

# "TargetCare"

Cancer Plan

Health+ Series



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# “TargetCare” Cancer Plan

The incidence of cancer rises significantly and the number of young adults diagnosed is increasing. Whenever this fearsome disease strikes, patients would hope for quality treatment to give them the best chance of recovery. However, most general medical insurance plans fall short of covering the cost of effective cancer treatment.

CTF Life brings you the new “**TargetCare**” **Cancer Plan** to provide comprehensive lifetime cancer protection and additional cancer care benefit with affordable premiums. The plan’s top up benefit for **Targeted Therapy** provides additional benefit to lighten patients’ financial burden. Apart from reimbursing cancer treatments, “TargetCare” Cancer Plan further provides a lump sum “**Extra Major Cancer Cash Benefit**”<sup>1</sup> to support patients financially and help them cope with everyday expenses, as well as medical expenses. That way they can worry less about the treatments ahead.

## Product Features

- ✓ Up to a total benefit of HK\$3.8 million<sup>^</sup>
- ✓ Provides “Top Up Benefit for Targeted Therapy”<sup>3</sup> up to HK\$600,000 per Covered Cancer<sup>2</sup>
- ✓ Reimbursement of medical expenses for various kinds of Covered Cancer<sup>4</sup>, plus an additional lump sum “Extra Major Cancer Cash Benefit”<sup>1</sup> up to HK\$200,000
- ✓ “Additional Cancer Care Benefit”<sup>5</sup> covers hospital cash, consultation for Chinese medical practitioner, dietician, psychological counseling and home nursing services
- ✓ A comprehensive cancer benefit<sup>4</sup> that covers Carcinoma-in-situ, Cancer, Major Cancer and recurrence of Cancer

<sup>^</sup> The total benefit amount includes Lifetime Cancer Limit<sup>6</sup> of HK\$3.6 million and “Extra Major Cancer Cash Benefit”<sup>1</sup> of HK\$200,000, the above amount is only applicable to “TargetCare” Cancer Premier Plan. “Additional Cancer Care Benefit”<sup>5</sup> is excluded from the total benefit. “Extra Major Cancer Cash Benefit”<sup>1</sup> is applicable to “TargetCare” Cancer Advance Plan (please refer to benefit schedule for details).

Product core nature	Cancer Protection Plan (Reimbursement)
Product main objective	Reimburse the medical expenses incurred during hospital confinement

## Top Up Benefit for Targeted Therapy

Medical studies showed that targeted therapy significantly improves effectiveness of cancer treatments, but comes at a high price. “TargetCare” Cancer Plan provides an additional HK\$600,000 benefit for targeted therapy treatments<sup>3</sup>, thereby opening up such quality treatments to the patient in hassle-free manner.

## Reimbursement & Additional Lump Sum Benefit

“TargetCare” Cancer Plan offers reimbursement on expenses related to cancer treatment subject to Per Covered Cancer Limit up to HK\$1.2 million<sup>2</sup> and Lifetime Cancer Limit<sup>6</sup> of up to HK\$3.6 million without restriction on number of cancer claim, granting patients a degree of peace of mind if cancer reoccurs.

An additional “Extra Major Cancer Cash Benefit”<sup>1</sup> up to HK\$200,000 will be offered by “**TargetCare**” **Cancer Advance Plan** to offload any financial burden, especially when the patient is required to take a long break while undergoing treatment.

## Additional Cancer Care Benefit

Cancer treatments vary nowadays, some may require hospitalization and extra care treatment. “TargetCare” Cancer Plan specially provides “Additional Cancer Care Benefit”<sup>5</sup> and such benefit will be additionally paid out. Its extensive coverage includes daily hospital cash benefit, daily hospital cash benefit for Intensive Care Unit (ICU), medical consultation benefit for reimbursing consultation fees with Chinese medical practitioner and prescribed Chinese medicine, physiotherapist, psychologist, dietician and expenses incurred for home nursing services, as well as medical appliances benefit for the purchase or hire of medical appliances. It offers patients and their families with all-round care. Please refer to the “Benefit Schedule” for details.



### Comprehensive Protection for a Peace of Mind

“TargetCare” Cancer Plan’s comprehensive benefit covers every stage of cancer including Carcinoma-in-situ, Cancer, Major Cancer and cancer recurrence<sup>2</sup>. All expenses are covered by the Cancer Benefit including diagnostic consultation, cancer treatment or recovery care. The details of expenses covered under this plan are as follow:

#### Benefit Overview\* of Covered Cancer<sup>4,7</sup> and Cancer Care<sup>5</sup>

##### 1 Diagnostic Consultation/ Diagnosed:

- Diagnostic consultation
- Diagnostic test and check up

##### 3 Hospitalization:

- Hospital daily room and board
- Physician’s visit
- Intensive Care Unit
- Surgeons, anesthetists and operating theatre
- Miscellaneous hospital charges
- Hospital companion bed

##### 5 Cancer Care<sup>5</sup>:

- Registered Chinese medical practitioner and prescribed Chinese medicine
- Registered physiotherapist
- Registered psychologist
- Registered dietician
- Home nursing services
- Purchase/ hire of medical appliances

