

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](http://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") is designed for our existing group medical insurance scheme members, enabling you to maintain protection and continue to enjoy peace of mind.



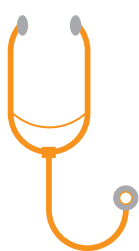
## Plan Features



### 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.

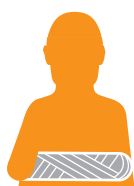
In addition, no minimum stay period is required for our hospitalization protection. If hospitalization charges are incurred, you can file a claim with us even if the stay is less than 24 hours.



### Full cover for outpatient benefit

By using China Life (Overseas) medical card in an extensive network of up to 2,800 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 online claim services the soonest

With our outpatient e-claim service, you simply need to upload a copy of the receipt issued by the doctor, and then 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, which is convenient and fast.



### 24-hour worldwide protection

In the event that the insured is diagnosed with an illness or is injured in an accident outside Hong Kong, he/she will access comprehensive coverage under the 24-hour worldwide emergency assistance service<sup>#</sup>.

## Enrolment Terms

<b>Eligibility for enrolment</b>	Former members of China Life (Overseas)'s group medical insurance scheme who have served the insured company for 12 months or above ("insured member")
<b>Application submission period</b>	Enrol within 30 days from the date of termination of the group medical membership
<b>Issue age</b>	Age 16 to 64
<b>Maximum age limit for renewal</b>	Age 69
<b>Underwriting</b>	No underwriting or health declaration is required for the first policy year
<b>Renewal</b>	Annual renewal
<b>Benefit term</b>	To age 70 of the insured
<b>Premium payment term</b>	To age 69 of the insured
<b>Policy currency</b>	HKD
<b>Premium payment mode</b>	Annual

<sup>#</sup> In the event that the insured is diagnosed with an illness or is injured in an accident outside Hong Kong, he or she will enjoy comprehensive coverage under the free emergency assistance service. Emergency assistance service is provided by Inter Partner Assistance Hong Kong Limited. The provision of services is subject to the terms and conditions of the Inter Partner Assistance Hong Kong Limited. China Life (Overseas) reserves the right to amend the terms and conditions thereof from time to time without prior notice.

## Benefit Schedule<sup>1</sup>

1. Hospitalization Benefits	Maximum limit per insured (HKD)	
	Plan 1	Plan 2
Ward Class	General Ward	General Ward
<b>1.1 Room and Board</b>		
Maximum limit per day	500	900
Maximum number of days per disability	45	90
<b>1.2 Doctor's Visit Fee<sup>2</sup></b>		
Maximum limit per day	500	900
Maximum number of days per disability	45	90
<b>1.3 Miscellaneous Hospital Expenses</b>		
Maximum benefit per disability	6,000	11,000
<b>1.4 Surgeon's Fee<sup>3</sup> (Maximum benefit limit)</b>		
Complex procedures	30,000	50,000
Major procedures	15,000	25,000
Intermediate procedures	7,500	12,500
Minor procedures	3,750	6,250
<b>1.5 Operating Theatre Charge (Maximum benefit limit)</b>		
Complex procedures	9,000	15,000
Major procedures	4,500	7,500
Intermediate procedures	2,025	3,375
Minor procedures	900	1,500
<b>1.6 Anaesthetist's Fee (Maximum benefit limit)</b>		
Complex procedures	9,000	15,000
Major procedures	4,500	7,500
Intermediate procedures	2,025	3,375
Minor procedures	900	1,500
<b>1.7 Specialist's Fee</b>		
Maximum benefit limit per disability	N/A	7,000
<b>1.8 Intensive Care<sup>4</sup></b>		
Maximum benefit limit per day	N/A	3,150
Maximum number of days per disability	N/A	15
<b>1.9 Private Nurse's Fee<sup>5</sup></b>		
Maximum benefit limit per day	N/A	450
Maximum number of days per disability	N/A	60
<b>1.10 Pre-Hospitalization Outpatient<sup>6</sup></b>		
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
<b>1.11 Post-Hospitalization Outpatient<sup>7</sup> (per disability)</b>		
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
<b>1.12 Government Hospital Cash Allowance<sup>8</sup> (Only applicable to General Wards of Government Hospitals)</b>		
Maximum benefit limit per day	N/A	450
Maximum number of days per disability	N/A	90

