

CTF Life
周大福人壽

"TargetCare"

Cancer Rider

Health+ Series



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“TargetCare” Cancer Rider

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 Rider** 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 Rider further provides a lump sum “**Extra Major Cancer Cash Benefit**”¹ 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\$6.3 million[^]
- ✓ Provides “Top Up Benefit for Targeted Therapy”³ up to HK\$1 million per Covered Cancer²
- ✓ Reimbursement of medical expenses for various kinds of Covered Cancer⁴, plus an additional lump sum “Extra Major Cancer Cash Benefit”¹ up to HK\$300,000
- ✓ “Additional Cancer Care Benefit”⁵ covers hospital cash, consultation for Chinese medical practitioner, dietician, psychological counseling and home nursing services
- ✓ A comprehensive cancer benefit⁴ that covers Carcinoma-in-situ, Cancer, Major Cancer and recurrence of Cancer

[^] The total benefit amount includes Lifetime Cancer Limit⁶ of HK\$6 million and “Extra Major Cancer Cash Benefit”¹ of HK\$300,000, the above amount is only applicable to “TargetCare” Cancer Rider Premier Plan. “Additional Cancer Care Benefit”⁵ is excluded from the total benefit. “Extra Major Cancer Cash Benefit”¹ is applicable to “TargetCare” Cancer Rider Advance Plan and “TargetCare” Cancer Rider Premier 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 Rider provides an additional benefit up to HK\$1 million for targeted therapy treatments³, thereby opening up such quality treatments to the patient in hassle-free manner.

Reimbursement & Additional Lump Sum Benefit

“TargetCare” Cancer Rider offers reimbursement on expenses related to cancer treatment subject to Per Covered Cancer Limit up to HK\$2 million² and Lifetime Cancer Limit⁶ up to HK\$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”¹ up to HK\$300,000 will be offered by “TargetCare” Cancer Rider 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 Rider specially provides “Additional Cancer Care Benefit”⁵ 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 Rider’s comprehensive benefit covers every stage of cancer including Carcinoma-in-situ, Cancer, Major Cancer and cancer recurrence². 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^{4,7} and Cancer Care⁵

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 Care⁵:

- 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 Rider Standard Plan and Advance Plan Benefit Amount Overview

Up to a total of HK\$3.6 million[#]
Reimbursement Benefits, includes:

Per Covered Cancer Limit² of HK\$1.2 million; and
“Top Up Benefit for Targeted Therapy”³
of HK\$600,000



“Extra Major Cancer Cash Benefit”¹ of HK\$200,000
(Only applicable to “TargetCare” Cancer Rider Advance Plan)



“Additional Cancer Care Benefit”⁵
of HK\$64,000[^]

“TargetCare” Cancer Rider Premier Plan Benefit Amount Overview

Up to a total of HK\$6 million[#]
Reimbursement Benefits, includes:

Per Covered Cancer Limit² of HK\$2 million; and
“Top Up Benefit for Targeted Therapy”³
of HK\$ 1 million



“Extra Major Cancer Cash Benefit”¹ of HK\$300,000



“Additional Cancer Care Benefit”⁵
of HK\$80,000[^]

[#] It refers to the Lifetime Cancer Limit⁶.

[^] 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 Rider 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.

Free Worldwide Emergency Assistance Services

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

Take action now! Apply for “TargetCare” Cancer Rider 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.

