

MasterCare Medical Plan

Hospitalization Direct Billing Service Guide

Lifelong Promise • Lifelong Partner

Customer Service Hotline

399 95519 www.chinalife.com.hk



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CHINA LIFE

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Service Guide

Thank you for choosing MasterCare Medical Plan (the “Plan”). The Plan provides “hospitalization direct billing service” (cashless hospitalization service), saving you from the hassle of settling hospital bills and making a claim.

MasterCare customer hotline

You may call (852) 3999 5501 during office hours to apply a “letter of guarantee” or enquire the related matters. We will provide manned services to solve your problems.

Office hours:

from 9am to 6pm, Monday to Friday, except public holiday

Services including:

- Application of “letter of guarantee”
- Enquiry related to the “letter of guarantee”
- Enquiry for the list of local and overseas hospitals

Should you have any other enquiries, please contact your financial consultant or call China Life Insurance (Overseas) Company Limited (“China Life (Overseas)”) customer service hotline: (852) 399 95519.

Office hours: from 9am to 6pm, Monday to Friday;

from 9am to 1pm on Saturday; except public holiday

Other enquiries including (during office hours):

- general enquiry, e.g. claims procedures, claims period and exclusions, etc.
- explanation on the benefits schedule

How to apply “hospitalization direct billing service”?



To obtain “MasterCare Medical Plan Direct Billing Pre-approval Form” (the “Pre-approval Form”), simply call the MasterCare customer hotline at (852) 3999 5501 or download from www.chinalife.com.hk

Complete the Pre-approval Form by you and attending physician, and then submit it to MasterCare Customer Service at least 7 working days (applicable to Hong Kong, Macau or Mainland China hospitals network*) before confinement by fax or email



MasterCare Customer Service will inform you by phone and email if any supplementary document is needed

MasterCare Customer Service will confirm your application by telephone and letter within 3 working days^ upon receipt of all documents and information



Confinement hassle-free

After discharge, the hospital will send the invoice directly to China Life (Overseas). If the hospital expenses incurred have exceeded the eligible claim amount, deductible and/or shortfall, a Shortfall Payment Notice will be sent to you, and the shortfall amount will be charged directly from the designated credit card after 14 days from the date of the notification.



* For overseas hospitals network, the actual confirmation date is subject to the documents required by the local hospital, please submit the completed Pre-approval Form at least 14 working days prior to confinement.

^ The actual confirmation date of the application of “letter of guarantee” will be different based on the required claims documents submitted from the hospital.

FAQs

Q: Is hospitalization direct billing service available for hospitals in Mainland China and overseas?

A: **Yes**; hospitalization direct billing service is available for the hospitals which are listed on the List of Hospitals for Hospitalization Direct Billing Service in China (For Individual Claims) or those belong to the overseas network hospitals under the Plan, and the application method is same as that for admission to hospitals in Hong Kong. You can call the MasterCare customer hotline to locate the network hospitals in Mainland China and overseas that come under the Plan. You are recommended to apply early as hospitals in different regions may require different documents.

Q: What to do if the insured need to be admitted to hospital urgently (such as due to accident) and thus fail to obtain a pre-approval?

A: To avoid delay in receiving medical treatment, the insured can be admitted to hospital first. You can apply for hospitalization direct billing service through the MasterCare customer hotline during the insured's hospital confinement. MasterCare Customer Service will handle the case after receiving the required documents and completed the Pre-approval Form. Alternatively, you can choose to settle the payment when the insured is discharged and place a claim afterwards.

Q: If the insured requires frequent hospital admissions for medical treatments within a year, is it possible to apply for hospitalization direct billing service for the first admission only and obtain exemption for the subsequent admissions?

A: **No**; you should apply for hospitalization direct billing service for every hospital admission of the insured, otherwise you may settle the payment and place a claim after discharge.

Q: Does the approval of hospitalization direct billing service imply approval of the claims of such hospital confinement? Is it not necessary to place a claim when the insured is discharged?

A: The approval of hospitalization direct billing service does not imply approval on the claim of such hospital confinement. You should submit the completed part 1 and part 2 of the hospitalization claim form, together with diagnosis report of such confinement to complete the claims procedure.

Q: If both the policyholder and the insured have no credit card issued from a Hong Kong bank, can they still apply for hospitalization direct billing service? Can they use a credit card of their family members or friends?

A: **No**; we only accept a credit card issued by a Hong Kong bank, and its holder should be either the policyholder or the insured. If these 2 conditions are not fulfilled, we will not accept the customer's application of hospitalization direct billing service.



This MasterCare Medical Plan - Hospitalization Direct Billing Service Guide (the "Service Guide") is for reference only. It does not form a contract between China Life (Overseas) and anyone or any entity else. The detailed terms, conditions and exclusions of the 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.

The Plan is underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", the "Company" or "us/we/our"). "Hospitalization direct billing service" (cashless hospitalization service) is provided by third party service provider(s). China Life (Overseas) make no representation, warranty or undertaking as to the quality and availability of the services, and shall not accept any responsibility or liability for the services provided by the designated service provider concerned. Under no circumstance shall China Life (Overseas) be responsible or liable for the acts or omissions or services of the designated service provider. China Life (Overseas) reserves the right to replace the designated service provider and review, revise and change the details, the terms and conditions of the services to be provided from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving prior notice. The provision of such services by the designated service provider and/or the acceptance thereof by you shall constitute a contract between you and the service provider concerned which is separate and independent from the Plan.





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