

Life Insurance

Lifelong Promise • Lifelong Partner



Stay Healthy Cancer Protection Plan

Cancer was a deadly illness but most of them can be cured now. Nevertheless, the huge medical expenditures may put financial strain on you and your family. Stay Healthy Cancer Protection Plan (the “Plan”) supports you to fight against it right away financially. The Plan offers comprehensive cancer benefits covering from diagnosis, hospitalization and surgery, and cancer treatments consultation, such as Chinese medicine consultation, dietician and psychological advices, so that you can focus on treatment and recovery with peace of mind.



Plan Features

Comprehensive cancer protection

Cancer benefit

If the insured¹ is diagnosed with a covered cancer including cancer, carcinoma-in-situ, early thyroid or prostate cancer or less aggressive malignancy, and receive active treatment, the insured will receive benefits as stated under the “benefit schedule”. The insured can choose to hospitalize in a semi-private room², with the maximum benefit limit per covered cancer of HKD1,050,000 and the lifetime limit is up to HKD3,150,000.

Fully covered on multiple benefits

The Plan provides full cover to multiple benefit items, including diagnostic benefits, cancer treatment benefits (including hospitalization³ and surgery benefits, treatment and medication benefits, pre- or post-treatment consultation benefits, reconstructive surgery benefits, and monitoring benefits, which are subject to per covered cancer limit and lifetime limit.

Cancer annuity benefit

While the policy is in force, if the insured is diagnosed with a covered cancer (except carcinoma-in-situ, early thyroid or prostate cancer and less aggressive malignancy) during age 18 and age 64 by a registered medical practitioner, the insured will then receive cancer annuity benefit, which is equivalent to HKD8,000 per month for up to 12 months. Cancer annuity benefit will be terminated after this benefit has been paid by the Plan.

Medical second opinion service⁴

With this service, you can obtain professional medical opinion enabling you to choose the best possible treatment.

Navigator service⁴

Navigator service is an additional service under medical second opinion service. In accordance with the medical second opinion, navigator service will arrange admission and provide a cost estimate for you. The service provider of navigator service will charge a service fee, please refer to the “medical second opinion service and navigator service guide” at China Life (Overseas)’s company website for the details.

Extended care benefits support recovery

Hospital cash

The insured will receive hospital cash for staying at ward room of a Hong Kong public hospital or intensive care unit due to a covered cancer.

Ancillary services

Rehabilitation helps the insured recover from cancer faster. Therefore, the Plan offers 3 types of ancillary services benefit, covering the consultation provided by (1)registered Chinese medicine practitioner; (2)registered dietician; and (3)physiotherapist, occupational therapist, speech therapist, or registered chiropractor.

Psychological counselling

Since patients and caretaker may suffer stress due to cancer, the Plan provides psychological counselling benefit, covering the psychological counselling fee of the insured and one immediate family member⁵.

Home nursing

If the registered medical practitioner recommends the insured to have home nursing service provided by a registered nurse, the Plan will cover such expenses.

Medical appliances

If the registered medical practitioner recommends the insured to purchase or rent medical appliances, the Plan will cover such expenses.

Compassionate Death Benefit

If the insured passes away, the Plan will pay a compassionate death benefit to the beneficiary. The Plan will be terminated thereafter.

For the details of the benefits, please refer to the “benefit schedule”.

Enrollment Terms

| | |
|-----------------------------|-------------------------------------------|
| Plan type | Combo medical plan |
| Issue age | Age 18 to age 65 |
| Benefit term: | Up to age 100 of the insured ¹ |
| Premium payment term | Up to age 99 of the insured |
| Premium payment mode | Annual, monthly ⁶ |
| Policy currency | HKD |
| Renewal | Guaranteed renewal ⁷ |

