

## “MediEase” Hospitalization Plan



# “MediEase” Hospitalization Plan

Illnesses can come at any time. The escalating medical costs can result in serious financial burden to you. You should be prepared to cope with the unexpected. FTLife presents “MediEase” Hospitalization Plan to protect you and your family every step of the way. The plan is specially designed for those aged 15 days–70 years and provides protection up to age 100 with 3 different levels of benefits for your choice. The plan will be renewed on the policy anniversary date upon your payment of premium throughout the protection period. To enjoy more comprehensive protection, you can choose to attach the optional “MediEase” Major Medical Rider.

## Comprehensive Medical Coverage for Total Protection

The plan meets your needs by covering daily room and board, doctor’s visits and other medical related hospital expenses such as laboratory fees, X-ray examinations, medicines and injections taken during hospital confinement.

## Surgical Benefit for Peace of Mind

In case a surgical operation is performed at the hospital due to illness or accident, our Surgical Benefit gives you peace of mind by covering the surgeon’s fees, operating theatre and anesthetist’s fees.

## Compassionate Death Benefit for Extra Care

Regardless of the cause of death, whether accidental or natural, a Compassionate Death Benefit will be paid to your family. An additional death benefit will also be provided to organ donor.

## No Claim Discount for Better Financial Assistance

A No Claim Discount will be automatically offered to you upon policy renewal if there is no claim for the past 3 consecutive years. You can enjoy a 15% discount based on the premium of the previous year. Even claims for Out-patient Surgical Expenses will not affect you to enjoy the No Claim Discount.

Benefit Coverage <sup>1</sup>	Maximum Benefit per Confinement (HKD)		
	Economy	Standard	Deluxe
<b>Hospital Benefit</b>			
Daily Room & Board	\$760	\$1,500	\$3,000
Maximum No. of Days	120	120	120
Daily Doctor’s Visits	\$760	\$1,500	\$3,000
Maximum No. of Days	120	120	120
Intensive Care	\$2,800	\$3,800	\$7,600
Maximum No. of Days	30	30	30
In-patient Specialist’s Fee	\$2,800	\$3,800	\$7,600
Miscellaneous Hospital Expenses	\$10,000	\$16,000	\$24,000
<b>Surgical Benefit (Per Schedule)</b>			
Surgical Expenses	\$42,000	\$63,000	\$84,000
- In-patient Surgical Expenses	\$42,000	\$63,000	\$84,000
- Out-patient Surgical Expenses <sup>2</sup>	\$21,000	\$31,000	\$42,000
Anesthetist’s Fee	\$14,700	\$22,050	\$29,400
Operating Theatre Fee	\$14,700	\$22,050	\$29,400
Emergency Out-patient Treatment for Accidental Injury <sup>3</sup>	\$4,000	\$5,000	\$7,500
Daily Post Surgery Home Nursing	\$400	\$700	\$1,000
Maximum No. of Days	30	30	30
Post-hospitalization Chiropractic Treatment & Physiotherapy	\$300	\$400	\$500
Maximum No. of Days	10	10	10
Extra Bed for Family Members <sup>4</sup>	\$200	\$350	\$500
Maximum No. of Days	30	30	30
<b>Total Maximum per Confinement</b>	<b>\$375,600</b>	<b>\$641,400</b>	<b>\$1,179,900</b>
Compassionate Death Benefit	\$15,000	\$20,000	\$30,000
Additional Death Benefit for Organ Donor <sup>5</sup>	\$15,000	\$20,000	\$30,000

Please note:

- We reserve the right to revise, adjust, withdraw and/or supplement the benefits payable and/or any clauses/conditions under this plan. We shall notify you in writing at least 30 days before the policy anniversary about the revised premium rates, benefits, clauses/conditions (if applicable) and their effective date(s).

- Only medical expenses arising from illnesses happen after 30 days of policy effective date are covered in this plan.

- Surgical Fee Percentages vary subject to the Surgery item. Please contact your consultant for details.

- Out-patient Surgical Expenses include:
  - laboratory tests performed within 90 days before the operation;
  - any medically necessary medication on the date of such operation or surgical procedure; and
  - one outpatient consultation visit before and one outpatient consultation visit after the date of such outpatient surgery for the same illness or injury, subject to the maximum daily benefit of Daily Doctor’s Visits and one visit per day.

If the insured is confined in hospital for the same cause within 90 days after the Out-patient operation, the total amount of the Out-patient Surgical Expenses and In-patient Surgical Expenses should not exceed the maximum total benefit for the In-patient Surgical Expenses.

- If the insured suffers from accidental injury and receives treatment in the out-patient department of a hospital within 24 hours of the accident, the charges will be reimbursed.

- The benefit is applicable to the insured who aged below 16 or over 60.

- The benefit is only applicable to Hong Kong Residents who have the organ donation operation carried out in Hong Kong hospitals.

## Free Worldwide Emergency Assistance Services

When you enroll in the “MediEase” Hospitalization Plan, you will also enjoy 24-Hour Worldwide Emergency Assistance Services wherever you happen to be.

## “MediEase” Major Medical Rider

### 80% Reimbursement for Greater Financial Support

The optional “MediEase” Major Medical Rider is specially designed for those aged 15 days-65 years and provides protection up to age 70. The rider will be renewed on the policy anniversary date upon your payment of premium throughout the protection period. It offers extra layer of financial assistance and security for additional medical care. There is no deductible applying to the Rider, 80% of the expenses<sup>6,7</sup> in excess of the amount payable under the “MediEase” Hospitalization Plan will be reimbursed to you (subject to the maximum benefit amount per confinement).

Benefit Coverage	Maximum Benefit per Confinement (HKD)		
	Economy	Standard	Deluxe
“MediEase” Major Medical Rider	\$100,000	\$168,000	\$338,000
Deductible	NIL	NIL	NIL
Reimbursement Percentage	80%	80%	80%

- The “MediEase” Major Medical Rider is payable for daily room and board expenses starting from the 121st day of hospital confinement and is subject to the maximum daily benefit amount of the selected “MediEase” Hospitalization Plan.

