

# YFLife 萬通保險

雲鋒金融集團成員



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未來在我手  
Own the future

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Own your future with peace of mind – wherever you are


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You appreciate the finer things in life and attach great importance to quality. VIP Global MediCare is a highly comprehensive worldwide medical solution that focuses on and commits to excellence in every respect, ensuring that you receive world-class medical treatment in a timely and discreet manner just when you need it most. Wherever you go, you can have absolute peace of mind because you'll know that your health and wellbeing are being taken care of.




# 7 \* 1 « Á < - VIP Global MediCare

**1** 0#« i4m>)C©{± ž”  
Full Medical Coverage up to \$70,000,000




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Applicable to standard private room

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Full Range of Extended Coverage




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Non-surgical cancer treatments, Renal dialysis, Physiotherapy and Post-surgery home nursing, etc.

**3** )C-.zE>h|ö)C  
Guaranteed Renewals for Life




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Whole life protection up to age 100

**4** - © +ÝJ<sup>a</sup>O,Rj.a  
Cashless Hospitalization Service




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We will settle the qualifying medical expenses directly with the hospital, giving you total peace of mind as you recover

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Worldwide Emergency Assistance Benefits




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Emergency evacuation and return of unattended dependent children to country of residence, etc.

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No Claim Bonus




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Up to 10%

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Annual Deductible for Flexible Budgeting



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4 Options: HK\$/MOP 0 / 15,000 / 30,000 / 60,000

**VIP** s 'f i4m>rò~'Rj.a  
MediCare Concierge Services



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MediNet Pro
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PRC MediCare VIP Passage Service
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Travel for Treatment VIP Services
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Extended Family Protection

# 1

## OE & < - æ ÷ : Full Coverage up to \$70,000,000



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**VIP Global MediCare** provides quality medical services in standard private room with full reimbursement of the major hospitalization and surgical expenses incurred due to illness or accident. Under the plan, you can enjoy lifetime cover of up to HK\$ / MOP70,000,000.

# 2

## S û • » v - æ Full Range of Extended Coverage



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The plan offers a wide range of extended pre- and post-hospitalization benefits, providing you with enhanced protection throughout your recovery journey:

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- Non-surgical cancer treatments: Chemotherapy, Radiotherapy, Target Therapy, Hormonal Therapy, Immunotherapy and Proton Beam Therapy
- Renal dialysis
- Ancillary treatments: physiotherapy, speech therapy, chiropractic treatment, occupational therapy and Chinese medical treatment
- Post-surgery home nursing
- Pre- and post- hospitalization outpatient treatment

# 3

## - Ç ^ f - Guaranteed Renewals for Life



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VIP Global MediCare guarantees annual renewal up to age 100 regardless of your health condition or claim records, allowing you to enjoy total peace of mind. Renewal premium will be adjusted based on the Insured's attained age and to the premium rate in effect for the same level of benefit at the time of policy renewal.

# 4

## ë 5 ñ p Cashless Hospitalization Service



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All you need is to complete an application form to obtain our prior approval for cashless arrangement<sup>1</sup> before being admitted to the hospital. This service is applicable worldwide, covering all the private hospitals in Hong Kong and most private hospitals in the rest of the world. We will settle the qualifying medical expenses directly with the hospital, giving you total peace of mind with no hassle over paying hospital bills and making subsequent claims.

# 5

## Œ " a " < j ? Worldwide Emergency Assistance Benefits



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The plan offers free "Worldwide Emergency Assistance Benefits" in the event of an emergency. Instant assistance, including emergency evacuation and return of unattended dependent children to country of residence, is made available through Inter Partner Assistance Hong Kong Ltd (IPA).

# 6

## ì p μ α ' No Claim Bonus



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Provided that the policy has been in force for at least three consecutive policy years and no claims were made under the Basic Plan, you will be entitled to a No Claim Bonus discount upon paying the renewal policy premium. The discount is based on a percentage of the annual premium of the Basic Plan for the preceding year, up to a maximum of 10%.

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3	3%
4	6%
≥5	10%

# 7

## Annual Deductible for Flexible Budgeting



No matter whether you are planning to take out a new hospital plan or top up your existing plan, VIP Global MediCare is the ideal solution. The plan offers four Annual Deductible options to suit your needs: the higher the deductible, the lower the premium.

- HK\$ / MOP 0
- HK\$ / MOP 15,000
- HK\$ / MOP 30,000
- HK\$ / MOP 60,000

You may change to a lower Annual Deductible before the policy anniversaries on or after your 50<sup>th</sup>, 55<sup>th</sup>, 60<sup>th</sup> or 65<sup>th</sup> birthday<sup>2</sup> without having to submit any satisfactory proof of insurability. The premium thereafter will be adjusted according to the Annual Deductible selected.

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The Annual Deductible will be waived if you are hospitalized due to any designated critical illnesses<sup>3</sup>





VIP Global MediCare proudly presents our prestige customers with MediCare Concierge Services<sup>4</sup>, giving you access to a range of professional medical advice and quality concierge services in your moment of need.

