

“MediCare”

Medical Insurance Plan



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“MediCare” Medical Insurance Plan



FTLife "MediCare" Medical Insurance Plan provides comprehensive reimbursement of medical expenses and a guaranteed lifetime renewal option until 128 years of age. The plan's **Major Medical Benefit** protects you against excess expenses that exceed benefit limits, in addition, the limit of reimbursement will be doubled if you are diagnosed with a listed severe urban chronic disease, thereby removing a troublesome financial burden at an already worrying time.

4 First-in-market features¹ plus 3 enhanced benefits

4 First-in-market features



Double the limit of Major Medical Benefit when diagnosed with severe urban chronic disease



No-claim discount upfront for successful application



Hospitalization Home Care Benefit²



Loss of Income Medical Booster³ – reimbursement percentage of Major Medical Benefit increased to 100%

3 enhanced benefits



- ✓ No lifetime limit
- ✓ Covers both western and Chinese medical consultancy (including the treatment during hospitalization and the outpatient treatment after hospitalization / outpatient surgery)
- ✓ Additional cash allowances such as Outpatient Surgery Cash Allowance⁴

Comprehensive reimbursement of medical expenses at times of need

The “MediCare” Medical Insurance Plan provides all-round protection such as:

- Coverage for hospitalization, surgery (including outpatient surgery) and outpatient consultancy before / after confinement or surgery.
- Compensation for room and board doubled when required to stay in an isolation room⁵.
- Post-confinement treatments and care covered include home nursing, chiropractic treatment, physiotherapy consultation and Chinese medicine consultancy.
- Additional cash allowances such as outpatient surgery cash allowance⁴.
- Guaranteed lifetime renewal keeps you covered until 128 years of age.

“MediCare” Medical Insurance Plan can be enrolled as basic plan or as rider. It’s Major Medical Benefit provides an extra 80% subsidy for expenses that exceed the maximum amount of compensation offered via two levels of protection⁶ to meet your personal needs.

Double Major Medical Benefit for common urban diseases FIRST IN MARKET

FTLife has responded to the fact that people succumbing to urban killer diseases are getting younger – so if the insured is diagnosed with cancer, a heart attack, stroke, kidney failure, or needs a major organ / bone marrow transplant or surgery related to diabetes-complications, the Major Medical Benefit will **double** the maximum benefit normally payable and the reimbursement percentage will be raised from 80% to 100%.

Moreover, benefit will extend to cover the specific out-patient treatments, include chemotherapy, radiotherapy, target therapy, hormonal therapy, immunotherapy, proton therapy, haemodialysis or peritoneal dialysis and the expense of consultancy, as well as any diagnostic imaging or drugs relating to specific outpatient treatment will also be covered under the plan, so the insured can receive treatment that maximizes likelihood of recovery.

Benefit² to facilitate care of home issues during hospitalization FIRST IN MARKET

For each hospitalisation and period of pre / post-confinement, a Hospitalization Home Care Benefit will be provided to give the insured peace of mind while undergoing medical treatment. Such issues could include home help by a temporary domestic helper and pet care to address the insured’s everyday domestic needs.

At a glance table

Basic information	
Product core nature	Medical Protection Plan (Reimbursement)
Product main objective	Reimburse the medical expenses incurred during hospital confinement
Issue age	15 days to 70 years of age
Coverage period	Up to 128 years of age (guaranteed renewal)
Policy currency	Basic plan: HKD Rider: HKD or USD
Premium modes	Monthly, semi-annual or annual payment

Loss of income medical booster FIRST IN MARKET

If the insured loses income or medical benefits because of involuntary unemployment or change of employment³, the Major Medical Benefit reimbursement percentage will be raised from 80% to 100%. The plan also grants the insured extra peace of mind by permanently raising reimbursement to 100% if the insured suffers total and permanent disablement.

Upfront no-claim discount for successful applications

No-claim discount rewards policyowners for leading healthy lifestyles. Unlike similar plans on the market, “MediCare” provides an annual 16% premium discount immediately following successful application until such time as the first claim is made. Then an 8% discount is provided in the policy year following a claim, while a 0% discount applies to ensuing years. If no claim is made for three consecutive policy years, the rate of no-claim discount will revert to 16%.

Example of no-claim discount

(Example shows how a claim would affect no-claim discount and assumes no claims for three consecutive years after such claim):

No-claim period	No-claim discount rate
After successful application and policy years thereafter until first claim is made	16%
1 st policy year after a claim	8%
2 nd policy year after a claim	0%
3 rd policy year after a claim	0%
4 th policy year after a claim and beyond until another claim is made	16%

The following items will NOT affect no-claim discount:

- Outpatient surgery (**Surgery performed on an outpatient basis entitles the policyowner to outpatient surgery cash Allowance⁴**)
- Admission to public wards in HKSAR Government hospitals
- Emergency Out-patient Treatment (Accident) benefit

Worldwide emergency assistance⁷

The plan provides 24-Hour worldwide emergency assistance no matter where you may be.

For details, please contact your financial consultant or call our Customer Service Hotline at 2866 8898 or Partnership Concierge Hotline at 3192 8333 (for FTLife Partnership enquiry only), or browse the company website at www.ftlife.com.hk.

