



Prepare for the Unexpected

Illnesses and accidents are unpredictable and can happen to anyone. That's why we are here to support you financially, so that you do not have to worry about the medical expenses incurred from illness and accident.

New York Life's **Hospital and Surgical Benefit** is a supplementary benefit that provides comprehensive hospital and surgical coverage, leaving you financially worry-free while undergoing treatment and recuperating.

PLAN HIGHLIGHTS

Lifetime and Worldwide Protection

This rider offers 3 benefit level options for you to select from, and you can add optional top-up benefit¹ to provide additional protection. We will reimburse the hospital and surgical expenses to you, even if such costs are incurred outside of Hong Kong.

This rider is suitable for individuals between the age of 15 days and 65 years, and is guaranteed renewable² up to age 100.

Well Covered In-Patient Benefit³

This rider provides you with comprehensive coverage including basic hospital expenses, intensive care expenses, a series of surgical expenses (including day time surgery), and specialist's fees.

Post Hospital Treatment³

Coverage is not limited to in-patient benefits and includes post hospital treatments. Following the insured's surgery or discharge from hospital, upon recommendation by a medical practitioner, follow-up treatments (including treatments provided by chiropractor and physiotherapist) and home nursing expenses will be covered.

Emergency Accident Out-Patient Treatment and Accidental Dental Treatment³

In the event of accidental injury, costs arising from emergency out-patient treatment at a hospital's out-patient department or dental treatment at a dental clinic will be covered.

Medical Accident and Incident Extension Benefit³

If the insured dies directly as a consequence of any negligent medical procedure or treatment in hospital, a medical accident and incident extension benefit will be paid.

Remarkable Coverage for Mental or Nervous Disorders Treatment³

This rider offers a remarkable coverage for the insured having treatment for mental or nervous disorders in hospital, provided such illnesses have arisen from anorexia or schizophrenia.

Compassionate Death Benefit³

Compassionate death benefit will be paid to the beneficiary upon the insured's death due to illness or accident.

Worldwide Emergency Assistance Services⁴

24-hour worldwide emergency assistance services ensure you will receive medical assistance at any time outside your country of residence.

New York Life Insurance Worldwide Ltd. (Incorporated in Bermuda with Limited Liability)

¹ Top-up benefit only covers 'eligible expenses' which include expenses incurred for the Daily Room and Board, Miscellaneous Expenses, Surgeon's Fee, Anaesthetist's Fee, Operation Theatre Fee, Physician's Fee and Companion's Bed. Should the 'eligible expenses' to be paid exceed the maximum amount payable under this rider, top-up benefit will pay 80% of the excess amount. This benefit will terminate on the policy anniversary at which the insured is of age 75. To confirm your eligibility for top-up benefit, please contact your New York Life Insurance Consultant for further information.

² We reserve the right to adjust the premium rate, benefit schedule and the terms and conditions of this rider upon the time of renewal.

³ Conditions and limitations apply. Please refer to respective policy provisions for details.

⁴ The offer of this service is at the sole discretion of the Company.

This leaflet is intended as a general reference and does not form part of the policy. Please refer to the policy document for exact terms and conditions. For further information, please contact your New York Life Insurance Consultant or call our Customer Service Hotline at (852) 2894-9833 or visit our website www.newyorklife.com.hk.

