

Enrollment

1. Q : Who can apply for "BOC Standard Voluntary Health Insurance Scheme Certified Plan" and/ or "BOC Flexi Voluntary Health Insurance Scheme Certified Plan"("the Plan")?
A : Hong Kong residents aged between 15 days and 80 years can apply for the Plan. Application from non-Hong Kong residents will be subject to underwriting regarding their place of residence. The Proposer must be aged 18 years or above at the time of application, for the Insured Person below the age of 18 years, the application should be arranged by the parent or legal guardian.

2. Q : Is medical examination required at time of application for the Plan? Is there any waiting period for the benefit under the Plan?
A : You are not required to undergo medical check-up at the time of application. There is no waiting period under the Plan except for "Pre-existing Conditions" and other excluded items as required by the government under the Voluntary Health Insurance Scheme. Any coverage arising from unknown pre-existing condition(s), First policy year is no coverage; Second policy year is 25% reimbursement; Third policy year is 50% reimbursement; Fourth policy year onwards is full coverage (i.e. 100%).(For details of the general exclusions, please refer to the policy.

3. Q : What happens if I declare the information regarding my existing medical conditions at time of application?
A : BOCG Insurance will assess your risks according to the underwriting guidelines, and decide whether to accept the application unconditionally, accept the application with premium loading and/or case-based exclusions, or reject the application. You will be informed of the underwriting information in writing.

Scope of Coverage

4. Q : How long do I have to stay in a hospital to qualify for a confinement?
A : You are required to confine in a hospital for a minimum period of 6 consecutive hours except confinement in connection with any emergency treatment in a hospital a result of an emergency for the performance of a surgical procedure or other medical service in hospital.

5. Q : Does the Plan cover claims for surgery performed in a hospital only?
A : No, no matter the surgery is performed in a hospital or a clinic, the claims will be handled subject to the terms and conditions of the Policy.

Claims and Renewal

6. Q : When should I submit the application for claims?
A : All claims incurred shall be submitted to BOCG Insurance within ninety (90) days after the date on which the Insured Person is discharged from the hospital, or (where

there is no confinement) the date on which the relevant medical service is performed and completed.

7. Q : When will I obtain the reimbursement after the submission of all relevant claims proofs? How can I find out the claims status?

A : BOCG Insurance will complete it within 10 working days after the sufficient claims proof has been received. By logging on the BOCG Insurance website www.bocgins.com and then input your policy number and password in “Individual Medical Policy Enquiry” under the tabs“Service Support”, you can check the claims status and claims history at anytime.

8. Q : Will I be guaranteed to renew my plan even if I have made any claim?

A :

- Upon the inception date of your cover, the plan is guaranteed to be renewed regardless of your claims or health condition. The premium will be adjusted in accordance with your attained age, but will not be increased in accordance with the claims. However, during the period of insurance, you shall inform in writing upon renewal to BOCG Insurance of any change of your place of residence or occupation. BOCG Insurance reserves the right to re-underwrite the policy. The right to re-underwriting must refer to the change of Place of Residence or occupation. As a result of re-underwriting, BOCG Insurance may terminate the policy, apply new or adjust existing standard premium loading, in accordance with the prevailing VHIS compliance requirements (including obtaining the prior approval from the Food and Health Bureau of the Government of the Hong Kong Special Administrative Region Government before the change, if applicable).