

| 醫療 Medical |

# VIP寰宇醫療保 VIP Global MediCare

VGM

**YFLife**  
**萬通保險**

雲鋒金融集團成員



《iMONEY 智富雜誌》優秀保險企業大獎2019  
最佳醫療保障



資本卓越銀行及金融大獎  
2012-2021  
資本卓越保險服務大獎

未來在我手  
Own the future

## 保障遍全球 關護您未來

Own your future with peace of mind – wherever you are

卓越的您追求優質生活，自然注重生活上的每個範疇。VIP寰宇醫療保提供最全面的環球優質醫療方案，隨時應您所需，讓您可即時獲得全面及個人化的醫療服務。無論何時何地，您亦可安心自若，只因「健康」已掌握在您手。

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





# VIP寰宇醫療保

## VIP Global MediCare

1

全面醫療保障高達  
\$70,000,000

Full Medical Coverage  
up to \$70,000,000



- 適用於標準私家病房  
Applicable to standard private room

2

一系列更強保障

Full Range of  
Extended Coverage



- 非手術癌症治療、洗腎、物理治療及手術後家中看護等  
Non-surgical cancer treatments, Renal dialysis, Physiotherapy and Post-surgery home nursing, etc.

3

保證終身續保

Guaranteed Renewals  
for Life



- 終身保障至100歲  
Whole life protection up to age 100

4

出院免找數服務

Cashless  
Hospitalization  
Service



- 為您繳付醫院賬單，讓您安心靜養  
We will settle the qualifying medical expenses directly with the hospital, giving you total peace of mind as you recover

5

全球緊急醫療援助  
服務

Worldwide Emergency  
Assistance Benefits



- 緊急醫療護送服務及護送隨行未成年子女回國等  
Emergency evacuation and return of unattended dependent children to country of residence, etc.

6

無索償獎賞

No Claim Bonus



- 最高可達10%  
Up to 10%

7

設每年墊底費  
配合預算

Annual Deductible for  
Flexible Budgeting



- 4款選擇：每年 0 / 15,000 / 30,000 / 60,000 港元/澳門元  
4 Options: HK\$/MOP 0 / 15,000 / 30,000 / 60,000

VIP

私人醫療禮賓服務

MediCare Concierge  
Services



- 國際專業醫療網絡  
MediNet Pro
- 國內就醫貴賓通道服務  
PRC MediCare VIP Passage Service
- 海外就醫貴賓服務  
Travel for Treatment VIP Services
- 延伸家庭保障  
Extended Family Protection

## 1

## 全面醫療保障高達\$70,000,000

### Full Coverage up to \$70,000,000



VIP寰宇醫療保為您提供標準私家病房的優質醫療保障，全數賠償因患病或意外受傷而需入院治療的各项主要住院費用及手術費用，終身保障額高達70,000,000港元/澳門元。

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

## 2

## 一系列更強保障

### Full Range of Extended Coverage



計劃更提供多項入院前及出院後的延伸保障，於康復路上為您提供更強照顧：

- 非手術癌症治療：化療、電療、標靶治療、荷爾蒙治療、免疫治療及質子重離子療法
- 洗腎
- 輔助治療：物理治療、言語治療、脊骨神經治療、職業治療及中醫治療
- 手術後家中看護
- 入院前及出院後門診

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

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

## 3

## 保證終身續保

### Guaranteed Renewals for Life



無論您的健康狀況或索償紀錄如何，VIP寰宇醫療保為您提供每年續保保證，保障年期最長可達至受保人100歲，讓您無後顧之憂。續期保費會於每年續期時根據受保人當時實際年齡及當時同類保障級別的保費率計算。

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

## 4

## 出院免找數服務

## Cashless Hospitalization Service



只須於入院前填妥表格並獲得預先批核<sup>1</sup>，我們便會直接向醫院為您繳付住院期間合資格的醫療開支。出院免找數服務全球適用，除全港的私家醫院外，亦包括世界各地大部分的私家醫院；無論您身在何處，均可讓您安心接受治療，毋須為繳費及索償程序而操心。

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

## 5

## 全球緊急醫療援助服務

## Worldwide Emergency Assistance Benefits



本計劃為您提供「全球緊急醫療援助服務」，一旦遇上緊急事故需要援助時，受保人便可透過國際救援（亞洲）公司獲得即時的支援，包括緊急醫療護送服務及護送隨行未成年子女回國等。

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

## 6

## 無索償獎賞

## No Claim Bonus



只要在續保時保單已於本公司從不間斷地連續生效達三個保單年或以上，以及期間並無就基本計劃有任何索償紀錄，於支付續期保費時，即可獲享無索償獎賞折扣優惠，優惠金額會按上一個保單年基本計劃的「每年保費」的百分比計算，最高可達10%。

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

連續生效及無索償保單年期  
Consecutive years of policy in force  
and without claims

無索償獎賞折扣率  
No Claim Bonus Rate

3

3%

4

6%

≥5

10%

## 7

## 設每年墊底費 配合預算

## Annual Deductible for Flexible Budgeting



無論您正考慮投保一份全新住院保障計劃，又或想就現有住院計劃加添保障，VIP寰宇醫療保都能靈活配合您的需要。計劃提供4款每年墊底費金額以供選擇，墊底費越高，保費便越相宜：