- Only applicable to Daily Room and Board, Daily Doctor’s Visits, Miscellaneous Hospital Expenses, Surgical Expenses, Anesthetist’s Fee, Operating Theatre Fee, Intensive Care and In-patient Specialist’s Fee.

Please call our Customer Service Hotline: 2866 8898 or contact our Insurance Consultant for more details of “MediEase” Hospitalization Plan.

### Exclusions

This plan shall not cover the expenses for any confinement, surgery, treatment, examination, loss and/or benefit caused directly or indirectly, wholly or partly, voluntarily or involuntarily by any of the following:

1. Any medical service that is not consistent with the diagnosis and treatment for the illness or injury;
2. Suicide, self-inflicted injury, while sane or insane; any injury or disease suffered under or because of the influence of alcohol, poison, medication, drug, and sedatives or resulting from any unlawful or illegal act (whether attempted or committed) of the insured;
3. Any condition resulting from infertility including in-vitro fertilisation or any other artificial induction methods, sterilization, pregnancy, childbirth, abortion, miscarriage, birth control or sexual dysfunction;
4. Any congenital anomalies or developmental problems including but not limited to Autism, Attention Deficit Hyperactivity Disorder, language disorders, mental/physical disorders and/or other developmental disabilities of which signs and symptoms have manifested or diagnosis has been made before the insured attains the age of 17;
5. Dental care or surgery unless necessitated by Injury and not being replacement of natural teeth or installation, removal or replacement of denture or prosthesis such as bridges and crowns or related expenses;
6. General check-up, convalescence, custodial or rest care or any cosmetic or plastic surgery or elective surgery, oral and maxillofacial surgeries, and/or any medical service that is primarily for diagnostic scanning and examination or physical therapy;
7. Treatment or surgery for tonsils, adenoids, hernia until the insured has been continuously covered under this Plan for a period of 120 days immediately preceding such treatment or surgery;
8. Treatment or tests related to Human Immunodeficiency Virus (HIV) and/or HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or AIDS-related complex;
9. Any injury resulted from war, declared or undeclared, civil war, strike, riots, revolution or terrorists acts;
10. Any non-medical services including all reusable items but not limited to wheelchairs, walking aids, braces, aspirators of any kind, haemodialysis machine and so forth.

### Disclosure of Important Information

#### 1. Cooling Off Right

You may cancel your policy and get back your premium paid within the earlier of 21 days after the delivery of the policy or the issue of a notice to you or your representative. Such notice should inform you of the availability of the policy and expiry date of the cooling-off period. Please refer to the cooling off initiative issued by the Hong Kong Federation of Insurers from time to time for reference. You have to tell us by giving a written notice if you determine to exercise your cooling off right. Such written notice must be signed by you and received directly by us at 27/F, Wing On Centre, 111 Connaught Road Central, Hong Kong.

#### 2. Key Product Risks

##### i. Premium Adjustment

We will adjust premiums yearly according to the attained age of the insured and at a rate\* to be determined by us at the time of renewal.

\*Rates are determined based on factors including but not limited to the actual experience of claims, interest rate, persistency and expense.

We will issue a written notice to inform you the premium amount at least 30 days in advance of premium renewal.

##### ii. Termination

We have the right to terminate the plan before the end of the protection period under the following circumstances:

“MediEase” Hospitalization Plan as a Basic Plan	“MediEase” Major Medical Rider (which will be attached to a basic plan)
<ul style="list-style-type: none"> <li>• Non-payment of premiums at the end of the grace period of 31 days from its due date.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-payment of premiums at the end of the grace period of 31 days from its due date; or</li> <li>• the basic plan is cancelled or surrendered or terminated; or</li> <li>• the basic plan is converted into paid-up or extended term insurance plan (if applicable).</li> </ul>

We reserve the right not to renew this plan by giving at least 30 days’ notice in writing to you before any policy anniversary.

##### iii. Inflation Risk

When you review the values 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.

#### 3. Other Key Product Risks

- Basic plan of “MediEase” Hospitalization Plan is issued in HK dollar. “MediEase” Major Medical Rider is issued either in HK dollar or US dollar. Premiums shall be paid either in HK dollars or in policy currency only. 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 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.

- “MediEase” Hospitalization Plan is an insurance policy issued by us. The insurance benefits are subject to the company’s credit risks.

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.

