

## Outpatient Medical Insurance We-Care Outpatient Plan



**Integrated Outpatient Service  
Your Intimate Protection**

The life insurance plan is underwritten by  
Hong Kong Life Insurance Limited ("Hong Kong Life")



香港人壽  
hong kong life

The information of this product leaflet does not contain the full terms of the policy document. For full terms and conditions, please refer to the policy document.

**Hong Kong Life offers you an one-stop and integrated outpatient service – We-Care Outpatient Plan (the “Plan”).** The Plan provides comprehensive outpatient services to help you cope with medical expenses. You can also choose a regular health check-up program to better manage your health and prevent common diseases.

### **Unlimited General Practitioner Consultation**

By presenting the medical card<sup>1</sup> of the Plan with co-payment<sup>2</sup>, you can enjoy unlimited<sup>3</sup> general practitioner consultation. Besides, the Plan also provides specialist consultation<sup>4</sup>, Chinese medicine practitioner consultation and medication, acupuncture, X-ray and laboratory test to care for your health more comprehensively.

### **Referral Letter Waived for Common Specialist Consultation**

To simplify the consultation procedure, the referral letter will be waived for specialist consultation of Gynaecology, Paediatrics and Otorhinolaryngology, thus enhancing you to receive appropriate treatment in a timely manner.

### **Regular Check-up for Concerning Your Health**

To help you prevent common diseases, the Plan offers health check-up program at special rates.

### **Prevention is better than Cure**

The Plan offers “Preventive Healthcare Program”<sup>5</sup> with a special offer of 15% discount. “Preventive Healthcare Program”<sup>5</sup> includes Physiotherapy Sessions<sup>6</sup>, Dietitian Consultation<sup>6</sup>, Eye Examination, Registered Chinese Medicine Services (Acupuncture and Bone-setting), Colonoscopy and various Vaccination Programs etc.

### **Professional Medical Services**

The healthcare and medical services of the Plan are provided by Quality Healthcare Medical Services Limited<sup>7</sup> which possesses extensive service network across Hong Kong and provides convenient and reliable services for you.

### **Premium Discount**

If 2 family members make application simultaneously to the Plan, a premium discount of 8% for all Policy Years will be offered. If 3 or above family members make application simultaneously, a first year premium discount of 10% and a premium discount of 8% starting from the 2<sup>nd</sup> Policy Year will be offered.



### **Hong Kong Life Insurance Limited**

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## Outpatient Benefit Schedule

	Plan		
	Golden	Silver	Bronze
General Practitioner Consultation and Basic Medication <sup>3</sup>	HKD20 co-payment <sup>2</sup> per visit	HKD40 co-payment <sup>2</sup> per visit	HKD50 co-payment <sup>2</sup> per visit
	Unlimited visit		
Specialist Consultation and Basic Medication <sup>3</sup> (must be referred by Network Doctor except Gynaecology, Paediatrics and Otorhinolaryngology)	HKD50 co-payment <sup>2</sup> per visit	HKD100 co-payment <sup>2</sup> per visit	-
	Unlimited visit		
X-ray and Laboratory Test (must be referred by Network Doctor)	Maximum of HKD2,000 per Policy Year	Maximum of HKD1,000 per Policy Year	-
Chinese Medicine Practitioner Consultation and Basic Medication <sup>8</sup> (included basic herbs or granules)	HKD30 co-payment <sup>2</sup> per visit		HKD50 co-payment <sup>2</sup> per visit
Acupuncture <sup>8</sup>	HKD50 co-payment <sup>2</sup> per visit		-
	12 times Chinese Medicine Acupuncture per 15% discount on	Practitioner Consultation plus extra consultation	20 times Chinese Medicine Practitioner Consultation per Policy Year  15% discount on extra consultation
"City-Life" Health Check-up / "Comprehensive Check-up" <sup>5</sup>	Enjoy special price for below health check-up programs:		
	•"City-Life" Health Check-up •"Comprehensive Check-up"	•"Comprehensive Check-up"	
Death Benefit	HKD1,000		