Benefit Schedule

	“TargetCare” Cancer Rider Standard Plan	“TargetCare” Cancer Rider Advance Plan	“TargetCare” Cancer Rider Premier Plan
	Coverage / Maximum Limit ¹²		
Cancer Benefit⁸			
1.Reimbursement Benefits^{7, 9, 10, 11}			
Lifetime Cancer Limit ⁶ (applicable to items (i) – (vi) under Reimbursement Benefits below)	HK\$3,600,000/ US\$450,000	HK\$3,600,000/ US\$450,000	HK\$6,000,000/ US\$750,000
Per Covered Cancer Limit ² (applicable to items (i) – (v) under Reimbursement Benefits below)	HK\$1,200,000/ US\$150,000	HK\$1,200,000/ US\$150,000	HK\$2,000,000/ US\$250,000
(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	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	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	Fully covered
(iv) Reconstructive Surgery Benefit Covers expenses for reconstructive surgery and medical charges for related confinement	Fully covered	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	Fully covered
(vi) Top Up Benefit for Targeted Therapy³ 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	HK\$1,000,000/ US\$125,000
2. Additional Cancer Care Benefit⁵			
A. Daily Hospital Cash Benefit¹³ • 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	HK\$1,000/ US\$125 per day
B. Daily Hospital Cash Benefit for ICU¹³ • 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	HK\$2,000/ US\$250 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	HK\$1,000/ US\$125 per day
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	HK\$5,000/ US\$625
3. Extra Major Cancer Cash Benefit¹ • Payable once (1) only	Not Applicable	HK\$200,000/ US\$25,000	HK\$300,000/ US\$37,500

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.