**國際專業醫療網絡**

- The following services are available at more than 4,000 US hospitals within the MediNet Pro network:
- 1) second medical opinion provided by US medical specialists<sup>5</sup>; and
- 2) quality treatment referrals in the USA<sup>5</sup>, and assistance in obtaining the competitive pricing

**MediNet Pro**

- The following services are available at more than 4,000 US hospitals within the MediNet Pro network:
- 1) second medical opinion provided by US medical specialists<sup>5</sup>; and
- 2) quality treatment referrals in the USA<sup>5</sup>, and assistance in obtaining the competitive pricing

**國內就醫貴賓通道服務**

- If the Insured needs to seek medical treatment in China, VIP Passage allows prior booking and access to medical services offered by designated hospitals (including Grade 3A hospitals) within the network, without a long waiting period

**PRC MediCare VIP Passage Service**

- If the Insured needs to seek medical treatment in China, VIP Passage allows prior booking and access to medical services offered by designated hospitals (including Grade 3A hospitals) within the network, without a long waiting period

**海外就醫貴賓服務<sup>6</sup>**

- A full range of VIP services for overseas treatment is also provided, including advice on hospital selection, choice of best medical facilities, visa application, and assistance in reservation of air tickets and hotel accommodation, etc.

**Travel for Treatment VIP Services<sup>6</sup>**

- A full range of VIP services for overseas treatment is also provided, including advice on hospital selection, choice of best medical facilities, visa application, and assistance in reservation of air tickets and hotel accommodation, etc.

**延伸家庭保障<sup>7</sup>**

- We understand that your hospitalization will inevitably affect your family. Through Extended Family Protection, we will assist you in taking care of your family and paying the relevant fees:
- Arrange a home-helper to take care of house keeping, cooking and clothes washing, etc.
- Arrange a child-carer to take care of unattended children aged below 12 (up to 2 children)
- Arrange a health worker to take care of the Insured's parent(s) over the age of 65 if suffering from illness or injury
- Arrange escort personnel to handle hospital discharge, and arrange transportation to the Insured's home

**Extended Family Protection<sup>7</sup>**

We understand that your hospitalization will inevitably affect your family. Through Extended Family Protection, we will assist you in taking care of your family and paying the relevant fees:

- Arrange a home-helper to take care of house keeping, cooking and clothes washing, etc.
- Arrange a child-carer to take care of unattended children aged below 12 (up to 2 children)
- Arrange a health worker to take care of the Insured's parent(s) over the age of 65 if suffering from illness or injury
- Arrange escort personnel to handle hospital discharge, and arrange transportation to the Insured's home

例子 Example:

Alex (35) insured with VIP Global MediCare - Plan 2: Worldwide (excluding USA)

Alex insured with VIP Global MediCare - Plan 2: Worldwide (excluding USA)

終身保障總額 Lifetime limit: **\$70,000,000**

投保時每年保費\* Annual premium when insured\*: **\$15,920**

Cf, ò Age

35

45

55

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Diagnosed with liver cancer

, © -y Pre-hospitalization

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Outpatient consultation and diagnostic tests

✓ 0#O, ~!+% Full reimbursement

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MediCare Concierge Services

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Second medical opinion – recommending the most appropriate medical solution
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Travel for Treatment VIP Services – dedicated to assisting you with travel arrangements

(^© Hospitalization

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Room, Surgeries, Intensive Care, Private Nurse, Hospital Companion Bed, etc.

✓ 0#O, ~!+% Full reimbursement

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Cancer Treatment (Proton Beam Therapy)

✓ 0#O, ~!+% Full reimbursement

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Outpatient, Post-surgery Home Nursing, etc.

✓ 0#O, ~!+% Full reimbursement

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Chinese medical treatment and physiotherapy

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When Alex was on a business trip in Shanghai, he fell ill. He used the PRC MediCare VIP Passage Service under the MediCare Concierge Services and hospitalized in a Grade 3A hospital, Alex also applied for the Cashless Hospitalization Service to give him total peace of mind with no hassles over paying hospital bills and making subsequent claims.

, © -y Pre-hospitalization

- §'ú Outpatient

✓ 0#O, ~!+% Full reimbursement

(^© Hospitalization

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✓ 0#O, ~!+% Full reimbursement

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Cashless Hospitalization Service

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MediCare Concierge Services

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PRC MediCare VIP Passage Service

- © E• Post-Hospitalization

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Outpatient, Post-surgery Home Nursing

✓ 0#O, ~!+% Full reimbursement

D EÂ Recovery

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The above example is based on a male customer aged 35 insured with VIP Global MediCare (Annual Deductible Amount: \$0). The premium is paid annually. The plan guarantees yearly renewal, and the renewal premium will be adjusted based on the Insured's attained age and to the premium rate in effect for the same level of benefit at the time of policy renewal.

