

Group Insurance

Lifelong Promise • Lifelong Partner



EasyCorp Group Medical Insurance

We provide comprehensive and flexible group medical protection for your employees, so that they can support the development of the company with peace of mind.

Group Medical Hotline

399 95500

www.chinalife.com.hk

Excellent services by China Life (Overseas)

China Life (Overseas) is committed to provide quality group insurance services, so that you and your employees can focus on business advancement with total peace of mind.

1



Issue policy in 1 day the soonest

Upon application submission with all required documents and passing the Anti-Money Laundering and Counter Terrorist Financing investigation, the policy can immediately be effective in 1 working day per your request, so that your employees can enjoy protection sooner.

2



Comprehensive online platform

With our comprehensive group insurance online service platform, employers can view the account information and claims status of employees conveniently, helping them to manage policy at ease. Our mobile app and WeChat mini program are also available for employees to view their policy information, submit claims and find a network doctor, anytime, anywhere!

 Website

gp.chinalife.com.hk →



 Mobile app



 WeChat
mini program



3



1-day claim services the soonest

Insured employees can submit claims in 3 simple steps:

Step 1

Login to the Group Insurance Online Service platform to use the online claims service



Step 2

Upload pictures of receipt issued by the doctor



Step 3

Input information of the claims



Online claims service is applicable to outpatient expenses not exceeding HKD5,000. Please keep the original receipts for 180 days upon completion of the claim for future verification.

We will provide email or SMS updates on the claim status. The claim submitted online can be approved in 1 working day the soonest. If bank transfer is chosen, the claim settlement will be made within 3 working days the soonest, which is convenient and fast.

4



Online doctor's consultation

With the Virtual Care Service[#], the insured employees can have online consultation with UMP or Quality HealthCare's network doctors. Medication prescribed by the doctor will be delivered to the address specified by the insured employees after the online consultation.

5



China Life Privilege Club Customer Offer Program

The insured employees will be automatically entitled to the membership of China Life Privilege Club Customer Offer Program[~] and enjoy a wide array of exclusive offers and privileges, ranging from dining, travel, telecom to banking services, catering to their different needs.








[#] The service is provided by third party service provider. 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.

[~] China Life Privilege Club Customer Offer Program is subject to terms and conditions. For details, please refer to the relevant promotional material.

EasyCorp Group Medical Insurance

China Life (Overseas) understands your business needs. We are glad to present EasyCorp Group Medical Insurance ("EasyCorp" or the "Plan"), which is specially designed for start-ups and small and medium-sized enterprises. EasyCorp offers 3 plans for companies with different budgets. Each of the plans includes hospitalization benefits, supplementary major medical benefit, life protection, accidental death and dismemberment benefit as well as outpatient benefits. Application is simple and easy with guaranteed renewal¹. EasyCorp is a one-stop group medical solution that provides your working team with peace of mind.

Plan Features

4 comprehensive benefits	Hospitalization benefits	+	Supplementary major medical benefit	+	Life protection, accidental death and dismemberment benefits	+	Outpatient benefits
4 plan features	 Tailor-made group medical insurance for companies with 3 to 50 insured members	 Extension of benefit to spouse and dependent(s) of insured members	 24-hour worldwide emergency assistance service ²	 Simple and easy renewal procedure			
3 exclusive offers	 Referral letter waived for specialist outpatient services	 Life protection up to HKD300,000 is included	 Accidental death and dismemberment benefit up to HKD300,000 is included				

Enrollment Terms

Plan type	Combo medical plan		
Eligibility for company enrollment	Suitable for companies registered in Hong Kong with a minimum of 3 full-time employees		
Eligibility for insured members	<ul style="list-style-type: none"> Must be Hong Kong or Macau identity card holders or with valid Hong Kong or Macau working permit If the insured member chooses to enroll with his/her dependent, all eligible spouse and unmarried children must be enrolled in the Plan 		
	Employee	Spouse	Unmarried children
First issue age	Age 16 to 64 ³	Age 18 to 70	15 days to age 23, but it must be full-time students for age 19 to 23 unmarried children (dependent upon the insured member for support)
Maximum age limit for the renewal	Age 70	Age 70	Up to age 25 for unmarried children who are full-time students
Benefit term	1 year (yearly renewable)		
Premium payment mode	Annual ⁴		
Policy currency	HKD		
Renewal	Guaranteed renewal ¹		
Medical underwriting	<ul style="list-style-type: none"> 3 to 10 full-time employees/insured aged 65 or above: Must complete and submit health declaration for underwriting More than 10 full-time employees: Complete and submit application form 		
Selection of doctors	<ul style="list-style-type: none"> Free choice of doctors and hospitals Enjoy cashless and no-hassle claims for outpatient services at over 3,000 network doctors with the use of China Life (Overseas) medical card 		
Outpatient benefit settlement	100% coverage for network doctors or 80% coverage for non-network doctors of own choice		