**富通保險有限公司**

於百慕達註冊成立之有限公司

**FTLife Insurance Company Limited**

A company incorporated in Bermuda with limited liabilities

保費表

Premium Table

「樂康健」住院醫療保障計劃													
"MediEase" Hospitalization Plan													
年繳保費 Annual Premium (港元 HKD)													
年齡 Age	經濟 Economy		標準 Standard		豪華 Deluxe		年齡 Age	經濟 Economy		標準 Standard		豪華 Deluxe	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female		男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0	3,331	2,622	6,768	5,033	12,767	8,344	51	4,334	5,657	8,731	11,186	15,623	19,495
1	3,331	2,622	6,768	5,033	12,767	8,344	52	4,470	5,719	8,996	11,317	16,120	19,721
2	3,117	2,372	6,335	4,552	11,949	7,547	53	4,613	5,791	9,275	11,469	16,639	19,984
3	2,827	2,290	5,748	4,395	10,840	7,286	54	4,771	5,875	9,585	11,640	17,219	20,279
4	2,525	1,955	5,131	3,751	9,680	6,624	55	4,976	5,974	9,987	11,846	17,963	20,633
5	1,388	1,358	2,879	2,689	4,929	4,445	56	5,190	6,086	10,408	12,070	18,740	21,027
6	1,388	1,358	2,879	2,689	4,929	4,445	57	5,423	6,189	10,864	12,284	19,590	21,395
7	1,388	1,358	2,879	2,689	4,929	4,445	58	5,647	6,293	11,305	12,498	20,408	21,764
8	1,388	1,358	2,879	2,689	4,929	4,445	59	5,921	6,396	11,847	12,712	21,412	22,134
9	1,388	1,358	2,879	2,689	4,929	4,445	60	6,264	6,568	12,519	13,059	22,656	22,738
10	1,317	1,358	2,733	2,689	4,679	4,445	61	6,646	6,721	13,273	13,370	24,052	23,276
11	1,317	1,358	2,733	2,689	4,679	4,445	62	7,112	6,906	14,191	13,747	25,747	23,932
12	1,317	1,358	2,733	2,689	4,679	4,445	63	7,567	7,179	15,087	14,301	27,407	24,891
13	1,317	1,358	2,733	2,689	4,679	4,445	64	8,002	7,470	15,940	14,890	28,990	25,915
14	1,317	1,358	2,733	2,689	4,679	4,445	65	8,444	7,776	16,810	15,509	30,610	26,991
15	1,353	1,358	2,806	2,733	4,804	4,598	66	8,898	8,079	17,694	16,123	32,262	28,057
16	1,356	1,463	2,809	2,831	4,816	4,953	67	9,350	8,394	18,577	16,759	33,917	29,161
17	1,389	1,573	2,876	3,049	4,937	5,329	68	9,820	8,712	19,494	17,406	35,633	30,283
18	1,433	1,663	2,964	3,222	5,095	5,635	69	10,295	9,064	20,418	18,119	37,370	31,520
19	1,477	1,770	3,054	3,433	5,256	6,004	70	10,790	9,451	21,385	18,904	39,187	32,882
20	1,563	1,923	3,228	3,732	5,560	6,524	以下保費只適用於續保 Below Premiums are for Renewal Only						
21	1,609	2,033	3,324	3,948	5,732	6,900	71	11,314	9,866	22,403	19,744	41,107	34,341
22	1,655	2,149	3,412	4,177	5,893	7,299	72	11,869	10,320	23,482	20,668	43,140	35,943
23	1,702	2,260	3,509	4,393	6,065	7,677	73	12,464	10,818	24,639	21,676	45,320	37,694
24	1,747	2,371	3,597	4,614	6,226	8,059	74	13,103	11,356	25,882	22,769	47,665	39,591
25	1,848	2,489	3,803	4,845	6,594	8,465	75	13,789	11,937	27,214	23,948	50,176	41,637
26	1,924	2,616	3,954	5,098	6,861	8,904	76	14,520	12,560	28,633	25,211	52,851	43,829
27	1,999	2,730	4,106	5,323	7,133	9,298	77	15,296	13,225	30,139	26,560	55,690	46,170
28	2,079	2,849	4,267	5,557	7,422	9,704	78	16,117	13,931	31,733	27,993	58,694	48,660
29	2,164	2,977	4,438	5,812	7,728	10,149	79	16,984	14,680	33,417	29,514	61,864	51,298
30	2,256	3,094	4,622	6,042	8,060	10,552	80	17,579	15,194	34,586	30,545	64,030	53,093
31	2,333	3,278	4,779	6,408	8,344	11,186	81	18,142	15,680	35,694	31,523	66,081	54,792
32	2,418	3,398	4,945	6,644	8,646	11,599	82	18,668	16,135	36,729	32,438	67,998	56,381
33	2,493	3,503	5,097	6,853	8,919	11,965	83	19,153	16,555	37,684	33,283	69,766	57,850
34	2,552	3,604	5,214	7,055	9,136	12,315	84	19,595	16,935	38,551	34,047	71,371	59,179
35	2,619	3,695	5,343	7,238	9,373	12,634	85	19,987	17,274	39,322	34,729	72,798	60,362
36	2,683	3,825	5,469	7,497	9,609	13,085	86	20,326	17,569	39,990	35,320	74,036	61,392
37	2,743	3,951	5,589	7,749	9,830	13,522	87	20,610	17,814	40,549	35,813	75,071	62,250
38	2,805	4,083	5,710	8,011	10,057	13,979	88	20,837	18,010	40,994	36,208	75,894	62,934
39	2,913	4,221	5,924	8,288	10,445	14,459	89	21,004	18,154	41,323	36,498	76,504	63,439
40	3,025	4,367	6,147	8,578	10,853	14,965	90	21,108	18,245	41,530	36,682	76,887	63,756
41	3,144	4,530	6,385	8,908	11,285	15,538	91	21,151	18,283	41,613	36,756	77,040	63,887
42	3,258	4,710	6,608	9,266	11,698	16,161	92	21,190	18,320	41,690	36,831	77,183	64,018
43	3,356	4,902	6,805	9,650	12,054	16,829	93	21,230	18,357	41,768	36,906	77,327	64,149
44	3,452	5,047	6,992	9,942	12,407	17,337	94	21,269	18,395	41,845	36,981	77,471	64,279
45	3,580	5,144	7,245	10,137	12,871	17,679	95	21,308	18,432	41,923	37,055	77,614	64,410
46	3,700	5,250	7,481	10,352	13,304	18,049	96	21,349	18,470	42,000	37,130	77,757	64,541
47	3,830	5,346	7,737	10,549	13,778	18,391	97	21,388	18,507	42,079	37,205	77,901	64,673
48	3,968	5,443	8,012	10,747	14,285	18,732	98	21,427	18,545	42,156	37,280	78,044	64,804
49	4,092	5,538	8,252	10,942	14,734	19,072	99	21,467	18,582	42,234	37,354	78,187	64,934
50	4,217	5,607	8,499	11,085	15,192	19,320							