##### 2 Cancer Treatment & Surgery:

- Pre/post cancer treatment consultation
- Targeted Therapy
- Radiotherapy
- Chemotherapy
- Hormonal Therapy
- Surgical treatment of cancer
- Long-term medication for active treatment or palliative treatment

##### 4 Reconstructive Surgery:

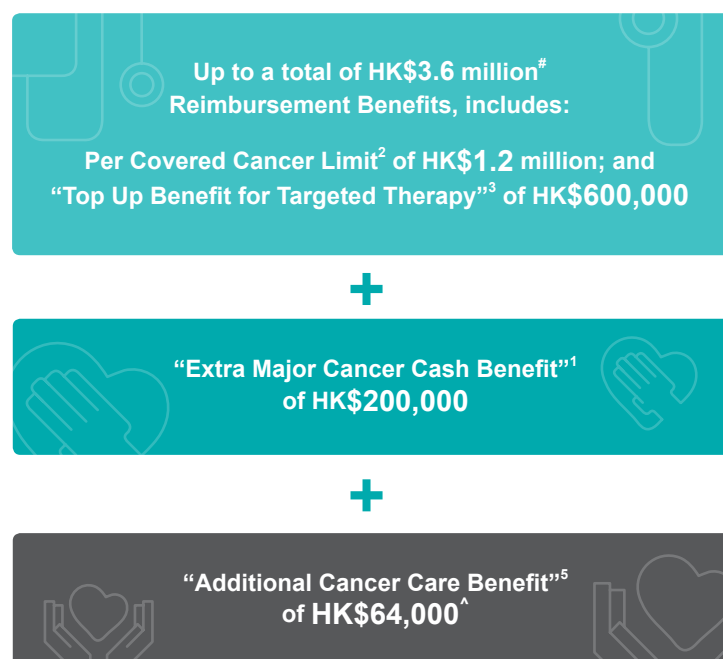
- Reconstructive surgery and medical expenses for related confinement

##### 6 Monitoring:

- Monitoring the response and recovery progress after completion of cancer treatment

\*For details, please refer to the “Benefit Schedule”.

## “TargetCare” Cancer Plan Benefit Amount Overview



<sup>#</sup>It refers to the Lifetime Cancer Limit<sup>6</sup>.

<sup>^</sup>It is calculated based on the per Covered Cancer limit of “Additional Cancer Care Benefit”.

### Flexible choice of Basic Plan or Rider

To cope with your needs, you can purchase “TargetCare” Cancer Plan as basic plan or rider.

	“TargetCare” Cancer Plan		
	Standard Plan	Advance Plan	Premier Plan
Basic Plan	✓	✓	N/A
Rider	✓	✓	✓

### Cancer Protection until Age 100

“TargetCare” Cancer Plan is suitable for any age from 15 days to 70 years and provides comprehensive cancer protection coverage up to age 100 for different age groups.

This plan is issued in HK dollar or US dollar. You only need to pay premiums up to age 99 to benefit from a lifetime’s protection with ease.

### Compassionate Death Benefit<sup>8</sup>

In the unfortunate event of death of the insured within the protection period, a compassionate death benefit of HK\$20,000 will be paid to the designated beneficiary.

### Free Worldwide Emergency Assistance Services

After enrolling “TargetCare” Cancer Plan, you become entitled to 24-hour worldwide emergency assistance wherever in the world you may be.

Take action now! Apply for “TargetCare” Cancer Plan to enjoy a healthy life.

For details, please contact your financial consultant or call our Customer Service Hotline at 2866 8898 or Partnership Concierge Hotline at 3192 8333 (for CTF Life Partnership enquiry only), or browse the company website at [www.ctflife.com.hk](http://www.ctflife.com.hk).