Benefit Schedule

| | |
|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Covered cancer | Cancer, Carcinoma-in-situ, Early Thyroid or Prostate Cancer, Less Aggressive Malignancy |
| Area of cover | Worldwide |
| Qualified room level | Semi-private room ² |
| Per covered cancer limit | 1,050,000 |
| Lifetime limit | 3,150,000 |
| Benefit Items | Maximum benefit limit (HKD) |
| I. Diagnostic benefits | Full cover subject to per covered cancer limit and lifetime limit |
| II. Cancer treatment benefits | |
| 1. Hospitalization ³ and surgery benefits | |
| 2. Treatment and medication benefits | |
| 3. Pre-or post-treatment consultation benefits (1 visit per day) | |
| III. Reconstructive surgery benefits | |
| IV. Monitoring benefits | |
| V. Extended care benefits | |
| 1. Hospital cash for intensive care unit | |
| Daily hospital cash | 600 |
| Maximum number of days per covered cancer | 15 |
| 2. Hospital cash for public hospital in Hong Kong | |
| Daily hospital cash | 1,000 |
| Maximum number of days per covered cancer | 60 |
| 3. Ancillary services (1 visit per day) | |
| For consultations with the following 3 types: | |
| i) Registered Chinese medicine practitioner; or | |
| ii) Registered dietician ; or | |
| iii) Physiotherapist / occupational therapist / speech therapist / registered chiropractor | |
| Maximum limit per visit | 750 |
| Maximum number of total visits per covered cancer | 30 |
| 4. Psychological counselling (1 visit per day) | |
| Maximum limit per visit | |
| Maximum number of total visits per covered cancer (including an immediate family member) | 1,500 10 |
| 5. Home nursing | |
| Maximum limit per day | 1,500 |
| Maximum number of total days per covered cancer | 30 |
| 6. Medical appliances (for purchasing or renting) | |
| Maximum amount per covered cancer | 5,000 |
| VI. Compassionate death benefit | 15,000 |
| VII. Cancer annuity benefit | 8,000 per month (Maximum of 12 months) |
| VIII. Other services ⁴ | |
| 1. Medical second opinion service | Included |
| 2. Navigator service | Included |

Part of claims are reimbursed by actual expenses, though shall not exceed the maximum benefit limit as listed under the benefits schedule, including those are listed to be "full cover". China Life (Overseas) will only cover the medical expenses that are eligible.

Notes:

1. The policyholder and the insured of the Plan must be Hong Kong residents.
 2. Semi-private room means a single or two-bedded, or a room with maximum double occupancy for the insured's private use during the confinement with a shared bath / shower room in a hospital but excluding any room of upper class with its own kitchen, dining or sitting room(s) or otherwise.
 3. Hospital does not include any establishment or that portion of an establishment which is operated as a convalescent or nursing home, rest home, home for the aged, or an establishment for rehabilitation of alcoholics or drug addicts, or any similar purpose. For the list of designated hospitals located in China, please refer to China Life (Overseas)'s website www.chinalife.com.hk/customerservice/hospitals-in-china.
 4. Medical second opinion service and navigator service are provided by third party service provider(s). China Life (Overseas) shall not be liable for any matter in connection with the services. China Life (Overseas) reserves the right to amend the terms and conditions thereof from time to time without prior notice.
 5. Immediate family member means the legally married spouse, children and parents of the insured.
 6. If the required renewal premium is paid by you within the grace period, the policy shall continue to be in force. For details, please refer to the policy provisions issued by China Life (Overseas). If the policy is lapsed or surrendered early, the policy cash value (if any) received by you may be considerably less than the total amount of the premium paid.
 7. China Life (Overseas) reserves the right to review the premium rates on each policy anniversary and revises the terms and conditions and/or the benefit items of the policy from time to time.
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Important Information:

This product brochure is for reference only. It does not form a contract between China Life (Overseas) and anyone or any entity else. The detailed terms, conditions and exclusions of the Plan are subject to the relevant policy contract. You are reminded to review the policy contract and all relevant product materials and to seek independent professional advice if necessary. For a copy of the policy contract, please contact China Life (Overseas) for enquiry. You have the right to purchase the medical insurance product as a standalone plan instead of bundling with other type(s) of insurance product.

