



PallasHEALTH Hong Kong – Summary of Changes

Benefits Schedule

Effective 1st July 2025

Section	Previous	New
Chronic conditions	-	Fully Covered
Congenital and hereditary conditions	-	Fully Covered
Neonatal disabilities	-	Fully Covered
Maternity benefits	<p>The following prenatal and post-natal services are covered: Physician consultation fees, diagnostic scans and tests, medicines and drugs, vitamins and supplements. Delivery, including elective and emergency caesarean sections and up to seven (7) days of nursery care.</p> <p>Complications of pregnancy following assisted conception.</p> <p>Therapeutic abortions.</p> <p>Please refer to waiting period 8.1.1 of the Policy Terms and Conditions.</p>	<p>The following prenatal and post-natal services are covered: Physician consultation fees, diagnostic scans and tests, medicines and drugs, vitamins and supplements. Delivery, including elective and emergency caesarean sections and up to seven (7) days of nursery care.</p> <p>Complications of pregnancy following assisted conception.</p> <p>Therapeutic abortions.</p> <p>Complications of childbirth.</p> <p>A waiting period of 366 days applies (please refer to the Terms and Conditions)</p>



Terms and Conditions

Effective 1st July 2025

Section	Previous	New
WHO IS COVERED?	-	5.2 The maximum permitted age at the date of joining this policy is 60 years old.
WAITING PERIODS	<p>Cover for the following benefits and disabilities will commence after an insured person has been continuously covered for the following time periods after the first day of the period of insurance in respect of an insured person:</p> <ul style="list-style-type: none"> • Maternity Benefits: 366 days prior to the date of service; • Newborn Additions: 366 days prior to the date of birth; • Major dental treatment: 300 days prior to the date of service; and <p>HIV/AIDS: coverage will apply only if signs or symptoms are present for the first time after three years continuous coverage under the plan and any renewal thereof.</p>	<p>Cover for the following benefits and disabilities will commence after an insured person has been continuously covered under the plan and any renewal thereof for the following time periods in respect of an insured person:</p> <ul style="list-style-type: none"> • Maternity Benefits: 366 days prior to the date of service; • Major dental treatment: 300 days prior to the date of service; and <p>HIV/AIDS: coverage will apply only if signs or symptoms are present for the first time after three years continuous coverage under the plan and any renewal thereof.</p>
NEWBORN ADDITIONS	<p>9.1 A newborn infant born to a parent who has been covered under the policy for the period stated in section 8.1.2 may be added to the policy from birth without medical underwriting as long as the newborn infant was not born following major assisted conception.</p> <p>9.3 Our underwriting process will apply to an addition under article 9.2, and we may decline to provide cover or may offer cover at terms we require.</p> <p>The cover must be equal to the cover provided to the parent excluding any optional Maternity Benefits, Dental or Optical Benefits.</p>	<p>9.1 A newborn infant born to a parent who has been covered under the policy for more than 366 days may be added to the policy from birth without medical underwriting provided that the newborn infant was not born following major assisted conception.</p> <p>9.3 Our underwriting process will apply to an addition under article 9.2, and we may decline to provide cover or may offer cover at terms we require.</p> <p>The cover must be equal to the cover provided to the parent excluding any optional Maternity Benefits, Dental or Optical Benefits. The start date of coverage for the child will be the date on which the underwriting results are finalised.</p>
PREMIUM PAYMENT AND GRACE PERIOD	-	11.4 If any of the premium payments due to not paid, we reserve the right to recover any claims already paid as per article 18.



GOVERNING LAW AND JURISDICTION	<p>19.1 This policy is governed by, and is to be interpreted according to, the laws of the Hong Kong Special Administrative Region and subject to the exclusive jurisdiction of the Hong Kong courts.</p>	<p>19.1 This policy is governed by, and is to be interpreted according to, the laws of the Hong Kong Special Administrative Region and subject to the exclusive jurisdiction of the Hong Kong courts.</p> <p>19.2 Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Right of Third Parties) Ordinance (Cap 623 of Laws of Hong Kong) to enforce any terms of this Policy.</p>
SANCTIONS AND COMPLIANCE WITH LAWS	<p>This insurance does not apply to the extent that trade or economic sanctions or other similar laws or regulations prohibit the coverage provided by this insurance.</p>	<p>20.1 We reserve the right not to accept applications for cover or to cease providing cover if, in our opinion, doing so would expose us to the risk of breaching any applicable laws or regulations, including international economic sanctions, laws, or regulations.</p> <p>20.2 For the avoidance of doubt, we shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim, or provision of such benefit would expose us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union ("EU"), United Kingdom ("UK"), United States of America ("USA"), France ("FR"), or any jurisdiction applicable to us.</p>
EXCLUSIONS	<p>22.9.6 Cosmetic treatment</p>	<p>22.9.6 Cosmetic treatment, surgery or any direct or indirect complications or consequences related to cosmetic procedures</p>
		<p>22.9.12 drug addiction, smoking, alcoholism, or use of any psychoactive substances</p>
		<p>22.9.13 smoking cessation, including but not limited to consultations, treatments, products, therapies, medications, and any other services or interventions aimed at quitting smoking</p>
	<p>-</p>	<p>22.9.17 Dandruff and complications related to hair loss</p>
	<p>-</p>	<p>22.9.18 LASIK surgery</p>



