



安盛

## HealthVital II Major Illness Plan HealthSelect II Major Illness Plan



### Critical Illness Protection

### Bring you financial stability in case of critical illnesses

You can enjoy comprehensive protection from **HealthVital II Major Illness Plan** (“**HealthVital II**”) / **HealthSelect II Major Illness Plan** (“**HealthSelect II**”) for different stages of major illnesses with multiple claims benefits (if applicable). Choose one that best suits your personal needs and guards you from the unexpected mishap today!

#### How can HealthVital II and HealthSelect II give you comprehensive protection against major illnesses?

**HealthVital II** and **HealthSelect II** offer protection against a wide array of major illnesses and minor illnesses up to age 100. Together with its supplement(s) (if applicable), you will enjoy protection for various stages of illnesses and multiple claim benefits at affordable premiums.

The following illustrative examples demonstrate how the plans help you deal with burden when the misfortunes happen. Terminal dividend, guaranteed cash value and Index-linked Increase Endorsement are not illustrated in the examples. This leaflet contains general information and illustrative examples for reference only. It should be distributed and read in conjunction with the product brochures and proposals of **HealthVital II** and **HealthSelect II**.

# Critical Illness Protection

## HealthVital II Major Illness Plan

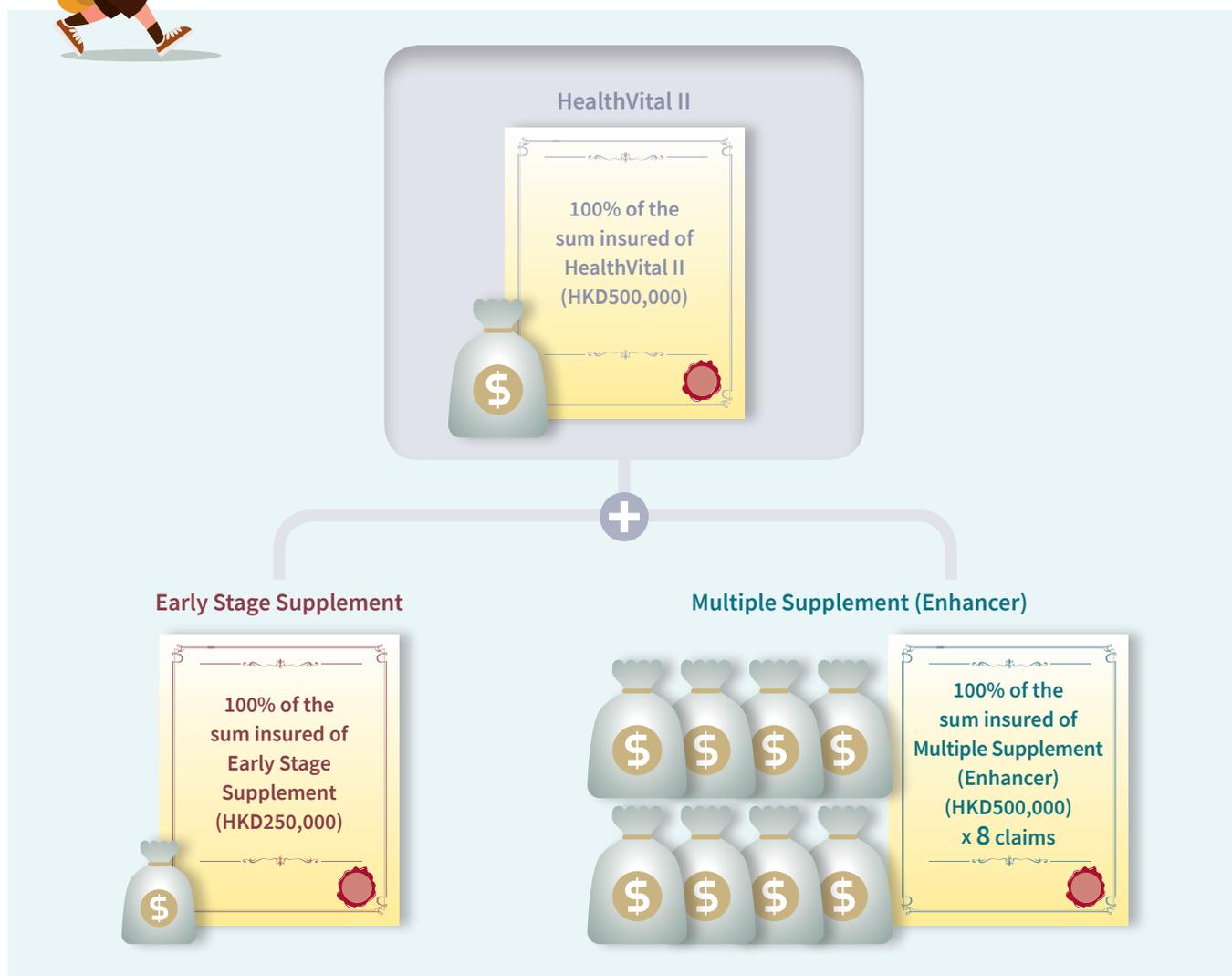
### Illustrative example 1 – multiple claims for juvenile minor illness, early stage major illness, minor illnesses and major illness



