

At YF Life, we constantly strive for excellence and are committed to providing you with the best and most professional risk-and wealth-management consulting services.

We are now excited to launch YF GO!, a brand-new one-stop value-added service platform that delivers the right assistance at the right time to help you take good care of your and your family's well being and health. With YF GO! you enjoy multiple coverages and assistance in the different stages of your life, so that you can manage your life with confidence, live it to the fullest, and "Own the future" .

YF GO!

Brand-new One-stop Value-added Service Platform



Health and Medical Value-added Services

Contact your dedicated
Case Manager

HealthMutual Group Limited (HMG)

Hong Kong (852) 3002 0839

Macau (853) 6262 6351

Mainland China (86) 400 616 0157



Emergency Assistance

YF Life Platinum Concierge Card
YF Life PLATINUM Concierge
Service Hotline

(852) 2861 9284

YF Life Policy Card
24-Hour Helpline Express

(852) 2862 0101



Exclusive Offers



At YF Life, we provide you with one-stop care and services to address your different needs throughout the journey from diagnosis, treatment to recovery. A dedicated Case Manager will be assigned to support you and guide you on every step of your journey, so that you can cope with an illness or accident at ease.

You may contact your dedicated Case Manager via various communications platform such as WhatsApp, WeChat, service hotline and email to access the following services.

At the point of diagnosis



Worldwide Emergency Assistance Benefits²

Assistance is made available in the event of serious injury or illness during an overseas trip, including emergency evacuation and return of unattended dependent children to country of residence, etc.

Applicable Product Types^{1*}: Category A, B



GBA Emergency Assistance Benefits³

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, e.g., urgent medical evacuation, medical repatriation, arrangement of essential medication / medical equipment, etc.

Applicable Product Types¹: Category A, B, C



Local Urgent Care Service (Hong Kong)^{3,4}

If you are hospitalized in a Hong Kong Hospital Authority hospital or emergency room, you may request to choose the suitable private doctor and hospital to take up the original medical services and to be transferred to a private hospital by a private ambulance

Applicable Product Types¹: Category A[^], B



Referral and Booking Service for Hospitals, Specialists & Child Development Assessment³

We assist you to choose the most suitable doctor and treatment plan within our extensive medical network:
Appointment for specialist consultation, day case surgery and accessing hospitalization, doctor referral, child development assessment, etc.

Applicable Product Types¹: Category A, B, C, D



Second Medical Opinion³

If you are diagnosed with an illness⁵, you can seek for a face-to-face second medical consultation or teleconsultation⁷ given by network doctor⁶ in Hong Kong. You are eligible for this service once free of charge per diagnosis

- (i) Those living in Hong Kong: face-to-face second medical consultation
- (ii) Those living in Macau or Mainland China: teleconsultation

Applicable Product Types¹: Category A, C, D

During Treatment



Arrangement for Overseas Medical Treatment^{3, 8}

Support services are provided to you, including advice on hospital selection, choice of medical facilities, visa facilitation, and assistance in reservation of air tickets and hotel accommodation, etc.

Applicable Product Types¹: Category A



China VIP Medical Navigation Services³

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 Mainland China VIP Hospital Network
- (iii) Coordinate Second Medical Opinion Service

Applicable Product Types¹: Category A, C



Free Quote Before You Commit

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

Only applicable to VHIS plans of Hong Kong



Cashless Arrangement Service^{3, 9}

Your medical expenses incurred in hospital / clinic will be directly settled by your dedicated Case Manager

Applicable coverage:

Hospitalization (Worldwide¹⁰); Day case surgery (Hong Kong, Macau, Mainland China); Diagnostic Imaging Tests¹¹, including PET, MRI, CT

Applicable Product Types¹: Category A, B



Extended Family Care During Hospitalization³

We can arrange the following services in Hong Kong for you within 24 hours and pay the relevant expenses¹²:

- (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

Applicable Product Types¹: Category A

Rehabilitation Support

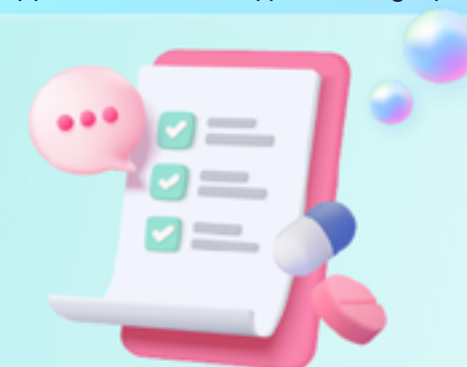


Recovery and Rehabilitation Care³

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 expenses¹³:

