



**Life Insurance Product  
MediPlus Hospital Cash Benefit  
Supplementary Contract**

Underwritten by: Tahoe Life Insurance Company Limited  
(Incorporated in Bermuda with limited liability)

Craft Your Future  
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It is generally difficult to estimate the expenses due to hospitalization. Apart from the basic room and board and operation fees, other expenses during hospital confinement may add extra financial burden to you and your family. Tahoe Life's MediPlus Hospital Cash Benefit Supplementary Contract<sup>1</sup> (the "Supplementary Contract") provides Daily Hospital Cash Benefit, helping you pay the medical costs, living costs or other expenses.

## Coverage

### **Flexible Benefit Amount Meets Your Needs**

If the insured is confined in a hospital due to disability<sup>2</sup>, the Supplementary Benefit will provide the Daily Hospital Cash Benefit. According to your personal needs, the Supplementary Contract offers daily benefit amount starting from USD 50 / HKD 400 to USD 250 / HKD 2,000, up to 1,000 days per confinement<sup>3</sup>.

### **Double Benefit Amount Gives You Extra Peace of Mind**

In the event that the insured needs to stay in an intensive care unit, the amount of the Daily Hospital Cash Benefit will be doubled<sup>4</sup>, up to 30 days per confinement.

### **Benefit Payable is not Affected by Other Medical Insurance Plans**

The benefit of the Supplementary Benefit will be paid according to the days of confinement<sup>5</sup>. Even if the claims have been made from other medical insurance plans, the eligibility for the benefit will not be affected.

## Information at a Glance

	<b>MediPlus Hospital Cash Benefit Supplementary Contract</b>
Issue Age (last birthday of the insured)	15 days to age 65
Maximum Benefit Term	Up to age 75 of the insured
Premium Payment Term	Must be the same as the benefit term
Premium Structure	Premium will be adjusted based on the insured's attained age, gender and risk factors at the time of annual renewal <sup>6</sup>
Policy Currency	USD / HKD (same as the policy currency of the basic plan)
Daily Hospital Cash Benefit	Minimum: USD 50 / HKD 400 Maximum: USD 250 / HKD 2,000 (the benefit amount must be in increments of USD 5 / HKD 10) Up to 1,000 days per confinement (including day of confinement in intensive care unit)
Daily Hospital Cash Benefit for Intensive Care Unit	An additional amount equal to the benefit amount of the Daily Hospital Cash Benefit will be paid Up to 30 days per confinement

Want to learn more?

For more information, please contact your insurance consultant.

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20/F, Island Place Tower, 510 King's Road, North Point, Hong Kong

## Remarks:

1. The Supplementary Benefit can only be attached to basic plans designated by Tahoe Life.
2. The confinement should be medically necessary residence in a hospital as an in-patient for at least 12 hours upon the recommendation of a registered medical practitioner. Confinements resulting directly or indirectly from the same disability are treated as the same confinement unless they are separated by 90 days or more from the date of discharge from the hospital or the last consultation in hospital or at the physician's office, whichever is the later. Proof of hospitalization must be furnished to Tahoe Life within 30 days after the date of being discharged from the hospital.
3. If the confinement occurs in a place other than Australia, Europe, Hong Kong, Japan, Macau, New Zealand, North America, Singapore or Taiwan, the benefit amount payable will be equal to 50% of the benefit amount of the Supplementary Contract for each day of confinement subject to a maximum of 90 days (including the days spent in an intensive care unit) per confinement.
4. In the event that the insured has been confined in an intensive care unit in a place other than Australia, Europe, Hong Kong, Japan, Macau, New Zealand, North America, Singapore or Taiwan, the additional benefit amount payable will be equal to 50% of the benefit amount of the Supplementary Contract for each day of confinement spent in an intensive care unit, subject to a maximum of 30 days per confinement.
5. Day of confinement means a period of a full 24 hours during a period of confinement. The first day of confinement shall commence at the time of admission to the hospital and each subsequent day of confinement shall commence 24 hours after the commencement of the previous day of confinement. In the event of the time of discharge of the insured from hospital being more than 12 hours, but less than 24 hours from the later of the time of admission to hospital or the end of the previous day of confinement, then the day of discharge shall also be regarded as a day of Confinement.
6. The premiums of the Supplementary Contract are not fixed. Tahoe Life reserves the right to adjust the premium on the Supplementary Contract upon no less than 30 days prior written notice.

## Major Exclusions

The Supplementary Contract shall not cover confinement caused directly or indirectly, wholly or partly by any one of the following:

1. any pre-existing condition or recurrence of chronic pre-existing condition;
2. any sickness, disease or condition with the signs or symptoms manifested or occurred within 30 days following the issue date of the basic plan to which the Supplementary Contract is attached, the effective date and the reinstatement date of the Supplementary Contract, whichever is the latest;
3. suicide, attempted suicide, self-inflicted injury while sane or insane;
4. pregnancy, miscarriage or abortion, child birth, birth control, sterilization, infertility, impotence and pre-natal or post-natal care;
5. routine health checks, pre-employment or premarital examinations, immunizations or any confinement or treatment which is not medically necessary, or convalescence, custodial or rest care;
6. cosmetic surgery, except for treatment due to an injury which occurs while the cover for the insured is in force under the Supplementary Contract. Such treatment must take place within 12 months from the commencement of the injury and while the cover for the insured is in force under the Supplementary Contract;
7. any emotional, mental, nervous disorders, psychosis or rest cures, alcoholism and drug abuse;
8. AIDS or AIDS related complex, venereal diseases, sexually transmitted diseases;
9. any period of confinement unless the entire confinement had been recommended and approved by a physician and in accordance with the diagnosis and treatment of the condition for which the hospital confinement was required;
10. for a disability that results from participation in any assault, violation or attempted violation of the law, resistance to arrest, strike, civil disorder or riot, or terrorist activities;
11. any congenital anomalies;
12. any form of dental care or surgery (unless necessitated by injury) and any replacement of natural teeth, denture and prosthetic services (such as bridges and crowns, their replacement and related expenses);

