

Medical Second Opinion Service and Navigator Service Guide



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I. Medical Second Opinion Service

The medical second opinion service* is specifically for you who have taken out the designated plan(s). The service aims at providing the insured professional advice on their medical condition from the highest ranked medical institutions, and enabling the insured to choose the best possible solution.

The insured who fulfills the conditions below is eligible to access the medical second opinion service while the policy is in force:

- 1) The insured is diagnosed with a covered illness by a qualified medical practitioner within the last 12 months and is able to provide recent medical record and examination report.
- 2) The insured has not developed an acute or life threatening condition while awaiting the arrival of the medical second opinion.

The medical second opinion service is not applicable for the Insured who is unable to receive in-person consultation and/or evaluation under certain condition (for example: mental illness).

How to access the medical second opinion service?

- **Call the QTC Care toll free customer service hotline:**

Hong Kong: 800-906-786; Mainland China: 400-0088-033

- ◆ Provide the insured's name, policy number and diagnosis report from a qualified medical practitioner.

- **Complete the required form**

- ◆ Submit the completed form with medical history and medical reports (e.g. MRI, X-ray) to QTC Care directly.

- **Select preferred medical institution**

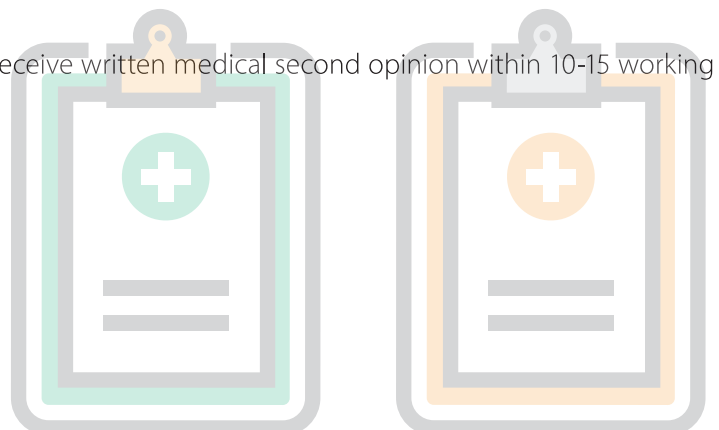
- ◆ Once QTC Care is notified of the Insured's diagnosis with the medical condition by a qualified medical practitioner, its researchers will identify 3 world leading medical centres in diagnosing and treating that particular illness for the insured to consult the medical second opinion.
- ◆ Please note that QTC Care will study the treatment plan provided by the qualified medical practitioner, if QTC Care agrees the treatment plan provided is the best option, QTC Care will not consult the medical second opinion from the medical centre.

- **Collect the relevant medical reports**

- ◆ The selected medical centre will provide a comprehensive analysis and assessment based on the medical reports provided.
- ◆ The medical centre will also provide the most suitable medical treatment proposal for free.

- **Receive medical second opinion**

- ◆ The insured and the insured's medical practitioner will receive written medical second opinion within 10-15 working days.



II. Navigator Service

Navigator service* is the regional specific medical assistance and medical cost containment services in addition to the QTC Care Medical Second Opinion Program that provided by a network of internationally recognized providers (the "Provider(s)") of QTC Care.

Scope of services:

Navigator service

Once QTC Care identified a Provider to the insured, the Provider will offer the assistance below to the insured:

- Advice on recommended facilities to the insured based on the insured's medical second opinion and arrange admission
- Receiving a cost estimate, based on the treatment plan according to the recommendations of the recently completed medical second opinion (excluding any possible medical complications that could occur while receiving the initial treatment)
- Settlement of claims from the Provider(s) in and out of network
- Case management as per the request of the insured
- Pharmacy review of prescribed drugs if relevant
- Assistance services including and not limited to arrangement of ground transportation, coordination of medical evacuation and hotel

All the medical expenses, travel expenses and out-of-pocket expenses are borne by the insured.

Extended services:

1. Transportation and lodging services

Upon the request of the insured, transportation and lodging service will facilitate the organization of the travel arrangement and the hotel accommodation for the Insured and the companion. The expenses of transportation and accommodation for both the Insured and companion are borne by the insured.

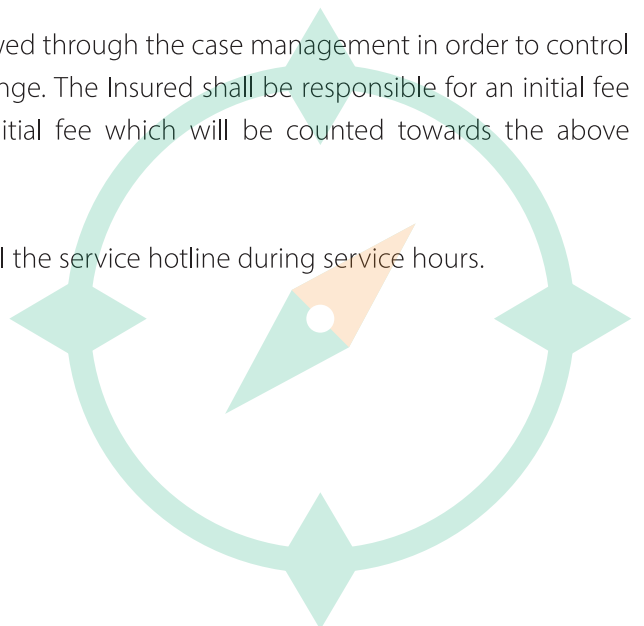
2. Translation services

Telephone translation service that can be accessed by the insured and/or his/her companion during the time that the insured is admitted in the selected medical facility.

3. Cost containment and case management

The treatment plan of the selected medical institution will be reviewed through the case management in order to control the medical charges within a medically necessary and expected range. The Insured shall be responsible for an initial fee and 25% of the overall savings obtained to the Provider. The initial fee which will be counted towards the above mentioned charges for the Provider.

For any enquiry related to the above-mentioned services, please call the service hotline during service hours.



QTC Care toll free customer service hotline

Hong Kong: 800-906-786; **Mainland China:** 400-0088-033

Service hours: Monday to Friday 9:00 a.m. to 6:00 p.m. (except public holidays)

*The “medical second opinion service” and “navigator service”(the “Services”) are free services provided by China Life Insurance (Overseas) Company Limited (“China Life (Overseas)”) to clients. The Services are provided by a medical consultation service provider appointed by China Life (Overseas) from time to time, and subject to the terms and conditions imposed by such medical consultation service provider. QTC Care HK Limited (“QTC Care”) is the current China Life (Overseas)’s appointed service provider for the Services. Under no circumstance shall China Life (Overseas) be responsible or liable for the acts or omissions or services of the designated medical consultation service provider. China Life (Overseas) reserves the right to replace the designated medical consultation service provider and review, revise and change the details, the terms and conditions of the Services to be provided from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving prior notice. China Life (Overseas) will not be responsible for any overseas medical service charges and other relevant charges (if any). All fees and charges from the overseas medical services will be the responsibility of the insured.

This Medical Second Opinion Service and Navigator Service Guide (the “Service Guide”) is for general information only and does not constitute any contract or any part thereof between China Life Insurance (Overseas) Company Limited (“China Life (Overseas)”) or “we”) and any other parties.



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