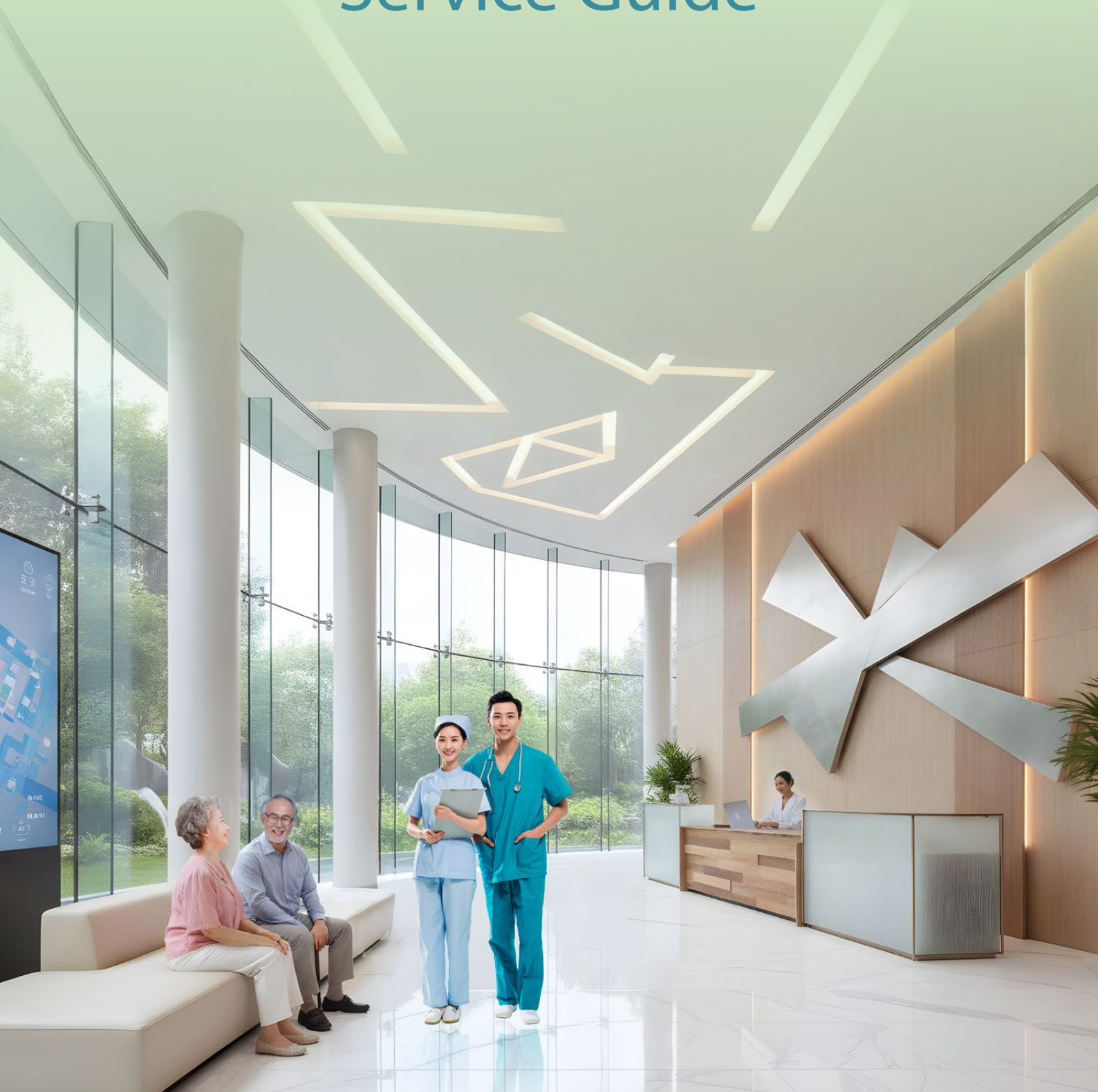


Group Hospitalization Direct Billing Pre-approval Service Guide



China Life (Overseas) is dedicated to provide personalized medical services to our customers and has launched the **Hospitalization "Direct Billing Pre-approval Service"** for specific group medical policies. If you are an eligible employee or his/her dependent under the policy and require hospitalization, you can submit the application through a simple pre-approval process prior to admission. We can settle the covered expenses for you directly with the applicable medical institution. This arrangement allows you to focus on your treatment and saves your time on subsequent claims procedures.

Service Scope

This service covers the following hospitals:

Hong Kong:

13 private hospitals in Hong Kong (listed below)

Mainland China:

Direct Billing network hospitals in Mainland China

Eligibility

This service is applicable for specific policies under China Life (Overseas) Group Medical Insurance Plan (the "Plan"). To check your eligibility, please contact your Human Resources Department.

Designated Medical network

To enjoy this direct billing pre-approval service, customers must receive treatment and hospitalized into below medical institutions.