Benefit Schedule

Plan Level	Maximum Benefit per Injury / Illness (HKD) [#]		
	Ward Plan / Ward Plus Plan	Semi-Private Plan / Semi-Private Plus Plan	Private Plan / Private Plus Plan
Benefit Coverage⁸			
I. Hospitalization Benefits			
Room & Board (per day, up to 150 days)	1,100	2,300	4,600
Isolation Room ⁵	1,100	2,300	4,600
Doctor's Visits (per day, up to 150 days)	800	1,800	4,000
Intensive Care (per day, up to 90 days)	4,000	8,000	15,000
In-patient Specialist's Fee	5,000	8,000	15,000
Miscellaneous Hospital Expenses	12,000	22,000	36,000
Hospital Companion Bed	Fully Covered (Up to 150 days)		
II. Surgical Benefits			
In-patient / Out-patient Surgical Expenses ⁹	60,000	100,000	150,000
Anesthetist's Fee	35% of the Surgical Expenses payable		
Operating Theatre Fee	35% of the Surgical Expenses payable		
III. Pre / Post-Hospitalization & Pre / Post-Surgery Benefits			
Out-patient Consultation and Chinese Medicine Consultation (per visit) • Out-patient Consultation within 30 days immediately before confinement or receiving out-patient surgery • Out-patient Consultation / Chinese Medicine Consultation within 60 days after discharge from hospital or receiving out-patient surgery	1,000	1,500	2,000
	Up to 3 visits, 1 visit per day		
Daily Post-Surgery Home Nursing (per visit) • Within 60 days after discharge from hospital or receiving out-patient surgery	800	1,200	2,000
	Up to 30 visits, 1 visit per day		
Post-Hospitalization and Post-Surgery Chiropractic Treatment and Physiotherapy Consultation (per visit) • Within 60 days after discharge from hospital or receiving out-patient surgery	400	600	800
	Up to 10 visits, 1 visit per day		
IV. Special Care Benefits			
Hospitalization Home Care Benefit ² (per day, up to 5 days) In the event the Insured is hospitalized, we will pay one of the following charges: (i) Temporary Helper Service (starting from 4 th day of confinement until the day after hospital discharge); or (ii) Pet-boarding or Pet-sitting Service (during confinement, include the day before hospital admission or the day after hospital discharge)	300	500	600
Hospitalization Transportation Cash Allowance	N/A	300	300
Hospital Cash Benefit ¹⁰ (per day, up to 15 days per Policy Year) (i) The Insured is confined in a public ward of a Hong Kong government hospital; or (ii) Admission to a room level below the designated room level of the plan	800	1,000	1,200
	N/A		
Out-patient Surgery Cash Allowance ⁴ (1 time per Policy Year)	800	1,200	2,000
Emergency Out-patient Treatment (Accident) ¹¹	10,000	20,000	30,000

In-patient Psychiatric Treatment ¹²	30,000	50,000	80,000
Hospice Care (per lifetime)	30,000	50,000	80,000
Organ Transplant Donation Benefit (performed in Hong Kong) ¹³	100,000	200,000	300,000
Health Tonic Coverage After Organ Transplant Donation ¹³	20,000	30,000	40,000
Special Cash Allowance ¹⁴	3,000	6,000	12,000
Worldwide Emergency Assistance Services ⁷ • Emergency medical evacuation / repatriation, repatriation of mortal remains, arrangement of compassionate visit and return of children to country of residence etc	Up to USD 1,000,000 Apply to emergency medical evacuation / repatriation and repatriation of mortal remains (Per Incident)		
V. Major Medical Benefit			
Maximum Benefit Payable	Ward: 100,000 Ward Plus: 180,000	Semi-Private: 160,000 Semi-Private Plus: 288,000	Private: 280,000 Private Plus: 500,000
	Reimbursement Percentage of the eligible expenses¹⁵: 80%		
Severe Urban Chronic Disease Additional Benefit Cover the medical expenses of Cancer, Heart Attack, Stroke, Kidney Failure, Receiving Major Organ and Bone Marrow Transplant or Diabetes Complications Requiring Surgeries	(i) Maximum Benefit Payable of Major Medical Benefit will be doubled, which Maximum Benefit Payable will be increased to: Ward: 200,000 Ward Plus: 360,000		
	Semi-Private: 320,000 Semi-Private Plus: 576,000		
	Private: 560,000 Private Plus: 1,000,000		
	(ii) Reimbursement Percentage of the eligible expenses ¹⁵ of Major Medical Benefit will be increased from 80% to 100%		
	(iii) Payable under Major Medical Benefit will extend to cover the medical expenses of consultation, any diagnostic imaging or drugs related to the specific out-patient treatment includes: chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, proton therapy, haemodialysis or peritoneal dialysis		
Loss of Income Medical Booster ³	During the period when the Insured (i) is involuntary unemployed or changing job (up to 3 times per policy and the maximum period of cover is 6 months each time); or (ii) suffers Total and Permanent Disablement, Reimbursement Percentage of the eligible expenses ¹⁵ of Major Medical Benefit will be increased from 80% to 100%		
Major Medical Benefit Coverage (Subject to the per day / per visit limit stated in the Benefit Schedule)			
Room & Board (per day)			
Isolation Room ⁵	Payable from 151 st day of confinement		
Doctor's Visits (per day)			
Intensive Care (per day)	Payable from 91 st day of confinement		
Hospital Companion Bed (per day)	Payable from 151 st day of confinement		
Other benefits in Benefit Schedule under Section I - II	Payable after the maximum benefit stated in the Benefit Schedule		
Daily Post-Surgery Home Nursing (per visit) • within 60 days after discharge from hospital or receiving out-patient surgery	Payable from the 31 st visits, 1 visit per day		
Emergency Out-patient Treatment (Accident) ¹¹	Payable after the maximum benefit stated in the Benefit Schedule		
VI. Compassionate Death Benefit	20,000	30,000	50,000
VII. Additional Death Benefit for Organ Donor ¹⁶	20,000	30,000	50,000
VIII. Medical Negligence Benefit ¹⁶ (Death or Total Permanent Disablement)	100,000	200,000	400,000

#Please contact your consultant should you need the Benefit Schedule in USD.

The product information in this document does not contain the full terms of the plan and the full terms can be found in the policy document.

This plan may be purchased as a standalone plan without bundling with other type(s) of insurance product. You are required to read the relevant product brochure, the policy provisions and the illustrations presented by your licensed insurance intermediary in order to fully understand the details of the definitions, charges, product features, exclusions, and conditions of payment of claims, etc. plus complete terms and conditions.

