

尚御私人医疗礼宾服务 Premier MediCare Concierge Services

MSH

YFLife
萬通保險



《iMONEY 智富杂志》优秀保险企业大奖2019
最佳医疗保障



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2012-2021
资本卓越保险服务大奖

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触手可及 随时候命

At your service, at your fingertips

万通保险自选医疗服务“尚御私人医疗礼宾服务”为您带来全面及贴心的贵宾式就医体验¹，服务由拥有庞大专业团队及网络覆盖全球的万欣和(上海)企业服务有限公司(“万欣和”)提供，您只需致电专属的全天候24小时服务热线，即可获妥善办理所需的就医安排、获得医疗意见及支援等服务。

YF Life is proud to present you with our Premier MediCare Concierge Services, an optional medical service providing you with a prestige medical experience¹, with comprehensive and caring services, in case of need. The service provider, MSH China Enterprise Services Co., Ltd (“MSH”), operates a large global network of medical professionals. By simply calling our dedicated 24/7 service hotline, you can easily arrange hospitalization, obtain a medical opinion, and secure medical support at any time.

1

医疗预约服务²

Medical Appointment Services²



提供门诊和住院预约服务，客服会按您的需求和具体情况，精确分诊，推荐及安排网络医疗机构内³合适的医院和专家为您服务。

The outpatient and hospitalization customer services representatives will help you make appointments, based on your needs and the specific situation, referring and arranging suitable hospitals and specialists within the medical network³ to meet your needs.

2

住院直付预授权服务⁴

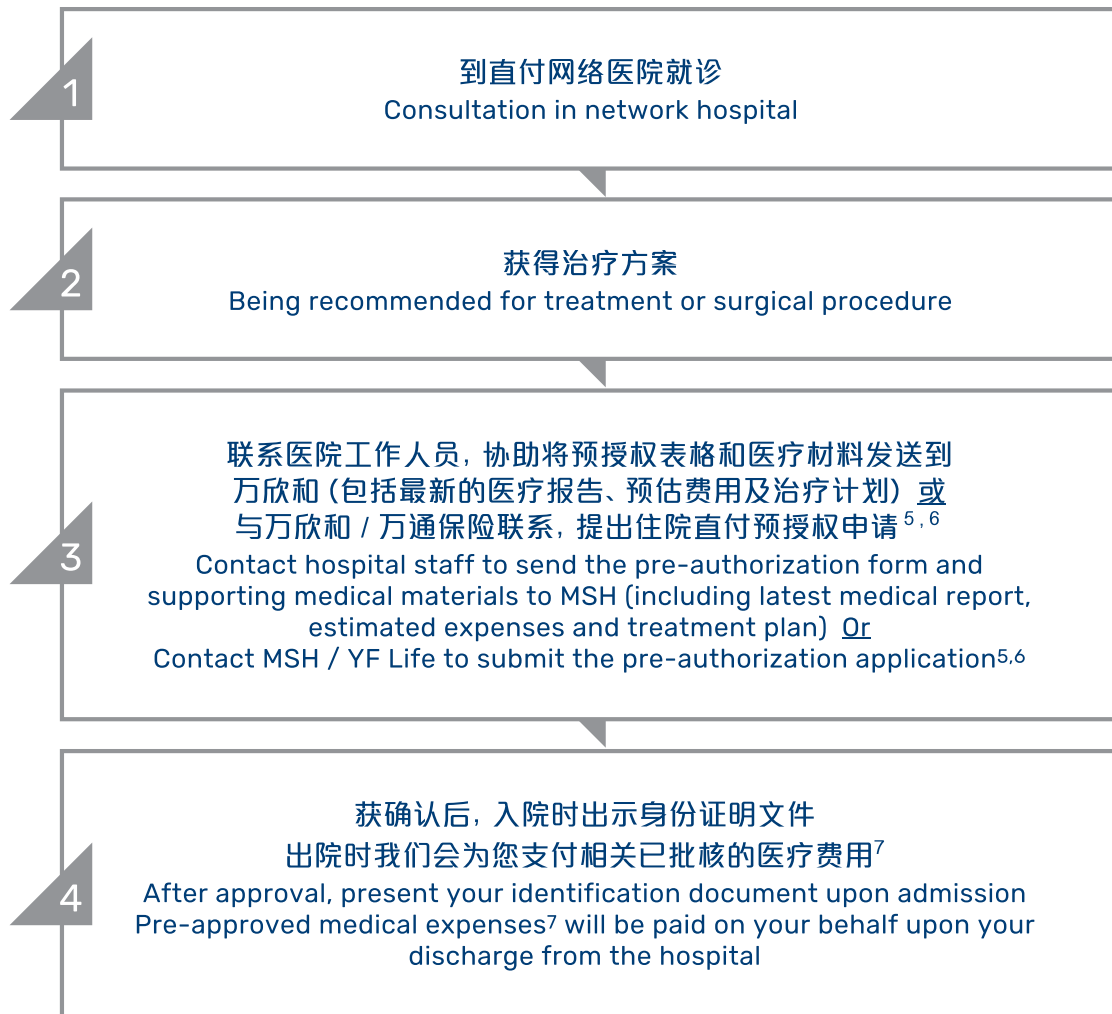
Cashless Hospitalization Pre-authorization Services⁴



