coverage for room and board charges during hospitalization, doctor's fees, miscellaneous hospital expenses, intensive care and surgeon's fees, etc., (please refer to the "benefits schedule" for the maximum benefit amount) helping to relieve the financial burden that substantial medical expenses may bring to you and your family. The Plan also covers the medical expenses incurred for day-case surgery. What's more, the Plan provides a cash allowance for surgery to enhance your protection.

Hospitalization direct billing service

Prior to your hospital[7] admission, all you have to do is to complete the pre-approval procedures[8] and receive our notification of arrangement, and we will settle your medical expenses directly with the hospital after your discharge, so you can focus on your recovery without the need of going through complex claims procedures.

All-round protection before and after hospitalization

In addition to hospitalization and surgical benefits, the Plan also covers medical expenses incurred for consultation before and after your hospital stay, private nurse's fees and rehabilitation. Furthermore, the Plan offers you an array of extended benefits (please refer to the "benefits schedule" for details) including:

- Ancillary services, including treatments by registered physiotherapists, chiropractors, speech therapists, osteopathic therapists, occupational therapists and dietitians
- Cancer treatments, including chemotherapy, radiotherapy, target therapy, hormonal therapy, immunotherapy, etc.
- Kidney dialysis[9]
- Traditional Chinese medicines
- Reconstructive surgery benefit
- Stroke rehabilitation benefit
- HIV/AIDS treatment[10]
- Pregnancy complications[11]
- Hospice care

As your lifetime health partner, the Plan also provides you with a medical check-up once every 2 years, enabling you to keep track of your health status.

Option to reduce deductibles at designated age without medical underwriting

We understand you may need different levels of medical protection when going through different stages in your life. The Plan offers you the right to reduce your existing deductible without having to undergo any medical underwriting[6] once you reach age 50, 55, 60 or 65. This assists you in better planningfor your life in retirement.

No claim deductible discount

Starting from the 2nd policy anniversary, you can enjoy a 15% discount on deductibles in the following policy year if you take out plan 2, 3 or 4 (excluding plan 1 and 5) and no benefits have been paid[12] in the past 2 consecutive policy years. If no benefits have been paid[12] in every subsequent policy year, you can enjoy an additional 5% discount on deductibles annually, with the maximum discount up to 100%.

Enrollment Terms

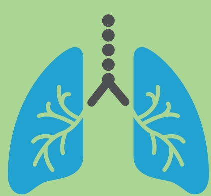
Plan type	Combo medical plan
Issue age	15 days to age 70
Benefit term	Whole life
Premium payment term	Whole life
Area of cover	Worldwide, worldwide (exclude USA)[3] and Asia[4]
Deductible options	Plan 1: HKD0 / USD0 / RMB0
	Plan 2: HKD9,000/ USD1,125/ RMB7,200
	Plan 3: HKD28,000/ USD3,500/ RMB22,400
	Plan 4: HKD100,000 / USD12,500 / RMB80,000
	Plan 5: HKD500,000 / USD62,500 / RMB400,000
Premium payment mode	Annual, semi-annual, quarterly or monthly
Policy currency	HKD/ USD/ RMB
Renewal	Guaranteed renewal[5]

Case

Policyholder and insured: Mr. Lam (aged 33); married
Occupation: Senior Account Service Manager
Current cover: Employers' group medical plan

Mr. Lam (non-smoker) has been married for 2 years and his daughter will be born soon. He wants to ensure the quality of life for his family remains unchanged even if his health deteriorates. While medical costs keep soaring, he also wants a comprehensive and flexible medical plan to compensate the insufficiency of his employer's group medical protection while meeting the varying medical needs at his different life stages.

MasterCare Medical Plan has no lifetime limit[2], and provides 3 different geographical coverage plans and 5 deductible options, so Mr. Lam is able to choose the best protection according to his own budget and needs.