Remarks:

1. They are first-of-its-kind-features among the medical plans of similar type in the market.
2. Under "Hospitalization Home Care Benefit", we would pay one of the following charges: (i) the actual cost of hiring a temporary helper (upon the submission of the original receipt issued by the service providing organization) starting from the 4th day of confinement until the day after hospital discharge; or (ii) for the fee of pet-boarding service (boarding and meal charges only) or pet-sitting service provided by licensed kennel, cattery or boarding establishment in Hong Kong (upon the submission of the original receipt issued by the kennel, cattery, boarding establishment) during confinement, include the day before hospital admission or the day after hospital discharge. We will only cover either (i) or (ii) per confinement.
3. If the Insured fulfills any of the below condition, reimbursement percentage of the eligible expenses of Major Medical Benefit will be increased to 100%:
 - (i) (a) involuntary unemployment; or
(b) one permanent job changes to another permanent job;
 - (ii) Total and permanent disablement (applicable for Insured age 18 - 65 only)
 Policy must in force for at least one Policy Year; item (i) is up to 3 times per policy and the maximum period of cover is 6 months each time.
4. "Out-patient Surgery Cash Allowance" will be payable only once per policy year when the Insured is receiving out-patient surgery at clinic / day care centre / out-patient department or emergency treatment room of a hospital.
5. If the insured is admitted to isolation room due to diagnosis of the Insured with any one of the scheduled infectious disease under the "Prevention and Control of Disease Ordinance", daily limit of "Room & Board" will be doubled.
6. For each room type "MediCare" Medical Insurance Plan provides two levels of benefit limit for Major Medical Benefit.
7. Worldwide Emergency Assistance Services are provided by the third party service provider. We reserve the right to change the terms and conditions of Worldwide Emergency Assistance Services.
8. This plan covers the loss incurred by the insured (for non-Hong Kong resident, due to confinement, surgery, treatment or other reasons) in Mainland China in a Hospital of Grade 2A or above as classified by the government of the People's Republic of China or in a hospital that is in the list of approved hospitals as determined by us from time to time and such list of approved hospitals will be provided to the policyowner upon request.
9. The maximum limit of Surgical Benefits are subject to the degree of complexity of the surgical procedure. Out-patient surgery related diagnostic imaging and medicine will be included under "Miscellaneous Hospital Expenses", and out-patient surgery related consultation will be included under "Out-patient Consultation and Chinese Medicine Consultation".
10. Customer would receive "Hospital Cash Benefit" under any one of the following two conditions:
 - (i) The insured is a holder of a valid Hong Kong Identity Card, confines in a public ward of a Hong Kong government hospital for medically necessary treatment of illnesses or injuries; or
 - (ii) The insured is confined in a room type of hospital accommodation lower than his / her entitled room type of hospital accommodation (for Semi-Private / Semi-Private Plus / Private / Private Plus plans only).
11. If the insured suffers from accidental injury and receives (i) emergency treatment or procedures in the out-patient department of a hospital within 24 hours of the accident or (ii) emergency dental treatment in a legally registered dental clinic or hospital within 30 days of the accident, the charges can be reimbursed.
12. If the insured is confined in a mental or psychiatric hospital, or the mental or psychiatric unit or department of a hospital for psychiatric treatment, we will reimburse the actual charges incurred during the confinement of the insured. Once "In-patient Psychiatric Treatment Benefit" is paid, all other medical benefit shall cease to be payable with respect to the same Confinement.
13. The insured must be the organ donor for an organ transplantation performed in Hong Kong.
14. The benefit will pay 5% of the reimbursement offered by other insurance companies if the insured is covered by other hospital reimbursement plan offered by other insurance company(ies) and any of these other insurance company(ies) pays a reimbursement before the insured makes a claim with us, provided that such claim would have been payable by us, subject to the maximum payable of "Special Cash Allowance".
15. If the insured is confined in a room type of hospital accommodation higher than his / her entitled room type of hospital accommodation, the reimbursement percentage of the Major Medical Benefit will be reduced as follow:

Plan's entitled room type	Actual confined room type	Reimbursement percentage
"Ward" / "Ward Plus"	Semi-private	50%
	Private or above	25%
"Semi-Private" / "Semi-Private Plus"	Private room	50%
	Above private room	25%
"Private" / "Private Plus"	Above private room	50%

16. This benefit is payable in addition to "Compassionate Death Benefit".

Important Notice

1. Cooling Off Right

If you wish to exercise your cooling-off right, you can cancel the policy and obtain a refund of premium and levy paid by giving a written notice to us. Such notice must be signed by you and submitted to our office at 7/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon within 21 calendar days immediately following the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative (whichever is the earlier). The Cooling-off Notice should inform you of the availability of the policy and expiry date of the cooling-off period.

2. Key Product Risks

i. Non-payment of Premium

If there is any non-payment of premiums on or before the end of the grace period of thirty one (31) days from its due date, the plan will automatically be terminated and you will lose your protection under the plan.

ii. Termination

We have the right to terminate the policy before the policy's maturity date under the following circumstances:

As a Basic Plan	As a Rider (which will be attached to a designated basic plan)
<ul style="list-style-type: none"> • Any premium remains in default at the end of the grace period; or 	<ul style="list-style-type: none"> • Any premium for the plan remains in default at the end of the grace period; or • The net cash value or net policy value of the policy is equal to or less than zero while there is indebtedness (if applicable); or • The basic plan is cancelled or surrendered or terminated; or • The basic plan is converted into paid-up or extended term insurance plan (if applicable).

Subject to the terms and conditions of this plan, we will guarantee to renew this plan for one (1) policy year (without further evidence of insurability from the insured) on each policy anniversary on the condition you pay premium at the prevailing premium rate at the time of the plan's renewal.

