

尚御私人醫療禮賓服務

Premier MediCare Concierge Services

MSH

YFLife
萬通保險



《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

觸手可及 隨時候命

At your service, at your fingertips

萬通保險自選醫療服務「尚御私人醫療禮賓服務」為您帶來全面及貼心的貴賓式就醫體驗¹，服務由擁有龐大專業團隊及網絡覆蓋全球的萬欣和(上海)企業服務有限公司(「萬欣和」)提供，您只需致電專屬的全天候24小時服務熱線，即可獲妥善辦理所需的就醫安排、獲得醫療意見及支援等服務。

YF Life is proud to present you with our Premier MediCare Concierge Services, an optional medical service providing you with a prestige medical experience¹, with comprehensive and caring services, in case of need. The service provider, MSH China Enterprise Services Co., Ltd ("MSH"), operates a large global network of medical professionals. By simply calling our dedicated 24/7 service hotline, you can easily arrange hospitalization, obtain a medical opinion, and secure medical support at any time.

1

醫療預約服務²

Medical Appointment Services²



提供門診和住院預約服務，客服會按您的需求和具體情況，精確分診，推薦及安排網絡醫療機構內³合適的醫院和專家為您服務。

The outpatient and hospitalization customer services representatives will help you make appointments, based on your needs and the specific situation, referring and arranging suitable hospitals and specialists within the medical network³ to meet your needs.

2

住院直付預授權服務⁴

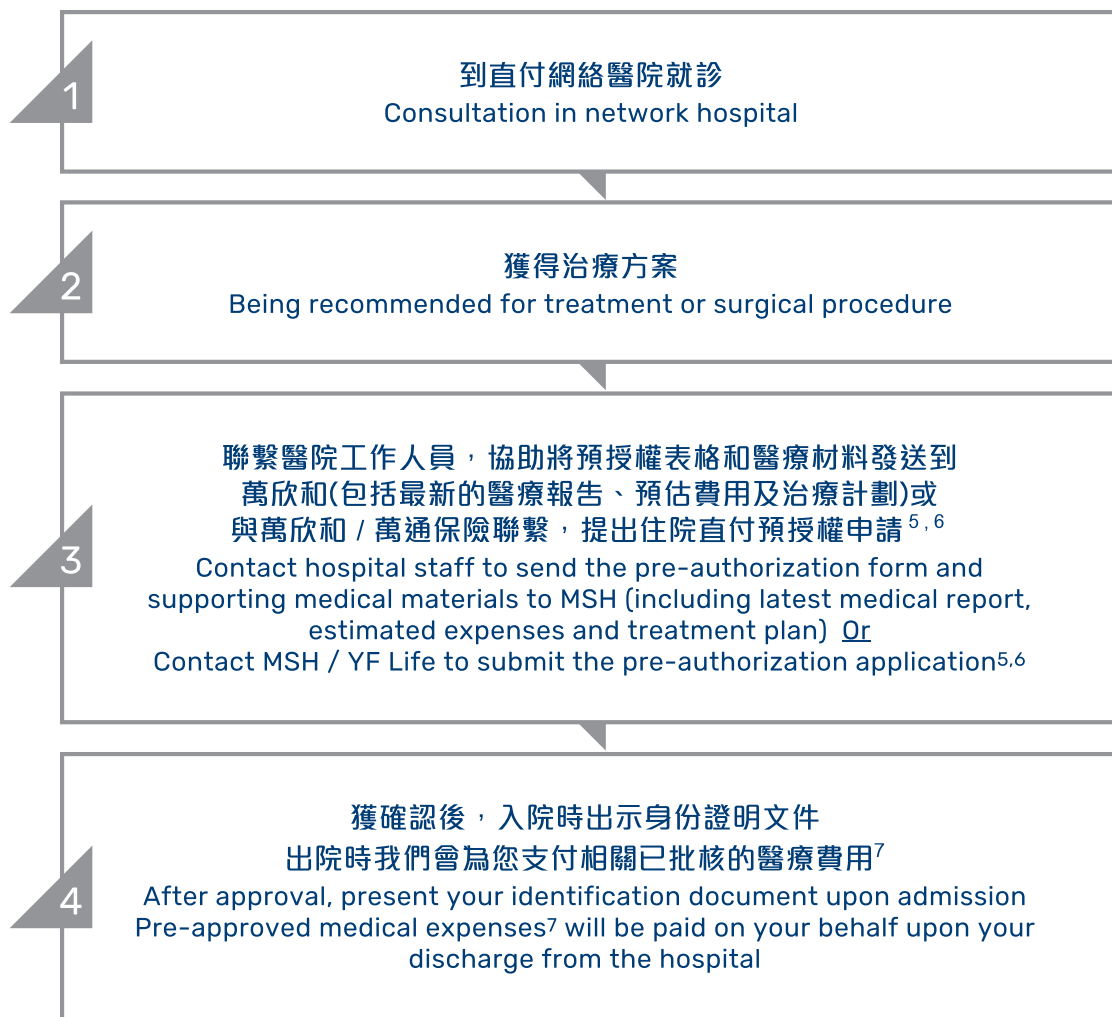
Cashless Hospitalization Pre-authorization Services⁴



