

粉色 - 癌症

绿色 - 心脏, 肝肾

黄色 - 犯罪毒品酒精

蓝色 - 糖尿病

医疗问题中文参考

在申请人寿保险时, 投保人须回答医疗问题以判断产品资格。

请利用以下翻译, 协助客人理解医疗问题。

若中英文版本出现矛盾或模糊之处, 则以英文为准。

以下所有问题只需回答“YES”或“NO”

吸烟者判断

在过去 12 个月内, 你是否以任何方式使用含有烟草或尼古丁的产品 (不包括雪茄), 或您是否每周吸 (包括电子烟或任何形式的水蒸气式电子烟) 大麻四次以上? 如果回答“是”, 则按照吸烟者费用计算

Within the past 12 months, have you used by any means, a substance or product containing tobacco or nicotine (excluding cigars), or have you smoked (including electronic vaporizer or “vaping”) marijuana more than four times per week? If YES, smoker rates applicable

Section A

1. 您目前是否不能独立进行**两个或以上**基本日常生活, 例如: 起床, 行走, 洗漱沐浴, 如厕, 更衣以及进食
Are you currently incapable of independently carrying out two or more of the basic activities of daily living such as getting up, walking, washing, toileting, dressing or feeding?
2. 您目前是否为养老院或者医疗护理中心**长期居民** (不包括家庭护理, 退休老年公寓居住设施), 并且您目前是否卧床不起或需要轮椅?
Are you currently a resident of a nursing home or nursing facility (excluding assisted living residences, retirement homes or senior living facilities), and are you currently bedridden or wheelchair bound?
3. 您目前是否需要器官移植, 或在器官移植的等候名单上, 或器官移植接收者 (不包括角膜移植)?
Are you in need of an organ transplant, on a waiting list for an organ transplant or the recipient of an organ transplant (excluding corneal transplants)?
4. 在过去 30 天内, 您是否有过住院超过 48 小时的经历 (不包括妊娠)?
Within the past 30 days, have you been admitted to a hospital for more than 48 hours (excluding pregnancy)?
5. 在过去 60 天内, 您是否被医生告知:
 - a. 任何非常规的诊断性测试?
 - b. 需要手术或任何类型的诊断性测试或特殊测试?
 - c. 需要进一步咨询医生, 专科医生, 医疗机构或有还未完成的问诊?Within the past 60 days, have you been advised by a physician:
 - a. Of any abnormal diagnostic tests?
 - b. To have surgery or a diagnostic test or special test of any type?
 - c. To consult with a physician, medical institution or specialist that has not yet been completed?
6. 您是否被医生诊断出有威胁生命的, 高危的, 或绝症性质的任何病症 **并且**您被医生告知, 预估少于或等于 24 个月的生命?
Have you ever been diagnosed with a life threatening, critical or terminal condition for which a physician has estimated that you have 24 months or less to live?

7. 您是否有过，被告知有，或接受了获得性免疫缺陷综合征（艾滋病）的治疗，或者您是否有过人体免疫缺陷病毒（HIV）检验呈阳性？

Have you ever had, been told you have, or been treated for Acquired Immunodeficiency Syndrome (AIDS) or have you ever tested positive for Immunodeficiency virus (HIV)?

8. 在过去的 10 年内，您是否有过，被告知有，或接受过治疗，或被建议检查但还未完成的下列病症：

- 任何转移性癌症，或多于一次的复发（不包括基底细胞癌）？
- 囊性纤维化或慢性呼吸道疾病需要持续供氧（不包括睡眠呼吸停止症）
- 痴呆，老年痴呆症，肌肉萎缩症，亨廷顿氏舞蹈症或肌萎缩性脊髓侧索硬化症(ALS 或葛雷克氏症)？
- 充血性心力衰竭或心肌病

Within the past ten years, have you had, been told you have, been treated for, or been advised to have an investigation, that has not yet been completed, for:

- Metastatic cancer or more than one occurrence of cancer (excluding basal cell carcinoma)?
- Cystic Fibrosis or a chronic respiratory condition (excluding sleep apnea) which required the continuing administration of oxygen?
- Dementia, Alzheimer's, Muscular Dystrophy, Huntington's Chorea or Amyotrophic Lateral Sclerosis (ALS)?
- Congestive heart failure or cardiomyopathy?

9. 在 40 岁之前，您是否有过，或被诊断出，或接受过治疗：慢性肾病，中风（CVA），短暂性脑缺血发作(TIA)，动脉瘤，冠状动脉疾病，心脏搭桥手术，动脉血管成形术，支架引流，心绞痛或心脏病发作？

Have you ever had, been treated for, or been diagnosed prior to age 40, with: chronic kidney disease, stroke (CVA), transient ischemic attack (TIA), aneurysm, coronary artery disease, heart bypass surgery, angioplasty, stent insertion, angina or heart attack?

