

YFLife
萬通保險



| 僱員福利 Employee Benefits |

「健康人生」驗身計劃

Healthy-Life Check-Up Program

你的僱員福利專家 Your Employee Benefits Specialist

「預防勝於治療！」透過進行定期的身體檢查，可以清楚了解自己的健康狀況，及早作出適當的跟進及治療，減低受嚴重疾病威脅的機會。

嚴重疾病年輕化：由2013年至2017年間，在香港因罹患嚴重疾病如癌症、心臟病、腎衰竭及中風，而需要入院治療的人次逾200萬之多，而當中頭號殺手－癌症更佔超過44%*，並且有年輕化的趨勢。

沉默的殺手：嚴重疾病可怕之處，在於它們可能會無聲無息地滋長。以本港最常見及死亡率高踞第一位的肺癌為例，當中有5%患者並沒有明顯症狀，只有在接受胸肺X光檢查後，方發現可疑的腫瘤影像。而早期肝癌亦沒有任何明顯症狀，故患者往往未能在患病初期及早察覺，當出現痛症時，病情可能已趨嚴重。

防患於未然：定期進行身體檢查，有助了解健康的狀況，即使不幸患病，只要患者及早發現並接受優質治療，治癒率亦相當高；否則，除了要花上較身體檢查所需更多的時間和金錢，治癒的機會亦會因延遲發現而減低。

健康無價，你應為自己及摯愛家人定期安排身體檢查，活出健康人生！

"Prevention is always better than cure!" Regular health check-ups enable us to better understand our health condition and if necessary seek treatment at an early stage, helping us to keep critical illnesses at bay.

Younger Critical Illness Patients: From 2013-2017, the number of hospitalizations due to critical illnesses, such as cancer, heart attack, kidney failure and stroke, reached some 2 million. Over 44% of these hospitalizations were due to the number-one killer disease - cancer*. In addition, critical illnesses are now striking patients at a relatively younger age.

Silent Killers: Critical illnesses are dangerous because, in their early stages, they may present no symptoms. Lung cancer is the number-one killer cancer in Hong Kong, and 5% of lung-cancer patients do not have any obvious symptoms, the malignant growth only being detected after a chest x-ray. Liver-cancer sufferers can also easily overlook their disease in the early stages because there are often no symptoms. Once the patient starts to feel pain, the disease may have already caused serious damage.

Prevention is Essential: For a healthy life and for enabling necessary treatments, regular health check-ups are essential. If you were stricken by a critical illness, with prompt quality treatment, the chances of recovery are still very high. Late detection may cause more time and money being spent than on the health check-up itself. More importantly, due to delayed treatment, the chances of recovery will be lower.

The greatest wealth is health. To live a healthy life, you and your family should schedule regular health check-ups.

由2013年至2017年間，因罹患嚴重疾病而需住院的人次不斷上升。

From 2013-2017, the number of hospitalizations due to critical illnesses has shown a steadily increasing trend.

四項主要嚴重疾病

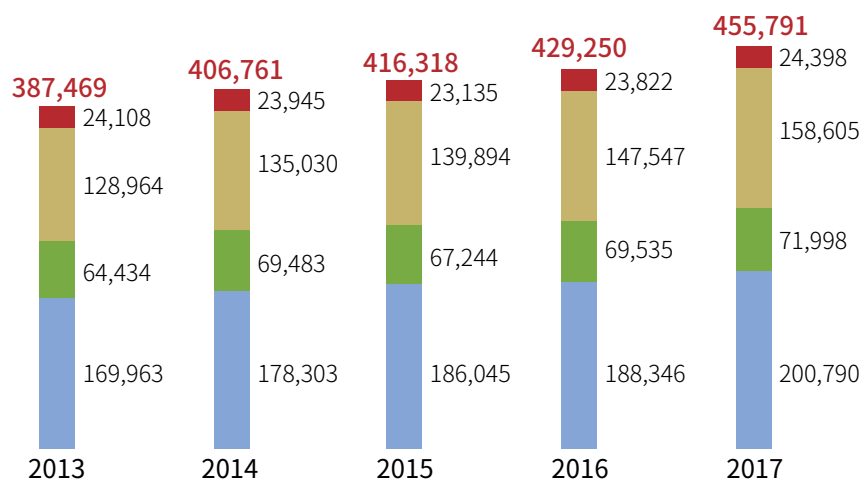
Four Major Critical Illnesses

■ 癌症 Cancer ■ 心臟病 Heart Attack ■ 腎衰竭 Kidney Failure ■ 中風 Stroke

住院人次總計

Total

Hospitalizations



* 資料來源：以上數字乃取自2013-2017年醫院管理局轄下醫院住院人次之統計數據

Source: The above figures are extracted from the statistics of the number of hospitalizations in hospitals under the Hospital Authority in 2013-2017

萬通保險悉心打造一系列「健康人生」驗身計劃，備有多款驗身計劃、自選項目及預防疫苗注射計劃可供選擇，讓你更方便、快捷地為健康人生作出全方位的防守。

YF Life proudly presents its Healthy-Life Check-Up Program. The program includes a range of check-up package plans, additional items and immunization programs. We are dedicated to making preventive care as easy and convenient for you as possible.