「尚御私人醫療禮賓服務」提供覆蓋全球五大洲150多個國家的醫療網絡，無遠弗屆；單在中國大陸的北京、上海、廣州、蘇州、福州等超過60個城市，就設有1,200多家直付網絡醫院，讓您無論身在何處，都可以安心無憂。只須於接受住院治療前，與萬欣和或萬通保險聯繫，提出住院直付預授權申請，一經獲確認後，只要選擇入住網絡醫院，於入院時便毋須支付住院按金，而出院時我們直接向醫院結算及支付住院期間的合資格醫療開支，既可省去大額現金墊付，也不用為處理索償程序而操心。

Premier MediCare Concierge Services cover an extensive medical network of 150 countries worldwide. In mainland China, there are over 60 cities covering more than 1,200 hospitals offering direct billing services, including Beijing, Shanghai, Guangzhou, Suzhou, Fuzhou, to name but a few. To enjoy peace of mind, you can simply contact MSH or YF Life before your treatment in the hospital and apply for a cashless hospitalization pre-authorization. Once approved, the deposit will be paid on your behalf and your qualifying medical expenses incurred during your hospital confinement will be settled directly with the hospital, provided you choose a network hospital. This saves you not only the hassle of preparing a large cash deposit, but also the time to file claims afterwards.

住院直付預授權程序 Steps of Cashless Hospitalization Pre-authorization



3

中國大陸駐院代表現場服務 On-site Hospital Representatives in Mainland China



在北京、上海、大連、成都、武漢、深圳等地的頂尖公立醫院⁸內，特設駐院服務代表隨時為您效勞，提供入院接待、預約、安排檢查、解答就診相關問題等服務，無需預約。

In top public hospitals⁸ in Beijing, Shanghai, Dalian, Chengdu, Wuhan, Shenzhen, etc., on-site hospital representatives are always at your service, assisting you with reception, appointment, and consultation services, and answering your medical-related questions. No appointment is required.

4

中國大陸醫學陪診服務 Medical Companion Service in Mainland China



若於指定網絡內公立醫院⁸進行住院治療，遇上語言不通而親友未能陪伴就醫的情況，可由特派醫學陪診專員為您效勞，辦理住院安排、入院手續等⁹。

When you need to have medical treatment in any of the public hospitals⁸ in the designated medical network, and if you have difficulties in language translation and are without a companion, a medical companion representative will be arranged to look after you and help to arrange hospitalization and the related procedures⁹.

5

中國大陸藥物直送服務

Medicine Delivery Service in Mainland China



我們可為患有慢性病需要長期用藥的客戶，憑醫生處方尋找相關藥物，並透過直送服務遞送藥物¹⁰。

For the customer who suffers from chronic illness and needs long-term medication, you can take advantage of the service to locate the drugs on your doctor's prescription and arrange direct delivery¹⁰.

