YF Life Insurance International Limited ("YF Life")

Service Details and T&C of YF GO! One-stop Value-added Service

Scope of YF Life's Value-added Services

To enable you with multiple coverage, we provide the following series of health and medical value-added services for you. Customers may find the service details in their respective plan(s) with YF Life. The health and medical value-added services and emergency services mentioned in this publication are applicable to the Insured of the below in-force plans.

Category A products	Category B products	Category C products	Category D products
• VIP Worldwide MediCare (VWM)* • VIP Global MediCare (VGM)* • Prestige MediCare (PMC)* • Supreme MediCare (SMC)* • TaxVantage Prestige Medical Plan (TVPR)*	• TaxVantage PrimeChoice Medical Plan (TVPC) • TaxVantage Plus Medical Plan (TVP)* • TaxVantage Medical Plan (TVM)* • Hospital & Surgical Plus (HSP)* • Hospital & Surgical Benefit (HS)^ • E+ Medicare (EMC) • E+ Total Care (ETC)	• PrimeHealth Pro (PHO)* • PrimeHealth Jr. Care (PHJR)* • YF PrimeHealth Pro (Essential) (PHP)* • YF PrimeHealth Pro (Signature) (PHPS) • YF PrimeHealth Pro Jr. Care (PHPJ) • YF PrimeHealth Pro Insurance Plan (Ease) (PHPE) • PrimeHealth Saver 1000 (PS1000)*	• LADY Health Benefit / LADY Health Benefit (I) (Basic Plan & Supplementary Benefit) (LADY / LADR)# • PrimeHealth Cancer Care (PCC)# • PrimeHealth Cancer Saver (PCS)# • Extra Cancer Benefit (ECB / ECBV)* • Extra Cancer Care (ECC)# • Critical Illness Supreme Benefit (CSB / CSR)# • PrimeHealth Benefit / PrimeHealth Benefit (I) (PHB/PHR)# • Comprehensive Cancer Benefit Plan (Basic Plan & Supplementary Benefit) (CCB / CCBR)^ • Critical Illness Plus 100% Premium Refundable Plan (MCI)^ • Critical Illness Supreme 100+ Premium Refundable Plan (LPCI)^ • PrimeHealth Saver 100+ (PHS)^ • PrimeHealth Extra Care (PHC)^ • PrimeHealth Extra Saver (PHE)^ • PrimeHealth Saver 500+ (PS500)^ • CritiCare Continuation Cardio Insurance Plan (CCA) • CritiCare Continuation Cancer Insurance Plan (CCC) • CritiCare Continuation Diabetes Insurance Plan (CCD)

* All Insured of policies issued from 2 January 2024 onwards can enjoy new series of value-added services since the effective date of the policies. The Insured of policies issued before 2 January 2024 can enjoy the new series of value-added services from 1 June 2024 onwards.

All Insured of policies / supplementary benefits issued from 1 April 2024 onwards can enjoy new series of value-added services since the effective date of the policies. The Insured of policies / supplementary benefits issued before 1 April 2024 can enjoy the new series of value-added services from 1 June 2024 onwards.

^ The Insured of policies / supplementary benefits can enjoy the new series of value-added services from 1 June 2024 onwards.

				Applicable Products			
	Value-added Services	Service Description		Category A	Category B	Category C	Category D
	Worldwide Emergency Assistance Benefits*	Assistance is made available in the event of serious injury or illness during an overseas trip	Click here for T&C	✓	✓	×	×
	GBA Emergency Assistance Benefits	Dedicated services for those who have moved to any city in the Greater Bay Area	Click here for T&C	✓	✓	✓	×
	Local Urgent Care Service (Hong Kong)^	Assist you to choose the suitable private doctor and hospital and provide medical transfer services	Click here for T&C	✓ (Full Benefits)	✓ (Administration)	×	×
	Referral and Booking Service for Hospitals, Specialists & Child Development Assessment	Assist you to make appointment for specialist consultation, day case surgery and accessing hospitalization, doctor referral, child development assessment, etc.	Click here for T&C	✓	✓	✓	✓
	Cancer Genomic Profiling Booking Service	If you are unfortunately diagnosed with cancer and your doctor recommends a Comprehensive Genomic Profiling (CGP), we can assist in arranging the appointment, providing access to genetic insights that may support a more personalized treatment plan tailored to your needs.	Click here for T&C	✓	✓	✓	✓
	Second Medical Opinion	You may seek second medical opinion given by network doctor in Hong Kong	Click here for T&C	✓	×	✓	✓
	Arrangement for Overseas Medical Treatment	Support services are provided to you, including advice on hospital selection, choice of medical facilities	Click here for T&C	✓	×	×	×
	China VIP Medical Navigation Services	Whenever you stay in Mainland China, you will be offered doctor referral, booking assistance and other services	Click here for T&C	✓	×	✓	×
	Free Quote Before You Commit	You will receive a free estimate of the claimable amount for treatment or procedure before committing to it	Click here for T&C	✓ (Applicable to TVPR only)	✓ (Applicable to TVPC, TVP, TVM only)	×	×

				Applicable Products			
	Value-added Services	**Service Description**		**Category A**	**Category B**	**Category C**	**Category D**
	Cashless Arrangement Service	Your medical expenses incurred in hospital / clinic will be directly settled by your dedicated Case Manager	Click here for T&C	✓	✓	×	×
	Extended Family Care During Hospitalization	Arrange home care, child-caring and other services in Hong Kong for you during your hospitalization	Click here for T&C	✓	×	×	×
	Recovery and Rehabilitation Care	Arrange rehabilitation services for you if you are diagnosed with cancer, stroke, heart attack, Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders or Parkinson's Disease	Click here for T&C	×	×	✓	×

** Also applicable to Hospital Instant Cash Insurance Plan (HIC)*

^ Local Urgent Care Service (Hong Kong) Full Benefits is applicable to Category A Products, while Local Urgent Care Service (Hong Kong) Administration is applicable to Category B Products

Worldwide Emergency Assistance Benefits[1]

Service Highlight:

Assistance is made available in the event of serious injury or illness during an overseas trip, including:

- Emergency evacuation; repatriation after treatment;
- Return of mortal remains / ashes;
- Return of unattended dependent children to country of residence;
- Unexpected return to the country of residence;
- Compassionate Visit; hotel room accommodation for convalescence;
- 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

Please contact Europ Assistance Hong Kong Limited for arrangement:
Hong Kong: (852) 2862 0101
China (toll free): 400 000 3512

1 The service is provided by a third-party company, Europ Assistance Hong Kong Limited (Europ Assistance).

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GBA Emergency Assistance Benefits[2]

Service Highlight:

If you have moved to any city in the Greater Bay Area*, emergency assistance is made available to you in the event of serious injury or illness, including:

- Urgent medical evacuation; medical repatriation;
- Repatriation of mortal remains / ashes to Place of Residence+;
- Return of unattended children to Place of Residence+;
- Unexpected return to Place of Residence+;
- Compassionate visit; convalescence services;
- Arrangement of essential medication / medical equipment;
- Medical service provider referral; arrangement of hospital admission and guarantee of hospital admission deposit^

Although you may be injured in a city in the Greater Bay Area, most of our services# cover Mainland China, Hong Kong and Macau. E.g., in case of medical repatriation, we will arrange for your return to your place of residence anywhere in Hong Kong, Macau or other cities in Mainland China after your treatment.