Rider																	
Cancer Plan Rider Standard Plan					Cancer Plan Rider Advance Plan				Cancer Plan Rider Standard Plan					Cancer Plan Rider 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	738	738	738	738	838	838	838	838	51	2,840	4,858	5,123	8,486	3,541	6,096	6,340	10,173
1	738	738	738	738	838	838	838	838	52	3,147	5,044	5,751	8,860	3,930	6,334	7,118	10,644
2	738	738	738	738	838	838	838	838	53	3,483	5,225	6,431	9,222	4,353	6,564	7,960	11,103
3	738	738	738	738	838	838	838	838	54	3,846	5,401	7,164	9,570	4,812	6,786	8,866	11,548
4	738	738	738	738	838	838	838	838	55	4,236	5,573	7,948	9,906	5,305	7,000	9,838	11,979
5	498	498	498	498	558	558	558	558	56	4,655	5,739	8,786	10,228	5,834	7,206	10,874	12,398
6	498	498	498	498	558	558	558	558	57	5,101	5,902	9,675	10,538	6,397	7,404	11,976	12,803
7	498	498	498	498	558	558	558	558	58	5,574	6,059	10,617	10,834	6,996	7,594	13,142	13,194
8	498	498	498	498	558	558	558	558	59	6,076	6,212	11,611	11,118	7,629	7,776	14,372	13,573
9	498	498	498	498	558	558	558	558	60	6,605	6,360	12,658	11,388	8,298	7,950	15,668	13,938
10	498	498	498	498	558	558	558	558	61	7,386	6,711	14,325	12,102	9,295	8,405	17,859	14,879
11	516	524	516	524	579	588	579	588	62	8,235	7,095	16,147	12,886	10,381	8,905	20,267	15,914
12	535	550	535	550	600	618	600	618	63	9,152	7,513	18,125	13,740	11,555	9,449	22,890	17,042
13	553	577	553	577	621	648	621	648	64	10,138	7,963	20,259	14,665	12,818	10,038	25,729	18,264
14	571	603	571	603	642	677	642	677	65	11,192	8,447	22,548	15,659	14,169	10,672	28,784	19,581
15	590	629	590	629	663	707	663	707	66	12,314	8,963	24,993	16,723	15,608	11,350	32,055	20,990
16	608	655	608	655	684	737	684	737	67	13,505	9,513	27,593	17,857	17,136	12,073	35,542	22,494
17	628	688	628	688	711	778	711	778	68	14,764	10,095	30,349	19,061	18,752	12,840	39,245	24,092
18	635	698	648	722	712	795	738	819	69	16,092	10,711	33,261	20,336	20,457	13,652	43,163	25,783
19	647	723	668	755	730	822	765	859	70	17,488	11,360	36,328	21,680	22,250	14,508	47,298	27,568
20	658	748	688	788	748	848	792	900	Below Premiums are for Renewal Only								
21	673	766	704	805	767	870	814	920	71	18,362	11,827	38,152	22,596	23,552	15,263	49,822	28,959
22	687	788	720	827	786	894	836	945	72	19,198	12,289	39,878	23,492	24,838	16,036	52,229	30,355
23	702	811	736	851	806	922	858	974	73	19,994	12,744	41,505	24,368	26,107	16,828	54,520	31,757
24	717	837	752	880	826	954	880	1,008	74	20,752	13,193	43,033	25,223	27,359	17,637	56,695	33,163
25	732	866	768	912	846	988	902	1,046	75	21,471	13,637	44,462	26,057	28,594	18,464	58,754	34,575