6

第二診療意見

Second Medical Opinion



若不幸罹患危及生命的疾病，如癌症、良性腫瘤等或遭受嚴重意外傷害時，於獲診斷後，我們可協助向頂尖級醫療機構³進行諮詢，以獲取更權威客觀的第二診療意見¹¹。

In the unfortunate event of the customer suffering from a life-threatening disease, such as cancer, benign tumor, or serious accidental injury, then based on the initial diagnosis from the first attending physician, a more authoritative and objective second opinion¹¹ can be obtained from medical specialists in leading institutions³.

7

全球緊急救援安排服務

Global Emergency Assistance Arrangement



透過中英雙語24小時緊急熱線，由專人安排全球性的緊急醫療運送、緊急醫療轉運、遺體或骨灰運送處理的醫療援助服務¹²。

With a bilingual 24-hour service hotline, you can obtain assistance from designated representatives to arrange global emergency medical transportation, medical evacuation, and repatriation of mortal remains / ashes¹².

附注

1. 尚御私人醫療禮賓服務由萬欣和(上海)企業服務有限公司提供，客戶可致電服務熱線：+86-21-6060-5183或+86-21-6187-0299。萬通保險國際有限公司(「萬通保險」)對於第三方服務提供者提供的服務所引致的任何索償、責任、損害、費用、要求及/或賠償，萬通保險將一概不負責。除特別聲明外，於使用服務前，必須提早預約，以及客戶需要就所使用的服務自行支付相關的醫療費用及其他費用。
2. 門診只提供預約服務，直接付費服務並不適用於門診治療。所有治療費用將由客戶支付而且不會被補償。取消已確認之預約可能會產生服務費用及影響日後預約就診。所有因取消預約而產生的服務費用將由客戶承擔並不獲萬通保險及萬欣和補償。
3. 獲安排服務的網絡醫療機構將以客戶保單所覆蓋的地域及萬欣和的醫院網絡為準。
4. 服務只適用於有醫療上必要的醫療費用、由醫生處方的藥物、非試驗性的和研究性的項目、符合保單條款的項目，以及合理及常規的費用。住院直付預授權不能保證全額理賠。客戶必須預先在治療之前確認其保險能涵蓋將進行的治療，並核實相關的醫療費用能得到保險賠付。獲安排入住的直付網絡醫院將以客戶保單所覆蓋的地域及萬欣和的醫院網絡為準。
5. 萬通保險會就申請作出評估，並有絕對決定權批核或拒絕任何直付預授權申請。住院直付預授權服務不適用於客戶於萬通保險尚有任何未償還的差額、申請項目為保單的不保事項或賠償金額已超出限額等。
6. 申請須於計劃入院日期前最少5個工作天遞交。

Notes

1. Premier MediCare Concierge Services are provided by MSH China Enterprise Services Co., Ltd. The customer may call the service hotlines: +86-21-6060-5183 or 86-21-6187-0299. YF Life Insurance International Ltd. ("YF Life") shall not be responsible for any claims, liabilities, injuries, cost, demand and / or compensation which may arise out of or in connection with the services provided by the third-party service provider. Unless specified, appointment is required before using the services and the customer is responsible for paying the medical treatment and other related cost.
2. Only outpatient appointment services are provided. Cashless hospitalization pre-authorization is not applicable to outpatient treatment. All treatment expenses incurred will be payable by the customer without reimbursement. Cancellation of confirmed appointments may be subject to service charges and affect future appointments. All service charges related to cancellation of appointments will be borne by the customer, without any reimbursement from YF Life and MSH.
3. The network hospital is subject to the geographical coverage of the customer's insurance plan and the medical network of MSH.
4. The services are applicable to medical expenses deemed to be medically necessary, drugs prescribed by doctors, treatments of non-experimental nature or under research, items that fulfill policy provisions and expenses made on a reasonable and customary basis. It does not guarantee that all expenses are fully reimbursed. The customer shall ensure his/her insurance plan cover the treatment items and the related medical expenses can be reimbursed before undergoing treatment. A network hospital that accepts direct billing will be subject to the geographical coverage of the customer's insurance plan and the medical network of MSH.
5. YF Life will assess the application and reserves the absolute right to approve or reject any cashless hospitalization pre-authorization application. The services are not applicable if the customer has an outstanding shortfall with us, the claimed loss is an excluded item of the policy or the payment amount exceeds the benefit limit.
6. Application is to be submitted at least five working days before the scheduled admission date.

