

CHUBB®

Step by Step Care Value-added Service: Supporting You and Your Beloved One Through Every Stage of the Journey

# Step by Step Care leaflet





As your trusted partner, we stand by your side through every stage of the dementia journey to provide value-added services beyond just protection. **Side by Side Dementia Insurance Plan** includes **Step by Step Care** which offers comprehensive support and compassionate care for you and your loved ones by leveraging our third-party service provider across Hong Kong, Macau and designated Greater Bay Area cities<sup>1</sup>.

## Family Guardian: Dedicated case management team<sup>2</sup> for support and guidance

A dedicated case management team<sup>2</sup> which includes registered nurses and medical professionals (“Case Management Team”), will be assigned to provide support and guidance to the Insured and up to 2 designated family members.

### Reach out to your case management team<sup>2</sup> whenever you need.....

Helpful guidance on recognizing early signs of dementia

Professional medical guidance for dementia-related concerns

All-rounded support for assisting patients with dementia with daily activities

### How your case management team<sup>2</sup> can help?

- ☑ Recommending and arranging the necessary early cognitive assessment and dementia-related screening tests
- ☑ Refer patients with early signs of dementia to a specialist for further diagnosis and management
- ☑ Understanding your specific needs and arranging suitable services and therapies to meet your needs
- ☑ Arranging personal care services to suit dementia patients' specific needs

*Access to complimentary early cognitive assessments and other value-added services at discounted prices through our third-party service provider during every stage of the dementia journey:*



### Early cognitive assessment and dementia-related screening tests<sup>4</sup>

The Insured and 2 family members designated by the Owner are each entitled to a complimentary Montreal Cognitive Assessment ("MoCA")<sup>3</sup> and depression screening once per Policy Year. MoCA<sup>3</sup> is a commonly used test to detect mild cognitive decline and early signs of dementia, it can help identify people at risk of Alzheimer's disease, and screen for conditions like Parkinson's disease or the effects of brain tumors, and depression screening is designed for dementia detection.

Other dementia-related screening tests are also available to ensure accurate diagnosis across various risk levels. Please refer to table below for the scope of services:

Initial screening items
MoCA <sup>3</sup> & depression screening
Automatic Retinal Image Analysis (ARIA) test
Blood tests (HbA1c, RFT, LFT, TFT, B12, folate, CBP, calcium, VDRL)
CT brain
Specific blood tests for Alzheimer's
<ul style="list-style-type: none"><li>• 1 biomarkers</li><li>• 3 biomarkers</li><li>• 22 biomarkers</li></ul>
Subsequent management items
Medication treatment
<ul style="list-style-type: none"><li>• Donecept</li><li>• Rivastigmine</li><li>• Memantine</li></ul>
Cognitive training
Physical activity training
Music therapy / Sensory stimulation
Monitoring (Functional assessment / MoCA <sup>3</sup> / Mood screening)



## Daily living support

Professional healthcare or personal care workers for addressing varying needs, such as assisting the Insured with daily routines like bathing, feeding and mobility. This provides the Insured with necessary care in the comfort of their home, while reducing stress and workload for the caregiver.



## Comprehensive therapy and holistic care services<sup>4</sup>

Access to a wide range of therapy services, including physiotherapy, occupational therapy, speech and cognitive therapy, as well as memory training, to support recovery and improve well-being. Last but not least, consultation services with registered Chinese medicine practitioners and dieticians are also available to provide holistic care and support.

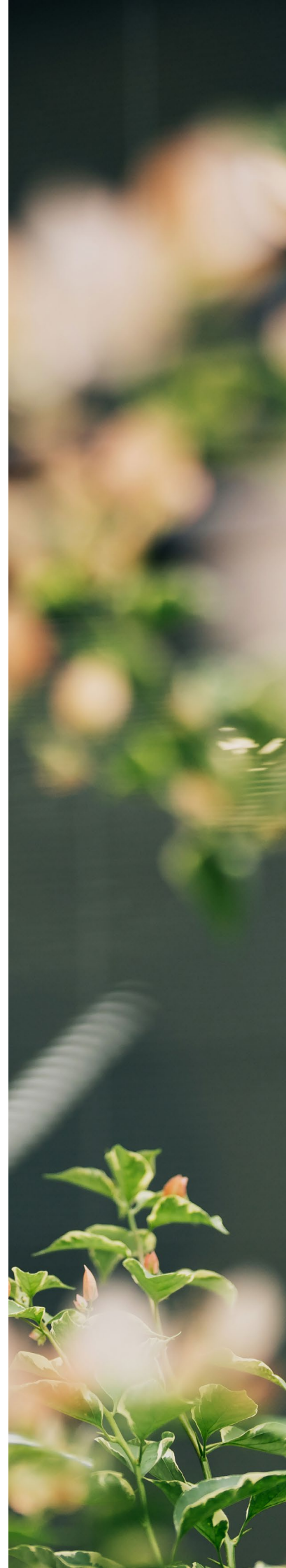
Please refer to the below table for the wide variety of daily support, therapeutic, and care services<sup>4</sup>:

Private nursing services	Healthcare & personal care services	Other healthcare services
Post-operative care, wound care, intravenous injection, breathing, stoma, catheter, ventilator, and gastric tube care	Personal hygiene & simple wound care	Physiotherapy services
Vaccinations & immunizations	Measuring & recording vital statistics	Occupational therapy services / caregiver training
Blood pressure & other vital signs monitoring	Lifting, mobilization, transport & transfer	Speech therapy services
Injections & administration of medications	Escort & companionship	Registered dietician services
Peritoneal dialysis	Medication & administration	Registered social worker services
Nursing consultation		
Medical transport & escort services		
Home health checks for individuals & health check plans for companies		
Palliative care		



## Training programmes to enhance quality of life

Access essential training programmes, including cognitive and physical activity training, to improve the quality of life for the Insured and lead a healthier and more fulfilling life.





## Extended training programmes for caregivers

Caregiver training sessions are also available on dementia care, equipping the Insured's caregiver with the essential knowledge and communication skills to better care for a loved one with dementia.

**For enquiries related to all the value-added services mentioned above, please contact the following hotlines operated by the third party service provider:**

Hong Kong: (852) 6746 3801 / Macau: (853) 6655 6229 /

Mainland China Toll Free Number: 400 680 8065 (Available only to be dialed within Mainland China).

### Notes:

- Only MoCA and depression screening are part of the complimentary value-added services for the Insured and designated family member(s) once per Policy Year, other services described above are not part of the complimentary value-added services and may incur additional cost. These services may be provided by the third party service provider at a discounted price, subject to relevant terms and conditions provided by the third party service provider and its designated service provider(s).
- The value-added services under Step by Step Care, Case Management Team, cross-border care infrastructure and home-care ecosystem are arranged through the third-party service provider and its designated service provider(s), which are independent contractors and are not our agents, employees, representatives and affiliates. Such services do not form part of the product features and benefit items of **Side by Side Dementia Insurance Plan ("Side by Side")**. The Company, the third party service provider and its designated service provider(s) reserve the right to terminate or vary part or all of the services at their sole discretion without notice. We shall not be responsible or liable for any act, negligence or failure to act on the part of the medical services and treatments provided by the third party service provider and its designated service provider(s), Case Management Team, cross-border care infrastructure, home-care ecosystem, or its personnel (including doctors, nurses, other medical staff or other professional healthcare or personal care workers). We make no representation, warranty or undertaking as to any service offered, provided or procured by the third party service provider and its designated service provider(s). For details, please refer to the respective terms and conditions applicable to the services provided by the third party service provider and its designated service provider(s).
- The arrangement of the value-added services and discounted price is provided by the third party service provider and may be subject to change from time to time without prior notice. The services and discounted price are subject to the terms and conditions imposed by the third party service provider and its designated service provider(s).
- We reserve the right to change designated third-party service provider(s) for these value-added services from time to time, or revise or terminate these services at any time without prior notice.
- These value-added services are available for the Insured and up to 2 family members designated by the Owner of **Side by Side** only. Your Policy must be in force when using these value-added services.
- "You" or "your" refers to the Owner of the Policy.



**Remarks:**

1. Designated Greater Bay Area (GBA) cities include Guangzhou, Shenzhen, Zhuhai, Foshan, Dongguan and Zhongshan. This list is subject to change from time to time upon the mutual agreement between the third-party service provider and the Company.
2. No medical diagnosis will be provided by the Case Management Team, and the information provided is supportive in nature, not medical advice or recommendation and not intended to provide or substitute for professional medical advice, diagnosis, or treatment nor be regarded as admission of or assume any responsibility or liability on the part of the Company. It should not be relied upon by the users in their decision making in relation to their medical conditions. The eligibility for the Case Management Team is subject to evaluation by the third party service provider and its designated service provider(s), and the services provided are subject to the terms and conditions of the third party service provider and its designated service provider(s).
3. Source of information: Verywell health, 28 March 2025, Montreal Cognitive Assessment (MoCA) Test for Dementia <https://www.verywellhealth.com/alzheimers-and-montreal-cognitive-assessment-moca-98617>.
4. For the details of dementia-related screening tests and on-going support care services and therapy, please refer to the respective terms and conditions which to be provided by the third party service provider and its designated service provider(s) applicable to the specific services.

## Contact Us

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