Notes:

- China Life (Overseas) reserves the right to review the premium rates on each policy anniversary and revise 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.
- 24-hour worldwide emergency assistance service is provided by third party service provider. We 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.
- First issue age refers to the effective date of an employee working in the insured organization.
- If the required renewal premium is paid by you within the grace period, the policy shall continue to be in force. For details, please refer to the policy provisions issued by China Life (Overseas).

Benefit Schedule^{(1),(2)}

1. Hospitalization benefits	Maximum benefit limit per insured (HKD)		
	Plan 1	Plan 2	Plan 3
Entitled ward class	General ward	General ward	Semi-private room
1.1 Room and board			
Maximum benefit limit per day	500	900	1,500
Maximum number of days per disability	45	90	90
1.2 Doctor's visit fee⁽³⁾			
Maximum benefit limit per day	500	900	1,500
Maximum number of days per disability	45	90	90
1.3 Miscellaneous hospital expenses			
Maximum benefit limit per disability	6,000	11,000	20,000
1.4 Surgeon's fee⁽⁴⁾ (Maximum benefit limit)			
Complex procedures	30,000	50,000	70,000
Major procedures	15,000	25,000	35,000
Intermediate procedures	7,500	12,500	17,500
Minor procedures	3,750	6,250	8,750
1.5 Operating theatre charges (Maximum benefit limit)			
Complex procedures	9,000	15,000	21,000
Major procedures	4,500	7,500	10,500
Intermediate procedures	2,025	3,375	4,725
Minor procedures	900	1,500	2,100
1.6 Anaesthetist's fee (Maximum benefit limit)			
Complex procedures	9,000	15,000	21,000
Major procedures	4,500	7,500	10,500
Intermediate procedures	2,025	3,375	4,725
Minor procedures	900	1,500	2,100
1.7 Specialist's fee			
Maximum benefit limit per disability	N/A	7,000	10,000
1.8 Day surgery cash allowance			
Maximum benefit limit per disability	N/A	N/A	1,500
1.9 Intensive care⁽⁵⁾			
Maximum benefit limit per day	N/A	3,150	5,250
Maximum number of days per disability	N/A	15	15
1.10 Private nurse's fee⁽⁶⁾			
Maximum benefit limit per day	N/A	450	750
Maximum number of days per disability	N/A	60	60
1.11 Pre-hospitalization outpatient⁽⁷⁾			
Maximum benefit limit per day	N/A	900	1,500
Maximum number of consultation prior to hospitalization	N/A	1	1
Within ____ days prior to hospitalization	N/A	31	31
1.12 Post-hospitalization outpatient⁽⁸⁾			
Maximum benefit limit per day	N/A	900	1,500
Maximum number of consultation after discharge	N/A	3	3
Within ____ days immediately after discharge	N/A	90	90
1.13 Government hospital cash allowance⁽⁹⁾ (only applicable to general ward of government hospitals)			
Maximum benefit limit per day	N/A	450	750
Maximum number of days per disability	N/A	90	90