The key items of policy termination are listed above. Please refer to the policy provisions for the full list of policy termination.

iii. Inflation Risk

When you review the benefits shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case you will receive less in real terms even if we meet all of our contractual obligations under the policy.

iv. Other Key Product Risks

- Basic plan of "MediCare" Medical Insurance Plan is issued in HK dollars while rider is issued in HK dollars or US dollars. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.
- The premiums received by us in a currency different from your policy currency or the bill of medical expenses in a currency different from your policy currency, will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.
- "MediCare" Medical Insurance Plan is an insurance policy issued by us. The insurance benefits are subject to the company's credit risks.

3. Key Exclusions

This plan shall not cover the expenses for any confinement, surgery, treatments or loss caused directly or indirectly, wholly or partly, voluntarily or involuntarily by any of the following occurrences:

- any confinements, surgery, medical treatments, investigations, services or supplies which are not medically necessary;
- any pre-existing conditions, hereditary disease or congenital anomalies or developmental disorders (only applicable before the insured attains the age of 17) that gives use to signs before the Insured reaches the age of 17;
- self-destruction, intentional self-inflicted injury or drug abuse;
- war, hostilities, strikes, riots and civil commotion, any unlawful act by the Insured;
- pregnancy (any child birth, miscarriage, abortion and complication of pregnancy), mental or nervous disorder (unless covered by the In-patient Psychiatric Treatment Benefit), HIV infection, AIDS Related complex and complications;
- cosmetic or plastic surgery, dental care, corrective devices and treatments of refractive errors unless necessitated by injury caused by an accident, general checkup, vaccinations and treatment (unless covered by the Emergency Out-patient Treatment (Accident))

The above listed items are for reference only. Please refer to the policy provisions for the full list of exclusions.

4. Premium Adjustment and Product Features Revision

i. Premium Adjustment

In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

ii. Product Features Revision

We reserve the right to revise the benefit structure, terms and conditions and / or product features. We will issue a written notice to inform you if there is any revision in advance upon policy renewal or before end of a policy year.

5. Effective Date

The below items will be effective on the following dates:

Benefit Items	Effective After Policy Commences
Accidental injury	Immediately
Illness	30 days
Treatment or surgery for tonsils, adenoids, hernia, cataract, sinus related conditions, piles / fissure / fistula-in-ano / rectal prolapse or a disease peculiar to the female generative organs	120 days
In-patient Psychiatric Treatment	12 months

6. Eligible Medical Benefit Expenses

Claims of Eligible Medical Benefit Expenses must comply with the principles of "Reasonable and Customary Charges" and "Medically Necessary".

"Reasonable and Customary Charges" means under the similar conditions at local and treatment provided by persons who are equivalent experience and professional status, the amount of service charge cannot be greater than the medical expense of a similar Illness or Injury with reasonable and customary levels.

"Medically Necessary" means necessary and suitable diagnosis or treatment based upon recognized standards of the health care specialty and that the Insured's Illness or Injury could not safely and adequately be treated while not being confined or without surgery.

The Company reserves the right to make any discretionary adjustment for claim settlement based on above principles.

7. Claim Procedure

You must notify us in writing within 20 days of the date of commencement of confinement / treatment, and send us the appropriate forms and relevant proof within 90 days if you wish to make a claim. You can get the appropriate claim forms from your financial consultant or call the FTLife customer service hotline on 2866 8898.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

“MediCare” Medical Insurance Plan Basic Plan Annual Premium Table^{1,2,3} – Male

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

Age	Ward Plan	Ward Plus Plan	Semi-Private Plan	Semi-Private Plus Plan	Private Plan	Private Plus Plan
	HKD					
0 - 4	4,236	5,081	7,449	9,312	12,552	15,690
5 - 9	2,623	3,147	4,441	5,550	7,932	9,915
10	2,325	2,789	3,934	4,919	7,029	8,787
11	2,334	2,802	3,952	4,941	7,061	8,827
12	2,345	2,813	3,971	4,965	7,093	8,867
13	2,357	2,826	3,990	4,986	7,126	8,906
14	2,366	2,839	4,008	5,008	7,157	8,946
15	2,377	2,853	4,025	5,031	7,187	8,986
16	2,388	2,866	4,112	5,140	7,515	9,395
17	2,466	2,957	4,207	5,259	7,884	9,855
18	2,543	3,051	4,344	5,430	8,119	10,148
19	2,620	3,144	4,465	5,581	8,344	10,431
20	2,697	3,237	4,607	5,761	8,591	10,740
21	2,752	3,303	4,683	5,854	8,511	10,638
22	2,809	3,371	4,780	5,975	8,688	10,859
23	2,870	3,443	4,882	6,103	8,872	11,092
24	2,933	3,519	5,087	6,358	9,292	11,615
25	2,999	3,599	5,143	6,427	9,378	11,723
26	3,067	3,681	5,317	6,646	9,582	11,978
27	3,140	3,768	5,448	6,810	9,722	12,154
28	3,215	3,859	5,568	6,962	10,198	12,748
29	3,294	3,952	5,773	7,217	10,449	13,060
30	3,375	4,049	5,894	7,367	10,761	13,452
31	3,453	4,143	6,036	7,544	10,912	13,641
32	3,532	4,238	6,204	7,753	11,289	14,111
33	3,613	4,335	6,367	7,957	11,550	14,435
34	3,696	4,436	6,488	8,109	11,776	14,721
35	3,780	4,536	6,668	8,335	12,057	15,071
36	3,867	4,640	6,700	8,374	12,407	15,509
37	3,955	4,746	6,875	8,595	12,693	15,866
38	4,045	4,855	7,042	8,800	12,969	16,211
39	4,137	4,965	7,211	9,013	13,315	16,644
40	4,230	5,077	7,428	9,285	13,746	17,183
41	4,395	5,274	7,683	9,603	14,194	17,743
42	4,574	5,487	7,936	9,919	14,846	18,558
43	4,766	5,721	8,257	10,320	15,446	19,308
44	4,973	5,969	8,649	10,811	16,254	20,317
45	5,196	6,235	9,075	11,344	17,135	21,419
46	5,432	6,519	9,518	11,897	18,041	22,551
47	5,682	6,818	9,968	12,460	18,958	23,700
48	5,946	7,137	10,426	13,032	19,893	24,865
49	6,226	7,471	10,930	13,663	20,928	26,160
50	6,519	7,824	11,439	14,299	21,689	27,110
51	6,847	8,217	11,983	14,976	22,479	28,098
52	7,193	8,631	12,606	15,756	23,494	29,368
53	7,557	9,067	13,218	16,523	24,871	31,089
54	7,939	9,526	13,849	17,312	25,995	32,491
55	8,338	10,005	14,577	18,222	27,232	34,041
56	8,754	10,505	15,313	19,141	28,705	35,880
57	9,191	11,029	16,056	20,071	30,199	37,750
58	9,643	11,572	16,881	21,102	31,897	39,871
59	10,116	12,138	17,708	22,136	33,434	41,793
60	10,605	12,726	18,551	23,190	34,599	43,249
61	11,513	13,816	20,219	25,273	37,705	47,131
62	12,574	15,089	22,177	27,720	41,355	51,693
63	13,785	16,541	24,425	30,532	45,549	56,937
64	15,148	18,177	26,964	33,706	50,287	62,859
The premiums stated below are applicable to renewal only ⁴						
65 - 127	16,662	19,995	29,795	37,244	55,569	69,463

