

CTF Life
周大福人壽

“TopCare”

Medical Insurance Plan

Health+ Series



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“TopCare” Medical Insurance Plan

VHIS Certified Flexi Plan

(VHIS Plan Certification Number: F00037-01-000-03 / F00037-02-000-03 / F00037-03-000-03 / F00037-04-000-03 / F00037-05-000-03 / F00037-06-000-03 / F00037-07-000-03 / F00037-08-000-03)

Urbanites are living a busy life and working hard for their family and themselves. However, suffering from illnesses can lead your life to despair. Moreover, medical inflation, undersupply of public medical facilities, and lack of medical protection in between jobs / after retirement can pose a heavy financial burden on you and your family. The result of hard work may be ruined.

CTF Life has become the registered VHIS provider (Company registration number: 00028). We always care about our customers, and we are proud to launch the **“TopCare” Medical Insurance Plan** (“TopCare” or “the plan”). “TopCare”, a flexi-plan certified by the Government under the **Voluntary Health Insurance Scheme** (“VHIS”), combines the basic protection of VHIS with multiple additional benefits. The plan provides **additional major medical benefit** and **various severe urban chronic disease additional benefit** against excessive medical expenses which is within your budget. The plan does not only guarantee renewal until age 128, the renewal premium also will not increase with age after age 70, such first-in-market* feature brings you and your beloved total peace of mind.

4 Major Facts of Hong Kong medical situation you should recognize

1



Occupancy rate of medical inpatient bed reached as high as **124%**^a

The medical inpatient bed occupancy rate of medical wards in some Hong Kong hospitals is up to 124%^a

2



Long waiting time for specialist outpatient care of over **3 years** while the average waiting period is **1 year**

The longest waiting time for Orthopedics in public hospitals is about 3.8 years and 0.5 to 1.2 years^b for Gynecology

3



Out-of-pocket expenses for surgery and drugs

The cost of an angioplasty in public hospitals is around HKD 60,000 to HKD 70,000^c. Meanwhile, the cost of a targeted therapy for treating late-stage cancer is HKD 260,000^d on average

4



Medical expenditure per person for elderly reached **5 times** as much as that of individuals

Medical expenditure per person for elderly age 75 and older is five times^e as much as the per person spending for individuals. Medical expenses after retirement is expensive and extravagant.

Benefits of choosing a proper medical insurance plan



Achieve speedy recovery by choosing the most appropriate treatment under sufficient budget



Receive appropriate treatments within golden hours with short waiting time



Protect yourself against high medical expenditures after retirement by planning ahead

Sources

a. Headline Daily, March 4, 2019 b. Hospital Authority Website, data as of June 30, 2019 c. Hong Kong Economic Times, August 31, 2018
d. cancerinformation.com.hk, July 2018 e. Hong Kong Economic Journal, March 19, 2014

Why "TopCare" is your smart choice of medical insurance?



Budgeted Premium with Multiple Choices

- Renewal premium will not increase with age after age 70 and guaranteed renewal up to age 128 **First-in-market***
- 4 benefit levels with choices of basic plan or rider
- No lifetime benefit limit and deductible¹



Comprehensive Cancer Treatment Protection

- Coverage for outpatient or inpatient cancer diagnostic tests, e.g. Computed Tomography ("CT" Scan), Magnetic Resonance Imaging ("MRI" Scan), etc.
- Coverage for surgical cancer treatment
- Coverage for non-surgical cancer treatments, e.g. chemotherapy, radiotherapy, targeted therapy, etc.
- Additional benefit of up to HKD 160,000 for major cancers **First-in-market***



16% Upfront No-Claim Discount upon Successful Application



Reimbursement Percentage of Major Medical Benefit up to 100%

Major medical benefit provides additional coverage for medical expenses exceeding the limit of basic and additional benefits:

- Reimbursement percentage² of up to 100% **First-in-market*** for severe urban chronic diseases (including heart attack / stroke / diabetes complications requiring surgery / medical conditions requiring major organ or bone marrow transplant)
- Other medical reimbursement percentage up to 85%



Tax Deduction³

- Taxpayer can enjoy tax deductible up to HKD 8,000 per insured person per year
- Qualifying premiums⁸ for family members⁴ is allowed for tax deductible and there is no cap on the number of family members



Covering Unknown Pre-existing Conditions from the 31st day after Policy Effective Date



Extended Protection with Various Cash Allowances

- Covers Chinese medical treatment for inpatient, day case procedure, post-confinement and post-day case procedure outpatient visit
- Covers inpatient and post-confinement outpatient medical expenses for 12 designated covered pregnancy complications
- Up to HKD 80,000 of psychiatric treatments protection
- Various cash allowances
- Organ donation and compassionate death benefit



Value-added Services Exclusive for CTF Life's Customers¹⁴

- Medical Value-added Service
- Up to USD 1,000,000 of worldwide emergency assistance services

* "First-in-Market" items are concluded based on the same type of VHIS products in the market as of 23 Aug 2019.

Product Details

Budgeted Premium with Multiple Choices

"TopCare" offers 4 benefit levels with ward class choices of ward, semi-private room and standard private room. There is no lifetime benefit limit and deductible¹ for all benefit levels, you can choose the most suitable benefit level according to your needs. The plan also provides basic plan and rider to meet your needs flexibly.

Individuals aged between 15 days and age 80 are eligible to apply for this plan. Moreover, regardless of your health conditions in the future, renewal is guaranteed up to age 128. Renewal premium will not increase with age after age 70, which makes the premium more affordable after retirement.

Comprehensive Cancer Treatment Protection

"TopCare" covers cancer treatment expenses from diagnosis to treatment and accompanies you on the road to recovery all the way.

- **Covering Prescribed Diagnostic Imaging Tests⁵**

Coverage for expenses of outpatient or inpatient Prescribed Diagnostic Imaging Tests to alleviate the financial burden arising from medical treatments:

Covered Items	Test During Confinement	Outpatient Test
Computed Tomography ("CT" Scan)	70%* reimbursement percentage (30% coinsurance ¹ borne by policy holder)	80%* reimbursement percentage (20% coinsurance ¹ borne by policy holder)
Magnetic Resonance Imaging ("MRI" Scan)		
Positron Emission Tomography ("PET" Scan)		
PET-CT Combined		
PET-MRI Combined		

* Subject to maximum reimbursement of different benefit level. Please refer to the benefit schedule of different benefit levels for details.

- **Coverage for Surgical Cancer Treatments**

In addition to coverage for surgical cancer treatments, the plan will reimburse the attending doctor's visit fee, specialist's fee, intensive care fee, etc.

- **Coverage for Prescribed Non-Surgical Cancer Treatments**

The plan covers non-surgical cancer treatments. Getting appropriate treatments will lead to better chances of recovery. To give you a peace of mind, the maximum reimbursement is calculated per policy year.

Prescribed Non-surgical Cancer Treatments	
1. Chemotherapy	4. Immunotherapy
2. Radiotherapy	5. Hormonal Therapy
3. Targeted Therapy	

- **Major cancer top up benefit⁶ provides a double up non-surgical cancer treatments benefit every 6 years**

We understand some cancers take longer time for treatment. To provide patients with timely proper treatment, the plan provides major cancer top up benefit once per benefit period (i.e. every 6-consecutive policy years), therefore benefit limit will be raised up to HKD 320,000 for non-surgical cancer treatments.

16% Upfront No-Claim Discount upon Successful Application

Unlike conventional medical plans in the market, "TopCare" offers an annual premium discount of 16% immediately following successful new application until the first claim is made. Medical services performed during day case procedure, special cash allowances or emergency outpatient treatment (accident) will not affect the no-claim discount.

If there is a claim, you can still enjoy 8% premium discount in the next policy year and 0% afterwards. If no claim is made for 3 consecutive policy years (No-Claim Period), the rate of no-claim discount will revert to 16% to encourage you to stay healthy.

Example of no-claim discount:

(Examples show how a claim would affect no-claim discount and assume no claim is made for 3 consecutive years after such claim)

No-claim Mechanism	No-claim Discount Rate
After successful application and each subsequent policy year until first claim is made	16%
1 st policy year after a claim	8%
2 nd policy year after a claim	0%
3 rd policy year after a claim	0%
4 th policy year after a claim and beyond until another claim is made	16%

Major Medical Benefit Reimbursement Percentage of up to 100%⁷

The plan covers you against medical expenses which exceed the limit of basic and additional benefit. Major medical benefit will reimburse up to 100% of the remaining medical expenses, giving you total peace of mind.

Major Medical Benefit Items	Additional Benefit Reimbursement Percentage*
✓ Designated items on benefit schedule [#] (including room and board, miscellaneous charges, attending doctor's visit fee etc.)	85%
Increases 15% upon any of the followings ▼	
✓ Severe urban chronic diseases (heart attack / stroke / diabetes complications requiring surgery / medical conditions requiring major organ or bone marrow transplant)	100%
✓ Loss of income medical booster	
✓ Total and Permanent Disablement	

* Subject to maximum reimbursement of different benefit level and individual benefit item, please refer to benefit schedule of different benefit levels for details.

[#] For details of designated items, please refer to II) Additional Benefits Section - (p) Major Medical Benefit.

- Major Medical Benefit**
 Benefit limits up to HKD 280,000 per year with 85% reimbursement rate (15% coinsurance).
- Severe Urban Chronic Disease Additional Benefit**
 Reimbursement will increase to 100% for diagnosis of heart attack / stroke / diabetes complications requiring surgery / medical conditions requiring major organ or bone marrow transplant.
- Loss of Income Medical Booster**
 If the insured person loses income or medical benefit during unemployment or between jobs, the reimbursement percentage of major medical benefit will increase from 85% to 100%⁷. If the insured person unfortunately become total and permanent disabled, the reimbursement percentage will also be increased to 100%⁷.

