

Life Insurance

Lifelong Promise • Lifelong Partner



I CARE Medical Insurance Plan

You need a comprehensive medical insurance plan to counter the escalating medical costs resulting from longer life span and medical technology advancement, and that's why I CARE Medical Insurance Plan (the "Plan") provides extensive hospitalization coverage to back you up.



Plan Features

Comprehensive medical coverage

If you are admitted to a hospital¹ or received a surgery, the Plan will provide coverage on the related expenses incurred on a reimbursement basis to release your financial burden.

Hospital and surgical benefit:

- Covers a wide range of hospitalization expenses, such as room and board, in-patient attendance fees, in-patient specialist's fee, operating theatre fees and intensive care fees, etc..
- Pre- and post-hospitalization out-patient benefit: including 2 pre-hospitalization diagnosis-related outpatient visits, and medically necessary outpatient treatments conducted for the same illness or injury within 6 weeks after the discharge.
- Cancer treatment and dialysis benefit: including charges for cancer treatments of chemotherapy, radiotherapy, cyberknife and gamma knife, as well as for dialysis conducted during hospital confinement.

Outpatient surgery protection:

- If the surgery is conducted in a clinic or at a hospital's outpatient clinic, the Plan will offer outpatient surgery benefit to reimburse your expenses for surgeon's fees, anaesthetist fees, and operation theatre charges. If such surgery is conducted in the People's Republic of China (PRC), this benefit will be payable only when the outpatient surgery is conducted in a hospital of tertiary A-level or above or designated hospitals in PRC.

Hospital cash benefit for confinement in Hong Kong public hospital²:

- If the insured is admitted to a public hospital or a medical institution managed by the Hong Kong Hospital Authority due to an illness or an injury, and such confinement lasts for 24 consecutive hours or above, the Plan will pay a daily cash benefit up to HKD1,000/USD128 per day.

Cash benefit for treatment in Greater Bay Area³:

- If the insured undergoes designated surgeries in a hospital in designated Greater Bay Area city(ies) under the recommendation of his/her attending medical practitioner, the Plan will pay a cash benefit up to HKD1,500/USD192 per operation.

Please refer to the "benefits schedule" for details.

Guaranteed renewal⁴ up to age 100

Regardless of the insured's future physical condition, the Plan is guaranteed renewable up to age 100 of the insured, giving you the peace of mind.

Death benefit

In the event that the insured passes away while the policy is in force, HKD8,000/USD1,000 will be provided to the beneficiary as death benefit.

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 can access comprehensive coverage under the free 24-hour worldwide emergency assistance service⁵.

Optional benefits

You may enroll into the following items to enhance your coverage.

A. Supplementary medical benefit

If the actual medical expenses of benefit items under hospital and surgical benefit in "benefits schedule" exceed the maximum benefit limit, the "supplementary medical benefit" will pay up to 80% of the actual medical expenses not covered, less deductible.

B. Hospital cash benefit^{2,9}

Regardless of hospitalization charges, a fixed amount of hospital cash will be payable starting from the 3rd day⁶ of the hospital confinement. This benefit is payable for up to 182 days per policy year.

Please refer to the "benefits schedule" for details.

Enrollment Terms

Plan type:	Combo medical plan
Issue age:	15 days to age 69
Benefit term:	To age 100 of the insured
Premium payment term:	To age 99 of the insured
Premium payment mode:	Annual, semi-annual, quarterly or monthly
Plan level:	Plan 1: private Plan 2: semi-private Plan 3: ward
Policy currency:	HKD or USD
Renewal:	Guaranteed renewal ⁴

