NAVIGATOR
Insurance Brokers Ltd.
Unit 8E, Golden Sun Centre, 223 Wing Lok St, Sheung Wan, Hong Kong
Tel : +852 2530 2530 | Fax : +852 2530 2535
Email : crew@navigator-insurance.com | www.navigator-insurance.com

# MetLife HealthPlus10 Hospital Cash Plan

We all hope to stay healthy, but the unexpected sickness may catch us unawares. When it comes to hospital care, you want to focus on recovery without having to worry about the daily expenses that can pile up during hospitalization. MetLife understands your needs, and presents you with the 10-year **MetLife HealthPlus10 Hospital Cash Plan** (the "Plan"). The Plan offers you extensive and comprehensive daily hospital cash protection, regardless of the actual hospital expenses.

## Choice of 4 Benefit Levels[1] to Suit Your Needs

The Plan offers 4 benefit levels[1] for your selection. You can choose the level of coverage that best suits your protection needs for your peace of mind. The premium is fixed[1] throughout the 10-year premium payment term, enabling you to plan your finances with ease.

## Daily Hospital Cash Benefit[2,3]

During your stay in the hospital, whether due to sickness or bodily injury, you will receive a Daily Hospital Cash Benefit[2,3] for up to 1,000 days per policy term.

## Comprehensive Daily Hospital Cash Coverage for Accidents

### Additional Accidental Daily Hospital Cash Benefit[4]

If the insured person is confined in a hospital as a result of an accident, an Additional Accidental Daily Hospital Cash Benefit[4] will be payable for up to 90 days per hospital confinement.

### Additional Public Conveyance Accidental Daily Hospital Cash Benefit[5]

Furthermore, if the accident occurs while the insured person is traveling on a public conveyance, an Additional Public Conveyance Accidental Daily Hospital Cash Benefit[5] will be payable for the hospital confinement of the insured person for up to 365 days per policy term.

## Additional Infectious Diseases Daily Hospital Cash Benefit[3,6]

If the insured person is certified by a physician to have any of the following infectious diseases and is confined in a hospital, an Additional Infectious Diseases Daily Hospital Cash Benefit[3,6] will be payable for up to 30 days per policy term.

| Covered Infectious Diseases | | |
|---|---|---|
| 1. Cholera | 8. Tetanus | 15. Plague |
| 2. Dengue Fever | 9. Acute Poliomyelitis | 16. Rabies |
| 3. Japanese Encephalitis | 10. Amoebic Dysentery | 17. Yellow Fever |
| 4. Legionnaires' Disease | 11. Anthrax | 18. Scarlet Fever |
| 5. Malaria | 12. Creutzfeldt-Jakob Disease | 19. Hand, Foot and Mouth Disease |
| 6. Measles | 13. Diphtheria | 20. Avian Influenza[8] |
| 7. Severe Acute Respiratory Syndrome (SARS)[7] | 14. Leprosy | |

## Post-surgical Medical Expense Reimbursement Benefit[3,9]

If the insured person receives follow-up out-patient treatments in Hong Kong within 31 days after hospital confinement in Hong Kong for undergoing an in-patient surgery, you will receive a Post-surgical Medical Expense Reimbursement Benefit[3,9]. We will reimburse the actual medical expenses incurred for such follow-up out-patient treatments for up to 3 days per hospital confinement, providing you with greater peace of mind.

## Life Protection for Peace of Mind

In the unfortunate event of the death of the insured person during the policy term, the Plan will provide a Life Benefit[10] of up to HK$10,000[1,11] plus the total premiums paid. If the death of the insured person is caused by an accident, an Additional Accidental Death Benefit of up to HK$100,000[1,11] shall be payable to the beneficiary in addition to the Life Benefit[10].

## Waiver of Premium[12] for Continuous Protection

If the insured person unfortunately suffers from total and permanent disability, then any further premium payments of the Plan will be waived[12] while providing you with continuous protection, until the policy is paid up or until the insured person recovers.

## Protection for Your Loved One at a Discount

We care about you and your loved one. If you and your spouse successfully enroll[13] in the Plan together, your spouse can enjoy a 15% discount on premium payments.

## Benefit Schedule

| Benefits | Benefit Level 1 (HKD) | Benefit Level 2 (HKD) | Benefit Level 3 (HKD) | Benefit Level 4 (HKD) |
|---|---|---|---|---|
| Daily Hospital Cash Benefit[2,3] | $300 / day | $400 / day | $600 / day | $1,000 / day |
| | Up to 1,000 days per policy term | | | |
| Additional Accidental Daily Hospital Cash Benefit[4] | $300 / day | $400 / day | $600 / day | $1,000 / day |
| | Up to 90 days per hospital confinement | | | |
| Additional Public Conveyance Accidental Daily Hospital Cash Benefit[5] | $300 / day | $400 / day | $600 / day | $1,000 / day |
| | Up to 365 days per policy term | | | |
| Additional Infectious Diseases Daily Hospital Cash Benefit[3,6] | $300 / day | $400 / day | $600 / day | $1,000 / day |
| | Up to 30 days per policy term | | | |
| Post-surgical Medical Expense Reimbursement Benefit[3,9] (maximum coverage) | $300 / day | $400 / day | $600 / day | $1,000 / day |
| | Up to 3 days per hospital confinement | | | |
| Life Benefit[10] | $3,000 | $4,000 | $6,000 | $10,000 |
| | plus 100% of the total premiums paid | | | |
| Additional Accidental Death Benefit | $30,000 | $40,000 | $60,000 | $100,000 |