**Insured: Tim**

**Age: 3**

Tim's parents are well planned and take out a **HealthVital II** policy together with **HealthVital II Early Stage Major Illness Supplement** ("Early Stage Supplement") and **HealthVital II Multiple Benefit (Enhancer) Supplement** ("Multiple Supplement (Enhancer)") for him.

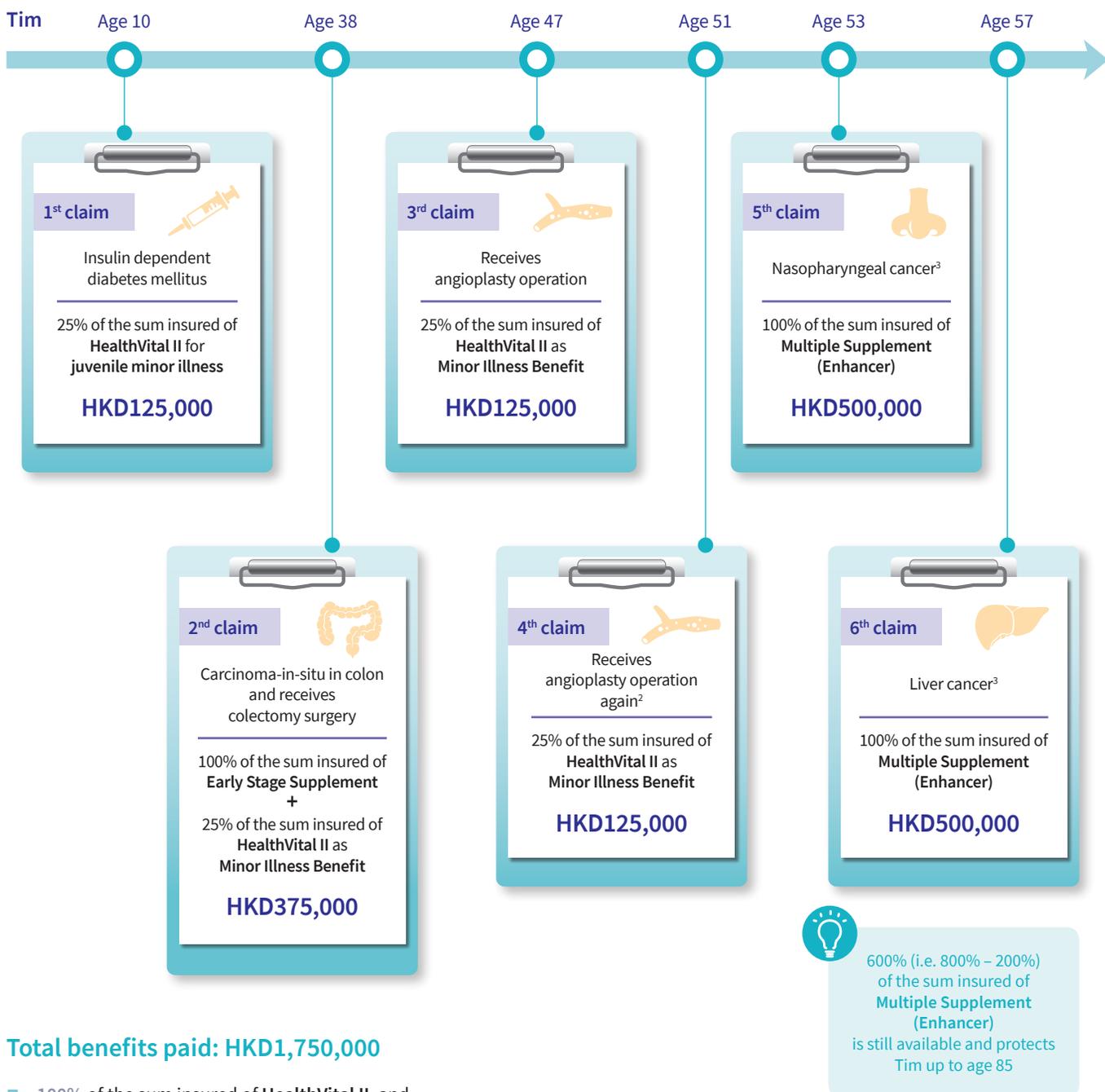


As the policy starts early, he is now safeguarded from different stages of illnesses at lower rates compared to that if it starts later. The monthly premium is HKD595 and premium payment term is 25 years.

Unfortunately, Tim is diagnosed with insulin dependent diabetes mellitus at age 10. Under the protection of **HealthVital II** and **Early Stage Supplement**, Tim is also financially secured when he gets carcinoma-in-situ in colon and heart related diseases. With **Multiple Supplement (Enhancer)**, he gets further financial assistance throughout his battle over various illnesses<sup>1</sup>.

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## Illustrative example 1 (con't)



### HealthVital II is designed to be issued with at least one of the following supplements:

- HealthVital II Early Stage Major Illness Supplement (“Early Stage Supplement”)
- HealthVital II Multiple Benefit Supplement (“Multiple Supplement”)<sup>^</sup>
- HealthVital II Multiple Benefit (Enhancer) Supplement (“Multiple Supplement (Enhancer)”)<sup>^</sup>

<sup>^</sup> Either Multiple Supplement or Multiple Supplement (Enhancer) can be chosen.