26	747	897	784	948	866	1,026	924	1,089	76	22,151	14,074	45,793	26,871	29,812	19,310	60,696	35,992
27	762	931	800	987	887	1,066	945	1,136	77	22,792	14,506	47,025	27,665	31,013	20,173	62,522	37,413
28	777	968	816	1,031	908	1,110	966	1,188	78	23,394	14,932	48,159	28,437	32,198	21,055	64,232	38,840
29	793	1,006	832	1,077	929	1,158	987	1,244	79	23,957	15,351	49,193	29,190	33,365	21,954	65,826	40,272
30	808	1,048	848	1,128	950	1,208	1,008	1,305	80	24,482	15,765	50,129	29,922	34,516	22,872	67,303	41,710
31	841	1,142	901	1,274	994	1,320	1,076	1,477	81	24,989	16,044	51,129	30,437	35,497	23,490	68,721	42,600
32	877	1,247	960	1,441	1,042	1,446	1,152	1,674	82	25,465	16,273	52,083	30,865	36,409	24,019	70,042	43,311
33	917	1,364	1,026	1,628	1,094	1,585	1,237	1,894	83	25,909	16,454	52,993	31,208	37,254	24,462	71,266	43,843
34	960	1,493	1,099	1,835	1,151	1,739	1,331	2,138	84	26,322	16,585	53,859	31,464	38,030	24,816	72,392	44,197
35	1,006	1,633	1,178	2,063	1,212	1,906	1,433	2,407	85	26,704	16,667	54,679	31,634	38,739	25,082	73,421	44,371
36	1,055	1,785	1,264	2,311	1,277	2,087	1,543	2,699	86	27,258	16,894	55,797	32,055	39,661	25,458	74,734	44,897
37	1,108	1,948	1,357	2,580	1,346	2,282	1,661	3,015	87	27,849	17,136	56,984	32,502	40,608	25,811	76,078	45,421
38	1,163	2,123	1,456	2,869	1,420	2,491	1,788	3,356	88	28,477	17,394	58,241	32,975	41,582	26,142	77,452	45,943
39	1,223	2,310	1,562	3,178	1,498	2,714	1,924	3,720	89	29,141	17,667	59,567	33,475	42,581	26,452	78,855	46,463
40	1,285	2,508	1,675	3,508	1,580	2,950	2,068	4,108	90	29,842	17,955	60,963	34,000	43,606	26,739	80,289	46,981
41	1,377	2,693	1,870	3,868	1,697	3,188	2,312	4,541	91	30,409	18,165	62,112	34,392	44,497	27,040	81,472	47,389
42	1,476	2,884	2,086	4,249	1,823	3,437	2,580	5,002	92	30,957	18,360	63,225	34,757	45,359	27,331	82,591	47,758
43	1,584	3,083	2,322	4,653	1,960	3,698	2,874	5,490	93	31,484	18,538	64,303	35,095	46,195	27,612	83,647	48,089
44	1,699	3,288	2,579	5,079	2,106	3,971	3,192	6,007	94	31,991	18,701	65,344	35,406	47,002	27,884	84,640	48,382
45	1,823	3,501	2,856	5,527	2,262	4,255	3,536	6,551	95	32,479	18,848	66,350	35,690	47,782	28,145	85,569	48,637
46	1,954	3,720	3,153	5,997	2,427	4,551	3,904	7,123	96	32,952	19,004	67,318	35,984	48,482	28,394	86,517	48,926
47	2,094	3,947	3,471	6,489	2,603	4,858	4,298	7,722	97	33,408	19,151	68,249	36,264	49,137	28,633	87,430	49,200
48	2,241	4,180	3,810	7,003	2,788	5,177	4,716	8,350	98	33,846	19,291	69,143	36,529	49,748	28,861	88,306	49,459
49	2,397	4,421	4,169	7,540	2,983	5,508	5,160	9,005	99	34,266	19,424	70,001	36,779	50,313	29,079	89,147	49,705
50	2,560	4,668	4,548	8,098	3,188	5,850	5,628	9,688									

