

Medical Value-added Service Provision

This **Medical Value-added Service** Provision (hereinafter called the "Service Provision") is issued and provided by UMP Professional Management Limited (hereinafter called "UMP") to the eligible Insured (hereinafter called the "Service User") of designated individual insurance policies issued by Chow Tai Fook Life Insurance Company Limited (hereinafter called "the Company").

SECTION 1 – DEFINITIONS

Unless otherwise stated, the definitions used in the Eligible Plan's policy shall apply to this Service Provision.

"Designated Service Center(s)"	shall refer to designated network health care medical service centers which are subject to change from time to time without prior notice to the Service User.
"Insured"	shall refer to the individual designated as "Insured" in the Policy Specifications or relevant endorsement as the insured under the Eligible Plan.
"Network Doctor(s)"	shall refer to a group of designated medical specialists or designated doctors registered under UMP. Network Doctors are subject to change from time to time without prior notice to the Service User.
"Network Hospital(s)"	shall refer to designated hospitals or healthcare providers under UMP. Network hospitals are subject to change from time to time without prior notice to the Service User.
"Policyowner"	shall refer to the individual designated as "Policyowner" in the Policy Specifications or relevant endorsement of the Eligible Plan.
"Eligible Plan"	shall refer to the eligible individual insurance policies issued by the Company for the Services, details list please refer to CTF Life corporate website.
"Designated Medical Value-added Services"	shall refer to Medical referral Services, Second Medical Opinion Service and China Accompany and VIP Access Service.
"Home Care Referral Service(s)"	shall refer to services provided by the vendor, Humansa, including but not limited to private nursing or home rehabilitation training and care, which are subject to service availability. This service(s) is subject to change from time to time without prior notice to the Service User.
"This Service(s)"	shall refer to the services provided by UMP to the Service User listed in Section 2 of this Service Provision.
"Service User"	shall refer to the Insured of the Eligible plan(s).

SECTION 2 – ELIGIBLE PLAN

Shall refer to the eligible individual insurance policies issued by the Company for the Designated Medical Value-added Services, please refer to CTF Life website for applicable product*

* with the exception product as per below with Designated Plan Code and Designated Policy Year

(i) Designated Plan Code

Policy effective date	Plan name	Designated Plan Code (may refer to Benefit Illustration)
On or after 26 September 2024	MyWealth Savings Insurance Plan 2 (Prestige)	MW2GU / MW2GUA / MW2GH / MW2GHA / MW2GC / MW2GCA
On or after 1 May 2022	Regent Insurance Plan 2 (Premier)	RBWLI3 / RBWLI3A
	Regent Insurance Plan 2 (Global Premier 5-year / 8-year Version)	RBWLI3C5 / RBWLI3C5A / RBWLI3C8 / RBWLI3C8A
On or after 27 September 2021	Regent Prime Insurance Plan II (Premier)	NRRBWL12 / NRRBWL12A
	Regent Elite Insurance Plan II (Premier)	NRRBWL22 / NRRBWL22A
On or after 7 August 2023	MyWealth Savings Insurance Plan (Premier)	NRRBRCIU / NRRBRCIUA / NRRBRCIH / NRRBRCIHA / NRRBRCIC / NRRBRCICA
On or after 26 September 2024	MyWealth Savings Insurance Plan 2 (Premier)	MW2IU / MW2IUA / MW2IH / MW2IHA / MW2IC / MW2ICA
On or after 1 May 2022	Wealth Infinity Insurance Plan	RBWLI3B1 / RBWLI3B1A
On or after 1 May 2022	Bright Future Insurance Plan	RBWLI3B3 / RBWLI3B3A
On or after 22 January 2024	Wealth Gen Savings Insurance Plan	NRRBRCISU / NRRBRCISUA / NRRBRCISH / NRRBRCISHA / NRRBRCISC / NRRBRCISCA
On or after 22 April 2024	Glorious Times Savings Insurance Plan	NRRBRCBSU / NRRBRCBSUA / NRRBRCBSH / NRRBRCBSHA / NRRBRCBSC / NRRBRCBSCA

(ii) Designated Policy Year

Policies shall be in force for the products listed in i) and shall subject to the eligible Policy Year as per below:

First-Year Premium^ (USD)	Eligible Users	Effective period of Designated Medical Value-added Services (Starting from the policy effective date of Specific Eligible Plans)		
		2-Year Payment Period	5-Year Payment Period	10-year Payment Period
30,000 – 50,000	Policy Owner	2 years	5 years	10 years
> 50,000 – 100,000	Policy Owner and his/her eligible family members	2 years	5 years	10 years
>100,000	Policy Owner and his/her eligible family members	4 years	10 years	20 years

^After large size discount (if applicable) and prepaid premium (if any), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be included. The exchange rate of HKD8 = USD1 and CNY7 = USD1 will be used to calculate the Designated First-Year Premium for policies denominated in USD. The exchange rate shown above for reference only, CTF Life reserves all the rights to amend the exchange rate listed above without any prior notice.

SECTION 3 – SERVICE ENTITLEMENT

The Service User is eligible to apply for the use of the Services provided that the Eligible Plan (subject to the exclusions as specified under the Eligible Plan, if applicable) remains in force at the time of use of the Services.