保費表

Premium Table

「樂康健」住院醫療保障計劃 + 「樂康健」超額醫療附加保障													
“MediEase” Hospitalization Plan + “MediEase” Major Medical Rider													
年繳保費 Annual Premium (港元 HKD)													
年齡 Age	經濟 Economy		標準 Standard		豪華 Deluxe		年齡 Age	經濟 Economy		標準 Standard		豪華 Deluxe	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female		男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0	3,927	3,099	8,006	6,023	15,179	10,272	51	5,758	7,452	11,715	14,967	21,483	26,921
1	3,927	3,099	8,006	6,023	15,179	10,272	52	5,959	7,559	12,118	15,189	22,251	27,327
2	3,713	2,849	7,573	5,542	14,361	9,475	53	6,173	7,673	12,544	15,434	23,050	27,776
3	3,423	2,767	6,986	5,385	13,252	9,214	54	6,398	7,803	13,008	15,697	23,931	28,251
4	3,121	2,432	6,369	4,741	12,092	8,552	55	6,681	7,943	13,573	15,994	25,001	28,788
5	1,984	1,835	4,117	3,679	7,341	6,373	56	6,973	8,101	14,160	16,311	26,109	29,364
6	1,984	1,835	4,117	3,679	7,341	6,373	57	7,291	8,243	14,795	16,616	27,305	29,916
7	1,984	1,835	4,117	3,679	7,341	6,373	58	7,603	8,392	15,422	16,928	28,491	30,464
8	1,984	1,835	4,117	3,679	7,341	6,373	59	7,967	8,538	16,159	17,233	29,877	31,015
9	1,984	1,835	4,117	3,679	7,341	6,373	60	8,408	8,756	17,029	17,670	31,520	31,802
10	1,913	1,835	3,971	3,679	7,091	6,373	61	8,887	8,955	17,995	18,076	33,333	32,525
11	1,913	1,848	3,971	3,701	7,098	6,419	62	9,459	9,181	19,138	18,544	35,468	33,361
12	1,913	1,858	3,976	3,727	7,103	6,470	63	10,024	9,499	20,267	19,187	37,590	34,502
13	1,913	1,875	3,979	3,755	7,107	6,528	64	10,577	9,834	21,368	19,874	39,655	35,704
14	1,922	1,883	3,979	3,782	7,111	6,584	65	11,140	10,183	22,494	20,584	41,779	36,967
15	1,958	1,904	4,057	3,863	7,244	6,802	以下保費只適用於續保 Below Premiums are for Renewal Only						
16	1,965	2,021	4,065	3,997	7,265	7,225	66	11,716	10,529	23,642	21,289	43,956	38,214
17	1,998	2,151	4,139	4,247	7,397	7,671	67	12,301	10,887	24,802	22,019	46,155	39,499
18	2,045	2,260	4,230	4,461	7,565	8,055	68	12,909	11,247	26,010	22,757	48,440	40,803
19	2,089	2,384	4,326	4,712	7,736	8,506	69	13,522	11,643	27,227	23,560	50,765	42,226
20	2,179	2,559	4,504	5,057	8,050	9,109	<p>(「樂康健」超額醫療附加保障可供續保至69歲。客戶可於往後至99歲期間續保「樂康健」住院醫療保障計劃，有關保費請參閱上頁之保費表。</p> <p>“MediEase” Major Medical Rider can be renewed till age 69. Thereafter, customer may renew the “MediEase” Hospitalization Plan till age 99. Please refer to the Premium Table on previous page for relevant premiums.)</p>						
21	2,225	2,688	4,607	5,317	8,236	9,574							
22	2,277	2,825	4,704	5,592	8,410	10,064							
23	2,327	2,961	4,808	5,860	8,598	10,543							
24	2,376	3,098	4,903	6,134	8,781	11,039							
25	2,480	3,245	5,126	6,425	9,172	11,561							
26	2,569	3,401	5,290	6,743	9,476	12,130							
27	2,653	3,548	5,463	7,038	9,784	12,656							
28	2,741	3,703	5,648	7,339	10,115	13,198							
29	2,841	3,863	5,842	7,665	10,469	13,783							
30	2,946	4,016	6,056	7,970	10,848	14,333							
31	3,036	4,233	6,241	8,409	11,194	15,115							
32	3,135	4,390	6,440	8,727	11,562	15,677							
33	3,223	4,531	6,623	9,014	11,903	16,200							
34	3,304	4,672	6,778	9,297	12,195	16,712							
35	3,391	4,804	6,947	9,564	12,512	17,194							
36	3,475	4,974	7,117	9,909	12,836	17,820							
37	3,558	5,142	7,291	10,248	13,159	18,428							
38	3,645	5,310	7,468	10,588	13,496	19,039							
39	3,786	5,490	7,747	10,960	14,005	19,699							
40	3,931	5,682	8,035	11,339	14,544	20,387							
41	4,082	5,891	8,347	11,764	15,122	21,142							
42	4,233	6,112	8,646	12,214	15,690	21,950							
43	4,371	6,349	8,923	12,687	16,209	22,797							
44	4,508	6,537	9,205	13,076	16,739	23,486							
45	4,683	6,679	9,552	13,363	17,390	24,010							
46	4,849	6,824	9,889	13,668	18,017	24,566							
47	5,028	6,966	10,247	13,959	18,699	25,089							
48	5,219	7,104	10,630	14,249	19,422	25,611							
49	5,395	7,244	10,985	14,534	20,097	26,130							
50	5,578	7,359	11,358	14,774	20,791	26,563							

## 「樂康健」住院醫療保障計劃



# 「樂康健」住院醫療保障計劃

疾病往往突如其來，加上醫療收費持續上升，將為您帶來沉重的財政負擔，因此，懂得未雨綢繆至為重要。富通保險誠意推出「樂康健」住院醫療保障計劃，專為初生15日-70歲人士而設，並提供保障至100歲。您可按照個人需要，選擇3種不同級別的計劃，只需於保障期內按時繳付保費，計劃便會於保單週年日續保，您更可選擇「樂康健」超額醫療附加保障，為您及家人作出妥善周全的保障。