* Greater Bay Area refers to the following cities: Hong Kong, Macau, Shenzhen, Guangzhou, Huizhou, Dongguan, Zhongshan, Zhuhai, Jiangmen, Foshan, Zhaoqing

+ Place of Residence refers to any place within Mainland China, Hong Kong and Macau

^ Deposit for hospital admission up to a limit of HK$80,000 and is repayable upon discharge. You are responsible for settling all medical fees with the hospital

Exclude urgent medical evacuation, medical service provider referral, arrangement of hospital admission and guarantee of hospital admission deposit, arrangement of essential medication / medical equipment

2 The service is provided by a third-party company, HealthMutual Group Limited (“HMG”).

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GBA Emergency Assistance Benefits[2]

3 Easy Steps

Step 1: Contact us

- Call HMG 24-hour hotline and provide the required information
- HMG will form a Whatsapp / WeChat group for communication on a need basis
- HMG will inform you the cost (if any) and the details of the requested service

Step 2: Confirm service

- Confirm the service with HMG or sign the consent form and send payment to HMG (if applicable)

Step 3: Make appointment

- After receiving the payment, HMG will arrange the service

Applicable Location

- Cities in the Greater Bay Area

Required Information

- Your name
- Policy number and contact phone number
- Signed consent form (if applicable)

Cost of Service

- Borne by you

2 The service is provided by a third-party company, HealthMutual Group Limited ("HMG").

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Local Urgent Care Service (Hong Kong)[2,3]

Service Highlight:

If you are hospitalized in a Hong Kong Hospital Authority hospital or emergency room, you may request urgent medical transportation if you are medically stable. Services include:

- Choose the suitable private doctor and hospital to take up the original medical service
- Arrange the transfer from a HKHA hospital to a private hospital by a private ambulance with the medical assisted transportation and medical escort

3 Easy Steps

Step 1: Contact us

- Call HMG 24-hour hotline or contact us through WhatsApp / WeChat and provide the required information
- Provide the details of the request
- HMG will form a WhatsApp / WeChat group for communication

Step 2: Confirm service

- Provide relevant information to HMG through WhatsApp / WeChat group or sign the consent form and send payment to HMG (if applicable)

Step 3: Make appointment

- Upon your confirmation and approval of HMG Medical Director, HMG will arrange the transfer service and keep you informed via WhatsApp / WeChat

Applicable Location

- Hong Kong

Required Information

- Your name and personal information
- Policy number and contact phone number
- Symptoms
- Current bed number in HKHA hospital
- Discharge confirmation document from HKHA doctor

Cost of Service

- Free (Category A products)
- Borne by you (Category B products)

2 The service is provided by a third-party company, HealthMutual Group Limited ("HMG").

3 Local Urgent Care Service is only applicable if (i) the insured is in a Hospital Authority emergency room and is triaged as non-life threatening, or is admitted in a Hospital Authority hospital and medical condition is certified to be stable for a transfer; and (ii) There is a private practiced doctor who agrees to take charge of the transferred case and proper medical facility is available; and (iii) HMG Medical Director has approved the transfer.

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Referral and Booking Service for Hospitals, Specialists & Child Development Assessment[2]

Service Highlight:

We assist you to choose the most suitable doctor and treatment plan within extensive medical network:

(i) Appointment for specialist consultation, day case surgery and accessing hospitalization, doctor referral within HMG's network

(ii) Appointment for hospitalization and treatment in HMG's network hospital / clinic

(iii) Assist in referral and booking service for child development assessment

3 Easy Steps

Step 1: Contact us

- Call HMG 24-hour hotline or contact us through WhatsApp / WeChat and provide the required information
- Provide the details of the request
- HMG will make appointment and inform you about the details

Step 2: Confirm service

- Confirm with HMG whether to proceed with the service

Step 3: Make appointment

- Upon your confirmation, HMG will confirm the appointment with the service provider. A confirmation notification, including name of service provider, address, date and time and related fee (if applicable) will be sent to you via e-message or phone call

Applicable Location

- Hong Kong
- Macau (not applicable to child development assessment)
- Mainland China (not applicable to child development assessment)

Required Information

- Your name
- Policy number and contact phone number
- Your preferred location and specialty

Cost of Service

- Borne by you

For "Hospital & Specialist Referral and Booking Service Medical Network"
https://www.yflife.com/en/support/yfgo/

2 The service is provided by a third-party company, HealthMutual Group Limited ("HMG").

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Cancer Genomic Profiling Booking Service[2]

Service Highlight:

If you are unfortunately diagnosed with cancer, and upon assessment and recommendation by your doctor, we can assist with arranging an appointment for a Comprehensive Genomic Profiling (CGP) – an advanced cancer genomic test that analyzes multiple cancer-related genes and biomarkers to identify genetic mutations and characteristics of cancer cells. The test might provide valuable insights to support doctors in developing a more personalized and targeted treatment plan.

- Advanced blood-based genomic profiling (requiring only a simple blood sample)
- Test result interpretation by specialist oncologists to support treatment plan

3 Easy Steps

Step 1: Contact Us

- Call the HMG 24-hour hotline or contact us via WhatsApp / WeChat and provide the required information
- Provide the details of the request
- HMG will make appointment and inform you about the details

Step 2: Confirm Service

- Confirm with HMG whether to proceed with the service

Step 3: Make an Appointment

- Upon your confirmation, HMG will confirm the appointment with the service provider. A confirmation notification, including the name of service provider, address, date and time and related fee, will be sent to you via e-message or phone call

Applicable Location

- Hong Kong

Required Information

- Your name
- Policy number and contact phone number
- Referral letter issued by a doctor

Cost of Service

- Borne by you

[2]The service is provided by a third-party company, HealthMutual Group Limited ("HMG").

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Second Medical Opinion[2]

Service Highlight:

If you are diagnosed with an illness[4], you can seek for a face-to-face second medical consultation or teleconsultation[6] given by network doctor[5] in Hong Kong. You are eligible for this service once free of charge per diagnosis.

(i) Insured living in Hong Kong: face-to-face second medical consultation

(ii) Insured living in Macau or Mainland China: teleconsultation

2 The service is provided by a third-party company, HealthMutual Group Limited ("HMG").

4 (i) If the Insured has not been evaluated by a registered medical practitioner for his/her medical condition, his/her case is not applicable to this service; (ii) If the Insured has developed an acute or life-threatening condition, he/she should seek the immediate medical care of his/her treating registered medical practitioner and should not be delayed by the arrival of this service; (iii) In case of teleconsultation, if the Insured's medical condition requires physical evaluation, his/her case is not applicable to this service.

5. The list of hospital and medical centers in our network and Face-to-face Second Medical Opinion procedures may be changed from time to time without prior notice.

6. For the insured who resides in Mainland China or Macau and could not make a trip to Hong Kong or insured who resides in Hong Kong but could not travel to the selected clinic, a teleconsultation could be arranged subject to HMG's approval and compile with Hong Kong, Macau, or Mainland China medical practices and regulatory requirements.

