

BOC Standard Voluntary Health Insurance Scheme Certified Plan
(Number:S00035-01-000-02)

*Bank of China Group Insurance Company Limited (“BOCG Insurance”)
registers with the Hong Kong Special Administrative Region Government as a
Voluntary Health Insurance Scheme provider.*

The population of Hong Kong is aging and the cost of living is high. You need a long term medical insurance to prepare for the future. Bank of China Group Insurance Company Limited (“BOCG Insurance”) is delighted to present “BOC Standard Voluntary Health Insurance Scheme Certified Plan” (“the Plan”). The plan is an individual indemnity hospital insurance plan and its coverage includes hospital and surgical expenses. Ensuring you and your family enjoy the medical treatment and caring when in needs.

Product Highlights:

1. Guaranteed renewal to 100 years old¹

Period of insurance of the Plan is 1 year, and the Plan offers guaranteed renewal on yearly basis to 100 years old¹. Regardless of the Insured Person’s health conditions or claim history, the Insured Person can rest assured that faces different health conditions. His or her policy will be renewable on the Insured Person after the policy has taken into effect.

2. Tax deduction²

The Plan is the Voluntary Health Insurance Scheme Certified Plan. The premium of the Plan can be available for tax deduction² if it fulfills the requirements under “Inland Revenue Ordinance” published by the Hong Kong Special Administrative Region(HKSAR). You can protect family and your own, and reduce the tax burden at the same time.

3. Coverage extended to include unknown pre-existing conditions

In accordance with the terms and benefits of the Plan, the coverage is included unknown pre-existing conditions. Waiting period and reimbursement arrangement for 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%).

4. Coverage of clinical surgery

Covers day case surgery³ performed in a hospital or clinical surgery at clinic³.

5. 24-hour worldwide emergency assistance services⁴ (These extra services are in addition to the Plan.)

To provide 24-hour worldwide emergency assistance service, you can enjoy a hospital deposit guarantee of up to HK\$40,000 in the event of emergency hospital confinement outside Hong Kong.

6. Free Best Doctors® Services⁵ (These extra services are in addition to the Plan.)

Eligible customers can enjoy the Services via phone and online channel, the Services include:

Assistance needs	Scope of Services	Services usage limit
Health Consultation Services		
Looking for general health information when body have symptoms	<ul style="list-style-type: none"> • 24 hours Services Hotline : (852) 800 965 804 • AskTheExpert Service⁶ Answers general medical questions by over 50,000 worldwide medical specialists. • Doctor Online Service⁷ General Practitioners provide answers to general medical questions customers submitted from online. 	Unlimited
InterConsultation Service⁸		
An in-depth review of a patient’s medical condition for more serious or long-term sickness cases.	A Best Doctors® expert reviews the patient’s medical records and provides a detailed report, with recommendation on treatment.	Per once for each “qualifying sickness ⁹ ”

Remarks :

1. The Plan offers guaranteed renewal to 100 years old. BOCG Insurance reserves the right for all policies covered under BOC Standard Voluntary Health Insurance Scheme Certified Plan to adjust standard premiums on a portfolio basis 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 before the change, if applicable) upon renewal for the coming policy year. For details of arrangement, please refer to the policy.
2. The Policy Holder must meet all the eligibility requirements set out under the law and by the Hong Kong Internal Revenue Department (IRD) before the Policy Holder can qualify for and receive these tax benefits. Any general tax information is merely being provided for the Policy Holder's convenience, and the Policy Holder should not rely on such information in making any tax-related decisions. The Policy Holder should always consult with an appropriately qualified tax advisor if in doubt. Please note that tax law and regulations are subject to change and may affect the classification of Plan and any related tax benefits including the criteria for eligibility. BOCG Insurance is not responsible for updating the Policy Holder on any such changes in laws, regulations or interpretations. Please refer to the website of the Inland Revenue Department (IRD) or contact the IRD directly for any tax related enquiries.
3. "Day Case Surgery" means any surgery performed in the day case procedure centre or hospital that does not require hospitalisation. "Clinical Surgery" means surgery that can be undertaken at the clinic.
4. 24-hour worldwide emergency assistance services are extra services provided under (but not forming part of the) BOC Flexi Voluntary Health Insurance Scheme Certified Plan. If the Policy Holder wishes to unsubscribe this service, please send a written notice to BOCG Insurance.
5. "Best Doctors® Services" are extra services under the Plan. If the Policy Holder would like to cancel the Services, please send a written notice to Bank of China Group Insurance Company Limited ("BOCG Insurance").
6. AskTheExpert Service: This service is an answer to an identified need to provide an alternative solution for the Insured Person needing fast answers to