# Critical Illness Protection HealthSelect II Major Illness Plan

## Illustrative example 2 – multiple claims for cancers and heart diseases

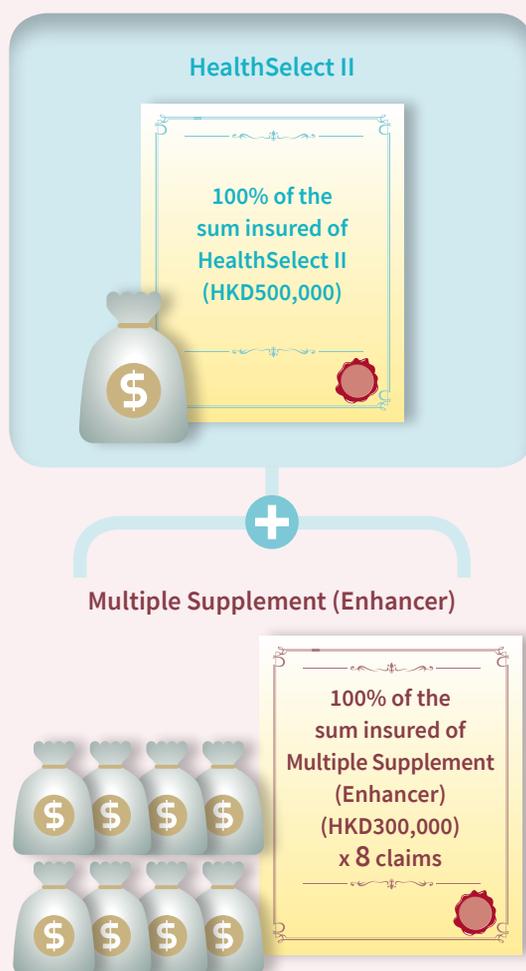


**Insured: Agnes**

**Age: 27, non-smoker**

**Occupation: Merchandising manager**

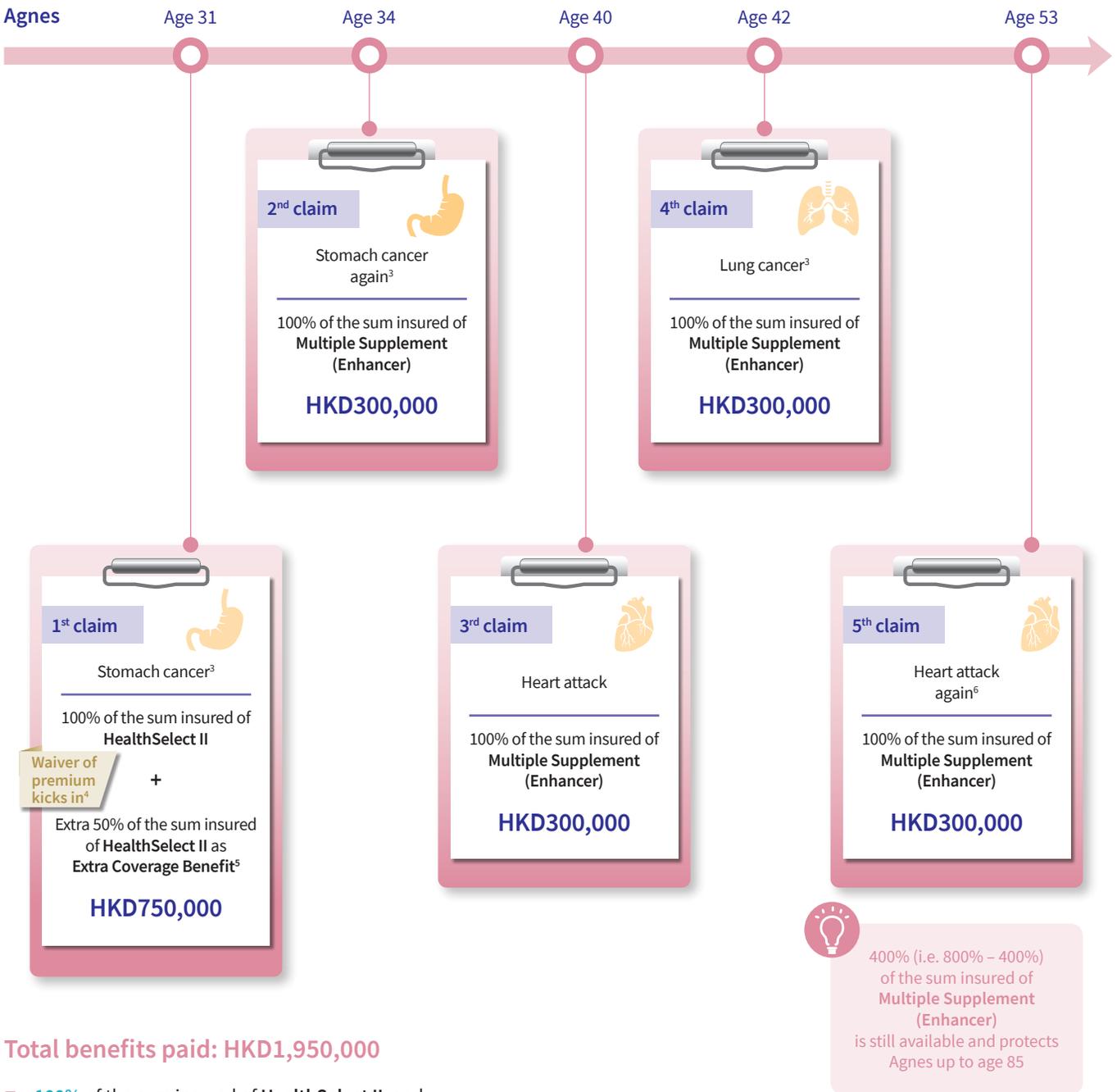
Agnes is health conscious and wants to be prepared for unexpected expenses if she gets serious illness. As such, she takes out a **HealthSelect II** policy together with **Multiple Benefit III (Enhancer) Supplement** (“**Multiple Supplement (Enhancer)**”) at monthly premium of HKD901 and premium payment term is 25 years.



Unfortunately, Agnes is diagnosed with stomach cancer at age 31. With the protection of **Multiple Supplement (Enhancer)**, Agnes makes several claims<sup>1</sup> since the onset of stomach cancer. She is able to support her daily expenses and get necessary medical treatments.