Tax Deduction

If you³ or your family members⁴ enroll in the plan, the qualifying premiums⁸ paid for the plan will be allowed for tax deduction each year. Taxpayer can enjoy tax deductible limit up to HKD 8,000 per insured person per year, and there is no cap on the number of family members⁴ that are eligible for tax deduction. Therefore, you can prepare the suitable medical protection for your loved ones and also enjoy a more affordable premium through tax deduction.

Example:

The Insured Person	Annual Premium (HKD)	Premium Allowance for Tax Deduction (HKD)
Yourself	10,000	8,000
Wife	8,000	8,000
Son	3,000	3,000
Your Father	15,000	8,000
Total	36,000	27,000

Tax Saving Amount:

$$= \text{HKD } 27,000 \times \text{Marginal Tax Rate } 17\%* = \text{HKD } 4,590$$

* The above example assumes that the net taxable income reaches the designated level, and tax saving amount is calculated by applying the highest tax rate of 17%.

Covering Unknown Pre-existing Conditions from the 31st day after Policy Effective Date

"TopCare" covers unknown pre-existing conditions of which you were not aware and would not reasonably have been aware at the time of application. This plan provides full reimbursement according to the benefit limits from the 31st day after the policy effective date. The plan is superior to VHIS standard plans and provides you with better peace of mind.

Policy Year	CTF Life VHIS Flexi Plan Series "TopCare"	VHIS Standard Plan under Government Requirement
1 st Policy Year	From the 31 st day after the policy effective date, full reimbursement according to the benefit limit	Not cover
2 nd Policy Year	Full reimbursement according to the benefit limit	25% reimbursement according to the benefit limit
3 rd Policy Year		50% reimbursement according to the benefit limit
4 th Policy Year and After		100% reimbursement according to the benefit limit

The coverage also extends to congenital conditions which have manifested or been diagnosed after the insured person has attained age 8 or after. For details of pre-existing conditions, please refer to "Important Note" - "Pre-existing Conditions" section.

Extended Protection with Various Benefit

The enhanced medical protection of "TopCare" fully covers expenses of inpatient and day case procedure incurred for treatment, and for outpatient⁵ care before confinement or day case procedure. Taking care for long term diseases and ad-hoc treatment during pregnancy, the plan specially provides comprehensive protection for kidney dialysis^{5,10}, psychiatric treatment⁹, Chinese medical protection during inpatient and outpatient and pregnancy complications⁵.

Benefit Items	Inpatient	Day Case Procedure Outpatient
Room and board	✓	✓
Miscellaneous charges	✓	✓

Attending doctor's visit fee	✓	N/A
Specialist's fee	✓	N/A
Intensive care	✓	N/A
Surgeon's fee	✓	✓
Anaesthetist's fee	✓	✓
Operating theatre charges	✓	✓
Prescribed diagnostic imaging tests	✓	✓
Prescribed non-surgical cancer treatments	✓	✓
Psychiatric treatment	✓	N/A
Isolation room	✓	N/A
Inpatient / Outpatient Chinese medical benefits	✓	✓
Kidney dialysis	✓	✓
Emergency outpatient treatment (Accident)	N/A	✓
Pregnancy complications	✓	✓

Multiple Cash Allowances - we stay with you all the time

We understand you will lose income during injury, therefore, the plan offers multiple cash allowances including hospital cash allowance, day case procedure cash allowance, hospitalization transportation cash allowance and even health tonic cash after organ donation, we stay with you all the time.

Compassionate Death Benefit as Extra Care to Your Beloved Ones

In the unfortunate event of the insured person's death, compassionate death benefit of up to HKD 50,000 will be paid to the beneficiary. To encourage organ donation to help those patients in need, if the insured person lawfully donate an organ in compliance with the criteria for deceased organ donation set out by the Department of Health after death, the beneficiary will receive additional death benefit for organ donor of up to HKD 400,000^{11,12}. If the insured person unfortunately die (payable to beneficiary) or become permanently disabled due to medical negligence (payable to policyholder), medical negligence benefit allowance¹³ up to HKD 400,000 will be paid.

Value-added Services exclusive for CTF Life's Customers¹⁴

We offer a number of value-added services for our customers holding CTF Life medical insurance, to cater to their needs whether they are in Hong Kong or overseas.

Medical Value-added Service

To address your medical needs other than protection, this service renders you with one-stop medical services. It's including:

- ✓ Chinese and Western Medicine Cancer Treatment in mainland China and Case Management Services
- ✓ Claimable Amount Estimate Service
- ✓ Pre-authorization and Direct Billing Service
- ✓ Second Medical Opinion Service

For details, terms and condition of Medical Value-added Service, please refer to CTF Life website or contact your financial consultant.

Free Worldwide Emergency Assistance Services

You will have access to free 24-hour worldwide emergency assistance for immediate support wherever you may be. The maximum benefit (per incident) reaches up to USD 1,000,000, including services of emergency evacuation or repatriation and delivery of mortal remains.

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.

At-a-Glance Table

Basic Information	
Product core nature	Medical Protection Plan (Reimbursement) and VHIS Certified Plan - Flexi Plan
Product main objective	Reimburse the medical expenses incurred during hospital confinement
Issue Age (age on last birthday)	15 days to age 80
Coverage period	Up to 128 years of age
Policy category	Basic plan / Rider
Policy currency	HKD / USD
Payment Mode	Monthly, semi-annual or annual payment
Eligible applicants (The insured person)	Hong Kong residents (holder of a valid identity card issued by the Hong Kong SAR Government and children under age 11 who are Hong Kong residents)

Benefit Schedule^A

Benefit Items ¹⁶	Benefit Limits (HKD)*			
	F00037-01-000-03	F00037-02-000-03	F00037-03-000-03	F00037-04-000-03
Benefit level	1	2	3	4
Ward Class ¹⁷	Ward	Ward	Semi-private room	Standard-private room
I. Basic Benefit				
a. Room and board (per day, maximum 180 days per policy year)	1,200		2,300	5,200
b. Miscellaneous charges (per policy year)	16,000		23,000	36,000
c. Attending doctor's visit fee ¹⁸ (per day, maximum 180 days per policy year)	950		2,000	4,500
d. Specialist's fee ⁵ (per policy year)	6,000		9,000	15,000
e. Intensive care (per day, maximum 90 days per policy year)	6,000		9,000	15,000
f. Surgeon's fee (per surgery, subject to surgical category for the surgery / procedure in the Schedule of Surgical Procedures. For details, please refer to the Schedule of Surgical Procedures of the policy; day case procedure included)	Complex 70,000		Complex 100,000	Complex 160,000
	Major 30,000		Major 50,000	Major 75,000
	Intermediate 12,500		Intermediate 25,000	Intermediate 32,500
	Minor 5,000		Minor 10,000	Minor 15,000
g. Anaesthetist's fee	35% of Surgeon's fee payable ¹⁹			
h. Operating theatre charges	35% of Surgeon's fee payable ¹⁹			
i. Prescribed diagnostic imaging tests ⁵ (per policy year)	25,000		30,000	40,000
	Performed during confinement: Subject to 30% coinsurance ¹ Performed in a setting for providing medical services to a day patient: Subject to 20% coinsurance ¹			

j. Prescribed non-surgical cancer treatments (per policy year)	120,000	140,000	160,000
Benefit Items¹⁶	Benefit Limits (HKD)*		
k. (Pre- and post-confinement / day case procedure outpatient care ⁵ (per visit) - 1 prior outpatient visit or emergency consultation per confinement / day case procedure - 6 follow-up outpatient visits per confinement / day case procedure within 90 days after discharge from hospital or completion of day case procedure	800 5,000 per Policy Year	1,200 8,000 per Policy Year	1,600 10,000 per Policy Year
l. Psychiatric treatments ⁹ (per policy year)	50,000	60,000	80,000
II. Additional Benefits			
a. Isolation room ⁵ (per day, maximum 180 days per policy year)	1,200	2,300	5,200
b. Hospitalisation companion bed (per day, maximum 180 days per policy year, 1 extra bed)	Fully Covered		
c. Daily home nursing ⁵ (per visit) - 1 visit per day within 90 days after discharge from hospital or completion of day case procedure - Maximum 30 visits per policy year	800	1,200	2,000
d. Inpatient / outpatient Chinese medical benefits	(1) Chinese medical treatment and Chinese medicines ²⁸ during confinement • Subject to the same benefit limit of basic benefit item (b) miscellaneous charges as stated in Benefit Schedule (2) Attending Chinese medical practitioner visit fee ¹⁸ during confinement • Subject to the same benefit limit of basic benefit item (c) attending doctor's visit fee as stated in Benefit Schedule (3) Post-confinement / day case procedure Chinese medical treatment ²⁸ (per visit, 3 follow-up outpatient visits per confinement / day case procedure within 90 days after discharge from hospital or completion of day case procedure)		
	600 2,000 per Policy Year	900 3,000 per Policy Year	1,200 4,000 per Policy Year
e. Major cancer top up benefit (per benefit period, every 6 consecutive policy years)	120,000	140,000	160,000
f. Kidney dialysis ^{5,10} (per policy year)	50,000	80,000	150,000
g. Emergency outpatient treatment ²⁰ (Accident) (per policy year, including emergency dental treatment)	10,000	20,000	30,000