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Second Medical Opinion[2]

3 Easy Steps

Step 1: Contact us

- Call HMG 24-hour hotline or contact us through WhatsApp / WeChat and provide the required information
- Provide the details of the request
- HMG will form a WhatsApp / WeChat group for communication

Step 2: Confirm service

- Upon your confirmation and receipt of your consent form, HMG will confirm the appointment with the service provider. A confirmation notification, including name of service provider, address, date and time and related fee (if applicable) will be sent to you via messaging group

Step 3: Receive referral letter

- You will proceed with the service. Upon your request, a written referral letter to consult a specialist relevant to the illness will be prepared for your subsequent consultations

Applicable Location

- Hong Kong (face-to-face consultation)
- Macau (teleconsultation)
- Mainland China (teleconsultation)

Required Information

- Your name
- Policy number and contact phone number
- Diagnosis with all necessary medical history, medical reports, or medical tests results
- Signed consent form

Cost of Service

- 1st session: Free
- Subsequent sessions: Borne by you

For “Second Medical Opinion Medical Network”
https://www.yflife.com/en/support/yfgo/

2 The service is provided by a third-party company, HealthMutual Group Limited (“HMG”).

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Arrangement for Overseas Medical Treatment[2,7]

Service Highlight:

The following support services will be provided to you to facilitate your trip if you plan for overseas medical treatment:

- Assist to review the medical case
- Pre-Selection of quality / cost-effective hospitals
- Visa facilitation
- Organization of treatment; coordination of treating teams
- Travel air ticket arrangement; ground transportation; arrangement of hotel accommodation for family members
- Regular update on medical condition; hospital admission and discharge
- Medical repatriation

3 Easy Steps

Step 1: Contact us

- Call HMG 24-hour hotline or contact us through WhatsApp / WeChat and provide the required information
- Provide the details of the request
- HMG will form WhatsApp / WeChat group for communication

Step 2: Confirm service

- Provide relevant information to HMG through WhatsApp / WeChat group and confirm with HMG whether to proceed with the service

Step 3: Make appointment

- Upon your confirmation and receipt of your consent form, HMG will confirm the appointment with the service provider. A confirmation notification, including name of service provider, address, date and time and related fee (if applicable) will be sent to you via messaging group

Applicable Location (location of departure)

- Hong Kong
- Macau
- Mainland China

Required Information

- Your name
- Policy number and contact phone number
- Signed consent form

Cost of Service

- Borne by you

2 The service is provided by a third-party company, HealthMutual Group Limited ("HMG").

7 Only applicable to the Insured who is diagnosed with designated critical illness. Please refer to Appendix 1 for the list of critical illness.

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China VIP Medical Navigation Services[2]

Service Highlight:

Whenever you stay in Mainland China, you will be offered the following services free of charge:

(i) Doctor referral and booking assistance for hospitalization in Mainland China

(ii) Provide accompanying and navigation service to you at HMG's Mainland China VIP Hospital Network

(iii) Coordinate Second Medical Opinion Service

3 Easy Steps

Step 1: Contact us

- Call HMG 24-hour hotline or contact us through WhatsApp / WeChat and provide the required information
- Provide the details of the request
- HMG will form WhatsApp / WeChat group for communication

Step 2: Confirm service

- Provide relevant information to HMG through WhatsApp / WeChat group and confirm with HMG whether to proceed with the service

Step 3: Make appointment

- Upon your confirmation, HMG will confirm the appointment with the medical provider. A confirmation notification, including name of service provider, address, date and time and related fee (if applicable) will be sent to you via messaging group

Applicable Location

- Mainland China

Required Information

- Your name
- Policy number and contact phone number
- Preferred location
- Preferred specialty

Cost of Service

- Free (excluding the relevant medical expenses)

For "China VIP Medical Navigation Services Designated Hospital List"
https://www.yflife.com/en/support/yfgo/

2 The service is provided by a third-party company, HealthMutual Group Limited ("HMG").

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Free Quote Before You Commit

Service Highlight:

You are entitled to receive a free estimate of the claimable amount for any potential treatment or procedure before committing to it, so that you can be prepared for the budget and find peace of mind during treatment

3 Easy Steps

Step 1: Download the form

- Please download “Claimable Amount Estimate – Only applicable to VHIS (C08)” from YF Life website
- https://www.yflife.com/en/Hong-Kong/Individual/Services/Forms-Library/

Step 2: Submit the form

- Fill in the form and submit it before your admission
- Complete Part 1 of the form
- Ask your attending doctor / hospital to compart Part 2 of the form

Step 3: Confirmation

- YF Life will reply to you an estimate of the claimable amount before your admission

Applicable Location and plans

- Hong Kong (plans under Voluntary Health Insurance Scheme)

Required Information

- All fields in the form

Cost of Service

- Free

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Cashless Arrangement Service[2,8]

Service Highlight:

Your medical expenses incurred in hospital / clinic will be directly settled by HMG, so that you can focus on your treatment without worrying about making payment / claims. The service is applicable to hospitalization, day case surgery and diagnostic imaging test.

		Applicable Products			
	Cashless Arrangement Service	**Category A**	**Category B**	**Category C**	**Category D**
Hospitalization					
1	Hong Kong	✓	✓	×	×
2	Macau	✓	✓	×	×
3	Mainland China	✓	✓	×	×
4	Worldwide	✓	×	×	×
Day case surgery (including gastroscopy, colonoscopy, contract surgery)					
1	Hong Kong	✓	✓	×	×
2	Macau	✓	✓	×	×
3	Mainland China	✓	✓	×	×
Diagnostic imaging test (including Positron Emission Tomography (PET), Magnetic Resonance Imaging (MRI), Computed Tomography (CT))					
1	Hong Kong	✓ (Only applicable to TVPR)	✓(Only applicable to TVPC, TVP, TVM)	×	×
2	Macau	✓ (Only applicable to TVPR)	✓(Only applicable to TVPC, TVP, TVM)	×	×
3	Mainland China	✓ (Only applicable to TVPR)	✓(Only applicable to TVPC, TVP, TVM)	×	×

2 The service is provided by a third-party company, HealthMutual Group Limited (“HMG”).

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Cashless Arrangement Service[2,8]

5 Easy Steps

Step 1: Download the form

- Please download the "Cashless Hospitalization Pre-Approval Service Application Form" (applicable to hospitalization) or "Day Case Surgery and Outpatient Diagnostic Imaging Test Service Pre-Approval Form" (applicable to Day Case Surgery and Outpatient Diagnostic Imaging Test) from YF Life website
- Hong Kong: https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner
- Macau: https://www.yflife.com/en/Macau/Individual/Services/Claims-Corner

Step 2: Submit the form

- Complete Part 1 of the form
- Ask your attending doctor to complete Part II of the form
- Email the form to HMG

Step 3: Confirmation

- Upon receipt of your application, HMG will form a WhatsApp/WeChat group and keep you informed of the results via messaging group or phone call

Step 4: Admission to the hospital / clinic

- If your application is approved, HMG will inform the service provider or hospital
- Upon admission to the hospital / clinic, please present your identification document for verification

Step 5: Upon discharge from the hospital / clinic

- You may pay to the hospital / clinic (i) deductible per policy year (if any); and (ii) the shortfall amount from the approved cashless amount (if any)

Required Information

- All fields in the "Cashless Hospitalization Pre-Approval Service Application Form" or "Day Case Surgery and Outpatient Diagnostic Imaging Test Service Pre-Approval Form"

Cost of Service

- Free

2 The service is provided by a third-party company, HealthMutual Group Limited ("HMG").

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Cashless Arrangement Service[2,8]

For “Medical Network List for Cashless Arrangement”
https://www.yflife.com/en/support/yfgo/

2 The service is provided by a third-party company, HealthMutual Group Limited (“HMG”).
8 This service is subject to approval, and such approval is subject to the relevant terms and conditions and the acceptance of the Letter of Guarantee by the designated hospitals.