7. 若客戶的醫療險計劃內有不涵蓋的治療項目或賠償金額已超出限額等，我們後續將與客戶聯繫結算這筆費用或委託醫院現場與客戶結算這部分費用。
8. 萬欣和保留不時更新有駐院服務代表 / 專員的醫院名單的權利。
9. 必須於使用服務前預約。服務僅適用於住院治療，並不適用於產科、急診科及醫技科室，如超聲診斷科、影像科等。現時提供醫學陪診服務的網絡公立醫院分佈於北京、上海、廣州、深圳、蘇州、大連、成都及武漢，名單會不時更新，詳情可向萬欣和查詢。此服務由萬欣和直接提供，而任何客戶自行支付之有關住院等費用，將不會獲補償。
10. 目前服務只適用於中國大陸，並以國家藥物管控法規許可遞送的藥物為準。萬通保險及萬欣和並非直接服務提供方，實際服務由有資質的第三方提供。任何客戶自行支付之有關費用(包括處方藥物費用及運費)，將不會獲發還補償。萬欣和保留不時更新服務所需條件、適用的慢性病及藥物遞送的限制的絕對權利。
11. 合資格的指定危疾由萬欣和不時釐訂。客戶須承擔該第二診療意見的任何相關費用而不獲萬通保險或萬欣和賠償。
12. 覆蓋範圍除南極 / 北韓 / 戰爭 / 疫情 / 美歐制裁地區(包括阿富汗、伊朗、敘利亞、東帝汶、伊拉克、盧旺達、索馬里、西撒哈拉、大洋洲部分群島等)外的所有地區。萬欣和保留不時更新適用的服務範圍的權利。任何緊急救援安排服務之有關費用，將由客戶自行支付。
7. If the medical plan of the customer does not cover the treatment items or the amount has exceeded the benefit limit, we will contact the customer to settle the amount or appoint the hospital to settle the amount with the customer on site.
8. MSH reserves the right to update the list of hospitals with hospital representatives from time to time.
9. Appointment is required before using the services, which are available for hospitalization only and not applicable to obstetrics, emergency department, or a medical technology department, such as ultrasonic diagnosis department, imaging department, etc. Medical companion service is currently available for network hospitals in Beijing, Shanghai, Guangzhou, Shenzhen, Suzhou, Dalian, Chengdu, and Wuhan. The hospital list will be updated from time to time. You may contact MSH for details. This service is available directly from MSH without reimbursement of any such expenses incurred or paid directly by the customer, e.g. hospitalization.
10. The service is currently available for mainland China only and subject to the drugs that are permitted to be dispensed under Mainland China's National Drug Control and Legislation. YF Life and MSH are not the direct service provider and the actual services are provided by qualified third-parties. Any expenses paid by the customer (including costs of the prescribed drugs and delivery) will not be reimbursed. MSH reserves the absolute right to update the service criteria, applicable chronic diseases and the limitations for drug delivery.
11. Eligible critical illnesses specified by MSH will be updated by MSH from time to time. The customer shall bear any costs related to the services for second medical opinions without reimbursement from YF Life or MSH.
12. The services are applicable worldwide except for Antarctica / North Korea / wars / epidemics / US and European-sanctioned areas (including Afghanistan, Iran, Syria, East Timor, Iraq, Rwanda, Somalia, Western Sahara, some islands in Oceania, and so on). MSH reserves the right to update the covered regions from time to time. All expenses incurred by the emergency assistance arrangement will be payable by the customer.