1. The Plan is underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", the "Company" or "us / we / our"). China Life (Overseas) is responsible for the features, underwriting and benefit payments under the Plan. You should fully understand all of the risks involved in this Plan and consider whether this Plan is affordable and suitable to you before making your application.
2. China Life (Overseas) shall make the final decisions on the underwriting and claims. We shall rely on your submitted information to assess whether to accept or decline your application, and shall refund any premium and levy (if any) paid without interest for declined cases.
3. This is a non-participating life insurance plan and therefore dividends are not available to the Plan.
4. Exclusions – Despite anything said in the policy, the Company shall not pay for any covered cancer, resulting directly or indirectly from or caused or contributed by (in whole or in part) any of the following:
 - (1) the covered cancer existed before the policy effective date, or in case of reinstatement, the last date of reinstatement of the policy, whichever the later; or
 - (2) the insured suffers from any pre-existing condition, or shows any signs or symptoms of any pre-existing condition, which may be the cause or triggering condition to a covered cancer before the policy effective date, or in case of reinstatement, the last date of reinstatement of the policy, whichever the later; or
 - (3) the insured is diagnosed by a specialist with a covered cancer or the insured has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a covered cancer within 90 days from the policy effective date, or in case of reinstatement, from the last date of reinstatement of the policy; or
 - (4) the confinement, treatment and/or charges incurred relates to or arises as a direct or indirect result of
 - (i) convalescence or physical examinations, or health check-ups (whether with or without any positive finding(s)) on the insured; or
 - (ii) treatment or tests carried out in relation to the insured's covered cancer not consistent with customary medical treatment or diagnosis; or
 - (iii) vaccination and immunization injections received by the insured for the prevention of a covered cancer; or
 - (iv) narcotics used by the insured unless taken as prescribed by a registered medical practitioner; or the insured's abuse of drugs and/or alcohol; or
 - (v) treatment or tests performed on the insured that relate to Acquired Immune Deficiency Syndrome (AIDS), any Human Immunodeficiency Virus or any related or associated condition or AIDS Related Complex; or
 - (vi) mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder unless such occurrence is covered by "psychological counselling" under "extended care benefits" of the policy; or
 - (vii) any congenital or inherited covered cancer (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the insured reaches age 16) of the insured; or
 - (viii) any services primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures unless they are covered by "diagnostic benefits"; or
 - (ix) any treatment, investigation, services or supplies which are not medically necessary or any charges which exceed the reasonable and customary charges; or
 - (x) non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes, personal items, medical report charges and the like; or
 - (xi) experimental and/or unconventional medical technology / procedure / therapy performed on the insured; or novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognized medical association in the locality; or
 - (xii) war, hostilities (whether war is declared or not), rebellion, insurrection, riot, civil commotion, terrorist act, nuclear contamination, biological contamination or chemical contamination; or

- (xiii) genetic testing undertaken to test for a genetic predisposition to covered cancer; or
- (xiv) any treatment modality undergone without a definite diagnosis of the presence of a covered cancer in the insured's body; or
- (xv) over-the-counter medication and nutrient supplement not prescribed by a registered medical practitioner, and any of the following traditional Chinese medicines: cordyceps sinensis, seahorse, bezoar, amber, ganoderma, antelope horn, antler, agate, musk, saffron, bird's nest and ginseng.

In addition, the information stated in this product brochure is for reference only. Please refer to the "general provisions" and "benefit provisions" for the exact terms and conditions and limitations such as incontestability, suicide and fraud etc. or all exclusions.

5. Limitations - limitation of the Plan includes:

a) Coverage of specific items will be effective on the following dates:

| Items | Effective date (after the policy commencement) |
|---------------------------------------------|------------------------------------------------|
| Death benefit (except death due to suicide) | Immediate |
| Covered cancer | 90 days |