## Benefit Schedule

	"TargetCare" Cancer Standard Plan	"TargetCare" Cancer Advance Plan
	Coverage / Maximum Limit <sup>13</sup>	
<b>(A) Cancer Benefit<sup>9</sup></b>		
<b>1. Reimbursement Benefits<sup>7,10,11,12</sup></b>		
Lifetime Cancer Limit <sup>6</sup> (applicable to items (i) – (vi) under Reimbursement Benefits below)	HK\$3,600,000/ US\$450,000	HK\$3,600,000/ US\$450,000
Per Covered Cancer Limit <sup>2</sup> (applicable to items (i) – (v) under Reimbursement Benefits below)	HK\$1,200,000/ US\$150,000	HK\$1,200,000/ US\$150,000
(i) Diagnostic Benefit Cover expenses for the following: (a) consultation; and (b) diagnostic tests that is performed to directly investigate and confirm the definitive diagnosis of a Covered Cancer	Fully covered	Fully covered
(ii) Cancer Treatment Benefit Cover expenses for the following: (a) Pre/post treatment consultation (b) Treatment for Covered Cancer including targeted therapy, radiotherapy, chemotherapy, hormonal therapy, surgery treatment of cancer (c) Long-term medication for active treatment or palliative treatment	Fully covered	Fully covered
(iii) Hospitalization Benefit Cover expenses for the following: (a) Hospital daily room & board (b) Physician's visits (c) Intensive Care Unit (d) Surgeons, anesthetists and operating theatre (e) Miscellaneous hospital charges (f) Hospital companion bed	Fully covered	Fully covered
(iv) Reconstructive Surgery Benefit Covers expenses for reconstructive surgery and medical charges for related confinement	Fully covered	Fully covered
(v) Monitoring Benefit Covers expenses arising from monitoring the insured's reaction and progress of recovery for up to five (5) years after completion of cancer treatment	Fully covered	Fully covered
(vi) Top Up Benefit for Targeted Therapy <sup>3</sup> Covers treatment costs of targeted therapy and medical charges for related confinement for Covered Cancer (Payable only after Per Covered Cancer Limit is fully paid for a Covered Cancer)	HK\$600,000/ US\$75,000	HK\$600,000/ US\$75,000
<b>2. Additional Cancer Care Benefit<sup>5</sup></b>		
A. Daily Hospital Cash Benefit <sup>14</sup> • Restricted to one (1) payment of daily hospital cash per day • Up to fifteen (15) days per Covered Cancer	HK\$800/ US\$100 per day	HK\$800/ US\$100 per day
B. Daily Hospital Cash Benefit for ICU <sup>14</sup> • Restricted to one(1) payment of daily hospital cash per day • Up to fifteen (15) days per Covered Cancer	HK\$1,600/ US\$200 per day	HK\$1,600/ US\$200 per day
C. Medical Consultation Benefit • Reimbursement of consultation fees with registered Chinese medicine practitioner and prescribed Chinese medicines, registered physiotherapists, registered psychologists, registered dieticians, and home nursing services. • Restricted to one (1) visit per day for each medical consultation or nursing service • Up to thirty (30) visits per Covered Cancer	HK\$800/ US\$100 per visit	HK\$800/ US\$100 per visit
D. Medical Appliances Benefit • Reimbursement of purchase/hire of medical appliances for each Covered Cancer	HK\$4,000/ US\$500	HK\$4,000/ US\$500
<b>3. Extra Major Cancer Cash Benefit<sup>1</sup></b> • Payable once (1) only	Not Applicable	HK\$200,000/ US\$25,000
<b>(B) Compassionate Death Benefit<sup>8</sup></b>	HK\$20,000/ US\$2,500	HK\$20,000/ US\$2,500