Remarks:

- 16% no-claim discount is already reflected in the premiums stated above. This discount is applicable to the annual premium of all policy years if there is no claim record. Please refer to the product brochure of “MediCare” Medical Insurance Plan for details related to no-claim discount.
- Premiums stated above are based on the first year premium according to your current attained age, but cannot be regarded as the actual premiums payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of renewal. Premiums are non-guaranteed, we will review and adjust the premium to reflect continuous medical inflation and overall claim experience under this product. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year. During the review, we may consider factors including but not limited to claim costs incurred from all policies under this product and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision.
- The annual premium table is for reference only, please contact your consultant for premiums in monthly and semi-annual payment mode.
- The first year premium of a new policy stated above should be multiplied by 1.2 for insured aged 65-67, while it should be multiplied by 1.3 for insured aged 68-70. The premiums of related policy should be multiplied by the corresponding factor at renewal.

Effective Date: 23 November 2023

“MediCare” Medical Insurance Plan Basic Plan Annual Premium Table^{1,2,3} – Female

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

Age	Ward Plan	Ward Plus Plan	Semi-Private Plan	Semi-Private Plus Plan	Private Plan	Private Plus Plan
	HKD					
0 - 4	3,252	3,903	5,882	7,352	9,169	11,462
5 - 9	2,621	3,146	4,227	5,283	7,495	9,371
10	2,229	2,675	3,596	4,495	6,377	7,971
11	2,247	2,697	3,626	4,533	6,428	8,036
12	2,266	2,719	3,655	4,568	6,482	8,102
13	2,284	2,741	3,684	4,605	6,534	8,167
14	2,301	2,763	3,713	4,642	6,586	8,232
15	2,321	2,785	3,743	4,679	6,638	8,297
16	2,339	2,806	3,947	4,935	7,241	9,049
17	2,495	2,993	4,141	5,174	7,768	9,710
18	2,650	3,181	4,339	5,424	8,160	10,202
19	2,806	3,366	4,538	5,673	8,520	10,650
20	2,961	3,553	4,757	5,946	9,172	11,466
21	3,078	3,696	4,968	6,209	9,921	11,153
22	3,205	3,846	5,132	6,416	9,250	11,562
23	3,339	4,008	5,417	6,772	9,741	12,176
24	3,482	4,179	5,626	7,032	10,169	12,712
25	3,632	4,359	5,929	7,411	10,720	13,401
26	3,792	4,550	6,126	7,658	11,164	13,956
27	3,959	4,750	6,436	8,045	11,670	14,589
28	4,133	4,959	6,659	8,325	12,135	15,169
29	4,316	5,180	6,968	8,709	12,610	15,764
30	4,508	5,410	7,258	9,072	13,018	16,272
31	4,681	5,616	7,550	9,438	13,576	16,971
32	4,856	5,828	7,787	9,733	14,012	17,515
33	5,035	6,042	8,083	10,103	14,473	18,091
34	5,216	6,260	8,340	10,426	14,944	18,679
35	5,402	6,483	8,599	10,747	15,484	19,355
36	5,591	6,709	8,886	11,109	15,984	19,980
37	5,782	6,939	9,179	11,474	16,542	20,680
38	5,978	7,174	9,414	11,769	17,109	21,388
39	6,177	7,411	9,753	12,193	17,620	22,026
40	6,377	7,654	9,955	12,445	17,933	22,418
41	6,551	7,861	10,042	12,553	18,237	22,796
42	6,723	8,068	10,249	12,810	18,804	23,506
43	6,890	8,270	10,489	13,112	19,471	24,340
44	7,059	8,469	10,844	13,556	20,152	25,189
45	7,223	8,667	11,152	13,938	20,930	26,163
46	7,383	8,860	11,463	14,329	21,565	26,958
47	7,543	9,050	11,767	14,707	22,247	27,808
48	7,698	9,238	12,111	15,137	22,991	28,738
49	7,854	9,424	12,399	15,500	23,612	29,515
50	8,005	9,607	12,718	15,898	24,422	30,528
51	8,184	9,820	13,124	16,405	25,428	31,784
52	8,366	10,039	13,489	16,862	26,392	32,989
53	8,551	10,262	13,869	17,336	27,191	33,990
54	8,739	10,487	14,274	17,843	28,080	35,100
55	8,929	10,716	14,581	18,226	28,900	36,125
56	9,124	10,948	14,969	18,710	29,759	37,198
57	9,321	11,186	15,318	19,147	30,518	38,147
58	9,521	11,425	15,756	19,696	31,348	39,186
59	9,723	11,669	16,138	20,172	31,955	39,944
60	9,928	11,916	16,700	20,874	32,522	40,653
61	10,691	12,828	18,084	22,604	35,178	43,972
62	11,638	13,965	19,788	24,735	38,477	48,095
63	12,772	15,326	21,813	27,267	42,418	53,024
64	14,094	16,911	24,156	30,197	47,005	58,756
The premiums stated below are applicable to renewal only ⁴						
65 - 127	15,601	18,722	26,822	33,528	52,234	65,294

