

Press Release
24 March 2025

**CTF Life Introduces “GBA MediAccess” Outpatient Insurance Plan
Leverages CTF Group’s Diverse Conglomerate to Address Medical Needs of Families in the
Guangdong–Hong Kong–Macau Greater Bay Area**

Offers Market-first Family Coverage for Three Members, Providing One-stop Chinese and Western Medical Treatments, Dental Services Along with Health Management Value-Added Services

Hong Kong – **CTF Life** announces today the launch of its “GBA MediAccess” Outpatient Insurance Plan (“GBA MediAccess” or “the Plan”), tailored for customers who travel frequently between Hong Kong, Macau, and designated Greater Bay Area (GBA) cities*. By harnessing the robust medical network of The GBA Healthcare Group (GBAH), a member of Chow Tai Fook (CTF) Enterprises, the Plan provides convenient and quality medical services. Fully leveraging CTF Group’s diverse conglomerate, CTF Life is committed to delivering quality experiences for customers and creating value beyond insurance. Notably, CTF Life has become the first insurer to partner with GBAH to offer traditional Chinese medical outpatient consultations.

Three plan levels are available, covering designated GBA cities*, as well as Hong Kong and Macau. It offers market-first¹ coverage for both Western and traditional Chinese medical practitioner outpatient consultations, as well as dental scaling and health management value-added services for the customer and up to two designated family members². The Plan provides a comprehensive range of services, including online^{3,4} and offline general practitioner outpatient consultation^{3,5}, with up to three days of prescribed basic medication, traditional Chinese medical outpatient consultation^{3,6}, dental scaling^{3,7}, and two value-added services offering proactive health management^{3,8} and chronic disease management^{3,9}. This one-stop solution addresses the needs of customers and their families² in areas ranging from health screening, continuous monitoring to health education, providing reliable, affordable, and accessible healthcare management. It sets a cornerstone for personal and family health, ensuring customers peace of mind as they travel within the GBA.

CTF Life formed a strategic partnership with GBAH in early 2024, creating a tripartite alliance with the 3A hospitals in the GBA under GBAH’s network to deliver one-stop premium medical services. This collaboration not only enhances medical efficiency and reduces healthcare costs, but also elevates the customer service experience. The deepened collaboration further strengthens this partnership, actively supporting the Hong Kong SAR government’s efforts to develop the GBA by providing high-quality medical services to customers who travel frequently across the region.

Jarita Kwan, Chief Product Officer of CTF Life, said: “With the rapid development of the GBA, there is a growing demand for healthcare coverage across the region. ‘GBA MediAccess’ is specifically designed to meet the evolving lifestyles of our customers and the increasing popularity of integrated Chinese and Western medical treatments. It enables customers and their families in the GBA to benefit from the CTF Group’s diverse conglomerate, accessing premium Chinese and Western healthcare services provided by GBAH. The Plan introduces market-first¹ family coverage for up to three members² to co-use services under a single plan, including Western and traditional Chinese medical outpatient services and dental scaling, fully underscoring CTF Life’s commitment to being people-focused and customer-centric. Moreover, CTF Life is the first insurer to partner with GBAH to offer Chinese medical outpatient consultations. We look forward to further strengthening our collaboration with GBAH to launch more services that cater to customer needs, creating value beyond health.”

Dr. Felix Lee, Co-CEO of The GBA Healthcare Group, stated: “Our deepened collaboration with CTF Life strategically addresses evolving cross-border lifestyles and retirement needs in the GBA, while pioneering the integration of insurance and healthcare innovation. Through ‘GBA MediAccess,’ customers and their families can book appointments with internationally accredited GOLD™-certified family doctors, accessing a suite of healthcare services. These include General Practice consultations in Guangdong, Hong Kong, and Macau, Traditional Chinese Medicine services in the GBA*, Video Consultations, Chronic Disease Management, Proactive Health Management, and the convenience of Cross-border Direct Billing for Insurance. By leveraging GBAH’s end-to-end healthcare expertise – from preventive care to treatment – our expansive cross-border network, and the region’s unparalleled medical resource advantages, we deliver multi-generational healthcare continuity across the GBA. This ensures

families achieve holistic health stewardship, from preventive interventions to health legacy planning. Moving forward, building upon our professionally accredited healthcare ecosystem and trusted standards in the GBA, we will jointly propel the development of an internationally recognised value-based care model, while collaboratively pioneering innovative solutions to advance client-centered health stewardship."

Key features of the Plan include:

1) Market-first¹ family coverage for three members:

- The Plan provides coverage for the customer and up to two of their designated family members² to take care of the family's needs, offering comprehensive health protection and medical support in daily life.