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Extended Family Care During Hospitalization[2]

Service Highlight:

We can arrange the following services in Hong Kong for you within 24 hours and pay the relevant expenses[9]:

(i) Arrange home care services to do cleaning, cooking and clothes washing

(ii) Arrange a child-carer to take care of unattended children aged below 15 (up to 2 children)

(iii) Secure a place in a licensed elderly home in Hong Kong for your parent(s) at age of 65 or above

(iv) Arrange escort personnel to handle hospital discharge, and arrange transportation to your home

3 Easy Steps

Step 1: Contact us

- Call HMG 24-hour hotline or contact us through WhatsApp / WeChat and provide the required information

Step 2: Confirm service

- Provide relevant information to HMG and confirm with HMG whether to proceed with the service

Step 3: Make appointment

- Upon your confirmation, HMG will confirm the appointment with the service provider. Details will be provided to you via phone call or e-message

Applicable Location

- Hong Kong

Required Information

- Your name
- Policy number and contact phone number

Cost of Service

- Free, up to HK$10,000 per confinement case

2 The service is provided by a third-party company, HealthMutual Group Limited ("HMG").

9 Expenses are paid by HMG directly and applicable to the case in which the Insured is hospitalized for 3 days or more. Each case will be subsidized for a maximum of HK$10,000. Expenses in excess of HK$10,000 will be borne by you.

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Recovery and Rehabilitation Care[2]

Service Highlight:

If you are unfortunately diagnosed with cancer, stroke, heart attack, Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders or Parkinson's Disease, we can arrange the following rehabilitation services for you and pay the relevant expenses[10]:

(i) Speech therapy
(ii) Home remodeling advice provided by occupational therapists and home modification work expenses provided by service provider, to assist you better adapt to daily life
(iii) Family caregivers training
(iv) Counseling services
(v) Dietitian consultation
(vi) Arranging medical caretaker and transportation between your home and medical facilities and paying the cost
(vii) One-month rental of manual wheelchair or walking assistance device
(viii) Arranging to place your cat or dog in a licensed pet hotel in Hong Kong or Macau

3 Easy Steps

Step 1: Contact us

- Call HMG 24-hour hotline or contact us through WhatsApp / WeChat and provide the required information

Step 2: Confirm service

- Provide relevant information to HMG and confirm with HMG whether to proceed with the service

Step 3: Make appointment

- Upon your confirmation, HMG will confirm the appointment with the service provider. Details will be provided to you via phone call or e-message

Applicable Location

- Hong Kong
- Macau (for Pet Care Services only)

Required Information

- Your name
- Policy number and contact phone number

Cost of Service

- Free, up to HK$10,000 per diagnosis

2 The service is provided by a third-party company, HealthMutual Group Limited ("HMG").
10 Expenses are paid by HMG directly and each diagnosis will be subsidized for a maximum of HK$10,000. Expenses in excess of HK$10,000 will be borne by you.

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Worldwide Emergency Assistance Benefits

1. Definitions

Assistance Event shall mean any event or occurrence with respect to the Insured who is entitled to receive Assistance pursuant to the plans to which this value-added service is applicable, occurring within the territorial and time limits set forth in Duration of Cover and Limitations.

Emergency shall mean a serious medical situation or distress which could not be reasonably prevented and for which specific external help is required.

Country of Residence shall mean the place where the plans to which this value-added service is applicable is issued unless it is specially declared to YF Life.

2. Service Scope

If the Insured shall suffer serious Injury or sudden Sickness outside his country of permanent residence arising out of and while in the course of his journey, or during his period of expatriation provided that such journey or period of expatriation is not undertaken against the advice of the physician, and／or for the purpose of obtaining or seeking any medical or surgical treatment aboard, the following emergency assistance services and benefits are available directly from Europ Assistance without reimbursement of any such expenses incurred or paid directly by the Insured.

2.1 Medical Attention Telephone Medical Advice, Evaluation and Referral Appointment

When medical advice is needed, the Insured may telephone Europ Assistance Alarm Centre for medical advice and evaluation and, if necessary, for referral to the appropriate physician.

2.2 Emergency Evacuation

Should the Insured suffer bodily Injury or sudden Sickness such that the medical team and the attending physician recommend hospitalization in a/another medical facility, Europ Assistance will arrange for and pay the transfer of the Insured with necessary medical supervision by any means (including but not limited to air ambulance, scheduled commercial flight and road ambulance) to the nearest hospital.

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2.3 Repatriation after Treatment

When after local treatment the medical condition of the Insured will not prevent his medically supervised repatriation as a regular passenger, Europ Assistance will organize and pay for the repatriation of the Insured to his country of permanent residence by scheduled airline flight (on economy class) or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, if his original ticket is not valid for the purpose, provided that the Insured shall surrender any unused portion of his ticket to Europ Assistance. Any decision on the repatriation of the Insured shall be made jointly and exclusively by both attending physician and Europ Assistance's Alarm Centre doctor.

2.4 Repatriation of Mortal Remains／Ashes

Europ Assistance will organize and pay for the transportation of the mortal remains or ashes of the deceased Insured from the place of death to the country of burial.

2.5 Deposit Guarantee for Hospital Admission

In case of hospital admission duly approved by both the attending physician and Europ Assistance Alarm Centre doctor, if the Insured is without any means of payment of the required hospital admission deposit, Europ Assistance will guarantee or provide such payment up to US$7,500 provided that the Insured or a relative or a representative of the Insured, in accordance with Europ Assistance's requirement, undertakes to reimburse Europ Assistance, interest free in one instalment, and within 30 days of return to place of residence, all expenses incurred by the Insured.

2.6 Travel Assistance

The Insured is entitled to the following information and services prior to or during his trip. The referral services however do not apply in the place where the plans to which this value-added service is applicable is issued:

a) Updated Immunizations and Vaccinations Requirements and Needs
b) Airport Taxes, Customs Regulations, Passport／Visa Requirements, Interpreter Referral
c) Exchange Rates and Banking days
d) Luggage Tracing and Retrieval
e) Transmission of Urgent Messages
f) Business Ethics, Language and Weather Information Worldwide

2.7 Legal Assistance

Worldwide Referral of Lawyers and Solicitors Firms

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2.8 Emergency Rerouting Arrangements
Europ Assistance will assist the Insured in reorganizing his flight schedule should an emergency oblige him to alter his original plan.

2.9 Essential Medication／ Medical Equipment
Upon request from a local attending physician Europ Assistance will, while possible and legally permissible, dispatch any essential medicine and／or medical equipment required for the Insured which is not locally available.
The Insured shall bear the cost of the items dispatched and the relevant transportation costs, unless these items are required for emergency according to the opinion of Europ Assistance medical team.

2.10 Medical Monitoring
Europ Assistance will monitor the Insured's medical condition if the Insured is hospitalized outside the country of residence and will update the employer or family of the Insured.

2.11 Compassionate Visit
In the event of the Insured suffering from serious Bodily Injury or sudden Sickness resulting in hospital confinement outside his country of residence for more than 7 (seven) consecutive days, Europ Assistance will arrange and pay for the cost of a return scheduled airline ticket (on economy fare basis) for a relative or designated person of the Insured to travel from the Insured's country of residence to the Insured's bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to US$150 per day for a maximum period of 5 (five) consecutive days, but excluding the cost of drinks, meals and other room services.