## Annual Premium (HKD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

Basic																	
“TargetCare” Cancer Standard Plan					“TargetCare” Cancer Advance Plan				“TargetCare” Cancer Standard Plan					“TargetCare” Cancer Advance Plan			
	Non-Smoker		Smoker		Non-Smoker		Smoker			Non-Smoker		Smoker		Non-Smoker		Smoker	
AGE	Male	Female	Male	Female	Male	Female	Male	Female	AGE	Male	Female	Male	Female	Male	Female	Male	Female
0	888	888	888	888	988	988	988	988	51	3,090	5,123	5,380	8,765	3,759	6,361	6,570	10,472
1	888	888	888	888	988	988	988	988	52	3,405	5,316	6,015	9,147	4,156	6,606	7,355	10,951
2	888	888	888	888	988	988	988	988	53	3,748	5,505	6,703	9,517	4,589	6,844	8,207	11,416
3	888	888	888	888	988	988	988	988	54	4,119	5,689	7,444	9,873	5,058	7,074	9,125	11,868
4	888	888	888	888	988	988	988	988	55	4,519	5,868	8,237	10,218	5,564	7,297	10,108	12,307
5	608	608	608	608	668	668	668	668	56	4,946	6,044	9,084	10,549	6,106	7,512	11,158	12,732
6	608	608	608	608	668	668	668	668	57	5,402	6,215	9,983	10,868	6,685	7,720	12,273	13,144
7	608	608	608	608	668	668	668	668	58	5,886	6,381	10,935	11,174	7,300	7,920	13,454	13,543
8	608	608	608	608	668	668	668	668	59	6,398	6,544	11,940	11,468	7,951	8,113	14,702	13,928
9	608	608	608	608	668	668	668	668	60	6,939	6,702	12,998	11,748	8,638	8,298	16,015	14,300
10	608	608	608	608	668	668	668	668	61	7,727	7,062	14,674	12,471	9,645	8,763	18,217	15,251
11	630	640	630	640	693	703	693	703	62	8,584	7,454	16,505	13,263	10,740	9,272	20,634	16,297
12	653	671	653	671	718	739	718	739	63	9,510	7,880	18,492	14,126	11,922	9,827	23,266	17,437
13	675	703	675	703	743	774	743	774	64	10,503	8,339	20,634	15,058	13,192	10,426	26,114	18,671
14	697	735	697	735	768	809	768	809	65	11,565	8,831	22,932	16,060	14,551	11,069	29,178	20,000
15	719	766	719	766	793	845	793	845	66	12,695	9,357	25,386	17,132	15,996	11,758	32,457	21,423
16	742	798	742	798	818	880	818	880	67	13,893	9,915	27,995	18,274	17,530	12,491	35,952	22,941
17	766	837	766	837	851	927	851	927	68	15,159	10,506	30,760	19,486	19,152	13,268	39,662	24,553
18	770	842	790	877	858	938	883	974	69	16,493	11,131	33,680	20,768	20,861	14,091	43,587	26,259
19	786	875	814	916	878	973	916	1,021	70	17,896	11,789	36,756	22,120	22,658	14,958	47,728	28,060
20	802	908	838	956	898	1,008	948	1,068	Below Premiums are for Renewal Only								
21	819	928	858	974	919	1,031	974	1,089	71	18,782	12,256	38,561	23,016	23,941	15,693	50,232	29,430
22	836	951	877	997	941	1,057	1,000	1,115	72	19,630	12,716	40,262	23,886	25,203	16,440	52,614	30,799
23	853	976	897	1,023	963	1,087	1,026	1,146	73	20,439	13,168	41,859	24,731	26,442	17,200	54,875	32,166
24	871	1,004	916	1,054	985	1,120	1,051	1,181	74	21,211	13,613	43,352	25,549	27,661	17,973	57,015	33,533
25	888	1,035	935	1,088	1,008	1,156	1,076	1,222	75	21,944	14,050	44,741	26,342	28,857	18,758	59,033	34,899
26	906	1,068	954	1,126	1,031	1,196	1,101	1,268	76	22,639	14,480	46,026	27,110	30,032	19,556	60,930	36,263
27	923	1,104	973	1,169	1,055	1,239	1,126	1,318	77	23,296	14,902	47,208	27,851	31,186	20,366	62,705	37,626
28	941	1,143	991	1,215	1,079	1,285	1,150	1,374	78	23,915	15,317	48,286	28,567	32,317	21,189	64,359	38,989
29	959	1,184	1,010	1,265	1,103	1,335	1,174	1,434	79	24,496	15,724	49,259	29,257	33,428	22,024	65,892	40,350
30	978	1,228	1,028	1,320	1,128	1,388	1,198	1,500	80	25,038	16,124	50,129	29,922	34,516	22,872	67,303	41,710
31	1,013	1,324	1,083	1,468	1,175	1,503	1,269	1,675	81	25,558	16,400	51,106	30,414	35,476	23,466	68,699	42,574
32	1,053	1,432	1,145	1,637	1,226	1,632	1,348	1,874	82	26,046	16,631	52,050	30,831	36,377	23,984	70,009	43,272
33	1,095	1,552	1,214	1,826	1,281	1,775	1,435	2,097	83	26,500	16,815	52,960	31,173	37,222	24,426	71,232	43,804
34	1,141	1,683	1,289	2,036	1,340	1,932	1,531	2,344	84	26,922	16,954	53,836	31,441	38,009	24,792	72,370	44,171
35	1,191	1,827	1,371	2,266	1,404	2,103	1,635	2,615	85	27,311	17,046	54,679	31,634	38,739	25,082	73,421	44,371
36	1,243	1,982	1,460	2,517	1,472	2,288	1,747	2,909	86	27,876	17,277	55,797	32,055	39,661	25,458	74,734	44,897
37	1,299	2,148	1,555	2,787	1,545	2,487	1,868	3,228	87	28,478	17,523	56,984	32,502	40,608	25,811	76,078	45,421
38	1,359	2,327	1,656	3,079	1,622	2,700	1,997	3,571	88	29,117	17,785	58,241	32,975	41,582	26,142	77,452	45,943
39	1,421	2,517	1,765	3,390	1,703	2,927	2,134	3,937	89	29,792	18,062	59,567	33,475	42,581	26,452	78,855	46,463
40	1,488	2,718	1,880	3,722	1,788	3,168	2,280	4,328	90	30,505	18,354	60,963	34,000	43,606	26,739	80,289	46,981
41	1,583	2,907	2,078	4,086	1,906	3,410	2,525	4,766	91	31,084	18,568	62,112	34,392	44,497	27,040	81,472	47,389
42	1,686	3,103	2,298	4,472	2,034	3,663	2,795	5,232	92	31,643	18,767	63,225	34,757	45,359	27,331	82,591	47,758
43	1,798	3,306	2,538	4,881	2,171	3,928	3,090	5,727	93	32,182	18,949	64,303	35,095	46,195	27,612	83,647	48,089
44	1,917	3,516	2,799	5,312	2,318	4,205	3,409	6,250	94	32,701	19,116	65,344	35,406	47,002	27,884	84,640	48,382
45	2,045	3,733	3,080	5,766	2,474	4,493	3,754	6,801	95	33,201	19,267	66,350	35,690	47,782	28,145	85,569	48,637
46	2,180	3,957	3,382	6,241	2,640	4,793	4,123	7,380	96	33,685	19,426	67,318	35,984	48,482	28,394	86,517	48,926
47	2,324	4,189	3,705	6,740	2,815	5,104	4,518	7,988	97	34,151	19,577	68,249	36,264	49,137	28,633	87,430	49,200
48	2,476	4,427	4,049	7,261	3,000	5,427	4,937	8,624	98	34,598	19,720	69,143	36,529	49,748	28,861	88,306	49,459
49	2,636	4,673	4,413	7,804	3,194	5,762	5,381	9,288	99	35,027	19,855	70,001	36,779	50,313	29,079	89,147	49,705
50	2,803	4,926	4,798	8,370	3,398	6,108	5,850	9,980									

Remarks:

1. Please contact your consultant for premium in monthly or semi-annual payment mode.
2. For age 18 or above, non-smoker premium will be applicable if the Insured declared his/ her smoking status as non-smoker.



