

TotalGuard Critical Illness Multiple Protector Series

Medical Assistance Service Guide



Lifelong Promise • Lifelong Partner

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

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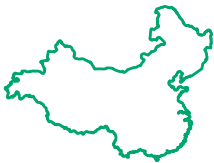
Thank you for choosing TotalGuard Critical Illness Multiple Protector Series (the “Plan”). The Plan is dedicated to providing you diversified medical assistance services in Hong Kong, Macau, Mainland China and even globally, catering to your medical needs at different stages.

Medical assistance service coverage



Hong Kong/Macau

- Online health information
- Recovery guidance
- Medical second opinion service
- Navigator service



Mainland China

- Online health information
- Specialist outpatient appointment
- Expedited medical examination
- Medical and surgery appointment
- Worldwide medicine service
- Recovery guidance
- Home caring service
- Medical second opinion service
- Navigator service



Global

- Medical second opinion service
- Navigator service
- 24-hour worldwide emergency assistance service

Medical assistance service overview



Online health information

This service provides a series of online health information and assessments, including cancer risk assessment, mental health evaluation, brain health assessment and AI intelligent consultation.



Specialist outpatient appointment

This service provides outpatient appointment booking and onsite companion in Mainland China, with fast registration to reduce waiting time. With the guidance of professionals, you will receive outpatient medical treatment worry-free. You will be notified of the appointment result within 2 working days, and the medical consultation will be arranged within 14 working days. This service is applicable to critical illnesses* and can be used once per year.



Expedited medical examination

This service assists in expediting the arrangement of medical examinations in Mainland China. When you receive the list of medical examinations but the queuing time for appointment is long, you can apply for this service. We will coordinate resources to help arrange the examinations as soon as possible. On the day of examination, a dedicated companion will be assigned to accompany you throughout the process. You will be notified of the appointment result within 2 working days, and the examination will be scheduled within 5 working days upon successful appointment. This service is applicable to critical illnesses* and can be used once per year.



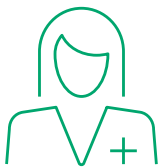
Medical and surgery appointment

If you require hospitalization for further treatment or are diagnosed as needing surgical treatment in Mainland China, and there is hospital bed shortage after receiving the admission letter, this service will coordinate resources to help expedite the admission or surgical arrangement. On the day of admission, a dedicated companion will be arranged to accompany you throughout the process and assist with the admission procedures. You will be notified of the appointment result within 3 working days, and the hospital admission or surgery arrangement will be completed within 10 working days. This service is applicable to critical illnesses* and can be used once per year.



Worldwide medicine service

This service assists you in the prescription and purchase of overseas new and generic specialty medication. Medication consultation includes medical case collation and consultation, while overseas medication sourcing covers medical translation, prescription issuance by overseas doctors and assistance in purchasing medication etc. You will be notified of the appointment result within 1 working day, and the prescription will be obtained within 10 working days upon complete submission of required information. This service is applicable to all medical conditions with specific medication coverage. Medication consultation can be used up to 4 times per year, while overseas medication sourcing can be used up to 2 times per year.



Recovery guidance

This service provides professional rehabilitation assessment, consultation and guidance for various diseases. You can complete the specialized rehabilitation assessment online and obtain the intelligent report and rehabilitation plan provided by the system. You can also obtain consultation from the rehabilitation consultants and a personalized rehabilitation plan with video guide from the rehabilitation therapists. This service is applicable to all medical conditions for insured after hospitalization or surgery. Customized one-on-one video rehabilitation plan can be used once per year, while rehabilitation operation guidance can be used up to 2 times per year.



Home caring service

A team of practicing nurses will conduct health assessments and formulate a nursing care plan. Professional healthcare personnel will then provide home caring service in Mainland China, including housekeeping services and companion care etc. You will be notified of the appointment result within 1 working day, and the service will be provided within 2 working days upon successful application. This service is applicable to all medical conditions for insured after hospitalization or surgery, and can be used once per year, up to a maximum of 12 days.



Medical second opinion service

Professionals from 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 and Navigator Service Guide" for more information.



Navigator service

The navigator service is an additional service to the medical second opinion service. Under this service, regional specific medical assistance and medical cost containment services will be provided to the insured. Please refer to "Medical Second Opinion Service and Navigator Service Guide" for more information.





24-hour worldwide emergency assistance service

If you suffer from an accidental injury or an illness outside Hong Kong, you can access the comprehensive coverage under 24-hour worldwide emergency assistance service. You can call the customer hotline to access emergency medical support. Please refer to "24-hour Worldwide Emergency Assistance Service" leaflet for more information.

Please note that the above service descriptions, service processes and important notes are subject to the information provided by third party service provider(s) and/or the booking page displayed in the system.

* Critical illnesses refer to the critical illnesses defined in the policy contract of the Plan.

How to access to the medical services?

Medical Services	Booking procedures
<ul style="list-style-type: none"> • Online health information • Specialist outpatient appointment • Expedited medical examination • Medical and surgery appointment • Worldwide medicine service • Recovery guidance • Home caring service 	<p>Step 1: Please book through WeChat:</p>  <p>Step 2: Please register your account with the login account and initial password below:</p> <div style="background-color: #fff9c4; padding: 10px;"> <p>Login account : Policy number of the Plan</p> <p>Initial password : The initial password is date of birth of the insured (DDMMYYYY). Please change the password after first login. (For example, if birthday is 1 July 1990, the initial password will be 01071990)</p> </div> <p>The account will be in service within 10 working days upon account registration.</p>
<ul style="list-style-type: none"> • Medical second opinion service • Navigator service • 24-hour worldwide emergency assistance service 	<p style="text-align: center;">Learn more</p> 

This TotalGuard Critical Illness Multiple Protector Series - 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 enSquiry.

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) and are not part of the policy. China Life (Overseas) make no representation, warranty or undertaking as to the quality and availability of the services, and shall not accept any responsibility or liability for the 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.

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