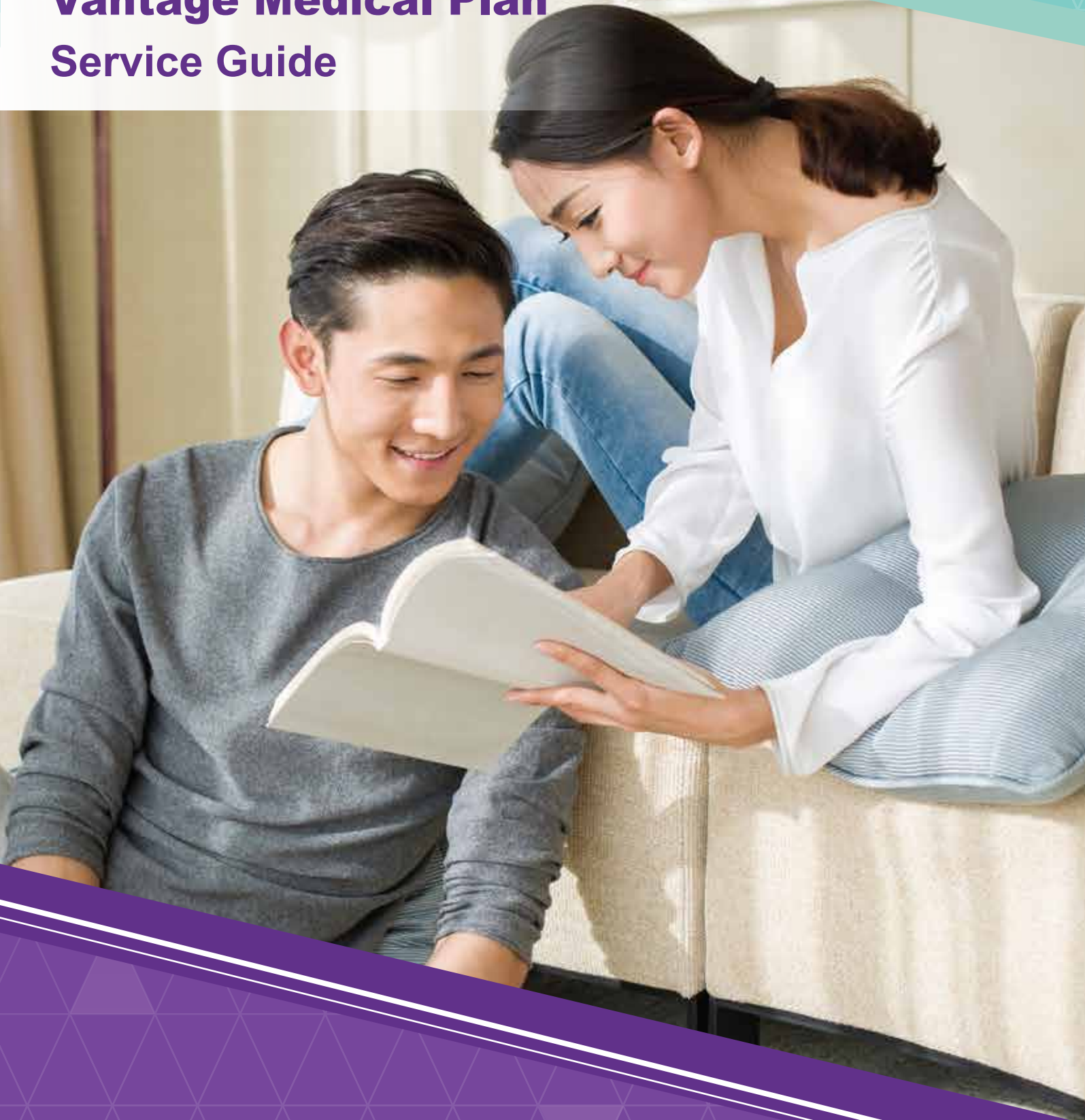




香港人壽
hong kong life

Vantage Medical Plan Service Guide



Contents

2	FOREWORD
3	ABBREVIATION
4	CASHLESS ARRANGEMENT SERVICE FOR HOSPITALIZATION
5	A. What is Cashless Arrangement Service for Hospitalization
6	B. How to use Cashless Arrangement Service for Hospitalization
8	SECOND MEDICAL OPINION FROM OVERSEAS EXPERT SERVICE
9	A. What is Second Medical Opinion from Overseas Expert Service
9	B. How to use Second Medical Opinion from Overseas Expert Service
10	C. List of Critical Illness for Second Medical Opinion from Overseas Expert Service
12	WORLDWIDE EMERGENCY ASSISTANCE AND MEDPASS SERVICE
13	A. What is Worldwide Emergency Assistance Service
14	B. How to use Worldwide Emergency Assistance Service
14	C. What is MedPass Service
14	D. How to use MedPass Service
16	CRITICAL ILLNESS ASSISTANCE SERVICE
17	A. What is Critical Illness Assistance Service
18	B. How to use Critical Illness Assistance Service
19	C. List of Critical Illness for Second Medical Opinion from Mainland Chinese Medical Expert Service and Medical Guidance Service
20-21	CONTACT US



Foreword

Thank you for choosing Hong Kong Life Insurance Limited as your insurance provider. We offer an array of individual and group insurance plans for selection. Our product ranges from juvenile plan, saving plan, whole life insurance, medical and dread disease insurance, and retirement to legacy planning. We put our valuable customers at the heart of our business and provide tremendous care to them at all times, assisting to arrange the value added services in addition to the basic insurance.

To ensure that you will understand the guideline of our value added services, please take a few minutes to go through this service guide carefully.

Should you have any queries, please do not hesitate to contact our Customer Service Hotline. Please refer to the Contact Us section for more details. We assure you of our quality service at all times.

Note:
In the event of conflicts between the Chinese and the English versions, the English version shall prevail.



