

Group Indemnity Hospital Insurance Cherish Group Medical Insurance Plan



The medical insurance plan is underwritten by Hong Kong Life Insurance Limited (“Hong Kong Life”) Shanghai Commercial Bank Limited is the Appointed Licensed Insurance Agency of Hong Kong Life



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Hong Kong Life Insurance Limited

Rooted in Hong Kong with Solid Foundation

Established in 2001, Hong Kong Life Insurance Limited ("Hong Kong Life") was founded by five local financial institutions including Asia Insurance Company Limited, Chong Hing Bank Limited, CMB Wing Lung Bank Limited, OCBC Wing Hang Bank Limited and Shanghai Commercial Bank Limited. Our shareholders laid their foundations and have been serving people in Hong Kong for more than 50 years on average.

Extensive Network and Professional Services

Through our extensive network of around 140 distribution points of Chong Hing Bank, CMB Wing Lung Bank, OCBC Wing Hang Bank and Shanghai Commercial Bank, Hong Kong Life offers an integrated one-stop service of insurance and financial planning to customers. Equipped with professional insurance qualifications, all frontline insurance sales representatives are committed to providing customized insurance and financial solutions to satisfy customers' individual needs. We strive to provide excellent customer services to all our valued clients.

Keep Abreast of the Times in Product Design

To meet the evolving needs of customers during various stages of life, Hong Kong Life offers a variety of individual and group insurance plans. Our product ranges from juvenile insurance, savings insurance, life insurance, medical and dread disease protection, retirement planning to legacy planning. We put the interests of our customers first by providing comprehensive protection tailored to their individual needs. In addition, we help them better plan for the future by opening doors to countless opportunities.

Hong Kong Life was honoured with Outstanding Wealth Inheritance Award at GBA Insurance Awards 2022 (HK Region) organized by Metro Finance for the Wealth Accelerator Whole Life Protection Plan Series.

Dedicated Commitment to Society

Giving back to the community is an integral part of Hong Kong Life's corporate culture. The "Hong Kong Life Gerbera Volunteer Team" was established in 2005 to encourage our employees and their friends and families to participate in community service programmes.

Hong Kong Life's commitment and contributions to our employees and the outstanding performance in corporate social responsibility have been widely recognised by various reputable organisations. The company has been awarded the "Caring Company Logo" for over 15 consecutive years. A wide collection of awards was also received, including the "Hong Kong Green Organisation Certification – Wastewi\$e Certificate", the "Happy Company Logo", the "2022 Partner Employer Award", the "Green Low Carbon Day - Highest Participation Rate Award" and the "Privacy-Friendly Awards 2021 - Gold Certificate".

With the strong financial foundation and enormous strength of our shareholders, Hong Kong Life strives to be the best insurance partner across all life stages of every customer.





Group Medical Insurance Plan

Medical protection is a key component of employee benefits. Comprehensive medical protection can help to retain staff, maintain manpower stability and enhance productivity. Hong Kong Life fully understands the needs of small and medium enterprises and thus tailored the Group Medical Insurance Plan, providing their employees with a cost effective and flexible medical plan. At a modest premium, employers can offer their staff an all-round medical coverage, allowing employees to focus on their work worry-free, thereby fostering the further development of the enterprises.



The Cherish Group Medical Insurance Plan (“Plan”)

The Plan is a medical plan of reimbursement for incurred medical expenses. In case that the Insured Member (or the Covered Dependent, where applicable) is hospitalized or require out-patient care and treatment due to Injury or Sickness during the Benefit Term, the Plan can help the Insured Member (or the Covered Dependent, where applicable) to relieve the sudden financial burden.