## Annual Premium (USD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

Basic																	
“TargetCare” Cancer Standard Plan					“TargetCare” Cancer Advance Plan				“TargetCare” Cancer Standard Plan					“TargetCare” Cancer Advance Plan			
AGE	Non-Smoker		Smoker		Non-Smoker		Smoker		AGE	Non-Smoker		Smoker		Non-Smoker		Smoker	
	Male	Female	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female	Male	Female
0	111	111	111	111	124	124	124	124	51	386	640	673	1,096	470	795	821	1,309
1	111	111	111	111	124	124	124	124	52	426	665	752	1,143	520	826	919	1,369
2	111	111	111	111	124	124	124	124	53	469	688	838	1,190	574	856	1,026	1,427
3	111	111	111	111	124	124	124	124	54	515	711	931	1,234	632	884	1,141	1,484
4	111	111	111	111	124	124	124	124	55	565	734	1,030	1,277	696	912	1,264	1,538
5	76	76	76	76	84	84	84	84	56	618	756	1,136	1,319	763	939	1,395	1,592
6	76	76	76	76	84	84	84	84	57	675	777	1,248	1,359	836	965	1,534	1,643
7	76	76	76	76	84	84	84	84	58	736	798	1,367	1,397	913	990	1,682	1,693
8	76	76	76	76	84	84	84	84	59	800	818	1,493	1,434	994	1,014	1,838	1,741
9	76	76	76	76	84	84	84	84	60	867	838	1,625	1,469	1,080	1,037	2,002	1,788
10	76	76	76	76	84	84	84	84	61	966	883	1,834	1,559	1,206	1,095	2,277	1,906
11	79	80	79	80	87	88	87	88	62	1,073	932	2,063	1,658	1,343	1,159	2,579	2,037
12	82	84	82	84	90	92	90	92	63	1,189	985	2,312	1,766	1,490	1,228	2,908	2,180
13	84	88	84	88	93	97	93	97	64	1,313	1,042	2,579	1,882	1,649	1,303	3,264	2,334
14	87	92	87	92	96	101	96	101	65	1,446	1,104	2,867	2,008	1,819	1,384	3,647	2,500
15	90	96	90	96	99	106	99	106	66	1,587	1,170	3,173	2,142	2,000	1,470	4,057	2,678
16	93	100	93	100	102	110	102	110	67	1,737	1,239	3,499	2,284	2,191	1,561	4,494	2,868
17	96	105	96	105	106	116	106	116	68	1,895	1,313	3,845	2,436	2,394	1,659	4,958	3,069
18	96	105	99	110	107	117	110	122	69	2,062	1,391	4,210	2,596	2,608	1,761	5,448	3,282
19	98	109	102	115	110	122	115	128	70	2,237	1,474	4,595	2,765	2,832	1,870	5,966	3,508
20	100	114	105	120	112	126	119	134	Below Premiums are for Renewal Only								
21	102	116	107	122	115	129	122	136	71	2,348	1,532	4,820	2,877	2,993	1,962	6,279	3,679
22	105	119	110	125	118	132	125	139	72	2,454	1,590	5,033	2,986	3,150	2,055	6,577	3,850
23	107	122	112	128	120	136	128	143	73	2,555	1,646	5,232	3,091	3,305	2,150	6,859	4,021
24	109	126	115	132	123	140	131	148	74	2,651	1,702	5,419	3,194	3,458	2,247	7,127	4,192
25	111	129	117	136	126	145	135	153	75	2,743	1,756	5,593	3,293	3,607	2,345	7,379	4,362
26	113	134	119	141	129	150	138	159	76	2,830	1,810	5,753	3,389	3,754	2,445	7,616	4,533
27	115	138	122	146	132	155	141	165	77	2,912	1,863	5,901	3,481	3,898	2,546	7,838	4,703
28	118	143	124	152	135	161	144	172	78	2,989	1,915	6,036	3,571	4,040	2,649	8,045	4,874
29	120	148	126	158	138	167	147	179	79	3,062	1,966	6,157	3,657	4,179	2,753	8,237	5,044
30	122	154	129	165	141	174	150	188	80	3,130	2,016	6,266	3,740	4,315	2,859	8,413	5,214
31	127	166	135	184	147	188	159	209	81	3,195	2,050	6,388	3,802	4,435	2,933	8,587	5,322
32	132	179	143	205	153	204	169	234	82	3,256	2,079	6,506	3,854	4,547	2,998	8,751	5,409
33	137	194	152	228	160	222	179	262	83	3,313	2,102	6,620	3,897	4,653	3,053	8,904	5,476
34	143	210	161	255	168	242	191	293	84	3,365	2,119	6,730	3,930	4,751	3,099	9,046	5,521
35	149	228	171	283	176	263	204	327	85	3,414	2,131	6,835	3,954	4,842	3,135	9,178	5,546
36	155	248	183	315	184	286	218	364	86	3,485	2,160	6,975	4,007	4,958	3,182	9,342	5,612
37	162	269	194	348	193	311	234	404	87	3,560	2,190	7,123	4,063	5,076	3,226	9,510	5,678
38	170	291	207	385	203	338	250	446	88	3,640	2,223	7,280	4,122	5,198	3,268	9,682	5,743
39	178	315	221	424	213	366	267	492	89	3,724	2,258	7,446	4,184	5,323	3,307	9,857	5,808
40	186	340	235	465	224	396	285	541	90	3,813	2,294	7,620	4,250	5,451	3,342	10,036	5,873
41	198	363	260	511	238	426	316	596	91	3,886	2,321	7,764	4,299	5,562	3,380	10,184	5,924
42	211	388	287	559	254	458	349	654	92	3,955	2,346	7,903	4,345	5,670	3,416	10,324	5,970
43	225	413	317	610	271	491	386	716	93	4,023	2,369	8,038	4,387	5,774	3,452	10,456	6,011
44	240	440	350	664	290	526	426	781	94	4,088	2,390	8,168	4,426	5,875	3,486	10,580	6,048
45	256	467	385	721	309	562	469	850	95	4,150	2,408	8,294	4,461	5,973	3,518	10,696	6,080
46	273	495	423	780	330	599	515	923	96	4,211	2,428	8,415	4,498	6,060	3,549	10,815	6,116
47	291	524	463	843	352	638	565	999	97	4,269	2,447	8,531	4,533	6,142	3,579	10,929	6,150
48	310	553	506	908	375	678	617	1,078	98	4,325	2,465	8,643	4,566	6,219	3,608	11,038	6,182
49	330	584	552	976	399	720	673	1,161	99	4,378	2,482	8,750	4,597	6,289	3,635	11,143	6,213
50	350	616	600	1,046	425	764	731	1,248									