多元化健康檢查計劃

「健康人生」驗身計劃為你提供4款計劃選擇，包括基本檢查計劃、標準檢查計劃、優越檢查計劃及尊貴檢查計劃，全面配合你的需要。

A Range of Health Check-Up Plans

Healthy-Life Check-Up Program offers a range of health check-up packages to cater to your needs, including Basic Profile, Standard Profile, Premier Profile and Supreme Profile plans.



自選項目

腫瘤指標測試及男士健康檢查

鑑於癌病為香港頭號殺手，計劃特別提供腫瘤指標測試。此外，亦備有專為男士而設的男士健康檢查計劃。

Additional Items

Cancer Marker and Well-Men Program

Cancer is the number-one killer in Hong Kong. For this reason, we specially offer a Cancer Marker test as an additional option, plus a Well-Men Program specifically catering to men.

女性健康檢查

近年，罹患女性疾病的人數有上升趨勢，透過定期的女士健康檢查，有助了解身體健康狀況，以便及早作出跟進。計劃特別提供多項配合不同年齡女士需要的健康檢查服務¹。

Well-Women Program

In recent years, the number of patients with specifically female illnesses has significantly increased. Periodic health check-ups are essential for detecting diseases, so that patients can get treated in the early stages. We therefore now offer a range of female check-up items¹ to suit the needs of women in different age segments.

預防疫苗注射計劃

甲型肝炎、乙型肝炎及流行性感感冒均是香港流行的病症，接受預防疫苗注射能有助減低受感染機會。

Immunization Programs

Hepatitis A, Hepatitis B and Influenza are common diseases in Hong Kong. Vaccination can help prevent infection.

健康分析報告

於健康檢查後，你將獲發化驗/醫療報告，並由註冊西醫為你詳細講解及分析報告內容²。

Health Report

After taking the health check-up, you will be provided with a laboratory/health report. A registered doctor will interpret the report for you to help you understand your state of health².

關注健康 坐言起行

要快樂地活出健康人生，你和摯愛家人應定期進行身體檢查。本計劃更為以公司形式參加者(達50人或以上) 提供5%折扣優惠。

Health is Wealth Act Now!

To live a happy and healthy life, you and your family should schedule regular health check-ups. A 5% discount on gross price will be offered for group applications with 50 or more participants.

注意事項

懷孕婦女或對藥物過敏之人士如欲參加本計劃，請先自行徵詢醫生意見。

上述各項健康檢查及預防疫苗注射服務，均由特約之醫療體檢中心和化驗所提供。任何相關之責任問題及爭議，均與本公司無關。

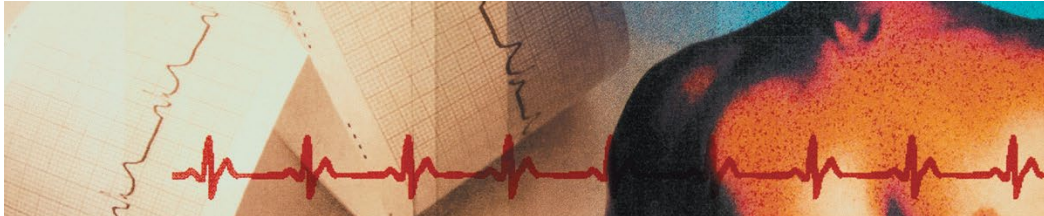
- 1 參加標準檢查計劃、優越檢查計劃、尊貴檢查計劃及女士健康檢查的女士，如需由女醫生負責體格檢查項目，請於預約時表示。
- 2 由註冊西醫講解及分析報告只適用於標準檢查計劃、優越檢查計劃及尊貴檢查計劃。

Points to Note

Before joining the programs, pregnant women or persons who are allergic to medicines should consult their doctors first.

The above-mentioned health check-up and immunization programs are provided by the appointed medical centers and laboratories. Related disputes, if any, are solely the responsibility of the providers.

- 1 When making an appointment, female applicants for the Standard Profile, Premier Profile, Supreme Profile plans and Well-Women Program may request a female doctor to perform the physical examination.
- 2 Report interpretation by a registered doctor is only applicable to the Standard Profile, Premier Profile and Supreme Profile plans.