Insured's age	33	40	58	60
Incident	**Mr. Lam takes out MasterCare Medical Plan** and selects: • Area of cover: Asia[4] • Deductible: plan 3 - HKD28,000	**Diagnosed with stomach cancer.** Mr. Lam decides to receive treatments in Hong Kong and he can place a claim of the related medical expenses below: • **Pre-hospitalization outpatient +** • **Confinement and gastrectomy +** • **Cancer treatment benefit (radiotherapy) +** • **Post-hospitalization outpatient +** • **Post-hospitalization home nursing within 1 month upon discharge** **Claimed in full after HKD28,000 deductible**	**Diagnosed with pneumonia.** Since Mr. Lam did not raise a claim during age 48 to age 58, the no claim deductible discount has accumulated to 55%. Therefore, he can place a claim of the related medical expenses below: • **Pre-hospitalization outpatient +** • **Confinement +** • **Post-hospitalization outpatient** **Claimed in full after deductible and no claim deductible discount: HKD28,000 x (1-55%)=12,600**	**Mr. Lam decides to retire.** He can choose to reduce the deductible to HKD0[6]. Since the Plan provides no lifetime limit[2], Mr Lam can enjoy comprehensive medical protection without worrying about medical expenses and limit after retirement.
				

The figures in the above case is rounded to the nearest whole number and for illustrative purpose only.

Benefits Schedule

Area of cover	Worldwide	Worldwide (exclude USA)[3]	Asia[4]
Outside area of cover	All areas covered	Emergency treatment only	
Annual limit	HKD22,000,000/ USD2,750,000/ RMB17,600,000	HKD16,000,000/ USD2,000,000/ RMB12,800,000	HKD10,000,000/ USD1,250,000/ RMB8,000,000
Annual deductible[6]	Plan 1: HKD0/ USD0/ RMB0 Plan 2: HKD9,000 / USD1,125/ RMB7,200 Plan 3: HKD28,000/ USD3,500/ RMB22,400 Plan 4: HKD100,000 / USD12,500 / RMB80,000 Plan 5: HKD500,000 / USD62,500 / RMB400,000		
Room type	Standard private room[1]		
Benefit Items	**Maximum benefit limit**		
1. Confinement benefits			
a. Hospital room & board benefit	Full cover		
b. Physician's visit's fee	Full cover		
c. Specialist's fee	Full cover		
d. Miscellaneous hospital expenses benefit	Full cover		
e. Intensive care benefit	Full cover		
f. Hospital companion bed benefit	Full cover		
g. Private nurse's fee	Full cover	Full cover	Full cover
Max. number of days per policy year	90 days	60 days	30 days
h. Hospital cash benefit (per day) (applicable to stay in a ward room of a Hong Kong or Macau public hospital)	HKD2,000 / USD250 / RMB1,600		
i. Lower room class cash benefit (per day) (applicable to standard private room in private hospital in Hong Kong or Macau only)	HKD2,000 / USD250 / RMB1,600		
Max. number of days per policy year	30 days		
j. Psychiatric treatment benefit (per policy year)	HKD60,000/ USD7,500/ RMB48,000	HKD50,000/ USD6,250/ RMB40,000	HKD40,000/ USD5,000/ RMB32,000
Max. number of days per policy year	30 days	30 days	30 days
2. Surgical benefits			
a. Surgeon's fee	Full cover		
b. Anaesthetist's fee	Full cover		
c. Operation theatre fee	Full cover		
d. Day case surgery fee	Full cover		
e. Cash allowance for day case surgery (per procedure)	HKD2,000/ USD250/ RMB1,600	HKD1,500/ USD187.5/ RMB1,200	HKD1,000/ USD125/ RMB800
f. Organ transplant benefit[13]	Full cover		
g. Medical appliances benefit	Full cover for designated medical appliances[14] (HKD100,000/ USD12,500/ RMB80,000 per policy year for non-designated medical appliances)		