“尚御私人医疗礼宾服务”提供覆盖全球五大洲150多个国家的医疗网络，无远弗届；单在中国大陆的北京、上海、广州、苏州、福州等超过60个城市，就设有1,200多家直付网络医院，让您无论身在何处，都可以安心无忧。只须于接受住院治疗前，与万欣和或万通保险联系，提出住院直付预授权申请，一经获确认后，只要选择入住网络医院，于入院时便毋须支付住院按金，而出院时我们会直接向医院结算及支付住院期间的合资格医疗开支，既可省去大额现金垫付，也不用为处理索偿程序而操心。

Premier MediCare Concierge Services cover an extensive medical network of 150 countries worldwide. In mainland China, there are over 60 cities covering more than 1,200 hospitals offering direct billing services, including Beijing, Shanghai, Guangzhou, Suzhou, Fuzhou, to name but a few. To enjoy peace of mind, you can simply contact MSH or YF Life before your treatment in the hospital and apply for a cashless hospitalization pre-authorization. Once approved, the deposit will be paid on your behalf and your qualifying medical expenses incurred during your hospital confinement will be settled directly with the hospital, provided you choose a network hospital. This saves you not only the hassle of preparing a large cash deposit, but also the time to file claims afterwards.

住院直付预授权程序 Steps of Cashless Hospitalization Pre-authorization



3

中国大陆驻院代表现场服务

On-site Hospital Representatives in Mainland China



在北京、上海、大连、成都、武汉、深圳等地的顶尖公立医院⁸内，特设驻院服务代表随时为您效劳，提供入院接待、预约、安排检查、解答就诊相关问题等服务，无需预约。

In top public hospitals⁸ in Beijing, Shanghai, Dalian, Chengdu, Wuhan, Shenzhen, etc., on-site hospital representatives are always at your service, assisting you with reception, appointment, and consultation services, and answering your medical-related questions. No appointment is required.

4

中国大陆医学陪诊服务

Medical Companion Service in Mainland China



若于指定网络内公立医院⁸进行住院治疗，遇上语言不通而亲友未能陪伴就医的情况，可由特派医学陪诊专员为您效劳，办理住院安排、入院手续等⁹。

When you need to have medical treatment in any of the public hospitals⁸ in the designated medical network, and if you have difficulties in language translation and are without a companion, a medical companion representative will be arranged to look after you and help to arrange hospitalization and the related procedures⁹.

5

中国大陆药物直送服务

Medicine Delivery Service in Mainland China



我们可为患有慢性病需要长期用药的客户，凭医生处方寻找相关药物，并透过直送服务递送药物¹⁰。

For the customer who suffers from chronic illness and needs long-term medication, you can take advantage of the service to locate the drugs on your doctor's prescription and arrange direct delivery¹⁰.

