

“MediEase”

Top Up Medical Plan



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“MediEase” Top Up Medical Plan

It's impossible to predict when an illness or accident will occur. When basic medical insurance is insufficient to deal with the financial burdens they can create, FTLife's “MediEase” Top Up Medical Plan will help you overcome such potential problems by offering you more comprehensive coverage. The 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.

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

Sufficient Amount to Settle Your Medical Bills

The Plan will reimburse up to 80% of your actual eligible medical expenses (after deductible), subject to a maximum amount of HK\$200,000. Thus it aids to remove the financial worries associated with illness.

Benefit Coverage	(HK\$)
Benefit for Hospital and Surgical Expenses ¹	
• Private Hospital	
Deductible per confinement	
- During Non-Change Job Period ²	\$25,000
- During Change Job Period ²	\$15,000
Reimbursement percentage of the actual Hospitalization and Surgical Expenses after deductible	
Daily Room & Board	
Daily Doctor's Visits	
Intensive Care	
In-patient Specialist's Fee	80% ³
Miscellaneous Hospital Expenses	
In-patient Surgical Expenses	
Out-patient Surgical Expenses	
Anesthetist's Fee	
Operating Theatre Fee	
• Local Government Hospital	
Daily Room & Board Maximum	
Reimbursement (No Deductible)	\$200
Maximum No. of days	30
Total Maximum Benefit per confinement	\$200,000
Compassionate Death Benefit	\$1,000
Additional Death Benefit for Organ Donor ⁴	\$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 Calculation method: [Amount of eligible medical expenses actually incurred – deductible or actual amount reimbursed by any other sources under the same medical bill (whichever is higher)] x applicable reimbursement percentage.

- Change Job Period refers to the 3-month period after the termination of employment for which the insured has worked for the same employer for 1 year or above consecutively.
- The following reimbursement percentage will be applied if the insured is hospitalized other than ward or overseas:
Semi-private: 40% Private: 20% Overseas: 50%
- The benefit is only applicable to Hong Kong Residents who have the organ donation operation carried out in Hong Kong.

Reduced Deductible during Change Job Period

For those who are hospitalized in private hospital during Change Job Period, the deductible will be reduced by 40% to HK\$15,000, giving you extra peace of mind when company medical protection is not available, please refer to the policy provision for details.

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” Top Up Medical 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.

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 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:

- Any medical service that is not consistent with the diagnosis and treatment for the illness or injury;
- 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;
- 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:

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" Top Up Medical 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" Top Up Medical 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.

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

“MediEase” Top Up Medical Plan – Basic Plan / Rider Annual Premium Table (HKD)

Annual Premium (HKD)					
Age	Male	Female	Age	Male	Female
0	1,570	1,237	51	2,447	2,829
1	1,570	1,237	52	2,543	2,931
2	1,469	1,119	53	2,646	3,033
3	1,332	1,080	54	2,759	3,141
4	1,190	1,073	55	2,902	3,247
5	873	861	56	3,051	3,356
6	873	861	57	3,214	3,464
7	873	861	58	3,373	3,574
8	873	861	59	3,566	3,683
9	873	861	60	3,801	3,795
10	826	861	61	4,064	4,036
11	826	861	62	4,241	4,078
12	826	861	63	4,427	4,166
13	826	861	64	4,622	4,262
14	826	861	65	4,928	4,356
15	849	861	Below Premiums are for Renewal Only		
16	875	932	66	5,240	4,448
17	887	952	67	5,545	4,536
18	902	973	68	5,851	4,629
19	918	993	69	6,190	4,760
20	935	1,012	70	6,622	4,996
21	951	1,032	71	6,841	5,105
22	972	1,051	72	7,051	5,235
23	992	1,072	73	7,284	5,358
24	1,014	1,093	74	7,517	5,492
25	1,038	1,114	75	7,773	5,667
26	1,065	1,136	76	8,042	5,846
27	1,093	1,161	77	8,318	6,033
28	1,122	1,188	78	8,605	6,224
29	1,156	1,218	79	8,901	6,423
30	1,190	1,251	80	9,209	6,629
31	1,227	1,287	81	9,527	6,843
32	1,266	1,330	82	9,855	7,062
33	1,308	1,377	83	10,198	7,291
34	1,355	1,431	84	10,551	7,526
35	1,366	1,493	85	10,918	7,772
36	1,373	1,563	86	11,299	8,027
37	1,379	1,645	87	11,695	8,291
38	1,409	1,738	88	12,104	8,564
39	1,476	1,803	89	12,531	8,847
40	1,548	1,869	90	12,973	9,142
41	1,625	1,941	91	13,433	9,447
42	1,699	2,017	92	13,909	9,767
43	1,767	2,097	93	14,407	10,099
44	1,832	2,179	94	14,722	10,443
45	1,917	2,263	95	14,748	10,803
46	1,999	2,352	96	14,777	11,178
47	2,087	2,441	97	14,804	11,570
48	2,182	2,535	98	14,831	11,877
49	2,269	2,630	99	14,858	11,901
50	2,358	2,727			

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Saving Plan – Outstanding Performance



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