Notes

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- 1. The cashless hospitalization service is an administrative arrangement and is not part of the product benefits. We reserve the right to cease offering this service anytime without prior notice. For hospital expenses in excess of the approved cashless amount, the Insured have to settle the balance. For enquiries concerning of the cashless hospitalization service, please call (852) 2533 5555 (Hong Kong) / (853) 2832 2622 (Macau) or refer to the related terms and conditions.
- 2. Request for reduction of the Annual Deductible must be submitted in writing before the policy anniversary on or immediately following the 50<sup>th</sup>, 55<sup>th</sup>, 60<sup>th</sup> or 65<sup>th</sup> birthday of the Insured. This option can be exercised once only and is irrevocable. Claims in respect of a Disability occurring after reduction of the Annual Deductible shall be subject to the reduced Annual Deductible.
- 3. Designated critical illnesses include Later-stage Cancer, Cardiomyopathy, Chronic Liver Failure, Chronic Lung Disease, Coronary Artery Bypass Surgery, Fulminant Viral Hepatitis, Heart Attack, Heart Valve Replacement, Kidney Failure, Major Organ Transplantation, Parkinson's Disease, Pulmonary Arterial Hypertension, Rheumatoid Arthritis, Stroke, Surgery to Aorta and Terminal Illness.
- 4. MediCare Concierge Services are provided by Inter Partner Assistance Hong Kong Ltd (IPA). Customers may reserve services via these IPA hotlines: Hong Kong (852) 2862 0101 / China (toll free) 4001899784. The Company is not liable for the quality of services provided by any third-party service provider. The Insured is responsible for paying the medical treatment and other related cost unless specified.
- 5. MediNet Pro is provided by IPA. The current administration fee for each Second Medical Opinion is HK\$500. For each referral to medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. IPA reserves the right to review the price and the number of hospitals from time to time without prior notice.
- 6. Applicable only to an Insured suffering from a designated critical illness, and upon request.
- 7. Applicable in Hong Kong only, up to a maximum of 8 hours per service (a minimum of 4 consecutive hours per visit) per illness or injury, subject to hospitalization of at least 72 consecutive hours. Hospital discharge assistance service is up to a maximum of 5 consecutive hours.
- 8. "Hospital" refers to an entity which provides facilities for major surgery and full-time nursing service and is not primarily a convalescent or nursing home, rest home, home for the aged, a place for rehabilitation for alcoholics or drug addicts, or for any similar purpose. For any Confinement/treatment/surgery of the Insured in mainland China, this plan will only cover the Confinement/treatment/surgery rendered or performed in the Hospitals as listed out in the Company's website www.yflife.com ("Mainland China Designated Hospital List"). Some Hospitals in the Mainland China Designated Hospital List may be classified as "Elite Hospitals" and the benefit payable under these Elite Hospitals will be reduced to the percentage as specified in the list. The Mainland China Designated Hospital List and the Elite Hospital list (including the applicable adjustment percentage) may be updated from time to time at our discretion, and any change shall be deemed as effective on the date of publication of the Mainland China Designated Hospital List on the Company's website.
- 9. Applicable to treatment and surgical procedures that are Medically Necessary. Reimbursement will be made on a "Reasonable and Customary" basis, i.e., the charge does not exceed the general level of charges in the locality.
- 10. Subject to one extra bed.
- 11. Nursing services provided by a Qualified Nurse following surgery or the Insured's discharge from Intensive Care Unit and while the Insured is still Confined in Hospital. It must be recommended by the Insured's attending Doctor and arranged by the Hospital.
- 12. The Company reserves the right to determine the eligibility of a clinic.
- 13. Applicable to the charges actually incurred in connection with the Insured's consultation with a Doctor on an outpatient basis (subject to one visit per day) within 31 days preceding the Insured's Hospital Confinement or the outpatient surgical procedures.
- 14. Applicable to the charges in connection with the Insured's consultation with a Doctor in respect of the same Disability on an outpatient basis (subject to one visit per day) within 60 days following the discharge from Hospital or the outpatient surgical procedures performed.

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15. Nursing services provided by a Qualified Nurse at home within 60 days immediately after the Insured's discharge from the Hospital following surgery or admission to the Intensive Care Unit and upon the recommendation by the Insured's attending Doctor.
16. Applicable to any treatment performed on the Insured (subject to one visit per day) for the same Disability for which the Insured has been Confined in Hospital or undergone outpatient surgical procedures, and which takes place within 90 days immediately after the Insured's discharge or the surgery and upon the recommendation by the Insured's attending Doctor.
17. This benefit will be paid if the Insured stays in a registered hospice following a diagnosis, in the opinion of a Doctor, is highly likely to lead to the Insured's death within 12 months of such diagnosis. This benefit is only payable once.
18. Applicable only if the signs or symptoms of the illness first occur after the policy has been effective for five years continuously. This benefit is only payable once.
19. The covered pregnancy complications shall only be restricted to ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre-eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum hemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism and pulmonary embolism of pregnancy. The date of diagnosis of the covered pregnancy complications must be after the policy has been effective continuously for 300 days since Effective Date of Coverage or approval date of reinstatement, whichever is later.
20. Applicable if the Insured sustains an Injury due to accident and receives outpatient treatment in the outpatient department of a Hospital within 24 hours.
21. Applicable if the Insured sustains Injury as a result of an accident and receives emergency treatment within 2 weeks of the accident, which is necessitated to tooth / teeth which was healthy natural right before the accident. This benefit will be paid for dental treatment performed in a legally registered dental clinic or Hospital including consultation, staunch bleeding, x-ray, tooth extraction and root canal work. This benefit shall not pay for any restorative treatment, the use of any precious metals and orthodontic treatment. It shall not cover any treatment for Injury caused by eating or drinking, damage caused by normal wear and tear, or damage caused by tooth brushing or any other oral hygiene procedure.

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## Important Information

### Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured. If the premium is not paid before the end of the 31-day Grace Period from the premium due date, all coverage under the policy will be terminated.

### Termination

The policy will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- The Insured dies
- Upon the Confinement / treatment / surgery resulting in the total benefit payment reaches the Maximum Lifetime Limit

If any claim made shall be fraudulent, YF Life Insurance International Ltd. ("YF Life") shall have the right to terminate this policy immediately and you shall indemnify YF Life and repay all benefits paid in respect of such fraudulent claim. YF Life shall have the right to recover from you any cost in relation to such termination and such fraudulent claim.

### Benefit and Premium Adjustment

Subject to the continual availability of this medical plan, the policy is guaranteed to be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide you with continuous protection, YF Life reserves the right to change the benefit and premium on each renewal, and notifies you the related changes by giving you a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience of YF Life, expenses, medical inflation, medical trend and / or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future.