## Important Notes

13. corrective aids and treatment of refractive errors;
14. treatment of obesity (including morbid obesity) and weight control programmes, organ donation as the donors, or treatment of an optional nature;
15. hospital confinement primarily for diagnosis scanning, x-ray examinations, occupational or physical therapy that can be provided in an outpatient setting or day care center in a hospital;
16. engaging in or taking part in underwater activities requiring the use of artificial breath apparatus and aviation other than as a fare-paying passenger, racing other than on foot;
17. investigation, treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs until the insured has been continuously covered under the Supplementary Contract for a period of 120 days from the effective date of the Supplementary Contract immediately preceding such investigation, treatment or surgery; or
18. for treatment directly or indirectly associated with invasion, acts of foreign enemies, hostilities or any act of war whether or not declared, civil war rebellion, revolution, insurrection, military or naval service, usurped power or full-time service in any of the armed forces or while under orders for warlike operations or restoration of public order, nuclear or chemical contamination.

For the full list and details of the exclusions, please refer to the policy contract of the Supplementary Contract which shall prevail.

### 1. Cooling-off Right

If you are not happy with your policy, you have a right to cancel it within the cooling off period and obtain a refund of any premiums paid. A written notice signed by you and the policy should be received by Tahoe Life's Hong Kong Main Office at 20/F, Island Place Tower, 510 King's Road, North Point, Hong Kong within the cooling off period (that is, 21 days after the delivery of the policy or issue of a notice (informing you/your representative about the availability of the policy and expiry date of the cooling off period), whichever is the earlier).

The policy will then be cancelled and the premiums paid will be refunded provided that no claim has been made under the policy.

After the expiration of the cooling off period, if you cancel the policy before the end of the policy term, the projected total cash value may be less than the total premium you have paid.

Cooling-off right is only applicable when the Supplementary Contract is issued in conjunction with a new policy, and not applicable when the Supplementary Contract is added to an existing policy.

### 2. Overdue & Non-payment of Premium

If any premium due remains unpaid at the end of the 31-day grace period, Tahoe Life has the right to terminate the policy and all the benefits under the policy will automatically be terminated.



## Key Product Risks

### 1. Premium Adjustment

The premiums of the Supplementary Contract are not fixed. Tahoe Life has the right to adjust the premiums according to the applicable premium rate for the attained age of the insured at the time of renewal by reference to a number of factors including but not limited to past or foreseeable claim experience. The premiums are not guaranteed and they may be adjusted at any policy anniversary date at the discretion of Tahoe Life with 30 days prior written notice.

### 2. Premium Payment Term and Related Costs

You are required to pay the premiums of the Supplementary Contract until the end of benefit term. It is important for you to reserve sufficient funds. When the premium payment term of the basic plan of the policy ends, you are still required to continue to pay the premiums of the Supplementary Contract until the end of benefit term for the cost of insurance and related costs.

### 3. Termination Conditions

3.1. Upon occurrence of any of the following events, Tahoe Life has the right to terminate the Supplementary Contract before the benefit expiry date:

- 3.1.1 failure to pay all the premiums of the policy due within the grace period;
- 3.1.2 the Supplementary Contract has not been renewed; or
- 3.1.3 the basic plan of the policy to which the Supplementary Contract is attached is terminated.

3.2. Tahoe Life reserves the right to cancel the Supplementary Contract at any time with 30 days prior written notice. Whenever the Supplementary Contract is cancelled, Tahoe Life shall return the unearned portion of the premium paid.

Please refer to the policy contract of the Supplementary Contract for details.

### 4. Exchange Rate Risk

You will be exposed to exchange rate risk if you pay your premium in a currency (e.g. Hong Kong dollars) other than the denominated currency of your policy (e.g. US dollars). The fluctuation in the exchange rates of the relevant currencies may render you to pay more premium than your last payment. When you convert the policy benefits into the currency of the premium you pay, you may suffer loss in your policy benefits as a result of the relevant exchange rate fluctuation. Where the policy currency and/or the settlement currency differ(s) from your home currency, you will be subject to an exchange rate risk against your home currency.

### 5. Credit Risk

Benefits of your insurance policy issued by Tahoe Life are subject to the credit risk of Tahoe Life. If Tahoe Life becomes insolvent or default on any obligations under your policy, you could, in the worst case scenario, lose the entire premium(s) paid and policy benefits.

### 6. Inflation Risk

It is worth noting that the cost of living may be higher due to inflation. Where the actual rate of inflation is higher than expected, the payable benefits under the policy might become lesser in real terms than expected after adjustment of inflation even if Tahoe Life meets all of the contractual obligations.

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