- Remarks:
1. Please contact your consultant for premium in monthly or semi-annual payment mode.
  2. For age 18 or above, non-smoker premium will be applicable if the Insured declared his/ her smoking status as non-smoker.

The product information in this document does not contain the full terms of the plan and the full terms can be found in the policy document.

This plan may be purchased as a standalone plan without bundling with other type(s) of insurance product. You are required to read the relevant product brochure, the policy provisions and the illustrations presented by your licensed insurance intermediary in order to fully understand the details of the definitions, charges, product features, exclusions, and conditions of payment of claims, etc. plus complete terms and conditions.

Remarks:

1. "Extra Major Cancer Cash Benefit" refers to a lump sum cash benefit as set out which will be paid after the insured has been diagnosed as suffering from a Major Cancer and will be payable once (1) only, provided that the insured survives for at least thirty (30) days from the date of diagnosis of the Major Cancer. Such benefit is applicable in "TargetCare" Cancer Advance Plan (please refer to the Benefit Schedule for details), and it is excluded from the Per Covered Cancer Limit and Lifetime Cancer Limit. Insured residing outside of Hong Kong may be subject to "Extra Major Cancer Cash Benefit" adjustment within the first 2 policy years. Please contact your consultant for details. For details of definition of Major Cancer, please refer to the policy provisions.
2. The Five-year Cancer-free Waiting Period must be met before applying another Per Covered Cancer Limit. The Five-year Cancer-free Waiting Period must be confirmed by the Medical Practitioner for the whole duration of the last sixty (60) months and supported by clinical, radiological, histological and laboratory evidence to confirm the cancer-free state. Cancer-free state means there is no sign or symptom of any malignant growth. The Five-year Cancer-free Waiting Period shall start on the date the disease is considered to be in remission, usually after completion of curative treatment, including but not limited to surgery, Chemotherapy and Radiotherapy. Measures to solely prevent recurrences or metastatic spread during the remission phase are not deemed curative treatment.  
For purposes of applying the Per Covered Cancer Limit, the Top Up Benefit for Targeted Therapy's maximum limit and the Additional Cancer Care Benefits' maximum limit, two (2) or more Covered Cancers suffered by the insured will be regarded as one and the same Covered Cancer (without any regard to each of the Covered Cancer's nature, character, extent, location, state or otherwise), and shall all be subject to the Per Covered Cancer Limit, the Top Up Benefit for Targeted Therapy's maximum limit and the Additional Cancer Care Benefits' maximum limit of the first diagnosed Covered Cancer, except where a subsequent Covered Cancer is diagnosed to be after the Five-year Cancer-free Waiting Period of the immediately preceding Covered Cancer.
3. "Top Up Benefit for Targeted Therapy" is excluded from the Per Covered Cancer Limit and it is only applicable after the total reimbursement amount of items (i) – (v) under "Reimbursement Benefits" in the Benefit Schedule reaches the Per Covered Cancer Limit. However, the top up benefit will be counted in the Lifetime Cancer Limit and the total reimbursement amount of items (i) – (vi) under "Reimbursement Benefits" in the Benefit Schedule cannot exceed the Lifetime Cancer Limit.
4. Covered Cancer refers to Cancer and Carcinoma-in-situ. For details of definitions of Cancer and Carcinoma-in-situ, please refer to the policy provisions.
5. "Additional Cancer Care Benefit" is calculated based on per Covered Cancer, and it is excluded from Per Covered Cancer Limit and Lifetime Cancer Limit. Both "Medical Consultation Benefit" and "Medical Appliances Benefit" will be offered on an actual reimbursement basis.
6. Lifetime Cancer Limit has no restriction on number of cancer claim, but the reimbursement per Covered Cancer cannot exceed the Per Covered Cancer Limit.
7. This benefit will be offered on actual reimbursement basis, the total reimbursements cannot exceed the Per Covered Cancer Limit and Lifetime Cancer Limit.
8. If the insured commits suicide, whilst sane or insane, within one (1) year from the Policy Effective Date, our liability under this plan will be limited to the refund of the amount of premiums paid less any indebtedness and claims which have been paid by us.
9. For the reimbursement of "Diagnostic Benefit", "Cancer Treatment Benefit", "Hospitalization Benefit", "Reconstructive Surgery Benefit", "Monitoring Benefit", "Top Up Benefit for Targeted Therapy" and "Additional Cancer Care Benefit" (excluding "Daily Hospital Cash Benefit"), we will reimburse the reasonable and customary medical treatment charges of the actual incurred charges.
10. The "Reimbursement Benefits" reimburses the reasonable and customary medical treatment charges of the related charges for confinement in Semi-Private room or class (es) below. If the insured is confined in a room of the class above Semi-Private Room on any days of a confinement, we will reduce the benefit payable under "Reimbursement Benefits" during the period of confinement by 50% to the amount of benefits payable.
11. If a compensation or benefit is paid or payable for any Covered Cancer under any law or another medical coverage or through any other means, we will only pay any incurred fee or charge applicable to such Covered Cancer is not covered or reimbursed by such laws or other medical coverages or other means. We reserve our right under any claim to apply such compensation or benefit to adjust any such fee or charge claimed in a manner we may consider appropriate.
12. If any actual charge was incurred in the United States of America, then the maximum reimbursement amount of the "Reimbursement Benefits" for any one Covered Cancer under all "TargetCare" Cancer Plan (Basic Plan and Rider) covering the insured and issued by us will be HK\$2,000,000/US\$250,000. The prevailing exchange rate of the reimbursement amount in US Dollar will be determined by us from time to time with reference to market rates (if applicable).
13. We reserve the right to adjust the benefits payable and/or any clauses/conditions under this plan. We shall notify you in writing at least thirty (30) days before the Policy Anniversary about the revised premium rates, benefits, clauses/conditions (if applicable) and their effective date(s).
14. For any confinement which is covered under Hospitalization Benefit, an extra Daily Hospital Cash Benefit is payable for each day of confinement of the insured. This benefit is restricted to one (1) payment of daily hospital cash per day (i.e. either "Daily Hospital Cash Benefit" or "Daily Hospital Cash Benefit for ICU"), and it is up to fifteen (15) days per Covered Cancer for each benefit.

