

個人門診保障計劃

Out-patient Insurance Plan OPI



- Comprehensive Protection With Both Western And Chinese Medicine Coverage
- Unlimited Out-Patient Services At Your Fingertips
- Free Choice Of Doctor
- Convenient Medical Card

YF Life's Out-patient Insurance Plan provides coverage of both Chinese and Western medical treatment with more comprehensive benefits and flexibility to meet your individual needs.

Comprehensive Protection With Both Western And Chinese Medicine Coverage

The plan offers you the most comprehensive coverage including general consultation, specialist consultation, X-ray, laboratory tests, ultrasound examination, special investigation and advanced imaging examination. Best of all, the plan offers extended coverage to include Chinese medicine.

Unlimited Out-Patient Services At Your Fingertips

You can enjoy top-of-the-line benefits with unlimited out-patient medical coverage including general consultation and specialist care by western medical practitioners whenever you need it.

Free Choice Of Doctor

To guarantee that you receive only the best out-patient service, YF Life has appointed over 550 Western and Chinese medical practitioners and clinics located throughout Hong Kong, Kowloon and the New Territories. To ensure total flexibility and freedom of choice, you are entitled to visit any doctor within the network[^].

[^] Medical network provided by Quality HealthCare Medical Services Ltd.

No Waiting Period

To provide you with medical coverage as soon as possible, you will have access to the most extensive out-patient coverage from the moment your application is approved. No waiting period is required and you get access to the service immediately.

Convenient Medical Card

When you enrol in the Out-patient Insurance Plan, you will be given a personal medical card. With this card and minimal co-payment at every visit, no claims procedures are required, so you enjoy hassle-free medical protection.

Benefits, Co-payment & Annual Premium

Aged between 15 days and 65 years of age is eligible for enrollment without medical checkup requirement#.

Co-payment per visit and maximum number of visits per policy year (HK\$)		
	Plan 1	Plan 2
General Consultation with 3 days basic medication*	\$40 Unlimited	\$40 Unlimited
Specialist Consultation with 5 days basic medication* (with referral letter from Network doctor)	\$80 Unlimited	\$80 Unlimited
Chinese Medical Consultation with 2 packs of basic medication	\$60 5 Visits	\$50 20 Visits

Co-payment % per visit		
X-Ray, Laboratory Tests & Ultrasound Examination (with referral letter from Network doctor) <i>Max. annual benefits - Plan 1: \$1,000 ; Plan 2 : \$4,500</i>	20%	20%
Special Investigation and Advanced Imaging Examination (with referral letter from Network doctor) <ul style="list-style-type: none"> • Contrast X-ray • Computerized Tomographic Scan • Magnetic Resonance Imaging • Stress-electrocardiogram • Echocardiogram • Electro-encephalogram • Electro-myogram • Bone densitometry • Single X-ray or Laboratory Test costs \$1,500 or above <i>Max. annual benefits - Plan 2 : \$2,500</i>	Not applicable	20%

Policy Information		
Plan Type	Basic Plan	
Type of Benefit	Indemnity Product - In form of Reimbursement	
Annual Premium*	\$2,450	\$3,400

Children under age 6 must be enrolled together with at least one family member aged 18-65.

* Excluding extra medication, long term medication, injection, minor clinical procedures and operation.

+ Valid for policies commencing from 1 Aug 2018.

Important Information

Premium Payment Term and Benefit Term

The first premium shall be payable on or before the Benefits Effective Date and the subsequent renewal premiums shall be due and payable on the renewal of each of the Benefits Coverage Periods, otherwise all coverage under the policy will be terminated.

The benefit term is up to age 66 of the Insured.

Termination

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

- On the Benefit Expiry Date
- Any premium is overdue after the Policy Anniversary

- On the Policy Anniversary (if not renewed) or at any time the Company ceases the policy. In such case, we will give the policy owner a 30-day written notice prior to the policy anniversary
- The Insured dies

Benefit and Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium. In order to keep pace with the medical advancement and to provide you with continuous protection, YF Life Insurance International Ltd. ("YF Life") reserves the right to change the benefits and premium on each renewal. The major factors to

consider for premium adjustment include, but are 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.

Inflation Risk

The 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 Insurance International Ltd. meets all of its contractual obligations.

Key Exclusions

The policy will not cover the following medical care, treatments, medications, items, sickness, activities and their related or consequential expenses, including but not limited to:

- Suicide, self-inflicted injury whether sane or insane; drug overdose and alcoholism; mental diseases, psychiatric, mood disorder, chronic alcoholism, drug addiction or rest cures;
- War, hostilities, or direct participation in strike, riot etc;
- Medication for medical conditions that pre-date the contract period;
- Accidents, which arise directly or indirectly from hazardous or professional sports;
- Any treatment not undertaken by the Appointed Panel of Medical Practitioners; Specialised X-rays, e.g. X-ray with contrast medium and mammogram, X-ray involving CAT scanning, computerized scanning, MRI and investigations or treatments involving radioactive isotopes; Specialised tests, e.g. ultrasound examination, echocardiogram and treadmill ECG (For Plan 1 as defined in the Certificate of Benefits); Minor surgical procedures (both clinical & hospital); Routine physical examination and investigations, medication, X-ray and laboratory test not recommended and referred by the Appointed Panel of Medical Practitioner;
- Long term medication that exceeds 3 days of treatment and medication for chronic diseases treatment, e.g. AIDS, Alzheimer's Disease, Cancer, Chronic Bronchitis, Chronic Eczema, Chronic Hepatitis, Coronary Heart Disease, Diabetes Mellitus, Heart Disease, Heart Failure, Hyperlipidemia, Hypertension, Hyperthyroidism, Hypothyroidism, Migraine, Psoriasis, Onychomycosis, Parkinson's Disease, Renal Failure, Systemic Lupus Erythematosus, Osteoporosis and Chronic Arthritis;
- Congenital defects or diseases; Any treatment for sexually transmitted disease, venereal diseases and treatment of human immunodeficiency virus, AIDS or AIDS-related complication and tuberculosis; Any cost associated with kidney or peritoneal dialysis;

- Pregnancy test, infertility, contraceptive or contraceptive devices; Any medical services associated with pregnancy, infertility, sterilisation, impotence or menopause; Female hormonal tests or assays and female hormonal replacement therapy (unless resulting from a disease);
- Vaccinations, immunisations and any preventive treatments; Any form of treatment not presently or universally available but which may become available subsequent to the contract and which may be highly expensive, e.g. medication for AIDS; medication costs for specific anti-viral agents, e.g. Interferon and anti-cancer; Medication on request, e.g. holiday supply for visiting a malarial area; Pre-package commercial health supplement; All expensive tonic and nutrient herbs, e.g. Birds' Nest, Ginseng and Lingzhi;
- Cosmetic or plastic surgery or any treatment for the purpose of beautification, e.g. Acne and Alopecia; Tonic, appetite stimulants, depressants and any treatment or medication for weight control; Dental and eye refraction treatment, eyesight test or the supply of hearing aids and prosthetic limbs; Health educational services such as speech improvement, diabetic classes and nutritional services, or group support services

For services that fall under the above exceptions, the Insured shall pay the Appointed Panel of Medical Practitioners for all charges incurred.

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.

Cooling-off Period

If you are not satisfied with the policy and have not used any medical service under this policy, you may return your policy together with medical card(s) under a signed covering letter to us (27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong) 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 paid, without any interest.

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, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5511.

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