Remarks:

- 16% no-claim discount is already reflected in the premiums stated above. This discount is applicable to the annual premium of all policy years if there is no claim record. Please refer to the product brochure of “MediCare” Medical Insurance Plan for details related to no-claim discount.
- Premiums stated above are based on the first year premium according to your current attained age, but cannot be regarded as the actual premiums payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of renewal. Premiums are non-guaranteed, we will review and adjust the premium to reflect continuous medical inflation and overall claim experience under this product. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year. During the review, we may consider factors including but not limited to claim costs incurred from all policies under this product and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision.
- The annual premium table is for reference only, please contact your consultant for premiums in monthly and semi-annual payment mode.
- The first year premium of a new policy stated above should be multiplied by 1.2 for insured aged 65-67, while it should be multiplied by 1.3 for insured aged 68-70. The premiums of related policy should be multiplied by the corresponding factor at renewal.

Effective Date: 23 November 2023

“MediCare” Medical Insurance Plan Rider Plan Annual Premium Table^{1,2,3} – Male

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

Age	Ward Plan		Ward Plus Plan		Semi-Private Plan		Semi-Private Plus Plan		Private Plan		Private Plus Plan	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0 - 4	3,494	437	4,191	524	6,445	806	8,057	1,007	10,353	1,294	12,943	1,618
5 - 9	2,041	255	2,448	306	3,626	453	4,530	566	6,172	772	7,713	964
10	1,986	248	2,384	298	3,528	441	4,411	551	6,008	751	7,510	939
11	1,996	249	2,394	299	3,545	443	4,430	554	6,035	754	7,544	943
12	2,004	250	2,406	301	3,561	445	4,451	556	6,062	758	7,578	947
13	2,013	252	2,416	302	3,577	447	4,470	559	6,089	761	7,612	951
14	2,024	253	2,427	303	3,593	449	4,491	561	6,117	765	7,646	956
15	2,031	254	2,439	305	3,608	451	4,510	564	6,143	768	7,680	960
16	2,041	255	2,448	306	3,686	461	4,607	576	6,423	803	8,029	1,004
17	2,108	263	2,528	316	3,770	471	4,715	589	6,737	842	8,423	1,053
18	2,174	272	2,608	326	3,894	487	4,869	609	6,938	867	8,672	1,084
19	2,240	280	2,688	336	4,002	500	5,004	625	7,131	891	8,915	1,114
20	2,307	288	2,768	346	4,132	517	5,166	646	7,344	918	9,179	1,147
21	2,347	293	2,818	352	4,189	524	5,237	655	7,260	908	9,074	1,134
22	2,391	299	2,868	359	4,268	533	5,333	667	7,393	924	9,242	1,155
23	2,436	305	2,922	365	4,347	543	5,432	679	7,532	942	9,413	1,177
24	2,482	310	2,978	372	4,517	565	5,645	706	7,865	983	9,830	1,229
25	2,529	316	3,037	380	4,552	569	5,691	711	7,913	989	9,892	1,236
26	2,580	323	3,097	387	4,690	586	5,863	733	8,059	1,007	10,074	1,259
27	2,631	329	3,158	395	4,790	599	5,988	748	8,150	1,019	10,187	1,273
28	2,685	336	3,222	403	4,879	610	6,099	762	8,517	1,065	10,647	1,331
29	2,740	342	3,289	411	5,038	630	6,299	787	8,694	1,087	10,866	1,358
30	2,797	350	3,357	420	5,124	641	6,404	801	8,919	1,115	11,148	1,394
31	2,867	358	3,440	430	5,256	657	6,571	821	9,061	1,133	11,325	1,416
32	2,940	368	3,528	441	5,415	677	6,768	846	9,395	1,174	11,744	1,468
33	3,016	377	3,619	452	5,575	697	6,968	871	9,641	1,205	12,052	1,507
34	3,097	387	3,716	465	5,700	712	7,127	891	9,867	1,233	12,333	1,542
35	3,181	398	3,816	477	5,884	735	7,356	919	10,141	1,268	12,678	1,585
36	3,267	408	3,923	490	5,939	742	7,424	928	10,485	1,311	13,106	1,638
37	3,358	420	4,031	504	6,126	766	7,657	957	10,779	1,347	13,475	1,684
38	3,454	432	4,145	518	6,306	788	7,882	985	11,073	1,384	13,841	1,730
39	3,552	444	4,263	533	6,494	812	8,119	1,015	11,434	1,429	14,293	1,787
40	3,655	457	4,386	548	6,732	842	8,414	1,052	11,875	1,484	14,842	1,855
41	3,798	475	4,559	570	6,966	871	8,709	1,089	12,269	1,534	15,336	1,917
42	3,953	494	4,743	593	7,196	900	8,994	1,124	12,833	1,604	16,041	2,005
43	4,118	515	4,941	618	7,483	935	9,355	1,169	13,346	1,668	16,683	2,085
44	4,294	537	5,154	644	7,832	979	9,790	1,224	14,032	1,754	17,541	2,193
45	4,480	560	5,377	672	8,210	1,026	10,263	1,283	14,777	1,847	18,471	2,309
46	4,677	585	5,614	702	8,599	1,075	10,747	1,343	15,537	1,942	19,422	2,428
47	4,886	611	5,863	733	8,991	1,124	11,238	1,405	16,300	2,037	20,375	2,547
48	5,104	638	6,125	766	9,387	1,173	11,734	1,467	17,073	2,134	21,341	2,668
49	5,333	667	6,399	800	9,820	1,228	12,276	1,535	17,925	2,241	22,406	2,801
50	5,573	697	6,686	836	10,256	1,282	12,822	1,603	18,537	2,317	23,172	2,896
51	5,856	732	7,026	878	10,748	1,344	13,435	1,679	19,221	2,403	24,027	3,003
52	6,155	769	7,385	923	11,314	1,414	14,144	1,768	20,103	2,513	25,129	3,141
53	6,470	809	7,764	971	11,874	1,484	14,842	1,855	21,298	2,662	26,622	3,328
54	6,804	851	8,163	1,020	12,451	1,556	15,565	1,946	22,277	2,785	27,847	3,481
55	7,152	894	8,583	1,073	13,119	1,640	16,397	2,050	23,361	2,920	29,202	3,650
56	7,518	940	9,021	1,128	13,795	1,724	17,244	2,155	24,649	3,081	30,810	3,851
57	7,901	988	9,480	1,185	14,478	1,810	18,099	2,262	25,962	3,245	32,452	4,056
58	8,300	1,037	9,959	1,245	15,240	1,905	19,050	2,381	27,450	3,431	34,314	4,289
59	8,716	1,089	10,459	1,307	16,003	2,000	20,006	2,501	28,806	3,601	36,006	4,501
60	9,147	1,143	10,977	1,372	16,785	2,098	20,982	2,623	29,844	3,730	37,304	4,663
61	9,935	1,242	11,921	1,490	18,301	2,288	22,875	2,859	32,533	4,067	40,665	5,083
62	10,850	1,356	13,020	1,628	20,074	2,509	25,093	3,137	35,686	4,461	44,607	5,576
63	11,895	1,487	14,274	1,784	22,109	2,764	27,636	3,455	39,304	4,913	49,129	6,141
64	13,069	1,634	15,683	1,960	24,404	3,050	30,506	3,813	43,386	5,423	54,231	6,779
The premiums stated below are applicable to renewal only ⁴												
65 - 127	14,373	1,797	17,247	2,156	26,959	3,370	33,698	4,212	47,931	5,991	59,914	7,489