## Remarks

1. Medical Service will be effective after the Policy has been issued for 1 month.
2. "Copayment" means scheduled fees for services shown on the Outpatient Benefit Schedule, that are due and payable by the Life Insured or Policyowner at the time Healthcare Services are rendered by Network Doctor.
3. Limited to 1 visit per day.
4. Specialist Consultation must be referred by Network Doctor except Gynaecology, Paediatrics and Otorhinolaryngology.
5. For details of the updated health check-up and healthcare items, please contact Hong Kong Life's Customer Services Officer. "City-Life" Health Check-up, "Comprehensive Check-up" and "Preventive Healthcare Program" are provided by Quality Healthcare Medical Services Limited. Hong Kong Life will not be responsible for any medical services or opinions provided by Quality Healthcare Medical Services Limited. Hong Kong Life reserves the right of final decision in case of any dispute.
6. Physiotherapy Sessions and Dietitian Consultation must be referred by Network Doctors.
7. Hong Kong Life assumes the responsibility to fulfill the terms of the Policy, but cannot be held responsible for any damages incurred through tort, negligence, breach of contract or malpractice by the Network Doctor or laboratory technician or which resulted from any defective or dangerous condition in or about the medical facility premises. Hong Kong Life does not undertake any obligation with regard to the practice of the Network Doctor or services. Hong Kong Life will not be responsible for any medical services or opinions provided by Quality Healthcare Medical Services Limited. Hong Kong Life reserves the right of final decision in case of any dispute.
8. Total number of visit for Chinese Medicine Practitioner Consultation plus Acupuncture is limited to 1 time per day.
9. The renewal premium is not guaranteed and will be calculated according to the Life Insured's attained age and the premium rates upon renewal. Hong Kong Life reserves the right to cancel the Plan at any time by giving 30 days' notice in writing to the Policyowner.

## "Preventive Healthcare Program"<sup>5</sup> with a special offer of 15% discount

### Healthcare Items<sup>5</sup>

- Physiotherapy Sessions
- Dietitian Consultation
- Eye Examination
- Chinese Medicine Services (Acupuncture and Bone-setting)
- Colonoscopy
- Vaccination Program
  - HPV Vaccination: Gardasil (HPV 4-in-1) & Cervarix (HPV 2-in-1)
  - Hepatitis A Vaccination
  - Hepatitis B Vaccination
  - Hepatitis A & B Vaccination
  - Herpes Zoster Vaccination (Zostavax)
  - Pneumococcus Vaccination (Prevenar 13)
  - Influenza Vaccination
- Infant Vaccination
  - Infanrix HEXA (6-in-1) Vaccination
  - Infanrix IPV Hib (5-in-1) Vaccination
  - B.C.G. Vaccination
  - MMR Vaccination (Measles, Mumps & Rubella)
  - Chicken Pox Vaccination (Varilrix)
  - Rotavirus Vaccination (Rotarix)

### Basic Application Conditions

Premium Payment Term	1 Year (Renewable <sup>9</sup> up to age 70 of the Life Insured)
Issue Age*	Age 0 (30 days after birth) to 70
Policy Currency	HKD
Benefit Term	1 Year (Renewable <sup>9</sup> up to age 70 of the Life Insured)
Premium Payment Mode	Annual / Monthly