3. Pre- & post-hospitalization benefits			
a. Pre-hospitalization outpatient (within 31 days before confinement or day case surgery, 1 visit per day)	Full cover		
b. Post-hospitalization outpatient (within 60 days immediately after discharge from hospital or day case surgery, 1 visit per day)	Full cover		
c. Post-hospitalization home nursing fee Max. number of days per policy year	Full cover 365 days	Full cover 183 days	Full cover 90 days
d. Post-hospitalization ancillary service benefit (within 90 days immediately after discharge from hospital or day case surgery, 1 visit per day) - Registered physiotherapist/chiropractor/speech therapist / osteopathic therapist / occupational therapist / dietitian	Full cover		
e. Rehabilitation benefit (per policy year) Max. number of days per policy year	HKD80,000/ USD10,000/ RMB64,000 60days		
4. Extended benefits			
a. Cancer treatment benefit (including chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, proton therapy and heavy-ion therapy, cyberknife and gamma knife performed on the Insured, and the consultation, medication and diagnostic tests for and in the course of these treatments)	Full cover		
b. Kidney dialysis benefit [9]	Full cover		
c. Reconstructive surgery benefit (per covered injury / per covered illness)	HKD120,000 / USD15,000 / RMB96,000		
d. Stroke rehabilitation benefit (i) Home facility enhancement benefit (per life)	HKD60,000 / USD7,500 / RMB48,000	HKD50,000 / USD6,250 / RMB40,000	HKD40,000 / USD5,000 / RMB32,000
(ii) Stroke ancillary benefit (chiropractor / physiotherapist / speech therapist / occupational therapist / neurosurgeon / neurologist / Chinese medicine practitioner)	HKD1,000 / USD125 / RMB800 (30 visits per policy year) HKD100,000 / USD12,500 / RMB80,000 (per insured per life)	HKD800 / USD100 / RMB640 (20 visits per policy year) HKD80,000 / USD10,000 / RMB64,000 (per insured per life)	HKD600 / USD75 / RMB480 (20 visits per policy year) HKD60,000 / USD7,500 / RMB48,000 (per insured per life)
(iii)Disability subsidy benefit (per month) (up to 30 months per life)	HKD6,400 / USD800 / RMB5,120		
e. HIV/AIDS treatment[10] (waiting period: 5 years) (per insured per life)	HKD1,000,000/ USD125,000/ RMB800,000	HKD1,000,000/ USD125,000/ RMB800,000	Not applicable
f. Traditional Chinese medicines benefit (within 90 days immediately after discharge from hospital or day case surgery, 1 visit per day) Max. number of visits per policy year	HKD1,000/ USD125/ RMB800 (per visit) 20 visits	HKD800/ USD100/ RMB640 (per visit) 20 visits	HKD600/ USD75/ RMB480 (per visit) 20 visits
g. Hospice care benefit (per insured per life)	HKD200,000/ USD25,000/ RMB160,000	HKD150,000/ USD18,750/ RMB120,000	HKD100,000/ USD12,500/ RMB80,000
h. Pregnancy complications (waiting period: 1 year)	Full cover	Full cover	Not Applicable

5. Emergency treatment benefits	
a. Emergency outpatient	Full cover
b. Emergency dental due to accident	Full cover
6. Death benefits	
a. Compassionate death benefit	HKD80,000/ USD10,000/ RMB64,000
b. Additional accidental death benefit	HKD80,000/ USD10,000/ RMB64,000
7. No claim deductible discount	
a. No claim deductible discount (Applicable to Plan 2, 3 and 4 only)	First discount (starting from the 2nd policy year, the following policy year of which no benefits have been paid in the past 2 consecutive policy years): 15% Subsequent policy year (no claim is made) : extra 5% per year Maximum: 100%
8. Other services[15]	
a. Health checkup	Once every 2 years
b. 24-hour worldwide emergency assistance service	Included
c. Medical second opinion service	Included
d. Hospitalization direct billing service (cashless hospitalization service)	Included
e. Medical appointment scheduling service in Mainland China	Included
f. Medical concierge service in Mainland China	Included
g. Medical appointment scheduling service in Hong Kong or Macau	Included
h. Medical concierge service in Hong Kong	Included

Part of claims are reimbursed by actual expenses, though shall not exceed the maximum benefit limit as listed under the benefits schedule, including those are listed to be "full cover". China Life (Overseas) will only cover the medical expenses that are eligible.