3.1 Medical Value-added Service Hotline

UMP shall offer to the Service User a **Medical Value-added Service** Hotline (Hong Kong number at (852) 2866 8898) available for twenty-four (24) hours from Monday to Sunday for arranging the following services:

- (i) Pre-authorization and Direct Payment Service:
UMP shall assist the Service User to complete the relevant application and to facilitate and coordinate the Pre-authorization process of Direct Payment Service (please refer to Pre-authorization and Direct Payment Service Application Form/ Day Case Surgery and/or Advance Diagnostic Imaging Pre-authorization and Direct Payment Service Application Form of the Company for details) ;
- (ii) Local Hospital to private hospital Transfer: UMP will depend on the appointed professional to confirm the Service User's medical condition and needs, escort the Service User from Hong Kong local government Hospital to suitable private hospital.
- (iii) Medical referral Services*:
 - a) Specialist Referral Service: UMP shall offer to the Service User for information regarding Specialist Referral Service at a Designated Service Center. For the avoidance of doubt, Specialist Referral Service is solely for non-emergency Specialist Referral and the Service User shall bear the consultation fee and any fee arising from the specialist consultation;
 - b) Home Care Referral Service: Humansa shall assist the Service User of the Services to the Service User including but not limited to arranging private nursing or home rehabilitation training and care, the Service User shall bear the fee that arising from the arrangement;
- (iv) Second Medical Opinion Service*:
UMP shall offer to the Service User Second Medical Opinion Service listed in Section 2.2.
- (v) China Accompany and VIP Access Service*:
UMP shall arrange the representative to accompany the Service User to a Network Hospital in China (excluding Hong Kong and Macau) for inpatient confinement, utilizing the VIP concierge channel for inpatient admission and arrangement – Cashless Service. UMP shall provide assistance to the Service User to collect medical diagnosis reports and medical receipts from the relevant Network Hospital.

*Medical Value-added service for Designated Eligible Plan

3.2 Second Medical Opinion Service

The Second Medical Opinion Service is available to the Service User that the Service User is required to be admitted to Hospital for medical treatment(s) or surgical procedure(s).

The Service User may call the **Medical Value-added Service** Hotline (refer to Section 2.1 above) to request for this Second Medical Opinion Service. Through this Second Medical Opinion Service, the Service User shall be able to obtain a second medical opinion by a Network Doctor regarding the risks or symptoms of the diagnosed illness. The Second Medical Opinion Service will be handled by a Network Doctor at the Designated Service Centers provided that the Service User can provide appropriate hospital admission proof, adequate medical document, and diagnosis report.

The Second Medical Opinion Service to be given by Network Doctors is limited to:

- (i) explanation of medical document and diagnosis report of the Service User;

- (ii) provision of information on the common course of medical treatment; and
- (iii) provision of information on the range of medical expense.

For the avoidance of doubt, Second Medical Opinion Service is not, and should not be regarded as medical consultation. If medical consultation is requested, it will be considered as a standard consultation, standard medical fee will be charged accordingly.

SECTION 4 – RESPONSIBILITIES OF THE SERVICE USER

Pursuant to Section 2 above, for the purpose of applying for the Services, the Service User has to provide UMP with the following information (if applicable):

- (i) the full name(s) and the policy number of the Eligible Plan of the Service User;
- (ii) the address(es) and the telephone number(s) at which UMP can reach the Service User or his/her representative;
- (iii) the medical history of the Service User (if necessary); and
- (iv) prescribed authorization form duly signed by the Service User or his/her representative confirming use of the Services and authorizing UMP to collect medical records from the attending medical practitioner.

Nothing in the Eligible Plan and/or in this Service Provision shall restrict the Service User's freedom to choose medical practitioner(s), hospital(s) and/or the treatment(s), therapy(ies), medicine(s), prescription(s), in respect of which the Service User shall make his/her own decisions.

SECTION 5 – LIABILITIES

Neither the Company, UMP nor Humansa will be liable for the quality of any services provided by the Network Doctor(s) and/or Network Hospital, nurse and/or physiotherapist(s) to the Service User.

Notwithstanding anything in the Eligible Plan and this Service Provision, the Company shall not be responsible and will not be liable for any loss or damage, whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Services provided by UMP and Humansa and/or UMP's and Humansa's sub-contractor(s). UMP and Humansa and its sub-contractor(s) have no authority to make any representation for and on behalf of the Company.

The Company reserves the right to change the service provider(s) and shall have the right to amend and terminate the Services under this Service Provision from time to time without prior notice to the Service User or the Policyowner.

SECTION 6 – TERMINATION

The Services shall cease

- (i) when the Eligible Plan is discontinued or lapsed; or
- (ii) when either UMP, Humansa or the Company decided to terminate the Services at its full discretion.

SECTION 7 – RIGHT OF THIRD PARTIES

The Contracts (Right of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to this Service Provision and unless specifically herein provided no person other than the parties to this Service Provision shall have any rights under it nor shall it be enforceable by any person other than the parties to it.

SECTION 8 – GOVERNING LAWS

This Service Provision is governed by and construed in accordance with the laws of Hong Kong.