

Frequently Asked Questions on Chubb Life's VHIS Series

有關「安達人壽自願醫保計劃」的常見問題

Date: 14 May 2019

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Underwriting

核保

Q1 Will there be guaranteed acceptance of application for a Chubb Life VHIS plan? What are the underwriting factors when Chubb Life is considering a policy application?
「安達人壽自願醫保計劃」會否保證承保？對於保單申請，公司會考慮那些核保因素？

A Chubb Life is adopting an underwriting process which is fair, objective, and consistently applied when assessing prospective insured persons with similar risk. During the underwriting process of Chubb VHIS – Standard Plan and Chubb VHIS – Flexi Plan, the age, gender, occupation, avocation, residency, height, weight, health conditions including but not limited to medical history & pre-existing conditions and family history of the prospective insured person will be considered, subject to the Company's decision.

安達人壽在評估風險情況相若的準受保人時，均採取公平、客觀及一致的準則進行核保。當我們為「安達自願醫保（標準）計劃」及「安達自願醫保（靈活）計劃」進行核保時，我們會考慮準受保人的年齡、性別、職業、興趣、居住地、身高、體重、健康情況（包括但不限於病歷及投保前已存在情況、以及家族病史），並以本公司的決定為準。

Migration Arrangement

保單轉移安排

Q2 If I already have an individual reimbursement medical plan from Chubb Life, can I migrate to a Chubb Life's VHIS plan? And if yes, how can I do so?
假如我已經擁有由安達人壽承保的個人住院實報實銷保障計劃，我可以轉移至「安達人壽自願醫保計劃」嗎？如果可以，如何轉移？

A	<p>Yes. As Chubb Life is a registered VHIS provider, our existing policy holders of individual reimbursement medical plans will be provided with an opportunity to migrate to our VHIS-certified plans. For more details, please contact your insurance consultant or our Customer Service Center.</p> <p>可以。由於安達人壽已註冊成為自願醫保的產品提供者，我們會為現時由安達人壽承保的個人實報實銷醫療費用保障計劃之保單持有人提供一次機會，以轉移至我們的自願醫保認可產品。有關詳情，請向您的壽險顧問或我們的客戶服務中心查詢。</p>
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Premium Levy

保費徵費

Q3	<p>Are Chubb Life's VHIS plans subject to premium levy? If yes, what is the arrangement? 「安達人壽自願醫保計劃」須要繳交保費徵費嗎？如果須要，如何繳交？</p>
A	<p>All Chubb Life's VHIS plans are subject to premium levy. Premium levy is imposed by the Insurance Authority in accordance with the Law of Hong Kong, and policy holders of all new or in-force life insurance policies (except for certain policies exempt from the levy by law) must pay the levy along with their premium payment. For more details on premium levy (including the applicable levy rate and the collection arrangement), please refer to the document Collection of Premium Levy - FAQs on this website.</p> <p>保費徵費適用於「安達人壽自願醫保計劃」。保險業監管局根據香港法例徵收保費徵費，除獲法例豁免的保單之外，保費徵費適用於所有新造或現行的人壽保險保單。有關保費徵費的詳情（包括徵費比率及收取安排），請瀏覽本網站的〈收取保費徵費 – 常見問題〉一文。</p>
Q4	<p>Is the standard premium table of Chubb Life's VHIS series on this website showing standard premium rates with levy? 在本網站所顯示的「安達人壽自願醫保計劃」標準保費表中，有關標準保費是否已包括保費徵費？</p>
A	<p>No. The standard premium table is showing standard premium, excluding the levy amount to be charged by the Insurance Authority.</p> <p>否。標準保費表顯示的保費為標準保費，並不包括保險業監管局所徵收的保費徵費。</p>

Tax Deduction

稅務扣減

Q5 What is the tax deduction arrangement under VHIS plans?
自願醫保計劃的稅務扣減詳情如何？

A A policy holder can claim tax deduction amounting to as much as HK\$ 8,000 per insured person against premiums paid. And purchasing the plan for family members* produces even bigger savings, with no limit placed on the number of policies that can be taken out.

* Include spouse, children, siblings, parents and grandparents

(Please note qualification for tax deduction in respect of premiums paid into a VHIS-certified plan is subject to the requirements stipulated by the Hong Kong Inland Revenue Department. For details on tax deduction, please visit the official website of VHIS and seek professional advice on tax and accounting matters.)