\* Age means age of the Life Insured at the last birthday

3. Human Immunodeficiency Virus (HIV) infection and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof; venereal diseases and sexually transmitted diseases;
4. self-inflicted injuries while sane or insane, psychiatric treatment, mental or nervous diseases or disorder, chronic alcoholism or drug addiction or being under the influence of alcohol or drug, rest cures and psychological therapy;
5. dental, eye refraction treatment, eyesight test or the supply of hearing aids and prosthetic limbs;
6. extra-ordinarily expensive medications;
7. routine physical examinations or investigations, cosmetic treatment, plastic surgery, vaccinations, immunizations injections, pre-package commercial health supplement, preventive medication or any treatment which is not Medically Necessary;
8. advanced diagnostic imaging test including MRI, CT scan and PET scan; or specialized X-rays including but not restricted to Barium meal, Intravenous Pyelogram, and Cholangram; or specialized investigation including but not restricted to ultrasound examination, echocardiogram, endoscopy, mammography and audiometry;
9. any treatments or intervention by any person other than a Network Doctor or at location that is not authorized by the Scheme Manager;
10. any charges incurred as a result of the medical conditions that are prior to or within 1 calendar month following the Issue Date, date of endorsement or date of reinstatement of the Policy, whichever is later.

### **Limitations for Outpatient Benefit**

If, while the Policy is in force, the Life Insured necessarily requires any medical treatment, the Life Insured can obtain Healthcare Services from the Network Doctor or laboratory technician subject to the Copayment and relevant limits for any one Policy Year as shown on the Outpatient Benefit Schedule as attached in the Policy Schedule. Insurance under the Policy is only available for Healthcare Services which are Medically Necessary and are subject to the provisions, conditions, limitations and exclusions of the Policy. The procedures and services performed by the Network Doctor or laboratory technician which are not included in the Outpatient Benefit Schedule will be rendered at a charge of the usual and customary fee of the Network Doctor or laboratory technician. Charges resulting from procedures, services or referrals, for any reason or by any person to a Registered Medical Practitioner, General Practitioner, Specialist or Registered Chinese Medicine Practitioner who is not the Network Doctor will be payable by the Life Insured or Policyowner.

“Medically Necessary” means a medical service or supply, when in the Hong Kong Life’s opinion it is consistent with generally accepted professional standard of medical practice and required to establish a diagnosis and provide treatment, which cannot be safely delivered in a lower level of medical care. Screening, experimental and preventive services or supplies are not considered Medically Necessary.

### **Exclusion**

The Plan shall not cover any claims directly or indirectly, wholly or partly, by any one of the following occurrences. Any charges incurred as a result of such occurrences shall be paid in full by the Life Insured or Policyowner.

1. medications for congenital defects, chronic disease, indefinite or long-term ailments;
2. any complications arising from pregnancy which shall include childbirth, pre-natal care, miscarriage, abortion, contraception, sterilization and infertility;

## 5. Automatic Revision of Benefit

Hong Kong Life reserves the rights to revise the benefits payable under the Policy from time to time in order to keep the level of benefits in line with the changing medical costs. Hong Kong Life shall notify the Policyowner in writing at least thirty (30) days before the Policy Anniversary effecting such revision specifying, among others, the revised Outpatient Benefit Schedule, the effective date, the new premium and its due date. The new premium shall be determined by Hong Kong Life in accordance with its rate basis then applicable and the revised Outpatient Benefit Schedule and shall take effect on the date specified unless the Policyowner declined in writing in which case the Policy shall terminate automatically on the next premium due date following the date of such notification.

## 6. Automatic Termination

The Plan shall terminate automatically:

- i. upon the death of the Life Insured; or
- ii. on the Policy Anniversary on or immediately following the Life Insured's seventy-first (71<sup>st</sup>) birthday; or
- iii. if and when the Plan expires; or
- iv. on the written notification from the Policyowner declining any revised Outpatient Benefit Schedule under the Automatic Revision of Benefit; or
- v. if and when a premium remains unpaid after the premium due date as specified in the Payment of Premiums provisions.

## Others

## 7. Premium Adjustment

Hong Kong Life has the right to review and adjust the Plan's premium rates for particular risk classes upon renewal, but not for any individual customer. Hong Kong Life may adjust premium rates because of several factors, such as Hong Kong Life's claims and persistency experience, expenses directly related to and indirect expenses allocated to the Plan, medical price inflation, projected future medical costs and any applicable changes in benefit.