We Make A Difference

Comprehensive and Flexible Medical Benefits

- Application procedure is simple and no underwriting is required for 6 employees or above
- Customize the benefits for different grades of employees
- Cover can be extended to employees' spouse and children
- Optional Out-Patient Benefit and Supplementary Major Medical Benefit
- Provide self-selected doctor for Insured Member's selection
- No minimum hours of confinement in the hospital
- With hospital income benefit (for confinement in general ward of hospitals under Hong Kong Hospital Authority)
- Waiver of doctor referral letter in Dermatology, Gynaecology, Otorhinolaryngology, Ophthalmology, Orthopaedics and Traumatology for Optional Out-Patient Benefit



Service at Your Fingertips

Smart Hotline

Prior to hospital stay, the Insured Member (or the Covered Dependent, where applicable) can get to know whether the medical expenses can be covered. Simply call our Hotline on 2290 2861 for a Pre-hospitalization Claim Assessment, our dedicated officer will help the Insured Member (or the Covered Dependent, where applicable) to estimate the eligible claim amounts based on the policy coverage, enabling the Insured Member (or the Covered Dependent, where applicable) to plan their budget ahead and undergo treatment with peace of mind.



Extra Service (applicable for employee only)

Second Medical Opinion from Overseas Expert Service

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

Alzheimer's Disease	Loss of Speech
Apallic Syndrome	Major Burns
Aplastic Anaemia	Major Head Trauma
Bacterial Meningitis	Major Organ Transplantation
Benign Brain Tumour	Medullary Cystic Disease
Blindness	Motor Neurone Disease
Cancer	Muscular Dystrophy
Cardiomyopathy	Multiple Sclerosis
Chronic Liver Disease	Occupationally Acquired HIV
Chronic Relapsing Pancreatitis	Paralysis
Coma	Parkinson's Disease
Coronary Artery Disease Surgery	Poliomyelitis
Encephalitis	Progressive Bulbar Palsy
End Stage Lung Disease	Progressive Muscular Atrophy
Fulminant Hepatitis	Pulmonary Arterial Hypertension (Primary or Secondary)
Heart Attack	Severe Rheumatoid Arthritis
Heart Valve and Structural Surgery	Stroke
HIV Due to Blood Transfusion	Surgery to Aorta
Kidney Failure	Terminal Illness
Loss of Hearing	

* Service Provided by IPA

eServices

Insured Member may access to policy information through HKLife App or Client Corner of Hong Kong Life's website anytime and anywhere. Key services include:

- View Policy and Coverage
- View Claim History and Statements
- e-Claims Application
- Update contact information
- Receive claims status and settlement details



Basic Hospital & Surgical Benefit

The benefits cover 100% of eligible expenses up to the following maximum amount per Disability:

Benefit Items		Maximum Amount Per Disability (HKD)		
Benefit Class		Class 1	Class 2	Class 3
1.	Death Benefit (for Employee only)	1,000	1,000	1,000
Reimbursement Percentage (For Item 2 to 9)		100%	100%	100%
2.	Daily Hospital Room & Board Charges maximum 90 days per Disability	600	1,000	2,000
3.	In-Hospital Daily Doctor's Visit maximum 90 days per Disability	600	1,000	2,000
4.	Miscellaneous Hospital Expenses per Disability	6,000	12,000	24,000
5.	Surgical Fee per Disability			
	Complex	40,000	50,000	100,000
	Major	20,000	25,000	50,000
	Intermediate	10,000	12,500	25,000
	Minor	5,000	6,250	12,500
6.	Anaesthetist's Fee per Disability			
	Complex	30% of the actual benefit payable under the Surgical Fee		
	Major			
	Intermediate			
	Minor			
7.	Operating Theatre Fee per Disability			
	Complex	30% of the actual benefit payable under the Surgical Fee		
	Major			
	Intermediate			
	Minor			
8.	Intensive Care maximum 10 days per Disability	1,000	1,500	5,000
9.	In-Hospital Specialist's Fee #	1,000	1,500	5,000
10.	Hospital Income for Hong Kong Government Hospital Ward maximum 90 days per Disability	300	500	1,000
Overall Maximum Amount Per Disability		189,000	288,500	599,000

