



Life Insurance Product
MediPlus 100 Hospital and Surgical Plan and
MediPlus 100 Hospital and Surgical Benefit
Supplementary Contract

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

Distributed by: Dah Sing Bank, Limited

Everyone wants to be healthy, but sickness strikes unexpectedly. Tahoe Life’s MediPlus 100 Hospital and Surgical Plan and MediPlus 100 Hospital and Surgical Benefit Supplementary Contract (collectively, “MediPlus 100”) offer you an extensive hospital and medical protection up to age 100, meeting your lifelong medical needs and easing your financial worries.

Products Highlights

- Three Benefit Levels at Choice
- Extensive Hospital and Medical Protection up to Age 100
- Optional Top-up Benefit
- Government Hospital Daily Cash Allowance
- Life Insurance and Accidental Death Benefit (not applicable to the **MediPlus 100 Hospital and Surgical Benefit Supplementary Contract**)

Products Features

Three Benefit Levels at Choice

MediPlus 100 is available as a basic plan and a supplementary contract, each offering three benefit levels to meet your specific needs and budget:

	Benefit Level		
	Private Room	Semi-private Room	Ward
MediPlus 100 Hospital and Surgical Plan (the “Plan”)	Plan 1	Plan 2	Plan 3
MediPlus 100 Hospital and Surgical Benefit Supplementary Contract (the “Supplementary Contract”)	Gold Plan	Silver Plan	Bronze Plan

Extensive Hospital and Medical Protection up to Age 100

MediPlus 100 provides extensive hospital and medical protection for the insured up to the age of 100. Your medical expenses can be reimbursed according to the actual medical amounts spent¹. Reimbursements cover costs of hospital and surgical related fees, emergency out-patient treatment for accidents, and out-patient care for long-term illness^{2,3}, such as kidney dialysis, radiotherapy and/or chemotherapy for cancer.

Optional Top-up Benefit

You may choose to add a Supplementary Major Medical Benefit^{4,5} to further enhance the protection. If the actual medical expenses exceed the maximum benefit of the Hospital Benefit and Surgical Benefit (see Table 1), this Supplementary Major Medical Benefit will reimburse 80% of the eligible expenses in excess of the amount payable for the relevant eligible expenses under MediPlus 100 under normal circumstances (See Table 2 for the maximum limit).

Government Hospital Daily Cash Allowance⁶

You will receive a Government Hospital Daily Cash Allowance if you choose to receive medical treatment in a government hospital. The allowance will be paid up to 180 days per disability. It can be used to pay for your hospital expenses or subsidise living expenses during recovery.

Life Insurance and Accidental Death Benefit⁷ (not applicable to the Supplementary Contract)

The Plan not only provides life insurance, but also an Accidental Death Benefit. In the unfortunate event of the accidental death of the insured, the designated beneficiary will receive HKD 100,000 as the Accidental Death Benefit.

Information at a Glance

	MediPlus 100 Hospital and Surgical Plan and MediPlus 100 Hospital and Surgical Benefit Supplementary Contract
Issue Age (last birthday of the insured)	15 days to age 65
Maximum Benefit Term	Up to age 100 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 ⁸
Policy Currency	The Plan: HKD
	The Supplementary Contract: USD / HKD (same as the policy currency of the basic plan)

For more information,
please visit any Dah Sing Bank Branches
(852) 2828 8000
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Underwritten by:



Table 1: Schedule of Benefit for MediPlus 100⁹

Items of Benefits	Maximum Benefit		
	Private Room	Semi-private Room	Ward
I. Hospital Benefit ¹⁰			
(a) Daily room and board benefit (daily)	HKD 2,750 / USD 345	HKD 1,500 / USD 188	HKD 750 / USD 94
	Maximum 180 days per disability		
(b) Physician’s visit fee in hospital (daily)	HKD 2,060 / USD 258	HKD 1,150 / USD 144	HKD 750 / USD 94
	Maximum 180 days per disability		
(c) Miscellaneous hospital expenses benefit (per disability)	HKD 22,000 / USD 2,750	HKD 15,000 / USD 1,875	HKD 9,000 / USD 1,125
(d) In-patient specialist’s visit fee (per disability)	HKD 6,600 / USD 825	HKD 4,400 / USD 550	HKD 2,750 / USD 345
(e) Intensive care unit benefit (daily)	HKD 4,950 / USD 620	HKD 3,300 / USD 413	HKD 2,200 / USD 275
	Maximum 30 days per disability		
II. Surgical Benefit (maximum per disability)			
(a) Surgeon’s fee (based on Schedule of Surgical Fees as stated on the policy contract)	HKD 99,000 / USD 12,375	HKD 66,000 / USD 8,250	HKD 39,000 / USD 4,875
(b) Anaesthetist’s fee	30% of surgeon’s fee payable		
(c) Operating theatre benefit	30% of surgeon’s fee payable		
III. Emergency Out-patient Benefit (maximum per accident)			
Emergency out-patient treatment (accident) benefit	HKD 6,600 / USD 825	HKD 4,400 / USD 550	HKD 2,200 / USD 275
IV. Long-term Illness Benefit (Out-patient) (maximum per lifetime per policy / supplementary contract)			
(a) Radiotherapy and/or chemotherapy for cancer benefit	HKD 55,000 / USD 6,875	HKD 33,000 / USD 4,125	HKD 22,000 / USD 2,750
(b) Kidney dialysis benefit	HKD 55,000 / USD 6,875	HKD 33,000 / USD 4,125	HKD 22,000 / USD 2,750

Table 1: Schedule of Benefit for MediPlus 100⁹ (continue)

Items of Benefits	Maximum Benefit		
	Private Room	Semi-private Room	Ward
V. Others			
(a) Government hospital daily cash allowance (per day)	HKD 1,100 / USD 138	HKD 825 / USD 104	HKD 550 / USD 69
	Maximum 180 days per disability		
(c) Death benefit (per insured) (not applicable to the Supplementary Contract)	HKD 15,000	HKD 10,000	HKD 5,000
(d) Accidental Death Benefit (per insured) (not applicable to the Supplementary Contract)	HKD 100,000		

Table 2: Maximum Limit for MediPlus 100 Optional Supplementary Major Medical Benefit (SMM)

	Private Room	Semi-private Room	Ward
Maximum benefit of SMM per disability for the insured before age 75 (per policy / supplementary contract)	HKD 220,000 / USD 27,500	HKD 165,000 / USD 20,625	HKD 110,000 / USD 13,750
Lifetime limit of SMM per insured applicable from age 75 onwards	HKD 440,000 / USD 55,000	HKD 330,000 / USD 41,250	HKD 220,000 / USD 27,500

Remarks:

1. No hospital and surgical benefits will be payable in respect of any disability for which reimbursement or compensation is payable under any law or for which a benefit is payable under any medical program or other insurance policy except to the extent that the relevant medical expenses are not reimbursed by such law, medical program or insurance policy.
2. Only applicable to treatment of the insured received in Hong Kong, Macau, Japan, Taiwan, Singapore, Australia, New Zealand, Europe or North America.
3. This benefit will not be payable if the insured suffered from cancer or chronic and irreversible kidney failure within 60 days following the issue date or the reinstatement date (whichever is later) of the Plan or within 60 days following the effective date of the Supplementary Contract.
4. If the actual medical expenses exceed the maximum limit of the Hospital Benefit and Surgical Benefit, this benefit will reimburse 80% of the eligible expenses in excess of the amount payable for the relevant eligible expenses under MediPlus 100. Daily room and board benefit and physician's visit fee in hospital will be payable from the 181st day onwards; intensive care unit benefit will be payable from the 31st day onwards. If the insured is hospitalised in a room of one level higher than the plan level of MediPlus 100 as shown in the policy data page, all eligible expenses in excess in relation to miscellaneous hospital expenses benefit, in-patient specialist's visit fee, surgeon's fee, anaesthetist's fee and operating theatre benefit will be reduced to 50% and likewise to 25% for two levels higher. Private room and semi-private room are two levels and one level higher than ward respectively. In case of dispute, Tahoe Life reserves the right to determine the benefit level for the claim amount payable.
5. A lifetime limit will be applicable to the Supplementary Major Medical Benefit (SMM) when the insured reaches age 75. If the reimbursed amounts reach this limit, SMM will automatically be terminated.
6. If the insured has been confined in a general ward of a government hospital in Hong Kong for a minimum period of 12 hours as an in-patient on the recommendation of a registered medical practitioner, Tahoe Life will pay the government hospital daily cash allowance. For the avoidance of doubt, in no event shall this benefit be paid in addition to any other benefits payable under the Hospital Benefit, Surgical Benefit, Emergency Out-patient Benefit and Long-term Illness Benefit (Out-patient) in the Schedule of Benefit for MediPlus 100 (See Table 1) (except the death benefit and Accidental Death Benefit under the Plan).
7. The Accidental Death Benefit is not applicable to the Supplementary Contract. It shall be automatically terminated on the 10th policy anniversary date, or the policy anniversary date on or immediately following the 70th birthday of the insured, whichever is earlier. This Accidental Death Benefit is only applicable to the insured who is aged below 65 on the policy date. The maximum benefit payable under the Accidental Death Benefit to each insured in Tahoe Life shall be USD 25,000 / HKD 200,000, irrespective of the number of policies issued by Tahoe Life for the same insured (excluding investment-linked policy).
8. The renewal premiums of the Plan / 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 renewal premiums are not guaranteed and they may be adjusted from time to time at the discretion of Tahoe Life with 30 days prior written notice.
9. All benefits are only applicable to any sickness manifested after the waiting period. The waiting period refers to the period within 30 days following the issue date or the reinstatement date of the Plan, whichever is later, or the period within 30 days following the effective date of the Supplementary Contract.
10. The benefit will be payable for the residence of an insured in a hospital as an in-patient for at least 12 consecutive hours as prescribed by a physician.

