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# Memo

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| **Attn.:** | All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau) | **From:** | Felix Fung |
| | | **Dept.:** | Product Innovation, Development & Delivery Department |
| **Copy:** | Mr. Alger Fung / Ms. Alice Liang / Ms. Bonnie Tse / Mr. Jim Jan Zen/ Mr. Louie Ho / Mr. Pedro Lei / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre | **Total pages:** | 1 page + enclosure |
| **Date:** | 31 March 2022 | | |

**Subject:** **A220372** **「愛伴航」系列之產品常見問題**
**Product FAQ of On Your Side Plan series**

適切回應客戶需要，全賴財務策劃顧問團隊在前線的專業和努力。作為您的後勤支援，我們致力解答財務策劃顧問團隊們對產品的查詢，並特意就近日有關「愛伴航」系列之查詢整合成「產品常見問題」，務求助團隊們進一步了解產品的箇中細節。

有關產品常見問題之詳情，請參閱附件。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線(852) 3108 1638 (香港) 或親臨營運服務中心 (澳門) 查詢。

Professionalism and dedication displayed in the service of our financial planners at frontline, have always been the essence when it comes to meeting our customer needs. As your support, we are here striving our best to answer your questions concerning the product. With all recent enquries regarding On Your Side Plan series consolidated, here we have prepared a product FAQ to better help you understand the details of the product.

Kindly refer to attached appendix for the product FAQ.

Please convey the above message to your fellow agents. Thanks for your attention. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or visit our Operations Service Center (Macau).

Best regards,

Felix Fung
Product Innovation, Development & Delivery Department

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**附件:「愛伴航」系列之產品常見問題**

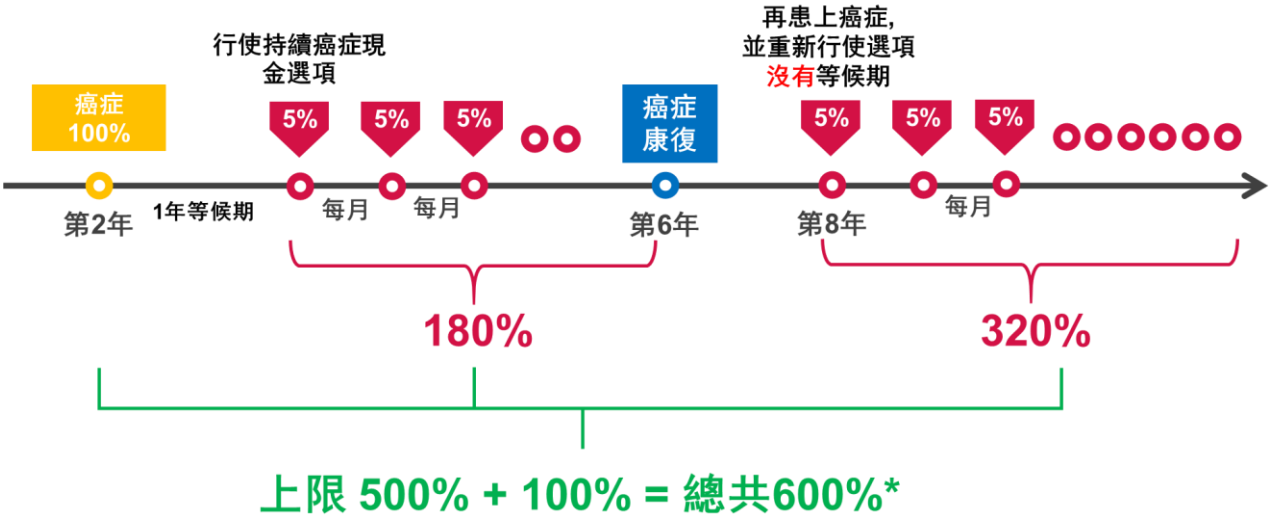
**備註：以下任何提及之「腦退化疾病」及「亞爾茲默氏病」是指受保疾病中的「亞爾茲默氏病 / 不可還原之器質性腦退化疾病」。**