10. 在过去 12 个月中，您是否使用过毒品麻醉药或巴比胺类药物（医生处方除外），海洛因，精神作用性药物，可卡因，快可古柯碱或类似药剂，或曾入住毒品或酒精治疗机构？

Within the past 12 months, have you used narcotics or barbiturates (except as prescribed by a physician), heroin, psychoactive drugs, cocaine, crack or other similar agents, or been a resident of a drug or alcohol treatment facility?

11. 在过去 12 个月内，您是否因刑事犯罪被定罪，正在等待判刑，监禁或缓刑；或您现在有没有正在面对犯罪指控还未定罪？

Within the past 12 months, have you been convicted of, awaiting sentencing for, incarcerated for, or on probation for a criminal offence; or do you currently have any criminal charges pending?

12. 您的体重是否高于下表？

身高:		体重	
4'8" – 4'10"	142 – 147cm	230 lbs	104kg
4'11" – 5'1"	148 – 155cm	247 lbs	112kg
5'2" – 5'4"	156 – 163cm	273 lbs	124kg
5'5" – 5'7"	164 – 170cm	300 lbs	136kg

身高		体重	
5'8" – 5'10"	171 – 178cm	328 lbs	149kg
5'11" – 6'1"	179 – 185cm	358 lbs	162kg
6'2" – 6'4"	186 – 193cm	389 lbs	176kg
6'5" – 6'7"	194 – 201cm	420 lbs	191kg

Is your weight greater than that indicated for your height in the following table?

Height		Weight	
4'8" – 4'10"	142 – 147cm	230 lbs	104kg
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Section B

1. 在过去的 12 个月内, 您是否有过, 被告知有, 或接受过治疗, 如下:

- a. 心源性胸痛(心绞痛), 心脏病发作(心肌梗塞), 冠状动脉疾病, 中风(CVA), 心脏搭桥手术, 动脉血管成形术, 支架引流或多于一次的短暂性脑缺血发作(TIA)?
- b. 腿部或脚部的血液循环问题(外周动脉疾病或血管疾病)
- c. 慢性肾脏疾病, 或被检查或被建议检查的多囊性肾病(PKD), 或具有 PKD 家族史并且还未接受检查?
- d. 肝病, 例如但不限于肝硬化或肝炎(不包括甲型或乙型肝炎)
- e. 癌症, 包括但不限于白血病或淋巴瘤(不包括基底细胞癌)

Within the past 12 months, have you had, been told you have, or been treated for:

- a. Cardiac chest pain (angina), heart attack (myocardial infarction), coronary artery disease, stroke (CVA), heart bypass surgery, angioplasty, stent insertion or more than one transient ischemic attack (TIA)?
- b. Circulatory problems in the legs and/or feet (peripheral arterial or vascular disease)?
- c. Chronic kidney disease, or been investigated or been advised to be investigated for polycystic kidney disease (PKD), or have a family history of PKD and have not been investigated?
- d. Liver disease such as, but not limited to, cirrhosis or hepatitis (excluding Hepatitis A or B)?
- e. Cancer including, but not limited to, leukemia and lymphoma (excluding basal cell carcinoma)?

2. 您目前是否在 30 岁以下, 并被诊断患有糖尿病(不包括妊娠糖尿病), 或者正在接受糖尿病或血糖水平检查?

Are you under age 30 and have been diagnosed with diabetes (excluding gestational diabetes) or are undergoing investigation for diabetes or your blood sugar levels?

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Section C

1. 在过去的 12 个月内, 您是否有过, 被告知有, 或接受过治疗, 如下: 双极性情感疾病(躁郁症), 精神分裂, 或精神错乱?

Within the past 12 months, have you had, been told you have, or been treated for: bipolar disorder, schizophrenia or psychosis?

2. 在过去 3 年内, 您是否因为毒品或酒精的使用而接受治疗或医疗性建议或咨询?

Within the past three years, have you been treated for or received medical advice or counseling for the use of drugs or alcohol?

3. 在过去 3 年内, 您是否使用过毒品麻醉药或巴比胺类药物 (医生处方除外), 海洛因, 精神作用性药物, 可卡因, 快可古柯碱或类似药剂?

Within the past three years, have you used narcotics or barbiturates (except as prescribed by a physician), heroin, psychoactive drugs, cocaine, crack or other similar agents?

4. a. 您目前是否 54 岁或以下, 在过去 3 年内, 是否接受过治疗, 手术, 或被诊断患有: 心源性胸痛 (心绞痛), 心脏病发作 (心肌梗塞), 冠状动脉疾病, 心脏搭桥术, 动脉血管形成术, 支架植入, 中风 (CVA), 慢性肺病 (不包括哮喘)?

