

# 「樂康健」升級醫療計劃 “MediEase” Top Up Medical Plan



# “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.

## 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 <sup>1</sup>	
• Private Hospital	
Deductible per confinement	
- During Non-Change Job Period <sup>2</sup>	\$25,000
- During Change Job Period <sup>2</sup>	\$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% <sup>3</sup>
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 <sup>4</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 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.

Please call our Customer Service Hotline: 2866 8898 or contact our Insurance Consultant for more details of “MediEase” Top Up Medical 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:

- 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;
- 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;
- 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 upon the earliest occurrence of the following circumstances:

<b>“MediEase” Top Up Medical Plan as a Basic Plan</b>	<b>MediEase” Top Up Medical Plan as a Rider (which will be attached to a basic plan)</b>
<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 under the basic 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” 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.

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.

保費表

Premium Table

年繳保費 (港元) Annual Premium (HKD)					
年齡 Age	男性 Male	女性 Female	年齡 Age	男性 Male	女性 Female
0	1,384	1,091	51	2,157	2,494
1	1,384	1,091	52	2,243	2,584
2	1,295	987	53	2,333	2,675
3	1,175	953	54	2,433	2,769
4	1,049	946	55	2,559	2,863
5	769	759	56	2,691	2,959
6	769	759	57	2,834	3,055
7	769	759	58	2,974	3,152
8	769	759	59	3,144	3,248
9	769	759	60	3,352	3,346
10	729	759	61	3,583	3,559
11	729	759	62	3,740	3,596
12	729	759	63	3,904	3,674
13	729	759	64	4,076	3,758
14	729	759	65	4,345	3,842
15	749	759	以下保費只適用於續保 Below Premiums are for Renewal Only		
16	771	822	66	4,620	3,922
17	782	840	67	4,890	4,000
18	795	858	68	5,159	4,082
19	809	876	69	5,458	4,197
20	824	893	70	5,840	4,406
21	839	910	71	6,032	4,502
22	857	927	72	6,218	4,617
23	875	945	73	6,423	4,725
24	894	964	74	6,629	4,843
25	916	982	75	6,855	4,997
26	939	1,002	76	7,092	5,156
27	964	1,024	77	7,335	5,320
28	990	1,047	78	7,588	5,489
29	1,019	1,074	79	7,849	5,664
30	1,049	1,103	80	8,120	5,845
31	1,082	1,135	81	8,401	6,034
32	1,117	1,173	82	8,691	6,228
33	1,154	1,214	83	8,993	6,430
34	1,194	1,262	84	9,305	6,637
35	1,205	1,317	85	9,628	6,854
36	1,211	1,379	86	9,964	7,079
37	1,216	1,451	87	10,313	7,311
38	1,243	1,532	88	10,674	7,552
39	1,302	1,590	89	11,050	7,802
40	1,365	1,648	90	11,440	8,062
41	1,433	1,712	91	11,845	8,331
42	1,498	1,779	92	12,266	8,613
43	1,558	1,849	93	12,705	8,906
44	1,616	1,921	94	12,982	9,209
45	1,691	1,995	95	13,006	9,527
46	1,763	2,074	96	13,031	9,857
47	1,841	2,153	97	13,055	10,203
48	1,924	2,235	98	13,079	10,473
49	2,001	2,319	99	13,102	10,494
50	2,080	2,405			

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

# 「樂康健」升級醫療計劃

突如其來的疾病往往帶來預料之外的開支，當基本的醫療保障也未必能應付龐大的費用時，富通保險誠意推出「樂康健」升級醫療計劃，讓您獲得更周全的保障。計劃專為初生15日-65歲人士而設，並提供保障至100歲。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。

## 充足賠償額 應付沉重開支

計劃讓您獲得高達合資格實際醫療費用（扣除自付額後）80%的賠償，最高賠償額更達HK\$200,000，助您免卻後顧之憂。

保障範圍	(港元)
住院及手術賠償 <sup>1</sup>	
• 私家醫院	
每次住院自付額	
- 非轉職期間 <sup>2</sup>	\$25,000
- 轉職期間 <sup>2</sup>	\$15,000
扣除自付額後實際住院及手術費用賠償百分比	
每日住房費	
每日主診醫生巡房費	
深切治療病房費	
住院專科醫生診費	80% <sup>3</sup>
住院雜費	
住院手術費	
門診手術費	
麻醉師費	
手術室費	
• 政府醫院	
每日住房費最高賠償額（毋須扣除自付額）	\$200
最高賠償日數	30
每次住院最高賠償額	\$200,000
身故恩恤津貼	\$1,000
器官捐贈者額外身故津貼 <sup>4</sup>	\$2,000