- 0港元 / 澳門元
- 15,000港元 / 澳門元
- 30,000港元 / 澳門元
- 60,000港元 / 澳門元

您更可於年滿50、55、60或65歲的保單週年日<sup>2</sup>，選擇將每年墊底費金額調低而無須再次提交健康申報，隨後的保費將按所選的每年墊底費金額作出調整。

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

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

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

**如患上任何指定的嚴重疾病<sup>3</sup>而需入院接受治療，您將可獲豁免扣減每年墊底費金額**

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



# VIP

## 私人醫療禮賓服務 MediCare Concierge Services



VIP寰宇醫療保更為您送上私人醫療禮賓服務<sup>4</sup>，在您需要時，為您提供一系列優質的醫療建議及貼心的貴賓服務。

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

### 國際專業醫療網絡

- 透過國際專業醫療網絡，聯繫了4,000多間美國醫院，讓受保人獲得：
  - 1) 由美國專科醫生提供第二醫療意見<sup>5</sup>；
  - 2) 轉介赴美就醫<sup>5</sup>，並協助您獲取更相宜價格

### MediNet Pro

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

### 國內就醫貴賓通道服務

- 若需要於國內就醫，可使用貴賓通道，優先預約及使用網絡內指定醫院（包括三甲醫院）的醫療設施，無須長時間輪候

### PRC MediCare VIP Passage Service

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

### 海外就醫貴賓服務<sup>6</sup>

- 本服務更提供細心周到的海外醫療旅程協助，包括提供醫院及醫療設施的選擇及建議，協助申請簽證、預訂機票及酒店等

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

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

### 延伸家庭保障<sup>7</sup>

我們深明住院期間難免會為家人生活造成影響，所以為您提供延伸家庭保障，於住院期間，協助您照顧家人，並支付相關費用：

- 安排一名家庭傭工處理日常家務、煮食及洗衣等工作
- 安排一名保姆照顧無人照料的12歲以下幼兒（最多兩名幼兒）
- 安排一名保健人員照顧受保人65歲以上患病或受傷的父母
- 安排一名助理人員陪同受保人出院，並安排交通送回住所

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

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

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



例子 Example:

Alex投保VIP寰宇醫療保 —  
計劃二：全球（美國除外）  
Alex insured with VIP Global MediCare –  
Plan 2: Worldwide (excluding USA)

終身保障總額 Lifetime limit: **\$70,000,000**  
投保時每年保費\* Annual premium when insured\*: **\$15,920**



\* 以上乃根據一名男性客戶於35歲時投保「VIP寰宇醫療保」（每年墊底費：\$0）為例，並以年繳方式繳付。計劃保證每年續期，續期保費會按受保人當時實際年齡及當時同類保障級別的保費率作出調整。

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



## 附註

1. 出院免找數服務是一項行政安排，並不屬於保單的保障內容。我們有權隨時終止此項服務而不作另行通知。若住院開支超出獲預先批核的免找數金額，受保人需要支付該差額。查詢有關出院免找數服務的詳情，請致電(852) 2533 5555 (香港) / (853) 2832 2622 (澳門) 或參閱相關條款及細則。
2. 須於50、55、60或65歲生日後的保單週年前，遞交書面要求行使減低每年墊底費權益。減低每年墊底費權益只可行使一次並不可撤銷。新的每年墊底費將適用於每年墊底費減低後發生的傷病所作出之索償。
3. 指定嚴重疾病包括非初期癌症、心肌病、慢性肝衰竭、慢性肺病、冠狀動脈(迴接)手術、暴發性病毒性肝炎、心臟病、心瓣置換、腎衰竭、主要器官移植、帕金森病、肺動脈高血壓、類風濕性關節炎、中風、主要動脈手術及末期病症。
4. 私人醫療禮賓服務現時由國際救援(亞洲)公司提供，客戶可致電國際救援(亞洲)公司熱線(香港：(852) 2862 0101 / 中國：(免費撥打) 4001899784)以預約服務。本公司對於第三方服務提供者所提供的服務質素，概不負責。除特別聲明外，受保人需自行支付所有的醫療費用及其他相關費用。
5. 國際專業醫療網絡所提供的服務由國際救援(亞洲)公司提供。現時，每次徵詢第二醫療意見的費用為500港元，而轉介手續費為500美元，受保人需自付所有就醫的行政費及其他有關費用。國際救援(亞洲)公司保留調整收費及醫院數目的權利，有關的更改將不作另行通知。
6. 只適用於受保人患有指定嚴重疾病及在要求的情況下提供。
7. 只適用於受保人因傷病住院不少於連續72小時。服務只適用於香港，按每症計算，每項服務以8小時為限(每次最少為連續4小時)，惟陪同出院服務則以連續5小時為限。
8. 「醫院」指包括具備提供主要手術服務設施及全職醫護服務的醫院。所有主要為提供復康、護理及休養的院舍、安老院、用作戒酒或戒毒或任何類似用途的地方，均不會被當作「醫院」。若受保人在中國內地的醫院接受住院 / 治療 / 手術，本計劃只會就於本公司網址www.yflife.com列載的醫院(「中國內地指定醫院名單」)內接受住院 / 治療 / 手術而作出賠償，如所入住的為名單內之「卓越醫院」，則賠償金額將按列明於名單內的百分比計算。我們擁有隨時更新中國內地指定醫院名單及卓越醫院名單(及其適用之調整百分比)的最終決定權，而任何更改將在中國內地指定醫院名單於公司網址發行日期起生效。
9. 須為醫療上必須的治療及手術，賠償金額須符合「合理及慣常」的收費，即不超過當地的一般標準收費水平。
10. 以一張額外床位為限。
11. 由主診醫生建議並由醫院安排，於醫院住院接受手術後或被調出深切治療部後的住院期間，由一位合資格護士提供的護理服務。
12. 本公司保留決定合資格診所的權利。
13. 適用於受保人在醫院住院或進行門診手術前31日內就同一傷病所進行的門診，以每日一次為限。
14. 適用於受保人於醫院出院或進行門診手術後的60日內就同一傷病所進行的門診，以每日一次為限。