Remarks:

- 16% no-claim discount is already reflected in the premiums stated above. This discount is applicable to the annual premium of all policy years if there is no claim record. Please refer to the product brochure of “MediCare” Medical Insurance Plan for details related to no-claim discount.
- Premiums stated above are based on the first year premium according to your current attained age, but cannot be regarded as the actual premiums payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of renewal. Premiums are non-guaranteed, we will review and adjust the premium to reflect continuous medical inflation and overall claim experience under this product. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year. During the review, we may consider factors including but not limited to claim costs incurred from all policies under this product and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision.
- The annual premium table is for reference only, please contact your consultant for premiums in monthly and semi-annual payment mode.
- The first year premium of a new policy stated above should be multiplied by 1.2 for insured aged 65-67, while it should be multiplied by 1.3 for insured aged 68-70. The premiums of related policy should be multiplied by the corresponding factor at renewal.

Effective Date: 23 November 2023

“MediCare” Medical Insurance Plan Rider Plan Annual Premium Table^{1,2,3} – Female

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

Age	Ward Plan		Ward Plus Plan		Semi-Private Plan		Semi-Private Plus Plan		Private Plan		Private Plus Plan	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0 - 4	2,668	333	3,200	400	5,005	626	6,258	782	7,519	940	9,399	1,175
5 - 9	2,145	268	2,574	322	3,589	449	4,486	561	6,135	767	7,667	958
10	1,926	241	2,309	289	3,222	403	4,026	503	5,505	688	6,882	860
11	1,941	243	2,328	291	3,249	406	4,060	507	5,550	694	6,937	867
12	1,957	245	2,347	293	3,273	409	4,092	512	5,595	699	6,994	874
13	1,971	246	2,366	296	3,300	412	4,126	516	5,640	705	7,050	881
14	1,986	248	2,385	298	3,327	416	4,158	520	5,684	711	7,105	888
15	2,003	250	2,404	300	3,352	419	4,190	524	5,730	716	7,163	895
16	2,019	252	2,424	303	3,376	422	4,220	528	5,774	721	7,216	902
17	2,147	268	2,576	322	3,698	462	4,621	578	6,685	836	8,357	1,045
18	2,274	284	2,729	341	3,864	483	4,832	604	7,005	876	8,757	1,095
19	2,403	300	2,884	360	4,033	504	5,040	630	7,296	912	9,122	1,140
20	2,530	316	3,037	380	4,220	528	5,274	659	7,839	980	9,799	1,225
21	2,632	329	3,159	395	4,407	551	5,510	689	7,629	954	9,536	1,192
22	2,742	343	3,291	411	4,557	570	5,696	712	7,914	989	9,893	1,237
23	2,860	357	3,431	429	4,815	602	6,017	752	8,340	1,042	10,426	1,303
24	2,984	373	3,581	448	5,003	625	6,254	782	8,716	1,089	10,895	1,362
25	3,117	390	3,741	468	5,279	660	6,598	825	9,198	1,150	11,499	1,437
26	3,256	407	3,909	489	5,460	683	6,826	853	9,589	1,199	11,987	1,498
27	3,404	425	4,085	511	5,743	718	7,180	898	10,036	1,255	12,545	1,568
28	3,559	445	4,271	534	5,950	744	7,439	930	10,448	1,306	13,059	1,632
29	3,722	465	4,465	558	6,234	779	7,791	974	10,872	1,359	13,590	1,699
30	3,892	486	4,670	584	6,501	813	8,126	1,016	11,238	1,405	14,048	1,756
31	4,035	504	4,842	605	6,755	844	8,443	1,055	11,706	1,463	14,631	1,829
32	4,180	522	5,017	627	6,955	869	8,695	1,087	12,064	1,508	15,079	1,885
33	4,326	541	5,193	649	7,208	901	9,010	1,126	12,437	1,555	15,547	1,943
34	4,474	559	5,370	671	7,424	928	9,279	1,160	12,817	1,602	16,023	2,003
35	4,625	578	5,549	694	7,638	955	9,546	1,193	13,254	1,657	16,567	2,071
36	4,775	597	5,730	716	7,876	984	9,844	1,231	13,651	1,706	17,064	2,133
37	4,927	616	5,912	739	8,116	1,014	10,146	1,268	14,095	1,762	17,619	2,202
38	5,081	635	6,097	762	8,303	1,038	10,380	1,297	14,542	1,818	18,177	2,272
39	5,236	654	6,283	785	8,581	1,073	10,725	1,341	14,937	1,867	18,671	2,334
40	5,392	674	6,470	809	8,734	1,092	10,917	1,365	15,162	1,895	18,953	2,369
41	5,548	693	6,657	832	8,825	1,103	11,029	1,379	15,441	1,930	19,302	2,413
42	5,702	713	6,844	856	9,021	1,128	11,277	1,410	15,953	1,994	19,941	2,493
43	5,860	732	7,032	879	9,256	1,157	11,570	1,446	16,559	2,070	20,698	2,587
