MasterCare Medical Plan

Medical Assistance Service Guide



Lifelong Promise • Lifelong Partner





MasterCare Medical Plan Medical Assistance Service Guide

Thank you for choosing MasterCare Medical Plan (the "Plan"). The Plan is dedicated to providing you prestigious medical services from outpatient, inpatient to post-hospitalization in Hong Kong, Macau, Mainland China and even worldwide, so as to safeguard your health throughout the medical journey.

Medical assistance service coverage



Hong Kong/Macau

- Medical appointment scheduling service
- Medical concierge service (only applicable in Hong Kong)
- Hospitalization direct billing service (cashless hospitalization service)
- Medical second opinion service



Mainland China

- Medical appointment scheduling service
- Medical concierge service
- Hospitalization direct billing service (cashless hospitalization service)
- Medical second opinion service



Global

- Hospitalization direct billing service (cashless hospitalization service)
- Medical second opinion service
- 24-hour worldwide emergency assistance service

Medical assistance service overview



Medical appointment scheduling service in Hong Kong/Macau

If you are seeking a medical consultation in Hong Kong or Macau, you can simply call the customer hotline and make an outpatient appointment within our Hong Kong or Macau health network.



Medical concierge service in Hong Kong

When a network doctor refers you to receive inpatient treatment in Hong Kong, our professional coordinator will accompany you to the hospital from your residence or hotel in Hong Kong and assist you with your hospital admission. Please call our customer hotline to schedule this service at least 2 working days prior to hospitalization. This service is available for all medical conditions and up to 3 times per annum.



Medical appointment scheduling service in Mainland China

If you are seeking a medical consultation in Mainland China, you can make an appointment through the online health assistant service platform, which covers consultation services provided by experienced specialists at over 600 grade 3A hospitals. The appointment result will be provided within 2 working days and the medical consultation will be arranged within 14 days. This service is available for all medical conditions and up to 3 times per annum.



Medical concierge service in Mainland China

If you are seeking a medical consultation in a grade 3A network hospital in Mainland China, our professional coordinator will accompany and assist you in managing medical registration, billing, lab test result retrieval and collecting medicines. The appointment result will be provided within 2 working days and the medical consultation will be arranged within 14 days. This service is available for all medical conditions and up to 3 times per annum.



Medical second opinion service

Professionals from the leading medical institutions will provide you medical second opinion after reviewing your medical reports and records, which can help you to choose the best possible solution. Please refer to "medical second opinion service" leaflet for more information.



Hospitalization direct billing service (cashless hospitalization service)

You can enjoy this service in Hong Kong, Macau, Mainland China and worldwide simply by completing a pre-approval procedure. We will settle your eligible medical expenses directly with the hospital upon discharge, so you can focus on your recovery without any worries during the hospital stay. Please refer to "MasterCare Medical Plan – services guide" for details.



24-hour worldwide emergency assistance service

If you suffer from an accidental injury or an illness outside your country of residence, you can access the comprehensive coverage under 24-hour worldwide emergency assistance service. You can just call the customer hotline to reach emergency medical support.

How to access to the medical services?

Medical Services	Booking Procedures
 Medical appointment scheduling service in Hong Kong/Macau Medical concierge service in Hong Kong Hospitalization direct billing service (cashless hospitalization service) Medical second opinion service 24-hour worldwide emergency assistance service 	Please call MasterCare customer hotline at (852) 3999 5501 during office hours Office hours: from 9 a.m to 6 p.m, Monday to Friday (24-hour worldwide emergency assistance service is also available at Hong Kong: (852) 2861 9211 or Mainland China: (86) 512 80903046)
 Medical appointment scheduling service in Mainland China Medical concierge service in Mainland China 	Please book through the health assistant service platform website: http://cicare.mobilelab.cn/ or Please book through the WeChat official site:

This MasterCare Medical Plan - Medical assistance service guide (the "Service Guide") 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.

The Plan is underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", the "Company" or "us/we/our"). All services stated in this service guide are provided by third party service provider(s). China Life (Overseas) make no representation, warranty or undertaking as to the quality and availability of the services and shall not accept any responsibility of ribe services provided by the designated service provider concerned. Under no circumstance shall China Life (Overseas) be responsible or liable for the acts or omissions or services of the designated service provider. China Life (Overseas) reserves the right to replace the designated service provider and review, revise and change the details, the terms and conditions of the services to be provided from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving prior notice. The provision of such services by the designated service provider and/or the acceptance thereof by you shall constitute a contract between you and the service provider concerned which is separate and independent from the Plan.

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