1. Hospitalization benefits (Cont.)	Maximum benefit limit per insured (HKD)		
	Plan 1	Plan 2	Plan 3
Entitled ward class	General ward	General ward	Semi-private room
1.14 Second reimbursement allowance ⁽¹⁰⁾			
Maximum benefit limit per day	N/A	450	750
Maximum number of days per disability	N/A	21	21
1.15 Top-up overseas accidental medical expenses benefit ⁽¹¹⁾			
Maximum benefit limit per disability	100%	100%	100%
Maximum benefit limit per disability	200,000	400,000	600,000
2. Supplementary major medical benefit ⁽¹²⁾	Plan 1	Plan 2	Plan 3
Maximum benefit limit per disability	N/A	90,000	150,000
Deductible	N/A	0	0
Reimbursement ratio	N/A	80%	80%
3. Life protection, accidental death and dismemberment benefits	Plan 1	Plan 2	Plan 3
3.1 Life protection	100,000	200,000	300,000
3.2 Accidental death and dismemberment benefit	100,000	200,000	300,000
4. Outpatient benefits	Plan 1	Plan 2	Plan 3
100% reimbursement for using China Life (Overseas) medical card in network general practitioners, specialists, Chinese medicine practitioners, physiotherapists and chiropractors.	Medical network	Medical network	Medical network/ Non-medical network
4.1 Registered medical practitioner's fee			
Maximum benefit limit per visit	Full coverage	Full coverage	Full coverage / 350
Reimbursement ratio	100%	100%	100% / 80%
Maximum number of visits per policy year	12	20	20
4.2 Specialist's outpatient fee			
Maximum benefit limit per visit	Full coverage	Full coverage	Full coverage / 700
Reimbursement ratio	100%	100%	100% / 80%
Maximum number of visits per policy year	6	10	10
4.3 Chinese medicine practitioners, bonesetters and acupuncturist's fee			
Maximum benefit limit per visit	Full coverage	Full coverage	Full coverage / 280
Reimbursement ratio	100%	100%	100% / 80%
Maximum number of visits per policy year	6	10	10
4.4 Outpatient physiotherapists or chiropractors ⁽¹³⁾			
Maximum benefit limit per visit	N/A	Full coverage	Full coverage / 500
Reimbursement ratio	N/A	100%	100% / 80%
Maximum number of visits per policy year	N/A	10	10
Maximum aggregate number of visits for items 4.1, 4.2, 4.3 and 4.4 per policy year	20	30	30
4.5 X-ray and laboratory test fee ⁽¹³⁾			
Maximum benefit limit per policy year	600	1,500	3,000
Reimbursement ratio	80%	80%	80%
4.6 Prescription medicine fee ^{(13),(14)}			
Maximum benefit limit per policy year	N/A	N/A	3,000
Reimbursement ratio	N/A	N/A	80%

4. Outpatient benefits (Cont.)	Plan 1	Plan 2	Plan 3
4.7 Outpatient surgery treatment			
Maximum benefit limit per policy year	N/A	N/A	8,750
Reimbursement ratio	N/A	N/A	80%
4.8 Vaccination⁽¹⁵⁾ (flu only)			
Maximum benefit limit per policy year	N/A	N/A	150
Reimbursement ratio	N/A	N/A	100%

Notes:

- (1) Part of claims are reimbursed by actual expenses, though shall not exceed the maximum benefit limit as listed under the benefit schedule. China Life (Overseas) will only cover the medical expenses that are eligible.
- (2) Disability stated in the benefit schedule shall mean any injury, illness, disease or sickness and any related complications. Any disability arising from the same source would be regarded as the same disability, unless the disabilities are resulted from completely unrelated causes, or there are at least 90 days apart between the discharge date or the last treatment date by a registered medical practitioner for the diseases (whichever is the later).
- (3) Doctor's visit fee includes the actual cost of visit consultation by an attending registered medical practitioner during hospitalization, but except for the following: (a) more than one consultation or treatment within any 24 hours; (b) any procedures related to pregnancy, delivery or abortion or their relevant healthcare services; (c) medical service arising from surgical procedure for the disability; and (d) any physiotherapy, imaging examination or any other treatment merely for diagnosis purposes.
- (4) Surgeon's fee: If more than one surgeries are needed for the same disability, the compensation for the relevant surgeries shall not exceed the maximum surgery compensation level defined for this disability.
- (5) Intensive care: The reimbursement of this benefit shall replace any charges of general ward and nursing fees incurred for the treatment.
- (6) Private nurse's fee: The actual cost of special care of a private nurse for the insured during confinement, as confirmed by a doctor.
- (7) Pre-hospitalization outpatient: The actual cost of consultation by a registered medical practitioner at the doctor's clinic or the outpatient department of a hospital 31 days prior to hospitalization.
- (8) Post-hospitalization outpatient: If the insured has been compensated for hospitalization for the same disability under this policy within 90 days after discharge from hospital and receives consultation treatment for the same condition, the Company shall reimburse the actual charges incurred for post-hospitalization consultation and treatment provided by that registered medical practitioner.
- (9) Government hospital cash allowance: This reimbursement shall replace the benefit of room and board.
- (10) Secondary reimbursement allowance: If the insured has received reimbursement from another insurance company, we shall reimburse the application as a second reimbursement allowance, which will be equivalent to the benefit limit per day specified in the benefit schedule multiplied by the number of confined days, provided that the number of confined days cannot exceed the maximum number of days for the relevant to each disability specified in the benefit schedule.
- (11) Top-up overseas accidental medical expenses benefit: Applicable to hospitalization of the insured as a result of an injury when travelling outside his/her country of domicile. This benefit does not apply to any injury and hospitalization that takes place in the People's Republic of China (including the Hong Kong Special Administrative Region and the Macao Special Administrative Region).