ABBREVIATION

Abbreviation

Meaning

CIAS

Critical Illness
Assistance Service

IPA

Inter Partner Assistance
Hong Kong Limited

Munich Re

Munich Reinsurance
Company

We/us/our/Company

Hong Kong Life
Insurance Limited

You/your

Policyowner

He/she/his/her

Life Insured

CASHLESS ARRANGEMENT SERVICE FOR HOSPITALIZATION

CASHLESS
ARRANGEMENT
SERVICE FOR
HOSPITALIZATION



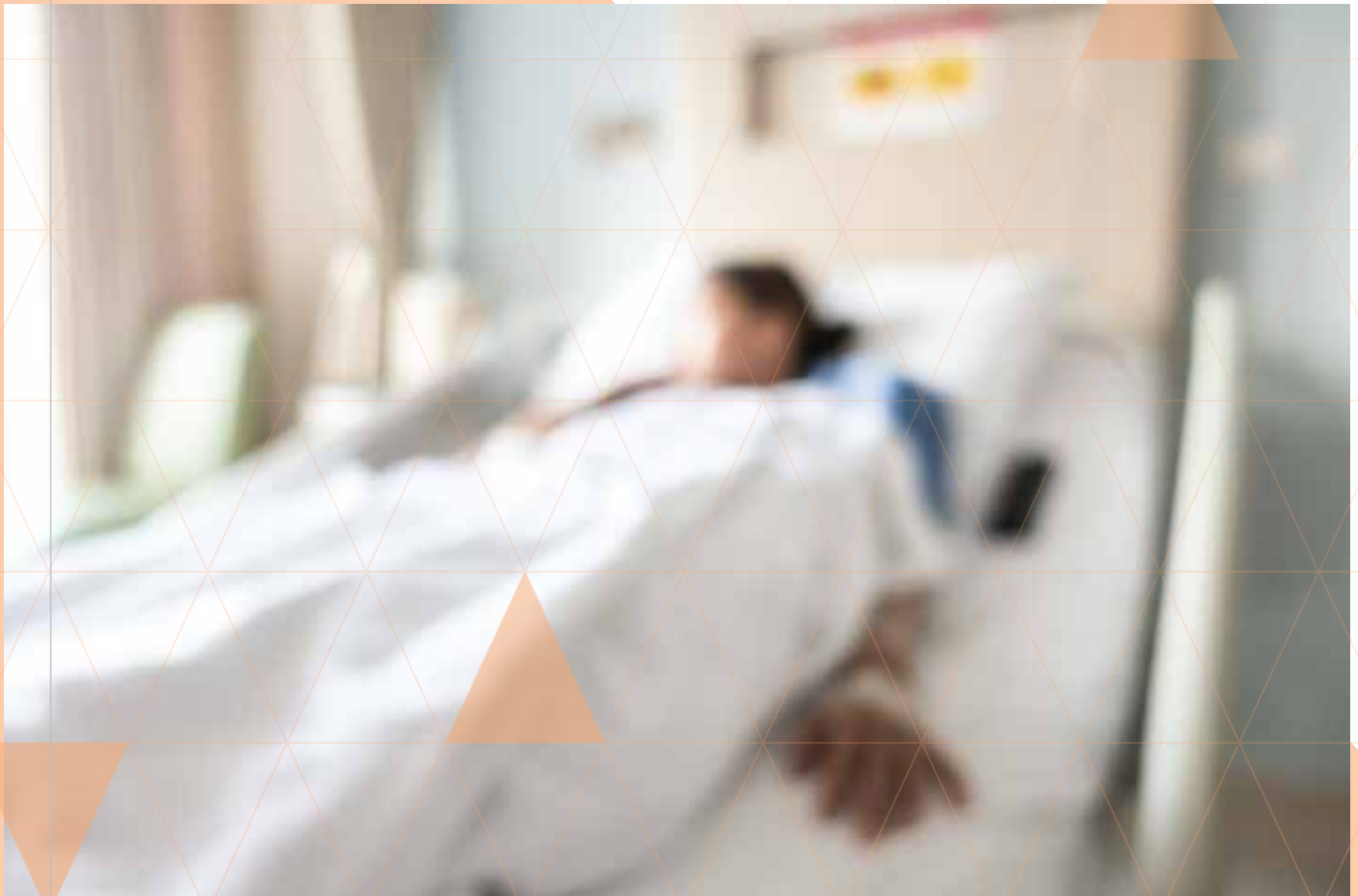
CASHLESS ARRANGEMENT SERVICE FOR HOSPITALIZATION

Cashless Arrangement Service for Hospitalization is provided by IPA which offers the distinct advantage where you would no longer have to worry about the immediate liquidity.

A. What is Cashless Arrangement Service for Hospitalization

Cashless Arrangement Service for Hospitalization is a one-stop hassle free service for complete peace of mind during the hospital stay of the Life Insured. Simply apply the **Cashless Arrangement Service for Hospitalization** prior to the hospital admission in a private hospital in Hong Kong. Once the **Cashless Arrangement Service for Hospitalization** is arranged, there is no need to go through the claim reimbursement process after discharging from hospital. On behalf of you, we shall settle the eligible medical expenses incurred.

Please call our 24-hour IPA Customer Service Hotline (852) 2863 5532 for more details and the latest hospital list for **Cashless Arrangement Service for Hospitalization**.




B. How to use Cashless Arrangement Service for Hospitalization

- i. Complete and return the Cashless Arrangement Service for Hospitalization Application Form to us at least **five (5) working days** prior to the hospital admission by:
 - (a) email: vantage@hklife.com.hk; or
 - (b) fax: (852) 2785 0656
- ii. Once the **Cashless Arrangement Service for Hospitalization** has been arranged, we will inform you the arrangement details by phone and send out the confirmation letter to you. Meanwhile, the concerned hospital will be informed for the pre-authorized amount.
- iii. Upon admission, the concerned hospital will verify the Life Insured identification document and accept the pre-authorized amount as arranged on the confirmation letter.
- iv. At the time of discharge, settle any deductible amount, non-covered expenses and net balance that have exceeded the pre-authorized amount as arranged on the confirmation letter.
- v. After completing our claims assessment, a settlement letter will be sent to you. If there is any shortfall, a shortfall notice will be sent to you fourteen (14) days prior to the collection. We will collect the shortfall from the credit card account provided in Cashless Arrangement Service for Hospitalization Application Form.