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## Illustrative example 2 (con't)



- 100% of the sum insured of HealthSelect II, and
- 50% of the sum insured of HealthSelect II as Extra Coverage Benefit, and
- 400% of the sum insured of Multiple Supplement (Enhancer)

### The following optional supplements are designed under HealthSelect II for your flexible selection:

- Early Stage Major Illness III Supplement (“Early Stage Supplement”)
- Multiple Benefit III Supplement (“Multiple Supplement”)\*
- Multiple Benefit III (Enhancer) Supplement (“Multiple Supplement (Enhancer)”)\*

\* Either Multiple Supplement or Multiple Supplement (Enhancer) can be chosen.

#### Remarks:

1. For each claim, the date of first diagnosis or the date of diagnosis (as the case may be) of the covered major illness of the subsequent claim shall be at least 1 year after the date of first diagnosis or the date of diagnosis (as the case may be) of the covered major illness of the immediately preceding claim paid under **HealthVital II / HealthSelect II** or **Multiple Supplement (Enhancer)**.
2. After the 1<sup>st</sup> claim for angioplasty and other invasive treatments for coronary artery has been paid, a 2<sup>nd</sup> claim for the same illness can only be made if the treatment, after satisfying the same necessary requirements as in the 1<sup>st</sup> claim, is performed on a location of stenosis in major coronary artery where no stenosis of greater than 50% was identified in the medical examination relating to the 1<sup>st</sup> claim.
3. Where a Major Illness Benefit or a Multiple Claims Major Illness Benefit has been paid in respect of any Cancer(s) ("Preceding Cancer(s)") under **HealthVital II / HealthSelect II** and / or **Multiple Supplement (Enhancer)** (as the case may be), and the insured is later diagnosed as suffering from a Cancer ("Later Cancer"), any claim for the Later Cancer shall not be considered as an eligible claim unless:
  - (a) the Later Cancer is a new Cancer caused by a different malignant cell origin from the Preceding Cancer(s) and the date of diagnosis of the Preceding Cancer (which is immediately preceding the Later Cancer) and that of the Later Cancer are separated by at least 1 year; or
  - (b) the Later Cancer is a recurrence or metastasis or continuation of any Cancer (regardless of whether it is the recurrence or metastasis or continuation of Preceding Cancer(s)), and the date of diagnosis of the Preceding Cancer (which is immediately preceding the Later Cancer) and that of the Later Cancer are separated by at least 3 years.
4. When all benefits paid and payable under **HealthSelect II** reach 100% of the sum insured of **HealthSelect II**, all future premiums of **Multiple Supplement (Enhancer)** will be waived from the next premium due date.
5. Before the 10<sup>th</sup> policy anniversary, if the Major Illness Benefit or death benefit is payable, an additional 50% of the sum insured of **HealthSelect II** will be paid for insured aged 0 to 35 at policy issuance; or an additional 35% of the sum insured of **HealthSelect II** will be paid for insured aged 36 or above at policy issuance, as Extra Coverage Benefit.
6. In order to qualify for a benefit under heart attack for the 2<sup>nd</sup> time, a specialist must certify the diagnosis of another episode of acute myocardial infarction and the diagnosis must be supported with new evidence at least 1 year after the date of diagnosis of the preceding eligible claim of heart attack (for which benefit has been paid). Please refer to the policy contract for further details.

## Notes

- For illustrative examples 1 and 2, assuming (i) the relevant illnesses are not excluded from the coverage of the basic plans and the supplements and have fulfilled the relevant eligibility requirements and conditions as set out in the policy contracts; (ii) no other claim has been paid and / or becomes payable under the policies; (iii) there is no indebtedness under the policies; (iv) there is no change to the sum insured of the policies throughout the contract terms of the policies; (v) all premiums are paid in full when due and as planned; and (vi) no other optional supplements are attached to the policies.
- Unless otherwise specified, all ages mentioned in this leaflet refer to the age of the insured on his or her last birthday.
- Payment of the benefits is subject to the relevant terms, conditions and exclusions. Please refer to the relevant policy contracts for details.
- For illustrative examples 1 and 2, the premiums are rounded to the nearest whole number and for reference only. Premium rates are not guaranteed. AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("AXA", the "Company", or "we") reserves the right to review and adjust the premium rates on each policy anniversary.
- The Company may adjust the premium according to underwriting's decision. The premiums listed above are based on the standard premium rates with no extra loadings. AXA reserves the final right to approve any application.

## Important information

**This leaflet contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the above-mentioned basic plans and supplements, please refer to the relevant policy contracts, which will be made available by the Company upon request.**

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