

**Hong Kong Life “Whole Life Medical Series” &  
“Comprehensive Medical Protector”**

4 November 2011 - Due to the increase in private hospitals' charges, citizens have to pay a higher medical fee. To reduce the medical burden of citizens, Hong Kong Life Insurance Limited (“Hong Kong Life”) launched two medical plans which are **“Whole Life Medical Series”** and **“Comprehensive Medical Protector”** with various Benefit and compensation uplift. The Plan is yearly renewable<sup>1</sup> up to aged 100 of the Life Insured and with a lifelong medical protection.

**“Whole Life Medical Series”** including **“Whole Life Medical Protector”** and **“Whole Life Medical Protector (Golden Pack)”** provides reimbursement for medical expense up to aged 100 of the Life Insured. The Plan offers three different choices of benefit classes - “Standard”, “Superior” and “Deluxe” to fit clients' needs. **“Whole Life Medical Protector (Golden Pack)”** offers the maximum medical coverage for you to cope with the costly hospitalization expenses. In order to provide more comprehensive protection, **“Whole Life Medical Series”** enables you to enjoy the Worldwide 24 Hours Emergency Assistance Services wherever clients are.

When comparing to similar products available in the market, the Premium of **“Whole Life Medical Series”** is relatively low. Apart from basic in-patient coverage, the Plan offers coverage such as Radiotherapy and Chemotherapy for Cancer, Kidney Dialysis, Post Hospitalization Prescribed Medication Fee and even Out-Patient Surgical Expenses, which provides up to 80% of the Medical Benefit.

**“Comprehensive Medical Protector”** provides a lifelong medical protection. The maximum lifelong compensation amount up to HKD20,000,000. The Issue Age of the Plan is up to 70 years old. Most of the coverage items are entitled to fully refund such as hospital charges, Extra Bed for Family Members, Computed Tomography, Magnetic Resonance Imaging, Pre and Post-Surgical Out-Patient Care, Out-Patient Surgical Fee. To help patient to focus on recovery when illness strikes, coverage items such as Rehabilitation and Family care Fee are also provided. Besides, coverage area

of the Plan includes Asia and global areas, which clients can enjoy the best medical services without worrying the cost. **“Comprehensive Medical Protector”** offers three different choices of benefit classes to fit clients' needs. Clients can choose Voluntary Excess Amount to offset the limitation of group insurance.

Hong Kong Life Chief Marketing Officer Kennex Chan said, “There is an increase in private hospitals’ charges recently. If clients suffer from diseases, a huge amount of medical expenses and mental burden are required to handle unexpectedly. Therefore, a comprehensive medical insurance is needed to avoid the situation. **“Whole Life Medical Series”** is suitable for people without medical insurance and with retirement planning while **“Comprehensive Medical Protector”** is suitable for people with higher financial ability, higher expectation in medical coverage and group medical insurance. Both medical insurance plans provides renewable up to aged 100 of the Life Insured, which can cater different needs of citizens.”

<sup>1</sup>Renewal premium will be calculated according to the Life Insured’s attained age and the premium rates upon renewal.

<sup>2</sup>Worldwide Emergency Assistance is provided by Inter Partner Assistance Hong Kong Limited and the terms and conditions of the services will be issued together with the policy document.



Hong Kong Life **“Whole Life Medical Series”** and **“Comprehensive Medical Protector”** posters