2.12 Return of Unattended Dependent Child(ren) to Country of Residence
If any of the Insured's traveling dependent child(ren) under 16 years of age is left unattended by reason of the Insured's bodily Injury or sudden Sickness resulting in hospital confinement outside his country of residence, Europ Assistance will organize and pay for the cost of a scheduled airline ticket (on economy fare basis), for such child(ren) to return to his home in the Insured's country of residence, including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the return, provided that the Insured shall surrender any unused portion of the return ticket to Europ Assistance. If necessary, Europ Assistance will also hire and pay for a qualified attendant to accompany any such dependent child(ren) for return journey.

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2.13 Unexpected Return to the Country of Residence

In the event of the death of the Insured's close relative in his country of residence while the Insured is traveling overseas (excluding the case of immigration) necessitating an unexpected return to his country of residence, Europ Assistance will arrange and pay for the cost of a scheduled return airline ticket (economy class) for the return of the Insured.

2.14 Hotel Room Accommodation for Convalescence

Europ Assistance will arrange and pay for the cost of an ordinary room accommodation in any reasonable hotel up to US$150 per day for a maximum of 5 (five) consecutive days, incurred by the Insured for the sole purpose of convalescence immediately following his discharge from the hospital, and if deemed medically necessary by both attending physician and Europ Assistance Alarm Centre doctor.

3. General Obligations

In the event of a bodily Injury or sudden Sickness resulting in the hospitalization of the Insured prior to notifying Europ Assistance, the Insured or his representative, where possible, shall contact any Europ Assistance representative or office within 30 days of the occurrence of such emergency or any complication directly relating to such emergency. In the absence of such notice, Europ Assistance will not be held responsible. Europ Assistance's Medical Team or other representatives shall have free access to the Insured in order to assess the Insured's condition. Without reasonable justification for denial of such an access, the Insured will not be eligible for further medical assistance.

4. Subrogation

In the event that Europ Assistance makes any payment in connection with the provision of assistance to an Insured, Europ Assistance shall be subrogated to the rights of such Insured to obtain payments from any third party found legally responsible for the assistance, up to the amount of such payment made by Europ Assistance and any other insurance or assistance plan which provides compensation to the Assistance Events.

5. Limitation & Exclusion

The Worldwide Emergency Assistance Benefits shall be subject to the same limitations and Exclusions as specified in the plans to which this value-added service is applicable.

6. Duration of Cover and Limitations

The benefits mentioned above cover the period during which Insured's coverage under the plans to which this value-added service is applicable is in force and apply worldwide outside the country of permanent residence of the Insured.

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GBA Emergency Assistance Benefits

1. Definition

Bodily Injury shall mean any unforeseen bodily injury caused solely and directly by violent, accidental, external and visible means, occurring during the period covered by the eligible policy(ies).

Greater Bay Area (GBA) refers to the following cities in Hong Kong SAR, Macau SAR, and Guangdong Province of the People's Republic of China (GBA Cities):

- Hong Kong
- Macau
- Shenzhen
- Guangzhou
- Huizhou
- Dongguan
- Zhongshan
- Zhuhai
- Jiangmen
- Foshan
- Zhaoqing

Place of Residence means any place within Mainland China, Hong Kong and Macau.

Place of Incidence shall mean the place where the Bodily Injury or illness occurs. Place of Incidence is restricted to the GBA cities as defined for the purpose of this Agreement.

Serious Medical Condition shall mean condition which in the reasonable opinion of HMG constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Insured's immediate or long-term health prospects. The seriousness of the medical condition will be judged in the context of the Insured's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

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Urgent Medical Evacuation shall mean that the Insured is in urgent situations involving a Serious Medical Condition, whereby a medical evacuation will be arranged to transfer the Insured to a medical facility with adequate provisions to treat the patient. The geographical location for the medical evacuation is restricted to a location within the GBA.

2. Service Scope

The following services are provided by HealthMutual Group Limited ("HMG").

2.1 Urgent Medical Evacuation

If the Insured suffers from Bodily Injury or Illness at any Place of Incidence in GBA cities and under a Serious Medical Condition, HMG will arrange for the required transportation and coordinate the communication for moving the Insured, who is in a Serious Medical Condition, to the nearest hospital within GBA, where appropriate medical facilities are available.

To complete the medical evacuation, HMG will arrange for the followings:

- Medical-assisted transportation to transfer the patient to the appropriate medical facility
- Intensive care equipment will be provided as needed
- Qualified medical escort to monitor and manage the Insured's conditions during the transportation
- Reservation of bed in receiving hospital
- Constant monitoring of the Insured's medical condition of the Insured during his hospitalization until discharge as part of the medical evacuation
- Liaison with the family of the Insured and updates on the treatment's progress

Insured is responsible for the medically necessary expenses of such transportation and communications, as well as all usual and customary ancillary charges incurred in the services arranged by HMG.

Insured, Insured's heirs or representatives shall pay the medical transfer fee and sign a consent form agreeing to the medical transfer and payment of the cost of the medical transfer before such service can start.

2.2 Medical Repatriation

When an Insured is evacuated to a place within GBA cities for in-hospital treatment after Urgent Medical Evacuation, HMG will arrange for the return of the Insured by air or surface transportation to the Insured's Place of Residence.

Insured is responsible for all expense necessarily and unavoidably incurred in the services so arranged by HMG.

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Insured, Insured's heirs or representatives shall settle the full cost of the service before such service can start.

2.3 Repatriation of Mortal Remains

After Urgent Medical Evacuation and upon the death of the Insured in GBA cities, HMG will arrange for transporting the mortal remains of the Insured from place of death, which is within the GBA cities, to the Place of Residence, or burying at the site of death at the request of Insured's heirs or representatives.

Insured's heirs or representatives shall settle the full cost of the service before such service can start.

2.4 Compassionate Visit

Provided that the Urgent Medical Evacuation is arranged, HMG will arrange for return airfare and hotel accommodation for relatives or friends of the Insured, travelling from the Place of Residence (PoR) to join the Insured who is hospitalized within the GBA cities. The cost of transportation and accommodation shall be borne by the Insured.

Insured or Insured's representatives shall settle the full cost of the service before such service can start.

2.5 Return of Unattended Child/children

HMG will arrange for the return of unattended children to the Place of Residence if they are left unattended as a result of the accompanying Insured's Urgent Medical Evacuation. An adult escort will be accompanying the children and hands over the children to the designated and authorized person in the designated city in the Place of Residence. The cost of services shall be borne by the Insured.

Insured or Insured's representatives shall settle the full cost of the service before such service can start.

2.6 Accommodation for convalescence

HMG will arrange for room accommodation in any reasonable hotel for the Insured for the sole purpose of convalescence immediately following his or her discharge from the hospital after Urgent Medical Evacuation.

The cost of room accommodation shall be borne by the Insured. Insured or Insured's representatives shall settle the full cost of the service before such service can start.

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2.7 Unexpected Return to Place of Residence

If one of the Insured's Close Relatives in the Insured's Place of Residence dies while the Insured is living in GBA cities, necessitating the Insured's unexpected return to his Place of Residence, HMG will arrange for the transportation for the return of the Insured. The cost of transportation shall be borne by the Insured.

Insured or Insured's representatives shall settle the full cost of the service before such service can start.

2.8 Medical Service Provider Referral

If the Insured is situated in any GBA cities, upon request, HMG shall provide the Insured, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics (collectively "Medical Service Providers"). If needed, HMG will arrange telephone consultation or house call by a medical doctor, provided there is no violation of any applicable regulations and such services are available.

HMG shall not be responsible for providing medical diagnosis or treatment. Although HMG shall make such referrals, it cannot guarantee the quality of the Medical Service Providers. The final selection of a Medical Service Provider shall be the decision of the Insured. However, HMG will exercise care and diligence in selecting the Medical Service Providers. All medical expenses will be borne by Insured.

