

Frequently asked questions on Chubb Life's VHIS series

有關安達人壽的自願醫保計劃的常見問題

Date: 1 July 2023

日期：2023年7月1日

Underwriting 核保	
Q1	<p>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?</p> <p>安達人壽的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？</p>
A	<p>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, 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.</p> <p>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」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。</p>
Migration Arrangement 保單轉移安排	
Q2	<p>If I already have an individual reimbursement medical plan from Chubb Life, can I switch to a Chubb Life's VHIS plan? And if yes, how can I do so?</p> <p>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？</p>
A	<p>Yes. As Chubb Life is registered as one of the VHIS providers, our existing policy holders of individual reimbursement medical plans will be provided with one opportunity to migrate to our VHIS-certified plans. Invitation on migration in form of letter of notification with detailed arrangement (including the associated underwriting arrangement) has been/will be (as the case may be) sent to all eligible customers. For more details, please contact your insurance consultant or our customer service.</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僅提供一次機會，以轉移至我們的自願醫保認可產品。我們已經/將於（視乎情況而定）向合資格的客戶以通知書的形式發出轉移邀請函連同轉移安排的細節安排（包括相關的核保安排）。有關詳情，請向您的理財顧問或我們的客戶服務部查詢。</p>

Premium Levy 保費徵費	
Q3	Are Chubb Life's VHIS plans subject to premium levy? If yes, what is the arrangement? 安達人壽的自願醫保計劃須要繳交保費徵費嗎？如果須要，如何繳交？
A	<p>Yes, 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	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的自願醫保計劃的標準保費表中，有關標準保費是否已包括保費徵費？
A	<p>No. The standard premium table is showing standard premium, excluding the levy amount to be charged by the Insurance Authority.</p> <p>不。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任何保費徵費。</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	<p>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.</p> <p>* Include spouse, children, siblings, parents and grandparents</p> <p>(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.)</p> <p>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。</p> <p>* 包括配偶、子女、兄弟姐妹、父母及（外）祖父母</p> <p>（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。）</p>

Change of Policy Holder

更改保單持有人

Q6	<p>As a policy holder of a Chubb Life's VHIS plan, can I change the holder of the policy? 作為安達人壽的自願醫保計劃的保單持有人，我可以把保單改由其他人持有嗎？</p>
A	<p>Yes. It is your right as a policy holder to change the holder to the following persons:</p> <ul style="list-style-type: none">(a) to the insured person, if the insured person has reached age 18;(b) to the parent or guardian of the insured person, if the insured person is under age 18; <p>or</p> <ul style="list-style-type: none">(c) to any person whose familial relationship with the insured person is accepted by Chubb Life according to our prevailing underwriting practices. <p>Please contact your insurance consultant or our customer service if you want to change the holder of your policy.</p> <p>可以。作為保單持有人，您有權把保單的持有人改為以下人士：</p> <ul style="list-style-type: none">(a) 更改為受保人，假如受保人已年滿 18 歲；(b) 更改為受保人的家長或監護人，假如受保人未滿 18 歲；或(c) 更改為受保人親屬（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）。 <p>假如您希望更改受保人，請聯絡您的理財顧問或我們的客戶服務部。</p>
Q7	<p>Is it allowed for more than 1 policy holder per each VHIS application? 每份自願醫保申請是否允許有多於一名以上的保單持有人？</p>
A	<p>Only 1 qualified policy holder is allowed per each VHIS application. 每份自願醫保申請只允許有一名合資格的保單持有人。</p>

Enquiries and Complaints

查詢及投訴

Q8(a) 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 Customer Service Center through the following channels:

歡迎透過以下途徑聯絡我們的客戶服務中心：

Address 地址	Chubb Life Insurance Hong Kong Limited 35/F Chubb Tower, Windsor House 311 Gloucester Road, Causeway Bay, Hong Kong	安達人壽保險香港有限公司 香港銅鑼灣告士打道 311 號 皇室大廈安達人壽大樓 35 樓
Office Hours 辦公時間	Monday to Friday: 9:00AM to 6:00PM (Closed on Saturday, Sunday and public holiday)	星期一至五： 上午9:00 – 下午6:00 (星期六、日及公眾假期休息)
Customer Service Hotline 客戶服務熱線	+ 852 2894 9833	
Fax 傳真	+ 852 2577 0866	
Email 電郵	Enquiries.HKLife@chubb.com	

Q8(b) How can I make an enquiry to or seek assistance from Chubb Life (for policies previously underwritten by Cigna Worldwide Life Insurance Company Limited)?

我可以透過甚麼途徑向安達人壽查詢或尋求協助 (早前經由信諾人壽承保之保單)？

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

歡迎透過以下途徑聯絡我們的客戶服務中心：

Address 地址	Chubb Life Insurance Hong Kong Limited 35/F Chubb Tower, Windsor House 311 Gloucester Road, Causeway Bay, Hong Kong	安達人壽保險香港有限公司 香港銅鑼灣告士打道 311 號 皇室大廈安達人壽大樓 35 樓
Office Hours 辦公時間	Monday to Friday: 9:00AM to 7:00PM (Closed on Saturday, Sunday and public holiday)	星期一至五： 上午 9:00 – 下午 7:00 (星期六、日及公眾假期休息)
Customer Service Hotline 客戶服務熱線	+ 852 2992 7120	
Fax 傳真	+ 852 3702 0152	
Email 電郵	Enquirieshk_chlife@chubb.com	

Q9	<p>If I wish to make an enquiry to or seek assistance from a regulatory body, which organization should I contact?</p> <p>假如我希望向監管機構作出查詢或尋求協助，可以聯絡那些機構？</p>
A	<p>You may contact the following regulatory body:</p> <ul style="list-style-type: none"> (a) VHIS Office of the 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) 醫務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。