





Scope of application

CTF Life understands your needs and provides comprehensive protection plans along with thoughtful Value-added Service. For the corresponding services for different classes of Eligible Plans, please refer to the following tables.

| | Value-added Service (Click ▶ for Service Details) | Service Description | Applicable Products | | | | | |
|---|--|--|----------------------------------|--------------------------------------|-----------------------------------|------------------------------|---|---|
| | | | Class A Product (HNW Medical) | Class B Product (VHIS & MediCare) | Class C Product (Mass Medical) | Class D Product (Saivngs) | Class E Product (Critical Illness) | Class F Product (Hospital Income Plan) |
|  Medical Opinion | PrimeChamp Medical Helpline (24 hours) ▶ | Combined with professional nurse support, referral and doctor booking service under PrimeChamp network offers personalized medical solution on simple and complex situation. | ✓ | | | | | |
| | Second Medical Opinion Service ▶ | Network doctors can provide a written report to offer a second medical opinion. | ✓ | | | ✓ | ✓ (Only applicable for "HealthCare 168") | |
| | Cancer Consultation ▶ | Arrange for a free consultation with a network cancer specialist to receive further advice based on the diagnosis. This service is more considerate than typical cancer medical consultation services that rely solely on medical reports for analysis. | | ✓ | | | | |
| | Global Doctor Medical Opinion (Critical Illness) ▶ | Assist in gathering the necessary medical history and examination data, which will be initially analysed by a U.S. medical team to select three suitable world-leading medical centres for selection. | | | | | ✓ (Only applicable for "All-in-One", "HealthCare 100" and "Health@Ease") | |
|  Medical Network | PrimeChamp Doctor Network ▶ | List of specialists in PrimeChamp Doctor Network cover complex treatment of Cardiology, Oncology, neurosurgery, Gynaecology, etc. | ✓ | | | | | |
|  Pre-authorization | Pre-authorization and Direct Billing Service (Inpatient and Day Surgery) - Hong Kong and China (Greater Bay Area) ▶ | Arrangements for admission to all private hospitals in Hong Kong and Greater Bay Area Hospital (Designated Hospitals in Mainland China), with day surgery centres located throughout Hong Kong, Kowloon, and the New Territories. CTF Life will directly pay the medical fees. | ✓ | ✓ | ✓ | | | |
| | Pre-authorization and Direct Billing Service (Non-network inpatient) - Hong Kong ▶ | Pre-authorization and Direct Billing Service is also available for choosing non-network doctor. | ✓ | | | | | |
| | Pre-authorization and Direct Billing Service (Inpatient) - Overseas (Including China) ▶ | When being admitted to overseas (including China) hospital, you can apply for Pre-approval (Direct Payment) service. | ✓ | | | | | |
| | Pre-authorization and Direct Billing Service (Advance Imaging Investigation) - Hong Kong ▶ | A high-quality specialist network, with Advance Imaging centres located throughout Hong Kong, Kowloon and New Territories. | ✓ | ✓ | | | | |
| | Pre-authorization and Direct Billing Service (Cancer Support) - Hong Kong and China (Greater Bay Area) ▶ | Provide cancer treatment referral, dedicated case management services and Direct Billing Service (to the designated cancer centre or hospital). | ✓ | ✓ | ✓ | | | |
|  Support Service | China Accompany & VIP Channel Service ▶ | To assist the service user with inpatient arrangement at network hospital in China, applicable for over 2,000 hospitals in China with wide coverage in each province. | ✓ | | | ✓ | | |
| | Public-To-Private Hospital Transfer ▶ | Health condition and medical needs are confirmed by professionals before the insured is transferred professionally and safely from public to private hospital in Hong Kong and get the treatment at earliest advance. | ✓ | | | | | |
| | Home Nursing Referral Service ▶ | Provide referral service for integrated community caring services, home care professional services and house cleaning services. | ✓ | ✓ | ✓ | ✓ | ✓ (Only applicable for "HealthCare 168") | ✓ |
| | Worldwide Emergency Assistance Service with China Waiver of Deposit (Medpass)[^] ▶ | Traveling for a short period (within 90 days) can arrange admission to a designated hospital in China in case of an emergency by calling the Worldwide Emergency Assistance Service Hotline. The deposit required for hospital admission will be waived. | ✓ (All insureds age below 70) | | | | | |

[^] The Worldwide Emergency Assistance Service is applicable to all insureds under age 70 of CTF Life's policies.