## Important Statements

### • Basic Plan

### Risk

#### 1. Exchange Rate Risk

You are subject to exchange rate risks for the Policy denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations.

#### 2. Credit Risk of Issuer

The life insurance product is issued and underwritten by Hong Kong Life. The premium to be paid by you would become part of the assets of Hong Kong Life and that you and your Policy are subject to the credit risk of Hong Kong Life. In the worst case, you may lose all the premium paid and benefit amount.

#### 3. Inflation Risk

When reviewing the values shown in the Insurance Proposal, please note that future medical costs/ cost of living in the future is likely to be higher than it is today due to inflation.

## Important Policy Provisions

#### 4. Renewability

The Policy may be renewed on each Policy Anniversary for a further twelve (12) months' period by continued payment of premium, at such premium rates and terms as may be determined by Hong Kong Life at the time of renewal when due.

Hong Kong Life reserves the right to cancel the Policy at any time by giving thirty (30) days' notice in writing to the Policyowner. Whenever the Policy is so cancelled, Hong Kong Life shall return the unearned portion of premium paid without interest. Cancellation shall be without prejudice to any claim arising prior to the date of cancellation.

Licensed Insurance Agency and the customer out of the selling process or processing of the related transaction, Appointed Licensed Insurance Agency is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the life insurance product should be resolved between Hong Kong Life and the customer directly.

If you need to make a claim for the medical expenses of x-ray and laboratory test (must be referred by Network doctor), please submit a completed claim form of Quality HealthCare Medical Services Limited with the required documents to Quality HealthCare Medical Services Limited within 30 days after the date of treatment/ test. For making a death claim, please submit a completed death claim form with the required documents to Hong Kong Life. For details of claims procedure, please visit the company website of Hong Kong Life.

Should you have any enquiries, please visit any branches of the Appointed Licensed Insurance Agencies, or call Hong Kong Life's Customer Services Hotline at 2290 2882.

This product leaflet is for reference and is applicable within Hong Kong only. If there is any conflict between the product leaflet and the policy document, the latter shall prevail. The copy of the policy document is available upon request. Before applying for the insurance plan, you may refer to the contents and terms of the policy document. You may also seek independent and professional advice before making any decision.

Please mail to Hong Kong Life Insurance Limited at 15/F Cosco Tower, 183 Queen's Road Central, Hong Kong or call Hong Kong Life's Data Protection Officer at 2290 2882 if you request Hong Kong Life not to use your personal data for direct marketing purposes. No charge shall be levied on such arrangement.

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

## **8. Insurance Costs**

Part of the premium pays for the insurance and related costs (if any).

## **9. Cooling-off Period**

If you are not satisfied with your Policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premium(s) and levy(ies) paid (in the original payment currency) to Hong Kong Life without any interest. A written notice signed by you should be received directly by Hong Kong Life Insurance Limited at 15/F Cosco Tower, 183 Queen's Road Central, Hong Kong within the cooling-off period (that is, the period of 21 calendar days immediately following either the day of delivery of the Policy or the Cooling-off Notice to you or your nominated representative (whichever is the earlier)). After the expiration of the cooling-off period, if you cancel the Policy before the end of the term, the projected Total Surrender Value (if applicable) may be less than the Total Premiums Paid.

## **10. Cancellation**

After the cooling-off period, the Policyowner can request cancellation of the Policy by giving thirty (30) days prior written notice to Hong Kong Life, provided that there has been no benefit payment under the Policy during the relevant Policy Year.

## **11. Dispute on Selling Process and Product**

Chong Hing Bank Limited, CMB Wing Lung Bank Limited, OCBC Wing Hang Bank Limited and Shanghai Commercial Bank Limited (collectively "Appointed Licensed Insurance Agencies" and each individually "Appointed Licensed Insurance Agency") are the Appointed Licensed Insurance Agencies of Hong Kong Life, and the life insurance product is a product of Hong Kong Life but not the Appointed Licensed Insurance Agencies. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Appointed