

## 立安心自願醫保產品系列

### 「一生發發」保費折扣



立橋人壽保險有限公司（「立橋人壽」）的立安心自願醫保產品系列，提供不同的住院及醫療保障，切合不同客戶的需要。立安心自願醫保產品系列包括立安心自願醫保標準計劃（「立安心醫保（標準）」）及立安心自願醫保靈活計劃（「立安心醫保（靈活）」）。

#### 保費一世88折

由即日起至2025年12月31日（包括首尾兩天）（「優惠期」），成功完成投保及遞交至立橋人壽核保部的立安心自願醫保產品系列，不但一生享有88折保費折扣優惠，每名受保人更可享受高達8,000港元的扣稅額\*！

客戶優惠	保費折扣優惠
<ul style="list-style-type: none"><li>立安心醫保（標準）；或</li><li>立安心醫保（靈活）</li></ul>	所有保單年度 均享88折

有關以上優惠及計劃的詳情，請聯絡您的保險顧問。



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- \* 每名納稅人於每個課稅年度就自願醫保計劃已繳保費的最高保費扣除額為每名合資格受保人8,000港元。已繳付至立安心自願醫保產品系列的保費可獲得稅務局薪俸稅及個人入息稅之稅務扣除，將取決於您的個別情況；而稅務局擁有絕對權力決定在保費繳費期間所繳付的保費之稅務扣除。

**此保費折扣優惠之條款及細則：**

1. 此優惠只適用於成功投保的立橋人壽立安心醫保（標準）及立安心醫保（靈活）的保單（下稱「合資格保單」）。
2. 受限於同時符合此優惠之條款及細則的情況下，此優惠將被視為保單的一部份。
3. 此優惠只適用於由 2025年10月1日至2025年12月31日期間（包括首尾兩天）（「優惠期」）成功投保並由立橋人壽在 2026年1月31日或以前簽發的合資格保單。
4. 此優惠的保費折扣金額將會用於扣減合資格保單到期的保費。

**採用年繳模式的合資格保單**

保單持有人只須繳付每年淨額保費，相等於每年保費減保費折扣金額。保費折扣金額為每年保費的 12%。

**採用月繳模式的合資格保單**

保單持有人只須繳付每月淨額保費，相等於每月保費減保費折扣金額。保費折扣金額為每月保費的 12%。

5. 根據此優惠的保費折扣金額不會被視作已繳保費而計算在扣稅限額內。
6. 保費徵費將根據此優惠的淨額保費計算。
7. 立橋人壽保留在不作任何事先通知的情況下暫停或取消此優惠、修改其條款及細則或修改運用保費折扣方式的權利。
8. 保費折扣金額將調整至最接近之小數點後兩位（以保單貨幣計）。有關保費折扣不可轉讓或兌換成現金。
9. 就此優惠有任何爭議，立橋人壽擁有最終決定權。
10. 若中、英文版本有歧異，概以英文版本為準。
11. 若在保單年度內增加或減少合資格保單的年繳保費或月繳保費，保費折扣金額將以最近期已調整的保費計算。

有關立安心自願醫保產品系列的更多資料，請瀏覽[產品網頁](#)。

備註：此單張只載有一般資料，僅供參考，並不包含保單的完整條款及不構成任何銷售保單要約，有關保障範圍、詳情及保單的完整條款，請參閱保單文件。有關產品特點和重要資訊包括風險詳情和主要不保事項（如有），請參閱產品簡介冊。如果保單文件與此單張內容不符，則以保單文件為準。此單張旨在香港派發，不能詮釋為在香港以外提供或出售或游說購買立橋人壽的任何產品的要約、招攬及建議。

「立橋人壽」、「本公司」或「我們」是指立橋人壽保險有限公司。

# Well Protect VHIS Series

## 12% Premium Discount for All Policy Years



Well Protect VHIS Series of Well Link Life Insurance Company Limited ('Well Link Life') offers different hospital and medical coverage to meet specific customers' needs. The series includes: Well Protect Voluntary Health Insurance Scheme (Standard) ('Well Protect VHIS (Standard)') and Well Protect Voluntary Health Insurance Scheme (Flexi) ('Well Protect VHIS (Flexi)').

### 12% Premium Discount for All Policy Years

From now on until 31 December 2025 (both dates inclusive) (the 'Offer Period'), if you successfully apply for Well Protect VHIS Series, you may enjoy 12% premium discount for all policy years and a tax deduction up to HKD8,000\* for each insured person!

Customer Offer	Premium Discount
<ul style="list-style-type: none"><li>Well Protect VHIS (Standard); or</li><li>Well Protect VHIS (Flexi)</li></ul>	12% premium discount for all policy years

For more information of the above offers and the plan, please contact your Insurance Consultant.



Instant Quote at  
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Please read the terms and conditions of the Offer on the next page.

- \* Each taxpayer can claim a tax deduction up to HKD8,000 per insured person for premiums paid for Voluntary Health Insurance Scheme in each assessment year. Any tax deduction under the salaries tax and personal assessment with Inland Revenue Department for premiums paid under Well Protect VHIS Series shall be subject to your individual circumstances. It is also at Inland Revenue Department's discretion on tax deduction when your premiums are paid over the premium payment period.

**Terms and conditions of the Offer:**

1. The Offer is only applicable to the successful applications for Well Protect VHIS (Standard) and/or Well Protect VHIS (Flexi) policies of Well Link Life (the 'Eligible Policy(ies)').
2. Subject to the fulfillment of the terms and conditions hereof, the Offer is considered as part of the policy.
3. The Offer is only applicable to the successful applications submitted between 1 October 2025 and 31 December 2025 (both dates inclusive) (the 'Offer Period') and issued by Well Link Life on or before 31 January 2026.
4. The premium discount amount for each year under the Offer will be used in offsetting the premium throughout the premium payment term of an Eligible Policy when it falls due.

For an Eligible Policy using annual payment mode

The policyholder only needs to pay the annual net premium, which will be equal to the annual premium minus the premium discount amount. The premium discount amount will be 12% of the annual premium.

For an Eligible Policy using monthly payment mode

The policyholder only needs to pay the monthly net premium, which will be equal to the monthly premium minus the premium discount amount. The premium discount amount will be 12% of the monthly premium.

5. The premium discount amount(s) under the Offer will not be regarded as premiums paid for the purpose of calculating the tax deductible amount.
6. Premium levy will be calculated based on the net premium under the Offer.
7. Well Link Life reserves the right to suspend or cancel the Offer, amend the terms and conditions or vary the method of applying the premium discount at any time without prior notice.
8. The premium discount amount will be rounded to the nearest two decimal places in the policy currency. The premium discount cannot be transferred or redeemed for cash.
9. Should there be any dispute over the Offer, Well Link Life's decision shall be final and conclusive.
10. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.
11. If the annual premium or monthly premium of the Eligible Policy(ies) is increased or decreased in the policy period, the premium discount amount will be calculated based on the latest adjusted premium.

More details of Well Protect VHIS Series can be found at its own [product webpage](#).

Note: This material contains general information for reference only and does not constitute any offer to sell any policy. The product information does not contain the full terms of the policy. The benefit coverage and full terms can be found in the policy document. For more details of the product features and important information including the risk disclosure and key exclusions (if any), please refer to the product brochure. If there is any conflict between the policy document and this leaflet, the policy document shall prevail. This leaflet is intended to be distributed in Hong Kong only and is not and shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of Well Link Life outside Hong Kong.

'Well Link Life', the 'Company', 'we', 'our' or 'us' herein refers to Well Link Life Insurance Company Limited.

**Well Link Life Insurance Company Limited**

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