Annual Premium (HKD)

Rider									
Cancer Plan Rider Premier Plan									
	Non-Smoker		Smoker			Non-Smoker		Smoker	
AGE	Male	Female	Male	Female	AGE	Male	Female	Male	Female
0	1,188	1,188	1,188	1,188	51	5,147	8,848	9,199	14,713
1	1,188	1,188	1,188	1,188	52	5,718	9,197	10,337	15,409
2	1,188	1,188	1,188	1,188	53	6,340	9,536	11,570	16,088
3	1,188	1,188	1,188	1,188	54	7,015	9,863	12,898	16,751
4	1,188	1,188	1,188	1,188	55	7,741	10,180	14,323	17,398
5	780	780	780	780	56	8,519	10,486	15,843	18,027
6	780	780	780	780	57	9,349	10,781	17,458	18,640
7	780	780	780	780	58	10,231	11,065	19,170	19,237
8	780	780	780	780	59	11,165	11,338	20,977	19,817
9	780	780	780	780	60	12,150	11,600	22,880	20,380
10	780	780	780	780	61	13,617	12,278	26,116	21,773
11	809	821	809	821	62	15,214	13,023	29,674	23,303
12	838	863	838	863	63	16,941	13,834	33,552	24,971
13	868	904	868	904	64	18,798	14,712	37,751	26,776
14	897	945	897	945	65	20,785	15,657	42,270	28,718
15	926	987	926	987	66	22,901	16,668	47,111	30,797
16	955	1,028	955	1,028	67	25,148	17,746	52,272	33,014
17	1,003	1,098	1,003	1,098	68	27,525	18,891	57,754	35,368
18	1,008	1,112	1,052	1,168	69	30,031	20,102	63,556	37,859
19	1,048	1,170	1,100	1,238	70	32,668	21,380	69,680	40,488
20	1,088	1,228	1,148	1,308	Below Premiums are for Renewal Only				
21	1,115	1,257	1,181	1,335	71	34,447	22,430	73,105	42,414
22	1,143	1,292	1,213	1,369	72	36,176	23,492	76,302	44,324
23	1,171	1,331	1,245	1,410	73	37,856	24,568	79,271	46,218
24	1,199	1,376	1,277	1,457	74	39,486	25,656	82,012	48,098
25	1,228	1,425	1,308	1,512	75	41,066	26,758	84,524	49,961
26	1,257	1,480	1,339	1,573	76	42,597	27,872	86,809	51,809
27	1,287	1,539	1,369	1,642	77	44,079	29,000	88,865	53,642
28	1,317	1,604	1,399	1,717	78	45,510	30,141	90,693	55,459
29	1,347	1,673	1,429	1,799	79	46,892	31,294	92,293	57,261
30	1,378	1,748	1,458	1,888	80	48,225	32,461	93,665	59,047
31	1,441	1,911	1,557	2,138	81	49,408	33,233	95,190	60,098
32	1,510	2,094	1,669	2,423	82	50,508	33,883	96,615	60,892
33	1,586	2,298	1,793	2,743	83	51,525	34,409	97,939	61,431
34	1,668	2,522	1,929	3,098	84	52,460	34,813	99,162	61,715
35	1,756	2,766	2,078	3,488	85	53,311	35,094	100,284	61,742
36	1,850	3,030	2,239	3,912	86	54,415	35,512	101,685	62,257
37	1,950	3,314	2,413	4,372	87	55,547	35,894	103,112	62,763
38	2,056	3,618	2,599	4,866	88	56,708	36,239	104,565	63,261
39	2,169	3,943	2,797	5,396	89	57,898	36,549	106,043	63,750
40	2,288	4,288	3,008	5,960	90	59,116	36,821	107,548	64,232
41	2,458	4,633	3,361	6,585	91	60,156	37,129	108,719	64,570
42	2,642	4,995	3,750	7,251	92	61,155	37,423	109,795	64,855
43	2,840	5,374	4,175	7,955	93	62,114	37,704	110,778	65,087
44	3,052	5,769	4,636	8,700	94	63,032	37,973	111,667	65,265
45	3,279	6,181	5,133	9,484	95	63,910	38,229	112,462	65,391
46	3,520	6,609	5,666	10,308	96	64,694	38,481	113,340	65,590
47	3,776	7,054	6,235	11,171	97	65,420	38,722	114,183	65,779
48	4,046	7,515	6,840	12,075	98	66,088	38,954	114,990	65,958
49	4,330	7,993	7,481	13,017	99	66,698	39,175	115,763	66,125
50	4,628	8,488	8,158	14,000					