2.9 Arrangement of Essential Medication / Medical Equipment

HMG will, at its best effort and subject to local regulations, arrange to deliver to the Insured essential medicine, drugs and medical supplies that are necessary for the Insured's care and/or treatment as a result of Urgent Medical Evacuation but which are not available at the Place of Incidence or at the hospital of treatment. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally.

Insured or insured 's representatives shall pay for the cost of delivery in GBA cities, cost of medicine, drugs, medical supplies and any delivery cost thereof. The payment will be collected before the delivery of the medicine or drugs.

2.10 Arrangement of Hospital Admission and Guarantee of Hospital Admission Deposit

During or after Urgent Medical Evacuation, HMG will assist in guaranteeing the medical expenses, up to a limit of HKD 80,000 per Insured per incident, incurred during the Insured's hospitalization in any GBA cities. HMG shall secure payment from the Insured through his/ her credit card or from funds from the Insured's heirs or representatives.

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Local Urgent Care Service (Hong Kong)

(Local Urgent Care Service (Hong Kong) Administration / Local Urgent Care Service (Hong Kong) Full Benefits)

Local Urgent Care Service (Hong Kong) Administration or Local Urgent Care Service (Hong Kong) Full Benefits are not a replacement for emergency care.

The services are provided by HealthMutual Group Limited ("HMG") to the Insured and shall comprise the following services:

The Insured shall call the HMG 24-hour service hotline to request for Local Urgent Care Service in Hong Kong. HMG will arrange necessary medical assisted transportation and the necessary medical escort to transfer the Insured from a registered Hong Kong government hospital or emergency room to a private medical facility provided conditions (i), (ii) and (iii) are all met:

(i) Insured is in a Hospital Authority emergency room and is triaged as non-life threatening, or is admitted in a Hospital Authority hospital and medical condition is certified to be stable for a transfer; and
(ii) There is a private practiced doctor who agrees to take charge of the transferred case and proper medical facility is available; and
(iii) HMG Medical Director has approved the transfer.

For the Insured on eligible plans for Local Urgent Care Service (Hong Kong) Administration, the cost of the medical assisted transportation and cost of medical escort will be borne by the Insured.

For the Insured on eligible plans for Local Urgent Care Service (Hong Kong) Full Benefits, the cost of the medical assisted transportation and cost of medical escort will be borne by HMG.

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Referral and Booking Service for Hospitals, Specialists & Child Development Assessment

The services are provided by HMG to the Insured and shall comprise the following services:

(i) HMG shall provide the Insureds with information regarding specialist consultation, doctor referral, accessing hospitalisation and Hong Kong-based child development assessment service twenty-four hours from Monday to Sunday through telephone hotline, WhatsApp, or WeChat [note 1]; and

(ii) HMG shall provide to the Insured access to a medical network as more particularly set out in "YF GO! One-Stop Value-added Service - Second Medical Opinion Medical Network / Hospital & Specialist Referral and Booking Service Medical Network" (the "Network Hospitals") [note 2] and HMG shall assist the Insured to obtain specialist consultation and inpatient services that are suitable for the particular medical condition of the Insured; and

(iii) Once admission to a Network Hospital through HMG has been confirmed, HMG shall provide the following assistance to the Insured subject to Insured's consent, which shall include:

  (a) subject to the approval of the Insured, collect medical diagnosis reports and medical receipts from the relevant Network Hospital; and

  (b) communicate with YF Life about the medical situation in respect of the relevant Insured for arrangement of cashless service (if applicable).

Note 1: YF Life and HMG reserves the right to revise the means of service and/or service hours at any time at its sole discretion without any notice.
Note 2: YF Life and HMG reserves the right to revise the Network Hospitals at any time at its sole discretion without any notice.

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Cancer Genomic Profiling Booking Service

The services are provided by HMG to the Insured and shall comprise the following services:

If you are unfortunately diagnosed with cancer, and upon assessment and recommendation by your doctor, HMG shall assist with arranging an appointment for a Comprehensive Genomic Profiling (CGP) – an advanced cancer genomic test that analyzes multiple cancer-related genes and biomarkers to identify genetic mutations and characteristics of cancer cells. The test might provide valuable insights to support doctors in developing a more personalized and targeted treatment plan.

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Second Medical Opinion

The services are provided by HMG to the Insured and shall comprise the following service components:

(a) The Insured may call the HMG 24-hour service hotline to request for Second Medical Opinion by one of the doctors in the HMG Specialist Network in Hong Kong (Please refer to "YF GO! One-Stop Value-added Service - Second Medical Opinion Medical Network / Hospital & Specialist Referral and Booking Service Medical Network" per illness diagnosed subject to the provision of satisfactory and adequate medical documents and diagnosis reports with the relevant illness diagnosis by the Insured. For the avoidance of doubt, each eligible Insured is eligible for this Second Medical Opinion service once per illness diagnosed. The Second Medical Opinion service to be given by HMG Specialist Network doctor is limited to:
   (i) Explanation of medical documents and diagnosis reports; and
   (ii) Provision of information on the common course of medical treatments; and
   (iii) Provision of information on the range of medical expenses should medical treatments be administered in the location where the HMG Network Doctor is located.

(b) A face-to-face Second Medical Opinion to be given by HMG Specialist Network doctor to the Insured can be arranged in Hong Kong upon request by the Insured subject to the availability of such HMG Specialist Network Doctor and as appropriate. The cost of the Second Medical Opinion shall be borne by HMG and HMG shall arrange this service to the Insured directly.
   (i) For Insured who resides in China or Macau and could not make a trip to Hong Kong or Insured who resides in Hong Kong but could not travel to the selected clinic, a telephone session could be arranged subject to HMG's approval and comply with both Hong Kong and Macau /Mainland China medical practices and regulatory requirements; and
   (ii) Based on the result of the second medical opinion, the Insured can ask for a referral letter to consult a specialist relevant to the illness.

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Arrangement for Overseas Medical Treatment

If the Insured suffers from a Designated Critical Illness (Please refer to Appendix 1) or any other Disability approved by HMG and YF Life, the following services are available directly from HMG without reimbursement of any such expenses incurred or paid directly by the Insured.

1. Pre-Selection of best cost / quality hospitals
HMG will advise the Insured on the selection of best available cost / quality hospitals.

2. Review of medical case with Insured's doctor and/or medical experts from HMG medical network
HMG will assist the Insured to review the medical case with the Insured's doctor and/or medical experts within HMG medical network.

3. Choice of best medical facility
HMG will advise the Insured for the best available medical facility upon reviewing the medical case to enable her/him to be hospitalized for further treatment.

4. Visa facilitation
HMG will advise the Insured on the requirement and application procedures in the event he/she is required to apply for any visa for the treatment overseas. The Insured shall bear any costs related to the visa without reimbursement from HMG.

5. Organization of treatment
HMG will assist the Insured on the organization of treatment and reservation for treatment undergone by physician. The Insured shall bear any costs related to treatment without reimbursement from HMG.

6. Coordination with treating teams
During the course of the treatment, HMG will coordinate with the treatment teams for close medical monitoring.

7. Travel Air Ticket Arrangement
HMG will assist the Insured and/or his/her travelling companions on the reservation of air ticket for the treatment overseas. The Insured shall bear any costs of air ticket without reimbursement from HMG.