h. Pregnancy complications ^{5,21} (please refer to the policy terms and benefits for details of complications)	Eligible expenses or actual expenses payable for covered pregnancy complications shall be subject to the respective limits of I) basic benefits (a) – (i), (k) and II) additional benefits (a) – (d)			
Benefit Items ¹⁶	Benefit Limits (HKD)*			
i. Day case procedure cash allowance (per day case procedure, once per Policy Year)	800	1,200	2,000	
j. Hospitalization transportation cash allowance (per confinement, once per policy year)	N/A	300		
k. Hospital cash (per day, maximum 15 days per policy year)	N/A	1,000	1,200	
l. Special cash allowance ²² (5% of the claim amount paid by other insurer, maximum reimbursement per policy year)	3,000	6,000	12,000	
m. Hospice care ²³ (per policy year)	30,000	50,000	80,000	
n. Organ donation ²⁴ (per policy year)	100,000	200,000	300,000	
o. Health tonic cash after organ donation ²⁵ (per policy year)	20,000	30,000	40,000	
p. Major medical benefit ¹⁷ (maximum reimbursement per policy year)	100,000	180,000	180,000	280,000
Coinsurance ¹	15% (i.e. reimbursement percentage of 85%)			
i. Room and board (per day, eligible expenses under basic benefit (a) room and board x reimbursement percentage (payable starting from 181 st day of confinement per policy year))	1,200	2,300	5,200	
ii. Miscellaneous charges	Eligible expenses in excess of the benefit limit under basic benefit (b) miscellaneous charges x reimbursement percentage			
iii. Attending doctor's visit fee ¹⁸ (per day, eligible expenses under basic benefit (c) attending doctor's visit fee x reimbursement percentage (payable starting from 181 st day of confinement per policy year))	950	2,000	4,500	
iv. Specialist's fee ⁵	Eligible expenses in excess of the benefit limit under basic benefit (d) specialist's fee x reimbursement percentage			

v. Intensive care (per day, eligible expenses under basic benefit (e) intensive care x reimbursement percentage (payable starting from 91 st day of confinement per policy year))	6,000	9,000	15,000
Benefit Items¹⁶	Benefit Limits (HKD)*		
vi. Surgeon's fee (subject to surgical category for the surgery / procedure in the Schedule of Surgical Procedures. For details, please refer to the Schedule of Surgical Procedures of the policy; day case procedure included)	Eligible expenses in excess of the benefit limit under basic benefit (f) surgeon's fee x reimbursement percentage		
vii. Anaesthetist's fee	Eligible expenses in excess of the benefit limit under basic benefit (g) anaesthetist's fee x reimbursement percentage		
viii. Operating theatre charges	Eligible expenses in excess of the benefit limit under basic benefit (h) operating theatre charges x reimbursement percentage		
ix. Prescribed diagnostic imaging tests ⁵	Eligible expenses in excess of the benefit limit under basic benefit (i) prescribed diagnostic imaging tests x reimbursement percentage		
x. Isolation room ^{5,26} (per day, eligible expenses under additional benefit (a) Isolation Room x reimbursement percentage (payable starting from 181 st day of confinement per policy year))	1,200	2,300	5,200
xi. Hospital companion bed (payable starting from 181 st day of confinement per policy year, 1 extra bed)	Actual expenses under additional benefit (b) hospital companion bed x reimbursement percentage		
xii. Daily home nursing ⁵ (per visit, 1 visit per day, eligible expenses under additional benefit (c) daily home nursing x reimbursement percentage (payable for the 31 st – 90 th visits within 90 days after discharge from hospital or completion of day case procedure))	800	1,200	2,000
xiii. Emergency outpatient treatment (Accident)	Actual expenses in excess of the benefit limit under additional benefit (g) emergency outpatient treatment (Accident) x reimbursement percentage		
xiv. Pregnancy complications ^{5,21} (please refer to the policy terms and benefits for details of complications)	Eligible expenses or actual expenses in excess of the benefit limits under additional benefit (h) pregnancy complications and subject to the benefit limits of respective II) additional benefits (p) (i) – (xii) x reimbursement percentage		
q. Severe urban chronic disease additional benefit ²⁷ (diagnosis of Heart Attack, Stroke, Diabetic Complication Requiring Surgery or Major Organ or Bone Marrow Transplant)	Coinsurance under major medical benefit will be reduced to 0% (i.e. reimbursement percentage of 100%)		

r. Loss of income medical booster ⁷	Coinsurance under major medical benefit will be reduced to 0% (i.e. reimbursement percentage of 100%)		
s. Compassionate death benefit	20,000	30,000	50,000
t. Additional death benefit for organ donor ^{11,12}	100,000	200,000	400,000
u. Medical negligence benefit ^{11,13}	100,000	200,000	400,000
Benefit Items¹⁶	Benefit Limits (HKD)*		
Other Limits			
Annual benefit limit for all benefit items under this Benefit Schedule	Nil		
Lifetime benefit limit for all benefit items under this Benefit Schedule	Nil		

[^] Please contact your financial consultant for the Benefit Schedule in US dollars.

^{*} Before receiving any medical services, the policy holder may request the Company to provide an estimate on the amount that may be claimed, provided that the policy holder shall provide the estimated fees to be incurred as furnished by the hospital and/or attending registered medical practitioner. The Company's estimate is for reference only, and the actual amount claimable shall be subject to the final expenses as evidenced. For details, please refer to the policy terms and benefits.

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.

Notes:

1. There is no deductible for this plan, but designated benefit items are subject to coinsurance, including the 20% coinsurance (performed during day patient) or 30% coinsurance (performed during confinement) which must be borne by the policy holder for prescribed diagnostic imaging tests and 15% coinsurance which must be bore by the policy holder for major medical benefit.
2. To provide an extra 85% / 100% additional benefit for expenses that exceed the maximum limit of basic benefit. Subject to maximum benefit limits for different benefit levels and individual benefit items, please refer to policy terms and benefit schedule of different benefit levels for details.
3. Tax deduction is applicable to you and your spouse (not being a spouse living apart) as a policy holder to pay the VHIS premium for yourself / eligible family members (must be a Hong Kong resident in the year of assessment).
4. Eligible family members refer to your spouse and child; or your and your spouse's parent, grandparent, brother or sister. The eligibility of the eligible family members is subject to the prevailing administrative rules of the Company.
5. The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or registered medical practitioner.
6. Major cancers do not include carcinoma-in-situ. For details of major cancer top up benefit, please refer to policy terms and benefits.
7. If the insured fulfills any of the below condition and policy already in force for at least one Policy Year; reimbursement percentage of the eligible expenses of major medical benefit will be increased to 100%:
 - (i) (a) Involuntary unemployment; or
 - (ii) (b) One permanent job changes to another permanent job;
(Applicable to (a) or (b): once per 5 Policy Year and maximum protection for 6 months per claim)
 - (iii) Total and permanent disablement (applicable for insured age 18 - 65 only)
8. Eligible premiums paid for the plan will be allowed for tax deduction each year. The ceiling for annual deduction per insured person is HKD 8,000.
9. This benefit shall only be payable for the eligible expenses charged on the medical services related to psychiatric treatments during confinement in Hong Kong. Where the eligible expenses involve both psychiatric and non-psychiatric treatments and apportionment of the expenses is not available, the expenses in entirety shall be payable under this benefit if the Confinement is initially for the purpose of psychiatric treatments. If the confinement initially is not for the purpose of psychiatric treatment, the expenses in entirety shall be payable under other benefit items of the plan benefit schedule (if applicable).
10. When the payment of this benefit has reached the benefit limit as stated in the benefit schedule, the eligible expenses charged for service, dressing, consumable, medicine and equipment used in dialysis treatment performed on the insured person during confinement shall be payable under miscellaneous charges. Regard the eligible expenses for the room and board and attending doctor's visit fee incurred for haemodialysis or peritoneal dialysis shall be benefit under relevant protection item and shall not be reimburse under this kidney dialysis benefit.
11. This benefit is payable in addition to "compassionate death benefit".
12. This benefit is payable for once when a major organ of the insured person is donated after death. "Major organ" is limited to kidney, liver, heart, lung, cornea, bone and skin of the insured person and/or the organs allowed for deceased organ donation published by the Department of Health of the Government.
13. This benefit is payable if the insured person dies or suffers from total and permanent disablement within 30 days resulting directly from a consequence of any erroneous or negligent action by a health care professional of a hospital during the course of any medical procedure or treatment in a Hospital which a public admission of such negligence and liability is made and verified by the relevant parties.
14. Medical Value-added Service and Free Worldwide Emergency Assistance Services are provided by the third party service provider and does not constitute part of this Plan. Chow Tai Fook Life Insurance Company Limited reserve the right to change the details, terms and conditions of Medical Value-added Service and Free Worldwide Emergency Assistance Service without prior notice and assumes no responsibility of the services provided by the third-party service provider. These services do not require additional premium.
15. For details, terms and conditions of Medical Value-added Service, please refer to CTF Life website or contact your financial consultant.
16. Unless otherwise specified, eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the benefit schedule.
17. If the insured person is confined in a ward class higher than his/her entitled ward class, the eligible reimbursement percentage of the major medical benefit will be reduced as followed (not applicable to involuntary wards upgrade):

Insured person's entitled ward class of hospital accommodation	Actual ward class of hospital accommodation occupied by the insured person during confinement	Coinsurance (corresponding reimbursement percentage)
Ward	Semi-private Room	50% (50%)
	Standard private Room or above	75% (25%)
Semi-private room	Standard private Room	50% (50%)
	Above Standard private Room	75% (25%)
Standard-private room	Above Standard private Room	50% (50%)

18. This benefit shall be payable regardless of the number of visits by Chinese medical practitioner and registered medical practitioner.
19. The percentage here applies to the surgeon's fee actually payable or the benefit limit for the surgeon's fee according to the surgical categorization, whichever is the lower.
20. The benefit shall be payable for eligible expense of emergency treatment received within 24 hours of an accident and actual expenses of emergency dental treatment received within 30 days of the accident. If the reimburse amount of this protection exceed the listing reimbursement on benefit schedule, we will reimburse according to other applicable benefit items.
21. Covered pregnancy complications mean ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre-eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum hemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism, or pulmonary embolism of pregnancy. The date of diagnosis of the above complications must be after 12 months from the policy effective date.
22. The Company will pay 5% of the reimbursement offered by other insurance companies, provided that such claim is eligible and would have been payable by us if it had been submitted to the Company with satisfactory proof of certified copy of the medical receipt and up to the benefit limit of special cash allowance benefit.
23. The benefit shall be payable for the actual expenses to stay in a registered hospice to receive care and nursing services provided by the hospice if the insured person has been diagnosed as having no more than 12 months to live from the date of diagnosis.