44	6,017	752	7,221	903	9,595	1,199	11,994	1,499	17,182	2,148	21,477	2,685
45	6,177	772	7,411	926	9,898	1,237	12,371	1,546	17,900	2,237	22,375	2,797
46	6,336	792	7,604	950	10,208	1,276	12,761	1,595	18,508	2,313	23,135	2,892
47	6,497	812	7,795	974	10,517	1,315	13,146	1,643	19,162	2,395	23,953	2,994
48	6,658	832	7,990	999	10,868	1,359	13,585	1,698	19,882	2,485	24,853	3,107
49	6,820	853	8,184	1,023	11,176	1,397	13,969	1,746	20,507	2,563	25,635	3,204
50	6,983	873	8,381	1,048	11,513	1,439	14,392	1,799	21,307	2,663	26,634	3,329
51	7,143	893	8,571	1,071	11,886	1,486	14,858	1,857	22,192	2,774	27,740	3,468
52	7,301	913	8,762	1,095	12,217	1,527	15,272	1,909	23,033	2,879	28,792	3,599
53	7,461	933	8,952	1,119	12,557	1,570	15,697	1,962	23,723	2,965	29,654	3,707
54	7,619	952	9,143	1,143	12,914	1,614	16,143	2,018	24,483	3,060	30,603	3,825
55	7,778	972	9,333	1,167	13,178	1,647	16,473	2,059	25,173	3,147	31,466	3,933
56	7,937	992	9,525	1,191	13,511	1,689	16,889	2,111	25,887	3,236	32,359	4,045
57	8,096	1,012	9,715	1,214	13,806	1,726	17,257	2,157	26,506	3,313	33,132	4,142
58	8,254	1,032	9,905	1,238	14,176	1,772	17,718	2,215	27,178	3,397	33,972	4,247
59	8,413	1,052	10,096	1,262	14,489	1,811	18,112	2,264	27,648	3,456	34,559	4,320
60	8,571	1,071	10,286	1,286	14,959	1,870	18,700	2,337	28,075	3,509	35,095	4,387
61	9,223	1,153	11,067	1,383	16,190	2,024	20,237	2,530	30,349	3,794	37,936	4,742
62	10,038	1,255	12,046	1,506	17,712	2,214	22,140	2,767	33,188	4,148	41,485	5,186
63	11,017	1,377	13,221	1,653	19,526	2,441	24,406	3,051	36,593	4,574	45,740	5,717
64	12,161	1,520	14,593	1,824	21,630	2,704	27,038	3,380	40,559	5,070	50,698	6,337
The premiums stated below are applicable to renewal only ⁴												
65 - 127	13,468	1,683	16,161	2,020	24,027	3,003	30,034	3,754	45,092	5,636	56,364	7,046

Remarks:

- 16% no-claim discount is already reflected in the premiums stated above. This discount is applicable to the annual premium of all policy years if there is no claim record. Please refer to the product brochure of “MediCare” Medical Insurance Plan for details related to no-claim discount.
- Premiums stated above are based on the first year premium according to your current attained age, but cannot be regarded as the actual premiums payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of renewal. Premiums are non-guaranteed, we will review and adjust the premium to reflect continuous medical inflation and overall claim experience under this product. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year. During the review, we may consider factors including but not limited to claim costs incurred from all policies under this product and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision.
- The annual premium table is for reference only, please contact your consultant for premiums in monthly and semi-annual payment mode.
- The first year premium of a new policy stated above should be multiplied by 1.2 for insured aged 65-67, while it should be multiplied by 1.3 for insured aged 68-70. The premiums of related policy should be multiplied by the corresponding factor at renewal.

Effective Date: 23 November 2023

FTLife scoops prestigious industry accolades

Bloomberg Businessweek / Chinese Edition "Financial Institution Awards 2023"



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保險公司獎項 - 年度培訓學院

Training Academy of the Year – Outstanding Performance



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保險公司獎項 - 儲蓄計劃

Saving Plan – Outstanding Performance



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保險公司獎項 - 康健護理及保障

Health & Protection – Outstanding Performance



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保險公司獎項 - 數碼營銷策略

Digital Marketing – Outstanding Performance

"Benchmark" Wealth Management Awards 2022



Insurance Company of the Year 2022



Broker Support – Best-in-Class



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Academy of the Year 2022



Social Media Engagement – Outstanding Achiever



ESG Integration – Merit

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