

Group Insurance

Lifelong Promise • Lifelong Partner



FlexiCorp Group Medical Insurance

Customized comprehensive group medical insurance
for your employees

Excellent services by China Life (Overseas)

China Life (Overseas) is committed to provide quality group insurance services, so that you and your employees can focus on business advancement with total peace of mind.

1



Issue policy in 1 day the soonest

Upon application submission with all required documents and passing the Anti-Money Laundering and Counter Terrorist Financing investigation, the policy can immediately be effective in 1 working day per your request, so that your employees can enjoy protection sooner.

2



Comprehensive online platform

With our comprehensive group insurance online service platform, employers can view the account information and claims status of employees conveniently, helping them to manage policy at ease. Our mobile app and WeChat mini program are also available for employees to view their policy information, submit claims and find a network doctor, anytime, anywhere!

Website

gp.chinalife.com.hk →



Mobile app



WeChat mini program



3



1-day claim services the soonest

Insured employees can submit claims in 3 simple steps:

Step 1

Login to the Group Insurance Online Service platform to use the online claims service



Step 2

Upload pictures of receipt issued by the doctor



Step 3

Input information of the claims



Online claims service is applicable to outpatient expenses not exceeding HKD5,000. Please keep the original receipts for 180 days upon completion of the claim for future verification.

We will provide email or SMS updates on the claim status. The claim submitted online can be approved in 1 working day the soonest. If bank transfer is chosen, the claim settlement will be made within 3 working days the soonest, which is convenient and fast.

4



Online doctor's consultation

With the Virtual Care Service[#], the insured employees can have online consultation with UMP or Quality HealthCare's network doctors. Medication prescribed by the doctor will be delivered to the address specified by the insured employees after the online consultation.

5



China Life Privilege Club Customer Offer Program

The insured employees will be automatically entitled to the membership of China Life Privilege Club Customer Offer Program[~] and enjoy a wide array of exclusive offers and privileges, ranging from dining, travel, telecom to banking services, catering to their different needs.

[#] The service is provided by third party service provider. China Life (Overseas) shall not be liable for any matter in connection with the services. China Life (Overseas) reserves the right to amend the terms and conditions thereof from time to time without prior notice.

[~] China Life Privilege Club Customer Offer Program is subject to terms and conditions. For details, please refer to the relevant promotional material.

China Life (Overseas)'s FlexiCorp Group Medical Insurance (the "Plan") offers comprehensive and customized group medical coverage to meet the protection needs of your employees and their families. You can attract and retain talents easily, supporting your business to achieve ongoing success.



Plan Features



Customized comprehensive protection¹

Under the Plan, you will have the flexibility to customize the benefits and benefit levels to cater to your unique business needs and budget. The coverage can also be extended to your employees' spouse and children.

Basic benefit	Optional benefits	Free add-on benefit
Hospitalization benefit	Major medical hospitalization benefit Outpatient benefit Maternity benefit 24-hour worldwide emergency assistance service ²	Life protection

Basic benefit

A wide range of medical services are covered under the hospitalization benefit, including but not limited to:

- Hospital and surgical fees
- Pre- and post-hospitalization outpatient
- Hospital cash allowance
- Additional compensation for accidental injury
- Physical examination fee

No minimum stay period is required for our hospitalization protection. If hospitalization charges are incurred, you can file a claim with us even if the stay is less than 24 hours.

Optional benefits

You can select optional benefits to give your employees even more comprehensive protection.

- **Major medical benefit**
Extra protection will be provided for the eligible medical expenses in excess of the benefit limits of hospitalization benefit specified in the benefit schedule.
- **Outpatient benefit**
Including general practitioner, specialist, Chinese medicine practitioner, chiropractor and physiotherapist, and dental treatment etc.
- **Maternity benefit**
Including delivery and miscarriage.
- **24-hour worldwide emergency assistance service**
If the insured³ is diagnosed with an illness or is injured in an accident outside the country of residence, he/she can access comprehensive coverage under the free 24-hour worldwide emergency assistance service².



Extensive doctor's network

By using China Life (Overseas) medical card in an extensive network of over 3,000 general practitioners, specialists, Chinese medicine practitioners, bonesetters, acupuncturists, physiotherapists and chiropractors, the insured³ can enjoy cashless and free-of-payment service⁴. They can also select doctors of their own choice. Employers can designate the reimbursement ratio and deductible agilely.



Referral letter waived for specialist outpatient services

The doctor's referral letter will be waived for specialist outpatient services⁴. This allows the insured to seek appropriate treatments at a timely manner, offering extra protection.



Simple and easy renewal procedure

We will issue a renewal notice and employee claims details to you one month before the policy matures. Once you return the signed notice, a new policy will be issued.