medical questions that do not require a review of the Insured Person's medical records. As such the AskTheExpert Service will not be able to provide any diagnostic recommendations. The designated medical services provider ("Services Provider") will base on the concerns, medical history and timeframes of the Insured Person to recommend whether AskTheExpert or InterConsultation Service is the most appropriate.

7. Doctor Online Service: This service provides answers through English for informational and educational purposes only, and under no circumstances for the delivery of medical diagnosis or treatment recommendations. This is a reference service available to all Insured Persons in lieu of them searching for information on their own. The answers provided do not imply or result in any kind of contractual or any other type of relationship between the Insured Person and the Services Provider. Furthermore, the answers are not a medical consultation regarding the Insured Person's specific condition but instead focus on general medical information. This service shall not answer questions about conditions requiring immediate medical attention.
8. InterConsultation Service: If the patient's medical condition has not first been reviewed and reported by a doctor who is duly qualified and legally registered as such to practice western medicine in Hong Kong, the service shall not be available for the Services Provider's review.
9. Qualifying sickness is under any medical condition considered to be of a critical, chronic or degenerative nature as well as those that affect the ability of an individual to continue performing their normal daily activity. Exclusions from the InterConsultation services are as follows: acute conditions (of short duration), minor chronic illness, psychiatric conditions, dental problems, and patients currently admitted in hospital.

Benefit Schedule

Benefit items ⁽¹⁾	Benefit limit (in HKD)
	BOC Standard Voluntary Health Insurance Scheme Certified Plan (No. S00035-01-000-02)
(a) Room and board	\$750 per day
(b) Miscellaneous charges	\$14,000 per Policy Year
(c) Attending doctor's visit fee	\$750 per day Maximum 180 days per Policy Year
(d) Specialist's fee ⁽²⁾	\$4,300 per Policy Year
(e) Intensive care	\$3,500 per day Maximum 25 days per Policy Year
(f) Surgeon's fee	Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures – <ul style="list-style-type: none"> · Complex \$50,000 · Major \$25,000 · Intermediate \$12,500 · Minor \$5,000
(g) Anaesthetist's fee	35% of Surgeon's fee payable ⁽⁵⁾
(h) Operating theatre charges	35% of Surgeon's fee payable ⁽⁵⁾
(i) Prescribed Diagnostic Imaging Tests ^{(2) (3)}	\$20,000 per Policy Year Subject to 30% Coinsurance
(j) Prescribed Non-surgical Cancer Treatments ⁽⁴⁾	\$80,000 per Policy Year
(k) Pre- and post-Confinement/Day Case Procedure outpatient care ⁽²⁾	\$580 per visit, up to \$3,000 per Policy Year <ul style="list-style-type: none"> · 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure · 3 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)
(l) Psychiatric treatments	\$30,000 per Policy Year

Other limits	
Annual Benefit Limit for benefit items (a) – (l)	\$420,000 per Policy Year
Lifetime Benefit Limit for benefit items (a) – (l)	Nil

Notes -

- (1) Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
- (2) BOCG Insurance shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by attending doctor or Registered Medical Practitioner.
- (3) Tests covered here only include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET- CT combined and PET- MRI combined.
- (4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- (5) The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.