6

第二诊疗意见

Second Medical Opinion



若不幸罹患危及生命的疾病，如癌症、良性肿瘤等或遭受严重意外伤害时，于获诊断后，我们可协助向顶尖级医疗机构³进行咨询，以获取更权威客观的第二诊疗意见¹¹。

In the unfortunate event of the customer suffering from a life-threatening disease, such as cancer, benign tumor, or serious accidental injury, then based on the initial diagnosis from the first attending physician, a more authoritative and objective second opinion¹¹ can be obtained from medical specialists in leading institutions³.

7

全球紧急救援安排服务

Global Emergency Assistance Arrangement



透过中英双语24小时紧急热线，由专人安排全球性的紧急医疗运送、紧急医疗转运、遗体或骨灰运送处理的医疗援助服务¹²。

With a bilingual 24-hour service hotline, you can obtain assistance from designated representatives to arrange global emergency medical transportation, medical evacuation, and repatriation of mortal remains / ashes¹².

附注

1. 尚御私人医疗礼宾服务由万欣和(上海)企业服务有限公司提供，客户可致电服务热线：+86-21-6060-5183 或 +86-21-6187-0299。万通保险国际有限公司(“万通保险”)对于第三方服务提供者提供的服务所引致的任何索偿、责任、损害、费用、要求及/或赔偿，万通保险将一概不负责。除特别声明外，于使用服务前，必须提早预约，以及客户需要就所使用的服务自行支付相关的医疗费用及其他费用。
2. 门诊只提供预约服务，直接付费服务并不适用于门诊治疗。所有治疗费用将由客户支付而且不会被补偿。取消已确认之预约可能会产生服务费用及影响日后预约就诊。所有因取消预约而产生的服务费用将由客户承担并不获万通保险及万欣和补偿。
3. 获安排服务的网络医疗机构将以客户保单所覆盖的地域及万欣和的医院网络为准。
4. 服务只适用于有医疗上必要的医疗费用、由医生处方的药物、非试验性的和研究性的项目、符合保单条款的项目，以及合理及常规的费用。住院直付预授权不能保证全额理赔。客户必须预先在治疗之前确认其保险能涵盖将进行的治疗，并核实相关的医疗费用能得到保险赔付。获安排入住的直付网络医院将以客户保单所覆盖的地域及万欣和的医院网络为准。
5. 万通保险会就申请作出评估，并有绝对决定权批核或拒绝任何直付预授权申请。住院直付预授权服务不适用于客户于万通保险尚有任何未偿还的差额、申请项目为保单的不保事项或赔偿金额已超出限额等。
6. 申请须于计划入院日期前最少5个工作日递交。

Notes

1. Premier MediCare Concierge Services are provided by MSH China Enterprise Services Co., Ltd. The customer may call the service hotlines: +86-21-6060-5183 or 86-21-6187-0299. YF Life Insurance International Ltd. ("YF Life") shall not be responsible for any claims, liabilities, injuries, cost, demand and / or compensation which may arise out of or in connection with the services provided by the third-party service provider. Unless specified, appointment is required before using the services and the customer is responsible for paying the medical treatment and other related cost.
2. Only outpatient appointment services are provided. Cashless hospitalization pre-authorization is not applicable to outpatient treatment. All treatment expenses incurred will be payable by the customer without reimbursement. Cancellation of confirmed appointments may be subject to service charges and affect future appointments. All service charges related to cancellation of appointments will be borne by the customer, without any reimbursement from YF Life and MSH.
3. The network hospital is subject to the geographical coverage of the customer's insurance plan and the medical network of MSH.
4. The services are applicable to medical expenses deemed to be medically necessary, drugs prescribed by doctors, treatments of non-experimental nature or under research, items that fulfill policy provisions and expenses made on a reasonable and customary basis. It does not guarantee that all expenses are fully reimbursed. The customer shall ensure his/her insurance plan cover the treatment items and the related medical expenses can be reimbursed before undergoing treatment. A network hospital that accepts direct billing will be subject to the geographical coverage of the customer's insurance plan and the medical network of MSH.
5. YF Life will assess the application and reserves the absolute right to approve or reject any cashless hospitalization pre-authorization application. The services are not applicable if the customer has an outstanding shortfall with us, the claimed loss is an excluded item of the policy or the payment amount exceeds the benefit limit.
6. Application is to be submitted at least five working days before the scheduled admission date.