## Benefit Schedule<sup>1</sup> (Continued)

1. Hospitalization Benefits (Continued)		Maximum limit per insured (HKD)	
		Plan 1	Plan 2
Ward Class		General Ward	General Ward
<b>1.13 Second Reimbursement Allowance<sup>9</sup></b>			
Maximum benefit limit per day		N/A	450
Maximum number of days per disability		N/A	21
<b>1.14 Top-up Overseas Accidental Medical Expenses Benefits<sup>10</sup></b>			
Maximum limit per disability		100%	100%
<b>Overall maximum benefit limit per disability</b>		<b>200,000</b>	<b>400,000</b>
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
<b>3.1 Registered Medical Practitioner's Fee</b>			
Maximum benefit limit per visit		Full coverage	Full coverage
Reimbursement ratio		100%	100%
Maximum number of visits per policy year		12	20
<b>3.2 Specialist's Outpatient Fee</b>			
Maximum benefit limit per visit		Full coverage	Full coverage
Reimbursement ratio		100%	100%
Maximum number of visits per policy year		6	10
<b>3.3 Chinese Medicine Practitioners, Bonesetters and Acupuncturist's Fee</b>			
Maximum benefit limit per visit		Full coverage	Full coverage
Reimbursement ratio		100%	100%
Maximum number of visits per policy year		6	10
<b>3.4 Outpatient Physiotherapists or Chiropractors<sup>11</sup></b>			
Maximum benefit limit per visit		N/A	Full coverage
Reimbursement ratio		N/A	100%
Maximum number of visits per policy year		N/A	10
<b>Maximum visits for item 3.1, 3.2, 3.3 and 3.4 per policy year</b>		<b>20</b>	<b>30</b>
<b>3.5 X-ray and Laboratory Test Fee<sup>11</sup></b>			
Maximum benefit limit per visit		600	1,500
Reimbursement ratio		80%	80%

### Notes:

- Items listed in the benefit schedule will be reimbursed based on the actual expenses. The reimbursement will not exceed the maximum limits on the benefit schedule.
- Doctor's Visit Fee includes the actual cost of a doctor's patrol during hospitalization, but except for (a) more than one consultation or treatment within any 24-hour period; (b) any surgery or care for pregnancy, childbirth or abortion; (c) medical services resulting from the surgical procedures for injuries; and (d) any physical therapy, imaging test or any other purely diagnostic use.
- Surgeon's Fee: If more than one operation is required for the same surgery, all relevant surgical reimbursement shall not exceed the maximum level of surgical reimbursement as defined for the same surgery.
- Intensive Care: This reimbursement will replace any general bed and care expenses derived from the treatment.
- Private Nurse's Fee: The actual cost of the insured's private care in the hospital with proof by doctor.
- Pre-Hospitalization Outpatient: The actual cost of medical consultation by a registered Western doctor at clinic or hospital outpatient within 31 days prior to hospitalization.
- Post-Hospitalization Outpatient: The actual cost of receiving the same disability for outpatient visits within 90 days of discharge from the same disability of hospitalization for reimbursement.
- Government Hospital Cash Allowance: This reimbursement will replace any daily ward and dietary expenses derived from the treatment.
- Secondary Reimbursement Allowance: If reimbursement has been obtained from other insurance companies, we will compensate for the second reimbursement amount by multiplying the daily reimbursement limit specified in the benefit schedule by the number of hospitalization days, but the number of hospitalization days shall not exceed the benefit schedule and the maximum number of days of reimbursement for each disability.
- Top-up Overseas Accidental Medical Expenses Benefit: Applicable to overseas (excluding mainland China and Macau) hospitalizations for accidental injuries.
- Doctor's referral letter is required.