Eligible Product List

| Category | Class A Product | Class B Product | Class C Product | Class D Product | Class E Product | Class F Product |
|----------------|---|---|---|--|---|---|
| | (HNW Medical) | (VHIS & MediCare) | (Mass Medical) | (Savings) | (Critical Illness) | (Hospital Income Plan) |
| Eligible Plans | <ul style="list-style-type: none"> • MediChamp Insurance Plan • "ChampCare" Medical Insurance Plan | <ul style="list-style-type: none"> • "FlexiCare" Medical Insurance Plan • "TopCare" Medical Insurance Plan • "BetterCare" Medical Insurance Plan • "WiseCare" Medical Insurance Plan • "MediCare" Medical Insurance Plan | <ul style="list-style-type: none"> • "TargetCare" Cancer Plan / Rider • "MediSave" Medical Account • "MediSave" Major Medical Rider | <ul style="list-style-type: none"> • MyWealth Savings Insurance Plan 2 (Prestige) / (Premier) <div>MyWealth 2 (Prestige) Free Medical Valued-added Service Flyer</div> <div>MyWealth 2 (Premier) Free Medical Valued-added Service Flyer</div> <div>Medical Valued-added Service Provision</div> | <ul style="list-style-type: none"> • "FamCare 198" Critical Illness Protector / "FamCare 198" Critical Illness Protector – Pregnancy Baby Protection • "HealthCare 168 Plus" Critical Illness Protector • "Protect Starter" Critical Illness Protector • "HealthCare Choice" Critical Illness Protector | <ul style="list-style-type: none"> • "MediEase" Hospital Cash Plan |
| | <ul style="list-style-type: none"> • MediGold Worldwide Medical Insurance Plan • MediPro Medical Insurance Plan • MediGold Plus Insurance Plan | | <ul style="list-style-type: none"> • TopMedical • TopMed Hospitalization Plan • TopMed Major Medical & TopMed Major Medical Rider • Major Medical Rider • "MediEase" Hospitalization Plan • "MediZure" Hospitalization Rider • TopMed Refundable Hospitalization Plan • "LifeCare" Medical Account • "LifeCare" Enhanced Medical Rider (Applicable to "LifeCare" Medical Account) • Major Medical Protector • "MediEase" Surgical Benefit Plan • "MediEase" Top Up Medical Plan • Hospital and Surgical Rider • HS Rider / HS Rider with MMR • Prosperous HS Rider / Prosperous HS Rider with MMR • Prosperous Medical Plan | <ul style="list-style-type: none"> • Regent Insurance Plan 2 (Premier Version)* • MyWealth Savings Insurance Plan (Premier)* • Regent Insurance Plan 2 (Global Premier)* • Regent Prime Insurance Plan II (Premier)* • Regent Elite Insurance Plan II (Premier)* • Wealth Gen Savings Insurance Plan* • Glorious Times Savings Insurance Plan* • Heritage WealthBuilder Insurance Plan* • Golden Legend Insurance Plan* • Wealth Infinity Insurance Plan* • Bright Future Insurance Plan* | <ul style="list-style-type: none"> • All-in-One Critical Illness Protector • "HealthCare 100" Critical Illness Protector • Health@Ease Critical Illness Protector • "HealthCare 168" Critical Illness Protector | <ul style="list-style-type: none"> • TopMed Hospital Cash Plan / Rider • TopMed Plan B – Hospital Cash Plan |

* The plan is only applicable to the designated plan number and service period. For details, please refer to the [terms of service](#) from the "Value Added Service" page on the CTF Life website.

Grey highlights refer to products closed to sales

Contact Details

| | PrimeChamp Medical Helpline (24 hours) | Value Added Service 24 hours Customer Service Hotline | China (Greater Bay Area) Pre-authorization and Direct Billing (Cancer Support) Hotline | China (Greater Bay Area) Inpatient Support Hotline | Home Nursing Referral Service Hotline | 24 hours Worldwide Emergency Support Hotline |
|-----------------|---|--|--|---|---|--|
| Service Hotline | Hong Kong : (852) 3192 8033 Mainland China : (86) 15012515803 Macua : (853) 6297 4738 | Hong Kong : (852) 2866 8898 (press "3") | Zhongshan Chen Xinghai Hospital International Medical Center (IMC) – Mainland China: 0760 22288128 | GBAH Service Hotline – Hong Kong : (852) 6746 3801 Mainland China : (86) 400 680 8065 WhatsApp : (852) 6746 3801 WeChat : LHYL19129314136 | Humansa – Hong Kong: (852) 2628 7020 | Hong Kong: (852) 2866 1810 |
| Services | <ul style="list-style-type: none"> • PrimeChamp Doctor Network • Medical enquiry by professional nurse • Doctor referral and booking service | <ul style="list-style-type: none"> • Second Medical Opinion Service • Cancer Consultation • Global Doctor Medical Opinion (Critical Illness) • Pre-authorization and Direct Billing Service (Inpatient and Day Surgery) – Hong Kong • Pre-authorization and Direct Billing Service (Advance Imaging Investigation) – Hong Kong • Pre-authorization and Direct Billing Service (Cancer Support) – Hong Kong • China Accompany & VIP Channel Service • Public-To-Private Hospital Transfer | <ul style="list-style-type: none"> • Pre-authorization and Direct Billing Service (Cancer Support) – China (Greater Bay Area) | <ul style="list-style-type: none"> • Pre-authorization and Direct Billing (Inpatient and Day Surgery) – China (Greater Bay Area) | <ul style="list-style-type: none"> • Home Nursing Referral Service | <ul style="list-style-type: none"> • Worldwide Emergency Assistance Service • China Waiver of Deposit (Medpass) • Pre-authorization and Direct Billing (Inpatient) – Overseas (Including China) |

Notes:

1. The above Value-added Service is provided by the third party service provider and does not constitute part of the relevant plans. Chow Tai Fook Life Insurance Company Limited reserves the right to change the details, terms and conditions of the above Value-added Service without prior notice and assumes no responsibility of the services provided by the third-party service provider. These services do not require additional premium. The above service introduction is only a summary of the information. For details, terms and conditions of the above Value-added Service, please refer to the "Value Added Service" page on the CTF Life website or contact your financial consultant.

Chow Tai Fook Life Insurance Company Limited

(Incorporated in Bermuda with limited liability)