Remarks:

1. Standard private room refers to a room for single occupancy and private use of the insured during his/her confinement, which contains a private bedroom, lavatory and bathroom without any or all of the en-suite facilities: companion room, lavatory for visitor, kitchen, dining room or sitting room. The standard private room shall exclude any deluxe, suite, executive rooms and other upgraded rooms or the equivalence.
2. Annual limit is applicable to this Plan. Please refer to the "benefits schedule" for details.
3. If the medical expenses are incurred in the USA, the Plan will only cover the medical expenses arising from accidents.
4. Asia refers to Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam. If the medical expenses are incurred outside the covered areas, the Plan will only cover the medical expenses arising from accidents.
5. 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. If we decide to no longer offer the Plan, we will endeavor to enroll the insured in another available medical plan.
6. The insured is entitled to reduce the deductible without underwriting for one time only and he/she can exercise the right at age 50, 55, 60 or 65 only. After reduction of the deductible, China Life (Overseas) will adjust the premium according to the premium rate applicable to a particular risk class, the actual age of the insured and the special condition(s) applicable to his/her policy. After reduction of the deductible, the new deductible will apply to the claims over the covered diseases and covered injuries. The annual deductible under plan 5 shall not be lower than HKD100,000 or the currency equivalent.
7. Hospital does not include any establishment or that portion of an establishment which is operated as a convalescent or nursing home, rest home, home for the aged, or an establishment for rehabilitation of alcoholics or drug addicts, or any similar purpose. For the list of designated hospitals located in China, please refer to China Life (Overseas)'s website www.chinalife.com.hk/customerservice/hospitals-in-china.
8. The Plan offers "direct billing service". To access the service, you are required to seek China Life (Overseas)'s prior authorization by completing a pre-approval procedure before hospital admission. Please refer to MasterCare Medical Plan direct billing pre-approval form for details.
9. The insured must be diagnosed with chronic and irreversible kidney failure.
10. The waiting period of HIV/AIDS treatment benefit is 5 years. The benefit is only payable if the signs or symptoms of such illness occur for the first time. This benefit is only payable once and the payment of this benefit shall be in lieu of all other benefits provided by the policy in respect of such confinement and treatment. This benefit is not applicable to the Asia plan.
11. The waiting period of pregnancy complications benefit is 1 year. This benefit is not applicable to the Asia plan.
12. Excluding benefits payable under hospital cash benefit, lower room class cash benefit, day case surgery fee and cash allowance for day case surgery.
13. In the case of organ transplantation of heart, kidney, liver, lung or bone marrow performed on the insured as recipient, China Life (Overseas) shall reimburse the reasonable and customary charges of the actual surgical costs to remove the organ or bone marrow from the donor which are charged to the Insured (including the surgeon's fee, anaesthetist's fee and operating theatre fee, but excluding the costs of the organ or bone marrow).
14. Designated medical appliances include pacemaker, stents for percutaneous transluminal coronary angioplasty, intraocular lens, artificial cardiac valve, metallic or artificial joints for joint replacement, prosthetic ligament for replacement or implantation between bones and prosthetic intervertebral disc.
15. All services are provided by third party service provider(s). China Life (Overseas) shall not be liable for any matter in connection with the services. China Life (Overseas) reserves the right to amend the terms and conditions thereof from time to time without prior notice.