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<https://corp.yflife.com/tc/Hong-Kong/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>



Hong Kong:  
<https://corp.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>



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**Continuity of the Plan**

Policy renewal is based on the continuing availability of the plan to all existing policies. If YF Life decides to no longer offer the plan to all policy owners already enrolled, we will endeavor to enroll the Insured in another medical plan available at that time.

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**Inflation Risk**

Medical costs in the future are likely to be higher than they are today due to inflation. As a result, the premium rates and / or the benefit levels may be reviewed from time to time, and the policy owner might receive less in real terms even if YF Life meets all of its contractual obligations.

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**Credit Risk**

This plan is underwritten by YF Life. The insurance benefits are held solely responsible by YF Life and subject to its credit risk.

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**Ward Type**

If the Insured's Confinement is of a class upper than Standard Private Room, whether voluntarily or involuntarily, YF Life shall reduce the eligible medical expenses incurred during such period of Confinement to 25% of the benefit payable.

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**Geographical Restrictions**

**For the Area of Cover being Worldwide (excluding USA)**

1. Benefits payable under Hospitalization Benefits, Surgical Benefits, Pre- and Post- Hospitalization Benefits and Extended Benefits are payable only for i. any Confinement, stay in registered hospice, surgery, medical procedures / treatment and / or service which takes place or is performed outside the United States; and ii. any Medically Necessary emergency treatment anywhere in the world for an Emergent Condition caused by Sickness or an Injury due to accident of the Insured during the trip of the Insured, given the Insured resided in the place of such incident for less than 183 days in the past 365 days from the date of incident.
2. Benefits payable under Emergency Outpatient Treatment Benefit and Emergency Dental Benefit of Worldwide Emergency Treatment and Assistance are payable for covered accident for emergency treatment provided to the Insured anywhere in the world.

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**Benefit Restrictions**

For any Confinement/treatment/surgery of the Insured in mainland China, this policy will only cover the Confinement/treatment/surgery rendered or performed in the Hospitals as listed out in YF Life's website www.yflife.com (“Mainland China Designated Hospital List”). Some Hospitals in the Mainland China Designated Hospital List may be classified as “Elite Hospitals” and the benefit payable under these Elite Hospitals will be reduced to the percentage as specified in the Mainland China Designated Hospital List. The Mainland China Designated Hospital List and the Elite Hospital list (including the applicable adjustment percentage) may be updated from time to time at YF Life's discretion, and any change shall be deemed as effective on the date of publication of the Mainland China Designated Hospital List on YF Life's website.

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**For the Area of Cover being Worldwide**

- The eligible medical expenses incurred will be reduced to 50% of the benefit payable if:
1. The Insured has taken up residence in the United States for at least 183 days in the past 365 days at the time of any Confinement, stay in registered hospice, surgery, medical procedures/treatment and/or service which takes place or is performed in the United States; and / or
  2. The Insured is under Confinement or undergoes surgical procedures performed in the day case unit of a hospital or in a clinic in the United States without obtaining our pre-authorization unless it is directly due to accident or emergency.

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If the above condition 1 and/ or 2 occur(s), and at the same time, the Insured's Confinement is of a class upper than Standard Private Room, whether voluntarily or involuntarily, we shall reduce the eligible medical expenses incurred during such period of Confinement to 12.5% of the benefit payable.

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妊娠併發症保障	300日
包皮環截術而住院	2年 (或受保人十二歲的生 日,取其較早者)
人類免疫力缺乏病毒 / 愛滋病治療保障	5年

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**Revision of Area of Cover  
 For the Area of Cover being Worldwide**

We reserve the absolute right to change the Area of Cover from Worldwide to Worldwide (excluding USA) at any time if the Insured has taken up residence in the United States for at least 183 days in the past 365 days.

**Waiting Period**

Coverage for specific items will be effective on the following dates:

Items	Effective Date (after the Effective Date of Coverage)
Accidental injury	Immediately
Sickness	30 days
Treatment or surgery for tonsils, adenoids, hernia	120 days
Pregnancy Complications Benefit	300 days
Confinement for Circumcision	2 years (or on the 12 <sup>th</sup> birthday, whichever is earlier)
HIV/AIDS Treatment Benefit	5 years

**Medically Necessary**

YF Life will cover the Medically Necessary expenses incurred by the Insured.

Medically Necessary means all of the following conditions are met:

- i. consistent with the diagnosis and customary medical treatment for the condition in the Place of Issuance of this policy.
- ii. in accordance with standards of good medical practice in the Place of Issuance of this policy.
- iii. not for the convenience of the Insured and / or the doctor.

**Reasonable and Customary Charges**

This means a charge for medical care which does not exceed the general level of charges being made by medical service providers of similar standing in the locality where the charge is incurred for similar treatment, services or supplies to individuals of the same gender and age, for a similar disease or injury. The "Reasonable and Customary" charges shall not in any event exceed the actual charges incurred. In determining whether an expense is "Reasonable and Customary", YF Life may make reference to the followings (if applicable):

- i. the gazette issued by the local government which sets out the fees for the private patient services in public hospitals;
- ii. industrial medical fee survey;
- iii. internal claim statistics;
- iv. extent or level of benefit insured; and / or
- v. other pertinent source of reference.

YF Life reserves the right to adjust any or all benefits payable in relation to any hospital / medical charges which in the opinion of YF Life's doctor is not a Reasonable and Customary charge.

**Key Exclusions**

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, no Death Benefit will be payable.