重要資料

服務費用

尚御私人醫療禮賓服務(「本服務」)每年續期，服務費用並非保證。
現時每年服務費用為港元2,500。

服務繳費年期及享用年期

客戶可享用本服務最長至其100歲，並需在期間繳付服務費用。如在服務費用到期日起計31天寬限期屆滿前仍未繳付服務費用，本服務將會終止。

終止

在下列任何情況下，本服務將會自動終止：

- (一) 你呈交書面要求終止本服務，而你的要求獲我們接納。
- (二) 在本服務所屬保單的保單週年日，但可根據以下續期條款所提供的方式及載於更改條款或終止條款內的條件而每年更新。但在任何情況下，本服務會於所屬保單計劃表內註明本服務的到期日當日終止。
- (三) 本服務所屬保單終止。
- (四) 客戶身故。
- (五) 寬限期屆滿。

續期

在本服務所屬保單的每保單週年日及於本服務之到期日前，如萬通保險預先接獲所需的服務費用，本服務便會獲得續期。萬通保險保留在每次續期時更改服務內容及服務費用，以及不批准本服務續期的權利，並會於保單週年日三十天前以書面通知你。

信貸風險

本服務由萬欣和提供及負責，客戶可享用服務的權益會受其信貸風險所影響。

不保事項

本服務只適用於本服務生效日期或在批准所屬保單複效(以較後日期為準)後因受傷而導致的傷病及在該日期起計三十天后開始患上的疾病。本服務所屬之保單內之限制及不保事項亦適用於本服務。

保費徵費

保監局會透過保險公司向所有保單持有人，為其於香港續發之保單，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。

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，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港(852)2533 5555。

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 5555.

Important Information

Service Fee

Premier MediCare Concierge Services ("the Services") are yearly renewable and the service fee is non-guaranteed.
The annual service fee is currently HK\$2,500.

Service Term and Service Payment Term

The customer can enjoy the Services up to age 100 and has to pay the service fee during the period. If the service fee is not paid before the end of the 31-day Grace Period from the due date, the entitlement of the Services will be terminated.

Termination

All coverage under the Services shall automatically terminate when one of the following events occurs:

- (1) You submit a written request to terminate the Services and your request is accepted by us.
- (2) On the policy anniversary of the Policy to which the Services are attached subject to annual Renewal as provided below and the terms and conditions as stated in the Revision of Provision or Termination. But in any event, the Services shall be terminated on the expiry date of the Services as shown in the Policy Schedule.
- (3) The Policy to which the Services are attached terminates.
- (4) The customer dies.
- (5) The Grace Period ends.

Renewal

At each policy anniversary of the Policy to which the Services are attached and before the expiry date of the Services, the Services may be renewed on an annual basis upon receipt of the payment of the required service fee in advance by YF Life. We reserve the right to change the Services and service fee on each renewal, or not to renew the Services by giving 30 days' notice in writing prior to any policy anniversary.

Credit Risk

The Services are provided by MSH. They are held solely responsible by MSH and subject to its credit risk.

Exclusions

The Services shall only cover disability resulting from such Injury as may be sustained after the effective date of the Services or the date we approve the reinstatement application of the policy the Services are attached, whichever is later, and disability due to such sickness as may begin more than 30 days after such date. The limitation and exclusion clauses apply to the policy to which the Services are attached also apply.

Premium Levy

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.

YFLife 萬通保險

萬通保險國際股份有限公司為香港交易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 Fortune 500「全美5大壽險公司」之一的美國萬通人壽保險公司。憑藉著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，協助客戶規劃未來，體現「未來在我手」的品牌承諾。

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 Life Insurance Companies" on the Fortune 500. Leveraging our robust financial background and solid reliability, we are committed to helping customers "own the future" by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

Own the future.



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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大壽險公司」乃以2024年6月4日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2023年度營收排名榜合併計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Life Insurance Companies" is ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2023, and based on the FORTUNE 500 as published on June 4, 2024.

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

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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 1211, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,
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