



Care & Health Hong Kong

Product summary

Care & Health International healthcare coverage

Benefits

	1	2	3	4			
Inpatient	~	~	~	~			
Outpatient		~	~	~			
Emergency Assistance	~	~	~	~			
Optio	nalbe	enefits	;				
Wellness			~	~			
Maternity			~	~			
Dental		~	~	~			
Vision			~	~			
1 Primary 2 Vitality 3 Serenity 4 Prestig							
C Eligibility							

Main Insured from Age 18 and up to age 60 at policy inception or its policy anniversary

- Main Insured must be in Hong Kong at the time of application
- Spouse or common-law partner of the Main Insured who is up to Age 60, if not divorced or separated by a final court ruling. Only one person shall be considered as a Dependant spouse in respect of the above
- The children of the Main Insured and those of his common-law partner on condition that they are unmarried, unemployed and aged up to 19 years (included) or up to 28 (included) if studying on a full-time basis (a school/ university certificate will be required annually).



Areas of cover

All insured members of a plan must reside in the same area of cover



Area 1 Worldwide excluding the USA Area 2 ASEAN excluding Singapore

Area 2 includes Indonesia, Malaysia, Philippines, Thailand, Brunei, Vietnam, Laos, Myanmar, and Cambodia

Administered by:



Features

- No requirement to pay Hospitalisa-tion expenses up front within the Henner network.
- Secured access to the e-claiming service
- Our client services teams are located in Singapore and Kuala Lumpur
- Female member may purchase Ma-ternity coverage only if her spouse is also enrolled in Vitality or Serenity or Prestige plan
- Each member of the family can choose its own plan with the conditions:
- Dependents may purchase optional benefits (Dental or Vision) coverage only if the main insured has opted for the same optional benefit coverage.
- The selected optional benefits are within the same level or lower than the base plan.
- Dependents cannot have a lower co-insurance and deductible than the main insured. If the main insured has opt out forTier-1 hospital or opted for semi private room cover, the dependent will have to follow suit as well.

WAITING PERIODS

- 6 months: for medical prostheses, orthopaedic & mobility aids, routine dental treatment, major restorative dental treatment, spectacles lenses, frames and contact lenses.
- 12 months: for maternity (including maternity related expenses & complications of pregnancy), infertility treatment, medical checkup, HIV/ AIDS treatment, lasik surgery and lens implant.
- 24 months: for adult orthodontic work, teeth whitening procedure performed at a dental clinic, and treatment for alcohol or substance Abuse.

Full medical underwriting applicable to all insured members.



OPTIONAL INPATIENT DEDUCTIBLE

- USD 2 500 20% discount
- USD 5 000 35% discount
- USD 10 000 50% discount

OPTIONAL OUTPATIENT CO-INSURANCE

10%	with 8% discount in premium
20%	with 17% discount in premium

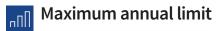
FAMILY DISCOUNT

	Primary	Other plans
2 members	5%	5%
3 members	7.5%	10%
4+ members	10%	15%

TIERING OF NETWORK PROVIDER

If you choose to use providers other than those categorised as Restricted Providers (Tier-1 Cost Providers), a premium discount is provided. Refer to the Table Of Benefits for the list of providers under this category.

The discounts are applicable for all premiums except assistance.



USD 4 500 000



- Currency in USD
- Renewal date and premium adjustment: Policy anniversary date
- Payment frequency: Quarterly, Semi-annually or Annually
- Members are eligible for a premium discount after more than 2 consecutive years of coverage

ANY QUESTIONS?

Ask the Henner Team: hennerpro.asia@henner.com

For a detailed list of Terms and Conditions please refer to the **General Conditions**

Insured by:



GMC Services (Asia-pacific) Pte Ltd (wholly owned subsidiary of Henner SAS) - A Private Com-pany Limited by Shares, with a share capital of SG\$ 100,000, registered in Singapore under number 199901918D - 137 Telok Ayer Street #07-01/02/03, Singapore 068602.

AXA General Insurance Hong Kong Limited is the insurance underwriter of this po-licy and is solely responsible for all coverage and benefit payment of the plan. AXA General Insurance Hong Kong Limited is an authorised insurer in Hong Kong. 20/F, Vertical Sq, 28 Heung Yip Road, Wong Chuk Hang, Hong Kong.

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