Remarks:

- All the services and benefits under **Cashless Arrangement Service for Hospitalization** are arranged by us and rendered by IPA subject to availability. The availability of such services and benefits may change from time to time without prior notice.
- We shall not be liable to you and/or the Life Insured in respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by you and/or the Life Insured, whether directly or indirectly, arising from or in connection with the services provided or advice given by IPA or its representatives, or the availability of such services.
- We have no obligation to replace IPA and/or its service with other service providers if the arrangement between we and IPA ceases to operate or if IPA ceases to carry on its business. We reserve the right to cancel the **Cashless Arrangement Service for Hospitalization** at any time by giving thirty (30) days' notice in writing to you. Cancellation shall be without prejudice to any claim arising prior to the date of cancellation.
- **Cashless Arrangement Service for Hospitalization** is not available for public hospitals under Hospital Authority.
- **Cashless Arrangement Service for Hospitalization** is not available for outpatient treatment.
- The final decision regarding the **Cashless Arrangement Service for Hospitalization** is subject to the discretion of us.
- If the hospitalization is due to illness/disability classified under any exclusion or whatsoever with regards to the policy, **Cashless Arrangement Service for Hospitalization** will not be granted.
- **Cashless Arrangement Service for Hospitalization** is not an admission of claims eligibility and the actual reimbursement entitlement is subject to the terms and conditions of the policy. We reserve the rights to recover any shortfall from you in the event when any non-eligible expenses that are not covered under the policy.
- In the event when **Cashless Arrangement Service for Hospitalization** cannot be arranged, the standard hospitalization benefit claim procedure shall be adopted for the reimbursement.

A person in a white lab coat is shown in profile, talking on a mobile phone. The image is heavily stylized with a teal/cyan color cast. In the top left corner, there is a large teal circle containing white text. The background shows a modern building with large windows and a glass facade.

SECOND MEDICAL OPINION FROM OVERSEAS EXPERT SERVICE

SECOND MEDICAL
OPINION FROM
OVERSEAS EXPERT SERVICE

SECOND MEDICAL OPINION FROM OVERSEAS EXPERT SERVICE

Second Medical Opinion from Overseas Expert Service is provided by IPA which offers access to the expertise of top medical specialists in the United States and enables the Life Insured to access opinions from expert physicians who are actively involved in groundbreaking research and keenly aware of the most up-to-date clinical developments.

A. What is Second Medical Opinion from Overseas Expert Service

When the Life Insured has been diagnosed with any Critical Illness as specified in section C below, **Second Medical Opinion from Overseas Expert Service** offers a detailed treatment advice which enables him/her to have the most up-to-date clinical development in pursuing his/her treatment choices.

B. How to use Second Medical Opinion from Overseas Expert Service

- i. Contact our 24-hour IPA Customer Service Hotline (852) 2863 5532 if the Life Insured is diagnosed with Critical Illness as specified in section C below.
- ii. Provide his/her information for verification including name, policy number, date of birth, I.D number/passport number, contact number and the diagnosis.
- iii. IPA will notify you for the eligibility and the procedure of the **Second Medical Opinion from Overseas Expert Service**.
- iv. Complete and return the consent form with medical reports and medical information to IPA.
- v. The second medical opinion report will be ready within **fifteen (15) working days** after receiving all the required information.
- vi. When the second medical opinion report is ready, IPA will arrange an appointment with medical professional to explain and return the report to you/Life Insured.