## 保障範圍廣泛 照顧一應俱全

保障範圍除一般每日住房費外，更包括主診醫生巡房費及其他與醫療相關的醫院雜費，例如於住院期間的化驗室檢驗、X-光檢查、藥物及注射費用等，絕對切合您的需要。

## 外科手術賠償 盡享安枕無憂

若因疾病或意外，需要於醫院接受外科手術，我們將賠償有關之費用包括手術費、手術室及麻醉師費用，盡享周全保障。

## 身故恩恤津貼 送上真摯關懷

無論因意外離世或不幸身故，我們將提供身故恩恤津貼，為您的家人送上關懷。我們更為器官捐贈者送上額外身故津貼。

## 無索償折扣優惠 理財更有預算

如連續3年沒有任何索償記錄，我們將於保單續保時，自動給予無索償折扣優惠，相等於前一年保費15%。即使曾作出門診手術費索償，仍可獲得無索償折扣優惠。

保障範圍	每次住院最高賠償額 (港元)		
	經濟	標準	豪華
<b>住院費用賠償</b>			
每日住房費	\$760	\$1,500	\$3,000
最高賠償日數	120	120	120
每日主診醫生巡房費	\$760	\$1,500	\$3,000
最高賠償日數	120	120	120
深切治療病房費	\$2,800	\$3,800	\$7,600
最高賠償日數	30	30	30
住院專科醫生診費	\$2,800	\$3,800	\$7,600
住院雜費	\$10,000	\$16,000	\$24,000

手術費用賠償 <sup>1</sup> (根據手術表計算)			
保障範圍	經濟	標準	豪華
手術費	\$42,000	\$63,000	\$84,000
- 住院手術費	\$42,000	\$63,000	\$84,000
- 門診手術費 <sup>2</sup>	\$21,000	\$31,500	\$42,000
麻醉師費	\$14,700	\$22,050	\$29,400
手術室費	\$14,700	\$22,050	\$29,400

保障範圍	經濟	標準	豪華
意外受傷緊急門診治療費 <sup>3</sup>	\$4,000	\$5,000	\$7,500

保障範圍	經濟	標準	豪華
手術後每日家中私人看護費	\$400	\$700	\$1,000
最高賠償日數	30	30	30

保障範圍	經濟	標準	豪華
出院後脊椎治療及物理治療	\$300	\$400	\$500
最高賠償日數	10	10	10
親人陪伴附加床位費 <sup>4</sup>	\$200	\$350	\$500
最高賠償日數	30	30	30
<b>每次住院最高賠償額</b>	<b>\$375,600</b>	<b>\$641,400</b>	<b>\$1,179,900</b>

保障範圍	經濟	標準	豪華
身故恩恤津貼	\$15,000	\$20,000	\$30,000

保障範圍	經濟	標準	豪華
器官捐贈者額外身故津貼 <sup>5</sup>	\$15,000	\$20,000	\$30,000

請注意：

- 本公司保留修訂、調整、取消及/或補加本計劃的保障及/或任何條款/細則的權利。本公司會在保單週年日最少30天前以書面通知閣下改變後的保費率、保障、條款/細則(如適用)及其生效日期。

- 只有在受保人保單生效30天後所出現之疾病而引致之醫療費用，方可包括在本計劃之承保範圍。

- 手術費用賠償百分比將根據手術項目而有所不同。請與您的顧問查詢有關詳情。

- 門診手術費同時包括：

- 手術前90天內進行的實驗室化驗；

- 任何在手術或外科手術當天必需的醫藥費用；及

- 就門診手術進行前及門診手術進行後各一次的門診治療而實際收取的費用(須因同一項疾病或同一次受傷於門診求診)，賠償限額為每日主診醫生巡房費的每日最高賠償，並以每日一次診治為限。

如受保者就相同的原因在門診手術後90天內後入院，有關的門診手術費和住院手術費合共最高賠償額將不可超過住院手術費所設定的最高賠償額。

- 如不幸意外受傷，並於意外發生後之24小時內，在醫院緊急門診部接受治療，即可獲有關賠償。

- 適用於16歲以下或60歲以上的受保人。

- 只適用於在香港進行器官捐贈手術之香港居民。

## 免費環球緊急支援服務

您只要投保「樂康健」住院醫療保障計劃，無論您身在何地，都可享有特別為尊貴客戶而設的24小時免費環球緊急支援服務，以獲得即時支援。

## 「樂康健」超額醫療附加保障

### 賠償率高達80% 周全經濟支援

為讓您獲得更周全的經濟支援，計劃附有「樂康健」超額醫療附加保障以供選擇，專為初生15日-65歲人士而設，並可提供保障至70歲，只需於保障期內按時繳付保費，附加保障便會自動於保單週年日續保，以應付超出「樂康健」住院醫療保障計劃賠償限額的額外醫療費用。附加保障更不設自付額，我們將向您支付80%的額外醫療費用<sup>6,7</sup>(不超過每次住院最高賠償額)。

保障範圍	每次住院最高賠償額 (港元)		
	經濟	標準	豪華
「樂康健」超額醫療附加保障	\$100,000	\$168,000	\$338,000
自付額	沒有	沒有	沒有
賠償率	80%	80%	80%