- (12) The formula for the calculation of supplementary major medical benefit:

$$[\text{Eligible fees} \times \text{adjustment on ward class charges (if applicable)} - \text{Deductible (per disability)}] \times \text{compensation rate (as specified in the benefit schedule)}$$

- Eligible fees: The actual charges incurred for each disability within the scope of the hospitalization benefit, less any amount already paid by other insurance plans, excluding any items specified in the exclusion.

- Adjustment for room level charges:

If the insured cannot or has not been confined according to the prevailing ward classes set out in the benefit schedule under any circumstances at the time of admission, all the eligible fees listed under the supplementary major medical benefit shall be adjusted according to the following table of ward class charges.

Eligible ward classes	Actual room stayed during confinement	Adjustment % for ward class charges
General ward	Semi-private or twin room	50%
General ward	Private or single room	25%
Semi-private or twin room	Private or single room	50%

- Deductible: The deductible the insured must bear as specified in the benefit schedule.
- Compensation rate: The reimbursement ratio specified in the benefit schedule.
- The maximum reimbursement amount for supplementary medical benefit shall not exceed the relevant maximum benefit limit specified in the benefit schedule.

- (13) Doctor's referral letter is required. The validation period of referral letter is 180 days from the issue date. For same disability receiving treatments or consultations from the same physiotherapist or chiropractor, the period between each treatment and all the relevant treatment or consultation shall not be more than 180 days.

- (14) Prescription medicine fee: The actual cost of the specified western drug purchased from a registered pharmacy for the specific purpose for treating a covered injury or disease of the insured, as prescribed by a registered medical practitioner.

- (15) Vaccination (flu only): If the insured receives a vaccination, the Company shall reimburse the actual charges in relation to his vaccination. The maximum reimbursement amount for each dose of the vaccination is subject to the maximum benefit limit per policy year specified in the benefit schedule.

Benefit Schedule for Accidental Death and Dismemberment Benefit

Item	Severity level	Compensation and benefits (% of the sum assured under the accident insurance)
1	Permanent loss and incurable paralysis of four limbs	100%
2	Permanent and total loss of vision for both eyes	100%
3	Loss of two limbs or permanent and total loss of their functions	100%
4	Loss of any one limb or permanent and total loss of its function – one hand or one leg	100%
5	Permanent and incurable mental disorder	100%
6	Death	100%
7	Permanent and total loss of vision for one eye	100%
8	Loss of speech and hearing	100%
9	Severe burn: if the insured suffers third-degree burns (full thickness of the skin being destroyed), i.e. the burnt area is not less than 20% of the skin area of the full body	100%
10	Permanent loss of hearing	
	a. both ears	75%
	b. one ear	25%
11	Loss of speech	50%
12	Permanent loss of the lens of one eyeball	50%
13	Loss four fingers and the thumb on any one hand or permanent and total loss of their functions	
	a. right hand	70%
	b. left hand	50%
14	Loss any four fingers or permanent and total loss of their functions	
	a. right hand	40%
	b. left hand	30%
15	Loss of thumb on any hand or permanent and total loss of its function	
	a. two right joints	30%
	b. one right joint	15%
	c. two left joints	20%
	d. one left joint	10%
16	Loss of fingers on any hand or permanent and total loss of its function	
	a. three right joints	10%
	b. two right joints	7.5%
	c. one right joint	5%
	d. three left joints	7.5%
	e. two left joints	5%
	f. one left joint	2%
If the insured is left-handed, the compensation and benefit percentage listed in the benefit schedule for the right hand and the left hand shall be swapped.		
17	Loss of any toe or permanent and total loss of its function	
	a. all – all toes on both feet	15%
	b. big toe – two joints	5%
	c. big toe – one joint	3%
	d. each toe other than the big toe	1%
18	Incurable fracture of leg bone or patella	10%
19	Shortening of any leg by at least 5 cm	7.5%

Notes:

- The Company reserves the right to verify the severity of the insured's disability.
- If the insured has been compensated more than once, the maximum accumulated compensation and benefits shall not exceed 100% of the sum insured under the accident insurance.
- The insured cannot receive compensation and benefits from more than one of the items listed in the benefit schedule as a result of the same accident. The Company shall only pay the most serious injury arising from that accident.
- As far as item 6 (i.e. accidental death) in the above table is concerned, if the transportation used by the insured sank, crashed or became missing, and the insured remained missing after 12 months of the accident, the insured would be presumed dead from the accident. If the insured is found to be still alive after the Company has paid the accidental death benefit, all paid amount must be immediately reimbursed to the Company in full.

Premium Table

Hospitalization Benefits

Insured	Age	Annual premium per insured (HKD)*		
		Plan 1	Plan 2	Plan 3
Children	0 – 25	1,055	2,125	3,196
Insured members and spouses	18 – 24	617	1,239	1,855
	25 – 29	775	1,560	2,332
	30 – 34	885	1,780	2,665
	35 – 39	1,072	2,159	3,232
	40 – 44	1,412	2,839	4,251
	45 – 49	1,802	3,624	5,426
	50 – 54	2,229	4,483	6,711
	55 – 59	2,797	5,623	8,422
	60 – 64	3,412	6,863	10,274

Supplementary Major Medical Benefit

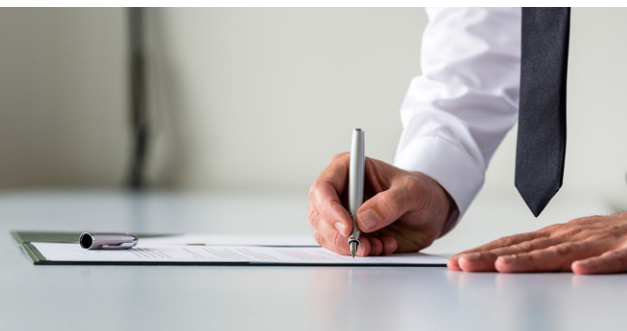
Insured	Age	Annual premium per insured (HKD)*		
		Plan 1	Plan 2	Plan 3
Children	0 – 25	-	557	950
Insured members and spouses	18 – 24	-	313	544
	25 – 29	-	395	688
	30 – 34	-	453	787
	35 – 39	-	545	947
	40 – 44	-	711	1,235
	45 – 49	-	900	1,563
	50 – 54	-	1,095	1,904
	55 – 59	-	1,344	2,337
	60 – 64	-	1,582	2,749

Outpatient Benefits

Insured	Age	Annual premium per insured (HKD)*		
		Plan 1	Plan 2	Plan 3
Children	0 – 25	2,184	3,090	5,560
Insured members and spouses	18 – 24	1,097	1,564	2,804
	25 – 29	1,239	1,767	3,166
	30 – 34	1,409	2,009	3,600
	35 – 39	1,602	2,286	4,096
	40 – 44	1,874	2,672	4,789
	45 – 49	2,193	3,127	5,604
	50 – 54	2,642	3,767	6,751
	55 – 59	3,149	4,490	8,046
	60 – 64	4,091	5,833	10,455

* All premiums exclude levy and are rounded to the nearest whole number (if applicable).

Application Procedure



Please submit the following completed and signed documents:

1 Application form	5 Group medical claims record in the past 3 years (if any)
2 Copy of Business Registration Certificates	6 First-year premium and levy
3 Information of proposed insured members	7 Authorization letter or resolution of the board
4 Health declaration of proposed insured members (applicable to company with 10 full-time employees or less)	8 A copy of the ID of the authorized person

About China Life Insurance (Overseas) Company Limited



China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") is a wholly-owned subsidiary of China Life Insurance (Group) Company, China's largest state-owned financial insurance corporation. For 18 consecutive years, China Life, the parent company, has joined the ranks of Fortune Global 500 companies, and ranked 45 in 2020, with a brand value exceeding RMB415.861 billion¹.

China Life (Overseas) currently has presence in Hong Kong, Macau, Singapore and Indonesia. The Hong Kong branch was established in 1984, the Macau branch opened in 1989, while China Life Trustees Limited was set up in 1995. In recent years, the company successfully expanded its footprint into Southeast Asia, establishing a Singapore subsidiary as well as the Indonesia subsidiary in 2015 and 2018, respectively. As of 2019, China Life (Overseas) had a total premium income exceeding HKD66 billion. With a total asset value exceeding HKD416 billion², the business covers three main categories, including life insurance, investment, and provident fund services, providing customers with professional, high-quality products and services.