24. The insured person must be a living organ donor for the organ removal and transplantation performed in the hospital legally. The benefit shall be payable as if eligible expenses were payable under the relevant benefit limits of I) Basic benefits and cover the actual medical expenses of collection of bone marrow, stem cells derived from bone marrow, or hematopoietic stem cells derived from peripheral blood for the treatment of a disability of the organ recipient following total bone marrow ablation, and the harvesting of a whole or part of an organ (i.e. heart, kidney, pancreas, liver, lung or cornea) of the insured person for the purpose of transplantation into an organ recipient who is suffering from end-stage organ failure. For avoidance of doubt, the benefit shall not cover any cost incurred by the organ recipient and any complications of the insured person arising due to the organ donation. For the avoidance of doubt, this benefit does not cover any cost incurred by the organ recipient and any complications of the insured person arising due to the organ donation.
25. This benefit is payable once per Policy Year only when II) additional benefit item (n) organ donation is payable.
26. If the insured person is confined in an isolation room, the eligible expenses in excess of the benefits payable under room and board will be reimbursed. The eligible expenses charged on the cost of accommodation and meals where the insured person is admitted to an intensive care unit shall be payable under relevant benefit item.
27. This benefit will not applicable when (i) the insured person is confined in a higher ward class under the selected benefit level or (ii) the signs and symptoms of the Chronic Disease are manifested and diagnosed before the Policy Effective Date.
28. This benefit will not cover the following 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.

Important Notice

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. 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 plan will automatically be terminated, and you will lose your protection under the plan.

ii. Policy Termination

This Policy shall be automatically terminated on the earliest of the followings –

- (a) where this Policy is terminated due to non-payment of premiums after the grace period as specified policy terms and benefits; or
- (b) the day immediately following the death of the insured person; or
- (c) the Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this Policy;

Subject to the terms and benefits of this plan, we will guarantee to renew this plan for one (1) Policy Year (without further evidence of insurability from the insured person) on each policy anniversary on the condition you pay the 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.

iii. Inflation Risk

When you review the 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 less in real terms even if we meet all our contractual obligations under the policy.

iv. Other Key Product Risks

- "TopCare" Medical Insurance Plan is issued in Hong Kong dollars or US dollars. 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 or the bill of medical expenses 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 opening indicative counter exchange selling rate published by The Hong Kong Association of Banks in respect of that foreign currency for the date on which the amount payable is settled by us. If such rate is not available on the date concerned, reference shall be made to the rate as soon as it is available afterwards. If no such rate exists, we shall convert the foreign currency at the rate certified as appropriate by our bankers which shall be deemed to be final and binding. Therefore it may be subject to foreign exchange risks in the process of currency conversion.
- "TopCare" Medical Insurance Plan is an insurance policy issued by us. The insurance benefits are subject to the company's credit risks.

3. General Exclusions

This plan shall not cover any benefits in relation to or arising from the following expenses:

- Expenses incurred for treatments, procedures, medications, tests or services which are not medically necessary;
- Expenses incurred for the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services;
- Expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the policy effective date;
- Expenses incurred for medical services upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae;
- Expenses incurred for beautification or cosmetic purposes, prophylactic treatment or preventive care, correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, dental treatment and oral and maxillofacial procedures, maternity conditions and its complications, durable medical equipment or appliances, experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, congenital condition(s) before the age of eight years;
- Expenses incurred for traditional Chinese medicine treatment;
- Eligible Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party;
- Expenses incurred for treatment arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

The above listed items are for reference only. Please refer to the policy terms and benefits for the full list of exclusions.

4. Pre-existing Conditions

For the avoidance of doubt, the Company shall not have the right to re-underwrite or terminate these terms and benefits where the Policy Holder and/or insured person was not aware and would not be reasonably have been aware of the Pre-existing Condition(s) at the time of submission of Application (including any updates of and changes to the required information if so requested by the Company). Pre-existing conditions shall mean, in respect of the insured person, any sickness, disease, injury, physical, mental or medical condition or physiological degradation, including congenital condition, that has existed prior to the policy effective date. An ordinary prudent person shall be reasonably aware of a pre-existing condition, where

- (a) it has been diagnosed;
- (b) it has manifested clear and distinct signs or symptoms; or
- (c) medical advice or treatment has been sought, recommended or received.

If the policy holder or the insured person is requested but fails to disclose to the Company upon submission of application (including any updates of and changes to the required information, if so requested by the Company), that the insured person is suffering from a pre-existing condition, and such pre-existing condition has been treated or diagnosed or has manifested signs or symptoms of which the policy holder or the insured person is aware or should have reasonably been aware of at the time of submission of application (including any updates of and changes to the required information, if so requested by the Company), the Company has the right to declare these terms and benefits void, demand repayment of any benefits paid and/ or refuse to provide coverage under these terms and benefits. In such event, the Company shall refund the premium. The burden of proving the above shall rest with the Company.

5. Coverage Period

If the Policy Holder submits the application of this plan and is approved by the Company, the insured person will entitle the full coverage immediately in the first Policy Year. Please refer to the policy terms and benefits of the plan for details.

6. Premium Adjustment and Product Features Revision

i. Premium Adjustment

In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

ii. Product Features Revision

In addition to the latest terms and benefits announced by the Health Bureau from time to time, we may also update the terms and benefits, which will not be less favourable than the original terms and benefits. We will issue a written notice to inform you if there is any revision in advance upon policy Renewal or before the end of a Policy Year. You can also browse the company website at www.ctflife.com.hk for the latest product information.

7. Eligible Medical Benefit Expenses

Claims of eligible medical benefit expenses must comply with the principles of "Reasonable and Customary Charges" and "Medically Necessary". For details, please refer to the Standard Plan Terms and Benefits, which are from time to time published and subject to regular review by the Government. The Company reserves the right to make any discretionary adjustment for claim settlement based on the above principles. You can browse the Standard Plan Terms and Benefits by clicking the following link: https://www.vhis.gov.hk/doc/en/information_centre/e_standard_plan_template.pdf

8. Claim Procedure

If you wish to make a claim, you must notify us in writing and send us the appropriate forms or relevant proof within 90 days of the date on which you are discharged from the hospital, or (where there is no confinement) the date on which the relevant medical service is performed and completed. You can browse the company website at www.ctflife.com.hk ("Claims Support" section) to download the appropriate claim forms or 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 benefits.

The information about tax in this document is for your reference only and does not constitute any tax or accounting advice. For any tax advice, please consult your tax consultant and accountant.

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 person 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.

“TopCare” Medical Insurance Plan – Basic Plan Premium Table (with No Claim Discount)^{1,2,3} (Currency: 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.

Entry Age: 0 - 64	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
0	5,469.00	4,175.00	6,762.00	5,191.00	9,721.00	7,677.00	16,381.00	11,965.00
1	5,469.00	4,175.00	6,762.00	5,191.00	9,721.00	7,677.00	16,381.00	11,965.00
2	5,469.00	4,175.00	6,762.00	5,191.00	9,721.00	7,677.00	16,381.00	11,965.00
3	5,469.00	4,175.00	6,762.00	5,191.00	9,721.00	7,677.00	16,381.00	11,965.00
4	5,469.00	4,175.00	6,762.00	5,191.00	9,721.00	7,677.00	16,381.00	11,965.00
5	3,193.00	3,355.00	4,186.00	4,183.00	5,711.00	5,435.00	10,203.00	9,636.00
6	3,193.00	3,355.00	4,186.00	4,183.00	5,711.00	5,435.00	10,203.00	9,636.00
7	3,193.00	3,355.00	4,186.00	4,183.00	5,711.00	5,435.00	10,203.00	9,636.00
8	3,193.00	3,355.00	4,186.00	4,183.00	5,711.00	5,435.00	10,203.00	9,636.00
9	3,193.00	3,355.00	4,186.00	4,183.00	5,711.00	5,435.00	10,203.00	9,636.00
10	3,092.00	2,966.00	3,711.00	3,559.00	5,135.00	4,696.00	9,172.00	8,329.00
11	3,092.00	2,949.00	3,684.00	3,526.00	5,103.00	4,659.00	9,114.00	8,263.00
12	3,100.00	2,952.00	3,677.00	3,523.00	5,099.00	4,659.00	9,106.00	8,263.00
13	3,114.00	2,977.00	3,694.00	3,553.00	5,122.00	4,696.00	9,148.00	8,329.00
14	3,134.00	3,020.00	3,733.00	3,612.00	5,173.00	4,770.00	9,239.00	8,461.00
15	3,161.00	3,086.00	3,796.00	3,703.00	5,251.00	4,882.00	9,381.00	8,657.00
16	3,219.00	3,197.00	3,862.00	3,837.00	5,352.00	5,056.00	9,617.00	9,079.00
17	3,290.00	3,339.00	3,948.00	4,007.00	5,478.00	5,276.00	9,918.00	9,623.00
18	3,374.00	3,510.00	4,049.00	4,213.00	5,630.00	5,542.00	10,283.00	10,286.00
19	3,474.00	3,710.00	4,169.00	4,453.00	5,807.00	5,853.00	10,715.00	11,068.00
20	3,588.00	3,939.00	4,304.00	4,728.00	6,010.00	6,210.00	11,210.00	11,970.00
21	3,664.00	4,115.00	4,384.00	4,932.00	6,153.00	6,500.00	11,480.00	12,477.00
22	3,740.00	4,292.00	4,456.00	5,135.00	6,296.00	6,798.00	11,717.00	12,934.00
23	3,814.00	4,470.00	4,521.00	5,337.00	6,435.00	7,104.00	11,922.00	13,339.00
24	3,884.00	4,650.00	4,579.00	5,540.00	6,575.00	7,416.00	12,093.00	13,691.00
25	3,951.00	4,830.00	4,630.00	5,742.00	6,709.00	7,740.00	12,235.00	13,991.00
26	4,029.00	5,040.00	4,747.00	5,998.00	6,884.00	8,069.00	12,532.00	14,512.00
27	4,111.00	5,262.00	4,881.00	6,270.00	7,069.00	8,407.00	12,862.00	15,073.00
28	4,192.00	5,497.00	5,033.00	6,562.00	7,264.00	8,755.00	13,225.00	15,672.00
29	4,278.00	5,741.00	5,201.00	6,870.00	7,472.00	9,108.00	13,616.00	16,310.00
30	4,364.00	5,996.00	5,388.00	7,196.00	7,691.00	9,472.00	14,038.00	16,987.00
31	4,470.00	6,234.00	5,523.00	7,479.00	7,868.00	9,790.00	14,347.00	17,562.00
32	4,584.00	6,470.00	5,653.00	7,762.00	8,039.00	10,101.00	14,638.00	18,126.00
33	4,705.00	6,709.00	5,777.00	8,039.00	8,204.00	10,404.00	14,908.00	18,682.00
34	4,835.00	6,949.00	5,897.00	8,317.00	8,362.00	10,695.00	15,161.00	19,229.00
35	4,973.00	7,191.00	6,012.00	8,592.00	8,515.00	10,979.00	15,398.00	19,768.00
36	5,100.00	7,432.00	6,147.00	8,889.00	8,720.00	11,337.00	15,806.00	20,418.00
37	5,229.00	7,677.00	6,285.00	9,192.00	8,936.00	11,713.00	16,258.00	21,100.00
38	5,361.00	7,920.00	6,430.00	9,502.00	9,166.00	12,108.00	16,754.00	21,812.00
39	5,496.00	8,166.00	6,576.00	9,818.00	9,409.00	12,521.00	17,296.00	22,556.00
40	5,631.00	8,414.00	6,727.00	10,140.00	9,666.00	12,954.00	17,883.00	23,331.00
41	5,838.00	8,655.00	6,960.00	10,426.00	10,013.00	13,297.00	18,611.00	24,083.00
42	6,070.00	8,896.00	7,220.00	10,702.00	10,404.00	13,626.00	19,418.00	24,848.00
43	6,326.00	9,136.00	7,513.00	10,971.00	10,831.00	13,935.00	20,301.00	25,628.00
44	6,609.00	9,373.00	7,836.00	11,230.00	11,300.00	14,229.00	21,261.00	26,419.00
45	6,916.00	9,612.00	8,186.00	11,483.00	11,807.00	14,505.00	22,296.00	27,225.00
46	7,229.00	9,832.00	8,581.00	11,759.00	12,396.00	14,928.00	23,451.00	28,184.00
47	7,560.00	10,045.00	9,011.00	12,041.00	13,038.00	15,389.00	24,697.00	29,206.00
48	7,912.00	10,252.00	9,473.00	12,322.00	13,734.00	15,885.00	26,034.00	30,287.00
49	8,282.00	10,453.00	9,970.00	12,607.00	14,482.00	16,421.00	27,460.00	31,429.00
50	8,670.00	10,647.00	10,502.00	12,895.00	15,283.00	16,993.00	28,981.00	32,634.00