- (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

Applicable Product Types¹: Category C



* Includes Hospital Instant Cash Insurance Plan (HIC)

[^] Expenses will be borne by the third-party service provider



Case **1** **Matthew** (aged 45)

- Non-smoker
- Married with 2 kids aged 10 and 8
- Engineer
- Works in Shenzhen
- Insured with VIP Worldwide MediCare for over 3years

At the point of diagnosis



Matthew's wife calls us that his husband suffered from Cerebral Hemorrhage and was admitted to a 2A hospital in Shenzhen. She wants to transfer her husband to Hong Kong for treatment

During treatment



On Day 2 afternoon, Matthew is admitted to a private hospital in Hong Kong. The hospital undergoes an examination and prepares the treatment plan

After treatment



3 weeks later, Matthew is discharged from the hospital

YF Life's Health and Medical Value-added Services

- GBA Emergency Assistance Benefits
- Hospital & Specialist Referral and Booking Service
- Extended Family Care During Hospitalization
- Cashless Arrangement Service



With **GBA Emergency Assistance Benefits**, the Case Manager forms a WeChat group to keep close contact with Matthew's wife and the relevant parties



The Case Manger receives the medical reports from Matthew's wife. A medical assessment is done jointly with the Shenzhen hospital and HMG's medical team



On Day 2, through **Hospital & Specialist Referral and Booking Service**, the Case Manager secures a neurosurgeon and a private hospital in Hong Kong to assess the feasibility of cross-border medical transfer. It is suggested that Matthew uses private ambulance from China hospital with doctor escort to border, then switches to Hong Kong private ambulance for private hospital. Matthew's wife pays the charges



On Day 3, Matthew's wife is informed by the hospital that Matthew is expected a 3-week stay. Through **Extended Family Care During Hospitalization**, the Case Manager helps to arrange and provide, free of charge¹², home care services twice a week to do cooking and laundry, and a child-carer to take care of her kids



On the same day, the Case Manager receives an estimate of the medical treatment from the hospital and assists Matthew's wife to fill in the form for **Cashless Arrangement Service**



On Day 5, the application for Cashless Arrangement is approved



As Matthew applies for **Extended Family Care During Hospitalization**, the Case Manager arranges a wheel-chaired taxi for him free of charge¹²



Case **2** **Ms. Cheung** (aged 60)

- Non-smoker
- Retired
- Living in Guangzhou
- Insured with Supreme MediCare for over 5 years

At the point of diagnosis

During treatment

After treatment



Ms. Cheung conducted routine medical checkup and found a lump in lung. She goes to a hospital in Guangzhou for further investigation. The lump is found to be cancerous

Ms. Cheung decides to proceed with treatment in Mainland China. She consults with the hospital and prepares for admission

Ms. Cheung experiences complications after surgery and has to stay at the hospital

YF Life's Health and Medical Value-added Services

- Second Medical Opinion
- China VIP Medical Navigation Services
- Cashless Arrangement Service



Ms. Cheung calls us for help. The Case Manager forms a WeChat group to keep close contact with her



The Case Manager arranges a free session of the **Second Medical Opinion** from a Hong Kong doctor for Ms. Cheung to learn more about feasible treatment options. Ms. Cheung provides her medical reports



During the teleconsultation, the Hong Kong doctor, based on the medical reports, explains to Ms. Cheung in detail about her situation and treatment options



With **China VIP Medical Navigation Services**, the Case Manager arranges to accompany Ms. Cheung to the specific hospital for consultation and admission arrangement



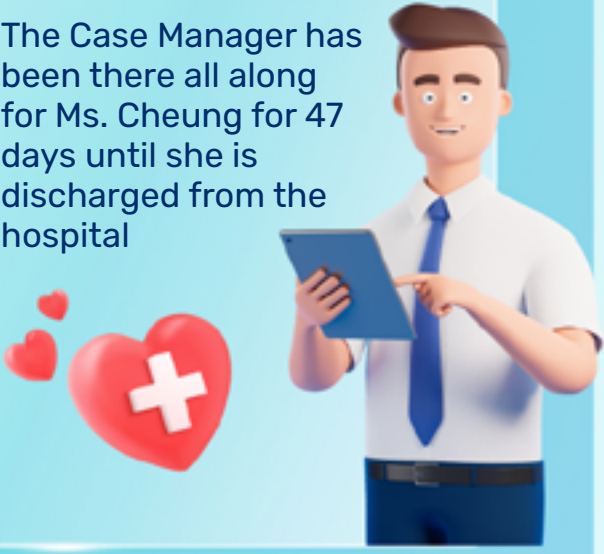
The Case Manager assists Ms. Cheung to apply for **Cashless Arrangement Service**