Benefits Schedule

Plan level	Plan 1 (Private)	Plan 2 (Semi-private)	Plan 3 (Ward)	Plan 1 (Private)	Plan 2 (Semi-private)	Plan 3 (Ward)
Benefit items	Maximum benefit limit (in HKD)			Maximum benefit limit (in USD)		
A. Hospital and surgical benefit						
1. Room and board (maximum no. of days per policy year: 270 days)	2,600 per day	1,320 per day	630 per day	333 per day	169 per day	80 per day
2. Attendance fees (for non-surgical case only) (maximum no. of days per policy year: 270 days)	2,050 per day	930 per day	500 per day	262 per day	119 per day	64 per day
3. Miscellaneous hospital services (per policy year)	31,800	19,000	12,300	4,076	2,435	1,576
4. Surgeon and attendance fees (for surgical case only) (per operation)						
complex	66,200	42,000	31,500	8,487	5,384	4,038
major	46,200	31,500	24,200	5,923	4,038	3,102
intermediate	20,000	13,300	9,800	2,564	1,705	1,256
minor	6,900	5,600	4,700	884	717	602
5. Operating theatre fees (per operation)						
complex	23,500	14,000	10,500	3,012	1,794	1,346
major	13,900	9,700	7,600	1,782	1,243	974
intermediate	6,600	4,400	3,400	846	564	435
minor	3,700	2,200	2,000	474	282	256
6. Anesthetist's fees (per operation)						
complex	20,500	12,100	9,200	2,628	1,551	1,179
major	13,400	8,400	6,700	1,717	1,076	858
intermediate	5,800	3,800	2,900	743	487	371
minor	3,000	2,000	1,800	384	256	230
7. In-patient specialist's fees (per policy year) Subject to written referral ⁷ from the attending registered medical practitioner (except for services performed by pathologist, radiologist or physiotherapist during hospital confinement)	9,000	3,100	1,900	1,153	397	243
8. Intensive care unit (per policy year)	23,300	20,000	19,000	2,987	2,564	2,435
9. Private nursing (maximum no. of days per policy year: 120 days) specialized nursing services provided by a qualified nurse at home after discharge from hospital or during hospital confinement upon recommendation of a registered medical practitioner	720 per day	420 per day	250 per day	92 per day	53 per day	32 per day
10. Cancer treatment and kidney dialysis (per policy year) chemotherapy, radiotherapy, cyberknife or gamma knife for cancer treatment or kidney dialysis during hospital confinement upon recommendation by the attending registered medical practitioner	100,000	75,000	50,000	12,820	9,615	6,410
11. Pre-hospitalization and post-hospitalization out-patient care (per policy year) including 2 pre-hospitalization visits and all related post-hospitalization follow-up visits on an out-patient basis within 6 weeks right after discharge from hospital	4,000	2,300	1,500	512	294	192
12. Extra bed benefit (maximum no. of days per policy year: 90 days) (applicable to the insured under age 18 during hospital confinement only)	650 per day	450 per day	300 per day	84 per day	58 per day	39 per day
13. Emergency out-patient benefit for accidents ⁸ (per treatment)	10,000	5,000	2,000	1,282	641	256
Maximum benefit limit per policy year (applicable from the first policy anniversary date after the insured reaches age 64 only)	780,000	400,000	190,000	100,000	51,282	24,358