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.

Rider																	
Cancer Plan Rider Standard Plan					Cancer Plan Rider Advance Plan				Cancer Plan Rider Standard Plan					Cancer Plan Rider 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	92	92	92	92	105	105	105	105	51	355	607	640	1,061	443	762	793	1,272
1	92	92	92	92	105	105	105	105	52	393	631	719	1,108	491	792	890	1,331
2	92	92	92	92	105	105	105	105	53	435	653	804	1,153	544	821	995	1,388
3	92	92	92	92	105	105	105	105	54	481	675	896	1,196	602	848	1,108	1,444
4	92	92	92	92	105	105	105	105	55	530	697	994	1,238	663	875	1,230	1,497
5	62	62	62	62	70	70	70	70	56	582	717	1,098	1,279	729	901	1,359	1,550
6	62	62	62	62	70	70	70	70	57	638	738	1,209	1,317	800	926	1,497	1,600
7	62	62	62	62	70	70	70	70	58	697	757	1,327	1,354	875	949	1,643	1,649
8	62	62	62	62	70	70	70	70	59	760	777	1,451	1,390	954	972	1,797	1,697
9	62	62	62	62	70	70	70	70	60	826	795	1,582	1,424	1,037	994	1,959	1,742
10	62	62	62	62	70	70	70	70	61	923	839	1,791	1,513	1,162	1,051	2,232	1,860
11	65	66	65	66	72	74	72	74	62	1,029	887	2,018	1,611	1,298	1,113	2,533	1,989
12	67	69	67	69	75	77	75	77	63	1,144	939	2,266	1,718	1,444	1,181	2,861	2,130
13	69	72	69	72	78	81	78	81	64	1,267	995	2,532	1,833	1,602	1,255	3,216	2,283
14	71	75	71	75	80	85	80	85	65	1,399	1,056	2,819	1,957	1,771	1,334	3,598	2,448
15	74	79	74	79	83	88	83	88	66	1,539	1,120	3,124	2,090	1,951	1,419	4,007	2,624
16	76	82	76	82	86	92	86	92	67	1,688	1,189	3,449	2,232	2,142	1,509	4,443	2,812
17	79	86	79	86	89	97	89	97	68	1,846	1,262	3,794	2,383	2,344	1,605	4,906	3,012
18	79	87	81	90	89	99	92	102	69	2,012	1,339	4,158	2,542	2,557	1,707	5,395	3,223
19	81	90	84	94	91	103	96	107	70	2,186	1,420	4,541	2,710	2,781	1,814	5,912	3,446
20	82	94	86	99	94	106	99	113	Below Premiums are for Renewal Only								
21	84	96	88	101	96	109	102	115	71	2,295	1,478	4,769	2,825	2,944	1,908	6,228	3,620
22	86	99	90	103	98	112	105	118	72	2,400	1,536	4,985	2,937	3,105	2,005	6,529	3,794
23	88	101	92	106	101	115	107	122	73	2,499	1,593	5,188	3,046	3,263	2,104	6,815	3,970
24	90	105	94	110	103	119	110	126	74	2,594	1,649	5,379	3,153	3,420	2,205	7,087	4,145
25	92	108	96	114	106	124	113	131	75	2,684	1,705	5,558	3,257	3,574	2,308	7,344	4,322
26	93	112	98	119	108	128	116	136	76	2,769	1,759	5,724	3,359	3,727	2,414	7,587	4,499
27	95	116	100	123	111	133	118	142	77	2,849	1,813	5,878	3,458	3,877	2,522	7,815	4,677
28	97	121	102	129	114	139	121	149	78	2,924	1,867	6,020	3,555	4,025	2,632	8,029	4,855
29	99	126	104	135	116	145	123	156	79	2,995	1,919	6,149	3,649	4,171	2,744	8,228	5,034
30	101	131	106	141	119	151	126	163	80	3,060	1,971	6,266	3,740	4,315	2,859	8,413	5,214
31	105	143	113	159	124	165	135	185	81	3,124	2,006	6,391	3,805	4,437	2,936	8,590	5,325
32	110	156	120	180	130	181	144	209	82	3,183	2,034	6,510	3,858	4,551	3,002	8,755	5,414
33	115	171	128	204	137	198	155	237	83	3,239	2,057	6,624	3,901	4,657	3,058	8,908	5,480
34	120	187	137	229	144	217	166	267	84	3,290	2,073	6,732	3,933	4,754	3,102	9,049	5,525
35	126	204	147	258	152	238	179	301	85	3,338	2,083	6,835	3,954	4,842	3,135	9,178	5,546
36	132	223	158	289	160	261	193	337	86	3,407	2,112	6,975	4,007	4,958	3,182	9,342	5,612
37	139	244	170	323	168	285	208	377	87	3,481	2,142	7,123	4,063	5,076	3,226	9,510	5,678
38	145	265	182	359	178	311	224	420	88	3,560	2,174	7,280	4,122	5,198	3,268	9,682	5,743
39	153	289	195	397	187	339	241	465	89	3,643	2,208	7,446	4,184	5,323	3,307	9,857	5,808
40	161	314	209	439	198	369	259	514	90	3,730	2,244	7,620	4,250	5,451	3,342	10,036	5,873
41	172	337	234	484	212	399	289	568	91	3,801	2,271	7,764	4,299	5,562	3,380	10,184	5,924
42	185	361	261	531	228	430	323	625	92	3,870	2,295	7,903	4,345	5,670	3,416	10,324	5,970
43	198	385	290	582	245	462	359	686	93	3,936	2,317	8,038	4,387	5,774	3,452	10,456	6,011
44	212	411	322	635	263	496	399	751	94	3,999	2,338	8,168	4,426	5,875	3,486	10,580	6,048
45	228	438	357	691	283	532	442	819	95	4,060	2,356	8,294	4,461	5,973	3,518	10,696	6,080
46	244	465	394	750	303	569	488	890	96	4,119	2,376	8,415	4,498	6,060	3,549	10,815	6,116
47	262	493	434	811	325	607	537	965	97	4,176	2,394	8,531	4,533	6,142	3,579	10,929	6,150
48	280	523	476	875	349	647	590	1,044	98	4,231	2,411	8,643	4,566	6,219	3,608	11,038	6,182
49	300	553	521	943	373	689	645	1,126	99	4,283	2,428	8,750	4,597	6,289	3,635	11,143	6,213
50	320	584	569	1,012	399	731	704	1,211									

Annual Premium (USD)