- 「樂康健」超額醫療附加保障將賠償自121天起的每日住房費用，而每日最高賠償額將按所選之「樂康健」住院醫療保障計劃而定。

- 只適用於每日住房費、每日主診醫生巡房費、住院雜費、手術費、麻醉師費、手術室費、深切治療病房費及住院專科醫生診費。

欲知「樂康健」住院醫療保障計劃的詳情，請致電客戶服務熱線：2866 8898 或與閣下的保險顧問聯絡。

## 不保項目

不論直接或間接，完全或部份，自願或非自願，因下列情況所導致的住院、手術、治療、檢驗的費用、損失及/或賠償，本計劃均不作賠付：

1. 任何對有關疾病或受傷所作出的診斷及治療不符合之醫療服務；
2. 受保人自殺，自致的受傷，不論當時神智是否清醒；受保人在或因酒精、毒藥、藥物、毒品或鎮靜劑的影響下，或受保人因任何企圖實施或實施的非法或違法行為而引起的受傷或疾病；
3. 不育包括體外受孕或其他人工受孕、絕育、懷孕、分娩、墮胎、流產、節育或性機能失常；
4. 於受保人 17 歲前已顯現病徵或症狀或已被診斷之先天性畸型或異常發展之疾病，包括但不限於自閉症、過度活躍症、語言障礙、精神與體能異常及/或其他發展障礙；
5. 牙科護理或牙科手術，惟因受傷以致必需進行此類護理或手術者除外；但賠償不包括替換真牙、或牙套或義製器官（例如牙橋或牙冠）之裝設、拆除或替換或有關費用；
6. 一般身體檢查、療養、特別看護或靜養、整容或整形手術、非必需施行的手術、口腔頰面外科之手術及/或主要為作診斷掃描、影像學檢驗或物理治療的醫療服務；
7. 扁桃腺、腺樣增殖體、疝氣之治療或手術。但若受保人在接受此類治療或手術時，本保單已持續生效 120 天或以上不在此限；
8. 有關人體免疫力缺乏病毒 (HIV) 及/或人體免疫力缺乏病毒的相關疾病（包括後天性免疫缺乏症候群（愛滋病）或其相關的疾病）的治療或檢查；
9. 因戰爭（不論已宣戰與否）、內戰、暴動、叛亂、革命或恐怖襲擊而引致的受傷；
10. 所有非醫療服務，包括一切可再用物品但不限於輪椅、步行輔助器、支架、各類抽吸器及洗腎機等之醫療物品。

## 重要提示

### 1. 冷靜期權益

閣下可於保單發出後 21 天內，或本公司向閣下或閣下的代表發出通知書後的 21 天內，以較先者為準，取消已購買的保單及取回已繳之保費金額。通知書應說明保單已備妥，並列明冷靜期的屆滿日期。請參閱香港保險業聯會就冷靜期權益不時發出的最新指引。如閣下決定行使冷靜期權益，閣下需以書面知會本公司有關取消保單的決定。該通知必須由閣下簽署及直接送達本公司（地址：香港干諾道中 111 號永安中心 27 樓）。

### 2. 主要產品風險

#### i. 保費調整

保費將每年根據受保人已屆的年齡調整，而保費率\*將由本公司於續保時釐定。

\*保費率會因以下因素而影響，包括但不限於過去的索償紀錄、利率、持續率和費用。

本公司將於續保前不少於 30 日預先以書面通知閣下有關之保費金額。

#### ii. 保單終止

在下列情況下，本公司有權在保障期結束前終止閣下的計劃：

「樂康健」住院醫療保障計劃 為基本計劃	「樂康健」超額醫療附加保障 (附加於基本計劃)
• 應繳之保費在 31 日的寬限期結束當日仍然未繳清。	• 應繳之保費在 31 日的寬限期結束當日仍然未繳清；或 • 基本計劃已被取消或退保或終止；或 • 基本計劃被轉換為清繳保險或展期保險（如適用）。

本公司保留不為本計劃續保的權利，惟須於保單週年日 30 天前發出書面通知。

#### iii. 通脹風險

當閣下查閱利益說明表的各項價值時，請注意由於通貨膨脹，未來生活的成本可能會比現時較高。在該等情況下，即使本公司完成所有其保單下的合同義務，閣下可能獲得比實質價值少。

## 3. 其他主要產品風險

- 「樂康健」住院醫療保障計劃以港元為保單貨幣，「樂康健」超額醫療附加保障以美元或港元為保單貨幣。閣下可選擇以港元或保單貨幣支付保費。閣下可於投保時指定保單貨幣，但保單一經發出，閣下便不能更改保單貨幣。

若閣下以保單貨幣以外的其他貨幣支付保費，本公司會以其參考市場匯率後不時決定的當時的匯率，將有關保費兌換為保單貨幣。本公司將以港元或應閣下要求以保單貨幣發放所有本保單應付的款項。若本公司以保單貨幣以外的其他貨幣向閣下發放款項，該等款項亦將按本公司參考市場匯率後不時決定的當時的匯率兌換。兌換貨幣存在外幣匯兌風險。

- 「樂康健」住院醫療保障計劃是由本公司發出的保單，閣下的保單利益受本公司的信貸風險影響。

此文件乃資料摘要，僅供參考之用，絕不構成財務、投資、稅務或任何形式的意見。如有需要，請向獨立專業人士尋求建議。請參閱計劃的條款及細則以獲取更多資料。

此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何富通保險有限公司的產品屬違法，富通保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