| **特選危疾七重賠償** | |
|---|---|
| 1. | 特選危疾七重賠償下的癌症賠償是否跟持續癌症現金選項一樣，須要積極治療? |
| | 一般而言，不需要。但若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。 |

| **持續癌症現金選項** | |
|---|---|
| 2. | 積極治療是否包括免疫治療或質子治療? |
| | 包括，兩者分別屬於"標靶治療"及"電療"的一種。 |

| 3. | 為什麼積極治療不包括激素治療? |
|---|---|
| | 積極治療原意為保障以根治及移除癌細胞為目標之治療。激素治療是一種"輔助性治療" 用以控制癌細胞生長及減低癌症復發之風險。若該癌症只需要獨立使用激素治療來控制，則不可獲賠償。但若該激素治療是與其他治療組合使用，如針對該癌症的手術、電療、化療 或標靶療程，則可視為符合積極治療之要求並獲得保障。 |

| 4. | 客戶可否於上一次癌症確診兩年後，才行使持續癌症現金選項? |
|---|---|
| | 可以。持續癌症現金選項於上一次癌症確診一年或之後，便可行使。<br><br>請注意：一旦已就持續癌症現金選項支付賠償，特定危疾七重賠償則不會再為**任何癌症**提供賠償。 |

| 5. | 假如每月現金賠償因癌症康復或停止積極治療而終止，且就持續癌症現金選項已付賠償的總額並未達上限500%原有保額，受保人之後再患上癌症及接受積極治療，可重新行使持續癌症現金選項以索償餘下賠償嗎? |
|---|---|
| | 可以，受保人只要符合條件及提交證明，就可隨時重新行使持續癌症現金選項以獲得賠償，且沒有等待期。<br><br>例子：<br><br><br>*癌症最高可支付賠償總額為 600%原有保額 |

| **深切治療保障賠償** | |
|---|---|
| 6. | 是否只要於連續 72 或 120 小時入住深切治療病房期間曾使用過侵入性維生支持，就可獲發深切治療保障賠償? |
| | 不是。入住深切治療病房期間必須同時使用侵入性維生支持達連續 72 或 120 小時，方可獲發深切治療保障賠償。 |

| 腦退化疾病終身年金賠償 | |
|---|---|
| 7. | 若已就亞爾茲默氏病獲得一筆過賠償，便可獲得腦退化疾病終身年金賠償? |
| | 一旦嚴重疾病賠償或特選危疾七重賠償已就亞爾茲默氏病 / 不可還原之器質性腦退化疾病作出賠償，如受保人於 85 歲或以前仍然罹患亞爾茲默氏病 / 不可還原之器質性腦退化疾病並在 30 分為滿分的簡短智能測驗(MMSE)中取得 10 分或以下，於其 1 年等候期後，每年可獲支付相等於 6%原有保額的現金收入，直至受保人身故，為受保人提供終身保障。 |

| 8. | 持續癌症現金選項是否可以與腦退化疾病終身年金賠償一同獲支付? |
|---|---|
| | 可以。 |

| 升級保障 | |
|---|---|
| 9. | 原狀危疾條款(grandfathering)適用於首 10 年升級保障嗎? |
| | 適用。 |

| 愛伴航 - 首護摯寶 | |
|---|---|
| 10. | 孕婦現時為 46 歲，可以申請 date back 嗎? |
| | 不可以。「愛伴航- 首護摯寶」不設 date back。 |