Rider									
Cancer Plan Rider Premier Plan									
	Non-Smoker		Smoker			Non-Smoker		Smoker	
AGE	Male	Female	Male	Female	AGE	Male	Female	Male	Female
0	149	149	149	149	51	643	1,106	1,150	1,839
1	149	149	149	149	52	715	1,150	1,292	1,926
2	149	149	149	149	53	793	1,192	1,446	2,011
3	149	149	149	149	54	877	1,233	1,612	2,094
4	149	149	149	149	55	968	1,273	1,790	2,175
5	98	98	98	98	56	1,065	1,311	1,980	2,253
6	98	98	98	98	57	1,169	1,348	2,182	2,330
7	98	98	98	98	58	1,279	1,383	2,396	2,405
8	98	98	98	98	59	1,396	1,417	2,622	2,477
9	98	98	98	98	60	1,519	1,450	2,860	2,548
10	98	98	98	98	61	1,702	1,535	3,265	2,722
11	101	103	101	103	62	1,902	1,628	3,709	2,913
12	105	108	105	108	63	2,118	1,729	4,194	3,121
13	109	113	109	113	64	2,350	1,839	4,719	3,347
14	112	118	112	118	65	2,598	1,957	5,284	3,590
15	116	123	116	123	66	2,863	2,084	5,889	3,850
16	119	129	119	129	67	3,144	2,218	6,534	4,127
17	125	137	125	137	68	3,441	2,361	7,219	4,421
18	126	139	132	146	69	3,754	2,513	7,945	4,732
19	131	146	138	155	70	4,084	2,673	8,710	5,061
20	136	154	144	164	Below Premiums are for Renewal Only				
21	139	157	148	167	71	4,306	2,804	9,138	5,302
22	143	162	152	171	72	4,522	2,937	9,538	5,541
23	146	166	156	176	73	4,732	3,071	9,909	5,777
24	150	172	160	182	74	4,936	3,207	10,252	6,012
25	154	178	164	189	75	5,133	3,345	10,566	6,245
26	157	185	167	197	76	5,325	3,484	10,851	6,476
27	161	192	171	205	77	5,510	3,625	11,108	6,705
28	165	201	175	215	78	5,689	3,768	11,337	6,932
29	168	209	179	225	79	5,862	3,912	11,537	7,158
30	172	219	182	236	80	6,028	4,058	11,708	7,381
31	180	239	195	267	81	6,176	4,154	11,899	7,512
32	189	262	209	303	82	6,314	4,235	12,077	7,612
33	198	287	224	343	83	6,441	4,301	12,242	7,679
34	209	315	241	387	84	6,558	4,352	12,395	7,714
35	220	346	260	436	85	6,664	4,387	12,536	7,718
36	231	379	280	489	86	6,802	4,439	12,711	7,782
37	244	414	302	547	87	6,943	4,487	12,889	7,845
38	257	452	325	608	88	7,089	4,530	13,071	7,908
39	271	493	350	675	89	7,237	4,569	13,255	7,969
40	286	536	376	745	90	7,390	4,603	13,444	8,029
41	307	579	420	823	91	7,520	4,641	13,590	8,071
42	330	624	469	906	92	7,644	4,678	13,724	8,107
43	355	672	522	994	93	7,764	4,713	13,847	8,136
44	382	721	580	1,088	94	7,879	4,747	13,958	8,158
45	410	773	642	1,186	95	7,989	4,779	14,058	8,174
46	440	826	708	1,289	96	8,087	4,810	14,168	8,199
47	472	882	779	1,396	97	8,178	4,840	14,273	8,222
48	506	939	855	1,509	98	8,261	4,869	14,374	8,245
49	541	999	935	1,627	99	8,337	4,897	14,470	8,266
50	579	1,061	1,020	1,750					

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.

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 Rider Advance Plan and "TargetCare" Cancer Rider Premier 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. 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.
9. 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.
10. 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.
11. 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).
12. 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).
13. 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:

- Non-payment of premiums on or before the end of the grace period of thirty one (31) days from its due date; or
- the aggregate amount of "Reimbursement Benefits" paid or payable under this plan reaches the Lifetime Cancer Limit[†]; or
- 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.
- the basic plan is cancelled or surrendered or terminated; or
- the basic plan is converted into paid-up or extended term insurance plan (if applicable).

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 Rider 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 Rider 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)

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