“TopCare” Medical Insurance Plan – Basic Plan Premium Table
(with No Claim Discount)^{1,2,3} (Currency: HKD)

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
Entry Age: 0 - 64	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
51	9,100.00	10,911.00	11,062.00	13,212.00	16,034.00	17,459.00	30,341.00	33,718.00
52	9,559.00	11,194.00	11,653.00	13,539.00	16,798.00	17,912.00	31,713.00	34,806.00
53	10,042.00	11,496.00	12,276.00	13,877.00	17,582.00	18,357.00	33,091.00	35,894.00
54	10,553.00	11,817.00	12,932.00	14,226.00	18,384.00	18,790.00	34,481.00	36,983.00
55	11,091.00	12,156.00	13,620.00	14,587.00	19,203.00	19,213.00	35,878.00	38,075.00
56	11,670.00	12,462.00	14,409.00	15,007.00	20,314.00	19,924.00	37,907.00	39,475.00
57	12,282.00	12,770.00	15,254.00	15,456.00	21,530.00	20,727.00	40,152.00	40,977.00
58	12,924.00	13,080.00	16,155.00	15,930.00	22,856.00	21,621.00	42,613.00	42,584.00
59	13,599.00	13,390.00	17,111.00	16,434.00	24,291.00	22,603.00	45,290.00	44,295.00
60	14,306.00	13,703.00	18,120.00	16,964.00	25,835.00	23,675.00	48,183.00	46,108.00
61	15,156.00	14,344.00	19,271.00	17,853.00	27,344.00	24,848.00	51,382.00	48,727.00
62	16,074.00	15,098.00	20,503.00	18,879.00	28,917.00	26,115.00	54,825.00	51,687.00
63	17,063.00	15,960.00	21,817.00	20,045.00	30,551.00	27,475.00	58,516.00	54,981.00
64	18,119.00	16,935.00	23,216.00	21,348.00	32,249.00	28,928.00	62,450.00	58,616.00
	Below premiums are for Renewal only							
65	19,246.00	18,019.00	24,697.00	22,789.00	34,004.00	30,474.00	66,633.00	62,587.00
66	20,446.00	19,118.00	26,115.00	24,131.00	35,671.00	32,025.00	70,524.00	66,193.00
67	21,716.00	20,298.00	27,567.00	25,530.00	37,348.00	33,637.00	74,484.00	69,903.00
68	23,059.00	21,556.00	29,053.00	26,989.00	39,036.00	35,314.00	78,513.00	73,715.00
69	24,472.00	22,892.00	30,573.00	28,507.00	40,734.00	37,055.00	82,609.00	77,631.00
70	25,956.00	24,308.00	32,129.00	30,083.00	42,441.00	38,859.00	86,771.00	81,651.00
71-127	27,162.00	25,432.00	33,635.00	31,489.00	44,739.00	41,236.00	91,658.00	86,913.00
Entry Age: 65- 70	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
65	23,095.20	21,622.80	29,636.40	27,346.80	40,804.80	36,568.80	79,959.60	75,104.40
66	24,535.21	22,941.59	31,338.01	28,957.20	42,805.21	38,430.00	84,628.80	79,431.60
67	26,059.20	24,357.61	33,080.40	30,636.00	44,817.60	40,364.40	89,380.80	83,883.60
68	27,670.80	25,867.20	34,863.60	32,386.80	46,843.20	42,376.81	94,215.60	88,458.00
69	29,366.40	27,470.40	36,687.60	34,208.40	48,880.80	44,466.00	99,130.80	93,157.20
70	31,147.20	29,169.60	38,554.80	36,099.60	50,929.20	46,630.79	104,125.20	97,981.20
	Below premiums are for Renewal only							
71-127	32,594.39	30,518.40	40,362.00	37,786.80	53,686.79	49,483.21	109,989.60	104,295.60
Entry Age: 71- 75	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
71-75	38,026.79	35,604.80	47,089.01	44,084.59	62,634.59	57,730.40	128,321.21	121,678.20
	Below premiums are for Renewal only							
76-127	38,026.79	35,604.80	47,089.01	44,084.59	62,634.59	57,730.40	128,321.21	121,678.20
Entry Age: 76 or above	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
76-127	43,459.20	40,691.20	53,816.00	50,382.39	71,582.40	65,977.61	146,652.80	139,060.81

Remarks:

- The 16% no claim discount is already reflected in the above-stated premiums. It is applicable to the annual premium of all policy years (if there is no claim record). For details of no claim discount, please refer to the product brochure of “BetterCare” Medical Insurance Plan.
- Premiums stated above are based on the first-year premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product’s backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
- The annual premium table is for reference only. It does not include levy on insurance premiums collected by the Insurance Authority. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Please contact your financial consultant for premiums in monthly, semi-annual payment mode or premiums details in US dollars.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

“TopCare” Medical Insurance Plan – Basic Plan Premium Table (without No Claim Discount)^{1,2} (Currency: 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.