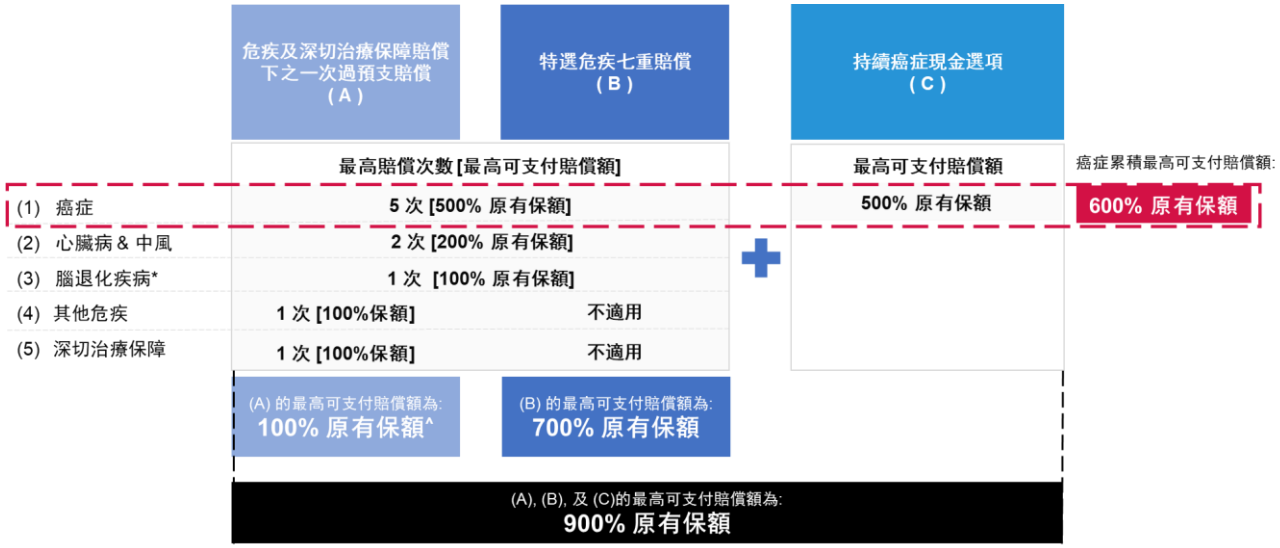
| 11. | 如嬰孩已出生，但少於 15 日，因而未能申請「愛伴航」，可否申請「愛伴航- 首護摯寶」? |
|---|---|
| | 不可以。「愛伴航- 首護摯寶」專為未出生的嬰孩而設。在上述情況，客戶須要等 到嬰孩 15 日大，方可申請「愛伴航」。 |

| 其他 | |
|---|---|
| 12. | 如受保人已確診腦退化疾病並於 30 分爲滿分的簡短智能測驗（MMSE）中取得 10 分或以下，受保人未必有能力自行提交證明及申請賠償，可由他人作代表申請嗎? |
| | 可以。若受保人（即為保單持有人），因腦退化疾病導致未能自行處理賠償事宜，我們將會彈性處理並接受其他索償人為受保人作出索償及提交證明。<br><br>請注意：賠償只會支付予保單持有人，而非索償人。 |

| 13. | 「愛伴航」以每月 5%現金賠償的持續癌症現金選項取代了「加裕智倍保 3」癌症治療靈活選的 50%一筆過賠償，是否減少了客戶就癌症治療的靈活性? |
|---|---|
| | 不是。在「愛伴航」的特選危疾七重賠償及持續癌症現金選項互相配合下，癌症、心臟病、中風及腦退化疾病的最高賠償額將分別計算。<br><br>於「加裕智倍保 3」下，每次癌症治療靈活選賠償將會取代隨後的一次特選危疾多重賠償，每張保單最多行使兩次。而「愛伴航」的持續癌症現金選項，雖於行使選項後，特選危疾七重賠償將不會再為癌症作出一筆過賠償，但並不會影響特選危疾七重賠償就心臟病、中風及腦退化疾病的賠償，甚至可於持續癌症現金選項的賠償期間同時於特選危疾七重賠償作出索償。<br><br>另外單獨計算癌症，「愛伴航」的最高總賠償額可達 600%原有保額，比「加裕智倍保 3」高。 |

| 14. | 於賠償總額已達 100%原有保障後，保單可保障至受保人多少歲? |
|---|---|
| | 當受保人達 85 歲，「愛伴航」保單將不再提供任何賠償，已開始支付的腦退化疾病終身年金賠償（如適用）除外。 |