## Notes

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

15. 由主診醫生建議，於醫院住院接受手術後或入住深切治療部後起計60日內，在家中接受由一位合資格護士提供的護理服務。
16. 由主診醫生建議，並只適用於受保人出院或進行門診手術後的90日內就同一傷病所進行的輔助服務，以每日一次為限。
17. 經註冊醫生診斷，受保人因患病以致其壽命很可能不會多於12個月，因而入住註冊善終院舍。此項保障只限支付一次。
18. 只適用於保單持續生效五年後首次發生該等病徵或病狀的疾病。此項保障只限支付一次。
19. 受保障之妊娠併發症只包括異位妊娠、葡萄胎妊娠、播散性血管內之凝血機制障礙、先兆子癇、流產、先兆流產、醫療需要之人工流產、胎兒夭折、因產後出血切除子宮、子癇、羊水栓塞及妊娠肺栓塞。妊娠併發症之確診日期必須為保障生效日期或批准保單復效日期（以較後者為準）起計持續生效300日後。
20. 適用於受保人因意外而受傷24小時內於醫院門診部進行的門診治療。
21. 緊急牙齒治療適用於受保人於意外發生後兩星期內，於註冊牙醫診所或醫院內接受為意外前屬健全自然牙齒作出的緊急治療（包括諮詢、止血、X-光、拔牙及根管治療）。此項保障不會就任何恢復和補救工作、任何貴金屬的使用及矯正治療作出賠償，並且不保障任何由飲食引致的受傷、由正常磨損引致的損壞或由擦牙或任何其他口腔衛生護理程序引致的損壞。
15. Nursing services provided by a Qualified Nurse at home within 60 days immediately after the Insured's discharge from the Hospital following surgery or admission to the Intensive Care Unit and upon the recommendation by the Insured's attending Doctor.
16. Applicable to any treatment performed on the Insured (subject to one visit per day) for the same Disability for which the Insured has been Confined in Hospital or undergone outpatient surgical procedures, and which takes place within 90 days immediately after the Insured's discharge or the surgery and upon the recommendation by the Insured's attending Doctor.
17. This benefit will be paid if the Insured stays in a registered hospice following a diagnosis, in the opinion of a Doctor, is highly likely to lead to the Insured's death within 12 months of such diagnosis. This benefit is only payable once.
18. Applicable only if the signs or symptoms of the illness first occur after the policy has been effective for five years continuously. This benefit is only payable once.
19. The covered pregnancy complications shall only be restricted to ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre-eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum hemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism and pulmonary embolism of pregnancy. The date of diagnosis of the covered pregnancy complications must be after the policy has been effective continuously for 300 days since Effective Date of Coverage or approval date of reinstatement, whichever is later.
20. Applicable if the Insured sustains an Injury due to accident and receives outpatient treatment in the outpatient department of a Hospital within 24 hours.
21. Applicable if the Insured sustains Injury as a result of an accident and receives emergency treatment within 2 weeks of the accident, which is necessitated to tooth / teeth which was healthy natural right before the accident. This benefit will be paid for dental treatment performed in a legally registered dental clinic or Hospital including consultation, staunch bleeding, x-ray, tooth extraction and root canal work. This benefit shall not pay for any restorative treatment, the use of any precious metals and orthodontic treatment. It shall not cover any treatment for Injury caused by eating or drinking, damage caused by normal wear and tear, or damage caused by tooth brushing or any other oral hygiene procedure.

## 重要資料

### 繳付保費年期及保障年期

繳付保費年期及保障年期最長可至受保人100歲。如在保費到期日起計31日寬限期屆滿前仍未繳付保費，保單的所有保障將會終止。

### 終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 保單持有人呈交書面要求終止本保單
- 受保人身故
- 當接受住院 / 治療 / 手術而作出賠償後，在總保障賠償已達最高終身保障總額後

若任何遞交之索償帶有欺詐成份，萬通保險國際有限公司（「萬通保險」）有權即時終止本保單，而閣下將須要向萬通保險賠償並償還就該帶有欺詐成份之索償所有已獲支付的保障。在任何該等情況下，萬通保險亦有權向閣下追討就任何與該終止及帶有欺詐成份之索償相關之損失。

### 保障及保費調整

視乎我們是否持續提供本醫療計劃，如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），保單會於每個保單週年保證獲續期一年。為配合醫療科技的進步及確保能持續為你提供保障，在每次續期時，萬通保險保留更改保障內容及保費之權利，並會於每個保單週年日不少於30日前以書面通知你有關更改。保費會因應某些因素而作出調整，這些因素包括但不限於萬通保險過去的索償紀錄、開支、醫療通脹、醫療趨勢，以及 / 或因修定保障架構 / 保障級別（如有）而影響預期未來的索償成本。