非保單的立約人（包括但不限於受保人及受益人）不享有執行保單任何條款的權利。《合約（第三者權利）條例》不適用於保單及以保單為依據而簽發的任何文件。

## 富通保險有限公司

於百慕達註冊成立之有限公司

## FTLife Insurance Company Limited

A company incorporated in Bermuda with limited liabilities



保費表

Premium Table

「樂康健」住院醫療保障計劃														
"MediEase" Hospitalization Plan														
年繳保費 Annual Premium (港元 HKD)														
年齡 Age	經濟 Economy		標準 Standard		豪華 Deluxe		年齡 Age	經濟 Economy		標準 Standard		豪華 Deluxe		
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female		男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	
0	3,331	2,622	6,768	5,033	12,767	8,344	51	4,334	5,657	8,731	11,186	15,623	19,495	
1	3,331	2,622	6,768	5,033	12,767	8,344	52	4,470	5,719	8,996	11,317	16,120	19,721	
2	3,117	2,372	6,335	4,552	11,949	7,547	53	4,613	5,791	9,275	11,469	16,639	19,984	
3	2,827	2,290	5,748	4,395	10,840	7,286	54	4,771	5,875	9,585	11,640	17,219	20,279	
4	2,525	1,955	5,131	3,751	9,680	6,624	55	4,976	5,974	9,987	11,846	17,963	20,633	
5	1,388	1,358	2,879	2,689	4,929	4,445	56	5,190	6,086	10,408	12,070	18,740	21,027	
6	1,388	1,358	2,879	2,689	4,929	4,445	57	5,423	6,189	10,864	12,284	19,590	21,395	
7	1,388	1,358	2,879	2,689	4,929	4,445	58	5,647	6,293	11,305	12,498	20,408	21,764	
8	1,388	1,358	2,879	2,689	4,929	4,445	59	5,921	6,396	11,847	12,712	21,412	22,134	
9	1,388	1,358	2,879	2,689	4,929	4,445	60	6,264	6,568	12,519	13,059	22,656	22,738	
10	1,317	1,358	2,733	2,689	4,679	4,445	61	6,646	6,721	13,273	13,370	24,052	23,276	
11	1,317	1,358	2,733	2,689	4,679	4,445	62	7,112	6,906	14,191	13,747	25,747	23,932	
12	1,317	1,358	2,733	2,689	4,679	4,445	63	7,567	7,179	15,087	14,301	27,407	24,891	
13	1,317	1,358	2,733	2,689	4,679	4,445	64	8,002	7,470	15,940	14,890	28,990	25,915	
14	1,317	1,358	2,733	2,689	4,679	4,445	65	8,444	7,776	16,810	15,509	30,610	26,991	
15	1,353	1,358	2,806	2,733	4,804	4,598	66	8,898	8,079	17,694	16,123	32,262	28,057	
16	1,356	1,463	2,809	2,831	4,816	4,953	67	9,350	8,394	18,577	16,759	33,917	29,161	
17	1,389	1,573	2,876	3,049	4,937	5,329	68	9,820	8,712	19,494	17,406	35,633	30,283	
18	1,433	1,663	2,964	3,222	5,095	5,635	69	10,295	9,064	20,418	18,119	37,370	31,520	
19	1,477	1,770	3,054	3,433	5,256	6,004	70	10,790	9,451	21,385	18,904	39,187	32,882	
20	1,563	1,923	3,228	3,732	5,560	6,524	以下保費只適用於續保 Below Premiums are for Renewal Only							
21	1,609	2,033	3,324	3,948	5,732	6,900	71	11,314	9,866	22,403	19,744	41,107	34,341	
22	1,655	2,149	3,412	4,177	5,893	7,299	72	11,869	10,320	23,482	20,668	43,140	35,943	
23	1,702	2,260	3,509	4,393	6,065	7,677	73	12,464	10,818	24,639	21,676	45,320	37,694	
24	1,747	2,371	3,597	4,614	6,226	8,059	74	13,103	11,356	25,882	22,769	47,665	39,591	
25	1,848	2,489	3,803	4,845	6,594	8,465	75	13,789	11,937	27,214	23,948	50,176	41,637	
26	1,924	2,616	3,954	5,098	6,861	8,904	76	14,520	12,560	28,633	25,211	52,851	43,829	
27	1,999	2,730	4,106	5,323	7,133	9,298	77	15,296	13,225	30,139	26,560	55,690	46,170	
28	2,079	2,849	4,267	5,557	7,422	9,704	78	16,117	13,931	31,733	27,993	58,694	48,660	
29	2,164	2,977	4,438	5,812	7,728	10,149	79	16,984	14,680	33,417	29,514	61,864	51,298	
30	2,256	3,094	4,622	6,042	8,060	10,552	80	17,579	15,194	34,586	30,545	64,030	53,093	
31	2,333	3,278	4,779	6,408	8,344	11,186	81	18,142	15,680	35,694	31,523	66,081	54,792	
32	2,418	3,398	4,945	6,644	8,646	11,599	82	18,668	16,135	36,729	32,438	67,998	56,381	
33	2,493	3,503	5,097	6,853	8,919	11,965	83	19,153	16,555	37,684	33,283	69,766	57,850	
34	2,552	3,604	5,214	7,055	9,136	12,315	84	19,595	16,935	38,551	34,047	71,371	59,179	
35	2,619	3,695	5,343	7,238	9,373	12,634	85	19,987	17,274	39,322	34,729	72,798	60,362	
36	2,683	3,825	5,469	7,497	9,609	13,085	86	20,326	17,569	39,990	35,320	74,036	61,392	
37	2,743	3,951	5,589	7,749	9,830	13,522	87	20,610	17,814	40,549	35,813	75,071	62,250	
38	2,805	4,083	5,710	8,011	10,057	13,979	88	20,837	18,010	40,994	36,208	75,894	62,934	
39	2,913	4,221	5,924	8,288	10,445	14,459	89	21,004	18,154	41,323	36,498	76,504	63,439	
40	3,025	4,367	6,147	8,578	10,853	14,965	90	21,108	18,245	41,530	36,682	76,887	63,756	
41	3,144	4,530	6,385	8,908	11,285	15,538	91	21,151	18,283	41,613	36,756	77,040	63,887	
42	3,258	4,710	6,608	9,266	11,698	16,161	92	21,190	18,320	41,690	36,831	77,183	64,018	
43	3,356	4,902	6,805	9,650	12,054	16,829	93	21,230	18,357	41,768	36,906	77,327	64,149	
44	3,452	5,047	6,992	9,942	12,407	17,337	94	21,269	18,395	41,845	36,981	77,471	64,279	
45	3,580	5,144	7,245	10,137	12,871	17,679	95	21,308	18,432	41,923	37,055	77,614	64,410	
46	3,700	5,250	7,481	10,352	13,304	18,049	96	21,349	18,470	42,000	37,130	77,757	64,541	
47	3,830	5,346	7,737	10,549	13,778	18,391	97	21,388	18,507	42,079	37,205	77,901	64,673	
48	3,968	5,443	8,012	10,747	14,285	18,732	98	21,427	18,545	42,156	37,280	78,044	64,804	
49	4,092	5,538	8,252	10,942	14,734	19,072	99	21,467	18,582	42,234	37,354	78,187	64,934	
50	4,217	5,607	8,499	11,085	15,192	19,320								