TABLE OF COVERAGE

Hospital and Surgical Benefits (HK\$ [^])	Class I (Private)	Class II (Semi-private)	Class III (Ward)	Class I Plus (Private)	Class II Plus (Semi-private)	Class III Plus (Ward)
Hospital Expenses						
Daily Room and Board* (Maximum limit per day) (Maximum 180 days per disability)	\$3,000	\$1,500	\$750	\$3,000	\$1,500	\$750
Miscellaneous Expenses* (Maximum limit per disability)	\$18,000	\$12,000	\$7,500	\$18,000	\$12,000	\$7,500
Intensive Care (Maximum limit per disability) (Maximum 150 days per disability)	\$450,000	\$300,000	\$225,000	\$450,000	\$300,000	\$225,000
Home Nursing (Maximum limit per day) (Maximum 31 days per disability)	\$1,600	\$800	\$700	\$1,600	\$800	\$700
Surgical Expenses* (Maximum limit per disability, subject to the Surgical Schedule [@])						
Surgeon's Fee						
• Complex Operation	\$90,000	\$61,900	\$40,500	\$90,000	\$61,900	\$40,500
• Major Operation	\$60,000	\$41,250	\$27,000	\$60,000	\$41,250	\$27,000
• Intermediate Operation	\$30,400	\$20,900	\$13,680	\$30,400	\$20,900	\$13,680
• Minor Operation	\$16,000	\$11,000	\$7,200	\$16,000	\$11,000	\$7,200
Anaesthetist's Fee	35% of Surgeon's Fee payable					
Operation Theatre Fee	35% of Surgeon's Fee payable					
Physician's Fee* (Maximum limit per day) (Maximum 180 days per disability)	\$3,000	\$1,500	\$750	\$3,000	\$1,500	\$750
Specialist's Fee (Maximum limit per disability)	\$8,000	\$5,000	\$3,000	\$8,000	\$5,000	\$3,000
Post-Hospital Treatment (Maximum limit per disability) (Within 31 days after discharge from hospital)	\$4,500	\$3,000	\$1,500	\$4,500	\$3,000	\$1,500
Companion's Bed* (Maximum limit per day) (Maximum 90 days per disability)	\$800	\$500	\$300	\$800	\$500	\$300
Emergency Accident Out-Patient Treatment (Maximum limit per disability caused by accident)	\$30,000	\$15,000	\$7,500	\$30,000	\$15,000	\$7,500
Compassionate Death Benefit	\$50,000	\$20,000	\$15,000	\$50,000	\$20,000	\$15,000
Accident Dental Treatment (Maximum limit per disability) (Within 31 days after accident)	\$4,000	\$3,000	\$2,000	\$4,000	\$3,000	\$2,000
Medical Accident and Incident Extension Benefit (Maximum limit per insured) (Within 30 days after incident)	\$300,000	\$200,000	\$100,000	\$300,000	\$200,000	\$100,000
Overall Limit per Disability	\$2,219,100	\$1,273,030	\$749,050	\$2,219,100	\$1,273,030	\$749,050
Including Mental or Nervous Disorders Treatment (Overall limit per insured)	\$70,000	\$60,000	\$50,000	\$70,000	\$60,000	\$50,000
Overall Annual Limit (Applicable to the policy anniversary at which the insured is of age 75 or above)	\$650,000	\$300,000	\$150,000	\$650,000	\$300,000	\$150,000
Including Mental or Nervous Disorders Treatment (Overall limit per insured)	\$70,000	\$60,000	\$50,000	\$70,000	\$60,000	\$50,000
Top-Up Benefit[#] (Maximum limit per disability) (80% of unrecoverable eligible expenses* per disability) (Worldwide coverage)	Not applicable	Not applicable	Not applicable	\$320,000	\$160,000	\$80,000
Worldwide Emergency Assistance Services	Available					

[^] Or equivalent amount in US dollars.

* Eligible for top-up benefit.

[#] Top-up benefit is not applicable to the policy anniversary at which the insured is of age 75 or above.

[@] For details of the Surgical Schedule, please refer to the policy document.

Waiting Period

- All illnesses occurring within the first 30 days from the date of issue of the policy or the date of issue of this rider or the date of reinstatement, whichever is the latest, will be excluded. Waiting period does not apply to hospitalization caused by accident.
- The following illnesses occurring within the first 120 days from the date of issue of the policy or the date of issue of this rider or the date of reinstatement, whichever is the latest, will be excluded: illness of tonsils, adenoid, hernia or a disease particular to female generative organs.

Major Exclusions and Conditions⁺

- Pre-existing conditions
- Birth control
- Immunizations
- Unlawful activities
- Psychogeriatric or psychiatric conditions (except specified conditions)
- Abuse of drugs or alcohol
- Routine health examinations
- Cosmetic surgery
- Eyeglasses, refraction or hearing aids
- Congenital conditions (except abnormality manifested or diagnosed after age 12)
- Expenses recoverable from third party
- Suicide
- Military activities
- Self-inflicted injuries
- Dental treatments (except specified conditions)
- Pregnancy
- AIDS
- Nuclear radiation
- Sexually transmitted diseases
- Hazardous sports and aviation

⁺ Coverage for circumcision is included. However, if this rider is issued before age 18, the amount of benefit payable for circumcision will be subject to conditions and limitations. Please refer to policy document for details.