Written referral by attending Physician is required

Optional Supplementary Major Medical Benefit

The benefits cover 80% of eligible expenses in excess of Basic Hospital & Surgical Benefit up to the following maximum amount per Disability:

Benefit Items	Maximum Amount Per Disability (HKD)		
Benefit Class	Class 1	Class 2	Class 3
Reimbursement Percentage	80%	80%	80%
maximum amount per Disability	50,000	100,000	200,000

Optional Out-Patient Benefit

The benefits offer 80% of eligible Out-Patient expenses. Insured Member (or the Covered Dependent, where applicable) may visit any clinic of their own choice and subject to the maximum reimbursement limits:

Benefit Items		Maximum Amount Per Day / Policy Year (HKD)		
Benefit Class		Class 1	Class 2	Class 3
Reimbursement Percentage		80%	80%	80%
1.	General Practitioner's Consultation* 1 visit per day, limit per visit	200	350	500
2.	Chinese Herbalist / Bonesetter / Acupuncture Consultation* 1 visit per day, limit per visit	200	350	500
3.	Specialist's Consultation** ^ # 1 visit per day, limit per visit	400	600	800
4.	Physiotherapist Treatment** # 1 visit per day, limit per visit	200	350	500
5.	Chiropractor Treatment** # 1 visit per day, limit per visit	200	350	500
6.	X-ray and Lab Test # maximum amount per Policy Year	800	1,200	4,000

* Max. 30 visits per Policy Year for General Practitioner's Consultation and Chinese Herbalist / Bonesetter / Acupuncture Consultation

** Max. 10 visits per Policy Year for Specialist's Consultation, Physiotherapist Treatment and Chiropractor Treatment

^ Waiver of doctor referral letter in Dermatology, Gynaecology, Otorhinolaryngology, Ophthalmology, Orthopaedics and Traumatology

Written referral by attending Physician is required



Premium Table (HKD)[▲]

Basic Hospital & Surgical Benefit		Class 1	Class 2	Class 3
Employee / Spouse*	Age 18 to 29	1,434	1,816	2,686
	Age 30 to 39	1,823	2,309	3,416
	Age 40 to 49	2,241	2,838	4,198
	Age 50 to 54	3,098	3,924	5,805
	Age 55 to 59	4,001	5,069	7,497
	Age 60 to 64	5,330	6,752	9,987
Child**	Age 15 days to Age 23	1,434	1,816	2,686
Optional Supplementary Major Medical Benefit		Class 1	Class 2	Class 3
Employee / Spouse*	Age 18 to 64	685	970	1,165
Child**	Age 15 days to Age 23			
Optional Out-Patient Benefit		Class 1	Class 2	Class 3
Employee / Spouse*	Age 18 to 64	2,675	4,515	5,727
Child**	Age 15 days and to Age 23	3,344	5,644	7,159

* Underwriting is required for Insured Member (or the Covered Dependent, where applicable) who is Age 65 or above and premium rate to be determined

** Full-time student identification has to be submitted for children Age 19-23

▲ The above premium not including levy



Plan Summary

(Age) means the age at last birthday

Issue Age of Employee	Age 18 to 69*
Issue Age of Employee's Spouse	Age 18 to 69*
Issue Age of Employee's Child	Age 15 days to Age 18 or Age 19 to 23 and is a full-time student [▲]

* Underwriting is required for Age 65 or above

▲ Full-time student identification must be provided

Policy Currency	HKD
Covered Area	Worldwide
Benefit Class	3 Classes [#]
Benefit Term	1 Year
Premium Payment Term	1 Year
Premium Payment Mode	Annual
Minimum Number of Employees	3 Persons

[#] Employer is allowed to provide different classes of benefits to employees according to classes. Employees under the same ranking must enjoy the same benefits