Enrollment Terms

Plan type	Combo medical plan		
Eligibility for company enrollment	Suitable for companies registered in Hong Kong with a minimum of 3 full-time employees		
Eligibility for insured employees	<ul style="list-style-type: none"> • Must be Hong Kong or Macau identity card holders or with valid Hong Kong or Macau working permit • If the insured employee chooses to enroll with his/her dependent, all eligible spouse and unmarried children must be enrolled in the Plan 		
	Employee	Spouse	Unmarried children
First issue age	Age 16 to 64 ⁵	Age 18 to 70	15 days to age 23, but it must be full-time students for age 19 to 23 unmarried children (dependent upon the insured employee for support)
Maximum age limit for renewal	Age 70	Age 70	Up to age 25 for unmarried children who are full-time students
Benefit term	1 year (yearly renewable)		
Premium payment mode	Annual ⁶		
Policy currency	HKD		
Renewal	Guaranteed renewal ⁷		
Medical underwriting	<ul style="list-style-type: none"> • 3 to 10 full-time employees/insured aged 65 or above: Must complete and submit health declaration for underwriting • More than 10 full-time employees: Complete and submit application form 		
Choice of doctors	<ul style="list-style-type: none"> • Free choice of doctors and hospitals • Access to our doctor network which includes over 3,000 doctors with China Life (Overseas) medical card, and enjoy cashless and no claims hassle 		
Optional benefits	<ul style="list-style-type: none"> • Major medical benefit • Outpatient benefit • Maternity benefit • 24-hour worldwide emergency assistance service¹ 		

Notes:

1. Part of the claims are reimbursed by actual expenses, though shall not exceed the maximum benefit limit as listed under the benefit schedule. China Life (Overseas) will only cover the medical expenses that are eligible.
2. 24-hour worldwide emergency assistance service is provided by third party service provider. China Life (Overseas) shall not be liable for any matter in connection with the services. China Life (Overseas) reserves the right to amend the terms and conditions thereof from time to time without prior notice.
3. Insured refers to the insured employee or the insured dependent, including the insured employee's spouse and/or unmarried children.
4. Doctor's referral letter is required for physiotherapist's and chiropractor's visits (if applicable).
5. First issue age refers to the effective date of an employee working in the insured organization.
6. If the required renewal premium is paid by you within the grace period, the policy shall continue to be in force. For details, please refer to the policy provisions issued by China Life (Overseas).
7. China Life (Overseas) reserves the right to review the premium rates on each policy anniversary and revise the terms and conditions and/or the benefit items of the policy from time to time. If we decide to no longer offer the Plan, we will endeavor to enroll the insured in another available medical plan.

Application Procedure



Please submit the following completed and signed documents:

1 Application form	5 Group medical claims record in the past 3 years (if any)
2 Copy of Business Registration Certificates	6 First-year premium and levy
3 Information of proposed insured employees	7 Authorization letter or resolution of the board
4 Health declaration of proposed insured employees (applicable to company with 10 full-time employees or less)	8 A copy of the ID of the authorized person

About China Life Insurance (Overseas) Company Limited



China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") is a wholly-owned subsidiary of China Life Insurance (Group) Company, China's largest state-owned financial insurance corporation. For 18 consecutive years, China Life, the parent company, has joined the ranks of Fortune Global 500 companies, and ranked 45 in 2020, with a brand value exceeding RMB 415.861 billion¹.

China Life (Overseas) currently has presence in Hong Kong, Macau, Singapore and Indonesia. The Hong Kong branch was established in 1984, the Macau branch opened in 1989, while China Life Trustees Limited was set up in 1995. In recent years, the company successfully expanded its footprint into Southeast Asia, establishing a Singapore subsidiary as well as the Indonesia subsidiary in 2015 and 2018, respectively. As of 2019, China Life (Overseas) had a total premium income exceeding HKD66 billion. With a total asset value exceeding HKD416 billion², the business covers three main categories, including life insurance, investment, and provident fund services, providing customers with professional, high-quality products and services.

China Life (Overseas) is assigned an "A1" insurance financial strength rating by Moody's³, and an "A" long-term local currency issuer credit rating and insurer financial strength rating by Standard & Poor's⁴.

1. Source: 'Top 500 Most Valuable Chinese Brands' 2020 by World Brand Lab

2. As of 31 December, 2019

3. As of 4 January, 2021

4. As of 21 December, 2020

Important Information:

This product brochure 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 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.