| 15. | 可以總結一下「愛伴航」下的保障嗎? |
|---|---|




* 如於特選危疾七重賠償下索償腦退化疾病，需於簡短智能測驗（MMSE）中取得 10 分或以下的分數

^ 扣除任何危疾、早期危疾、嚴重兒童疾病及深切治療保障賠償下之已付限制預支保額

請注意：除以上 900%賠償總額外，我們會就腦退化疾病終身年金賠償及升級保障支付額外賠償。

有關保障詳情，請參閱產品資料冊、產品小冊子或保單契約。

**Appendix: Product FAQ of On Your Side Plan series**

**Remarks: Any reference to "Degenrative brain disorders" and "Alzheimer's disease" here refers to "Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders" under the covered illnesses.**

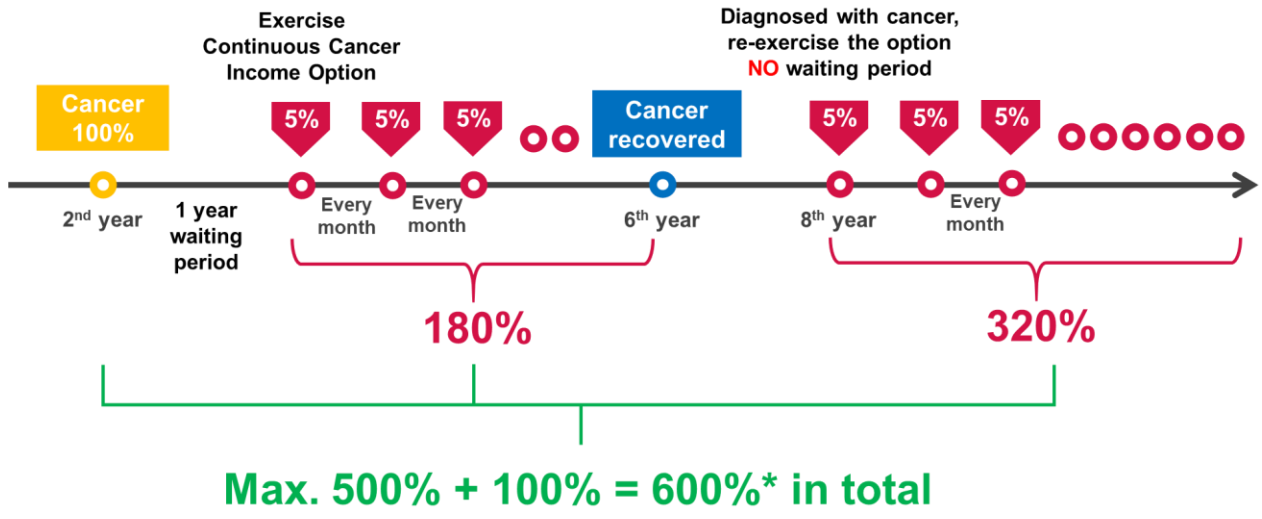
| **Selected Critical Illness Suptuple Benefit** | |
|---|---|
| 1. | Are the cancer claims under Selected Critical Illness Shield Benefit required to undergo active treatment, just like Continuous Cancer Income Option? |
| | Generally, no. In case the insured reaches the age of 70 or above and makes any subsequent claim for prostate cancer resulting from the continuation of a previous prostate cancer for which a previous claim was made, the benefit will only be payable if the insured has received or is in the process of receiving the full course of cancerdirected surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy) which is medically necessary during the intervening period between the diagnosis of the previous and subsequent prostate cancer. |

| **Continuous Cancer Income Option** | |
|---|---|
| 2. | Does active treatment include immunotherapy or Proton therapy? |
| | Yes, they are classified as a type of "targeted therapy" and "radiotherapy" respectively. |

| 3. | Why is hormonal therapy not included as active treatment? |
|---|---|
| | While the active treatment requirement is intended to cover those treatments which aim at eradicating and removing cancer cells. Hormonal therapy is a form of "adjuvant treatment" to control cancer cell growth and reduce the risk of cancer coming back. If the cancer only required solely hormonal therapy to control, it would not be eligible for claims. Whereas if hormonal therapy is used in combination with other treatment(s) like cancer-directed surgery, radiotherapy, chemotherapy or targeted therapy, it will be regarded as fulfilling the "active treatment" requirement and thus covered. |

