

# Medical Second Opinion Service and Navigator Service Guide



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Customer Service Hotline  
**399 95519** [www.chinalife.com.hk](http://www.chinalife.com.hk)

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## I. Medical Second Opinion Service

The medical second opinion service\* is specifically for you who have taken out the designated plan(s). The service aims at providing the insured with professional advice on their medical condition from the highest ranked medical institutions, and enabling the insured to choose the best possible solution.

The insured who fulfills the conditions below is eligible to access the medical second opinion service while the policy is in force:

- 1) The insured is diagnosed with a covered illness by a qualified medical practitioner within the last 12 months and is able to provide recent medical record and examination report.
- 2) The insured has not developed an acute or life threatening condition while awaiting the arrival of the medical second opinion.

The medical second opinion service is not applicable for the insured who is unable to receive in-person consultation and/or evaluation under certain condition (for example: mental illness).

### How to access the medical second opinion service?

- **Call the QTC Care toll free customer service hotline:**

Hong Kong: 800-906-786; Mainland China: 400-0088-033

- ◆ Provide the insured's name, policy number and diagnosis report from a qualified medical practitioner.

- **Complete the required form**

- ◆ Submit the completed form with medical history and medical reports (e.g. MRI, X-ray) to QTC Care directly.

- **Select medical centre**

- ◆ Once QTC Care is notified of the insured's diagnosis with the medical condition by a qualified medical practitioner, QTC Care will identify 3 world leading medical centres in diagnosing and treating that particular illness for the insured to select and consult the medical second opinion.
- ◆ Please note that QTC Care will study the treatment plan provided by the qualified medical practitioner. If QTC Care agrees that the treatment plan provided is the best option, QTC Care will not consult the medical second opinion from other medical centre.

- **Collect relevant medical reports**

- ◆ The selected medical centre will provide a comprehensive analysis and assessment based on the medical reports provided.
- ◆ The medical centre will also provide the most suitable medical treatment proposal without any additional fees.

- **Receive medical second opinion**

- ◆ The insured and the insured's qualified medical practitioner will receive written medical second opinion within 10-15 working days.



## II. Navigator Service

The navigator service\* is an additional service to the medical second opinion service. Under this service, regional specific medical assistance and medical cost containment services will be provided to the insured by QTC Care through its network of internationally recognized providers (the "Provider(s)").

### Scope of services:

#### Navigator service

Once QTC Care identified a Provider, the Provider will assist the insured with:

- Advice on the facilities recommended to the insured based on the insured's medical second opinion and arrange admission
- Receiving a cost estimate, based on the treatment plan according to the recommendations of the recently completed medical second opinion (excluding any possible medical complications that could occur while receiving the initial treatment)
- Settlement of claims from the Provider(s) in and out of network
- Case management as per request by the insured
- Assistance services including but not limited to the arrangement of ground transportation, coordination of medical evacuation and hotel arrangement

All the medical expenses, travel expenses and out-of-pocket expenses will be borne by the insured.

### Extended services:

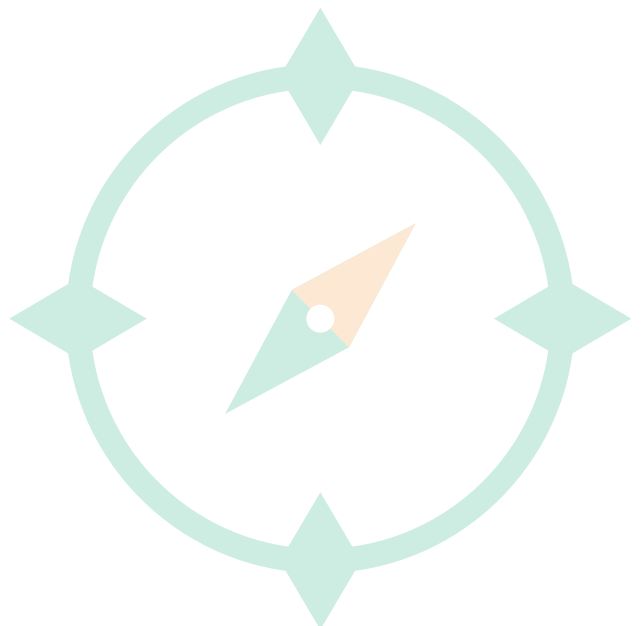
#### 1. Transportation and lodging services

Upon request by the insured, transportation will be arranged for the insured and hotel accommodation will be arranged for his/her companion. All the expenses of transportation and accommodation for the insured and his/her companion will be borne by the insured.

#### 2. Translation service

Telephone translation service can be accessed by the insured and/or his/her companion during the time when the insured is admitted in the selected medical facility.

For any enquiry related to the above-mentioned services, please call the hotline during service hours.



## QTC Care toll free customer service hotline

**Hong Kong:** 800-906-786; **Mainland China:** 400-0088-033

**Service hours:** Monday to Friday 9:00 a.m. to 6:00 p.m. (except public holidays)

\*The “medical second opinion service” and “navigator service”(the “Services”) are free services provided to the customers by China Life Insurance (Overseas) Company Limited (“China Life (Overseas)”). The Services are provided by third party service provider and are not part of the insurance policy. The Services are provided by the medical consultation service provider appointed by China Life (Overseas) from time to time, and subject to the terms and conditions imposed by such medical consultation service provider. QTC Care HK Limited (“QTC Care”) is the current medical consultation service provider appointed by China Life (Overseas). Under no circumstance shall China Life (Overseas) be responsible or liable for the acts or omissions or services of the designated medical consultation service provider. China Life (Overseas) reserves the right to replace the designated medical consultation service provider and review, revise and change the details, the terms and conditions of the Services to be provided from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving prior notice. China Life (Overseas) will not be responsible to arrange any overseas medical services in accordance with the recommendations from the Services, and all the fees and charges (if any) of the relevant services will be borne by the insured.

This Medical Second Opinion Service and Navigator Service Guide (the “Service Guide”) is for reference only. It does not form a contract between China Life (Overseas) and anyone or any entity else. The detailed terms, conditions and exclusions of the insurance plan are subject to the relevant policy contract. You are reminded to review the policy contract and all relevant product materials and to seek independent professional advice if necessary. For a copy of the policy contract, please contact China Life (Overseas) for enquiry.

You have the right to purchase the medical insurance product as a standalone plan instead of bundling with other type(s) of insurance product.



## China Life Insurance (Overseas) Company Limited



Address : 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong

Email : [info@chinalife.com.hk](mailto:info@chinalife.com.hk)

Customer Service Hotline : 399 95519

Website : [www.chinalife.com.hk](http://www.chinalife.com.hk)