1. The Plan is underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", the "Company" or "us / we / our"). China Life (Overseas) is responsible for the features, underwriting and benefit payments under the Plan. You should fully understand all of the risks involved in this Plan and consider whether this Plan is affordable and suitable to you before making your application.
2. China Life (Overseas) shall make the final decisions on the underwriting and claims. You are required to declare all requisite information that would affect our underwriting decisions. We have the right to declare the policy void due to any misrepresentation or fraud. We shall rely on your submitted information to assess whether to accept or decline your application, and shall refund any premium and levy (if any) paid without interest for declined cases.
3. The Plan is a non-participating life insurance plan and therefore dividends are not available to the Plan.
4. Exclusions – the Company shall not be held liable for medical fees arising from any of the following reasons:
 - (a) medical fees incurred from a non-registered medical practitioner;
 - (b) fees used for purchasing medicine that is not prescribed by a registered medical practitioner;
 - (c) fees incurred from physical / health examination, x-ray tests or laboratory tests that have not been approved by or requested by a registered medical practitioner;
 - (d) fees incurred from an approved specialist that are not recommended by or requested by the attending registered medical practitioner;
 - (e) hospitalization and treatment fees that have not been approved by a registered medical practitioner;
 - (f) room and board, general nursing fees and other hospital service fees or hospitalization and treatment fees that are not related to treated condition;
 - (g) sexually transmitted diseases or AIDS;
 - (h) mental disorders, schizophrenia;
 - (i) fees for dental treatments, dentures, scaling, eye examination, spectacles, hearing aids, or execution of aesthetic treatments or plastic surgery (with the exception of fees paid for alleviating the physical damages suffered by an insured arising from an accident);
 - (j) self-inflicted injury, suicide (whether the insured is sane or not), alcoholic intoxication or insanity;
 - (k) pre-existing congenital conditions;
 - (l) hunting, mountaineering, skiing, water-skiing, diving, participation in any tournaments;
 - (m) participating in fights, setting people on fire, murder, attack, threatening or being attacked for revenge;
 - (n) accidental injury arising from joining the military, the police force or serving war-like jobs or taking charge of any duties inside an aircraft;
 - (o) treatment fees arising from pregnancy, including childbirth, miscarriage, abortion, dystocia, contraception, prenatal and postnatal check-up, and related complications (with the exception of supplementary maternity medical benefit).
 - (p) fees directly or indirectly arising from war, terrorist attack, hostilities (whether a war is declared or not), civil war, rebellion and riots;
 - (q) any compensations already paid by law or other insurance plans;
 - (r) companion fees, special nursing fees, non-medical personal services and other special fees.

Gynaecology and obstetrics protection – the Company shall not be held liable for medical fees arising from any of the following reasons:

- (a) medical fees arising from abortion or contraception and their complications.
- (b) an insured employee is confirmed pregnant before these terms come into effect (excluding renewing employees).
- (c) room and board, companion fees, special nursing fees, non-medical personal services and other special fees that are not related to the treated condition.
- (d) any compensations already paid by law or other insurance plans.
- (e) medication of a supplementary nourishment nature.
- (f) the medical fees arising from giving birth to the third child by an insured employee.

In addition, the information stated in this product brochure is for reference only. Please refer to the "general provisions" and "terms of benefits" for the exact terms and conditions and limitations such as incontestability, suicide and fraud etc. or all exclusions.

5. Limitation – limitation of the Plan includes:

- a) Coverage of specific items will be effective on the following dates:

Items	Effective date (after the policy commencement)
Covered illness	Immediate
Accidental injury	Immediate
Death benefit	Immediate

The terms of benefits do not cover any treatment of an illness or injury caused by an accident which is received by an insured within 3 months prior to joining this Plan. If an insured does not receive any diagnosis or treatment for that illness nor any treatment irrelevant to that illness for 3 consecutive months after joining this Plan and while the policy is in force, he/she will be covered by the terms of benefits.