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8. Ground Limousine Transportation
HMG will assist the Insured on the reservation of ground limousine transportation for the Insured and/or his/her travelling companions transporting to and from place of residence/hotel and airport for the treatment overseas. The Insured shall bear any costs related to the transportation without reimbursement from HMG.

9. Arrangement of hotel accommodation for family members
HMG will assist the Insured and/or his/her travelling companions on the reservation of hotel accommodation for the treatment overseas. The Insured shall bear any costs related to the hotel accommodation without reimbursement from HMG.

10. Regular update on medical condition
HMG will regularly update the Insured's travelling companion or family member the Insured's medical condition during the course of the treatment.

11. Hospital admission and discharge
HMG will assist the Insured by arranging escort personnel/registered nurse to facilitate smooth admission and discharge. The Insured shall bear any costs related to the escort personnel/registered nurse without reimbursement from HMG.

12. Medical repatriation if needed
In the event the Insured is required to be medically repatriated from the place of treatment overseas to his/her home country, HMG will assist on the arrangement to allow the Insured to return home safe after the treatment overseas. The Insured shall bear any costs related to the medical repatriation without reimbursement from HMG.

The Insured shall reschedule or cancel the Arrangement for Overseas Medical Treatment by serving an advance notice to HMG via the telephone hotline. However, the reschedule or cancellation may be subject to cancellation fee of the relevant service providers.

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China VIP Medical Navigation Services

The services are provided by HMG to the Insured and shall comprise the following services:

(i) Doctor referral and booking assistance for hospitalization in Mainland China; and
(ii) Provide accompanying services at HMG China VIP Hospitals Network (Please refer to "YF GO! One-Stop Value-added Service - China VIP Medical Navigation Services Designated Hospital List"; and
(iii) Provide medical navigation services to Insured at HMG China VIP Hospitals Network.
(iv) Coordinate Second Medical Opinion as needed.

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Free Quote Before You Commit

The Insured / Policy Owner is entitled to receive a free estimate of the claimable amount for any potential treatment or procedure before committing to it.

The Insured / Policy Owner shall provide YF Life with the estimated fees to be incurred as furnished by the Hospital and/or attending Registered Medical Practitioner. The estimate is for reference only, and the actual amount claimable shall be subject to the final expenses as evidenced.

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Cashless Arrangement Service

Please refer to the "Flyer on Cashless Arrangement Service".

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Extended Family Protection During Hospitalization

HMG will provide the following services upon request from the Insured by calling HMG 24-hour call center. Upon the Insured is hospitalized consecutively for 3 days or more, the Insured can request for the following services in Hong Kong. HMG will inform the cost of each service requested. The cost of the services is borne by HMG and subject to an overall budget of HKD 10,000 per confinement case. If the overall budget exceeds HK$10,000, the remaining cost balance will be borne by the Insured.

1. Home care
Upon receiving the Insured's request for such service within 24 hours from the time when all necessary proof or document requested by HMG have been submitted by the Insured. HMG shall organize for the Insured and pay for the cost of a domestic home helper to provide home care services, including housing keeping, cooking, clothes washing to the Insured's residence during the Insured's hospitalization.

2. Child care
Upon receiving the Insured's request for such service within 24 hours from the time when all necessary proof or documents requested by HMG have been submitted by the Insured to HMG. If any of the Insured's dependent child(ren) under the age of 15 is left unattended during the Insured's hospitalization, HMG will organize and pay for the cost of a baby-sitter or child-carer to the Insured's residence to look after up to two children.

3. Elderly care
If the Insured selects this service for one of the Insured's parents (age of 65 or above), HMG will secure a place in a licensed elderly home in Hong Kong for the Insured's designated parent upon receiving the Insured's request for such services within 24 hours from the time when all necessary proof or documents requested by HMG have been submitted by the Insured to HMG. HMG will arrange the transportation of the Insured's designated parent, who shall be escorted by the Insured or the Insured's designated representative, to the licensed elderly home by any appropriate transportation means and professionals if necessary. If any of the Insured's parent(s) at age of 65 or above suffered from illness or injury, HMG will secure a place in a licensed elderly home in Hong Kong for them.

4. Hospital Discharge Assistance
Upon discharge from a hospital, HMG shall organize an escort personnel to handle hospital discharge, and to arrange transportation for the Insured from hospital in Hong Kong to the Insured's residence. Insured shall make a request to HMG one (1) working day prior to his/her hospital discharge, and HMG needs to receive from the Insured all relevant documents. The service will be available on the subsequent working day.

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Recovery and Rehabilitation Care

The services are provided by HMG to the Insured who is diagnosed with Cancer, Stroke, Heart Attack, Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders or Parkinson's Disease and shall comprise the following services. The cost of the services below shall be borne by HMG and subject to a cap of HKD 10,000 per illness diagnosed. If the overall budget exceeds HK$10,000, the remaining cost balance will be borne by the Insured.

1. Speech Therapy Assessment
HMG will arrange and pay for "1 on 1" face-to-face assessment sessions for the Insured to meet with a speech therapist. The speech therapist will assess the Insured's problems with swallowing difficulties and language disorders so as to give advice on appropriate follow-up treatment.

2. Home Remodelling
HMG will arrange and pay for i) occupational therapist to provide advice on home remodelling through on-site sessions and ii) to provide home modification work at the residence of the Insured.

3. Family Caregivers Training
HMG will arrange and pay for one family caregiver training session by a healthcare personnel to train the Insured's immediate family member and/or caregivers for necessary skills and techniques in daily caregiving. The healthcare personnel will assess the Insured's physical condition and living environment to provide the most appropriate training and advice.

4. Counselling Services
HMG will arrange and pay for "1 on 1" face-to-face consultation sessions for either the Insured or his/her immediate family member to meet with a professional counsellor or a psychologist (the "Counsellor"). The Counsellor will offer emotional counselling to assist the Insured or his/her immediate family member to relieve the distress and anxiety he or she may suffer.

5. Dietitian Consultation
HMG will arrange and pay for "1 on 1" face-to-face consultation sessions for the Insured to meet with a registered dietitian. The dietitian will provide advice on the nutrition and diet issues caused by illness and treatment.

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6. Assistance for Follow-up Treatment

HMG will arrange and pay for a healthcare assistant to accompany the Insured to medical facilities for follow-up medical appointments and back to the residence of the Insured. The healthcare assistant will attend to the needs of the Insured during the whole journey of follow-up treatment including transferring the Insured in and out of the vehicle, assisting in the registration process in the medical facilities, collecting prescribed medication and reports as well as assisting in booking follow-up visits. HMG will arrange and pay for the transportation to medical facilities and back to the residence of the Insured.

7. Rehabilitation Equipment Rental

HMG will arrange and pay for the rental of one manual wheelchair or walking cane to assist the Insured's mobility. The equipment will be delivered to the residence of the Insured. The Insured is eligible for the service for one time per illness diagnosis or per new treatment plan.

8. Pet Care Services

If the Insured keeps dog and/or cat as domestic pet and selects this Pet Care Services for any of his/her pet, HMG will organize and pay for the transportation and the accommodation of pet(s) in a licensed pet hotel in Hong Kong or Macau for the Insured's designated pet(s) upon receiving the Insured's request for such Services within twenty-four (24) hours from the time when all necessary proof or documents for the purpose of accessing pet hotel, as requested by HMG have been submitted by the Insured to HMG. HMG will arrange the transportation of the Insured's designated pet, which shall be escorted by the Insured or the Insured's designated representative, to the licensed pet hotel.

Service items (1) to (7) are provided in Hong Kong only.

