

Group Medical Insurance Plan

Medical Assistance Service Guide





Thank you for choosing Group Medical Plan (the “Plan”). The Plan is dedicated to providing you medical services, covering doctor referral, medical appointment scheduling, medical second opinion, hospitalization / outpatient and day surgeries direct billing and medical escort service, with coverage spanning Hong Kong, Mainland China and even worldwide, so as to safeguard your health throughout the medical journey.

Geographical Coverage of Medical Assistance Services

Hong Kong

- Doctor Referral Service
- Hospitalization Direct Billing Pre-approval Service
- Outpatient and Day Surgeries Direct Billing Pre-approval Service
- Medical Escort Service*
- Medical Second Opinion Service

Mainland China

- Medical appointment scheduling Service
- Hospitalization Direct Billing Pre-approval Service
- Outpatient and Day Surgeries Direct Billing Pre-approval Service
- Medical Escort Service*
- Medical Second Opinion Service

Worldwide

- 24-Hour Worldwide Emergency Assistance Service

Medical Assistance Service Overview



Doctor Referral Service in Hong Kong

If you are seeking a medical consultation in Hong Kong, you can simply call the customer hotline and the designated third-party service provider will assist you with booking and referral to Hong Kong doctors.



Medical Appointment Scheduling Service in Mainland China

If you are seeking a medical consultation in Mainland China, you can simply call the customer hotline and the designated third-party service provider will assist you with making an appointment in Mainland China.



Medical Second Opinion Service

Assists you in obtaining professional medical opinions on your condition in Hong Kong or Mainland China, so that you can choose a more suitable treatment plan.



Hospitalization Direct Billing Pre-approval Service

You can enjoy this service in Hong Kong and Mainland China 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. Complete the "Group Medical Insurance Direct Billing Pre-approval Application Form" (download from our company website: www.chinalife.com.hk -> Service -> Claims -> Group Claim Forms Download), and submit the supporting documents via medical network designated by the Company or email to gop@chinalife.com.hk at least 4 working days prior to admission to the Claims Management Department. Please refer to "Group Hospitalization Direct Billing Pre-approval Service Guide" for details.



Outpatient and Day Surgeries Direct Billing Pre-approval Service

If you arrange to receive specific outpatient surgery / day surgery with a doctor in our medical network, through a simple pre-approval procedure, we can settle the eligible expenses directly with the relevant medical institution for you, so you do not need to pay upfront and can save time on subsequent claims procedures. Complete the "Group Medical Insurance Direct Billing Pre-approval Application Form" (download from our company website: www.chinalife.com.hk -> Service -> Claims -> Group Claim Forms Download). The medical institution will submit your application at least 4 working days prior to your treatment. Please refer to "Group Outpatient and Day Surgeries Direct Billing Pre-approval Service Guide" for details.



Medical Escort Service* (Available in Hong Kong and 9 cities in Guangdong Province: Guangzhou / Shenzhen / Zhuhai / Foshan / Huizhou / Dongguan / Zhongshan / Jiangmen / Zhaoqing)

Professional escorts familiar with local medical consultation procedures provide dedicated full-process escort services, from assisting with hospital registration and check-in, waiting/payment assist, diagnostics assist, assist with collecting test reports and prescriptions, eliminating communication barriers and procedural hassles.



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. For details, please refer to the Employee Benefit Protection 24-Hour Worldwide Emergency Assistance Service leaflet.

Learn More





How to Book Medical Assistance Services?

Medical Assistance Service	How to Book
<ul style="list-style-type: none">■ Hong Kong Doctor Referral Service■ Medical Appointment Scheduling Service in Mainland China■ Medical Second Opinion Service	<p>☎ (852) 3501 4757</p> <p>📅 Service hours: Monday to Friday, 9:00 a.m. to 6:00 p.m. (except public holidays)</p>
<ul style="list-style-type: none">■ Hospitalization Direct Billing Pre-approval Service■ Outpatient and Day Surgeries Direct Billing Pre-approval Service	<p>☎ Group Customer Service Hotline: (852) 3999 5500</p> <p>📅 Monday to Friday: 9:00 a.m. to 6:00 p.m. Saturday: 9:00 a.m. to 1:00 p.m. Sunday and Hong Kong public holidays: Closed</p>
<ul style="list-style-type: none">■ Medical Escort Service*	<p>Please send the booking email to your EB sales manager at least 3 working days before the expected consultation date to make a booking.</p>
<ul style="list-style-type: none">■ 24-Hour Worldwide Emergency Assistance Service	<p>☎ 24-Hour Worldwide Emergency Assistance Service Hotline: (852) 5808 1532</p>

* The Medical Escort Service is available only to certain selected employees. Please contact your group insurance sales manager or the company's Human Resources Department for specific entitlements.

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