

Group Insurance

Lifelong Promise • Lifelong Partner



Porta EasyCorp Medical and Life Insurance Plan

Continuous protection through every stage of life
– from employment to retirement

Group Medical Hotline

399 95500

www.chinalife.com.hk

When moving on in your career or planning for retirement, there is nothing better than staying protected by a comprehensive medical and life insurance plan.

China Life (Overseas) is committed to offering you uninterrupted care throughout different stages of life. Our Porta EasyCorp Medical and Life Insurance Plan (the "Plan") enables you to maintain the comprehensive medical and life insurance coverage you used to enjoy, giving you peace of mind.



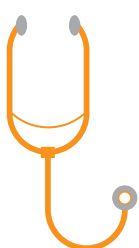
Plan Features



Comprehensive hospital and surgical benefit

The Plan provides reimbursement for the expenses incurred from a wide range of medical expenses, including room and board, doctor's visit fee, surgeon's fee, operating theatre charge, anaesthetist's fee and miscellaneous hospital expenses, etc. Please refer to the "benefit schedule" for the benefit amount of each item.

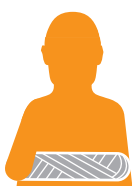
In addition, no minimum stay period is required for our hospitalization protection. If hospitalization charges are incurred, you can file a claim with us even if the stay is less than 24 hours.



Full cover for outpatient benefit

By using China Life (Overseas) medical card in an extensive network of over 3,000 general practitioners, specialists, Chinese medicine practitioners, bonesetters, acupuncturists, physiotherapists and chiropractors, the insured can reimburse 100% of the outpatient medical expenses incurred there, and enjoy cashless and free-of-payment service as well.

Besides, the doctor's referral letter will be waived when you need specialist outpatient services. This allows you to seek appropriate treatments at a timely manner, offering you extra protection.



Life and accident protection

The Plan also provides life, accidental death and dismemberment protection. In the unfortunate event of the death of the insured, the beneficiary will receive a lump-sum payment as pension.



One-day claim services the soonest

Online claims service is applicable to outpatient expenses not exceeding HK\$5,000. Simply login to the Group Insurance Online Service platform, upload pictures of receipt issued by the doctor and input information of the claims, the claim can be approved in as soon as 1 working day. In addition, if bank transfer is chosen, the claim settlement will be made within 3 working days the soonest, which is convenient and fast.



24-hour worldwide emergency assistance service

If the insured is diagnosed with an illness or is injured in an accident outside the country of residence, he/she will access comprehensive coverage under the free 24-hour worldwide emergency assistance service¹.

Enrollment Terms

Plan type	Combo medical plan
Eligibility for enrollment	Former members of China Life (Overseas)'s group medical insurance scheme who have served the insured organization for 12 months or above
Application submission period	Enroll within 30 days from the date of termination of the group medical membership
Issue age	Age 16 to 64
Maximum age limit for renewal	Age 69
Underwriting	No underwriting or health declaration is required for the first policy year
Benefit term	To age 70 of the insured
Premium payment term	To age 69 of the insured
Premium payment mode	Annual ²
Policy currency	HKD
Renewal	Guaranteed renewal up to age 69 of the insured ³

Notes:

1. 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.
2. 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).
3. 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.

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

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

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

1. Hospitalization benefits	Maximum limit per insured (HKD)	
	Plan 1	Plan 2
Entitled ward class	General Ward	General Ward
1.13 Second reimbursement allowance⁽¹⁰⁾		
Maximum benefit limit per day	N/A	450
Maximum number of days per disability	N/A	21
1.14 Top-up overseas accidental medical expenses benefit⁽¹¹⁾		
Maximum benefit limit per disability	100%	100%
Maximum benefit limit per disability	200,000	400,000
2. Life protection, accidental death and dismemberment benefits		
	Plan 1	Plan 2
2.1 Life protection	100,000	200,000
2.2 Accidental death and dismemberment benefit	100,000	200,000
3. Outpatient benefits (only applicable to the use of medical network)		
	Plan 1	Plan 2
3.1 Registered medical practitioner's fee		
Maximum benefit limit per visit	Full coverage	Full coverage
Reimbursement ratio	100%	100%
Maximum number of visits per policy year	12	20
3.2 Specialist's outpatient fee		
Maximum benefit limit per visit	Full coverage	Full coverage
Reimbursement ratio	100%	100%
Maximum number of visits per policy year	6	10
3.3 Chinese medicine practitioners, bonesetters and acupuncturist's fee		
Maximum benefit limit per visit	Full coverage	Full coverage
Reimbursement ratio	100%	100%
Maximum number of visits per policy year	6	10
3.4 Outpatient physiotherapists or chiropractors⁽¹²⁾		
Maximum benefit limit per visit	N/A	Full coverage
Reimbursement ratio	N/A	100%
Maximum number of visits per policy year	N/A	10
Maximum aggregate number of visits for items 3.1, 3.2, 3.3 and 3.4 per policy year	20	30
3.5 X-ray and laboratory test fee⁽¹²⁾		
Maximum benefit limit per visit	600	1,500
Reimbursement ratio	80%	80%

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 a 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) Second 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 shall not 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) 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.

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

Age	Annual premium (HKD)*	
	Plan 1	Plan 2
18-24	991	1,992
25-29	1,245	2,507
30-34	1,422	2,861
35-39	1,723	3,470
40-44	2,269	4,562
45-49	2,896	5,824
50-54	3,581	7,204
55-59	4,494	9,037
60-64	5,484	11,028

Outpatient Benefits

Age	Annual premium (HKD)*	
	Plan 1	Plan 2
18-24	2,216	3,165
25-29	2,515	3,593
30-34	2,863	4,090
35-39	3,292	4,703
40-44	3,653	5,219
45-49	3,987	5,695
50-54	4,290	6,129
55-59	4,632	6,617
60-64	5,965	8,521

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

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)", the "Company" 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 – China Life (Overseas) shall not pay any benefits in relation to or arising from the following expenses:

Applicable to "hospitalization benefits" and "outpatient benefits": (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, sterilisation, 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 convalesce; (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 unauthorised 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; or (22) medical report fees.

Applicable to "life protection, accidental death and dismemberment benefits" (not applicable to death compensation): (1) suicide, self-inflicted injury, or deliberate exposure to threats, whether the insured is sane or insane; (2) war (whether declared or undeclared), revolution or any military action; (3) participating 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 fare-paying passenger; (6) participating 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 taking charge of any duties inside an aircraft; (8) pregnancy (including childbirth, abortion, dystocia, contraception, 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 arising from accident.

In addition, the information stated in this product brochure 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 charge" 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. The policyholder may pay premium within the time set out in the Notification of Renewal for policy renewal according to the Company's premium rate and benefit schedule in force at the time of renewal. 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, CLI 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 after the 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 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 protection under the Plan will automatically terminate on the earliest day of the following:

1. the death of the insured.
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 expiry date.
4. the Company has the sole right and full discretion to terminate the policy at a specified date due to war or terrorism issue, the Company will inform the policyholder in advance.
5. the approval by the Company on policyholder's request to surrender or terminate the benefit.

When the policy terminates, all attached riders (if any) will terminate simultaneously.

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.

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