China Life (Overseas) is assigned an "A1" insurance financial strength rating by Moody's³, and an "A" long-term local currency issuer credit rating and insurer financial strength rating by Standard & Poor's⁴.

¹ Source: 'Top 500 Most Valuable Chinese Brands' 2020 by World Brand Lab

² As of 31 December, 2019

³ As of 4 January, 2021

⁴ As of 21 December, 2020

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)" 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 this 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. The Plan is a non-participating life insurance plan and therefore dividends are not available to the Plan.
4. Exclusions:

Applicable to "hospitalization benefits", "supplementary major medical benefit" and "outpatient benefits":
The Company shall not be liable for any medical fees caused by any of the following reasons:

- (1) room and board for hospitalization, companion bed, extra nursing services, visitor's meals, additional bed, non-medical personal service and other special fees, including but not limited to organs, wheelchairs, cranes, etc. that are unrelated for sickness treatment;
- (2) pre-existing disease;
- (3) fees for vision correction that are not caused by an accident, including but not limited to myopia, hyperopia, astigmatism, presbyopia, squint, eye examination, prescription glasses, auditory tests or hearing aids and similar auxiliaries; prosthetics and beauty treatment or cosmetic surgeon's fees;
- (4) all dental care including but not limited to annual routine check-up, scaling, crowning, braces, orthodontic treatment, etc. and dental surgery (except for the necessary dental surgery when a normal tooth is injured because of an accident or gum infection treatment, or items specified in the benefit schedule);
- (5) injuries or sickness directly or indirectly caused by war (whether declared or not), strikes, riots, revolutions, insurrections, terrorist activities or other similar warlike behaviours or joining military and police work;
- (6) mental disorders, including but not limited to neurasthenia, anorexia, insomnia, etc. caused by physical or mental disorders;
- (7) pregnancy (including prenatal and postpartum check-ups), miscarriage, delivery (including spontaneous delivery and caesarean section), abortion, sterilization, contraception, infertility and their complications or all related treatment fees, except for the items specified in the benefit schedule;
- (8) self-induced damages, suicide (regardless of whether it is normal sanity), intoxication, mental disorders or use of soft drugs (including drug abuse);
- (9) injuries caused by the participation of unlawful behaviours;
- (10) congenital anomalies refer to diseases occurring at birth and emerges before the age of 12, including but not limited to hereditary diseases such as harelip, club foot, birth mark, abnormal growth of bones or muscles, cerebral palsy, etc.; development anomalies including but not limited to flat foot, cryptorchidism, etc.; neonatal jaundice;
- (11) regular, routine health checks or medical fees for convalescence;
- (12) fees for preventive vaccinations;
- (13) fees for treatment related to sexual performance, sexually transmitted diseases, AIDS and its complications;
- (14) the insured can apply for benefits payable by the employees' compensation or other insurance plans. For medical fees that cannot be covered by the benefit, the Company shall provide the necessary compensation according to these policy terms and the maximum reimbursement amount specified in the benefit schedule;
- (15) because of participation in or engaging in dangerous activities, including but not limited to bungee jump, paragliding, hang gliding, parachuting, rafting, scuba diving, mountaineering, rock climbing, etc.;
- (16) fees for the medical service offered by a spa, a natural cure facility, a rehabilitation facility, nursing home, elderly home or a similar organization;
- (17) alternative treatments, including but not limited to Chinese medicine practitioners' summer therapy for winter sickness, winter therapy for summer sickness, sanfutie therapy, moxibustion, massage, naprapathy, hypnosis, aromatherapy, natural therapy, yoga, reflexology, speech therapy, occupational therapy or nutritional therapy, etc.;
- (18) experimental tests or unauthorized treatments;
- (19) claims for medication of a nourishing nature, including but not limited to health supplements such as lingzhi, jinseng, swallow's nest, commercially available health supplement packs, nourishing herbs or tonics, etc.;

- (20) preventive treatments and treatments of a conditioning nature;
- (21) weight management and any related treatments;
- (22) medical report fees.