This Policy does not pay any benefit claims (except for Death Benefit) caused directly or indirectly resulting from the following:

- (1) Claims due to Sickness occurring within 30 days of the Effective Date of Coverage;
- (2) Pre-existing conditions (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
- (3) Any Confinement/ treatment/ surgery of the Insured in mainland China, which is rendered or performed in a Hospital that is not included in YF Life's Mainland China Designated Hospital List on the commencement date of the Confinement/treatment/surgery;
- (4) General check-up, screening and / or preventive care / checking, genetic testing or counselling, vaccination / immunization, convalescence, custodial or sanatorium care or rest care;
- (5) Cosmetic or plastic surgery, except for Reconstructive Surgery Benefit; refractive errors of the eyes; treatment or surgery for tonsils, adenoids, hernia (which occurred within 120 days after the Effective Date of Coverage); procurement or use of medical appliances and medical devices (unless such medical appliances and medical devices are covered by Medical Appliances under Surgical Benefit);
- (6) Dental care or surgery (except for Emergency Dental Benefit);

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- (7) Pregnancy, abortion, childbirth or miscarriage, and other complications arising therefrom, except for Pregnancy Complications Benefit; congenital deformities or anomalies which present signs or symptoms, or are diagnosed, before the Insured attains 17 years of age, sterilization or infertility of either gender, treatment directly or indirectly related to a gender change;
- (8) Experimental and / or unconventional medical technology / procedure / therapy;
- (9) Mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorders, except for Psychiatric Treatment Benefit;
- (10) Sleep disorders except for the treatment of sleep apnoea which is life threatening as confirmed by a specialist Doctor;
- (11) Treatment of obesity, weight control programs or bariatric surgery (except when bariatric surgery is necessary as confirmed by a specialist Doctor after failure of conventional treatments);
- (12) Organ donation as the Organ Donor, transplant service for which the cost incurred in connection with identifying and procuring a replacement organ and all associated transportation costs and administrative costs;
- (13) Suicide, attempted suicide or injuries due to insanity, self-infliction; drug addiction or alcoholism;
- (14) Scuba diving or engaging in or taking part in race other than on foot, mountaineering involving the use of ropes or guides by the Insured;
- (15) Acts of war, riot, civil commotion, participating in any illegal activity; waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel, except it is caused by terrorist act and occurs while the Insured is travelling overseas;
- (16) Hospital Confinement primarily for physiotherapy and / or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
- (17) Human Immunodeficiency Virus (HIV) Infection (including AIDS), unless meeting the requirement for the HIV / AIDS Treatment Benefit;
- (18) The Insured is hospitalized for Circumcision before the age of 12 and such hospitalization occurs within 2 years of the Effective Date of Coverage;
- (19) Traditional Chinese medicines, except for medicines prescribed by a Chinese Medicine Practitioner under Ancillary Services, including: agaricus blazei murill, antelope horn powder, antler, cordyceps, cubilose, donkey-hide gelatin, ganoderma, all kinds of ginseng, hippocampus, moschus, pearl powder and placenta hominis;
- (20) No active treatment is performed on the Insured during Hospital Confinement; or the Insured is in state of continuous disorder of consciousness for more than 60 days during Hospital Confinement whilst staying in Hospital for more than 180 consecutive days;
- (21) Expenses for which compensation is payable under any government law or any other insurance policy.

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**Duty of Disclosure and the Consequences of Not Making Full Disclosure**

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

**Claims Procedures**

For details of the procedures for making claims, please refer to our website at: Hong Kong: <https://corp.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>  
Macau: <https://corp.yflife.com/en/Macau/Individual/Services/Claims-Corner>

**Premium Levy (Applicable to Hong Kong only)**

The Insurance Authority (IA) imposes a levy on insurance premiums from policy all new and in-force insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy).

**Cooling-off Period and Right of Cancellation**

If you are not satisfied with the policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and levy you paid (applicable to Hong Kong only), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.



**Surrender**

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

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## VIP Global MediCare – at a glance

(港元 / 澳門元 HK\$/MOP)

	“™-ÔPlan 1	“™-ÔPlan 2
)C@{5'/& <b>Area of Cover</b>	ò#i Worldwide	ò#æv-a5@8æx Worldwide (excluding USA)
)C@{Benefits	)C@{“ó-™Benefit Limits	
zE>h)C@{ O-™ æ žàk=P4uç f[ -*æx <b>Lifetime Limit</b> (Applicable to items 1 to 30)	70,000,000	
ZäCf)C@{ O-™ æ žàk=P4uç f[ -*æx <b>Annual Limit</b> (Applicable to items 1 to 30)	25,000,000	
ZæCf7½CÁ~e æ &vžàk=P4uç öð6 /û -*æx <b>Annual Deductible Amount</b> (Not applicable to items 8, 9, 16 and 37)	0 / 15,000 / 30,000 / 60,000	
(^@ I;J<yù=- <b>Ward Type</b>	Wi_Ks >{!;J< Standard private room	
<b>I (^@ )C@{Hospitalization Benefits<sup>8</sup></b>		
(^@ ö6,È-z/û&gfÛ-Œei \ø~f <b>Room, Board &amp; General Nursing</b>		
(^@ j4k0~e <b>In-Hospital Doctor's Call</b>		
(^@ ? s0j4k0~e  <b>In-Hospital Specialist's Consultation</b>	ò#O,~!+% Full reimbursement <sup>9</sup>	
f¶!-(^@ ~e <b>Hospital Special Services</b>		
^@- \[m>  <b>Intensive Care</b>		
(^@ @ C~ <b>Hospital Companion Bed<sup>10</sup></b>		
s >{n*-Œ~e  <b>Private Nurse's Fee<sup>11</sup></b>	ò#O,~!+% Full reimbursement <sup>9</sup> (ZæCf P?0 days per year)	