Major Exclusions

1. MediPlus 100 shall not cover the hospital and surgical benefits if the hospital confinement, treatment or procedure is caused directly or indirectly, wholly or partly by any of the following:
 - 1.1 Any pre-existing condition or recurrence of chronic pre-existing condition; or any congenital anomalies;
 - 1.2 Any sickness, disease or condition with the signs or symptoms manifested or occurred within the waiting period;
 - 1.3 Suicide, attempted suicide, self-inflicted injury while sane or insane;
 - 1.4 Pregnancy, miscarriage or abortion, child birth, birth control, sterilization, infertility, impotence and pre-natal or post-natal care;
 - 1.5 Circumcision before attaining the age of 12;
 - 1.6 Routine health checks, pre-employment or premarital examinations, immunizations, any investigation(s) not directly related to admission diagnosis, sickness or bodily injury, or any hospital confinement, treatment, procedure, supplies or other medical services which is not medically necessary;
 - 1.7 Hospital confinement primarily for diagnosis scanning, x-ray examinations, occupational or physical therapy that can be provided in an out-patient setting or day care center in a hospital;
 - 1.8 Emotional or mental illness or disorder, nervous disease or disorder, functional disorders of the mind, psychiatric or psychological illness or disorder;
 - 1.9 Taking alcohol in combination with any drug, medication or sedative, the insured being under the influence of alcohol or drugs unless, in the case of drug consumption, it is proved that such drug was taken in accordance with proper medical prescription or treatment; or driving any kind of vehicle while the alcohol level in the insured's breath, blood, or urine is higher than the legal limit in the country or territory where the driving takes place;
 - 1.10 Prosthesis including artificial limbs and prosthetic devices that are surgically implanted, procurement or use of equipment and appliances including but not limited to special braces, hearing aids, wheelchairs, crutches;
 - 1.11 Rest cures, rehabilitation, treatment in sanatoria, convalescence, spa, hydro-clinic, or confinement in an establishment which is not a hospital;
 - 1.12 Any form of dental care or surgery unless necessitated by accident but in all circumstances shall not cover replacement of natural teeth, denture and prosthetic services such as bridges and crowns, their replacement and related expenses; or corrective aids and treatment of refractive errors;
 - 1.13 Treatment of obesity (including morbid obesity) and weight control programmes, organ donation as the donors, or treatment of an optional nature;
 - 1.14 Cosmetic surgery, except for treatment due to a bodily injury which is incurred while MediPlus 100 is in force. Such treatment must take place within 12 months from the commencement of the bodily injury and while the cover for the insured is in force under MediPlus 100;
 - 1.15 Any expense for health supplements and all Chinese herbs and/or tonic medicine such as but not limited to bird's nest, lingzhi, gingseng, cordiceps sinensis, agaricus blazei murill, sika deer antler;
 - 1.16 Any charges exceeding the reasonable and customary charges;
 - 1.17 Infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex, venereal diseases, sexually transmitted diseases and complications resulting therefrom or relating thereto;
 - 1.18 Violation or attempted violation of the law, resistance to arrest; illegal acts of an insured; or voluntary or involuntary gas inhalation (except from hazard incidental to occupation) or poison voluntarily taken, administered or inhaled;
 - 1.19 War, invasion, act of foreign enemies, hostilities, or warlike operations, (whether war be declared or not), strike, riot, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;