B. Clinical surgery benefit (per operation)						
1. Clinical surgeon's fee	6,900	5,600	4,700	884	717	602
2. Clinical anesthetist's fee	3,000	2,000	1,800	384	256	230
3. Clinical operating theatre fee	3,700	2,200	2,000	474	282	256
Maximum benefit limit per policy year	120,000	70,000	40,000	15,384	8,974	5,128
C. Hospital cash benefit for confinement in Hong Kong public hospital (per policy year) ²						
Payable from the 1 st day ⁶ of hospital confinement (maximum no. of days per policy year: 90 days)	1,000 per day	700 per day	500 per day	128 per day	89 per day	64 per day
D. Cash benefit for treatment in Greater Bay Area (per operation)³						
Payable for undergoing designated surgery in a hospital in designated Greater Bay Area city(ies) (maximum no. of times per policy year: 2 times)	1,500	1,000	500	192	128	64
E. Death benefit						
Death benefit	8,000			1,000		
F. Other service						
24-hour worldwide emergency assistance service ⁵	Included			Included		
G. Optional benefit						
1. Supplementary medical benefit (per policy year)	550,000	280,000	110,000	70,512	35,897	14,102
	<ul style="list-style-type: none"> the maximum benefit is 80% of the eligible expenses incurred in excess of the amount payable under the Plan within a policy year subject to HKD500/USD64 deductible per claim only applicable after any item of A1 to A13 under hospital and surgical benefit is fully paid this benefit is payable to claims of confinement in Hong Kong or Macau, in case of overseas hospitalization, only medical emergency case will be covered If the insured's confinement is of a higher level than the plan level under the policy, the benefit payable will be adjusted in accordance with the respective % below: <ul style="list-style-type: none"> from semi-private to private: 50% from ward to semi-private: 50% from ward to private: 25% this benefit will not be payable for hospital confinement in class of suite/V.I.P./deluxe room of a hospital 					
2. Hospital cash benefit ^{2,9} (per policy year) Payable from the 3 rd day ⁶ of hospital confinement (maximum no. of days per policy year: 182 days)	1,000 per day	500 per day	300 per day	128 per day	64 per day	38 per day

Part of claims are reimbursed by actual expenses, though shall not exceed the maximum benefit limit as listed under the "benefits schedule". China Life (Overseas) will only cover the medical expenses that are eligible.

Remarks:

1. Hospital does not include any establishment or that portion of an establishment which is operated as a convalescent or nursing home, rest home, home for the aged, or an establishment for rehabilitation of alcoholics or drug addicts, or any similar purpose. For the list of designated hospitals located in China, please refer to a list titled "List of Designated Hospitals in China (For Individual Claims)" published on China Life (Overseas)'s website (www.chinalife.com.hk/customerservice/hospitals-in-china) which the Company has the rights to amend or change the list from time to time.
2. If the insured is admitted to a public hospital or a medical institutions under Hospital Authority of Hong Kong and enrolled into the hospital cash benefit (optional), both hospital cash benefit for confinement in Hong Kong public hospital and hospital cash benefit (optional) will apply.
3. Designated Greater Bay Area city(ies) means Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen, Zhaoqing in PRC. Designated surgery(ies) means colonoscopy and gastroscopy, cataract surgery and wart treatment in designated Greater Bay Area city(ies). The surgeon and attendance fees benefit or the clinical surgeon fees benefit are also payable under the same designated surgery.
4. China Life (Overseas) reserves the right to review the premium rates on each policy anniversary and revises 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.
5. 24-hour worldwide emergency assistance service is provided by a third party service provider and is not part of the policy. China Life (Overseas) will not make any representation, warranty or undertaking with regards to the service quality and shall not be responsible for any matter arising out of or in connection with the services provided by the service provider. China Life (Overseas) reserves the right at its sole discretion, including but not limited to (a) change the scope of services; (b) change the service provider; and/or (c) cease to provide such services, without any prior notice.
6. One day of hospital confinement means 24 hours.
7. A referral letter is only valid for the same or related condition for 6 months from the issue date. Another referral letter is required for treatment of a new or unrelated condition.
8. Emergency out-patient for accidents means the insured suffers an injury caused by an accident, and receives emergency treatment in an outpatient department or emergency room of a hospital within 24 hours from the date of the accident. China Life (Overseas) will reimburse the eligible expenses for consultation, western medicine, diagnostic imaging and laboratory tests, as well as other related medical fees incurred for services.
9. If the hospital confinement occurs in a place other than North America, New Zealand, Thailand, Europe, Australia, Singapore, Japan, Malaysia, PRC, Hong Kong or Macau, the maximum benefit limit payable for the hospital cash benefit will be reduced by 50%.