| 4. | Can the customer exercise Continuous Cancer Income Option after 2 years from the diagnosis of the previous cancer? |
|---|---|
| | Yes, Continuous Cancer Income Option can be exercised 1 year after or later from the diagnosis of the previous cancer.<br><br>Please note: Once the benefit of Continuous Cancer Income Option has been paid, no Selected Critical Illness Septuple Benefit shall be payable for any **cancer**. |

| 5. | If the monthly income benefit is terminated due to cancer recovery or cessation of active treatment and the total benefits paid under Continuous Cancer Income Option has not reach the maximum of 500% of the initial sum assured, can the Continuous Cancer Income Option be re-exercised if the insured subsequently diagnoses with cancer and undergoes active treatment? |
|---|---|
| | Yes, the insured can re-exercise the Continuous Cancer Income Option anytime and there will be no waiting period as long as the eligibility is met and required proof is submitted.<br><br>Example: |




*The maximum benefit payable regarding Cancer is subject to 600% of the initial sum assured.

| **ICU Protection Benefit** | |
|---|---|
| 6. | Is ICU Protection Benefit available as long as invasive life support has been used during the 72 or 120 consecutive hours of stay in the Intensive Care Unit? |
| | No, Invasive life support must be used concurrently for 72 or 120 consecutive hours during the ICU stay. |
| | |
| **Lifelong Alzheimer Annuity Benefit** | |
| 7. | Can Lifelong Alzheimer Annuity Benefit be claimed after receiving a lump sum payment for Alzheimer's disease? |
| | Once a claim due to diagnosis of the Alzheimer's disease / Irreversible organic degenerative brain disorders is paid under the major illness benefit or Selected Critical Illness Septuple Benefit, if the insured is still suffering from Alzheimer's disease / Irreversible organic degenerative brain disorders and evidenced with a Mini Mental State Examination score of 10 or less out of 30 before the age of 85, and upon a 1-year waiting period, we will pay an additional 6% of the Initial Sum Assured every year as a whole life protection, until the insured passes away. |

| | |
|---|---|
| 8. | Can the Continuous Cancer Income Option be paid together with the Lifelong Alzheimer Annuity Benefit? |
| | Yes. |

| **Coverage Booster** | |
|---|---|
| 9. | Is grandfathering applicable for the first 10 years Coverage Booster? |
| | Yes. |

| **On Your Side – First Gift** | |
|---|---|
| 10. | Can an aged 46 pregnant woman apply for date back? |
| | No. Date back is not applicable for On Your Side Plan – First Gift. |