b) Principle of indemnity

- i) Parts of benefits under the Plan will only be payable for eligible expenses incurred for medical services provided to the insured. The payable amount of eligible expenses shall not exceed the actual costs of the medical services provided to the insured, subject to the per covered cancer limit and lifetime limit as stated in the "benefit schedule";
- ii) Even the insured has more than one policy of this Plan underwritten by China Life (Overseas) (regardless whether in force) provides cancer annuity benefit, China Life (Overseas) will pay cancer annuity for one covered cancer only.
- iii) If the insured is confined in a room of the class above the qualified room level as stated under the "benefit schedule", whether voluntarily or involuntarily, any reimbursable charges of "diagnostic benefits", "cancer treatment benefits" and "monitoring benefits" policy herein in relation to such days of confinement shall be reduced by multiplying by the following factor:
 - for an upgrade from semi-private room to standard private room: 50%
 - for an upgrade from Semisemi-private Room room to above Standard standard Private private Room room : 25%
- iv) When the policy is in force, if the insured is diagnosed with more than one covered cancer, the latest covered cancer will be considered as the same covered cancer as the immediately preceding covered cancer for the purpose of calculating the benefits payable. All benefits paid and payable in respect of the latest covered cancer:
 - The "diagnostic benefits", "cancer treatment benefits", "reconstructive surgery benefits" and "monitoring benefits" of the "benefit schedule" are subject to the per covered cancer Limit of the immediately preceding covered cancer; and
 - The "extended care benefits" of the "benefit schedule" is subject to the same limit on the maximum number of visits / days and the maximum amount per visit / day / covered cancer of the immediately preceding covered cancer.
- v) In all circumstances, the diagnostic benefits, cancer treatment benefits, reconstructive surgery benefits and monitoring benefits that are payable to the latest covered cancer, will be subject to a separate per covered cancer limit; all benefits paid and payable in respect of the latest covered cancer under extended care benefits shall be subject to a separate limit on the maximum number of visits/days and the maximum amount per visit/per day/per covered cancer:
 - the latest covered cancer and the immediately preceding covered cancer are of different histopathology; or
 - the latest covered cancer and the immediately preceding covered cancer are of the same histopathology, and the latest covered cancer is not a recurrence or metastasis of the immediately preceding covered cancer (which has to be verified by a specialist and supported by tissue of origin tests as well as clinical, imaging or other laboratory investigations); or
 - the latest covered cancer and the immediately preceding covered cancer are of the same histopathology,
 - > the latest covered cancer is a recurrence or metastasis of the immediately preceding covered cancer; and
 - > the dates of first diagnosis of the immediately preceding covered cancer and the latest covered cancer are separated by at least 3 years (both dates inclusive) ("Specified Period"), and
 - > the immediately preceding covered cancer has been once in complete remission within the Specified Period (such state is verified by a specialist and supported by clinical, imaging or other laboratory investigations).

The total available benefit amount of diagnostic benefits, cancer treatment benefits, reconstructive surgery benefits and monitoring benefits under all policies of this Plan (regardless whether in force) underwritten by China Life (Overseas) shall not exceed the lifetime limit for the same insured.

- c) "Reasonable and customary" means the charges for treatment, procedure, supplies or other medical services which are medically necessary but do not exceed the general level of charges at the location for such treatment, procedure, supplies or other medical services. The Company in our reasonable opinion will determine whether any charge for treatment is reasonable and customary when we consider the charges inappropriate, where applicable.
- d) "Medically necessary" means that the medical services is necessary medically:
- the costs of the treatments on the respective diagnosis is normal and usual;
 - delivered according to standards of good medical practice;
 - the diagnosis or treatments are medically necessary;
 - is not just for the convenience of the insured, the related registered Western medical practitioners, registered Chinese medical practitioners, physiotherapists, anesthetists or other medical services providers;
 - is the most appropriate treatment which is safe and effective for the condition of the insured; and
 - the confinement is not just for or physiotherapy.
- e) Double insurance – China Life (Overseas) is not liable for any confinement, surgery and/or medical expenses for which compensation or reimbursement is payable under any law, medical program, or insurance policy provided by any government, company or other insurer except to the extent that such charges are not reimbursed by such law, medical program or insurance policy.
6. Non-payment of premium – You should pay premium(s) on time according to the selected premium payment term. If the due premium remains unpaid upon the expiry of the grace period, the policy will be lapsed in accordance to the "grace period" clause under the "general provision", and you will lose the related insurance coverage and suffer a financial loss. If an insured event occurs during the grace period, China Life (Overseas) shall still be responsible for the insurance coverage but any outstanding premium for the policy year wherein the insured event occurs shall be deducted from any amount which may be payable under the policy.
7. Cooling-off right – You have the right to cancel the policy within the cooling-off period and obtain a refund of any premiums and premium levy (if any) paid provided that no claim has been made under it. You must submit a written notice signed by you to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong within 21 calendar days after the delivery of the policy or Notice of Policy Issuance (telling you about the availability of the policy and the expiry date of the cooling-off period) to you or your representative, whichever is earlier.
8. Cancellation right – You have the right to send a policy cancellation request to China Life (Overseas) at any time after the cooling-off period. You must complete and sign the relevant form and submit that to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong. China Life (Overseas) will pay you the surrender value (if any) and the policy will be terminated thereafter. Should you have the relevant form, please contact your financial consultant or call China Life (Overseas) customer service hotline: 399 95519.
8. Claims procedure – If you would file a claim, you must submit completed designated form(s) with relevant proof to China Life (Overseas) within 90 days from the date when the Insured is still alive and undergoes confinement, surgery and/or medical treatment due to a covered cancer while the policy is in force. You can obtain the claims forms from your financial consultant, by calling China Life (Overseas) customer service hotline: 399 95519 or by visiting any China Life (Overseas) service centre.