常見問題

1. 我應選擇哪一個驗身計劃？

你可按自己的年齡、性別、病歷及家族的病史，選擇切合自己需要的驗身計劃及針對個別疾病的自選檢查項目。

2. 我可否只揀選參加我需要的自選項目如「腫瘤指標測試」，而毋須同時參加任何一個驗身計劃？

當然可以，你可選擇獨立參加任何驗身計劃或自選項目。如欲對你的健康狀況有更全面的了解，你可選擇參加切合自己需要的驗身計劃及針對個別疾病的自選檢查項目。

3. 我每月均有自我檢查乳房，我還有需要進行乳房X光造影及乳房超聲波掃描嗎？

你保持每月進行自我檢查乳房的習慣，顯示你對自己的健康非常關注。乳房X光造影及乳房超聲波掃描較適合年齡超過40歲的女性，可帶來一份安心，因為40至49歲是乳癌病發的高峰年齡，同時，乳癌在本港亦有年輕化的趨勢。

4. 我可如何參加「健康人生」驗身計劃？

你只須填妥參加表格，連同支票抬頭「萬通保險國際有限公司」或填寫信用卡付款授權書（若選用信用卡付款者）一併寄回香港灣仔駱克道33號萬通保險大廈27樓，萬通保險國際有限公司（請註明「驗身計劃」）。我們會於接獲參加表格及支票/信用卡付款授權書後約八個工作天內寄出保障證明書（保障證明書會於簽發日起計六個月內生效。保障證明書不可轉讓，亦不設退款安排。如有遺失，將不獲補發）及指定醫療體檢中心資料。你可自行與萬通保險指定之醫療體檢中心預約時間。

Frequently Asked Questions

1. Which health check-up plan should I choose?

When choosing a health check-up plan or other illness examination program, you should take into account your age, gender, and you and your family's medical history.

2. When applying for a Cancer Marker test, do I have to apply for a health check-up plan at the same time?

No, this is not necessary. You are welcome to apply for any health check-up plan or additional item individually. However, if you wish to have a comprehensive picture of your state of health, you should consider applying for a health check-up plan and any individual examination items for specific illnesses.

3. I conduct a breast self-examination every month, so do I still need to take mammogram and ultrasound of the breasts?

Performing a breast self-examination on a monthly basis shows that you care about your health. Mammogram and ultrasound of the breasts can give women extra peace of mind, especially for those aged over 40. Women aged between 40 and 49 have a higher chance of contracting breast cancer. At the same time, breast cancer is striking patients at a younger age in Hong Kong.

4. How do I enroll in the plan?

You can complete the enrolment form and make a cheque payable to "YF Life Insurance International Ltd.", or complete the Credit Card Payment Authorization Form (if paying by credit card), and send them to YF Life Insurance International Ltd. at 27/F, YF Life Tower, 33 Lockhart Road, Hong Kong. Please mark the envelope: "Check-Up Program". We will send you a Certificate of Eligibility (with a six-month validity from the date of issue; this is not refundable or transferable, and any lost certificate will not be replaced) and the list of designated medical centers within 8 working days of receipt of all above-mentioned documents. You can then make an appointment with the chosen medical center.

「健康人生」驗身計劃一覽表

Healthy-Life Check-Up Program - At a Glance

檢查項目 Health Check-ups	基本檢查計劃 Basic Profile	標準檢查計劃 Standard Profile	優越檢查計劃 Premier Profile	尊貴檢查計劃 Supreme Profile
身體檢查 (體重、身高、視力、聽力、血壓、脈搏及其它器官) 及查詢病歷 Physical Examination (Weight, height, vision, hearing, blood pressure, pulse & other systems) & Medical History		✓	✓	✓
胸部X光檢查 Chest X-ray		✓	✓	✓
心電圖 Electrocardiogram (ECG)		✓	✓	✓
血型及Rh因子 ABO Blood Group, Rh Factor				✓
全血計數及血小板量 Complete Blood Count	✓	✓	✓	✓
丙類反應蛋白 C-Reactive Protein (CRP)			✓	✓
腎功能 Kidney Function				
小便顯微鏡檢查 Urine Microscopy	✓	✓	✓	✓
尿素 Urea		✓	✓	✓
肌酸酐 Creatinine			✓	✓
電解質 Electrolytes				
鈉、鉀、氯化物、重碳酸鹽 Sodium, Potassium, Chloride, Bicarbonate			✓	✓
肝功能 Liver Function				
谷丙轉氨酶 SGPT (ALT)		✓	✓	✓
谷草轉氨酶 SGOT (AST)			✓	✓
膽紅素 Bilirubin				✓
鹼性磷酸酶 Alkaline Phosphatase				✓
丙種谷氨先轉肽酶 Gamma GT				✓
總蛋白質、白蛋白 Total Proteins, Albumin				✓
球蛋白比率 A/G Ratio				✓
血脂檢查 Lipids Profile				
膽固醇、三酸甘油酯 Cholesterol, Triglycerides	✓	✓	✓	✓
高及低密度膽固醇 HDL/LDL Cholesterols			✓	✓
甲狀腺功能 Thyroid Function				
甲狀腺素 T4			✓	✓
糖尿病測試 Diabetic Screening				
血糖 Fasting Blood Glucose	✓	✓	✓	✓
痛風測試 Gout Screening				
尿酸 Uric Acid			✓	✓
大便常規檢查 Stool Routine				
大便常規檢查 Ova & Parasites			✓	✓
大便隱血檢查 Occult Blood				✓
其他 Others				
超聲波掃描 - 肝及膽 Ultrasound of Liver and Gall Bladder				✓
超聲波掃描 - 盆腔(女性) / 前列腺(男性) Ultrasound of Pelvis for Female / Prostate for Male				✓
化驗報告 Laboratory Report	✓			
醫療報告 Medical Report with Comments		✓	✓	✓
覆診 (解釋報告) Follow-up Consultation (Report Interpretation)		✓	✓	✓
優惠價 Preferential Rate (HK\$)	\$320	\$980	\$1,480	\$3,480