Remarks

- (Age) means the age at last birthday
- The premium rate may change on each policy year taking into consideration factors such as the medical trend, medical cost and inflation as well as the overall claims history of Cherish Group Medical Insurance Plan
- Cherish Group Medical Insurance Plan is a yearly renewable policy and there is no guarantee of renewal
- For Age 65 - 69, underwriting will be applied at each policy anniversary and their insurance cover shall be provided subject to satisfactory underwriting result
- Second Medical Opinion from Overseas Expert Service is provided by third party service provider. Such service is not part of the product features. The availability of the service is not guaranteed. The details of the service will be provided along with the policy document or please refer to the company website of Hong Kong Life. Hong Kong Life reserves the right to cancel or amend the said service at its sole discretion. In addition, Hong Kong Life will not be responsible for any services or opinions provided by the third party service provider. Hong Kong Life reserves the right of final decision in case of any dispute

Important Information

Grace Period and Policy Termination

A grace period of thirty-one (31) days following each premium due date shall be allowed to the policyholder for the payment of any premium after the first payment of premium. If any premium is not paid before the expiration of the grace period, this policy shall automatically terminate. The policyholder shall be liable to the Hong Kong Life for the premium for the time this policy is in force during the grace period.

Medically Necessary

Means in respect of Hospital Confinement, treatment, procedure, supplies or other medical services, such Hospital Confinement, treatment, procedure, supplies or other medical services which are, in the Company's opinion:

- required for, appropriate and consistent with the symptoms and findings or diagnosis and treatment of the Disability;
- in accordance with generally accepted medical practice and not of an experimental or investigative nature;
- not for the convenience of the Insured Member (or the Covered Dependent, where applicable), Registered Medical Practitioner or any other person; and
- not able to be omitted without adversely affecting the medical condition of the Insured Member (or the Covered Dependent, where applicable).

Inflation Risk

When reviewing the benefit amount of this insurance plan, please note that future medical costs/ cost of living in the future is likely to be higher than it is today due to inflation.

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.

Reasonable and Customary

Means any fee, charge, or expense which:

- is charged for treatment, supplies (inclusive of medication) or medical services that are Medically Necessary and in accordance with standards of good medical practice for the care of an injured or ill person under the care, supervision or order of a Registered Medical Practitioner;
- does not exceed the usual level of charges for similar treatment, supplies (inclusive of medication) or medical services in the locality where the expense is incurred; and
- does not include charges that would have only been made if insurance existed.

The Company reserves the right to determine whether any particular Hospital or medical charge is Reasonable and Customary with reference including but not limited to any relevant publication or information made available, such as schedule of fees by the government, relevant authorities, recognized medical association in the locality where the expense is incurred.

The Company also reserves the right to adjust any and all benefits payable in relation to any Hospital or medical charges which in the opinion of the Company's medical examiner is not Reasonable and Customary.

Levy

With effect from 1 January 2018, the Insurance Authority has started collecting levy on insurance premiums pursuant to the Insurance (Levy) Regulation ("Levy Regulation") and Insurance (Levy) Order ("Levy Order") from policyholder through insurance companies each time when a premium is paid.

The amount of levy payable for each premium payment under an insurance policy will be the amount of premium multiplied by a levy rate and a cap will apply on the levy. The levy rates and maximum levy prescribed under the Levy Order are reproduced as follows:

Policy Date or Policy Anniversary	Levy Rate %	Maximum per Policy (HKD)
From 1 Apr 2021 onwards (inclusive of that date)	0.1%	5,000

It is important to note that policyholder who failed to pay the prescribed levy within the timeframe as required by law shall commit an offence under section 3(4) of Levy Regulation and be liable to a pecuniary penalty not exceeding HKD5,000.

Levy is calculated based on the premiums payable stipulated in the contract. Any discounts, commissions or other deductions/ payments not stipulated in the contract will not be taken into account for levy calculation.