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 – unless otherwise indicated, the following tests, investigations, treatments, items, conditions, activities and their related or consequential expenses (caused directly or indirectly) are excluded from this policy and China Life (Overseas) shall not be liable for:
   (1) any pre-existing condition* (including associated medical conditions) prior to the effective of this policy;
   (2) pregnancy or childbirth. For the avoidance of doubt, pursuant to the "pregnancy complications" in section 4.8 under Part IV "extended benefits of the "benefits" section in the "benefit provisions", China Life (Overseas) will pay for treatment of a complications which is due to and occurs during the pregnancy or childbirth except if the pregnancy was a result of any form of assisted conception or through non-medically necessary caesarean section, termination of pregnancy or any consequences of it, China Life (Overseas) will not pay any related treatment or medical cost;
   (3) treatment begun, or for which the need had arisen, during the first 90 days after birth for any child conceived by artificial means or any form of assisted conception including artificial insemination;
   (4) investigations into and treatment of infertility, contraception, assisted reproduction, sterilization (or its reversal), treatment of impotence or any consequence of any of them or of any treatment for them;
   (5) sex change including treatment which arises from or is directly or indirectly made necessary by a sex change;
   (6) treatment of any medical condition which arises in any way from Human Immunodeficiency Virus (HIV) infection or Acquired Immune Deficiency Syndrome (AIDS) unless specified in section 4.5 "HIV/AIDS treatment" under Part IV "extended benefits" of the "benefits" section;
   (7) treatment of obesity, the removal of fat or surplus tissue from any part of the body whether or not it is needed for medical or psychological reasons;
   (8) cosmetic (aesthetic) surgery or treatment;
   (9) any form of dental care or surgery unless otherwise specified in this policy, but in all circumstances shall not cover replacement of natural teeth, denture and prosthetic services such as bridges and crowns, their replacement and related expenses;
   (10) Hormone replacement therapy (unless specified in section 4.1 (iii) of cancer treatment benefit under Part IV "extended benefits" of the "benefits" section);
   (11) the costs of collecting donor organs for transplant surgery or any administration costs involved, even if such transplants are allowed by the terms of this policy;
   (12) treatment which arises from, directly or indirectly, caused by a deliberately self-inflicted injury or an attempt at suicide;
   (13) treatment which arises from or is in any way connected with alcohol abuse or drug or substance abuse;
   (14) treatment to correct long-sightedness or short-sightedness or astigmatism;
   (15) treatment which directs towards developmental delay (whether physical or psychological) or learning difficulties;
   (16) preventive treatment, vaccinations and routine or preventative medical examinations, including routine follow-up consultations;
   (17) standard toiletries such as (but not limited to) shampoos, soaps, tooth-pastes, contraceptives, proprietary headache and cold cures, and vitamins which may be bought over the counter at a local pharmacy without prescription, nor does China Life (Overseas) pay for telephone calls;
   (18) orthodontics, periodontics, endodontics, preventative dentistry, and general dental care including fillings, no matter who gives the treatment;
   (19) claims in respect of treatment received outside the area of cover except emergency treatment due to accident;
   (20) playing professional sport or from base jumping, cliff diving, flying in an unlicensed aircraft or as a learner, martial arts, free climbing, mountaineering (with or without ropes), scuba diving to a depth of more than 10 metres, trekking to a height of over 2,500 metres, bungee jumping, canyoning, hang gliding, hot air balloon, paragliding or microlighting, parachuting, potholing, skiing off the ski track or any other winter sports activity carried out off the ski track;
   (21) any treatment specifically excluded by the terms shown on an endorsement or any documents forming part of this policy;
   (22) any charges which are incurred for social or domestic reasons or for reasons which are not directly connected with treatment;
   (23) any charges from spas, hot springs, nature cure clinics (or practitioners) or any similar place, even if it is registered as a hospital;
   (24) annual deductible amount that set out in the policy schedule of this policy. China Life (Overseas) will only pay the balance of the claim after we have deducted the excess (or annual deductible or co-insurance) amount;
   (25) any charges made by registered medical practitioner, hospital, laboratory or any such medical services which are not reasonable and customary;
   (26) any charges for treatment related to and/or the correction of congenital conditions and/or deformities (whether or not manifest and/or diagnosed or known about at birth);
   (27) any charges for items not listed under the benefits schedule applicable to the policy;
   (28) genetic tests, including any counseling made necessary following genetic tests, even when those tests are undertaken to establish whether or not the insured may be genetically disposed to the development of a medical condition in future;
   (29) treatment which, in the opinion of China Life (Overseas), has not been established as being effective or is experimental or is in trial stage, unless such treatment is recognized as appropriate by a local public authority and China Life (Overseas) has agreed about the costs, before such treatment begins, in writing with the treating registered medical practitioner;
   (30) treatment required as result of engaging in criminal activities;