C. List of Critical Illness for Second Medical Opinion from Overseas Expert Service

Alzheimer's Disease

Apallic Syndrome

Aplastic Anaemia

Bacterial Meningitis

Benign Brain Tumour

Blindness

Cancer

Cardiomyopathy

Chronic Liver Disease

Chronic Relapsing Pancreatitis

Coma

Coronary Artery Disease Surgery

Encephalitis

End Stage Lung Disease

Fulminant Hepatitis

Heart Attack

Heart Valve and Structural Surgery

HIV Due to Blood Transfusion

Kidney Failure

Loss of Hearing

Loss of Speech

Major Burns

Major Head Trauma

Major Organ Transplantation

Medullary Cystic Disease

Motor Neurone Disease

Muscular Dystrophy

Multiple Sclerosis

Occupationally Acquired HIV

Paralysis

Parkinson's Disease

Poliomyelitis

Progressive Bulbar Palsy

Progressive Muscular Atrophy

Pulmonary Arterial Hypertension
(Primary or Secondary)

Severe Rheumatoid Arthritis

Stroke

Surgery to Aorta

Terminal Illness

Remarks:

- All the services and benefits under **Second Medical Opinion from Overseas Expert Service** are arranged by us and rendered by IPA subject to availability. The availability of such services and benefits may change from time to time without prior notice.
- We shall not be liable to you and/or the Life Insured in respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by you and/or the Life Insured, whether directly or indirectly, arising from or in connection with the services provided or advice given by IPA or its representatives, or the availability of such services.
- We have no obligation to replace IPA and its service with other service providers if the arrangement between we and IPA ceases to operate or if IPA ceases to carry on its business. We reserve the right to cancel the **Second Medical Opinion from Overseas Expert Service** at any time by giving thirty (30) days' notice in writing to you. Cancellation shall be without prejudice to any claim arising prior to the date of cancellation.
- The **Second Medical Opinion from Overseas Expert Service** is not a substitute for medical services. All opinions and determinations provided by the medical specialists are recommendations only and are not intended to be construed to require any person to have or forgo any medical treatment. You and/or the Life Insured shall finally decide taking the advices and is responsible for the own decision.





WORLDWIDE EMERGENCY ASSISTANCE AND MEDPASS SERVICE

WORLDWIDE
EMERGENCY ASSISTANCE
AND MEDPASS SERVICE

WORLDWIDE EMERGENCY ASSISTANCE AND MEDPASS SERVICE

Worldwide Emergency Assistance and MedPass Service is provided by IPA which offers comprehensive assistance services such as medical evacuation, repatriation after treatment, medical advice, evaluation and referral appointment assistance before starting or during the journey. This service includes necessary transportation and ancillary services in moving the Life Insured to the nearest medical facility where he/she can be suitably treated. A 24-hour IPA Customer Service Hotline is here to assist him/her with the available emergency assistance services and/or advice. MedPass Service assists the Life Insured in receiving immediate inpatient medical treatment in hospitals of the mainland China without any additional hassle.

A. What is Worldwide Emergency Assistance Service

Worldwide Emergency Assistance Service provides advice and assistance which includes arranging the transportation for the services listed as below.

- Medical evacuation – IPA will recommend hospitalization in another medical facility where the Life Insured can be suitably treated.
- Repatriation after treatment to country of residence – the Life Insured can be repatriated when the medical condition is appropriate and confirmed by IPA's doctor.
- Repatriation of mortal remains/ashes – in the event of death, IPA will provide the service of transferring the Life Insured 's body or ashes back to his/her country of residence.
- Compassionate visit – a designated person or a close relative can be arranged to travel to the bedside of the Life Insured.
- Return of unattended dependent child(ren) to country of residence – unattended dependent child(ren) can be accompanied by a qualified attendant to return to the country of residence of the Life Insured.

It also offers services as below.

- Medical attention telephone medical advice, evaluation and referral appointment – medical advice and evaluation can be provided by the attending physician over the phone and referral appointment can be made when necessary.
- Deposit guaranteeing of hospital admission – IPA can arrange an approved payment for the required hospital admission deposit on behalf of you.
- Medical monitoring – IPA will monitor the medical condition of the Life Insured and update his/her family.
- Travel information – such as immunization and inoculation requirements and needs, legal referral, lost luggage retrieval, assistance on loss of traveling document and emergency rerouting arrangements, etc.