## Important Information

### Premium Payment Term and Benefit Term

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

### Termination

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

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

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

### Benefit and Premium Adjustment

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

有關本計劃過往保費增長率資料，請瀏覽本公司網頁：



香港：

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



澳門：

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

For relevant historical premium increases rates of this plan, please visit our website:



Hong Kong:

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



Macau:

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

### 計劃之持續性

續保情況將根據萬通保險是否仍然為所有現有保單繼續提供該計劃而定。若萬通保險決定不再向所有已投保此計劃的保單持有人提供本計劃，萬通保險會盡力為受保人投保另一個當時可提供的醫療保障計劃。

### 通脹風險

將來的醫療費用有機會因通脹而較現時的費用高。因此，保費率及 / 或保障的級別可能會不時作出調整。此外，即使萬通保險按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

### 信貸風險

本計劃由萬通保險承保及負責，保單持有人的保單權益會受其信貸風險所影響。

### 房間級別

若受保人於住院的任何一天入住的房間級別高於標準私家房（不論自願與否），萬通保險將減低該等住院期間的合資格之醫療費用至百分之二十五。

### 地域保障

#### 適用於保障地區為全球（美國除外）

1. 住院保障、手術保障、住院前及出院後之保障及延伸保障只就以下作出賠償：
  - i. 任何於美國以外之住院、入住註冊善終院舍、進行之手術、醫療程序 / 醫療及 / 或服務；及
  - ii. 任何於受保人旅途中因疾病引致之急症或意外引致的受傷而須於世界各地進行醫療上必須的緊急治療，而受保人於事發前365日內於該事發地點居住少於183日。
2. 全球緊急治療保障及支援內之緊急門診治療保障及緊急牙齒治療保障將就受保人於世界各地因合資格意外接受的緊急治療作出賠償。

### 保障的限制

若受保人在中國內地的醫院接受住院 / 治療 / 手術，本保單只會就於萬通保險網址 [www.yflife.com](http://www.yflife.com) 列出之醫院（“中國內地指定醫院名單”）內接受住院 / 治療 / 手術而作出賠償。中國內地指定醫院名單內某些醫院被分類為“卓越醫院”，於該等卓越醫院賠償金額將按列明於中國內地指定醫院名單內的百分比減少。萬通保險擁有隨時更新中國內地指定醫院名單及卓越醫院名單（及其適用之調整百分比）的最終決定權，而任何更改將在中國內地指定醫院名單於萬通保險網址發行日期起生效。

#### 適用於保障地區為全球

如以下情況發生，合資格之醫療費用將被減低至百分之五十：

1. 受保人在美國住院、入住註冊善終院舍、進行之手術、醫療程序 / 醫療及 / 或服務時，於過去365日已於美國居住達183日或以上；及 / 或
2. 受保人於美國之任何住院或在醫院日症房或在診所接受手術並沒有獲萬通保險預先批核（因意外或緊急事故直接引致則除外）。

若發生以上情況 1 及 / 或情況 2，而受保人同時於住院的任何一天入住的房間級別高於標準私家房（不論自願與否），我們將減低該等住院期間的合資格之醫療費用至百分之十二點五。

### Continuity of the Plan

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

### Inflation Risk

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

### Credit Risk

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

### Ward Type

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

### Geographical Restrictions

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

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

### Benefit Restrictions

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

#### For the Area of Cover being Worldwide

The eligible medical expenses incurred will be reduced to 50% of the benefit payable if:

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

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



## 更改保障地區

### 適用於保障地區為全球

若受保人於過去365日已於美國居住達183日或以上，萬通保險保留絕對權利於任何時間將保障地區由全球更改為全球（美國除外）。

## 等候期

指定項目的保障會於以下日期生效：

項目	生效日期 (由保障生效日期起計)
意外受傷	即時
疾病	30日
扁桃腺、增殖腺、疝氣的治療或手術	120日
妊娠併發症保障	300日
包皮環截術而住院	2年（或受保人十二歲的生日，取其較早者）
人類免疫力缺乏病毒 / 愛滋病治療保障	5年

## 醫療上必須的

萬通保險會為受保人醫療上必須的醫療開支作出賠償。

醫療上必須的指符合以下所有情況：

- 因應診斷結果而施行於本單的簽發地區之一般慣常使用的醫治方法。
- 根據於本單的簽發地區既定之良好醫療守則。
- 並非就受保人或醫生之方便而進行。

## 合理及慣常的收費

指不超過由當地具有類似地位的醫療服務機構於當地就相類同的疾病或受傷，為相同年齡和性別人士提供治療、醫療服務或供應品之一般標準收費。合理及慣常的收費於任何情況下不得超過實際收費。萬通保險可參考以下情況（如適用）決定有關醫療費用是否為「合理及慣常的收費」：

- 由當地政府憲報就其公立醫院為私家病人提供醫療服務所定的收費；
- 醫療行業的收費調查；
- 內部保險賠償統計數據；
- 受保障程度或水平；及 / 或
- 其他相關的參考資料。

