

Press release
6 January 2026

**CTF Life Amplifies Ecosystem Synergy
Expands “Direct Billing Service” Network to Cover Public and Private Hospitals
Offers Market-First Hong Kong Doctor Referral Service
through “Mainland China Inpatient Support” Service**

Hong Kong – CTF Life today announced the further expansion of its “Direct Billing Service” in the Greater Bay Area (GBA), increasing the number of partner hospitals to 23, covering both public and private healthcare institutions. Customers can also access the market-first[^] Hong Kong doctor referral service through the “Mainland China Inpatient Support” service. Customers can consult a general practitioner at the GBAH clinic in Tsim Sha Tsui, Hong Kong to assess their eligibility for receiving treatment in the Chinese Mainland, recommend an appropriate hospital, and assist with making appointments. Clinic staff can also help to handle pre-authorisation service applications. Once approved, GBAH will arrange the necessary procedures with the hospital for direct billing, so customers do not need to pay upfront, allowing them to focus on their treatment and recovery. This initiative aims to address rising customer demand for high-quality and convenient medical services by fully leveraging the strengths of the Chow Tai Fook Group ecosystem. Through the extensive medical network of The GBA Healthcare Group (GBAH), it will offer customers who reside in the Chinese Mainland or frequently travel across the GBA with a broader range of affordable medical service options.

In response to the growing demand for Traditional Chinese Medicine (TCM) treatments, CTF Life continuously addresses evolving needs by incorporating TCM treatment coverage into multiple medical protection plans (such as “MediChamp”, “TopCare”, “FlexiCare”, “ChampCare”, and “MediCare”), giving customers the flexibility to choose the most suitable treatment. In addition, hospitals in GBA Chinese mainland cities offer integrated treatment plans combining TCM and Western medicine for chronic or complex conditions (such as cancer) at reasonable prices, providing customers with more comprehensive and personalised healthcare options. Through CTF Life’s well-established medical network, customers can conveniently access professional and integrated treatment services.

Man Kit Ip, Executive Director and Chief Executive Officer of CTF Life, said: “As integration within the GBA deepens and transportation becomes more convenient, a growing number of Hong Kong residents who live, retire in, or travel to Chinese Mainland cities are opting to receive medical treatment there. By leveraging the Chow Tai Fook Group’s robust ecosystem, we have further expanded CTF Life’s ‘Direct Billing Service’ hospital network in the GBA and introduced the market-first[^] Hong Kong doctor referral service through the ‘Mainland China Inpatient Support’ service, freeing customers from complicated claims procedures when seeking medical care and offering them a faster, more reliable healthcare experience. We remain dedicated to providing a broader array of health and medical service options, meeting customers’ needs at different life stages and for various lifestyles, delivering comprehensive health protection and creating value beyond insurance.”

Key service enhancements include:

- 1. Market-First[^] Hong Kong Doctor Referral Service through “Mainland China Inpatient Support” Service:** Following assessment and referral by a Hong Kong doctor, GBAH will assist with booking appointments at hospitals in GBA Chinese mainland cities, submitting direct billing service applications, and arranging for hospitals to receive payment directly, relieving customers’ financial pressure.

2. **Network Coverage of “Elderly Health Care Voucher Greater Bay Area Pilot Scheme”:** CTF Life has established “Direct Billing Service” arrangement with multiple hospitals that are also participating in the Hong Kong Government’s “Elderly Health Care Voucher Greater Bay Area Pilot Scheme”, facilitating access for eligible customers. The service coverage spans all nine GBA Chinese mainland cities.
3. **Integrated TCM and Western Medicine Treatment:** For chronic or complex diseases such as cancer, these plans combine the strengths of both TCM and Western medicine to offer more comprehensive treatment options, catering to customers’ diverse needs.
4. **Value-Added Services:** Partner hospitals, including Shenzhen New Frontier United Family Hospital and Guangzhou United Family Hospital, use WeChat mini programmes to arrange urgent consultations, treatment follow-ups, medical report interpretations, and video consultations. Shenzhen New Frontier United Family Hospital also provides a complimentary shuttle bus service to and from Futian Port, making travel more convenient for patients.

[^] As of 31 December 2025

List of Hospitals Supporting “Direct Billing Service” in GBA Chinese mainland cities
(* indicates newly added)

- 1 Guangzhou First People's Hospital
- 2 Nansha Hospital of Guangzhou First People's Hospital
- 3 Shenzhen Bao'an People's Hospital
- 4 Dongguan People's Hospital
- 5 University of Hong Kong Shenzhen Hospital*
- 6 Shenzhen New Frontier United Family Hospital*
- 7 Guangzhou United Family Hospital*
- 8 Zhongshan Chen Xinghai Hospital of Integrated Traditional Chinese and Western Medicine*
- 9 The First Affiliated Hospital of Sun Yat-sen University (Guangzhou)*
- 10 Nansha Division of The First Affiliated Hospital, Sun Yat-sen University*
- 11 Dongguan Tung Wah Hospital*
- 12 Guangdong Qifu Hospital (Foshan)*
- 13 Guangdong Provincial Hospital of Traditional Chinese Medicine (Guangzhou)*
- 14 Southern Medical University Shenzhen Hospital*
- 15 Peking University Shenzhen Hospital*
- 16 The Fifth Affiliated Hospital of Sun Yat-sen University (Zhuhai)*
- 17 Zhuhai People's Hospital*
- 18 Foshan First People's Hospital*
- 19 The Eighth Affiliated Hospital of Southern Medical University (Foshan)*
- 20 Huizhou Central People's Hospital*
- 21 Zhongshan Traditional Chinese Medicine Hospital*
- 22 Jiangmen Central Hospital*
- 23 Zhaoqing First People's Hospital*

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About CTF Life

Chow Tai Fook Life Insurance Company Limited (“CTF Life”) is proud of its rich, 40-year legacy in Hong Kong. CTF Life is a wholly-owned subsidiary of CTF Services Limited (“CTFS”) (Hong Kong Stock Code: 659) and one of the most well-established life insurance companies in Hong Kong. As a member of Chow Tai Fook Enterprises Limited, CTF Life consistently strengthens its collaboration with the Chow Tai Fook Group ecosystem to support customers and their loved ones in navigating life’s journey with personalised planning solutions, lifelong protection and diverse lifestyle experiences. By leveraging the Group’s robust financial strength and strategic investments across the globe, CTF Life aspires to become a leading insurance company in Asia while continuously creating value beyond insurance.

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