(31) treatment for all types of sleep disorders including for insomnia and snoring;
(32) cryopreservation, implantation or re-implantation of living cells or living tissue (whether autologous or provided by a donor);
(33) any treatment or if they are rendered as a result of nuclear contamination, biological contamination or chemical contamination, or as a result of the insured's participation in war (whether declared or not), terrorist act, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons or any event similar to one of those listed. This includes any treatment needed as a result of insured deliberately exposing himself/herself to needless peril, such as going to a place of unrest as an active onlooker or a spectator;
(34) any of the following traditional Chinese medicines: (i) cordyceps; (ii) ganoderma; (iii) antler; (iv) cubilose; (v) donkey-hide gelatin; (vi) hippocampus; (vii) ginseng; (viii) red ginseng; (ix) American ginseng; (x) radix ginseng silvestris; (xi) antelope horn powder; (xii) placenta hominis; (xiii) agaricus blazei murill; (xiv) musk; (xv) pearl powder; (xvi) cauda cervi; and
(35) any non-medically necessary confinement or non-medically necessary therapy, diagnosis, service or items.

Moreover, the covered illness must be an illness occurring more than 30 days after the later of the issue date or the latest commencement date of this policy.

*Pre-existing condition means (i) any physical, medical or mental condition or (ii) any illness or disease: (a) that existed; or (b) that was investigated, diagnosed, or treated by a registered medical practitioner; (c) for which a registered medical practitioner was consulted; or (d) the signs or symptoms of which commenced, before the later of the issue date and the latest policy effective date.

In addition, the information stated in this product brochure is for reference only. Please refer to the "general provisions" and "benefit provisions" for the exact terms and conditions and limitations such as incontestability, suicide and fraud etc. or all exclusions.

5. Limitation – limitation of the Plan includes:

a) coverage of specific items will be effective on the following dates:

Items	Effective date (after the policy commencement)
Covered illness/covered injury	30 days
Covered illness (applicable to child conceived by artificial means or any form of assisted conception artificial insemination)	90 days
Accident	Immediate
HIV/AIDS treatment*	5 years
Pregnancy complications#	1 year

*HIV/AIDS treatment benefit is not applicable to the Asia plan.

#Pregnancy complications benefit is not applicable to the Asia plan. If a policy is upgraded from Asia plan to worldwide or worldwide (exclude USA) plan, pregnancy complications benefit will be effective after 12 months from the effective date of such plan upgrade and the policyholder has renewed such plan upgrade.

b) Principle of indemnity

i. parts of 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 of any applicable area of cover as stated in the "benefits schedule";

ii. if the insured is confined in hospital for a covered illness or covered injury, China Life (Overseas) will reimburse the reasonable and customary charges actually incurred based on the level of such charges applicable to a covered room. The confinement must be evidenced by a daily room/room & board charge by the hospital. China Life (Overseas) will not be liable to pay any benefit for more than one daily room/room & board charge for each day of confinement;

iii. the benefits under the Plan are payable are further subject in the case of each insured to: (i) the annual limit of each benefit level under the benefits schedule, in respect of total benefits paid in each policy year; (ii) the deductible under the benefits schedule of the basic plan. In no event shall the total amount of any benefit(s) payable hereunder exceed 100% of the relevant charges, costs or fees incurred after the Deductible has been met in full, in respect of any covered confinement, surgery and/or medical treatment;