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 provisions, 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 the 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 premium levy (if any) paid without interest for declined cases.
3. This is a non-participating life insurance plan and therefore dividends are not available to the Plan.
4. Exclusions – unless the contract expressly provides to the contrary, China Life (Overseas) shall not be liable to pay expenses incurred directly or indirectly in connection with and/or for, in relation to any and all of the following: (1) pre-existing condition, or any disease within 30 days prior to the policy effective date or date of reinstatement; (2) treatment or investigation which is not medically necessary; (3) any injury or disease for which compensation is payable under any laws or regulations or any other insurance policy or other source, except the expenses which could not be covered under that laws or regulations or other insurance policy; (4) any charges for accommodation, nursing and services received in health hydros, nature cure clinics, convalescent home or similar establishments; (5) any charges in respect of surgical or non-surgical cosmetic treatment, or hearing test, routine blood tests, general check-ups, vaccination or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control, eye refraction including but not limited to routine eye tests or any costs of fitting of spectacles or lens; (6) congenital conditions, developmental conditions or hereditary conditions; (7) treatment that commenced during the first 5 policy years and which in any way arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus (HIV) infection; (8) sexually transmitted (venereal) diseases or their sequel; (9) treatment relating to pregnancy, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage, birth control or sterilization of either sex; infertility including in-vitro fertilization or any other artificial method of inducing pregnancy; sexual dysfunction including but not limited to impotence, erectile dysfunction, pre-mature ejaculation, regardless of cause; (10) abuse of drugs or alcohol, self-inflicted injuries or attempted suicide; (11) treatment relating to any injury or disease resulting from participation in criminal activities; (12) alternative treatment including but not limited to Chinese medicine treatment, acupuncture, acupressure, tui nai, hypnosis, rolfing, massage therapy, aromatherapy; (13) any geriatric, psychological, psychogeriatric or psychiatric condition of any and all kinds, including but not limited to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioural disorders, Alzheimer's disease, delirium, dementia-senile, Parkinsonism, insomnia, neurasthenia; (14) any charges for the procurement or use of special braces and appliances including but not limited to spectacles, hearing aids and other equipments such as wheel chairs and crutches; (15) dental treatment and oral surgery (except directly caused by an emergency as a direct result of an accident and the treatment or oral treatment is performed during hospital confinement). Follow-up treatment from such hospital confinement shall not be covered; (16) any charges blood and blood plasma; (17) treatment arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts; (18) non-medical services including but not limited to guest meals, radio, telephone, photocopy, taxes, medical report charges and the like; (19) experimental and/or new medical technology/procedure not yet approved by China Life (Overseas); (20) treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs within 120 days from the policy issue date or a later effective date as shown on the endorsement validly made to this policy whereby the rider becomes effective; (21) intentional self-injury or suicide (whether sane or not), intoxication by alcohol or insanity; and (22) the Insured participating in hunting, mountaineering, motor racing, horse racing, skiing, water-skiing, diving, parachuting, hand gliding or flying, boxing or other hazardous competitions or performances.

* Pre-existing condition means (i) any physical, medical or mental condition or (ii) any illness or disease: (a) that existed; or (b) that was investigated, diagnosed, or treated by a registered medical practitioner; (c) for which a registered medical practitioner was consulted; or (d) the signs or symptoms of which commenced, before the later of the issue date and the latest policy effective date.

In addition, the information stated in this product brochure is for reference only. Please refer to the "general provisions" and "benefit provisions" for the detailed terms and conditions of exclusions and limitations such as incontestability, suicide and fraud, etc. .