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 Recommendation by a registered doctor in writing is required

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**Room and Board Downgrade  
Cash Benefit**

(Applicable if the room level is lower than the covered room level in a private hospital)

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**Government Hospital Cash  
Benefit**

(Applicable to confinement in a general ward of a public hospital in Hong Kong / Macau)

ZäP\*1,800 per day  
(ZæCf R60 days per year)

**II J[•o)C©\$urgical Benefits**

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**Surgeon’s Fee**

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**Anaesthetist’s Fee**

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**Operating Theatre Fee**

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**Outpatient Surgery<sup>12</sup>**

(Including Surgeon’s Fee, Anaesthetist’s Fee, Operating Theatre Fee, Consultation and Medication)

ò#O,~i+%  
Full reimbursement<sup>9</sup>

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**Medical Appliances**

– Designated Appliances

Pace maker / Stents for percutaneous transluminal coronary angioplasty / Intraocular lens / Artificial cardiac valve / Metallic or artificial joints for joint replacement / Prosthetic ligaments for replacement or implantation between bones / Prosthetic intervertebral disc)

ZæCf0,000 per year

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Non-designated Medical Appliances

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**Living Donor Expenses for  
Transplantation Surgery**

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30% of the total transplantation cost of both donor and receiver

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**Outpatient Surgery Cash  
Benefit**

(Applicable when item 13 is payable for the same procedure)

Zæ~\*J[•o1,600 per procedure  
(ZæCf Y,1 procedure per year)



	™-Plan 1	™-Plan 2
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<p>ƒ-³+Ÿl . }Ä&amp;Øl;Zi H&amp;_±l;\(m&gt;)C@{ <b>HIV / AIDS Treatment Benefit<sup>18</sup></b></p>	<p>800,000 (ŔÄ)•ƒ™ per Life)</p>	
<p>pENJ(•)C@ žák=P45 EÄ›h± . •Klô8«“ ö9ôj~ DŠ' J&lt; <b>Reconstructive Surgery Benefit</b> <small>(For restoration of function of a body part, appearance, or a breast)</small></p>	<p>300,000 (Zæ-•0 )Cl-l;™ per covered illness)</p>	
<p>9†ō(m@P)C@  <b>Pregnancy Complications Benefit<sup>19</sup></b></p>	<p>ò#O,~i+% Full reimbursement<sup>9</sup></p>	

	V ò#i {}FŠ\m>)C@{/ûOEWORLDWIDE Emergency Treatment and Assistance	
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<p>H 8«{FŠš}“û\m&gt;)C@{ <b>Emergency Outpatient Treatment Benefit<sup>20</sup></b></p>	<p>ò#O,~i+% Full reimbursement<sup>9</sup></p>	
<p>H 8«{FŠf†,È\m&gt;)C@{ <b>Emergency Dental Benefit<sup>21</sup></b></p>		
<p>ò#i{}FŠ#m&gt;M.Rja <b>Worldwide Emergency Assistance Benefit</b></p> <ul style="list-style-type: none"> <li>- {}FŠ-CE•Ñ emergency Evacuation</li> <li>- \m&gt;E•&amp;Ó-CE•ÑRj.a Repatriation after Treatment</li> <li>- žCE•fŸ ± °“b«5\ Repatriation of Mortal Remains / Ashes</li> <li>- -CE•Ñ@•dRølíCf=©905 5\ Return of Unattended Dependent Child(ren) to Country of Residence</li> <li>- &gt; LV{}FŠ5 5\Oòì '÷'fE•2 Unexpected Return to the Country of Residence</li> </ul>	<p>ò#O,OE° Fully covered</p>	
<ul style="list-style-type: none"> <li>- '÷/üLsl;(^&gt;&lt; Compassionate Visit</li> <li>- - © E•m&gt;-â(^&gt;&lt; Hotel Room Accommodation for Convalescence</li> </ul>	<p>ZäP^US\$150 per day (ž.ř P^ 5 consecutive days)</p>	
<ul style="list-style-type: none"> <li>- °6”h;4m&gt;DŠ--ô6'1(/.üœr'• 7½OE(^@ ~ek= PGž%OEM Rj .a \E'•j”IRj.a •ds'JÔ 5 &amp;Ó{}FŠ&gt; LV žCE•ÑJ&gt;°&gt;CE fŸ j4m&gt;4&lt;RÞ š žNI;\c Medical Attention Telephone Medical Advice, Evaluation and Referral Appointment / Deposit Guarantee for Hospital Admission / Travel Assistance / Legal Assistance / Emergency Rerouting Arrangements / Essential Medication / Medical Equipment / Medical Monitoring</li> </ul>	<p>žák= Applicable</p>	

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Recommendation by a registered doctor in writing is required

**VI 3á. Rj.a Additional Service**

- © +ÝJªO, Rj.a  
**Cashless Hospitalization Service<sup>1</sup>**

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 Applicable

**VII s 'f;4m>rò~'Rj.a Medicare Concierge Services<sup>4</sup>**

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**MediNet Pro<sup>5</sup>**  
 – uç'3;4m>H 'Á œr'•™|~a? ;4  
 Second medical opinion /  
 treatment referrals in the USA

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**PRC Medicare VIP Passage Service**

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**Travel for Treatment VIP Services<sup>6</sup>**

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**Extended Family Protection<sup>7</sup>**  
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 Home-helper / Child-carer /  
 Health worker / Escort  
 personnel

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**VIII 8}©-)C©ife Protection**