如萬通保險之公司醫生認為任何醫院 / 醫療費用並非合理及慣常的收費，萬通保險保留權利調整部份或全部賠償金額。

## 主要不保事項

受保人若在保單日期起計一年內自殺，無論其是否在神智清醒的情況下，將不獲支付任何身故保障賠償。

因以下一種或多種情況而直接或間接引致的索償（身故保障除外）將不獲賠償：

- 在保障生效日起計30日內患上之疾病；
- 保障生效日期前已存在傷病的情況（包括受保人已察覺或在一般情況下應可察覺的有關病徵或病狀）；
- 受保人在中國內地的醫院接受住院 / 治療 / 手術，而於開始住院 / 治療 / 手術當天該醫院並不包括在萬通保險的「中國內地指定醫院名單」內；
- 一般身體檢查、普查及 / 或預防性護理或檢驗、基因測試或遺傳諮詢輔導、接種及疫苗注射、病後復康、托管、療養或休養；
- 美容或整形外科手術（矯形手術保障除外）；眼球的折射毛病；有關扁桃腺、增殖腺、疝氣的治療或手術（除非保單已生效達120日），購買或使用的醫療輔助器具及裝置（除非該醫療輔助器具及裝置包括於手術保障內之醫療裝置）；
- 牙科護理或手術（緊急牙齒治療保障除外）；

## Revision of Area of Cover

### For the Area of Cover being Worldwide

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

## Waiting Period

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

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

## Medically Necessary

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

Medically Necessary means all of the following conditions are met:

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

## Reasonable and Customary Charges

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

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

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

## Key Exclusions

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

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

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

- (7) 因懷孕、墮胎、生育或小產及其他由上述情況引致的併發症(妊娠併發症保障除外);於受保人十七歲生日前出現病徵或病狀、或已確診的先天性畸形或反常、絕育或不育(任何性別)及直接或間接與變性手術有關之治療;
  - (8) 醫療實驗及/或非主流醫療技術/程序/治療;
  - (9) 精神紊亂、心理或精神疾病、行為問題或人格障礙,精神疾病治療保障除外;
  - (10) 睡眠疾病(除非由專科醫生確認為危及生命的睡眠窒息症治療);
  - (11) 治療過度肥胖、控制體重計劃或減肥手術(除非由專科醫生於傳統治療方法失敗後確認為必須的減肥手術);
  - (12) 作為器官捐贈者捐贈器官、有關於尋找及採購替換器官而須支付的移植服務費用、所有相關的運輸費用及行政費用;
  - (13) 自殺或在神智不清醒的狀況下受傷;自殘、毒癮或酒癮;
  - (14) 受保人進行水肺潛水、參加任何非徒步進行的比賽、輔以繩索或由嚮導帶領的攀山活動;
  - (15) 由戰爭或叛亂、民間騷動或參與任何非法行為引致;核子武器物料、核子燃料所導致的輻射或電離子擴散污染,除非是由恐怖主義行為引致及當受保人於海外的旅程中發生;
  - (16) 只為物理治療及/或為病徵及/或病狀而進行之診斷影像、化驗室檢查或其他診斷程序之住院;
  - (17) 人體免疫能力缺乏病毒(包括愛滋病),除非符合「人類免疫能力缺乏病毒/愛滋病治療保障」的情況;
  - (18) 受保人在12歲前及保單日期後2年內因接受包皮環切術而住院;
  - (19) 傳統中藥(輔助服務下由中醫師所處方的藥物除外),包括:姬松茸、羚羊角尖粉、鹿茸、冬蟲夏草、燕窩、花膠、靈芝、各種人參、海馬、麝香、珍珠粉及紫河車;
  - (20) 於住院時受保人沒有接受積極治療;或受保人於醫院接受超過連續180日的治療而維持持續性意識障礙的狀態超過60日;
  - (21) 根據政府條例或其他保險計劃而獲得賠償的情況。
- (7) Pregnancy, abortion, childbirth or miscarriage, and other complications arising therefrom, except for Pregnancy Complications Benefit; congenital deformities or anomalies which present signs or symptoms, or are diagnosed, before the Insured attains 17 years of age, sterilization or infertility of either gender, treatment directly or indirectly related to a gender change;
  - (8) Experimental and / or unconventional medical technology / procedure / therapy;
  - (9) Mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorders, except for Psychiatric Treatment Benefit;
  - (10) Sleep disorders except for the treatment of sleep apnoea which is life threatening as confirmed by a specialist Doctor;
  - (11) Treatment of obesity, weight control programs or bariatric surgery (except when bariatric surgery is necessary as confirmed by a specialist Doctor after failure of conventional treatments);
  - (12) Organ donation as the Organ Donor, transplant service for which the cost incurred in connection with identifying and procuring a replacement organ and all associated transportation costs and administrative costs;
  - (13) Suicide, attempted suicide or injuries due to insanity, self-infliction; drug addiction or alcoholism;
  - (14) Scuba diving or engaging in or taking part in race other than on foot, mountaineering involving the use of ropes or guides by the Insured;
  - (15) Acts of war, riot, civil commotion, participating in any illegal activity; waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel, except it is caused by terrorist act and occurs while the Insured is travelling overseas;
  - (16) Hospital Confinement primarily for physiotherapy and / or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
  - (17) Human Immunodeficiency Virus (HIV) Infection (including AIDS), unless meeting the requirement for the HIV / AIDS Treatment Benefit;
  - (18) The Insured is hospitalized for Circumcision before the age of 12 and such hospitalization occurs within 2 years of the Effective Date of Coverage;
  - (19) Traditional Chinese medicines, except for medicines prescribed by a Chinese Medicine Practitioner under Ancillary Services, including: agaricus blazei murill, antelope horn powder, antler, cordyceps, cubilose, donkey-hide gelatin, ganoderma, all kinds of ginseng, hippocampus, moschus, pearl powder and placenta hominis;
  - (20) No active treatment is performed on the Insured during Hospital Confinement; or the Insured is in state of continuous disorder of consciousness for more than 60 days during Hospital Confinement whilst staying in Hospital for more than 180 consecutive days;
  - (21) Expenses for which compensation is payable under any government law or any other insurance policy.