- 1.20 Any act of terrorism, which includes but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear;
- 1.21 Any action taken in controlling, preventing, suppressing or in any way relating to item (1.19) and (1.20) above;
- 1.22 While the insured is engaging in naval, military or airforce services or operations;
- 1.23 Engaging in or taking part in underwater activities requiring the use of artificial breath apparatus and any kind of racing other than on foot;
- 1.24 Aviation except as a fare-paying passenger in an aircraft operated by a commercial passenger airline (a) over its established route or (b) chartered flight;
- 1.25 Investigation, treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs within 120 days from the issue date or the reinstatement date (whichever is later) of the Plan or within 120 days following the effective date of the Supplementary Contract; or
- 1.26 Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste.
2. The Accidental Death Benefit under the Plan shall not cover death caused directly or indirectly, wholly or partly by any one of the followings:
 - 2.1 suicide, attempted suicide, self-inflicted injury while sane or insane; or from deliberate exposure to exceptional danger (except in an attempt to save a human life);
 - 2.2 taking alcohol in combination with any drug, medication or sedative, or the insured being under the influence of alcohol, drug or medication unless, in the case of drug or medication consumption, it is proved that such drug or medication was taken in accordance with proper medical prescription or treatment;
 - 2.3 the insured being in a state of insanity or psychiatric or psychological disturbance or any mental, nervous or sleep disorders;
 - 2.4 the military or naval service of the insured in the time of declared or undeclared war or while the insured is under orders for warlike operations or the restoration of public order;
 - 2.5 declared or undeclared war, revolution or any warlike operation;
 - 2.6 aviation except as a fare-paying passenger in an aircraft operated by a commercial passenger airline (i) over its established passenger route or (ii) as a chartered flight;
 - 2.7 any violation or attempted violation of the law, resistance to arrest; illegal acts of an insured;
 - 2.8 any riot or civil disorder, strike or terrorist activities;
 - 2.9 engaging in or taking part in hazardous sports or activities, such as but not limited to underwater activities requiring the use of artificial breath apparatus, torrent rafting, any kind of outdoor climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, ballooning, micro-lighting, bungi-jumping, boxing of any kind, any activities involving explosives or explosion (including but not limited to fireworks or firecrackers), outdoor winter sports such as skiing or snow boarding, hunting or driving or riding in any kind of race and all forms of professional sports;
 - 2.10 voluntary or involuntary gas inhalation (except from hazards incidental to occupation) or poison voluntarily taken, administered or inhaled; or
 - 2.11 nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste.
3. The death benefit under the Plan shall not cover the death benefit if such death is directly or indirectly caused by or in relation to suicide, attempted suicide or self-inflicted injury while sane or insane within 365 days from the issue date or the reinstatement date of the policy (whichever is later).

For the full list and details of the exclusions, please refer to the policy contract of MediPlus 100 which shall prevail.

Important Notes

1. Cooling-off Right

If you are not fully satisfied with your policy, you have the right to change your mind.

You have a right to cancel the policy within the Cooling-off Period and obtain a refund of any premiums and levies paid by giving a written notice to Tahoe Life Insurance Company Limited. You must sign the notice of cancellation, return the policy (if applicable) and ensure that the notice and policy (if applicable) must be received directly by Tahoe Life Insurance Company Limited at 15/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong within the Cooling-off Period (that is, within 21 calendar days immediately following the day of delivery of the policy to you or your nominated representative).

No refund of premium and levy paid can be made if a claim payment under the policy has been made prior to your request for cancellation.

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 / surrender benefit (if any) may be less than the total premium you have paid.

Cooling-off right does not apply to life insurance policy related transactions which a new supplementary contract being added to an existing life insurance policy.