iv. for the purpose of applying the annual limit, confinement benefit(s) paid under the Part I "confinement benefits" of section 4 "benefits" of the "benefit provisions" shall be attributed to the policy year in which the relevant admission to hospital occurred, and not the policy year in which discharge from hospital occurred if this is different;

v. if the insured is confined in a room of the class above covered room, whether voluntarily or involuntarily, on any days of a confinement, any reimbursable charges under Part I "confinement benefits", Part II "surgical benefits" and Part IV "extended benefits" of section 4 "benefits" of the "benefit provisions" herein in relation to such days of confinement shall be reduced by 30%;

vi. any benefits payable under Parts I-V of the section 4 "benefits" of "benefit provisions" herein shall be permanently reduced to 60% of the relevant reimbursable charges if the insured has taken up residence in the United State for at least 183 days in the last 12 months (only applicable under the benefit schedule of the basic plan or indicated as "worldwide plan" at the latest endorsement (if any).

c) "Reasonable and customary" means the charges for treatment, procedure, supplies or other medical services which are medically necessary but do not exceed the general level of charges at the location for such treatment, procedure, supplies or other medical services. China Life (Overseas) follows the principle of"reasonable and customary" to determine the amount of medical claims payments.

d) "Medically necessary" means that the medical services is necessary medically:

- the costs of the treatments on the respective diagnosis is normal and usual; ;
- delivered according to standards of good medical practice;
- the diagnosis or treatments are medically necessary;
- is not just for the convenience of the insured, the related registered Western medical practitioners, registered Chinese medical practitioners, physiotherapists, anesthetists or other medical services providers;
- is the most appropriate treatment which is safe and effective for the condition of the insured; and
- the confinement is not just for or physiotherapy.

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. However, this compensation or reimbursement will count towards the Deductible provided that certified copy(s) of all the bills are submitted to China Life (Overseas) as the evidence.

6. Non-payment of premium - you should pay premium(s) 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 lapsed in accordance to the "Grace Period" clause under the General Provision, and you will lose the related insurance coverage and suffer a financial loss. If an insured event occurs during the grace period, China Life (Overseas) shall still be responsible for the insurance coverage but any outstanding premium for the policy year wherein the insured event occurs shall be deducted from any amount which may be payable under the policy.

7. 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 after 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.

8. Cancellation right - you have the right to send a policy cancellation request to China Life (Overseas) at any time after the cooling-off period. You must complete and sign the relevant form and submit that to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong. China Life (Overseas) will pay you the surrender value (if any) and the policy will be terminated thereafter. Should you have the relevant form, please contact your financial consultant or call China Life (Overseas) customer service hotline: 399 95519.

9. Claims procedure – if you would file a claim, you must submit completed designated form(s) with relevant proof within 90 days from discharge or after clinical treatment 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.

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 take exchange rate risk into consideration when deciding the policy currency.

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 maybe insufficient to meet your future needs even if we fulfill all of our contractual terms and obligations.

Premium adjustment, benefit 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, China Life (Overseas) reserves the right to review the terms and conditions and/or benefit schedule of the Plan from time to time. China Life (Overseas) will provide you a written notice 30 days before any revision, amendment or modification by ordinary post to your last known address in China Life (Overseas)'s records. In the event you disagree with such revision, you must provide a written request to China Life (Overseas) at any time within 30 days after such revision takes effect and the Plan shall automatically terminate on the premium due date following China Life (Overseas)'s receipt of such notice.

If China Life (Overseas) decide to no longer offer the Plan, China Life (Overseas) will endeavor to enroll the insured in another available medical plan.

Policy termination:

The policy will be terminated if (a) the insured died; or (b) the lapse of the policy pursuant to the "Grace Period" clause under the General Provision; or (c) the policyholder request to surrender or terminate the policy, all attached rider(s) will be terminated simultaneously. In case the plan terminates within the policy year, no premium will be refunded, no matter any claim is made in that policy year.

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.

中國人壽 CHINA LIFE | 海外

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

H109-H162_202102