

# YFLife 萬通保險

雲鋒金融集團成員



## 僱員福利服務 Employee Benefits

你的僱員福利專家 Your Employee Benefits Specialist

萬通保險致力配合僱主以至僱員的需要，不單提供優質的客戶服務，同時為港澳各大小企業提供度身訂造或套餐計劃。

YF Life is geared towards the needs of both employer and employee. Not only do we provide quality services, we also provide tailor-made Employee Benefits Schemes and package plans for corporations in Hong Kong and Macau.

## 度身訂造計劃

- 根據客戶的財政預算預計僱員福利計劃成本
- 根據客戶的特定要求度身設計僱員福利計劃
- 按客戶的需求制定控制成本計劃

憑藉創新求進的經營理念，萬通保險提供「靈活僱員福利計劃」。計劃的主要特色是讓僱員度身訂造個人保障計劃，以配合本身需要，更可因應個人狀況的改變而調整計劃內的保障。

## Tailor-made Plans

- Provide cost estimations of employee benefits schemes to match your budget
- Customize employee benefits schemes according to given objectives
- Set up cost-containment programs at your request

We provide the innovative "Flexi-Plan", which offers a menu of options to employees who can adjust their own plan to suit their individual needs.



## 團體人壽保險

萬通保險提供全面的團體壽險計劃，包括定期壽險、意外傷亡保障、完全及永久傷殘保障、嚴重疾病保障等。其他嶄新的額外保障及服務項目包括：

### 定期壽險 — 末期疾病保障

如受保成員被證實因病以致壽命將不超過6個月，可預先獲賠償投保額的50%，最高可達港元\$500,000。

### 定期壽險 — 額外完全傷殘身故保障

如受保成員因意外或疾病而導致完全傷殘及喪失工作能力，並因此導致團體人壽保障終止，其原本可獲的團體人壽保障將可額外延續12個月，而賠償額最高可達港元\$500,000。

### 意外傷亡保障 — 嚴重燒傷

如受保人不幸經證實三級燒傷，以致其受傷範圍佔全身皮膚的20%或以上，將可獲賠償全數保障額。

### 尊尚免驗身承保額

人壽保障、完全及永久傷殘保障的免驗身承保額最高可達港元\$8,000,000；而危疾保障的免驗身承保額最高可達港元\$4,000,000。

## Group Life Insurance

YF Life's comprehensive range of Group Life Insurance includes Term Life Insurance, Accidental Death & Disablement Benefit, Total & Permanent Disability Benefit, and Critical Illness Benefit, etc. Extra innovative benefits include:

### Term Life - Accelerated Terminal Illness Benefit

If an insured member is diagnosed as suffering from a terminal illness likely to lead to death within 6 months, 50% of the sum insured will be paid in advance, up to a maximum of HK\$ 500,000.

### Term Life - Total Disability Extended Death Benefit

If an insured member suffers from total disability resulting from sickness or injury and his/her group insurance coverage is then terminated, the original life-insurance coverage, up to a maximum of HK\$ 500,000, will be extended for 12 months after such termination.

### Accidental Death & Disablement - Major Burns Benefit

If an insured member suffers from third degree burns covering at least 20% of the body surface due to accidental injury, the full benefit amount will be payable to the insured member.

### High No-Evidence Limit

A maximum no-evidence limit of HK\$ 8 million is applied to individual insured members for Life Insurance and Total & Permanent Disability Benefits. In addition, a maximum free cover limit of HK\$ 4 million is applied to Critical Illness Benefit.

\* 所有保障的詳情皆以個別計劃的細則以及保單條款為準。

\* For full details, please refer to the terms and conditions and policy provisions of related benefits scheme.

## 團體醫療保險

為協助僱主為僱員提供周全的醫療保障，除備有住院醫療保障及門診保障外，萬通保險更提供額外醫療保障、牙科及分娩福利保障。其他增值保障及服務包括：

### 住院入息 — 共付賠償

如受保成員同時參加兩間不同保險公司的住院醫療保障計劃，其向另一間保險公司申請索償後，可就未獲賠償的餘額向本公司申請索償。作為第二間支付住院賠償的保險公司，本公司會為該受保成員額外免費提供住院現金津貼。

### 醫療卡

萬通保險致力提供快捷方便的醫療保障服務，可為每位受保成員及其家屬提供特設的醫療卡，受保成員憑卡



可於香港及澳門超過3,000間指定的醫療服務所接受醫療服務，只需支付卡上列明的小額自付費用即可。另外，本公司亦可為受保成員安排憑卡於香港所有私家醫院接受醫療服務，毋須預先支付醫療費用，盡可安心休養。