2. Overdue and 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.

3. Levy on insurance premium

Starting from 1 January 2018, the Insurance Authority starts to collect a levy on insurance premiums from policyowners in accordance with the law through insurance companies for all new or in force life insurance policies. For the details of levy collection, please visit the Company website https://www.tahoelife.com.hk/tl/doc/Levy_EN.pdf or contact: (852) 3767 8777.

4. NOT a Bank Savings Plan

The premiums of the Plan / the Supplementary Contract are not bank savings deposits and are used to pay for the cost of insurance and related costs only. Therefore, the Plan and the Supplementary Contract are NOT protected deposits and are NOT protected by the Deposit Protection Scheme in Hong Kong.

Key Product Risks

1. Premium Adjustment

The renewal premiums of the Plan / 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 renewal premiums are not guaranteed and they may be adjusted from time to time at the discretion of Tahoe Life with 30 days prior written notice before any policy anniversary.

2. Renewal

Tahoe Life reserves the right not to renew the Plan by giving a minimum 30 days prior written notice before any policy anniversary to the policyholder. Non-renewal of the Plan shall not affect your claims arising under the Plan before the date of termination.

Tahoe Life reserves the right not to renew the Supplementary Contract by giving 30 days prior written notice to the policyholder. Cancellation of the Supplementary Contract shall be without prejudice to any claim arising prior to the date of cancellation. When the Supplementary Contract is cancelled under such condition, Tahoe Life will refund the unearned portion of the premium paid.

3. Revision of Benefit

Tahoe Life reserves the right to adjust the premium rates for the Plan / the Supplementary Contract whilst keeping the same benefit level and/or revise the benefits payable under the Plan / the Supplementary Contract. Tahoe Life shall give the policyholder at least 30 days prior written notice before effecting such revision / upgrade specifying the new premium rate, its due date and the revised benefits.

4. Premium Payment Term and Related Costs

You are required to pay the premiums of the Plan until the end of benefit term. It is, therefore, important for you to reserve sufficient funds to pay all the premiums within the required premium payment term. The premiums paid will be used to pay for the cost of insurance 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 to pay the premiums of the Supplementary Contract. 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.

5. Termination Conditions

- 5.1 Upon occurrence of any of the following events, Tahoe Life has the right to terminate the Plan before the benefit expiry date:
 - 5.1.1 death of the insured,
 - 5.1.2 failure to pay all the premiums of the policy due within the grace period,
 - 5.1.3 the Plan has not been renewed, or
 - 5.1.4 in accordance with the applicable law, regulations or guidelines issued by any jurisdiction.
- 5.2 Upon occurrence of any of the following events, Tahoe Life has the right to terminate the Supplementary Contract before the benefit expiry date:
 - 5.2.1 death of the insured,
 - 5.2.2 failure to pay all the premiums of the policy due within the grace period,
 - 5.2.3 the Supplementary Contract has not been renewed, or
 - 5.2.4 the basic plan of the policy to which the Supplementary Contract is attached is terminated.

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

6. 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.

7. 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.

8. 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.

This product brochure is for use in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy any insurance products outside Hong Kong. Tahoe Life / Dah Sing Bank does not offer or sell any insurance products in any jurisdiction outside Hong Kong where such offering or sale of the insurance products is illegal under the laws of such jurisdiction. The information shown is only a brief description of the life insurance products mentioned in this product brochure for your reference. The information contained herein is not exhaustive and does not form part of a contract of insurance. You should read carefully the relevant policy contracts for the exact terms and conditions and the policy contracts shall prevail. Applicant should seek independent professional advice before making any decision if necessary.

MediPlus 100 Hospital and Surgical Plan, MediPlus 100 Hospital and Surgical Benefit Supplementary Contract, the attachable basic plan and any supplementary contracts attached to the basic plan (if applicable) are underwritten by Tahoe Life. Dah Sing Bank is the authorised licensed insurance agency of Tahoe Life. **MediPlus 100 Hospital and Surgical Plan, MediPlus 100 Hospital and Surgical Benefit Supplementary Contract**, the attachable basic plan and any supplementary contracts attached to the basic plan (if applicable) are the products of Tahoe Life but not the products of Dah Sing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be directly resolved between Tahoe Life and the customer.

This service / product is not targeted at customers in the EU.

“Tahoe Life” refers to Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability).

“Dah Sing Bank” refers to Dah Sing Bank, Limited.

Tahoe Life Insurance Company Limited
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