內容 Details		優惠價 Preferential Rate(HK\$)
自選項目 Additional Items		
腫瘤指標測試 Cancer Marker - 甲種胚胎蛋白(肝癌) AFP (Hepatocellular Carcinoma) - 癌胚抗原 (腸癌, 肺癌) CEA (Colon Cancer, Lung Cancer) - 鼻咽癌病毒抗體 (鼻咽癌) EBV (Nasopharyngeal Carcinoma) - 胰臟癌 CA 19.9		\$1,080
男士健康檢查 Well-Men Program - 前列腺癌抗原 (建議適用於年齡超過45歲之男性) Prostate Specific Antigen (recommended for male over age 45)		\$350
女士健康檢查 Well-Women Program 體格檢查及病歷 Physical Examination & Medical History - 體重、身高、血壓及脈搏 Weight, height, blood pressure & pulse rate - 乳房腫瘤檢查(觸診) Physical Breast examination - 盤腔檢查(觸診) Physical Pelvis examination - 子宮頸細胞檢驗 Pap Smear - 醫療報告 Medical Report with Comments		\$520
乳房X光造影及乳房超聲波掃描 (建議適用於年齡超過40歲之女性) Mammogram and Ultrasound of Breasts (recommended for female over age 40)		\$1,980
骨質量度 - 腰椎及股骨 (建議適用於年齡超過50歲之女性) Dual Energy X-ray Absorption Bone Densitometry (DEXA) Spine & Hip (recommended for female over age 50)		\$780
肝臟纖維化掃描 (建議適用於脂肪肝患者或乙型肝炎帶菌者) Fibroscan of Liver (recommended for those who are suffering from fatty liver or Hepatitis B carrier)		\$930
運動心電圖 Treadmill Exercise Electrocardiogram		\$2,280
預防疫苗注射計劃 Immunization Programs		
甲型肝炎 Hepatitis A	甲型肝炎抗體 Hepatitis A Virus Antibody IgG	\$240
	甲型肝炎疫苗注射(合共2次注射) Hepatitis A Vaccination (total 2 injections)	\$1,270
乙型肝炎 Hepatitis B	乙型肝炎表面抗原 Hepatitis B Antigen (HBsAg)	\$145
	乙型肝炎表面抗體 Hepatitis B Antibody (HBsAb)	\$190
	乙型肝炎表面抗原及抗體 Hepatitis B Antigen & Antibody (HBsAg & HBsAb)	\$260
	乙型肝炎疫苗注射(合共3次注射) Hepatitis B Vaccination (total 3 injections)	\$770
甲型及乙型肝炎 Hepatitis A + B	甲型肝炎抗體 + 乙型肝炎表面抗原及抗體 Hepatitis A Virus Antibody IgG + Hepatitis B Antigen & Antibody (HBsAg & HBsAb)	\$450
	甲、乙型肝炎疫苗混合針(合共3次注射) Hepatitis A & B Vaccination Twinrix (total 3 injections)	\$1,900
其他 Others	流行性感冒疫苗注射 Influenza Vaccination	\$200

以上資料的中英文版本如有差異,以英文版本為準。

Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall prevail.

此小冊子適用於由2019年7月1日起生效之驗身計劃。

This pamphlet is valid for check-up program commencing from 1 Jul 2019.



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

香港灣仔駱克道33號萬通保險大廈27樓
 27/F, YF Life Tower, 33 Lockhart Road, Hong Kong.
 僱員福利熱線 Employee Benefits Hotline: (852) 2533 5511
www.yflife.com

YFLife
萬通保險