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**Death Benefit**

80,000



## Policy Information

	<p>7 * 1&gt;ó&gt; j4m&gt;)C  <b>VIP Global MediCare</b></p>
Plan Type	<p>6ÇR¥™-Ô                  Basic Plan</p>
Currency	<p>Policy Issued in Hong Kong: HK\$                  Policy Issued in Macau: MOP / HK\$</p>
Premium	<p>Guaranteed yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal</p> <p>Annual / Semi-annual / Quarterly / Monthly Payment</p>
Type of Benefit	<p>Indemnity Product – Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)</p>

## Basic Information

Issue Age (At Last Birthday)	<p>Age 0-70</p>
Benefit Term	<p>To Age 100</p>
Premium Payment Term	<p>To Age 100</p>

For premium rates, please refer to our company website at <https://corp.yflife.com/en/Individual/Protect/Medical/VIP-Global-MediCare>.

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

# YFLife 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及「全美5大互惠壽險公司」之一的美國萬通人壽保險公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，一起建構非凡未來。

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the "Five Largest US Mutual Life Insurance Companies". Leveraging our robust financial background and solid reliability, we are committed to creating a brighter future for our customers by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

## Own the future.

 Facebook
  Instagram
  WeChat
  YouTube

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Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Mutual Life Insurance Companies" is ranked according to the results of "Insurance: Life, Health (Mutual)" on total revenues for 2020, and based on the FORTUNE 500 as published on June 1, 2021.

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**YF Life Insurance International Ltd.**  
 www.yflife.com

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 Customer Service:  
 Suite 1208, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong  
 Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,  
 8 Andar A, Macau



# VIP Global MediCare

(港元 / 澳門元 HK\$ / MOP)

Attained Age	Plan 1 Worldwide				Plan 2 Worldwide (aB excluding USA)			
	Annual Deductible				Annual Deductible			
	0	15,000	30,000	60,000	0	15,000	30,000	60,000
0	22,324	14,650	11,968	9,853	15,166	9,762	7,823	6,394
1	21,903	14,377	11,747	9,671	14,883	9,582	7,682	6,280
2	21,500	14,114	11,534	9,498	14,612	9,410	7,547	6,171
3	20,922	13,739	11,231	9,250	14,223	9,163	7,351	6,014
4	20,344	13,365	10,926	9,002	13,833	8,918	7,155	5,855
5	19,767	12,989	10,622	8,753	13,444	8,671	6,960	5,699
6	19,189	12,613	10,317	8,504	13,055	8,425	6,764	5,541
7	18,610	12,238	10,013	8,256	12,665	8,177	6,570	5,384
8	18,451	12,134	9,928	8,187	12,559	8,111	6,516	5,341
9	18,292	12,031	9,845	8,119	12,452	8,042	6,463	5,297
10	18,098	11,904	9,738	8,029	12,322	7,959	6,395	5,240
11	17,939	11,799	9,656	7,961	12,215	7,890	6,341	5,199
12	17,781	11,697	9,571	7,893	12,108	7,823	6,287	5,155
13	17,622	11,594	9,487	7,824	12,001	7,755	6,234	5,112
14	17,463	11,490	9,404	7,758	11,894	7,689	6,180	5,068
15	17,305	11,387	9,321	7,689	11,787	7,620	6,127	5,026
16	17,018	11,200	9,169	7,565	11,595	7,499	6,030	4,946
17	16,732	11,016	9,018	7,443	11,402	7,377	5,934	4,869
18	16,445	10,829	8,868	7,320	11,209	7,254	5,838	4,792
19	16,159	10,645	8,718	7,196	11,016	7,132	5,740	4,714
20	16,050	10,588	8,688	7,186	10,943	7,096	5,722	4,708
21	15,762	10,400	8,536	7,060	10,748	6,972	5,624	4,630
22	15,472	10,211	8,384	6,936	10,554	6,850	5,527	4,549
23	16,522	10,896	8,938	7,391	11,262	7,299	5,881	4,836
24	17,574	11,579	9,494	7,843	11,968	7,746	6,238	5,123
25	18,626	12,263	10,049	8,296	12,677	8,195	6,595	5,411
26	19,676	12,945	10,605	8,752	13,384	8,644	6,950	5,698
27	20,729	13,630	11,159	9,204	14,092	9,092	7,304	5,985
28	21,780	14,313	11,715	9,659	14,799	9,540	7,661	6,273
29	22,475	14,763	12,080	9,958	15,266	9,836	7,895	6,462
30	23,099	15,164	12,399	10,214	15,688	10,100	8,100	6,622
31	23,791	15,613	12,765	10,511	16,154	10,394	8,333	6,812
32	24,483	16,064	13,131	10,809	16,619	10,690	8,567	7,001
33	25,174	16,513	13,495	11,109	17,086	10,984	8,801	7,189

# 7\*1- VIP Global MediCare

(港元 / 澳門元 HK\$ / MOP)