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。

- 1 計算方法：[受理實際的醫療費用-自付額或於其他保險計劃之實際賠償（較高者為準）]x 適用之賠償百分比
- 2 轉職期間指受保人為同一僱主連續受僱達一年或以上而後正式離職後起計三個月
- 3 若於非普通病房或海外接受治療，以下之賠償百分比將會適用：  
半私家病房：40%  
私家病房：20%  
海外：50%
- 4 只適用於在香港進行器官捐贈手術之香港居民

## 轉職期獲減自付額 為您需要着想

若於轉職期內因疾病或意外入住私家醫院，自付額將獲減百分之四十至HK\$15,000，讓您於缺乏公司提供醫療保障時，獲得更大安心，詳情請參閱保單條款。

## 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給您的家人。我們更為器官捐贈者送上額外身故津貼。

## 免費環球緊急支援服務

您只要投保「樂康健」升級醫療計劃，無論身在何地，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，獲得即時支援。

欲知「樂康健」升級醫療計劃的詳情，請致電客戶服務熱線：2866 8898或與閣下的富通保險顧問聯絡。

## 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，本計劃均不承保：

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、節育或性功能失常；
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，本計劃已持續生效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

在下列情況下最早發生時，本公司有權在保障期結束前終止閣下的計劃：

「樂康健」升級醫療計劃為基本計劃	「樂康健」升級醫療計劃為附加契約(附加於基本計劃)
<ul style="list-style-type: none"><li>應繳之保費在31日的寬限期結束當日仍然未繳清。</li></ul>	<ul style="list-style-type: none"><li>應繳之保費在31日的寬限期結束當日仍然未繳清；或</li><li>基本計劃已被取消或退保或終止；或</li><li>基本計劃被轉換為清繳保險或展期保險(如適用)。</li></ul>

本公司保留不為本保單計劃續保的權利，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」升級醫療基本計劃以港元為保單貨幣，附加契約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」升級醫療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。

保費表

Premium Table

年繳保費 (港元) Annual Premium (HKD)					
年齡 Age	男性 Male	女性 Female	年齡 Age	男性 Male	女性 Female
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3	1,175	953	54	2,433	2,769
4	1,049	946	55	2,559	2,863
5	769	759	56	2,691	2,959
6	769	759	57	2,834	3,055
7	769	759	58	2,974	3,152
8	769	759	59	3,144	3,248
9	769	759	60	3,352	3,346
10	729	759	61	3,583	3,559
11	729	759	62	3,740	3,596
12	729	759	63	3,904	3,674
13	729	759	64	4,076	3,758
14	729	759	65	4,345	3,842
15	749	759	以下保費只適用於續保 Below Premiums are for Renewal Only		
16	771	822	66	4,620	3,922
17	782	840	67	4,890	4,000
18	795	858	68	5,159	4,082
19	809	876	69	5,458	4,197
20	824	893	70	5,840	4,406
21	839	910	71	6,032	4,502
22	857	927	72	6,218	4,617
23	875	945	73	6,423	4,725
24	894	964	74	6,629	4,843
25	916	982	75	6,855	4,997
26	939	1,002	76	7,092	5,156
27	964	1,024	77	7,335	5,320
28	990	1,047	78	7,588	5,489
29	1,019	1,074	79	7,849	5,664
30	1,049	1,103	80	8,120	5,845
31	1,082	1,135	81	8,401	6,034
32	1,117	1,173	82	8,691	6,228
33	1,154	1,214	83	8,993	6,430
34	1,194	1,262	84	9,305	6,637
35	1,205	1,317	85	9,628	6,854
36	1,211	1,379	86	9,964	7,079
37	1,216	1,451	87	10,313	7,311
38	1,243	1,532	88	10,674	7,552
39	1,302	1,590	89	11,050	7,802
40	1,365	1,648	90	11,440	8,062
41	1,433	1,712	91	11,845	8,331
42	1,498	1,779	92	12,266	8,613
43	1,558	1,849	93	12,705	8,906
44	1,616	1,921	94	12,982	9,209
45	1,691	1,995	95	13,006	9,527
46	1,763	2,074	96	13,031	9,857
47	1,841	2,153	97	13,055	10,203
48	1,924	2,235	98	13,079	10,473
49	2,001	2,319	99	13,102	10,494
50	2,080	2,405			

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