B. How to use Worldwide Emergency Assistance Service

- i. Contact our 24-hour IPA Customer Service Hotline (852) 2863 5532.
- ii. Provide the information of the Life Insured for verification including name, policy number, date of birth, I.D number/passport number, contact number, a brief description of the assistance event, his/her situation and the nature of help required.
- iii. IPA will notify you the arrangements and/or details of the requested services.

C. What is MedPass Service

MedPass Service enables the Life Insured to admit to those IPA's network hospitals without pre-paying hospital admission deposit after presenting the emergency medical card with IPA's MedPass logo.

D. How to use MedPass Service

- i. Contact our 24-hour IPA Customer Service Hotline (852) 2863 5532.
- ii. Provide the information of the Life Insured for verification including name, policy number, I.D number/passport number, contact number, a brief description of the assistance event and a valid credit authorization (eg. credit card number).
- iii. Upon verification, IPA will refer him/her to the nearest IPA's network hospital for admission and will issue the letter of guarantee to the network hospital.
- iv. Visit the network hospital and presents the emergency medical card and his/her identity card or any relevant traveling documents with his/her name and photo to the staff of Accident & Emergency Department. The hospital will notify IPA of the case.
- v. Upon discharge, you will settle the medical expenses with the network hospital.

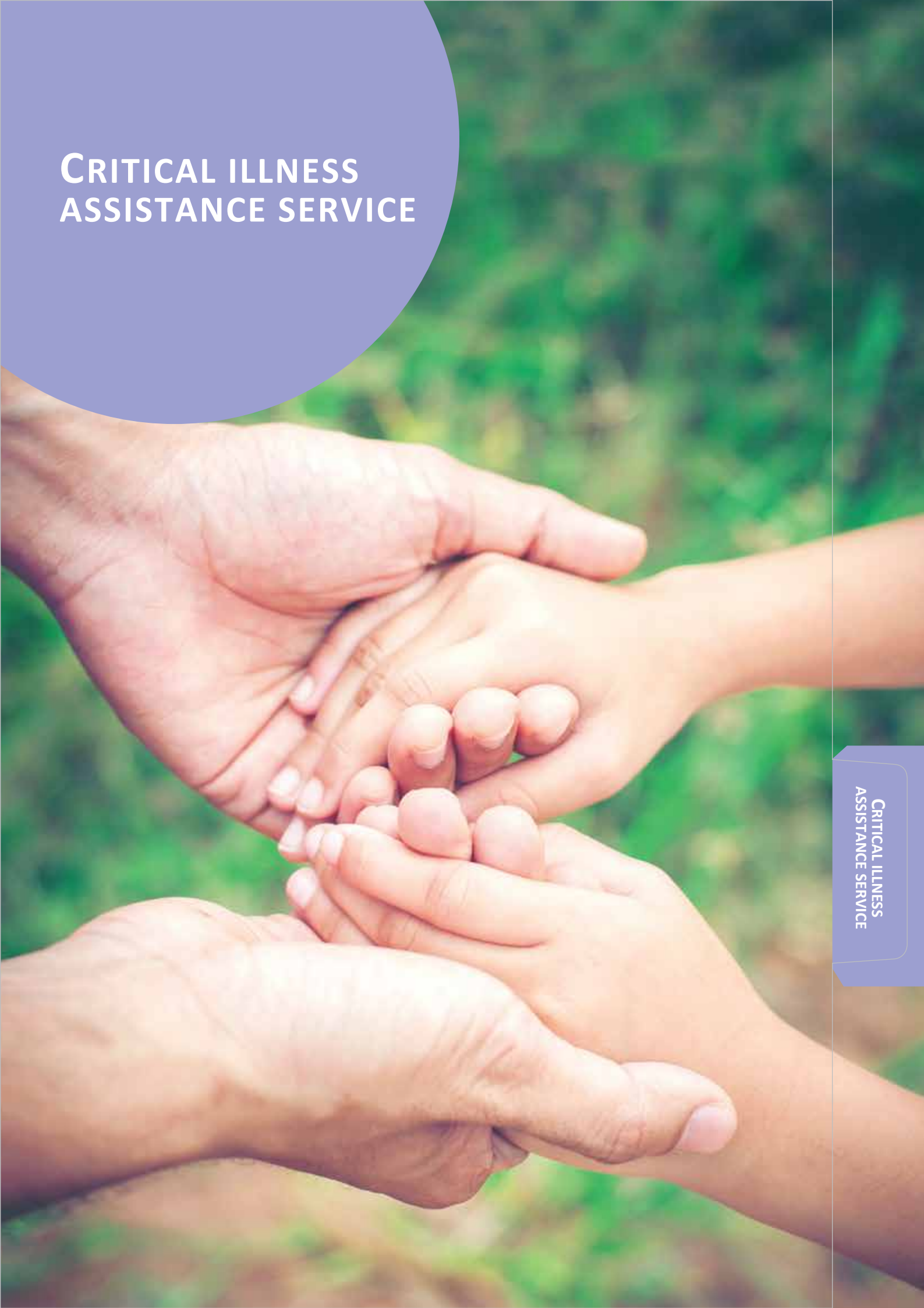
Remarks:

- All the services and benefits under **Worldwide Emergency Assistance and MedPass Service** are arranged by us and rendered by IPA subject to availability. The availability of such services and benefits may change from time to time without prior notice.
- We shall not be liable to you and/or the Life Insured in respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by you and/or the Life Insured, whether directly or indirectly, arising from or in connection with the services provided or advice given by IPA or its representatives, or the availability of such services.
- We have no obligation to replace IPA and its service with other service providers if the arrangement between we and IPA ceases to operate or if IPA ceases to carry on its business. We reserve the right to cancel the **Worldwide Emergency Assistance and MedPass Service** at any time by giving thirty (30) days' notice in writing to you. Cancellation shall be without prejudice to any claim arising prior to the date of cancellation.
- The types and limit of services rendered by IPA are governed by the terms and conditions of **Worldwide Emergency Assistance and MedPass Service**. Please refer to the Terms and Conditions of the services on our website at www.hklife.com.hk.



CRITICAL ILLNESS ASSISTANCE SERVICE

CRITICAL ILLNESS
ASSISTANCE SERVICE



CRITICAL ILLNESS ASSISTANCE SERVICE

Critical Illness Assistance Service is provided by Munich Re which offers an innovative online medical service platform that seamlessly connects highly specialized healthcare professionals to provide services including 24-hour online medical consulting service from full-time specialists in all medical divisions or doctors from mainland China. Medical guidance service is also embedded to assist the Life Insured in setting up medical appointment with the medical experts in mainland China and offers assistances and accompany him/her throughout the process of medical consultation.

A. What is Critical Illness Assistance Service

Critical Illness Assistance Service offers online medical consulting services. The Life Insured can seek for online medical advices which will be replied by the medical experts in mainland China. The use of this online medical consulting service is unlimited.

It also provides one time free second medical opinion service from mainland Chinese medical experts which include independent advice on the medical condition and alternative treatment plan if the Life Insured is diagnosed with Critical Illness as specified in section C below. These medical experts shall include but not limited to associate professors, deputy directors or above from China 3A Class Hospitals.

In addition, if the Life Insured is diagnosed with Critical Illness as specified in section C below, he/she can apply for one time free medical guidance service and receive information and recommendations from the appropriate mainland Chinese medical experts. An experienced medical guidance representative can be arranged to offer assistances and accompany the Life Insured throughout the process of medical consultation.

An experienced medical guidance representative will:

- Assist in setting up appointment with the mainland Chinese medical experts.
- Assist and accompany the Life Insured throughout the process of the medical consultation. This service is only available in Beijing, Shanghai and Guangzhou.
- Assist in appointment registration; accompany the Life Insured for medical testing and/or medicine purchasing.