**Remarks:** **1.** The Plan offers 4 different benefit levels. Benefit level 1 is applicable to insured persons aged 5 to 60, whereas benefit levels 2 - 4 are applicable to insured persons aged 18 to 60 only. The coverage amount varies according to the premium amount, and MetLife Limited reserves the right to adjust the rate of premium by giving 2 months' prior notice in writing to the policyowners in the event MetLife Limited, pursuant to the underwriting policy, has decided to adjust the premium rate applicable to a category of insured persons and the insured person falls within that category. **2.** If the insured person is confined in a hospital in Mainland China, the Daily Hospital Cash Benefit is limited to 7 days per hospital confinement. All hospital confinements arising from the same bodily injury or sickness (including any and all complications resulting therefrom or relating thereto) separated by less than 90 days from the end date of one such hospital confinement to the beginning date of a subsequent such hospital confinement shall be considered as one and the same hospital confinement. **3.** Any sickness for which the signs or symptoms have manifested or occurred or for which the insured person has received medical treatment or has been attended to by a physician or has been prescribed drugs within 30 days from the Commencement Date of Insurance or within 30 days from the effective date of reinstatement is excluded. **4.** The Additional Accidental Daily Hospital Cash Benefit will be paid only if the Daily Hospital Cash Benefit is paid or payable for that hospital confinement. If the insured person is confined in a hospital in Mainland China, the Additional Accidental Daily Hospital Cash Benefit is limited to 7 days per hospital confinement. **5.** The Additional Public Conveyance Accidental Daily Hospital Cash Benefit will be paid only if the Daily Hospital Cash Benefit and the Additional Accidental Daily Hospital Cash Benefit are paid or payable for that hospital confinement. If the insured person is confined in a hospital in Mainland China, the Additional Public Conveyance Accidental Daily Hospital Cash Benefit is limited to 7 days per hospital confinement. **6.** The Additional Infectious Diseases Daily Hospital Cash Benefit will be paid only if the Daily Hospital Cash Benefit is paid or payable for that hospital confinement. The Additional Infectious Diseases Daily Hospital Cash Benefit is not applicable to hospital confinement in Mainland China. **7.** A viral respiratory disease in humans which is caused by SARS coronavirus (SARS-CoV). Other respiratory diseases or other forms of the coronavirus are not covered. **8.** A viral disease in humans caused by Influenza A virus (strains H5N1 or H7N3 or H7N7 or H7N9 or H9N2 or other strains which are defined by World Health Organization) which are also adapted to and are proved to be originating from birds. Infections caused by any other type of Influenza virus strain will not be covered. **9.** Post-surgical Medical Expense Reimbursement Benefit will be paid only if the Daily Hospital Cash Benefit is paid or payable for that hospital confinement. The follow-up out-patient treatment must relate directly and solely to a covered surgery during the hospital confinement. **10.** If the insured person commits suicide within the first 13 months from the Commencement Date of Insurance, no Life Benefit shall be payable. In such event, MetLife Limited shall only refund the total premiums paid. **11.** The coverage amount varies with the benefit levels. This amount of coverage is payable under benefit level 4. **12.** A waiting period of 6 months is applicable to total permanent disability. The premium payment during the waiting period is required and will not be reimbursed. **13.** The issuance of the policy of the Plan is subject to the underwriting decision of MetLife Limited. MetLife Limited reserves the right to accept or reject any application of the Plan.

**Important Notes:** • The above information is intended for reference only. Please refer to the Policy Provisions of the MetLife HealthPlus10 Hospital Cash Plan for detailed terms and conditions. All insurance policies contain exclusions. Please refer to the Policy Provisions of the Plan for details. • The above Plan is an insurance plan with no savings element. All premiums pay for the insurance and related costs. If you are not happy with your policy, you have the right to cancel it within the Cooling-off Period and obtain a refund of any premiums paid provided that you have not made any claims under the policy. A written notice signed by you together with the policy must be received by MetLife Limited at its Hong Kong office within the Cooling-off Period (that is, 21 days after the delivery of the policy or the issue of a Notice informing you/your representative about the availability of the policy and the expiry date of the Cooling-off Period, whichever is earlier). If you cancel the policy after the expiration of the Cooling-off Period, you may not obtain a refund of any premiums paid. • MetLife Limited is the insurance underwriter of the MetLife HealthPlus10 Hospital Cash Plan and is solely responsible for all content, approvals, coverage and benefit payment. MetLife Limited is a wholly-owned subsidiary of MetLife, Inc. in Hong Kong and operates under the "MetLife" brand. • MetLife Limited is a private company limited by shares. The registered office of MetLife Limited is Level 20, Cityplaza 3, 14 Taikoo Wan Road, Taikoo Shing, Hong Kong. • In case of any discrepancy between the English and Chinese versions of this leaflet, the English version shall prevail.

MetLife Limited
Level 20, Cityplaza 3, 14 Taikoo Wan Road, Taikoo Shing, Hong Kong
Tel: (852) 2199 1000 Fax: (852) 3409 8609
**www.metlife.com.hk**



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