Hong Kong Private Hospitals

District	Hospital
Hong Kong Island	Matilda International Hospital
Hong Kong Island	Canossa Hospital
Hong Kong Island	Hong Kong Adventist Hospital–Stubbs Road
Hong Kong Island	Hong Kong Sanatorium & Hospital
Hong Kong Island	St. Paul's Hospital
Hong Kong Island	Gleneagles Hospital Hong Kong
Kowloon	Hong Kong Baptist Hospital
Kowloon	St. Teresa's Hospital
Kowloon	Evangel Hospital
Kowloon	Precious Blood Hospital (Caritas)
New Territories	Union Hospital
New Territories	Hong Kong Adventist Hospital–Tsuen Wan
New Territories	CUHK Medical Centre

Direct Billing network hospitals in Mainland China

You can download the list of such hospitals in Mainland China from our company website: <https://www.chinalife.com.hk/zh-hk/customer-service/claims/hospitals-in-china>

Note: The Company reserves the right to update the list of hospitals for direct billing pre-approval service in China at any time without prior notice. Please visit our website www.chinalife.com.hk to review relevant latest information.

4 Simple Steps For Pre-approval Application

Enjoy a stress-free direct billing service following the below simple steps:

Cases referred by Panel Doctors



Step 1:

Consultation and Application

- Following an initial consultation by Quality Healthcare Medical Services panel doctor, if the doctor recommends subsequent hospitalization, please complete the "Group Medical Insurance Direct Billing Pre-approval Application Form" and medical institution will submit your application at least 4 working days prior to your admission.



Step 2:

Notification of Result

- We will notify you and the medical institution of the approval result by letter via email and mailing within 3 working days upon receipt of all necessary documents.



Step 3:

Treatment

- Once approved, you shall be admitted into hospital as scheduled without settlement of the approved fees on-site.
- You will only be responsible for settling any portion exceeding the pre-approved limit (if applicable).



Step 4:

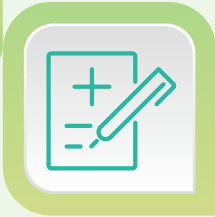
Claims Settlement

- The medical institution will submit receipts and claim documents directly to us.
- If a shortfall occurs, we will issue a "Shortfall Payment Notice" and deduct the amount from your authorized credit card afterwards.

You can visit <https://oneservice.chinalife.com.hk> and follow below path to download the list of Quality HealthCare network doctors: Group Insurance Exclusive Services→Network Doctor→click "Download Panel Doctor List" at the right top corner. You can search Quality HealthCare network doctor name, address and telephone no. of clinic with Panels indicated as "C".

Cases referred by Non Panel Doctors

1



Step 1: Consultation and Application

- Following an initial consultation by any registered doctor, if the doctor recommends subsequent hospitalization, please complete the "Group Medical Insurance Direct Billing Pre-approval Application Form" and submit your application by email, mail or in person at least 4 working days prior to your admission.

2



Step 2: Notification of Result

- We will notify you and the medical institution of the approval result by letter via email and mailing within 3 working days upon receipt of all necessary documents.

3



Step 3: Treatment

- Once approved, you shall be admitted into hospital as scheduled without settlement of the approved fees on-site.
- You will only be responsible for settling any portion exceeding the pre-approved limit (if applicable).

4



Step 4: Claims Settlement

- The medical institution will submit receipts and claim documents directly to us.
- If a shortfall occurs, we will issue a "Shortfall Payment Notice" and deduct the amount from your authorized credit card afterwards.

Enquiry and Contact Methods

For enquiries regarding this service, please contact our
Customer Service Hotline (852) 399 95500:

While in Mainland China, you may call China Life (Overseas)
Dedicated Mainland China customers service hotline^ at 95519 (Press "#" after connection and then press "8" and then press "1" and then press "2"); or
400 service hotline 400 60 95519 (Press "1" after connection and then press "2").

Service Hours

Monday to Friday: 9:00 AM – 6:00 PM

Saturday: 9:00 AM – 1:00 PM

Sunday and Hong Kong Public Holidays: Closed

^This service hotline can be accessed by mobile lines, fixed telephone lines, payphones and call cards and are free of IDD charge. Nevertheless, callers have to bear local access fees (if any) from their service providers.

Terms and Disclaimers :

- The aforesaid plans are underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", the "Company" or "us/we/our").
- **Initial Specialist Consultation:** Fees for the first consultation must be settled by the customer upfront. If covered under the policy, a claim may be submitted to the Company subsequently.
- This **Hospitalization Direct Billing Pre-approval Service Guide** for selected customers (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 aforesaid plans are subject to the relevant policy contract. You are reminded to review the policy contract and to seek independent professional advice if necessary. For a copy of the policy provisions, please contact your Human Resources Department for enquiry.
- China Life (Overseas) reserves the right to update the relevant arrangements/procedures mentioned in this Service Guide at any time without prior notice.
- All services stated in the 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 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 95500

Website : www.chinalife.com.hk