

# Outpatient and Day Cancer Treatment

## Direct Billing Pre-approval Service Guide

( Applicable to the policies issued in Hong Kong and Macau only )



To provide you with greater peace of mind on your journey to recovery, China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", "the Company" or "us/we/our") has launched the **Outpatient and Day Cancer Treatment "Direct Billing Pre-approval Service"**. When you receive specified treatments or diagnostic imaging at our designated medical network, we can settle the covered expenses for you directly with the medical institution. This arrangement eliminates the need for upfront payments and saves your time on subsequent claims procedures.

## Service Scope

This service covers the following core items to ensure you receive timely and professional medical support:



### Outpatient/Day Cancer Treatment includes

- specialist consultations; or
- chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy; or
- related diagnostic tests



### Outpatient Prescribed Diagnostic Imaging Tests include

(Only applicable to VHIS series policies issued in Hong Kong)

- Computed Tomography (CT Scan); or
- Magnetic Resonance Imaging (MRI Scan); or
- Positron Emission Tomography-Computed Tomography (PET-CT Scan)



## Eligible Insurance Plans

Insured of the following plans are eligible for this exclusive service:



### For Outpatient/Day Cancer Treatment

- MasterCare Medical Plan; or
- Guard Your Health Medical Insurance Plan; or
- Healthy Life Medical Insurance Plan Series



### For Outpatient Prescribed Diagnostic Imaging Tests

- Guard Your Health Medical Insurance Plan; or
- Healthy Life Medical Insurance Plan Series

## Designated Medical Network

To enjoy this direct billing pre-approval service, customers must receive treatment under the arrangement of the medical institutions designated by the Company.

### Designated Medical Institutions

Name	Address
Hong Kong Integrated Oncology Centre (Central)	4/F, Champion Tower, 3 Garden Road, Central, Hong Kong
Hong Kong Integrated Oncology Centre (Tsim Sha Tsui)	Unit 1908-09, 19/F, Tower A, Mira Place, 132 Nathan Road, Tsim Sha Tsui, Kowloon, Hong Kong
HEAL Oncology Centre	16/F, Entertainment Building, 30 Queen's Road Central, Hong Kong

Note:

The Company reserves the right to update the eligible Insurance Plans and the designated medical network at any time without prior notice. Please visit our website [www.chinalife.com.hk](http://www.chinalife.com.hk) to review relevant latest information.

## 4 Simple Steps For Pre-approval Application

Enjoy a stress-free direct billing service following the below simple steps :



### Step 1: Consultation and Application

- Following an initial consultation at a designated medical institution, if the doctor recommends subsequent outpatient/day cancer treatment or diagnostic imaging tests, please complete the "Direct Billing Pre-approval Request Form".
- The medical institution will submit the application at least 7 working days prior to your treatment.

### Step 2: Notification of Result

- We will notify you and the medical institution of the approval result by letter within 3 working days upon receipt of all necessary documents.



### Step 3: Treatment

- Once approved, attend your treatment as scheduled without settling the approved fees on-site.
- You will only be responsible for settling the deductible of the policy or any portion exceeding the pre-approved limit (if applicable).

### Step 4: Claims Settlement

- The medical institution will submit receipts and claim documents directly to us.
- If a shortfall occurs, we will issue a "Shortfall Payment Notice" and deduct the amount from your authorised credit card after 14 days.



## Enquiry and Contact Methods

For enquiries regarding this service, please contact our Customer Service Hotline:



### MasterCare Medical Plan

- Outpatient and Day Cancer Treatment Direct Billing Pre-approval Service Hotline:

**(852) 3999 5501**

### Guard Your Health Medical Insurance Plan / Healthy Life Medical Insurance Plan Series

- Outpatient and Day Cancer Treatment Direct Billing Pre-approval Service Hotline:

**(852) 3999 5593**

While in Mainland China, you may call China Life (Overseas) **Dedicated Mainland China customer service hotline<sup>^</sup> at 95519** (Press "#" after connection, then press "8", then press "1", and then press "1"); or **400 service hotline 400 60 95519** (Press "1" after connection, then press "1").

#### Service Hours

Monday to Friday: 9:00 AM – 6:00 PM

Saturday: 9:00 AM – 1:00 PM

Sunday and Hong Kong Public Holidays: Closed

<sup>^</sup> This service hotline can be accessed by mobile lines, fixed telephone lines, payphones and call cards and are free of IDD charge. Nevertheless, callers have to bear local access fees (if any) from their service providers.

## Terms and Disclaimers :

- The aforesaid plans are underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", the "Company" or "us/we/our").
- **Initial Specialist Consultation:** Fees for the first consultation must be settled by the customer upfront. If covered under the policy, a claim may be submitted to the Company subsequently.
- This Outpatient and Day Cancer Treatment Direct Billing Pre-approval Service Guide for selected customers (the "Service Guide") is for reference only. It does not form a contract between China Life (Overseas) and anyone or any entity else. The detailed terms, conditions and exclusions of the aforesaid plans are subject to the relevant policy contract. You are reminded to review the policy contract and all relevant product materials and to seek independent professional advice if necessary. For a copy of the policy provisions, please contact China Life (Overseas) for enquiry.
- China Life (Overseas) reserves the right to update the relevant arrangements/procedures mentioned in this guide at any time without prior notice.
- You have the right to purchase the medical insurance product as a standalone plan instead of bundling with other type(s) of insurance product.
- All services stated in the Service Guide are provided by third party service provider(s). China Life (Overseas) make no representation, warranty or undertaking as to the quality and availability of the services, and shall not accept any responsibility or liability for the services provided by the designated service provider concerned. Under no circumstance shall China Life (Overseas) be responsible or liable for the acts or omissions or services of the designated service provider. China Life (Overseas) reserves the right to replace the designated service provider and review, revise and change the details, the terms and conditions of the services to be provided from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving prior notice. The provision of such services by the designated service provider and/or the acceptance thereof by you shall constitute a contract between you and the service provider concerned which is separate and independent from the Plan.

### China Life Insurance (Overseas) Company Limited



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Email : [info@chinalife.com.hk](mailto:info@chinalife.com.hk)

Customer Service Hotline : 399 95519

Website : [www.chinalife.com.hk](http://www.chinalife.com.hk)