Policy Termination

This policy may be terminated by either the policyholder or the Company providing thirty one (31) days' prior written notice of termination to the other party before the date on which such termination shall become effective. In the event of such termination, the insurance cover of an Insured Member (or the Covered Dependent, where applicable) shall continue until the date of expiration of the period for which premium payment is made on account of his insurance. Termination shall not affect any claim originating prior to the effective date of such termination.

Dispute Resolution

If any dispute, controversy or disagreement arises out of the policy, including matters relating to the validity, invalidity, breach of clause or termination of the policy, Hong Kong Life and policyholder shall use their endeavours to resolve it amicably, failing which, the matter may (but is not obliged to) be referred to any form alternative dispute resolution, including but not limited to mediation or arbitration, as may be agreed between Hong Kong Life and the policyholder, before it is referred to a Hong Kong court.

Each party shall bear its own costs of using services under alternative dispute resolution.

Dispute on Selling Process and Product

Shanghai Commercial Bank Limited ("Appointed Licensed Insurance Agency") is the Appointed Licensed Insurance Agency of Hong Kong Life, and the group insurance product is a product of Hong Kong Life but not the Appointed Licensed Insurance Agency. 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 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 group insurance product should be resolved between Hong Kong Life and the customer directly.

Exclusions (applicable for medical benefit)

1. Pre-existing conditions for which the Insured Member (or the Covered Dependent, where applicable) received medical treatment, diagnosis, consultation or prescribed drugs in respect of Injuries or Sickness sustained during the ninety (90) days preceding the effective date of his coverage, unless during any consecutive six months' period after such effective date or the date of his last consultation, whichever is the later, the Insured Member (or the Covered Dependent, where applicable) does not undergo any medical treatment or surgical care in respect of such Injuries or Sickness;
2. Suicide or self-inflicted injuries while sane or insane;
3. War whether declared or undeclared or any act thereof, invasion, civil commotion, riots or any warlike operations;
4. Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or violation or attempted violation of the law or resisting arrest or participation in any brawl or affray;
5. Engaging in or taking part in (a) driving or riding in any kind of race; (b) professional sports; or (c) underwater activities involving the use of breathing apparatus; (d) flying or other aerial activity except as a farepaying passenger in a commercial aircraft;
6. Injury or Sickness sustained whilst the Insured Member (or the Covered Dependent, where applicable) is under the influence of alcohol or drugs and treatment in connection with addiction to drugs or alcohol;
7. Poison, gas or fumes whether voluntarily or involuntarily taken;
8. Routine physical examinations, health check-ups or tests, rest cure, sanatorium care, vaccinations, immunizations injections, preventive medication, physiotherapy and chiropractic treatment (unless covered in Physiotherapy / Chiropractic Treatment as specified in medical benefit), any treatment which is not Medically Necessary;
9. Dental treatment, eye examinations, dentures, glasses or hearing aids or the fitting of any thereof, cosmetic surgery or plastic surgery, except and to the extent that any of such treatment is necessary for the cure or alleviation of Injury to the Insured Member (or the Covered Dependent, where applicable);
10. Human Immunodeficiency Virus (HIV) infection (except and to the extent that such infection occurs through an accidental cut or wound) and/or any HIV related illness including AIDS and/or any mutations, derivations or variations thereof; venereal diseases, sexually transmitted diseases, infertility, sterilization, psychiatric treatment, mental or nervous diseases or disorder, congenital deformities and anomalies;
11. Pregnancy, childbirth, miscarriage, abortion, birth control, sterilization or any complications arising therefrom;
12. Any Injury or Sickness for which compensation is payable under any government law or for which benefits are payable under any other insurance policy or the like except to the extent that such charges are not reimbursed by such laws or policies.

For enquiries, please contact our Customer Services Executives of Employee Benefit Department at 2290 2861 during our office hours (Mon-Fri, 9:00am-6:00pm, except Saturday, Sunday & Public Holidays) or email to ebcs@hklife.com.hk.

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.

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



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