Entry Age: 0 - 64	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
0	6,510.71	4,970.24	8,050.00	6,179.76	11,572.62	9,139.29	19,501.19	14,244.05
1	6,510.71	4,970.24	8,050.00	6,179.76	11,572.62	9,139.29	19,501.19	14,244.05
2	6,510.71	4,970.24	8,050.00	6,179.76	11,572.62	9,139.29	19,501.19	14,244.05
3	6,510.71	4,970.24	8,050.00	6,179.76	11,572.62	9,139.29	19,501.19	14,244.05
4	6,510.71	4,970.24	8,050.00	6,179.76	11,572.62	9,139.29	19,501.19	14,244.05
5	3,801.19	3,994.05	4,983.33	4,979.76	6,798.81	6,470.24	12,146.43	11,471.43
6	3,801.19	3,994.05	4,983.33	4,979.76	6,798.81	6,470.24	12,146.43	11,471.43
7	3,801.19	3,994.05	4,983.33	4,979.76	6,798.81	6,470.24	12,146.43	11,471.43
8	3,801.19	3,994.05	4,983.33	4,979.76	6,798.81	6,470.24	12,146.43	11,471.43
9	3,801.19	3,994.05	4,983.33	4,979.76	6,798.81	6,470.24	12,146.43	11,471.43
10	3,680.95	3,530.95	4,417.86	4,236.90	6,113.10	5,590.48	10,919.05	9,915.48
11	3,680.95	3,510.71	4,385.71	4,197.62	6,075.00	5,546.43	10,850.00	9,836.90
12	3,690.48	3,514.29	4,377.38	4,194.05	6,070.24	5,546.43	10,840.48	9,836.90
13	3,707.14	3,544.05	4,397.62	4,229.76	6,097.62	5,590.48	10,890.48	9,915.48
14	3,730.95	3,595.24	4,444.05	4,300.00	6,158.33	5,678.57	10,998.81	10,072.62
15	3,763.10	3,673.81	4,519.05	4,408.33	6,251.19	5,811.90	11,167.86	10,305.95
16	3,832.14	3,805.95	4,597.62	4,567.86	6,371.43	6,019.05	11,448.81	10,808.33
17	3,916.67	3,975.00	4,700.00	4,770.24	6,521.43	6,280.95	11,807.14	11,455.95
18	4,016.67	4,178.57	4,820.24	5,015.48	6,702.38	6,597.62	12,241.67	12,245.24
19	4,135.71	4,416.67	4,963.10	5,301.19	6,913.10	6,967.86	12,755.95	13,176.19
20	4,271.43	4,689.29	5,123.81	5,628.57	7,154.76	7,392.86	13,345.24	14,250.00
21	4,361.90	4,898.81	5,219.05	5,871.43	7,325.00	7,738.10	13,666.67	14,853.57
22	4,452.38	5,109.52	5,304.76	6,113.10	7,495.24	8,092.86	13,948.81	15,397.62
23	4,540.48	5,321.43	5,382.14	6,353.57	7,660.71	8,457.14	14,192.86	15,879.76
24	4,623.81	5,535.71	5,451.19	6,595.24	7,827.38	8,828.57	14,396.43	16,298.81
25	4,703.57	5,750.00	5,511.90	6,835.71	7,986.90	9,214.29	14,565.48	16,655.95
26	4,796.43	6,000.00	5,651.19	7,140.48	8,195.24	9,605.95	14,919.05	17,276.19
27	4,894.05	6,264.29	5,810.71	7,464.29	8,415.48	10,008.33	15,311.90	17,944.05
28	4,990.48	6,544.05	5,991.67	7,811.90	8,647.62	10,422.62	15,744.05	18,657.14
29	5,092.86	6,834.52	6,191.67	8,178.57	8,895.24	10,842.86	16,209.52	19,416.67
30	5,195.24	7,138.10	6,414.29	8,566.67	9,155.95	11,276.19	16,711.90	20,222.62
31	5,321.43	7,421.43	6,575.00	8,903.57	9,366.67	11,654.76	17,079.76	20,907.14
32	5,457.14	7,702.38	6,729.76	9,240.48	9,570.24	12,025.00	17,426.19	21,578.57
33	5,601.19	7,986.90	6,877.38	9,570.24	9,766.67	12,385.71	17,747.62	22,240.48
34	5,755.95	8,272.62	7,020.24	9,901.19	9,954.76	12,732.14	18,048.81	22,891.67
35	5,920.24	8,560.71	7,157.14	10,228.57	10,136.90	13,070.24	18,330.95	23,533.33
36	6,071.43	8,847.62	7,317.86	10,582.14	10,380.95	13,496.43	18,816.67	24,307.14
37	6,225.00	9,139.29	7,482.14	10,942.86	10,638.10	13,944.05	19,354.76	25,119.05
38	6,382.14	9,428.57	7,654.76	11,311.90	10,911.90	14,414.29	19,945.24	25,966.67
39	6,542.86	9,721.43	7,828.57	11,688.10	11,201.19	14,905.95	20,590.48	26,852.38
40	6,703.57	10,016.67	8,008.33	12,071.43	11,507.14	15,421.43	21,289.29	27,775.00
41	6,950.00	10,303.57	8,285.71	12,411.90	11,920.24	15,829.76	22,155.95	28,670.24
42	7,226.19	10,590.48	8,595.24	12,740.48	12,385.71	16,221.43	23,116.67	29,580.95
43	7,530.95	10,876.19	8,944.05	13,060.71	12,894.05	16,589.29	24,167.86	30,509.52
44	7,867.86	11,158.33	9,328.57	13,369.05	13,452.38	16,939.29	25,310.71	31,451.19
45	8,233.33	11,442.86	9,745.24	13,670.24	14,055.95	17,267.86	26,542.86	32,410.71
46	8,605.95	11,704.76	10,215.48	13,998.81	14,757.14	17,771.43	27,917.86	33,552.38
47	9,000.00	11,958.33	10,727.38	14,334.52	15,521.43	18,320.24	29,401.19	34,769.05
48	9,419.05	12,204.76	11,277.38	14,669.05	16,350.00	18,910.71	30,992.86	36,055.95
49	9,859.52	12,444.05	11,869.05	15,008.33	17,240.48	19,548.81	32,690.48	37,415.48
50	10,321.43	12,675.00	12,502.38	15,351.19	18,194.05	20,229.76	34,501.19	38,850.00

“TopCare” Medical Insurance Plan – Basic Plan Premium Table
(without No Claim Discount)^{1,2} (Currency: HKD)

Entry Age: 0 - 64	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
51	10,833.33	12,989.29	13,169.05	15,728.57	19,088.10	20,784.52	36,120.24	40,140.48
52	11,379.76	13,326.19	13,872.62	16,117.86	19,997.62	21,323.81	37,753.57	41,435.71
53	11,954.76	13,685.71	14,614.29	16,520.24	20,930.95	21,853.57	39,394.05	42,730.95
54	12,563.10	14,067.86	15,395.24	16,935.71	21,885.71	22,369.05	41,048.81	44,027.38
55	13,203.57	14,471.43	16,214.29	17,365.48	22,860.71	22,872.62	42,711.90	45,327.38
56	13,892.86	14,835.71	17,153.57	17,865.48	24,183.33	23,719.05	45,127.38	46,994.05
57	14,621.43	15,202.38	18,159.52	18,400.00	25,630.95	24,675.00	47,800.00	48,782.14
58	15,385.71	15,571.43	19,232.14	18,964.29	27,209.52	25,739.29	50,729.76	50,695.24
59	16,189.29	15,940.48	20,370.24	19,564.29	28,917.86	26,908.33	53,916.67	52,732.14
60	17,030.95	16,313.10	21,571.43	20,195.24	30,755.95	28,184.52	57,360.71	54,890.48
61	18,042.86	17,076.19	22,941.67	21,253.57	32,552.38	29,580.95	61,169.05	58,008.33
62	19,135.71	17,973.81	24,408.33	22,475.00	34,425.00	31,089.29	65,267.86	61,532.14
63	20,313.10	19,000.00	25,972.62	23,863.10	36,370.24	32,708.33	69,661.90	65,453.57
64	21,570.24	20,160.71	27,638.10	25,414.29	38,391.67	34,438.10	74,345.24	69,780.95
Below premiums are for Renewal only								
65	22,911.90	21,451.19	29,401.19	27,129.76	40,480.95	36,278.57	79,325.00	74,508.33
66	24,340.48	22,759.52	31,089.29	28,727.38	42,465.48	38,125.00	83,957.14	78,801.19
67	25,852.38	24,164.29	32,817.86	30,392.86	44,461.90	40,044.05	88,671.43	83,217.86
68	27,451.19	25,661.90	34,586.90	32,129.76	46,471.43	42,040.48	93,467.86	87,755.95
69	29,133.33	27,252.38	36,396.43	33,936.90	48,492.86	44,113.10	98,344.05	92,417.86
70	30,900.00	28,938.10	38,248.81	35,813.10	50,525.00	46,260.71	103,298.81	97,203.57
71-127	32,335.71	30,276.19	40,041.67	37,486.90	53,260.71	49,090.48	109,116.67	103,467.86
Below premiums are for Renewal only								
71-127	38,802.85	36,331.43	48,050.00	44,984.28	63,912.85	58,908.58	130,940.00	124,161.43
Below premiums are for Renewal only								
71-127	38,802.85	36,331.43	48,050.00	44,984.28	63,912.85	58,908.58	130,940.00	124,161.43
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Below premiums are for Renewal only								
71-127	38,802.85	36,331.43	48,050.00	44,984.28	63,912.85	58,908.58	130,940.00	124,161.43

"TopCare" Medical Insurance Plan – Rider Premium Table (with No Claim Discount)^{1,2,3} (Currency: 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.