7. 若客户的医疗险计划内有不涵盖的治疗项目或赔偿金额已超出限额等,我们后续将与客户联系结算这笔费用或委托医院现场与客户结算这部分费用。
8. 万欣和保留不时更新有驻院服务代表/专员的医院名单的权利。
9. 必须于使用服务前预约。服务仅适用于住院治疗,并不适用于产科、急诊科及医技科室,如超声诊断科、影像科等。现时提供医学陪诊服务的网络公立医院分布于北京、上海、广州、深圳、苏州、大连、成都及武汉,名单会不时更新,详情可向万欣和查询。此服务由万欣和直接提供,而任何客户自行支付之有关住院等费用,将不会获补偿。
10. 目前服务只适用于中国大陆,并以国家药物管控法规许可递送的药物为准。万通保险及万欣和并非直接服务提供方,实际服务由有资质的第三方提供。任何客户自行支付之有关费用(包括处方药物费用及运费),将不会获发还补偿。万欣和保留不时更新服务所需条件、适用的慢性病及药物递送的限制的绝对权利。
11. 合资格的指定危疾由万欣和不时厘订。客户须承担该第二诊疗意见的任何相关费用而不获万通保险或万欣和赔偿。
12. 覆盖范围除南极/北韩/战争/疫情/美欧制裁地区(包括阿富汗、伊朗、叙利亚、东帝汶、伊拉克、卢旺达、索马里、西撒哈拉、大洋洲部分群岛等)外的所有地区。万欣和保留不时更新适用的服务范围的权利。任何紧急救援安排服务之有关费用,将由客户自行支付。
7. If the medical plan of the customer does not cover the treatment items or the amount has exceeded the benefit limit, we will contact the customer to settle the amount or appoint the hospital to settle the amount with the customer on site.
8. MSH reserves the right to update the list of hospitals with hospital representatives from time to time.
9. Appointment is required before using the services, which are available for hospitalization only and not applicable to obstetrics, emergency department, or a medical technology department, such as ultrasonic diagnosis department, imaging department, etc. Medical companion service is currently available for network hospitals in Beijing, Shanghai, Guangzhou, Shenzhen, Suzhou, Dalian, Chengdu, and Wuhan. The hospital list will be updated from time to time. You may contact MSH for details. This service is available directly from MSH without reimbursement of any such expenses incurred or paid directly by the customer, e.g. hospitalization.
10. The service is currently available for mainland China only and subject to the drugs that are permitted to be dispensed under Mainland China's National Drug Control and Legislation. YF Life and MSH are not the direct service provider and the actual services are provided by qualified third-parties. Any expenses paid by the customer (including costs of the prescribed drugs and delivery) will not be reimbursed. MSH reserves the absolute right to update the service criteria, applicable chronic diseases and the limitations for drug delivery.
11. Eligible critical illnesses specified by MSH will be updated by MSH from time to time. The customer shall bear any costs related to the services for second medical opinions without reimbursement from YF Life or MSH.
12. The services are applicable worldwide except for Antarctica / North Korea / wars / epidemics / US and European-sanctioned areas (including Afghanistan, Iran, Syria, East Timor, Iraq, Rwanda, Somalia, Western Sahara, some islands in Oceania, and so on). MSH reserves the right to update the covered regions from time to time. All expenses incurred by the emergency assistance arrangement will be payable by the customer.

重要资料

服务费用

尚御私人医疗礼宾服务(“本服务”)每年续期,服务费用并非保证。
现时每年服务费用为港元2,500。

服务缴费年期及享用年期

客户可享用本服务最长至其100岁,并需在期间缴付服务费用。如在服务费用到期日起计31天宽限期届满前仍未缴付服务费用,本服务将会终止。

终止

在下列任何情况下,本服务将会自动终止:

- (一) 你呈交书面要求终止本服务,而你的要求获我们接纳。
- (二) 在本服务所属保单的保单周年日,但可根据以下续期条款所提供的方式及载于更改条款或终止条款内的条件而每年更新。但在任何情况下,本服务会于所属保单计划表内注明本服务的到期日当日终止。
- (三) 本服务所属保单终止。
- (四) 客户身故。
- (五) 宽限期届满。