### 全球緊急支援服務

所有萬通保險團體醫療計劃的成員均可免費獲享由國際救援(亞洲)公司提供的24小時全球緊急支援服務。受保成員在離港旅遊或公幹期間一旦發生突發事故，可獲即時旅遊諮詢及醫療支援服務。服務範圍廣泛，包括墊支住院費用、醫療護送及運返服務、醫療援助、旅遊援助及其他服務，如護送未成年子女回國或轉介牙醫、看護及保姆等。

\* 所有保障的詳情皆以個別計劃的細則以及保單條款為準。

## 套餐計劃

萬通套餐計劃為中小企業提供全面且保費相宜的保障。我們的「首選萬康保僱員福利計劃」提供全面的醫療保障，包括四種基本住院醫療保障計劃、多種附加門診保障計劃，讓僱主可因應預算開支及需要自由組合，為僱員度身訂造最合適的計劃。本計劃不單靈活多變，兼具成本效益，亦易於行政管理。

## Group Medical Insurance

In addition to Hospital & Surgical Benefit and Out-Patient Benefit, optional benefits such as Major Medical Benefit, Dental Benefit and Maternity Benefit are also provided by our schemes. YF Life offers other value-added services which include:

### Hospital Income for Double Insurance

If an insured member is covered under two hospital benefit schemes by different insurance companies, free-of-charge hospital income benefit will be additionally offered, provided that YF Life is made the second payor of related hospital claims.

### Free Medical Card

All insured members and their dependents in our group medical insurance schemes can be provided a Medical Card at no extra cost. With this Medical Card and a minimal co-payment amount stated on the card, insured members can receive out-patient medical services at over 3,000 clinics in Hong Kong & Macau. Moreover, arrangement can be made for cardholders to enjoy credit facilities at all private hospitals in Hong Kong for medical treatment, and they will not be required to make full payment in advance.

### Worldwide Emergency Assistance Service

With Inter Partner Assistance Hong Kong Limited (IPA), we provide free-of-charge 24-hour Worldwide Emergency Assistance Service to all group medical plan insured members.

In the event that emergency medical and travel services are required by members when outside Hong Kong, emergency assistance services will be provided, including deposit guarantees for hospital admission, medical evacuation and repatriation services, medical assistance, travel assistance and so on.

\* For full details, please refer to the terms and conditions and policy provisions of related benefits scheme.



## Package Plans

Our package plan caters for SMEs by providing comprehensive coverage with affordable premiums. The "MassHealth Plus" Employee Benefits plan, provides a broad range of benefits, including four basic hospital and surgical benefits plans, together with a variety of out-patient plans. Employers are free to design the most appropriate plans for their employees, according to their budget and needs, which allows maximum flexibility, and at the same time are cost-effective and easy to administer.

## 「一站式」優質保險服務

除了提供一應俱全的保障計劃，萬通保險亦細意安排多項免費增值服務，為僱員福利計劃的客戶提供「一站式」保險服務。

### 住院前評估服務

為了協助受保成員早作預算以安心養病，萬通保險特別提供住院前評估服務，讓受保成員於入院前預先知道可賠償金額。只需填妥「住院前之評估賠償表格」，本公司的專業人員便會為受保成員逐一計算，助其作出妥善的安排。

### 僱員福利網上查詢系統

「僱員福利網上查詢系統」讓僱主及僱員透過互聯網隨時隨地查詢最新資料及索取各式表格，快捷方便。僱主可透過專用網頁查閱繳付保費記錄、應付索償差額、保障詳情及計劃成員記錄等資料。僱員亦可隨時查閱個人保障項目及索償記錄。僱主及僱員均可憑個人密碼進入系統，資料絕對保密。

### 流動應用程式及電子賠償通知服務

提供「流動應用程式」和「電子賠償通知服務」，讓受保成員更直接、更快捷地獲悉個人索償申請的結果及僱員福利計劃資料。因此，僱主毋須個別通知僱員，大大減輕行政負擔，輕鬆又方便。

## 僱員自選保障計劃

僱主若想勝人一籌，除為僱員提供傳統的團體醫療或人壽保障外，更可考慮由僱員自由參加「僱員自選保障計劃」。

「僱員自選保障計劃」一般由僱主認可，以團體保險形式為僱員提供保障，故保費較一般個人保險優惠，核保程序亦較簡易，僱員亦可按自己及家人的需要而挑選合適的保障，猶如度身訂造。僱主提供「僱員自選保障計劃」，不單有助提升公司招聘人才和挽留優質員工的能力，同時亦可減輕在僱員福利方面的負擔，而僱員亦能以較優惠的保費獲得額外保障，僱主與僱員雙方皆可達致雙贏局面。