Entry Age: 0 - 64	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
0	4,649.00	3,549.00	5,748.00	4,412.00	8,263.00	6,525.00	13,924.00	10,170.00
1	4,649.00	3,549.00	5,748.00	4,412.00	8,263.00	6,525.00	13,924.00	10,170.00
2	4,649.00	3,549.00	5,748.00	4,412.00	8,263.00	6,525.00	13,924.00	10,170.00
3	4,649.00	3,549.00	5,748.00	4,412.00	8,263.00	6,525.00	13,924.00	10,170.00
4	4,649.00	3,549.00	5,748.00	4,412.00	8,263.00	6,525.00	13,924.00	10,170.00
5	2,714.00	2,852.00	3,558.00	3,556.00	4,854.00	4,620.00	8,673.00	8,191.00
6	2,714.00	2,852.00	3,558.00	3,556.00	4,854.00	4,620.00	8,673.00	8,191.00
7	2,714.00	2,852.00	3,558.00	3,556.00	4,854.00	4,620.00	8,673.00	8,191.00
8	2,714.00	2,852.00	3,558.00	3,556.00	4,854.00	4,620.00	8,673.00	8,191.00
9	2,714.00	2,852.00	3,558.00	3,556.00	4,854.00	4,620.00	8,673.00	8,191.00
10	2,628.00	2,521.00	3,154.00	3,025.00	4,365.00	3,992.00	7,796.00	7,080.00
11	2,628.00	2,507.00	3,131.00	2,997.00	4,338.00	3,960.00	7,747.00	7,024.00
12	2,635.00	2,509.00	3,125.00	2,995.00	4,334.00	3,960.00	7,740.00	7,024.00
13	2,647.00	2,530.00	3,140.00	3,020.00	4,354.00	3,992.00	7,776.00	7,080.00
14	2,664.00	2,567.00	3,173.00	3,070.00	4,397.00	4,055.00	7,853.00	7,192.00
15	2,687.00	2,623.00	3,227.00	3,148.00	4,463.00	4,150.00	7,974.00	7,358.00
16	2,736.00	2,717.00	3,283.00	3,261.00	4,549.00	4,298.00	8,174.00	7,717.00
17	2,797.00	2,838.00	3,356.00	3,406.00	4,656.00	4,485.00	8,430.00	8,180.00
18	2,868.00	2,984.00	3,442.00	3,581.00	4,786.00	4,711.00	8,741.00	8,743.00
19	2,953.00	3,154.00	3,544.00	3,785.00	4,936.00	4,975.00	9,108.00	9,408.00
20	3,050.00	3,348.00	3,658.00	4,019.00	5,109.00	5,279.00	9,529.00	10,175.00
21	3,114.00	3,498.00	3,726.00	4,192.00	5,230.00	5,525.00	9,758.00	10,605.00
22	3,179.00	3,648.00	3,788.00	4,365.00	5,352.00	5,778.00	9,959.00	10,994.00
23	3,242.00	3,800.00	3,843.00	4,536.00	5,470.00	6,038.00	10,134.00	11,338.00
24	3,301.00	3,953.00	3,892.00	4,709.00	5,589.00	6,304.00	10,279.00	11,637.00
25	3,358.00	4,106.00	3,936.00	4,881.00	5,703.00	6,579.00	10,400.00	11,892.00
26	3,425.00	4,284.00	4,035.00	5,098.00	5,851.00	6,859.00	10,652.00	12,335.00
27	3,494.00	4,473.00	4,149.00	5,330.00	6,009.00	7,146.00	10,933.00	12,812.00
28	3,563.00	4,672.00	4,278.00	5,578.00	6,174.00	7,442.00	11,241.00	13,321.00
29	3,636.00	4,880.00	4,421.00	5,840.00	6,351.00	7,742.00	11,574.00	13,864.00
30	3,709.00	5,097.00	4,580.00	6,117.00	6,537.00	8,051.00	11,932.00	14,439.00
31	3,800.00	5,299.00	4,695.00	6,357.00	6,688.00	8,322.00	12,195.00	14,928.00
32	3,896.00	5,500.00	4,805.00	6,598.00	6,833.00	8,586.00	12,442.00	15,407.00
33	3,999.00	5,703.00	4,910.00	6,833.00	6,973.00	8,843.00	12,672.00	15,880.00
34	4,110.00	5,907.00	5,012.00	7,069.00	7,108.00	9,091.00	12,887.00	16,345.00
35	4,227.00	6,112.00	5,110.00	7,303.00	7,238.00	9,332.00	13,088.00	16,803.00
36	4,335.00	6,317.00	5,225.00	7,556.00	7,412.00	9,636.00	13,435.00	17,355.00
37	4,445.00	6,525.00	5,342.00	7,813.00	7,596.00	9,956.00	13,819.00	17,935.00
38	4,557.00	6,732.00	5,466.00	8,077.00	7,791.00	10,292.00	14,241.00	18,540.00
39	4,672.00	6,941.00	5,590.00	8,345.00	7,998.00	10,643.00	14,702.00	19,173.00
40	4,786.00	7,152.00	5,718.00	8,619.00	8,216.00	11,011.00	15,201.00	19,831.00
41	4,962.00	7,357.00	5,916.00	8,862.00	8,511.00	11,302.00	15,819.00	20,471.00
42	5,160.00	7,562.00	6,137.00	9,097.00	8,843.00	11,582.00	16,505.00	21,121.00
43	5,377.00	7,766.00	6,386.00	9,325.00	9,206.00	11,845.00	17,256.00	21,784.00
44	5,618.00	7,967.00	6,661.00	9,546.00	9,605.00	12,095.00	18,072.00	22,456.00
45	5,879.00	8,170.00	6,958.00	9,761.00	10,036.00	12,329.00	18,952.00	23,141.00
46	6,145.00	8,357.00	7,294.00	9,995.00	10,537.00	12,689.00	19,933.00	23,956.00
47	6,426.00	8,538.00	7,659.00	10,235.00	11,082.00	13,081.00	20,992.00	24,825.00
48	6,725.00	8,714.00	8,052.00	10,474.00	11,674.00	13,502.00	22,129.00	25,744.00
49	7,040.00	8,885.00	8,475.00	10,716.00	12,310.00	13,958.00	23,341.00	26,715.00
50	7,370.00	9,050.00	8,927.00	10,961.00	12,991.00	14,444.00	24,634.00	27,739.00

**"TopCare" Medical Insurance Plan – Rider Premium Table
(with No Claim Discount)^{1,2,3} (Currency: HKD)**

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
Entry Age: 0 - 64	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
51	7,735.00	9,274.00	9,403.00	11,230.00	13,629.00	14,840.00	25,790.00	28,660.00
52	8,125.00	9,515.00	9,905.00	11,508.00	14,278.00	15,225.00	26,956.00	29,585.00
53	8,536.00	9,772.00	10,435.00	11,795.00	14,945.00	15,603.00	28,127.00	30,510.00
54	8,970.00	10,044.00	10,992.00	12,092.00	15,626.00	15,972.00	29,309.00	31,436.00
55	9,427.00	10,333.00	11,577.00	12,399.00	16,323.00	16,331.00	30,496.00	32,364.00
56	9,920.00	10,593.00	12,248.00	12,756.00	17,267.00	16,935.00	32,221.00	33,554.00
57	10,440.00	10,855.00	12,966.00	13,138.00	18,301.00	17,618.00	34,129.00	34,830.00
58	10,985.00	11,118.00	13,732.00	13,541.00	19,428.00	18,378.00	36,221.00	36,196.00
59	11,559.00	11,382.00	14,544.00	13,969.00	20,647.00	19,213.00	38,497.00	37,651.00
60	12,160.00	11,648.00	15,402.00	14,419.00	21,960.00	20,124.00	40,956.00	39,192.00
61	12,883.00	12,192.00	16,380.00	15,175.00	23,242.00	21,121.00	43,675.00	41,418.00
62	13,663.00	12,833.00	17,428.00	16,047.00	24,579.00	22,198.00	46,601.00	43,934.00
63	14,504.00	13,566.00	18,544.00	17,038.00	25,968.00	23,354.00	49,739.00	46,734.00
64	15,401.00	14,395.00	19,734.00	18,146.00	27,412.00	24,589.00	53,083.00	49,824.00
Below premiums are for Renewal only								
65	16,359.00	15,316.00	20,992.00	19,371.00	28,903.00	25,903.00	56,638.00	53,199.00
66	17,379.00	16,250.00	22,198.00	20,511.00	30,320.00	27,221.00	59,945.00	56,264.00
67	18,459.00	17,253.00	23,432.00	21,701.00	31,746.00	28,591.00	63,311.00	59,418.00
68	19,600.00	18,323.00	24,695.00	22,941.00	33,181.00	30,017.00	66,736.00	62,658.00
69	20,801.00	19,458.00	25,987.00	24,231.00	34,624.00	31,497.00	70,218.00	65,986.00
70	22,063.00	20,662.00	27,310.00	25,571.00	36,075.00	33,030.00	73,755.00	69,403.00
71-127	23,088.00	21,617.00	28,590.00	26,766.00	38,028.00	35,051.00	77,909.00	73,876.00
Entry Age: 65 - 70	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
65	19,630.80	18,379.20	25,190.41	23,245.19	34,683.60	31,083.60	67,965.60	63,838.80
66	20,854.81	19,500.00	26,637.60	24,613.20	36,384.00	32,665.20	71,934.00	67,516.80
67	22,150.80	20,703.61	28,118.40	26,041.19	38,095.20	34,309.20	75,973.20	71,301.59
68	23,520.00	21,987.60	29,634.00	27,529.19	39,817.20	36,020.39	80,083.20	75,189.60
69	24,961.20	23,349.61	31,184.40	29,077.20	41,548.80	37,796.40	84,261.60	79,183.20
70	26,475.61	24,794.40	32,772.00	30,685.20	43,290.00	39,636.00	88,506.00	83,283.60
Below premiums are for Renewal only								
71-127	27,705.59	25,940.39	34,307.99	32,119.21	45,633.60	42,061.20	93,490.80	88,651.20
Entry Age: 71- 75	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
71-75	32,323.19	30,263.80	40,025.99	37,472.41	53,239.20	49,071.40	109,072.60	103,426.40
Below premiums are for Renewal only								
76-127	32,323.19	30,263.80	40,025.99	37,472.41	53,239.20	49,071.40	109,072.60	103,426.40
Entry Age: 76 or above	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
76-127	36,940.80	34,587.19	45,744.00	42,825.60	60,844.80	56,081.60	124,654.40	118,201.60

Remarks:

- The 16% no claim discount is already reflected in the above-stated premiums. It is applicable to the annual premium of all policy years (if there is no claim record). For details of no claim discount, please refer to the product brochure of "BetterCare" Medical Insurance Plan.
- Premiums stated above are based on the first-year premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product's backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
- The annual premium table is for reference only. It does not include levy on insurance premiums collected by the Insurance Authority. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Please contact your financial consultant for premiums in monthly, semi-annual payment mode or premiums details in US dollars.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

“TopCare” Medical Insurance Plan – Rider Premium Table (without No Claim Discount)^{1,2} (Currency: 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.