2) Online^{3,4} and offline general practitioner outpatient consultation services:

- Regardless of whether the customer chooses a face-to-face or online consultation, the insured and designated family members² can receive up to three days' supply of prescribed basic medication with free delivery service (online consultations only). Three plan levels are available, with face-to-face outpatient consultation service covering designated cities in the GBA*, as well as Hong Kong and Macau.
- Customers enrolled in Plan 3 can enjoy unlimited online general practitioner consultations conducted by designated clinics within the medical network, as well as medication delivery services in Mainland China¹⁰.

3) Traditional Chinese outpatient consultation and dental tooth polishing services:

- In addition to conventional Western medical outpatient services, upon referral by a GOLD™ doctor of GBAH, customers can receive traditional Chinese medical treatment services at designated clinics within the medical network located in designated GBA cities*. The services include consultations, diagnosis, prescribed traditional Chinese medicine for up to three days, and related traditional Chinese medical services and treatments.
- The Plan also offers annual dental scaling and dental care service.

4) Health management value-added services:

- **Proactive health management:** This attentive service is conducted by GOLD™ doctors and nurses from GBAH, and includes an evaluation of a patient's family medical history, the setting of annual health targets, education about preventive care, recommendations for a healthier lifestyle, etc. Follow-up consultations can be arranged for customers if needed.
- **Chronic disease management programme:** GOLD™ doctors and nurses from GBAH shall offer customers and their family members education about chronic disease prevention, including regular check-ups, diabetes screening, medication management, and lifestyle advice, in a bid to achieve early prevention, early detection, and early treatment.



CTF Life launches "GBA MediAccess" Outpatient Insurance Plan to enable customers who travel frequently between Hong Kong, Macau, and designated cities in the Greater Bay Area* to receive convenient and quality medical services provided by the robust medical network of GBAH. From left to right: Jarita Kwan, Chief Product Officer of CTF Life; Denise Au-Yeung, Chief Strategy Officer of CTF Life; Dr. Felix Lee, Co-CEO of GBAH; and Peter Fang, Chief Insurance Officer of GBAH.

Remarks:

- * “Designated GBA cities” refers to the six cities in Guangdong Province of the People’s Republic of China – Guangzhou, Shenzhen, Zhuhai, Foshan, Dongguan, and Zhongshan.
1. “Market-first” refers to the Plan providing coverage for the customer and up to two of their family members, and it offers both Western and traditional Chinese medical practitioner outpatient consultation, as well as dental scaling and health management value-added services. “Market-first” is the result of a comparison of similar protection plans from major life insurers in Hong Kong, as of 24 March 2025.
 2. Family member / Designated Family Member shall be up to 2 immediate family members (i.e. Policy Owner’s legal spouse, child, or parent) designated by the Policy Owner (i.e. the Insured) at application or renewal. Designated Family Member cannot be changed within the same Policy Year. The issue age of the Insured ranges from 18 to 80 years old, while the issue age of the Designated Family Members ranges from 15 days old to 80 years old.
 3. For each outpatient consultation, the Insured and/or Designated Family Member is required to pay a co-payment of HKD 20 / MOP 20 / RMB 8. If the Insured and/or Designated Family Member receives any medical services, treatments, and/or medications that are not covered under this plan during any outpatient consultation or health management services provided by GBAH, the Insured and/or Designated Family Member will be responsible for covering the costs of such medical services, treatments, and/or medications.
 4. The general practitioner online consultation is only applicable to the Insured and/or Designated Family Member whose attained age is 7 or above on the day of the online consultation. The Insured or Designated Family Member may choose to receive online consultation conducted by registered medical practitioners of the designated clinics under the Medical Network in Mainland China of GBAH and prescribed basic medication for a duration of up to 3 days, including basic medication delivery services, provided that the address of the Insured or Designated Family Member is in the same geographical area as the clinic of the registered general practitioner who provides such online consultation. If the Insured and/or Designated Family Member is located in a different geographical area from the clinic of the registered medical practitioner during the online consultation, the service of the Plan shall not cover such online consultation nor any outpatient services. The Company shall not be liable for any losses incurred by the Insured or Designated Family Member.
 5. The Insured and/or Designated Family Member can receive face-to-face outpatient consultations conducted by registered medical practitioners of the designated clinics under the Medical Network within Designated GBA Cities, Hong Kong or Macau (subject to the area of coverage according to different plan levels as specified in the At-a-Glance Table in the product brochure), and prescribed basic medication for a duration of up to 3 days.
 6. If the Insured and/or Designated Family Member suffers from a Disability, and following an initial referral confirmed by a GOLD™ doctor of GBAH as Medically Necessary for traditional Chinese medical treatment, the Insured or Designated Family Member shall receive traditional Chinese medical treatment services at designated Chinese medical clinics under the Medical Network within the Designated GBA Cities of GBAH for such Disability. Service shall include consultations, diagnosis, prescribed traditional Chinese medicines for a duration of up to 3 days, and related traditional Chinese medical services and treatments, up to 100 Chinese yuan per outpatient consultation.
 7. The Insured or Designated Family Member shall receive dental scaling and dental care service at designated dental service centres under GBAH once per Policy Year.
 8. Upon completion of enrolment for this service under the Plan by the Insured and/or the Designated Family Member, GBAH will proactively reach out the Insured and/or the Designated Family Member. With their consent, an initial assessment of proactive health management to be conducted via face-to-face or online will be arranged by the GOLD™ doctors from GBAH for the Insured and/or Designated Family Member. The first assessment of proactive health management and any subsequent follow-up assessments shall each be considered as 1 outpatient consultation, subject to the maximum number of outpatient consultations per Policy Year.
 9. GBAH shall offer patients with education of chronic disease prevention. This programme is provided by GOLD™ doctors and nurses of GBAH for the Insured and/or Designated Family Member and which is limited to the Medical Network in Mainland China. Visits to clinics or service centres under Medical Network of GBAH by the Insured and/or Designated Family Member for this Chronic disease management programme shall not be considered as outpatient consultation and shall not be subject to the maximum numbers of outpatient consultation per Policy Year.
 10. For general practitioner online consultations that exceed the annual policy limit for outpatient services, the Insured and/or Designated Family Member will be responsible for covering the costs of medications and delivery fees.