保費表

Premium Table

「樂康健」住院醫療保障計劃 + 「樂康健」超額醫療附加保障 “MediEase” Hospitalization Plan + “MediEase” Major Medical Rider													
年繳保費 Annual Premium (港元 HKD)													
年齡 Age	經濟 Economy		標準 Standard		豪華 Deluxe		年齡 Age	經濟 Economy		標準 Standard		豪華 Deluxe	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female		男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0	3,927	3,099	8,006	6,023	15,179	10,272	51	5,758	7,452	11,715	14,967	21,483	26,921
1	3,927	3,099	8,006	6,023	15,179	10,272	52	5,959	7,559	12,118	15,189	22,251	27,327
2	3,713	2,849	7,573	5,542	14,361	9,475	53	6,173	7,673	12,544	15,434	23,050	27,776
3	3,423	2,767	6,986	5,385	13,252	9,214	54	6,398	7,803	13,008	15,697	23,931	28,251
4	3,121	2,432	6,369	4,741	12,092	8,552	55	6,681	7,943	13,573	15,994	25,001	28,788
5	1,984	1,835	4,117	3,679	7,341	6,373	56	6,973	8,101	14,160	16,311	26,109	29,364
6	1,984	1,835	4,117	3,679	7,341	6,373	57	7,291	8,243	14,795	16,616	27,305	29,916
7	1,984	1,835	4,117	3,679	7,341	6,373	58	7,603	8,392	15,422	16,928	28,491	30,464
8	1,984	1,835	4,117	3,679	7,341	6,373	59	7,967	8,538	16,159	17,233	29,877	31,015
9	1,984	1,835	4,117	3,679	7,341	6,373	60	8,408	8,756	17,029	17,670	31,520	31,802
10	1,913	1,835	3,971	3,679	7,091	6,373	61	8,887	8,955	17,995	18,076	33,333	32,525
11	1,913	1,848	3,971	3,701	7,098	6,419	62	9,459	9,181	19,138	18,544	35,468	33,361
12	1,913	1,858	3,976	3,727	7,103	6,470	63	10,024	9,499	20,267	19,187	37,590	34,502
13	1,913	1,875	3,979	3,755	7,107	6,528	64	10,577	9,834	21,368	19,874	39,655	35,704
14	1,922	1,883	3,979	3,782	7,111	6,584	65	11,140	10,183	22,494	20,584	41,779	36,967
15	1,958	1,904	4,057	3,863	7,244	6,802	以下保費只適用於續保 Below Premiums are for Renewal Only						
16	1,965	2,021	4,065	3,997	7,265	7,225	66	11,716	10,529	23,642	21,289	43,956	38,214
17	1,998	2,151	4,139	4,247	7,397	7,671	67	12,301	10,887	24,802	22,019	46,155	39,499
18	2,045	2,260	4,230	4,461	7,565	8,055	68	12,909	11,247	26,010	22,757	48,440	40,803
19	2,089	2,384	4,326	4,712	7,736	8,506	69	13,522	11,643	27,227	23,560	50,765	42,226
20	2,179	2,559	4,504	5,057	8,050	9,109	<p>(「樂康健」超額醫療附加保障可供續保至69歲。客戶可於往後至99歲期間續保「樂康健」住院醫療保障計劃，有關保費請參閱上頁之保費表。 “MediEase” Major Medical Rider can be renewed till age 69. Thereafter, customer may renew the “MediEase” Hospitalization Plan till age 99. Please refer to the Premium Table on previous page for relevant premiums.)</p>						
21	2,225	2,688	4,607	5,317	8,236	9,574							
22	2,277	2,825	4,704	5,592	8,410	10,064							
23	2,327	2,961	4,808	5,860	8,598	10,543							
24	2,376	3,098	4,903	6,134	8,781	11,039							
25	2,480	3,245	5,126	6,425	9,172	11,561							
26	2,569	3,401	5,290	6,743	9,476	12,130							
27	2,653	3,548	5,463	7,038	9,784	12,656							
28	2,741	3,703	5,648	7,339	10,115	13,198							
29	2,841	3,863	5,842	7,665	10,469	13,783							
30	2,946	4,016	6,056	7,970	10,848	14,333							
31	3,036	4,233	6,241	8,409	11,194	15,115							
32	3,135	4,390	6,440	8,727	11,562	15,677							
33	3,223	4,531	6,623	9,014	11,903	16,200							
34	3,304	4,672	6,778	9,297	12,195	16,712							
35	3,391	4,804	6,947	9,564	12,512	17,194							
36	3,475	4,974	7,117	9,909	12,836	17,820							
37	3,558	5,142	7,291	10,248	13,159	18,428							
38	3,645	5,310	7,468	10,588	13,496	19,039							
39	3,786	5,490	7,747	10,960	14,005	19,699							
40	3,931	5,682	8,035	11,339	14,544	20,387							
41	4,082	5,891	8,347	11,764	15,122	21,142							
42	4,233	6,112	8,646	12,214	15,690	21,950							
43	4,371	6,349	8,923	12,687	16,209	22,797							
44	4,508	6,537	9,205	13,076	16,739	23,486							
45	4,683	6,679	9,552	13,363	17,390	24,010							
46	4,849	6,824	9,889	13,668	18,017	24,566							
47	5,028	6,966	10,247	13,959	18,699	25,089							
48	5,219	7,104	10,630	14,249	19,422	25,611							
49	5,395	7,244	10,985	14,534	20,097	26,130							
50	5,578	7,359	11,358	14,774	20,791	26,563							