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	YF Life Insurance International Ltd	HealthMutual Group Limited	Europ Assistance Hong Kong Limited
Contact Details	Hong Kong: (852) 2533 5533 Macau: (853) 2832 2622	Service Hotline: Hong Kong: (852) 3002 0839 Macau: (853) 6262 6351 Mainland China (toll free): (86) 400 616 0157 Email: YFGO@hmg.com.hk WhatsApp: (852) 9580 6944 WeChat: HMG-YFLIFE	Hong Kong: (852) 2862 0101 Mainland China (toll free): 400 000 3512
Services	• General Enquiry • Free Quote Before You Commit (Please fill in the form for claimable amount estimate)	• GBA Emergency Assistance Benefits • Local Urgent Care Service (Hong Kong) • Referral and Booking Service for Hospitals, Specialists & Child Development Assessment • Cancer Genomic Profiling Booking Service • Second Medical Opinion • Arrangement for Overseas Medical Treatment • China VIP Medical Navigation Services • Cashless Arrangement Service • Extended Family Care During Hospitalization • Recovery and Rehabilitation Care	• Worldwide Emergency Assistance Benefits

The above Value-added Services are provided by the designated third-party company or service provider. The third-party company shall use its best endeavor to handle any request from the insured to reschedule or cancel any Value-added Services arranged provided that any such request must be made through the telephone hotline by advance notice. Insured must acknowledge that any reschedule or cancellation is subjected to the respective terms and conditions of the relevant service providers which may still charge for certain of their Value-added Services booked/reserved and which may charge a fee for the reschedule or cancellation of Value-added Services. All fees involved in the process including but not limited to reappointment or cancellation shall be borne by the insured. YF Life is not responsible for any act, negligence or failure to act on the part of the designated third-party company or service provider. YF Life will not be liable for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the services.

YF Life reserve the right to amend, suspend and/or terminate the Value-added Services from time to time without further notice. The Value-added Services will be further subject to the terms and conditions of the designated third-party company or service provider.

The above Value-added Services are only applicable when the plan is in-force.

To offer you the services, you may have to provide your personal data to YF Life, HealthMutual Group Limited, Europ Assistance Hong Kong Limited. They may use and archive your personal data. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant Value-added Services to you.

All services are not for sales, and not convertible to cash or other medical service.

The Value-added Services do not form part of the terms and conditions for the plan. If there is any discrepancy between this document and the plan, the plan shall prevail.

Appendix 1: List of critical illness (applicable to the Insured who requests for Arrangement for Overseas Medical Treatment)

58 Major Critical Illnesses

Cancer	1. Cancer							
Cardiovascular Diseases	2. Heart Attack	3. Coronary Artery Bypass Surgery	4. Heart Valve Replacement	5. Surgery to Aorta	6. Cardiomyopathy	7. Pulmonary Arterial Hypertension	8. Other Serious Coronary Artery Disease	
Organ Critical Illness and Failure	9. Kidney Failure	10. Chronic Liver Failure	11. Major Organ Transplant	12. Fulminant Viral Hepatitis	13. Medullary Cystic Disease	14. Ulcerative Colitis	15. Crohn's Disease	16. Chronic Lung Disease
	17. Chronic Auto-immune Hepatitis	18. Chronic Relapsing Pancreatitis	19. Systemic Scleroderma					
Brain Diseases / Disorders	20. Stroke	21. Benign Brain Tumour	22. Coma	23. Bacterial Meningitis	24. Encephalitis	25. Major Head Trauma	26. Apallic Syndrome	27. Brain Surgery
	28. Brain Damage / Loss of Independent Existence	29. Muscular Dystrophy	30. Paralysis					

Nervous System Diseases	31. Multiple Sclerosis	32. Motor Neurone Disease	33. Parkinson's Disease	34. Poliomyelitis	35. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	36. Progressive Supranuclear Palsy	37. Severe Myasthenia Gravis	38. Progressive Bulbar Palsy
Serious Disability	39. Blindness	40. Dysfunction	41. Total and Permanent Disability	42. Rheumatoid Arthritis	43. Loss of Limbs / Sight of Eyes	44. Deafness	45. Loss of Speech	46. Major Burns
Others	47. Terminal Illness	48. Elephantiasis	49. Necrotising Fasciitis	50. Aplastic Anaemia	51. Creutzfeld-Jacob Disease (Mad Cow Disease)	52. HIV through Blood Transfusion	53. Occupationally Acquired HIV	54. Systemic Lupus Erythe-matosus
	55. Chronic Adrenal Insufficiency	56. Ebola Hemorrhagic Fever	57. Pheochromocytoma	58. Qualified ICU Stay				

43 Early Stage Diseases

Carcinoma-in-situ / Early Stage Cancers	1. Carcinoma-in-situ / Early Stage Cancers						
Cardiovascular Diseases	2. Insertion of a Vena-cava Filter	3. Less Invasive Treatments of Heart Valve Disease	4. Less Severe Heart Disease	5. Minimally Invasive Direct Coronary Artery By-pass	6. Angioplasty and Other Surgeries for Coronary Arteries	7. Pericardectomy	8. Endovascular Treatments of Aortic Disease or Aortic Aneurysm
Organ Critical Illness and Failure	9. Biliary Tract Reconstruction Surgery	10. Early Chronic Lung Disease	11. Hepatitis with Cirrhosis	12. Less Severe Kidney Disease	13. Liver Surgery	14. Major Organ Transplantation (on Waiting List)	15. Surgical Removal of One Lung

Brain Diseases / Disorders	16. Cerebral Aneurysm Requiring Surgery	17. Cerebral Shunt Insertion	18. Angioplasty and Other Surgeries for Carotid Arteries	19. Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease	20. Less Severe Bacterial Meningitis	21. Moderately Severe Parkinson's Disease	22. Less Severe Coma
	23. Less Severe Encephalitis	24. Moderately Severe Brain Damage	25. Surgery for Subdural Haematoma	26. Surgical Removal of Pituitary Tumour	27. Severe Psychiatric Illness	28. Moderately Severe Paralysis	
Serious Disability	29. Facial Burns due to Accident	30. Moderately Severe Burns	31. Loss of Hearing in One Ear	32. Loss of One Limb	33. Loss of Sight in One Eye		
Others	34. Cochlear Implant Surgery	35. Diabetic Retinopathy	36. Less Severe Systemic Lupus Erythematosus	37. Osteoporosis with Fractures	38. Adrenalectomy for Adrenal Adenoma	39. Reconstructive Surgery due to Accident	40. Endovascular Treatment of Peripheral Arterial Disease
	41. Macular Degeneration / Early Onset of Cataract	42. Glaucoma Surgical Treatment31	43. Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease)				

18 Severe Child Diseases

1. Severe Asthma	2. Autism	3. Haemophilia	4. Insulin Dependent Diabetes Mellitus, Juvenile Onset	5. Kawasaki Disease	6. Intellectual Impairment due to Sickness and / or Accidental Bodily Injury
7. Osteogenesis Imperfecta	8. Juvenile Chronic Arthritis – Still's Disease	9. Rheumatic Fever with Valvular Impairment	10. Dengue Haemorrhagic Fever	11. Attention-Deficit Hyperactivity Disorder	12. Tourette Syndrome
13. Marble Bone Disease (Osteopetrosis)	14. Wilson's Disease	15. Juvenile Huntington Disease	16. Type I Juvenile Spinal Amyotrophy	17. Type II Juvenile Spinal Amyotrophy	18. Severe Epilepsy