The application for Cashless Arrangement is approved. The Case Manager arranges to accompany Ms. Cheung for admission and assists her in arrangement of the deductible to the hospital as a deposit

The Case Manager assists Ms. Cheung to apply for **Cashless Arrangement Service** again, which is approved accordingly

The Case Manager has been there all along for Ms. Cheung for 47 days until she is discharged from the hospital



Notes:

1. Applicable Product Types
- Category A products include VIP Worldwide MediCare (VWM), VIP Global MediCare (VGM), Prestige MediCare (PMC), Supreme MediCare (SMC), TaxVantage Prestige Medical Plan (TVPR)
- Category B products include TaxVantage Plus Medical Plan (TVP), TaxVantage Medical Plan (TVM), Hospital & Surgical Plus (HSP), Hospital & Surgical Benefit (HS), E+ Medicare (EMC)
- Category C products include PrimeHealth Pro (PHO), PrimeHealth Jr. Care (PHJR), YF PrimeHealth Pro (Essential) (PHP), YF PrimeHealth Pro (Signature) (PHPS), YF PrimeHealth Pro Jr. Care (PHPJ), PrimeHealth Saver 1000 (PS1000)
- Category D products include 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).
- The health and medical value-added services and emergency services mentioned in this publication are applicable to the Insured of the above in-force plans.
2. The Value-added Services are provided by a third-party company, Europ Assistance Hong Kong Limited and are applicable to a stay of place of incidence not longer than 90 days. 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. If any fees and charges are not covered under your policy or by the third-party company, they shall be borne by you.
3. The Value-added Services are provided by a third-party company, HealthMutual Group Limited ("HMG"). 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. If any fees and charges are not covered under your policy or by the third-party company, they shall be borne by you.
4. 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;
- (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.
5. (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.
6. 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. For the full list of medical centers, please contact your advisor or visit our website for "Service details & Terms and Conditions of YF GO! One-stop Value-added Service".
7. 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.
8. Only applicable to the Insured who is diagnosed with designated critical illness.
9. 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.
10. Worldwide cashless arrangement for hospitalization is applicable to Category A products, while the cashless arrangement for hospitalization in Hong Kong, Macau and Mainland China is applicable to Category B products.
11. Cashless arrangement for Diagnostic Imaging Tests are applicable to the plans under the Voluntary Health Insurance Scheme ("VHIS") of Hong Kong only.
12. 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.
13. 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. Service items (i) to (vii) are provided in Hong Kong only.

Please scan the QR code to access
"Service details & Terms and Conditions of YF GO!
One-stop Value-added Service"



Important Notes:

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 are 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.

Contact Us

YF Life Insurance International Ltd	Hong Kong: (852) 2533 5533	<ul style="list-style-type: none">General EnquiryFree Quote Before You Commit (Please fill in the form for claimable amount estimate)
	Macau: (853) 2832 2622	
HealthMutual Group Limited (HMG)	Hong Kong: (852) 3002 0839	<ul style="list-style-type: none">GBA Emergency Assistance BenefitsLocal Urgent Care Service (Hong Kong)Referral and Booking Service for Hospitals, Specialists & Child Development AssessmentSecond Medical OpinionArrangement for Overseas Medical TreatmentChina VIP Medical Navigation ServicesCashless Arrangement ServiceExtended Family Care During HospitalizationRecovery and Rehabilitation Care
	Macau: (853) 6262 6351	
	Mainland China: (86) 400 616 0157 (toll free)	
	Email: YFGO@hmg.com.hk	
	WhatsApp: (852) 9580 6944	
	WeChat:HMG-YFLIFE	
Europ Assistance Hong Kong Limited	Hong Kong: (852) 2862 0101	<ul style="list-style-type: none">Worldwide Emergency Assistance Benefits
	Mainland China: 400 000 3512 (toll free)	



Tips:

Please prepare the following information before you call us:

- Name of the Insured
- Policy number of the Insured
- Phone number and other personal information of the Insured