For details of above remarks, please refer to the policy provisions at the same time.



## PRE-EXISTING CONDITIONS

We will not pay any Cancer Benefit under this Plan arising directly or indirectly from a Pre-existing Condition (as specified hereinafter) if such condition was not fully disclosed in the Application.

A Pre-existing Condition is the existence of:

1. a condition of the Insured for which medical advice, diagnosis, care or treatment was recommended or received before the Plan Effective Date or the date of any reinstatement (whichever is later); or
2. any sign or symptom within a five (5)-year period immediately preceding the Plan Effective Date or the date of any reinstatement (whichever is later) which would have caused an ordinary prudent person to seek medical advice, diagnosis, care or treatment.

## EXCLUSIONS

We shall not pay any benefit for any Major Cancer and/ or Covered Cancer under this Plan arising directly or indirectly from or caused by any of the following:

1. any Human Immunodeficiency Virus (HIV) and/or HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof; or
2. any Major Cancer or Covered Cancer caused or aggravated by or associated with, whether directly or indirectly, a congenital or inherited disorder which has manifested or been diagnosed before the Insured attains age eighteen (18); or
3. any Major Cancer or Covered Cancer of which any sign or symptom first manifests or which is diagnosed within sixty (60) calendar days from the Plan Effective Date or the date of reinstatement, whichever is the later; or
4. self-inflicted injury, while sane or insane; any unlawful or illegal act (whether attempted or committed) of the Insured; or
5. any drug or alcohol abuse; or
6. war, hostilities (whether war is declared or not), rebellion, insurrection, riot, civil commotion, terrorist act, nuclear contamination, biological or chemical contamination; or
7. any Confinement, surgery, treatment, examination, loss and/or benefit of this Plan caused directly or indirectly, wholly or partly, by any of the following:
  - (i) any medical service that is primarily for diagnostic scanning and examination that is not consistent with the diagnosis of any Covered Cancer or any therapy that is not consistent with customary medical treatment for any Covered Cancer; or
  - (ii) any nutrient or vitamin supplement, or any vaccination or immunization for preventive purpose; or
  - (iii) any preventive health screening examination, general check-up (whether with or without any positive finding(s) on the Insured), genetic testing, convalescence, custodial or rest care; or
  - (iv) any cosmetic or plastic surgery or any elective surgery, dental care or treatment, oral and maxillofacial surgeries, except specifically covered under Cancer Treatment Benefit or Reconstructive Surgery Benefit; or
  - (v) any treatment modality undergone without a definite diagnosis of the presence of any Major Cancer or Covered Cancer in the Insured's body; or
  - (vi) mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder, except specifically covered under Medical Consultation Benefit; or