EXCLUSIONS	22.12.11.2 Orthodontic treatment that is commenced after the age of 16	22.12.11.2 Orthodontic treatment that is commenced from the age of 16
DEFINITIONS	-	CHRONIC CONDITION: A disease, illness or injury that has one or more of the following characteristics: <ul style="list-style-type: none"> • it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests; or • it needs ongoing or long-term control or relief of symptoms; or • you need to be rehabilitated or specially trained to cope with it; or • it continues indefinitely; or • it has no known cure; or it comes back or is likely to come back.
	-	COMPLICATIONS OF CHILDBIRTH: It covers any complications that arise during the delivery stage including emergency C-section. The coverage of the complication of childbirth is applicable to the mother and child.
	COMPLICATIONS OF PREGNANCY: Related to the health of mother. Only the following complications that arises during the antenatal stage of pregnancy are covered. Acute nephritis, nephrosis, cardiac decompensation, missed abortion, spontaneous abortion, incomplete miscarriage, ectopic pregnancy, puerperal infection, pre-eclampsia, eclampsia or hydatidiform.. It also includes a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy, and which requires confinement or surgery prior to the full term of pregnancy to avoid the threat of permanent damage to the life or health of the mother.	COMPLICATIONS OF PREGNANCY: Only the complications that arise during the antenatal stage of pregnancy are covered. Any claims related to wholly or partially or arising directly or indirectly during the delivery stage, including complications arising from the delivery stage, shall not be covered. The coverage of the complication of pregnancy is applicable to the mother only.
	COSMETIC TREATMENT: Surgery, chemical treatment, or other procedures performed to reshape or modify structures of the body or physical appearance.	COSMETIC TREATMENT: Surgery, chemical treatment, or other procedures performed to reshape or modify structures of the body or physical appearance, including treatment of any medical condition which arises in any way from cosmetic procedures.
	-	HEREDITARY CONDITIONS: An illness caused by a genetic abnormality passed down from the parents' genes. Cancers that are present in combination with other symptoms of the hereditary condition are included in this definition.



DEFINITIONS	<p>MAJOR DENTAL TREATMENT: Surgical removal of impacted, buried, or unerupted teeth/roots or odontomes; treatment of disorders of the temporomandibular joint (TMJ); orthodontics; dental implants; root canal therapy or apicoectomy; dentures (new/repair of old); gold, amalgam, composite or porcelain crowns and bridges; treatment by a dentist of illnesses of the oral mucosa and directly related laboratory tests or pathology services; antibiotics or medicines for pain management for which a prescription is required for purchase and which have been prescribed by a dentist; periodontics, deep oral prophylaxis or root planing.</p>	<p>MAJOR DENTAL TREATMENT: Surgical removal of impacted, buried, or unerupted teeth/roots or odontomes; treatment of disorders of the temporomandibular joint (TMJ); orthodontics commenced below the age of 16; dental implants; root canal therapy or apicoectomy; dentures (new/repair of old); gold, amalgam, composite or porcelain crowns and bridges; treatment by a dentist of illnesses of the oral mucosa and directly related laboratory tests or pathology services; antibiotics or medicines for pain management for which a prescription is required for purchase and which have been prescribed by a dentist; periodontics, deep oral prophylaxis or root planing.</p>
	-	<p>NEONATAL DISABILITY: disability which existed during the neonatal period, and any disabilities directly or indirectly arising therefrom or relating thereto. It includes pre-term birth and any congenital conditions which are diagnosed or present symptoms of which medical professionals or parents are aware or reasonably should be aware of during the neonatal period.</p>
	-	<p>NEONATAL PERIOD: The period between birth and either the 28th day of life or the 15th day after discharge from hospital (dates inclusive), whichever is later.</p>
	-	<p>PSYCHOLOGIST OR PSYCHOTHERAPIST: A psychologist / psychotherapist other than yourself or someone related to you by blood, marriage or adoption, who is licensed by the competent medical authorities of the country in which treatment is provided or in which the psychologist / psychotherapist finished the study, and who in rendering such treatment is practicing within the scope of his or her licensing and training.</p>
	-	<p>TERRORIST ACT: An act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist act can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a terrorist act can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).</p>



DEFINITIONS	-	THERAPEUTIC ABORTION: The termination of a pregnancy that is deemed medically necessary if there is an underlying or life-threatening condition which will endanger the mother's physical health or if there is a fetal abnormality.
	-	WAITING PERIOD: A period during which related insurance benefits shall not be covered, including benefits for claims filed after the waiting period but medical expenses or consequences of medical treatment have been incurring during the waiting period.