#### 提供資料責任及未符合這要求的後果

在投保時,你/你們必須提供一切知悉或據常理知悉的資料,因萬通保險會按照所提供的資料評核接受投保及決定保險條款。提供資料的責任將會在投保申請表的簽署日期或任何補充文件的簽署日期(以較後日期為準)完成。你/你們若不清楚某一事項是否重要,請將該事項填寫於申請書內。若未符合以上要求,該保單可能因此而作廢。

#### 索償程序

有關索償程序,請瀏覽本公司網頁:

香港: <https://corp.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>

澳門: <https://corp.yflife.com/tc/Macau/Individual/Services/Claims-Corner>

#### 保費徵費(只適用於香港)

保監局會透過保險公司向所有保單持有人,為其於香港緒發之保單,於每次繳付保費時收取徵費。有關徵費之詳情,請瀏覽保監局網站專頁[www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

#### 保單冷靜期及取消保單的權利

如保單未能滿足你的要求,你可以書面方式要求取消保單,連同保單退回本公司(香港:香港灣仔駱克道33號萬通保險大廈27樓/澳門:澳門蘇亞里斯博士大馬路320號澳門財富中心8樓A座),並確保本公司的辦事處於交付保單的21個曆日內,或向你/你的代表人交付《通知書》(說明已經可以領取保單和冷靜期屆滿日)後起計的21個曆日內(以較早者為準)收到書面要求。於收妥書面要求後,保單將被取消,你將可獲退回已繳保費金額及你所繳付的徵費(適用於香港),但不包括任何利息。若曾獲賠償或將獲得賠償,則不獲發還保費。

#### 退保

如需申請退保,你只需填妥、簽署並寄回由本公司提供的特定表格,以及你的有效身份證明文件副本及固定住址證明(如適用),本公司將安排退保事宜。

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

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

#### Claims Procedures

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

Macau: <https://corp.yflife.com/en/Macau/Individual/Services/Claims-Corner>

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

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

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

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

#### Surrender

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

# 「VIP寰宇醫療保」一覽表

## VIP Global MediCare – at a glance

(港元 / 澳門元 HK\$/MOP)

	計劃 Plan 1	計劃 Plan 2
保障地區 Area of Cover	全球 Worldwide	全球（美國除外） Worldwide (excluding USA)
保障 Benefits	保障限額 Benefit Limits	
終身保障總額 (適用於第1至30項) Lifetime Limit (Applicable to items 1 to 30)	70,000,000	
每年保障總額 (適用於第1至30項) Annual Limit (Applicable to items 1 to 30)	25,000,000	
每年墊底費 (不適用於第8、9、16及37項) Annual Deductible Amount (Not applicable to items 8, 9, 16 and 37)	0 / 15,000 / 30,000 / 60,000	
住院病房級別 Ward Type	標準私家病房 Standard private room	
I. 住院保障 <sup>8</sup> Hospitalization Benefits <sup>8</sup>		
1. 住院、膳食及一般護理津貼 Room, Board & General Nursing	全數賠償 <sup>9</sup> Full reimbursement <sup>9</sup>	
2. 住院醫生費 In-Hospital Doctor's Call		
3. 住院專科醫生費 In-Hospital Specialist's Consultation		
4. 特別住院費 Hospital Special Services		
5. 深切治療 Intensive Care		
6. 住院陪床 <sup>10</sup> Hospital Companion Bed <sup>10</sup>		
7. 私家看護費 <sup>11</sup> Private Nurse's Fee <sup>11</sup>	全數賠償 <sup>9</sup> Full reimbursement <sup>9</sup> (每年90日 90 days per year)	