## One-stop Comprehensiveness

In addition to our comprehensive schemes, we also furnish our customers with many value-added benefits free-of-charge as part of our one-stop service, such as:

### Pre-Hospitalization Assessment Service

To provide our insured members with enhanced management of medical expenses and claims, we provide a pre-hospitalization assessment service. Simply complete the pre-hospitalization assessment form before hospitalization, and we will provide the estimated eligible payable amount for your easy reference.

### Employee Benefits Online Enquiry System

Our easy and convenient Employee Benefits Online Enquiry System allows both employers and employees to obtain updated information and download all kinds of forms anytime and anywhere. Using individual passwords, employers can have free access to premium payment history, details of claims settlement, benefit schedules and records of insured employees, etc., while insured employees can access their benefits schedule and claims history, etc.

### Mobile App & E-Advice Service

An advanced value-added mobile app and E-Advice Service have been introduced and provided free of charge. By clicking our App and receiving claims advice via email, insured members can understand their employee benefits scheme and check out the claims result directly, which greatly simplifies and economizes on employers' administration procedures.

## Group Voluntary Assurance Plans

To make their benefit schemes more comprehensive, employers may also consider providing "Voluntary Group Assurance" schemes to their employees in addition to the traditional Employee Benefits plans.

"Voluntary Group Assurance" schemes are endorsed by the Employer and provided to Employees in the form of group insurance, thus with a lower premium rate and easier underwriting procedures as compared with individual plans. Employees may also participate in schemes which serve personal or family needs, as though they were joining individually tailor-made plans. Employers providing the "Voluntary Group Assurance" schemes not only enhance their company's capabilities in recruiting and retaining quality staff, but also help ease the financial burden of providing comprehensive Employee Benefits, while employees are entitled to extra protection with lower premiums - a win-win situation for both parties.





## 萬安易醫療服務轉介計劃

透過萬通保險提供的醫療網絡及當中的轉介服務，為受保成員提供由普通科至專科治療、醫療化驗所、即日門診手術及其他手術等一站式的服務，全面照顧受保成員的醫療服務需要。

## 僱員醫療保健計劃

所有萬通保險團體人壽及醫療保險的受保成員，均可以優惠的價錢專享全面的醫療保健服務。僱員醫療保健計劃的服務範圍包括每年身體保健檢查、防疫注射及其他檢驗。現時，約10間具規模的合約化驗所為受保成員提供有關服務。此外，受保成員更享有折扣優惠接受多種防疫注射及個別檢驗服務，如柏氏子宮頸細胞塗片、乳房×光造影及前列腺癌抗原檢驗。

## 優質服務 沒有最好 只有更好

萬通保險承諾為僱員福利計劃的受保成員提供優質的保險服務。本公司擁有陣容龐大和經驗豐富的保險專才，能夠根據個別公司的財務及人事狀況，提供最切合需要的團體保險計劃。此外，簡化的行政和索償手續，使本公司能提供更高效率、更高質素的客戶服務，誠然是僱主的信心之選。

## MASS-OpEase Referral Program

By linking up with several quality medical panels and laboratories, a referral system has been set up to provide services ranging from general consultations to specialist treatments, laboratory tests, same-day surgical procedures and operations, all within our medical network, thus providing a one-stop solution to our members and to cater for their entire medical needs, as and when they arise.

## Preventive Health Care Program

A comprehensive preventive health care scheme exclusively for the insured members of any of our Group Life and Medical Schemes is offered at a significantly below-market price. The program consists of an Annual Medical Check-up, Immunization and other Screening Tests. Currently, some ten reputable laboratories are contracted to serve our members. In addition, preferential rates are offered for our privilege vaccination program and other screening tests such as Pap Smear, Mammography and Prostate Specific Antigen.

## Excellence in Service

As an employee benefits specialist, we are committed to providing quality service. With our expertise and experience, we are able to provide customized group insurance schemes to meet all your needs. In addition, our simplified administration and claims procedures enable us to provide efficient and high-quality service to all insured members. YF Life is definitely your best choice.



# 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.

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  
僱員福利熱線 Employee Benefits Hotline:  
香港 Hong Kong (852) 2533 5511 / 澳門 Macau (853) 2832 2622

