

# “MediEase” Surgical Benefit Plan



# “MediEase” Surgical Benefit Plan

Serious illnesses and accidents often result in expensive surgical fees. Our “MediEase” Surgical Benefit Plan provides you with better protection and greater peace of mind. This plan is specially designed for those aged 15 days – 65 years, and provides protection up to age 100. The plan will be renewed on the policy anniversary date upon your payment of premium throughout the protection period.

<b>Product core nature</b>	Medical Protection Plan (Reimbursement)
<b>Product main objective</b>	Reimburse the medical expenses incurred during hospital confinement

## Ultra-high Surgical Benefit for Total Protection

You'll never need to worry about the bills for your surgery, because the Plan includes a special ultra-high surgical benefit. Besides the surgical expenses, it will also cover the costs for the anesthetist and operating theatre.

<b>Benefit Coverage</b>	<b>Maximum Benefit per Confinement (HK\$)</b>
Surgical Benefit	\$200,000
- In-patient Surgical Expenses	\$200,000
- Out-patient Surgical Expenses <sup>1</sup>	\$20,000
Anesthetist's Fee	\$70,000
Operating Theatre Fee	\$70,000
Reimbursement Percentage	90%

Compassionate Death Benefit	\$1,000
-----------------------------	---------

Additional Death Benefit for Organ Donor <sup>2</sup>	\$2,000
---	---------

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.
- 1 Out-patient Surgical Expenses include laboratory tests performed within 90 days before the operation. 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 the In-patient Surgical Expenses should not exceed the maximum total benefit for the In-patient Surgical Expenses.
  - 2 The benefit is only applicable to Hong Kong Residents who have the organ donation operation carried out in Hong Kong.

## 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.

## Free Worldwide Emergency Assistance Services

When you enroll in the “MediEase” Surgical Benefit Plan, you will also enjoy 24-Hour Worldwide Emergency Assistance Services wherever you happen to 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](http://www.ftlife.com.hk).

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.

## Exclusions

This plan shall not cover the expenses of 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

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. 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. The premium(s) shall be adjusted accordingly based on the rates as determined by us unless you disagree in writing. This Plan shall automatically terminate on the next premium due date following the date of our notice.

#### ii. Termination

We have the right to terminate the plan before the end of the protection period upon the earliest occurrence of the following circumstances:

“MediEase” Surgical Benefit Plan as a Basic Plan	“MediEase” Surgical Benefit Plan as a 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.

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 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” Surgical Benefit Plan is issued in HK dollar and the rider is issued either in US dollar or HK 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” Surgical Benefit Plan is an insurance policy issued by us. The insurance benefits are subject to the company’s credit risks.

### 4. 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 of the date of discharge from hospital / treatment 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.

**Premium Table**

Annual Premium (HKD)					
Age	Male	Female	Age	Male	Female
0	2,375	1,836	51	2,902	3,787
1	2,375	1,836	52	2,993	3,829
2	2,222	1,660	53	3,089	3,878
3	2,016	1,603	54	3,194	3,934
4	1,801	1,368	55	3,332	4,001
5	905	887	56	3,475	4,074
6	905	887	57	3,631	4,144
7	905	887	58	3,781	4,213
8	905	887	59	3,964	4,282
9	905	887	60	4,194	4,398
10	859	887	61	4,450	4,500
11	859	887	62	4,762	4,624
12	859	887	63	5,067	4,807
13	859	887	64	5,358	5,002
14	859	887	65	5,654	5,206
15	883	887	Below Premiums are for Renewal Only		
16	908	979	66	5,958	5,410
17	931	1,054	67	6,260	5,620
18	959	1,113	68	6,575	5,833
19	989	1,185	69	6,893	6,069
20	1,046	1,287	70	7,225	6,328
21	1,077	1,362	71	7,576	6,606
22	1,108	1,439	72	7,948	6,910
23	1,140	1,514	73	8,346	7,244
24	1,169	1,587	74	8,774	7,604
25	1,238	1,667	75	9,232	7,993
26	1,288	1,752	76	9,722	8,410
27	1,339	1,828	77	10,242	8,855
28	1,393	1,907	78	10,792	9,328
29	1,449	1,993	79	11,372	9,830
30	1,510	2,071	80	11,770	10,173
31	1,562	2,195	81	12,147	10,500
32	1,619	2,276	82	12,499	10,803
33	1,670	2,345	83	12,825	11,085
34	1,708	2,413	84	13,120	11,339
35	1,753	2,474	85	13,383	11,567
36	1,796	2,561	86	13,610	11,763
37	1,837	2,646	87	13,800	11,927
38	1,878	2,734	88	13,951	12,059
39	1,950	2,826	89	14,064	12,155
40	2,025	2,924	90	14,134	12,217
41	2,105	3,033	91	14,161	12,242
42	2,181	3,154	92	14,188	12,266
43	2,247	3,282	93	14,215	12,291
44	2,311	3,379	94	14,242	12,317
45	2,397	3,444	95	14,267	12,342
46	2,477	3,516	96	14,295	12,367
47	2,564	3,579	97	14,321	12,392
48	2,657	3,644	98	14,346	12,417
49	2,740	3,708	99	14,374	12,442
50	2,824	3,754			

# FTLife scoops prestigious industry accolades

## Bloomberg Businessweek/Chinese Edition "Financial Institution Awards 2020"



**Outstanding Performance**  
Insurance - Medical Care

Medical Care –  
Outstanding Award



**Outstanding Performance**  
Insurance - Integrated Marketing (Product)

Integrated Marketing (Product) –  
Outstanding Award



**Outstanding Performance**  
Insurance - Training and Development Achievement (Agency Force)

Training and Development Achievement  
(Agency Force) – Outstanding Award

## 2020 "Benchmark" Wealth Management Awards



**INTERMEDIARY SUPPORT**  
BEST-IN-CLASS

Intermediary Support –  
Best in Class



**WHOLE-LIFE INSURANCE**  
BEST-IN-CLASS

Whole-Life Insurance –  
Best in Class



**VOLUNTARY HEALTH INSURANCE SCHEME**  
OUTSTANDING ACHIEVER

Voluntary Health Insurance Scheme (VHIS) –  
Outstanding Achiever

## Metro Finance "GBA Insurance Awards 2019 – Hong Kong Region"



Outstanding Savings Product Award



Outstanding Marketing Strategies Award –  
Integrated Marketing (Life Insurance)



Outstanding Online Platform Award  
(Life Insurance)

## "Capital Weekly" PROchoice Life Insurance Award



## "Hong Kong Business" Outstanding Enterprises Awards – Life Insurance