续期

在本服务所属保单的每保单周年日及于本服务之到期日前,如万通保险预先接获所需的服务费用,本服务便会获得续期。万通保险保留在每次续期时更改服务内容及服务费用,以及不批准本服务续期的权利,并会于保单周年日三十天前以书面通知你。

信贷风险

本服务由万欣和提供及负责,客户可享用服务的权益会受其信贷风险所影响。

不保事项

本服务只适用于本服务生效日期或在批准所属保单复效(以较后日期作准)后因受伤而导致的伤病及在该日期起计三十天后开始患上的疾病。本服务所属之保单内之限制及不保事项亦适用于本服务。

保费征费

保监局会透过保险公司向所有保单持有人,为其于香港续发之保单,于每次缴付保费时收取征费。有关征费之详情,请浏览保监局网站专页www.ia.org.hk/tc/levy。

以上为计划的一般资料,只供参考之用,并非保单的一部份,亦未涵盖保单的所有条款。有关保障范围、详情及条款,以及不保事项,请参阅保单文件。如有垂询,欢迎与本公司之顾问、特许分销商或保险经纪联络,或致电客户服务热线:香港(852)2533 5555。

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555.

Important Information

Service Fee

Premier MediCare Concierge Services (“the Services”) are yearly renewable and the service fee is non-guaranteed.
The annual service fee is currently HK\$2,500.

Service Term and Service Payment Term

The customer can enjoy the Services up to age 100 and has to pay the service fee during the period. If the service fee is not paid before the end of the 31-day Grace Period from the due date, the entitlement of the Services will be terminated.

Termination

All coverage under the Services shall automatically terminate when one of the following events occurs:

- (1) You submit a written request to terminate the Services and your request is accepted by us.
- (2) On the policy anniversary of the Policy to which the Services are attached subject to annual Renewal as provided below and the terms and conditions as stated in the Revision of Provision or Termination. But in any event, the Services shall be terminated on the expiry date of the Services as shown in the Policy Schedule.
- (3) The Policy to which the Services are attached terminates.
- (4) The customer dies.
- (5) The Grace Period ends.

Renewal

At each policy anniversary of the Policy to which the Services are attached and before the expiry date of the Services, the Services may be renewed on an annual basis upon receipt of the payment of the required service fee in advance by YF Life. We reserve the right to change the Services and service fee on each renewal, or not to renew the Services by giving 30 days' notice in writing prior to any policy anniversary.

Credit Risk

The Services are provided by MSH. They are held solely responsible by MSH and subject to its credit risk.

Exclusions

The Services shall only cover disability resulting from such Injury as may be sustained after the effective date of the Services or the date we approve the reinstatement application of the policy the Services are attached, whichever is later, and disability due to such sickness as may begin more than 30 days after such date. The limitation and exclusion clauses apply to the policy to which the Services are attached also apply.

Premium Levy

The Insurance Authority (IA) imposes a levy on insurance premiums from policy for all new and in-force insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

YFLife 萬通保險

万通保险国际有限公司为港交所上市公司云锋金融集团成员，集团的主要股东包括云锋金融控股有限公司以及 Fortune 500 “全美5大寿险公司”之一的美国万通人寿保险公司。凭借雄厚实力及稳健可靠的背景，我们承诺为客户提供专业及科技化的一站式风险及财富管理，以及强积金服务，协助客户规划未来，体现“未来在我手”的品牌承诺。

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the “Five Largest US Life Insurance Companies” on the Fortune 500. Leveraging our robust financial background and solid reliability, we are committed to helping customers “own the future” by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

Own the future.



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注：云锋金融控股有限公司及美国万通人寿保险公司间接持有云锋金融集团。“全美5大寿险公司”乃按2024年6月4日《FORTUNE 500》公布的“互惠寿险公司”及“上市股份寿险公司”2023年度收入排名榜合并计算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US Life Insurance Companies” is ranked according to the results of “Insurance: Life, Health (Mutual)” and “Insurance: Life, Health (Stock)” on total revenues for 2023, and based on the FORTUNE 500 as published on June 4, 2024.

万通保险国际有限公司
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