B. How to use Critical Illness Assistance Service

Log on to the **Critical Illness Assistance Service** by (a) website, (b) WeChat account or (c) scanning the QR code:

(a) Website: <http://cicare.mobilelab.cn>

(b) WeChat: search for the public account “健康关爱增值服务平台”

(c) Click for “健康关爱微信公众号” at the bottom of the web page and scan the QR code.



User ID (Policy No.) and policy password will be provided to you upon the time of policy issuance. It will take ten (10) days for the activation.

For Internet Based Medical Consulting Service

- i. We will send the user ID (Policy No.) and policy password to you upon issuance of the policy.
- ii. Log in to the CIAS internet / WeChat account to enjoy unlimited medical enquiries which will be replied by the mainland Chinese medical expert.

For Second Medical Opinion from Mainland Chinese Medical Expert Service and Medical Guidance Service

- i. Contact our Vantage Medical Plan Customer Service Hotline (852) 2290 2886 if the Life Insured is diagnosed with Critical Illness as specified in section C below.
- ii. Complete the CIAS Application Form and select the required service(s). Return the CIAS Application Form with medical reports to us. You may enjoy our Claims Courier Service for picking up the document at your door.
 - (a) Contact our Vantage Medical Plan Customer Service Hotline (852) 2290 2886 for the Claims Courier Service; or
 - (b) by email: vantage@hklife.com.hk; or
 - (c) by fax: (852) 2785 0656; or
 - (d) by post: 15/F, Cosco Tower, 183 Queen’s Road Central, Hong Kong
- iii. We will notify you for the arrangement details by phone and by post.
- iv. Log in to the CIAS internet/WeChat account to fill in the online application form and upload the relevant medical reports.
- v. Service ambassador will contact you directly and follow up for the service.

C. List of Critical Illness for Second Medical Opinion from Mainland Chinese Medical Expert Service and Medical Guidance Service

Cancer	Major Organ Transplant
Coronary Artery Surgery	Stroke
Heart Attack	Terminal Illness
Kidney Failure	

Remarks:

- All the services and benefits under **Critical Illness Assistance Service** are arranged by We and provided by Munich Re to the Life Insured subject to the availability. The availability of such services and benefits may change from time to time without prior notices.
- We shall not be liable to you and/or the Life Insured in respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by you and/or the Life Insured, whether directly or indirectly, arising from or in connection with the services provided or advice given by Munich Re or its agent, or the availability of such services.
- We have no obligation to replace Munich Re and its service with other service providers if the arrangement between we and Munich Re ceases to operate or if Munich Re ceases to carry on its business. We reserve the right to cancel the **Critical Illness Assistance Service** at any time by giving thirty (30) days' notice in writing to you. Cancellation shall be without prejudice to any claim arising prior to the date of cancellation.
- The **Critical Illness Assistance Service** is not a substitute for medical services. All opinions and determinations provided by the hospitals or medical practitioners are recommendations only and are not intended to be construed to require any person to have or forgo any medical treatment. You and / or the Life Insured shall finally decide taking the advices and is responsible for you and / or the Life Insured own decision.



Contact Us



Contact Us

Cashless Arrangement Service for Hospitalization

24-hour IPA Customer Service Hotline: (852) 2863 5532

Email: vantage@hklife.com.hk

Fax: (852) 2785 0656

Second Medical Opinion from Overseas Expert Service

24-hour IPA Customer Service Hotline: (852) 2863 5532

Worldwide Emergency Assistance and MedPass Service

24-hour IPA Customer Service Hotline: (852) 2863 5532

Critical Illness Assistance Service

Vantage Medical Plan

Customer Service Hotline:
(Monday – Friday, 9 a.m. - 6 p.m. (852) 2290 2886
except Saturday and public holiday)

Email: vantage@hklife.com.hk

Fax: (852) 2785 0656

Address: 15/F, Cosco Tower, 183 Queen's
Road Central,
Hong Kong