What are the key product risks?

Credit risk:

The Plan is a life insurance policy issued by China Life (Overseas). Any premium paid will become part of our assets and our financial strength will affect our ability to meet our contractual obligations to you under the policy. Therefore, you are subject to our credit risk.

Inflation risk:

The cost of living in the future may be higher than expected due to the effects of inflation. Therefore, your current planned benefits and/or returns may be insufficient to meet your future needs even if we fulfill all of our contractual terms and obligations.

Premium adjustment, benefit adjustment and renewal:

China Life (Overseas) reserves the right to review and adjust the premium rates on each policy anniversary. Factors leading to premium adjustment include but not limited to the experience in claims, policy surrender, investment return, expenses and medical cost incurred by and/or in relation to the Plan.

In addition, China Life (Overseas) reserves the right to review the terms and conditions and/or benefits schedule of the Plan from time to time. China Life (Overseas) will provide you a written notice 30 days before any revision, amendment or modification by ordinary post to your last known address in China Life (Overseas)'s records. In the event you disagree with such revision, you must provide a written request to China Life (Overseas) at any time within 30 days after such revision takes effect and the Plan shall automatically terminate on the premium due date following China Life (Overseas)'s receipt of such notice.

If China Life (Overseas) decide to no longer offer the Plan, China Life (Overseas) will endeavor to enroll the insured in another available medical plan.

Policy termination:

The Basic Plan shall terminate upon the occurrence of any of the following events (whichever is earlier):

- (a) The death of the insured;
- (b) The lapse of the policy pursuant to the "grace period" clause under the "general provision"; or
- (c) All amounts paid and/or payable for all benefits, including diagnostic benefits, cancer treatment benefits, hospitalization and surgery benefits, treatment and medication benefits, pre-or post-treatment consultation benefits, reconstructive surgery benefits, and monitoring benefits, in aggregate under all in-force and terminated "Stay Healthy Cancer Protection Plan" and same protection plans underwritten by the Company covering the insured reach the lifetime limit; or
- (d) The maturity date of the policy; or
- (e) The approval by the Company on policyholder's request to surrender or terminate the policy.

When the policy terminates, all attached rider(s) (if any) will terminate simultaneously.

Effective from 1 January 2018, all policyholders are required to pay a levy on each premium payment made for both new and in-force policies to the Insurance Authority (the "IA"). For levy details, please visit our website at www.chinalife.com.hk or contact our customer service hotline at 399 95519 or visit IA's website at www.ia.org.hk.

This product brochure is for distribution in Hong Kong only and shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product outside Hong Kong. China Life (Overseas) does not provide or offer to sell any insurance product outside Hong Kong. The above information is for reference only. The detailed terms, conditions and exclusions of the Plan are subject to the terms and conditions of the policy contract of the Plan. For a copy of the terms and conditions of the policy contract, please contact China Life (Overseas) for enquiry.



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