需由註冊醫生書面建議

Recommendation by a registered doctor in writing is required



	計劃 Plan 1	計劃 Plan 2
<b>8. 住房級別下調現金保障</b> (適用於入住低於受保病房級別的私家醫院房間) <b>Room and Board Downgrade Cash Benefit</b> (Applicable if the room level is lower than the covered room level in a private hospital)		
<b>9. 政府住院現金保障</b> (適用於入住香港 / 澳門政府醫院大房級別的房間) <b>Government Hospital Cash Benefit</b> (Applicable to confinement in a general ward of a public hospital in Hong Kong / Macau)	每日1,800 per day (每年60日 60 days per year)	
<b>II. 手術保障 Surgical Benefits</b>		
<b>10. 外科醫生手術費</b> <b>Surgeon's Fee</b>		
<b>11. 麻醉師費</b> <b>Anaesthetist's Fee</b>		
<b>12. 手術室租金</b> <b>Operating Theatre Fee</b>		
<b>13. 門診手術<sup>12</sup></b> (包括外科醫生手術費、麻醉師費、手術室租金、診症費及藥費) <b>Outpatient Surgery<sup>12</sup></b> (Including Surgeon's Fee, Anaesthetist's Fee, Operating Theatre Fee, Consultation and Medication)		
<b>14. 醫療裝置</b> – 指定裝置 (起搏器 / 冠狀動脈血管成形術(通波仔)的支架 / 眼內人造晶體 / 人工心瓣 / 金屬或人工關節置換 / 人工韌帶置換或植入 / 人工椎間盤) <b>Medical Appliances</b> – Designated Appliances (Pace maker / Stents for percutaneous transluminal coronary angioplasty / Intraocular lens / Artificial cardiac valve / Metallic or artificial joints for joint replacement / Prosthetic ligaments for replacement or implantation between bones / Prosthetic intervertebral disc)		全數賠償 <sup>9</sup> Full reimbursement <sup>9</sup>
– 非指定醫療裝置 Non-designated Medical Appliances		每年100,000 per year
<b>15. 在生捐贈者之移植手術費用</b> <b>Living Donor Expenses for Transplantation Surgery</b>	器官捐贈者及接受者之手術費用總和的30% 30% of the total transplantation cost of both donor and receiver	
<b>16. 門診手術現金保障</b> (當第13項亦為同一手術作出賠償時適用) <b>Outpatient Surgery Cash Benefit</b> (Applicable when item 13 is payable for the same procedure)	每項手術 1,600 per procedure (每年1次 1 procedure per year)	

	計劃 Plan 1	計劃 Plan 2
<b>III. 住院前及出院後保障 Pre- and Post- Hospitalization Benefits</b>		
<b>17. 住院前門診<sup>13</sup></b> <b>Pre-hospitalization Outpatient<sup>13</sup></b> – 門診諮詢 Consultation – 藥物 Medication – 診斷測試 Diagnostic Tests		全數賠償 <sup>9</sup> Full reimbursement <sup>9</sup> (每日1次 1 visit per day)
<b>18. 出院後門診<sup>14</sup></b> <b>Post-hospitalization Outpatient<sup>14</sup></b> – 門診諮詢 Consultation – 藥物 Medication – 傷口護理 Wound Care – 診斷測試 Diagnostic Tests		全數賠償 <sup>9</sup> Full reimbursement <sup>9</sup> (每日1次 1 visit per day)
<b>19. 手術後家中看護<sup>15</sup></b> <b>Post-surgery Home Nursing<sup>15</sup></b>		全數賠償 <sup>9</sup> Full reimbursement <sup>9</sup> (每年120日 120 days per year)
<b>20. 輔助服務<sup>16</sup></b> <b>Ancillary Services<sup>16</sup></b> – 物理治療師 / 脊骨神經治療師 / 言語治療師 / 職業治療師 Physiotherapist / Chiropractor / Speech Therapist / Occupational Therapist – 中醫師 Chinese Medicine Practitioner		每年 60,000 per year (每日1次, 每個保單年最高合計保障額 1 visit per day, max. aggregate limit per policy year)  每次 2,000 per visit (每年30次 30 visits per year)  每次 800 per visit (每年20次 20 visits per year)
<b>21. 復康中心及其相關治療</b> <b>Rehabilitation Centre &amp; Related Treatment</b>		每年 80,000 per year (每年60日 60 days per year)
<b>IV. 延伸保障 Extended Benefits</b>		
<b>22. 癌症治療保障</b> <b>Cancer Treatment Benefit</b> – 化療 Chemotherapy – 電療 Radiotherapy – 標靶治療 Target Therapy – 荷爾蒙治療 Hormonal Therapy – 免疫治療 Immunotherapy – 質子重離子療法 Proton Beam Therapy		全數賠償 <sup>9</sup> Full reimbursement <sup>9</sup>
<b>23. 洗腎保障</b> <b>Renal Dialysis Benefit</b>		
<b>24. 精神疾病治療保障</b> <b>Psychiatric Treatment Benefit</b>		每年60,000 per year (每年60日 60 days per year)
<b>25. 善終院舍護理服務<sup>17</sup></b> <b>Hospice Care<sup>17</sup></b>		100,000 (以個人計 per Life)