## Premium Table (HKD)

### Hospitalization Benefit

Age	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 Benefit

Age	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

## 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 financial insurance corporation. For 17 consecutive years, China Life, the parent company, has joined the ranks of Fortune Global 500 companies, and ranked 51 in 2019, with a brand value exceeding RMB353.9 billion<sup>1</sup>.

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 2018, China Life (Overseas) had a total premium income exceeding HKD49 billion. With a total asset value exceeding HKD340 billion<sup>2</sup>, 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's<sup>3</sup>, and an "A" long-term local currency issuer credit rating and insurer financial strength rating by Standard & Poor's<sup>4</sup>.

<sup>1</sup> Source: 'Top 500 Most Valuable Chinese Brands' 2019 by World Brand Lab

<sup>2</sup> As of 31 December, 2018

<sup>3</sup> As of 26 September, 2019

<sup>4</sup> As of 29 December, 2019

### Important Information:

This product brochure is for reference only. Please refer to the policy documents for the complete definitions of the terms, as well as all the terms and conditions of this product. You are reminded to review all of the relevant product materials provided to you and to seek independent professional advice if necessary.

1. The policy 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 policy. You should fully understand all of the risks involved in this product and consider whether this product is affordable and suitable to you before making your application.
2. China Life (Overseas) shall make the final decisions on the underwriting and claims. 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 Benefit 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 herein is for reference only. Please refer to the general provisions for the exact terms and conditions and limitations such as incontestability, suicide and fraud etc. or all exclusions.

5. Limitation - Please refer to the benefit provision for the exact terms and conditions or all exclusions.
6. Cooling-off right - You have the right to cancel the policy within the cooling-off period and obtain a refund of any premiums and levy (if any) paid by giving written notice to us provided that you have not made any claims under the policy. Such notice must be signed by you and submitted to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong within 21 days after the delivery of the policy or issue of a notice to you or your representative informing you that the policy is available, whichever is earlier.

## What are the key product risks?

### Credit risk:

This 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 this product is subject to our credit risk.

### Exchange rate and currency risks:

Any policy with foreign currencies involves risks, such as potential changes in political or economic conditions that may substantially affect the price or liquidity of a currency. The fluctuations in exchange rates may also cause financial losses to you during currency conversions. You should consider the potential currency and exchange rate risks.

### 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.

### Policy termination:

If (1) the date on which the policy is terminated; (2) the date of the expiration of the period for which the last premium payment is made on account of the insured's insurance; (3) the date on which the insured enters full-time military, naval or air force; (4) the policy anniversary at which the insured attains or has attained the age of 70; (5) the date communicated to the policyholder by us as the date of the policy ceases on account of war, or an act of war, such date being determined at the discretion of us; (6) the date specified by us that benefits shall terminate due to the member's failure to pay shortfall amounts within a reasonable period of time as deemed by us; the policy will be terminated.

In addition, the information stated herein is for reference only. Please refer to the general provisions for the exact terms and conditions and limitations such as incontestability, suicide and fraud etc. or all exclusions.

### Premium adjustment and renewal:

China Life (Overseas) has the absolute right and discretion to adjust the renewal premium payable under the policy at the end of each coverage period (that is every year). Factors leading to premium adjustment may include but are not limited to the experience in claims, policy surrender, investment return, and expenses incurred by and/or in relation to this product.

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](http://www.chinalife.com.hk) or contact our customer service hotline at 399 95500 or visit IA's website at [www.ia.org.hk](http://www.ia.org.hk).

This product brochure is for reference only and contains descriptions of the key features of this product. For all the terms and conditions and exclusions of this product, please refer to the policy documents of this product. In the event of any ambiguity or inconsistency between the terms of this brochure and the policy documents, the Chinese version of the policy documents shall prevail.

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 Insurance (Overseas) Company Limited ("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](mailto:gi@chinalife.com.hk)

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