Applicable to "life protection, accidental death and dismemberment benefits" (not applicable to death compensation):

Accidental death and disability shall be not applicable in this policy if the insured participates in the following activities or in the consequences directly or indirectly incurred any death or injury:

- (1) suicide, any deliberate exposure to threats, regardless of whether it is normal sanity;
- (2) war (whether declared or undeclared), revolution or any military action;
- (3) participation in a riot, insurrection, strike, or act of terrorism;
- (4) caused by breaching or attempting to breach the law or resisting arrest;
- (5) entering, leaving, driving, riding or using any method to be on an aircraft, except for riding on a commercially operated passenger aircraft and a regular flight for a regular route by buying a ticket as a passenger;
- (6) participation in hunting, mountaineering, horseracing, skiing, water skiing, diving, boxing and joining various contests;
- (7) joining the military, the police force or serving war-like jobs or take charge of any duties inside an aircraft;
- (8) pregnancy (including childbirth, abortion, dystocia, contraception, birth, pre- and post-natal check-up and other complications);
- (9) using or inhaling of poison, poisonous gas or excessive smoke, whether intended or unintended; or
- (10) disease, infectious disease or surgery performed not arise from accident.

In addition, the information stated herein is for reference only. Please refer to the "general provisions" and "terms of benefits" 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	Immediate
Accidental death and dismemberment	Immediate
Death benefit (except death due to suicide)	Immediate

- b) Principle of indemnity

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 as stated in the benefit schedule;

- c) "Reasonable and customary charges" shall mean the general and popular range of charges incurred for offering similar or comparable treatment, service or item for a similar injury or disease by other service providers. The Company will not pay any charges that exceed reasonable and customary charges.
- d) "Medically necessary" shall mean a medical service or item that the Company considers to have met all the following conditions:
 - must take care of the essential medical needs of the insured;
 - must be consistent with the diagnosis of the relevant condition;
 - must be provided in the most cost-effective manner and the medical service must be offered with appropriate set up; and its medical value must be proven; and
 - the need for that medical service is not primarily for the convenience of the insured or the registered medical practitioner who arranges the treatment.

- 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.

6. Non-payment of premium – The Notification of Renewal will be issued to the policyholder within 31 days prior to the policy expiry date. If the policyholder fails to submit the Notification of Renewal and the renewal premium within the time set out in the Notification of Renewal, the policy shall be lapsed and ineffective.
7. Cancellation right – You have the right to send a policy cancellation request to China Life (Overseas) at any time. You must complete and sign the relevant form and submit that to China Life (Overseas) at 22/F, CLJ Building, 313 Hennessy Road, Wan Chai, Hong Kong. The policy will be terminated upon approval. Should you have the relevant form, please contact your financial consultant or call China Life (Overseas) customer service hotline: 399 95500.
8. 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 or death or accidental death of the insured to China Life (Overseas). You can obtain the claims forms from your financial consultant, by calling China Life (Overseas) customer service hotline: 399 95500 or by visiting any China Life (Overseas) customer service centre.

What are the key product risks?

Credit risk:

The Plan product 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.

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 may be 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 benefits 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 insured's protection under the Plan will automatically terminate on the earliest day of the following:

- (1) during the policy expiry date;
- (2) the date when the insured begins to serve the navy, the army or the air force or any special force;
- (3) when the insured reaches or has reached the age of 71 at the policy anniversary; when the child who reaches or has reached age 19 during the policy anniversary (except for students who still are still dependent of the insured member); or who reaches or has reached age 25 (full-time students who are still dependent of the insured member);

- (4) the Company has the sole right to terminate the policy at a specified date due to war or terrorism issue, the Company will inform the policyholder in advance;
- (5) the date when the insured is no longer an eligible employee. An insured who resigns and stops performing his / her serving (or loses his/her membership of professional association) should be deemed the termination of his/her protection under the policy, unless the insured is a temporary part-time worker or absent for any reason, then his/her protection under the policy shall be deemed effective, until the insured stops paying the premiums. Provided that such a period cannot exceed 24 months from the day he/she stopped performing his/her serving.
- (6) the date when the insured is not eligible for insured dependent's protection while the insured is the spouse of an insured member.
- (7) the Company shall terminate the protection or benefits at a specified date to insured if the insured is failed to settle the outstanding premium in a reasonable time.

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 95500 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.



China Life Insurance (Overseas) Company Limited



Address: 22/F, CLI Building, 313 Hennessy Road, Wanchai, Hong Kong

Email: gi@chinalife.com.hk

Group Insurance Service Hotline: 399 95500

Website: www.chinalife.com.hk