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)
Illness	30 days
Accident Injury	Immediate
HIV treatment	5 years
Treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs	120 days

- b) Principle of indemnity

- i. 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 of any applicable plan level as stated in the "benefits schedule";
- ii. If the insured is confined in hospital for a covered illness or covered injury, China Life (Overseas) will reimburse the charges actually incurred based on the level of such charges applicable to a covered room. The confinement must be evidenced by a daily room/room and board charge by the hospital. China Life (Overseas) will not be liable to pay any benefit for more than one daily room/room and board charge for each day of confinement;
- iii. The benefits under the Plan are payable are further subject in the case of each insured to the annual limit of each plan level under the benefits schedule, in respect of total benefits paid per policy year. In no event shall the total amount of any benefit(s) payable hereunder exceed 100% (excluding "supplementary medical benefit") or 80% (applicable "supplementary medical benefit") of the relevant charges, costs or fees incurred in respect of any covered confinement, surgery and/or medical treatment;
- iv. If the insured is confined in a room of the class above covered room, whether voluntarily or involuntarily, on any days of a confinement,
 - any reimbursable charges under "supplementary medical benefit" (if applicable) in relation to such days of confinement shall be reduced according to the Part I "supplementary medical benefit" of section F "optional benefit" under "benefits schedule";

- c) "Medically necessary" means that the medical services is necessary medically:

- the costs of the treatments on the respective diagnosis is normal and usual;
- delivered according to standards of good medical practice;
- the diagnosis or treatments are medically necessary;
- is not just for the convenience of the insured, the related registered Western medical practitioners, registered Chinese medical practitioners, physiotherapists, anesthetists or other medical services providers;
- is the most appropriate treatment which is safe and effective for the condition of the insured; and
- the confinement is not just for or physiotherapy.

- d) 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 – You should pay premium(s) on time according to the selected premium payment schedule. If the due premium remains unpaid upon the expiry of the grace period, the policy will be lapsed in accordance to the "Grace Period" clause under the General Provision, and you will lose the related insurance coverage and suffer a financial loss. If an insured event occurs during the grace period, China Life (Overseas) shall still be responsible for the insurance coverage but any outstanding premium for the policy year wherein the insured event occurs shall be deducted from any amount which may be payable under the policy.
7. Cooling-off right – You have the right to cancel the policy within the cooling-off period and obtain a refund of any premiums and premium levy (if any) paid provided that no claim has been made under it. You must submit a written notice signed by you to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong within 21 calendar days after the delivery of the policy or Notice of Policy Issuance (telling you about the availability of the policy and the expiry date of the cooling-off period) to you or your representative, whichever is earlier.
8. Cancellation right – You have the right to send a policy cancellation request to China Life (Overseas) at any time after the cooling-off period. 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. China Life (Overseas) will pay you the surrender value (if any) and the policy will be terminated thereafter. Should you have the relevant form, please contact your financial consultant or call China Life (Overseas) customer service hotline: 399 95519.
9. 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 to China Life (Overseas). You can obtain the claims forms from your financial consultant, by calling China Life (Overseas) customer service hotline: 399 95519 or by visiting any China Life (Overseas) 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.

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 take exchange rate risk into consideration when deciding the policy currency.

The policy currency of the Plan offers HKD and USD. Currency exchange rate can go up and down. If the policy currency is USD but calculated in HKD, the calculation is subject to the exchange rate. There is a risk that you could lose a substantial portion of total value of the policy or benefit if the policy currency depreciates substantially against your local currency.

Inflation risk:

The cost of living in the future may be higher than expected due to the effects of inflation. Therefore, your current projected benefits and/or returns may be insufficient to meet your future needs even if China Life (Overseas) fulfills 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 policy will be terminated if (a) the insured passed away, (b) the due premium has not been paid within 31 days after the premium due date or (c) the policyholder request to surrender or terminate the policy, all optional benefit(s) (if any) will be terminated simultaneously. In case the plan terminates within the policy year, no premium will be refunded, no matter any claim is made in that policy year.

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 premium levy details, please visit our website at www.chinalife.com.hk or contact our customer service hotline at 399 95519 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 policy provisions, please contact China Life (Overseas) for enquiry.

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