需由註冊醫生書面建議

Recommendation by a registered doctor in writing is required

	計劃 Plan 1	計劃 Plan 2
<b>26. 人類免疫力缺乏病毒 / 愛滋病治療保障<sup>18</sup></b> <b>HIV / AIDS Treatment Benefit<sup>18</sup></b>	800,000 (以個人計 per Life)	
<b>27. 矯形手術保障</b> (適用於回復身體功能或外觀, 或重建乳房) <b>Reconstructive Surgery Benefit</b> (For restoration of function of a body part, appearance, or a breast)	300,000 (每項受保疾病計 per covered illness)	
<b>28. 妊娠併發症保障<sup>19</sup></b>  <b>Pregnancy Complications Benefit<sup>19</sup></b>	全數賠償 <sup>9</sup> Full reimbursement <sup>9</sup>	
<b>V. 全球緊急治療保障及支援 Worldwide Emergency Treatment and Assistance</b>		
<b>29. 意外緊急門診治療保障<sup>20</sup></b> <b>Emergency Outpatient Treatment Benefit<sup>20</sup></b>	全數賠償 <sup>9</sup> Full reimbursement <sup>9</sup>	
<b>30. 意外緊急牙齒治療保障<sup>21</sup></b> <b>Emergency Dental Benefit<sup>21</sup></b>		
<b>31. 全球緊急醫療援助服務</b> <b>Worldwide Emergency Assistance Benefit</b> <ul style="list-style-type: none"> <li>- 緊急護送 Emergency Evacuation</li> <li>- 治療後之護送服務 Repatriation after Treatment</li> <li>- 運返遺體 / 骨灰回國 Repatriation of Mortal Remains / Ashes</li> <li>- 護送隨行未成年子女回國 Return of Unattended Dependent Child(ren) to Country of Residence</li> <li>- 安排緊急回國料理親人後事 Unexpected Return to the Country of Residence</li> </ul>	全數支付 Fully covered	
<ul style="list-style-type: none"> <li>- 親友探病住宿 Compassionate Visit</li> <li>- 出院後療養住宿 Hotel Room Accommodation for Convalescence</li> </ul>	每日 US\$150 per day (連續5日 5 consecutive days)	
<ul style="list-style-type: none"> <li>- 電話醫療建議、評估及轉介 / 墊支住院費用 / 旅遊支援服務 / 法律諮詢服務 / 行程折回之緊急安排 / 運送所需藥物 / 醫療器材 / 跟進病況 Medical Attention Telephone Medical Advice, Evaluation and Referral Appointment / Deposit Guarantee for Hospital Admission / Travel Assistance / Legal Assistance / Emergency Rerouting Arrangements / Essential Medication / Medical Equipment / Medical Monitoring</li> </ul>	適用 Applicable	



需由註冊醫生書面建議

Recommendation by a registered doctor in writing is required



	計劃 Plan 1	計劃 Plan 2
VI. 附加服務 Additional Service		
32. 出院免找數服務 <sup>1</sup> Cashless Hospitalization Service <sup>1</sup>	適用 Applicable	
VII. 私人醫療禮賓服務 <sup>4</sup> MediCare Concierge Services <sup>4</sup>		
33. 國際專業醫療網絡 <sup>5</sup> MediNet Pro <sup>5</sup> – 第二醫療意見 / 轉介赴美就醫 Second medical opinion / treatment referrals in the USA		
34. 國內就醫貴賓通道服務 PRC MediCare VIP Passage Service		
35. 海外就醫貴賓服務 <sup>6</sup> Travel for Treatment VIP Services <sup>6</sup>	適用 Applicable	
36. 延伸家庭保障 <sup>7</sup> Extended Family Protection <sup>7</sup> – 家庭傭工 / 保姆 / 保健人員 / 助理人員 Home-helper / Child-carer / Health worker / Escort personnel		
VIII. 壽險保障 Life Protection		
37. 身故保障 Death Benefit	80,000	



## 保單資料 Policy Information

	<b>VIP寰宇醫療保</b> <b>VIP Global MediCare</b>
<b>保單類別</b> <b>Plan Type</b>	基本計劃 Basic Plan
<b>保單貨幣單位</b> <b>Currency</b>	香港保單：港元 Policy Issued in Hong Kong: HK\$ 澳門保單：澳門元 / 港元 Policy Issued in Macau: MOP / HK\$
<b>保費</b> <b>Premium</b>	保證每年續期，保費並非保證。續期保費會按受保人當時實際年齡及當時同類保障級別的保費率作出調整 Guaranteed yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal 保費按每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment
<b>保障類別</b> <b>Type of Benefit</b>	償款產品——賠償實際住院及醫療費用 (受限於計劃內每項保障的最高保障額) Indemnity Product – Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)

## 投保資料 Basic Information

<b>投保年齡</b> (以上次生日年齡計算) <b>Issue Age</b> (At Last Birthday)	0至70歲 Age 0-70
<b>保障年期</b> <b>Benefit Term</b>	至100歲 To Age 100
<b>繳付保費年期</b> <b>Premium Payment Term</b>	至100歲 To Age 100

有關保費詳情，請瀏覽本公司網頁 <https://corp.yflife.com/tc/Individual/Protect/Medical/VIP-Global-MediCare>。

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

以上為計劃的一般資料，只供參考之用，並非保單的一部份，亦未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢或欲索取保單文件之範本，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡。其他查詢請致電客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622。

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

# YFLife 萬通保險

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

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

## Own the future.



Facebook



Instagram



WeChat



YouTube

註：雲鋒金融控股有限公司及美國萬通人壽保險公司間接持有雲鋒金融集團。「全美5大互惠壽險公司」乃按2021年6月1日《FORTUNE 500》公佈的「互惠壽險公司」2020年度收入排名榜計算。

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

萬通保險國際有限公司  
YF Life Insurance International Ltd.  
www.yflife.com

客戶服務：  
香港尖沙咀廣東道9號港威大廈6座12樓1208室  
澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座  
Customer Service:  
Suite 1208, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong  
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,  
8 Andar A, Macau



# VIP寰宇醫療保

## VIP Global MediCare

(港元 / 澳門元 HK\$ / MOP)

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



# VIP寰宇醫療保

## VIP Global MediCare

(港元 / 澳門元 HK\$ / MOP)

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

# VIP寰宇醫療保

## VIP Global MediCare

(港元 / 澳門元 HK\$ / MOP)

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

\* 只適用於續保 For Renewal Only

由2023/01/01起生效  
With effect from 2023/01/01