Summary of Changes

Emergency Medical Assistance (EMA) program

Effective 1 January 2025

	Previous	New	Remarks
1.2 Return to your place of residence after recovery.	Wording for requirement that must be fulfilled for this benefit is unclear.	Modified wording	The clause is re-worded to put emphasis that benefit under clause 1.2 is only accessible if the member previously had evacuation under the conditions described in benefit 1.2
Previous 1.4 Dispatch of Medication and Medical Equipment Not Available Locally.	-	-	Dispatch of Medication and Medical Equipment Not Available Locally is removed
New 1.4 Return of immediate family members.	The number of immediate family members eligible for this benefit is not specified.	Modified wording	Number of immediate family members eligible for this benefit is extended to 3 persons
2.2 Cost of a transport coffin for repatriation of body by air.	The cost of a coffin suitable for transportation by air is limited to US\$5,000.	APRIL Assistance will cover for the cost of one (1) coffin suitable for transportation by air which cost is limited to US\$5,000.	Further clarify the quantity and type of coffin covered under this benefit
2.4 Return of Immediate Family Members.	"In the event of Your death due to an Accident or Illness while travelling outside of Your Place of Residence"	Modified wording: "death due to an Accident or Illness while travelling outside of your Home Country"	Aligned the wording in benefit 2.4 with benefit 2.1 and 2.3
3.1 Emergency Cash Advance.	In case of an emergency, APRIL Assistance can advance funds to You if APRIL Assistance first receives an equivalent amount or an indemnity form for an equivalent amount from You or a person designated by You.	For cases where member requires advancing of funds, APRIL Assistance will only be able to advance the fund one an equivalent amount is received from the member or a person designated by the member.	Removed wording: "indemnity form"
4.2 Advance of legal expenses.	In case of an emergency, APRIL Assistance can advance funds for legal expenses to You if APRIL Assistance first receives an equivalent amount or an indemnity form for an equivalent amount from You or a person designated by You.	For cases where member requires advancing of funds, APRIL Assistance will only be able to advance the fund one an equivalent amount is received from the member or a person designated by the member.	Removed wording: "indemnity form"
4.3 Advance of cost of bail bond	This service will be provided subject to APRIL receiving an equivalent amount or an indemnity form for an equivalent amount from You or a person designated by You.	For cases where member requires advancing of funds, APRIL Assistance will only be able to advance the fund one an equivalent amount is received from the member or a person designated by the member.	Removed wording: "indemnity form"



Exclusion 5.	-	<p>Added Exclusion:</p> <p>5. Services under this Emergency Medical Assistance program that are directly related to medical conditions, illnesses, or treatments that are specifically excluded or not covered under Your Main Health Insurance Policy. This includes all exclusions listed in your Main Health Insurance Policy.</p> <p>In this regard, if APRIL Assistance find out later that the services rendered under this program are related to the conditions or treatment rejected by the insurer of your Main Health Insurance Policy due to them being exclusions; APRIL Assistance reserves the right to claim for any cost</p>	<p>This exclusion point emphasizes that services under this Emergency Medical Assistance program that is related to any exclusions on the Main Health Insurance Policy will also be excluded.</p>
Benefits Schedule	In the event of accident or sudden severe illness of the member	<p>In the event of accident or sudden severe illness of the member</p> <p>Limited to one (1) emergency evacuation and/or repatriation attributable to any single medical condition by a Member</p>	<p>Wording in the Benefits Schedule is modified to align with Terms and Conditions</p>
Benefits Schedule	Compassionate Visit	<p>Compassionate Visit</p> <p>Limited to one (1) claim per Member</p>	<p>Wording in the Benefits Schedule is modified to align with Terms and Conditions</p>
<p>Benefits Schedule</p> <p>Under "In the event of accident or sudden severe illness of the member"</p>	Return of immediate family members	<p>Return of immediate family members (up to 3 persons)</p>	<p>This benefit is extended to 3 persons</p>
<p>Benefits Schedule</p> <p>Under "Assistance in the event of the death of the member"</p>	Return of family members	<p>Return of family members (up to 3 persons)</p>	<p>This benefit is extended to 3 persons</p>