- (vii) any treatment, diagnostic investigation, medical services or supplies which are not Medically Necessary or any charges which exceed the Reasonable and Customary Medical Treatment Charges; or
- (viii) any non-medical services including all reusable items but not limited to guest meals, radio, telephone, photocopy, taxes, personal items, medical report charges, wheelchairs, walking aids, braces, aspirators of any kind, haemodialysis machine and so forth, except specifically covered under Medical Appliances Benefit; or
- (ix) any experimental, unproven or unconventional medical technology / procedure / therapy or novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and/or recognized medical association of the country or region where the treatment is sought; or
- (x) over-the-counter medication and nutrient supplement not prescribed by a Medical Practitioner, and any of the following traditional Chinese medicines: (i) agaricus blazei murill, (ii) antelope horn powder, (iii) antler, (iv) cordyceps, (v) cubilose, (vi) donkey-hide gelatin, (vii) ganoderma, (viii) all kinds of ginseng, (ix) hippocampus, (x) moschus, (xi) pearl powder and (xii) placenta hominis, and any other Chinese herbs and/or tonic medicine as determined by the Company in its absolute discretion from time to time; or
- (xi) organ transplant unless specified in the Surgical Treatment of Cancer; transplant service for which the cost incurred in connection with identifying service and procuring a replacement organ or any costs incurred for removal of the organ from the donor, all associated transportation costs and administrative costs; donation of organ.

## Disclosure of Important Information

### 1. Cooling Off Right

If you wish to exercise your cooling-off right, you can cancel the policy and obtain a refund of premium and levy paid by giving a written notice to us. Such notice must be signed by you and submitted to our office at 7/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon within 21 calendar days immediately following the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative (whichever is the earlier). The Cooling-off Notice should inform you of the availability of the policy and expiry date of the cooling-off period.

### 2. Key Product Risks

#### i. Premium Adjustment

We will adjust premiums yearly according to the attained age of the insured and/or the prevailing benefit schedule and at a rate\* to be determined by us at the time of renewal.

\*Rate(s) are determined based on factors including but not limited to the actual experience of claims, interest rate, persistency and expense.

We will notify you in writing at least thirty (30) days before the policy renewal the revised premium amount. If you disagree and notify us in writing to terminate this Plan in which case this Plan shall automatically terminate on the next premium due date as specified in our notice.

#### ii. Product Features Revision

We reserve the right to revise the benefit structure, terms and conditions and / or product features. We will issue a written notice to inform you if there is any revision in advance upon policy renewal or before end of a policy year.

#### iii. Non-payment of Premium

If there is any non-payment of premiums on or before the end of the grace period of thirty one (31) days from its due date, the policy will automatically be terminated and you will lose your life protection under the policy.

#### iv. Termination

We have the right to terminate the plan before the end of the protection period under the following circumstances:

- (1) Non-payment of premiums on or before the end of the grace period of thirty one (31) days from its due date; or
- (2) the aggregate amount of "Reimbursement Benefits" paid or payable under this plan reaches the Lifetime Cancer Limit<sup>10</sup>; or
- (3) the aggregate amount of "Reimbursement Benefits" paid or payable under all "TargetCare" Cancer Plan (Basic Plan and Rider) covering the insured reaches HKD11,000,000/US\$1,375,000.

Subject to the terms and conditions of this plan and provided this plan continues to be made available by us for renewal, we will renew this plan for one (1) policy year (without further evidence of insurability from the insured) on each policy anniversary on the condition you pay premium at the prevailing premium rate at the time of the plan's renewal.

The key items of policy termination are listed above. Please refer to the policy provisions for the full list of policy termination.

#### v. Inflation Risk

When you review the living benefits shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case you will receive not enough to cover in real terms even if we meet all of our contractual obligations under the policy.

#### vi. Other Key Product Risks

- "TargetCare" Cancer Plan is issued in HK dollar or US dollar. Premiums shall be paid in HK dollars or in policy currency only. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.
- The premiums received by us in a currency different from your policy currency will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your Policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.
- "TargetCare" Cancer Plan is an insurance policy issued by us. The insurance benefits are subject to the company's credit risks.

### 3. Eligible "Medically Necessary" Claims

Claims for illnesses covered by the Plan must comply with the principle of "Medically Necessary".

"Medically Necessary"

It refers to medical services, medical treatment and Hospital confinement which are necessary for the care or treatment of a Covered Cancer involved and must be widely accepted professionally in Hong Kong as effective, appropriate and essential based upon recognized standards of the health care specialty involved. The Company reserves the right to adjust the relevant claims based on the above principle. For more details of the "Medically Necessary" principle, please refer to the Policy Provisions.

### 4. Claim Procedure

You must notify us in writing within 20 days of the date of the incurred expenses or the date of Unequivocal Diagnosis of a Major Cancer or death of the Insured, and send us the appropriate forms and relevant proof within 90 days if you wish to make a claim. You can get the appropriate claim forms from your financial consultant or call the CTF Life customer service hotline on 2866 8898.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. Chow Tai Fook Life Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.





# CTF Life

## 周大福人壽

Chow Tai Fook Life Insurance Company Limited  
(Incorporated in Bermuda with limited liability)

MKT/PM/0331/GEN/2407