保單持有人可就所支付的保費申請扣稅，並以每名受保人 HK\$ 8,000 為上限。如果您為其他家庭成員* 購買此計劃，可扣稅的金額將會更高，而合資格的保單數目更不設上限。

* 包括配偶、子女、兄弟姐妹、父母及（外）祖父母

（請注意：「自願醫保」認可產品所繳交的保費是否符合稅務扣減資格，須視乎香港稅務局頒佈的有關要求而定。有關扣稅的安排，請瀏覽「自願醫保」的網站，並就稅務及會計事宜諮詢專業意見。）

Change of Policy Holder

更改保單持有人

Q6 As a policy holder of a Chubb VHIS plan, can I change the holder of the policy?
作為「安達人壽自願醫保計劃」的保單持有人，我可以更改保單持有人嗎？

A Yes. It is your right as a policy holder to change the holder to the following persons:
(a) the insured person, if the insured person has reached age 18;
(b) the parent or guardian of the insured person, if the insured person is under age 18; or
(c) any person whose familial relationship with the insured person is accepted by Chubb Life according to our prevailing underwriting practices.

可以。作為保單持有人，您有權把保單持有人改為以下人士：

(a) 受保人，假如受保人已年滿 18 歲；

- (b) 受保人的家長或監護人，假如受保人未滿 18 歲；或
 (c) 受保人親屬（有關親屬必須為安達人壽根據當時適用的核保慣常做法而可以接受的親屬關係）。

Enquiries and Complaints

查詢及投訴

Q7 How can I make an enquiry to or seek assistance from Chubb Life?
 我可以透過甚麼途徑向安達人壽查詢或尋求協助？

A You are welcome to contact our Premier Customer Service Center through the following channels:

Office	<u>Address</u> Chubb Life Insurance Company Ltd 22/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong <u>Office Hours</u> Monday – Friday : 9:00 am - 6:00 pm Saturday : 9:00 am - 12:30 pm Sunday / Public Holiday: Closed
Customer Service Hotline	+ 852 2894 9833
Fax	+ 852 2577 0866
Email	Enquiries.HKLife@chubb.com

歡迎透過以下途徑聯絡我們的卓越客戶服務中心：

辦事處	<u>地址</u> 安達人壽保險有限公司 香港銅鑼灣告士打道 311 號 皇室大廈安達人壽大樓 22 樓 <u>辦公時間</u> 星期一至五 : 上午 9:00 - 下午 6:00 星期六 : 上午 9:00 - 下午 12:30 星期日/公眾假期 : 休息
客戶服務熱線	+ 852 2894 9833
傳真	+ 852 2577 0866
電郵	Enquiries.HKLife@chubb.com

Q8	<p>If I wish to make an enquiry to or seek assistance from a regulatory body, which organization should I contact? 假如我希望向監管機構作出查詢或尋求協助，可以聯絡哪些機構？</p>
A	<p>You may contact the following regulatory bodies:</p> <ul style="list-style-type: none"> (a) VHIS Office of the Food and Health Bureau – for issue specific to the VHIS including product availability, features of certified plan and compliance with the Code of Practice for Insurance Companies under the Ambit of the Voluntary Health Insurance Scheme; (b) Insurance Authority – for issues concerning the general conduct of insurance companies and intermediaries; (c) Inland Revenue Department – for issues concerning claims for tax deduction; and (d) Insurance Complaints Bureau – for mediation and adjudication. Policy holders and insurance companies are also encouraged to settle dispute by other means of mediation and arbitration as mutually agreed between both parties before a dispute is referred to a Hong Kong court. <p>您可以聯絡以下監管機構：</p> <ul style="list-style-type: none"> (a) 食物及衛生局轄下的自願醫保計劃辦事處 – 處理與自願醫保相關的事宜，包括產品提供、認可產品的特點及〈自願醫保計劃下保險公司的實務守則的要求〉； (b) 保險業監管局 – 處理與保險公司及保險中介人一般操守相關的事宜； (c) 稅務局 – 處理申索稅項扣除的事宜；及 (d) 保險投訴局 - 進行調解及裁決。保單持有人及保險公司亦可以選擇把爭議訴諸香港法院前，先採用其他非訴訟排解糾紛的程序，包括在雙方同意的基礎下透過其他途徑進行調解及仲裁。