Attained Age	Plan 1 Worldwide				Plan 2 Worldwide (aB excluding USA)			
	Annual Deductible				Annual Deductible			
	0	15,000	30,000	60,000	0	15,000	30,000	60,000
34	25,397	16,657	13,613	11,204	17,234	11,080	8,876	7,251
35	25,619	16,801	13,730	11,300	17,382	11,173	8,951	7,309
36	25,841	16,946	13,846	11,395	17,532	11,268	9,025	7,371
37	26,063	17,090	13,964	11,491	17,681	11,364	9,102	7,431
38	26,284	17,234	14,079	11,586	17,831	11,457	9,176	7,492
39	27,641	18,116	14,797	12,172	18,746	12,035	9,635	7,861
40	28,863	18,899	15,421	12,674	19,566	12,549	10,033	8,178
41	30,214	19,776	16,133	13,255	20,474	13,124	10,490	8,545
42	31,564	20,652	16,844	13,836	21,384	13,701	10,946	8,913
43	32,915	21,530	17,557	14,418	22,293	14,276	11,402	9,281
44	34,403	22,496	18,340	15,057	23,295	14,909	11,905	9,686
45	35,889	23,461	19,124	15,697	24,295	15,544	12,406	10,091
46	37,375	24,428	19,907	16,335	25,296	16,176	12,908	10,496
47	38,862	25,393	20,691	16,975	26,297	16,810	13,409	10,900
48	40,349	26,360	21,475	17,615	27,298	17,445	13,912	11,305
49	42,241	27,589	22,471	18,430	28,571	18,251	14,550	11,819
50	44,436	29,040	23,679	19,437	30,048	19,203	15,325	12,459
51	46,342	30,278	24,686	20,259	31,330	20,015	15,969	12,978
52	48,245	31,516	25,691	21,081	32,614	20,828	16,614	13,497
53	50,150	32,754	26,697	21,903	33,894	21,641	17,258	14,019
54	53,056	34,643	28,231	23,158	35,851	22,881	18,241	14,812
55	55,963	36,532	29,766	24,412	37,806	24,120	19,225	15,606
56	58,869	38,421	31,302	25,667	39,763	25,359	20,207	16,399
57	61,776	40,311	32,836	26,921	41,719	26,600	21,191	17,194
58	64,683	42,200	34,371	28,176	43,676	27,839	22,174	17,988
59	69,480	45,320	36,905	30,247	46,904	29,886	23,795	19,297
60	74,391	48,519	39,510	32,380	50,210	31,984	25,465	20,646
61	79,197	51,643	42,049	34,456	53,445	34,035	27,091	21,958
62	84,002	54,766	44,587	36,530	56,678	36,085	28,717	23,271
63	88,807	57,891	47,126	38,605	59,913	38,133	30,342	24,583
64	94,441	61,555	50,102	41,038	63,704	40,537	32,250	26,123
65	100,137	65,257	53,112	43,498	67,536	42,967	34,176	27,678
66	105,772	68,920	56,088	45,931	71,329	45,371	36,083	29,216
67	111,466	72,622	59,095	48,389	75,163	47,799	38,010	30,772

# 7\*1- VIP Global MediCare

(港元 / 澳門元 HK\$ / MOP)

Attained Age	Plan 1 Worldwide				Plan 2 Worldwide (aB excluding USA)			
	Annual Deductible				Annual Deductible			
	0	15,000	30,000	60,000	0	15,000	30,000	60,000
68	117,101	76,287	62,074	50,823	78,956	50,203	39,916	32,311
69	121,184	78,941	64,229	52,586	81,702	51,946	41,297	33,427
70	123,676	80,428	65,299	53,351	83,373	52,914	41,974	33,901
71*	127,723	83,056	67,428	55,090	86,097	54,638	43,338	35,001
72*	131,756	85,673	69,551	56,821	88,810	56,354	44,698	36,096
73*	135,729	88,251	71,643	58,527	91,486	58,046	46,036	37,175
74*	140,448	91,315	74,126	60,553	94,662	60,057	47,626	38,456
75*	145,153	94,368	76,602	62,572	97,828	62,060	49,212	39,734
76*	149,857	97,421	79,078	64,593	100,994	64,063	50,798	41,011
77*	154,576	100,485	81,561	66,618	104,169	66,072	52,388	42,292
78*	159,280	103,538	84,037	68,640	107,335	68,076	53,974	43,570
79*	164,846	107,151	86,967	71,028	111,082	70,447	55,850	45,081
80*	170,354	110,727	89,866	73,394	114,788	72,793	57,707	46,577
81*	175,921	114,338	92,795	75,783	118,535	75,162	59,582	48,088
82*	181,429	117,915	95,695	78,148	122,241	77,508	61,439	49,584
83*	186,923	121,480	98,585	80,507	125,939	79,846	63,291	51,076
84*	193,466	125,728	102,031	83,316	130,343	82,634	65,497	52,853
85*	199,955	129,940	105,445	86,101	134,708	85,397	67,683	54,614
86*	206,441	134,150	108,858	88,886	139,075	88,160	69,869	56,376
87*	212,928	138,359	112,271	91,671	143,441	90,921	72,055	58,137
88*	219,414	142,570	115,687	94,456	147,806	93,683	74,242	59,899
89*	227,055	147,529	119,707	97,737	152,948	96,936	76,818	61,972
90*	234,696	152,490	123,729	101,017	158,090	100,191	79,393	64,048
91*	242,293	157,421	127,728	104,280	163,202	103,426	81,953	66,111
92*	249,935	162,380	131,749	107,561	168,345	106,680	84,528	68,186
93*	257,576	167,341	135,771	110,840	173,488	109,933	87,104	70,259
94*	264,369	171,749	139,346	113,757	178,060	112,827	89,395	72,105
95*	271,162	176,160	142,921	116,674	182,632	115,720	91,683	73,949
96*	277,942	180,560	146,490	119,584	187,194	118,606	93,967	75,790
97*	284,794	185,007	150,095	122,526	191,806	121,525	96,278	77,651
98*	291,588	189,416	153,671	125,443	196,377	124,418	98,568	79,496
99*	300,323	195,086	158,267	129,193	202,256	128,136	101,511	81,867



For Renewal Only