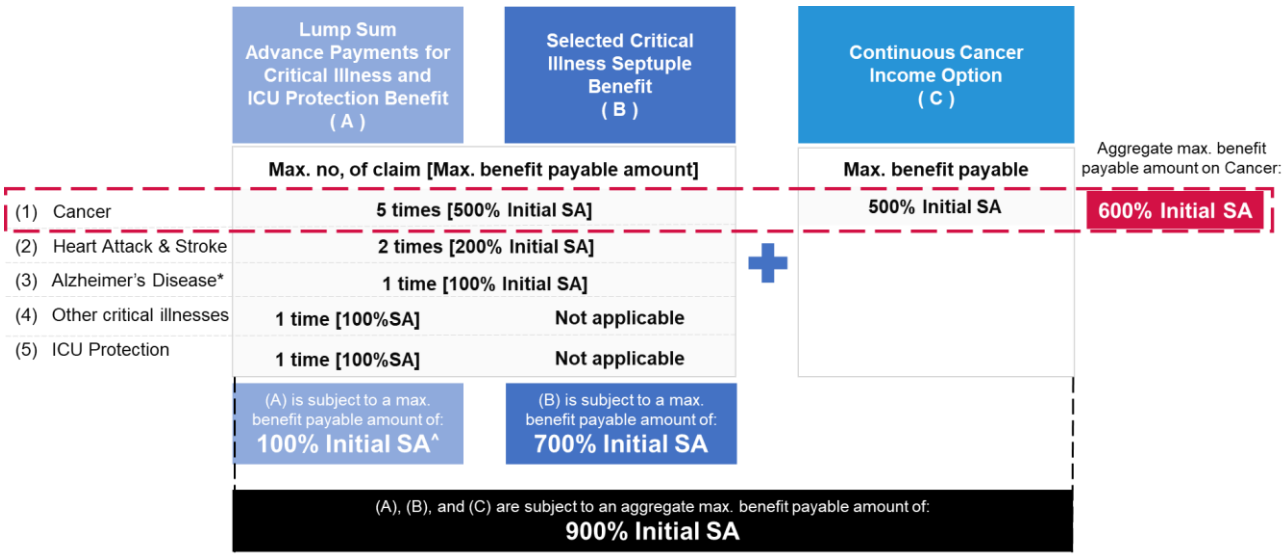
| | |
|---|---|
| 11. | If the baby is already born but aged less than 15 days old, while not yet able to apply for On Your Side Plan, can he/she apply for On Your Side Plan – First Gift? |
| | No. On Your Side Plan – First Gift is designated for unborn baby. For the above scenario, the customer has to wait till the baby is 15 days old then apply for On Your Side Plan. |

| **Other** | |
|---|---|
| 12. | If the insured has been diagnosed with Alzheimer's disease and evidenced with a Mini Mental State Examination score of 10 or less out of 30, he/she may not be able to submit proof and make any claims by himself/herself, can other people apply on behalf of him/her? |
| | Yes. If the insured (as the policyowner) is unable to handle the claims on their own due to Alzheimer's disease, we will handle in a flexible approach to accept other claimant(s) to make claims and submit proof for the insured. Please note: The benefit will only be paid to the policyowner, but not the claimant. |

| 13. | On Your Side Plan replaced the 50% lump sum payment of Cancer Treatment Flexi Option with the 5% monthly income of Continuous Cancer Income Option, does it reduce the flexibility of cancer treatment to customers? |
|---|---|
| | No, with the interaction between Selected Critical Illness Septuple Benefit and Continuous Cancer Income Option of On Your Side Plan, the maximum benefits pay-out for cancer, heart attack, stroke and Alzheimer's disease are calculated separately.<br><br>Under Protect Elife Ultra 3, each claim under the Cancer Treatment Flexi Option will replace 1 subsequent pay-out under Selected Critical Illness Shield Benefit, and the option can only be exercised twice under the policy. For the Continuous Cancer Income Option under On Your Side Plan, no lump sum payment under Selected Critical Illness Septuple Benefit shall be payable for cancer once it is exercised but it does not affect the pay-outs under Selected Critical Illness Septuple Benefit for heart attack, stroke and Alzheimer's disease, claims can even be made concurrently with the ongoing Continuous Cancer Income Option.<br><br>Besides, the maximum benefit payout for cancer under On Your Side Plan is higher than Protect Eltie Ultra 3, which is up to 600% of the initial sum assured, |

| 14. | If the benefits paid and payable has reached 100% of the initial sum assured, how long will the policy cover the insured? |
|---|---|
| | When the insured reaches the age of 85, we will not pay any benefits under the On Your Side Plan policy, except the Lifelong Alzheimer Annuity Benefit which has started paying (if applicable). |

| 15. | Please summarize the coverage under On Your Side Plan. |
|---|---|




* If Alzheimer's Disease is claimed under Selected Critical Illness Septuple Benefit, it should be characterized by a Mini Mental State Examination score of 10 or less.

^ Less any Limited Advance Payments paid under Critical Illness Benefit, Early Stage Critical Illness Benefit, Severe Child Disease Benefit, ICU Protection Benefit.

Please note: The Lifelong Alzheimer Annuity Benefit and Coverage Booster are paid in addition to the above total 900% coverage computation.

For coverage details, please refer to the product launch pack, brochure or policy contract.