- b) Principle of indemnity
- i. Parts of benefits under the Plan will only be payable for eligible expenses incurred for medical services provided to the insured. The payable amount of eligible expenses shall not exceed the actual costs of the medical services provided to the insured, subject to the maximum benefit limits as stated in the benefit schedule;
 - ii. If an insured is hospitalized to receive treatment and become unable to perform his/her normal job duties fully and continually because of an illness or injury caused by an accident while the policy is in force, the insured will continue to be covered by the terms of benefits within 90 days after his/her withdrawal from the Plan.
 - iii. Major medical hospitalization benefit
 - When an insured files a claim for major medical hospitalization fees, the maximum benefit limit for hospitalization medical benefit as specified in the benefit schedule and the deductibles for major medical hospitalization benefit should be first deducted. Then reimbursement amount will be calculated based on the balance and the reimbursement ratio as per the benefit schedule, but shall not exceed the maximum benefit limit as specified in the benefit schedule.
 - If the daily room and board expenses incurred by an insured exceed the maximum benefit limit for daily room and board as specified in the benefit schedule by 30%, the maximum benefit limit for hospitalization medical benefit as specified in the benefit schedule and the deductibles for major medical hospitalization benefit should be first deducted. Then the reimbursement amount shall be calculated based on the balance and the reimbursement ratio at 50%, but shall not exceed the maximum benefit limit as specified in the benefit schedule.
- c) Double insurance
China Life (Overseas) is not liable for any confinement, surgery and/or medical expenses for which compensation or reimbursement is payable under any law, medical program, or insurance policy provided by any government, company or other insurer except to the extent that such charges are not reimbursed by such law, medical program or insurance policy.
6. Non-payment of premium – Except for the first payment of premium, the insured organization shall be given a grace period of 1 month (not exceeding 31 days) for the premium payment for each renewed period. The insured organization shall pay the renewal premium within the grace period to keep the policy in force. The policy shall be void if the premium is not paid within the grace period.
7. Cancellation right – You have the right to send a policy cancellation request to China Life (Overseas) at any time. You must complete and sign the relevant form and submit that to China Life (Overseas) at 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong. The policy will be terminated upon approval. Should you have the relevant form, please contact your financial consultant or call China Life (Overseas) customer service hotline: 399 95500.
8. Claims procedure – If you would file a claim, you must submit completed designated form(s) with relevant proof within 90 days from discharge or after clinical treatment or after the death of the insured to China Life (Overseas). You can obtain the claims forms from your financial consultant, by calling China Life (Overseas) customer service hotline: 399 95500 or by visiting any China Life (Overseas) customer service centre.

What are the key product risks?

Credit risk:

The Plan is a life insurance policy issued by China Life (Overseas). Any premium paid will become part of our assets and our financial strength will affect our ability to meet our contractual obligations to you under the policy. Therefore, you are subject to our credit risk.

Inflation risk:

The cost of living in the future may be higher than expected due to the effects of inflation. Therefore, your current planned benefits and/or returns may be insufficient to meet your future needs even if we fulfill all of our contractual terms and obligations.

Premium adjustment, benefit adjustment and renewal:

China Life (Overseas) reserves the right to review and adjust the premium rates on each policy anniversary. Factors leading to premium adjustment include but not limited to the experience in claims, policy surrender, investment return, expenses and medical cost incurred by and/or in relation to the Plan.

In addition, China Life (Overseas) reserves the right to review the terms and conditions and/or benefits schedule of the Plan from time to time. China Life (Overseas) will provide you a written notice 30 days before any revision, amendment or modification by ordinary post to your last known address in China Life (Overseas)'s records. In the event you disagree with such revision, you must provide a written request to China Life (Overseas) at any time within 30 days after such revision takes effect and the Plan shall automatically terminate on the premium due date following China Life (Overseas)'s receipt of such notice.

If China Life (Overseas) decide to no longer offer the Plan, China Life (Overseas) will endeavor to enroll the insured in another available medical plan.

Policy termination:

The insurance protection of the insured employee will be terminated immediately under any of the following conditions:

1. the insured employee is aged 71 or above.
2. the employment contract between the insured organization and the insured employee is terminated, or the insured has ceased serving the insured organization.
3. the insured employee has joined the army, navy or air force of any country or region.
4. the policy is void or terminated.
5. the insurance type of the insured employee has ceased.
6. the policy is terminated because of a war.

The insurance protection of the insured dependent will be terminated immediately under any of the following conditions:

1. the employee's insurance that offers eligibility for the insured dependent to join this Plan is void.
2. the employee who offers eligibility for the insured dependent to this Plan has passed away.
3. the status of the insured dependent has ended.
4. the policy is void or terminated.
5. the insurance type of the insured dependent has ceased.
6. the policy is terminated because of a war.

All riders (if any) will be terminated when the policy to which the rider(s) is/are attached terminates.

Effective from 1 January 2018, all policyholders are required to pay a levy on each premium payment made for both new and in-force policies to the Insurance Authority (the "IA"). For levy details, please visit our website at www.chinalife.com.hk or contact our customer service hotline at 399 95500 or visit IA's website at www.ia.org.hk.

This product brochure is for distribution in Hong Kong only and shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product outside Hong Kong. China Life (Overseas) does not provide or offer to sell any insurance product outside Hong Kong. The above information is for reference only. The detailed terms, conditions and exclusions of the Plan are subject to the terms and conditions of the policy contract of the Plan. For a copy of the terms and conditions of the policy contract, please contact China Life (Overseas) for enquiry.

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