Entry Age: 0 - 64	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
0	5,534.52	4,225.00	6,842.86	5,252.38	9,836.90	7,767.86	16,576.19	12,107.14
1	5,534.52	4,225.00	6,842.86	5,252.38	9,836.90	7,767.86	16,576.19	12,107.14
2	5,534.52	4,225.00	6,842.86	5,252.38	9,836.90	7,767.86	16,576.19	12,107.14
3	5,534.52	4,225.00	6,842.86	5,252.38	9,836.90	7,767.86	16,576.19	12,107.14
4	5,534.52	4,225.00	6,842.86	5,252.38	9,836.90	7,767.86	16,576.19	12,107.14
5	3,230.95	3,395.24	4,235.71	4,233.33	5,778.57	5,500.00	10,325.00	9,751.19
6	3,230.95	3,395.24	4,235.71	4,233.33	5,778.57	5,500.00	10,325.00	9,751.19
7	3,230.95	3,395.24	4,235.71	4,233.33	5,778.57	5,500.00	10,325.00	9,751.19
8	3,230.95	3,395.24	4,235.71	4,233.33	5,778.57	5,500.00	10,325.00	9,751.19
9	3,230.95	3,395.24	4,235.71	4,233.33	5,778.57	5,500.00	10,325.00	9,751.19
10	3,128.57	3,001.19	3,754.76	3,601.19	5,196.43	4,752.38	9,280.95	8,428.57
11	3,128.57	2,984.52	3,727.38	3,567.86	5,164.29	4,714.29	9,222.62	8,361.90
12	3,136.90	2,986.90	3,720.24	3,565.48	5,159.52	4,714.29	9,214.29	8,361.90
13	3,151.19	3,011.90	3,738.10	3,595.24	5,183.33	4,752.38	9,257.14	8,428.57
14	3,171.43	3,055.95	3,777.38	3,654.76	5,234.52	4,827.38	9,348.81	8,561.90
15	3,198.81	3,122.62	3,841.67	3,747.62	5,313.10	4,940.48	9,492.86	8,759.52
16	3,257.14	3,234.52	3,908.33	3,882.14	5,415.48	5,116.67	9,730.95	9,186.90
17	3,329.76	3,378.57	3,995.24	4,054.76	5,542.86	5,339.29	10,035.71	9,738.10
18	3,414.29	3,552.38	4,097.62	4,263.10	5,697.62	5,608.33	10,405.95	10,408.33
19	3,515.48	3,754.76	4,219.05	4,505.95	5,876.19	5,922.62	10,842.86	11,200.00
20	3,630.95	3,985.71	4,354.76	4,784.52	6,082.14	6,284.52	11,344.05	12,113.10
21	3,707.14	4,164.29	4,435.71	4,990.48	6,226.19	6,577.38	11,616.67	12,625.00
22	3,784.52	4,342.86	4,509.52	5,196.43	6,371.43	6,878.57	11,855.95	13,088.10
23	3,859.52	4,523.81	4,575.00	5,400.00	6,511.90	7,188.10	12,064.29	13,497.62
24	3,929.76	4,705.95	4,633.33	5,605.95	6,653.57	7,504.76	12,236.90	13,853.57
25	3,997.62	4,888.10	4,685.71	5,810.71	6,789.29	7,832.14	12,380.95	14,157.14
26	4,077.38	5,100.00	4,803.57	6,069.05	6,965.48	8,165.48	12,680.95	14,684.52
27	4,159.52	5,325.00	4,939.29	6,345.24	7,153.57	8,507.14	13,015.48	15,252.38
28	4,241.67	5,561.90	5,092.86	6,640.48	7,350.00	8,859.52	13,382.14	15,858.33
29	4,328.57	5,809.52	5,263.10	6,952.38	7,560.71	9,216.67	13,778.57	16,504.76
30	4,415.48	6,067.86	5,452.38	7,282.14	7,782.14	9,584.52	14,204.76	17,189.29
31	4,523.81	6,308.33	5,589.29	7,567.86	7,961.90	9,907.14	14,517.86	17,771.43
32	4,638.10	6,547.62	5,720.24	7,854.76	8,134.52	10,221.43	14,811.90	18,341.67
33	4,760.71	6,789.29	5,845.24	8,134.52	8,301.19	10,527.38	15,085.71	18,904.76
34	4,892.86	7,032.14	5,966.67	8,415.48	8,461.90	10,822.62	15,341.67	19,458.33
35	5,032.14	7,276.19	6,083.33	8,694.05	8,616.67	11,109.52	15,580.95	20,003.57
36	5,160.71	7,520.24	6,220.24	8,995.24	8,823.81	11,471.43	15,994.05	20,660.71
37	5,291.67	7,767.86	6,359.52	9,301.19	9,042.86	11,852.38	16,451.19	21,351.19
38	5,425.00	8,014.29	6,507.14	9,615.48	9,275.00	12,252.38	16,953.57	22,071.43
39	5,561.90	8,263.10	6,654.76	9,934.52	9,521.43	12,670.24	17,502.38	22,825.00
40	5,697.62	8,514.29	6,807.14	10,260.71	9,780.95	13,108.33	18,096.43	23,608.33
41	5,907.14	8,758.33	7,042.86	10,550.00	10,132.14	13,454.76	18,832.14	24,370.24
42	6,142.86	9,002.38	7,305.95	10,829.76	10,527.38	13,788.10	19,648.81	25,144.05
43	6,401.19	9,245.24	7,602.38	11,101.19	10,959.52	14,101.19	20,542.86	25,933.33
44	6,688.10	9,484.52	7,929.76	11,364.29	11,434.52	14,398.81	21,514.29	26,733.33
45	6,998.81	9,726.19	8,283.33	11,620.24	11,947.62	14,677.38	22,561.90	27,548.81
46	7,315.48	9,948.81	8,683.33	11,898.81	12,544.05	15,105.95	23,729.76	28,519.05
47	7,650.00	10,164.29	9,117.86	12,184.52	13,192.86	15,572.62	24,990.48	29,553.57
48	8,005.95	10,373.81	9,585.71	12,469.05	13,897.62	16,073.81	26,344.05	30,647.62
49	8,380.95	10,577.38	10,089.29	12,757.14	14,654.76	16,616.67	27,786.90	31,803.57
50	8,773.81	10,773.81	10,627.38	13,048.81	15,465.48	17,195.24	29,326.19	33,022.62

**“TopCare” Medical Insurance Plan – Rider Premium Table
(without No Claim Discount)^{1,2} (Currency: HKD)**

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
Entry Age: 0 - 64	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
51	9,208.33	11,040.48	11,194.05	13,369.05	16,225.00	17,666.67	30,702.38	34,119.05
52	9,672.62	11,327.38	11,791.67	13,700.00	16,997.62	18,125.00	32,090.48	35,220.24
53	10,161.90	11,633.33	12,422.62	14,041.67	17,791.67	18,575.00	33,484.52	36,321.43
54	10,678.57	11,957.14	13,085.71	14,395.24	18,602.38	19,014.29	34,891.67	37,423.81
55	11,222.62	12,301.19	13,782.14	14,760.71	19,432.14	19,441.67	36,304.76	38,528.57
56	11,809.52	12,610.71	14,580.95	15,185.71	20,555.95	20,160.71	38,358.33	39,945.24
57	12,428.57	12,922.62	15,435.71	15,640.48	21,786.90	20,973.81	40,629.76	41,464.29
58	13,077.38	13,235.71	16,347.62	16,120.24	23,128.57	21,878.57	43,120.24	43,090.48
59	13,760.71	13,550.00	17,314.29	16,629.76	24,579.76	22,872.62	45,829.76	44,822.62
60	14,476.19	13,866.67	18,335.71	17,165.48	26,142.86	23,957.14	48,757.14	46,657.14
61	15,336.90	14,514.29	19,500.00	18,065.48	27,669.05	25,144.05	51,994.05	49,307.14
62	16,265.48	15,277.38	20,747.62	19,103.57	29,260.71	26,426.19	55,477.38	52,302.38
63	17,266.67	16,150.00	22,076.19	20,283.33	30,914.29	27,802.38	59,213.10	55,635.71
64	18,334.52	17,136.90	23,492.86	21,602.38	32,633.33	29,272.62	63,194.05	59,314.29
Below premiums are for Renewal only								
65	19,475.00	18,233.33	24,990.48	23,060.71	34,408.33	30,836.90	67,426.19	63,332.14
66	20,689.29	19,345.24	26,426.19	24,417.86	36,095.24	32,405.95	71,363.10	66,980.95
67	21,975.00	20,539.29	27,895.24	25,834.52	37,792.86	34,036.90	75,370.24	70,735.71
68	23,333.33	21,813.10	29,398.81	27,310.71	39,501.19	35,734.52	79,447.62	74,592.86
69	24,763.10	23,164.29	30,936.90	28,846.43	41,219.05	37,496.43	83,592.86	78,554.76
70	26,265.48	24,597.62	32,511.90	30,441.67	42,946.43	39,321.43	87,803.57	82,622.62
71-127	27,485.71	25,734.52	34,035.71	31,864.29	45,271.43	41,727.38	92,748.81	87,947.62
Entry Age: 65 - 70	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
65	23,370.00	21,880.00	29,988.58	27,672.85	41,290.00	37,004.28	80,911.43	75,998.57
66	24,827.15	23,214.29	31,711.43	29,301.43	43,314.29	38,887.14	85,635.72	80,377.14
67	26,370.00	24,647.15	33,474.29	31,001.42	45,351.43	40,844.28	90,444.29	84,882.85
68	28,000.00	26,175.72	35,278.57	32,772.85	47,401.43	42,881.42	95,337.14	89,511.43
69	29,715.72	27,797.15	37,124.28	34,615.72	49,462.86	44,995.72	100,311.43	94,265.71
70	31,518.58	29,517.14	39,014.28	36,530.00	51,535.72	47,185.72	105,364.28	99,147.14
Below premiums are for Renewal only								
71-127	32,982.85	30,881.42	40,842.85	38,237.15	54,325.72	50,072.86	111,298.57	105,537.14
Entry Age: 71- 75	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
71-75	38,479.99	36,028.33	47,649.99	44,610.01	63,380.00	58,418.33	129,848.33	123,126.67
Below premiums are for Renewal only								
76-127	38,479.99	36,028.33	47,649.99	44,610.01	63,380.00	58,418.33	129,848.33	123,126.67
Entry Age: 76 or above	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
76-127	43,977.14	41,175.23	54,457.14	50,982.86	72,434.29	66,763.81	148,398.10	140,716.19

Remarks:

- Premiums stated above are based on the first-year premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product's backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
- The annual premium table is for reference only. It does not include levy on insurance premiums collected by the Insurance Authority. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Please contact your financial consultant for premiums in monthly, semi-annual payment mode or premiums details in US dollars.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

Effective Date: 23 November 2024

CTF Life

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

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