Important Notice:

- The information contained in this press release is intended as a general summary of information for reference only. For more details, please refer to relevant product brochures, promotion leaflets, and policy documents. For details regarding the CTF Life “GBA MediAccess” Outpatient Insurance Plan, the terms and conditions of the Plan shall prevail.
- This press release does not contain the full provisions of “GBA MediAccess” Outpatient Insurance Plan, and the full terms can be found in the Policy documents. “GBA MediAccess” Outpatient Insurance Plan may serve as standalone plan(s) without bundling with other type(s) of insurance product. Please refer to the main product brochure and policy terms and conditions, as well as the explanatory documents provided by your licensed insurance intermediary, to fully understand the details and complete terms and conditions regarding the mentioned definitions, fees, product features, exclusions, and compensation payment conditions related to “GBA MediAccess” Outpatient Insurance Plan.
- Please refer to the product brochure for more information on “GBA MediAccess” Outpatient Insurance Plan: <https://www.ctflife.com.hk/pdf/en/products/life-insurance/health/gba-mediaccess-product-brochure.pdf>
- For further details, please contact CTF Life’s Customer Service Hotline on +852 2866 8898.
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About CTF Life

Chow Tai Fook Life Insurance Company Limited (“CTF Life”) is proud of its rich, 40-year legacy in Hong Kong. CTF Life is a wholly-owned subsidiary of CTF Services Limited (Hong Kong Stock Code: 659) and one of the most well-established life insurance companies in Hong Kong. As a member of Chow Tai Fook Enterprises Limited, CTF Life consistently strengthens its collaboration with the diverse conglomerate of the Cheng family (“Chow Tai Fook Group” or “the Group”) to support customers and their loved ones in navigating life’s journey with personalised planning solutions, lifelong protection and diverse lifestyle experiences. By leveraging the Group’s robust financial strength and strategic investments across the globe, CTF Life aspires to become a leading insurance company in Asia while continuously creating value beyond insurance.

About the GBA Healthcare Group (GBAH)

The GBA Healthcare Group (GBAH) was established in 2014, a mission driven healthcare company founded in Hong Kong that has been pioneering private public partnerships for healthcare services with various regional governments in the Greater Bay Area (GBA). GBAH is a strategic, controlling healthcare investment of Chow Tai Fook Enterprises Limited, the flagship private investment holding company of the Cheng Family in Hong Kong. Since its establishment, GBAH has delivered primary care training and accreditation to over 3,500 GOLD™-certified family doctors and nurses in the GBA, jointly built over 220 GOLD™ private-public-partnership clinics in partnership with regional governments, and operated GOLD™ Hong Kong-Macau Residents Healthcare Services Centers within large-scale top-tier public hospitals, offering full-spectrum outpatient and inpatient care. Through such a vast service network, GBAH is creating innovative alternative payment models with commercial health insurers, based on family medicine and preventive care practices, to implement value-based health insurance propositions. The goal of GBAH is to give everyone access to trusted and affordable healthcare, so that everyone can freely pursue their dreams without worrying about their health.

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