- b. 您目前是否 55 岁或以上, 在过去 2 年内, 是否接受过治疗, 手术, 或被诊断患有: 心源性胸痛 (心绞痛), 心脏病发作 (心肌梗塞), 冠状动脉疾病, 心脏搭桥术, 动脉血管形成术, 支架植入, 中风 (CVA), 慢性肺病 (不包括哮喘)?

a. Are you age 54 or under and within the past three years, have you had treatment or surgery for or been diagnosed as having cardiac chest pain (angina), heart attack (myocardial infarction), coronary artery disease, heart bypass surgery, angioplasty, stent insertion, stroke (CVA) or chronic lung disease (excluding asthma)?

b. Are you age 55 or over and within the past two years, have you had treatment or surgery for or been diagnosed as having cardiac chest pain (angina), heart attack (myocardial infarction), coronary artery disease, heart bypass surgery, angioplasty, stent insertion, stroke (CVA) or chronic lung disease (excluding asthma)?

5. 您目前是否 55 岁以下, 患有糖尿病而诊断时间超过 20 年, 并且正在接受胰岛素治疗?

Are you under age 55 with diabetes that was diagnosed more than 20 years ago and is currently treated with insulin?

6. 您目前是否患有糖尿病正在接受胰岛素治疗, 并处方胰岛素剂量在过去 6 个月内有增加?

Do you have diabetes that is currently treated with insulin and the prescribed dosage of insulin increased within the past six months?

7. 您是否有过, 被告知有, 或接受糖尿病治疗, 并且同时患有以下病症: 冠状动脉疾病, 周边血管疾病 (PVD), 刺痛, 四肢末端失去知觉 (神经性), 截肢, 视网膜病变, 或中风 (CVA)?

Have you ever had, been told you have, or been treated for diabetes and any of the following: coronary artery disease, peripheral vascular disease, tingling and loss of feeling in the extremities (neuropathy), amputation, retinopathy or stroke (CVA)?

8. 在过去的三年内，您是否有过，被告知有，或接受过治疗：

- a. 肺癌
- b. 结肠癌
- c. 乳腺癌，宫颈癌，子宫癌
- d. 恶性黑色素瘤
- e. 白血病（全部种类），淋巴瘤或多发性骨髓瘤

Within the past three years have you had, been told you have, or been treated for:

- a. Lung cancer?
- b. Colon cancer?
- c. Breast cancer, cervical cancer or uterine cancer?
- d. Malignant melanoma?
- e. Leukemia (all types), lymphoma or multiple myeloma?

9. 在接下来的 12 个月之内，您是否有计划去：北美，加勒比（不包括海地），英国或欧盟国家之外的地区旅行超过 12 个连续周？

Do you plan to travel outside North America, the Caribbean (excluding Haiti), the United Kingdom or the European Union countries for more than 12 consecutive weeks in the next 12 months?

10. 在过去 12 个月内，您的体重是否由于非刻意节食而下降 10%或以上？

Have you had a weight loss of 10% of body weight or more within the past 12 months other than due to intentional dieting?

11. 您的体重是否高于下表？

Is your weight outside the range shown for your height in the following table?

**注意：如您是女性，在每个身高对应的最小体重，减去 5 磅（lbs）或 3 公斤（kg）

**NOTE: For females, deduct 5 lbs. or 3 kg from the lower range for the given height

身高:		体重:	
4'8"–4'10"	142–147cm	79–185lbs	36–84kg
4'11"–5'1"	148–155cm	87–199lbs	39–90kg
5'2"–5'4"	156–163cm	94–215lbs	43–98kg
5'5"–5'7"	164–170cm	104–235lbs	47–107kg

身高:		体重:	
5'8"–5'10"	171–178cm	115–260lbs	52–118kg
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Section D

1. 在过去 12 个月内, 您是否被告知患有, 或接受治疗, 或您目前正在接受多发性硬化症的检查?
Within the past 12 months, have you been told you have, been treated for, or are you currently under investigation for multiple sclerosis?
2. 您是否曾经有过或接受过癌症治疗包括, 但不限于, 白血病和淋巴瘤 (不包括基底细胞癌)?
Have you ever had or been treated for cancer including, but not limited to, leukemia and lymphoma (excluding basal cell carcinoma)?
3. 在过去 6 个月之内, 您有没有被告知患有或者接受过糖尿病治疗?
Within the past six months, have you been told you have or been treated for diabetes?
4. 在过去 3 年内, 您有没有被监禁过, 或如今由于刑事犯罪被判缓刑或您现在有没有正在面对犯罪指控还未定罪, 单次 DUI (酒驾或毒品影响后驾驶) 除外?
Within the past three years, have you been incarcerated, or on probation for a criminal offence or are criminal charges now pending excluding a single DUI?
5. 在过去的 2 年内, 您有没有作为飞行员驾驶过飞机 (已排程的民航飞行员除外), 或参加过任何形式的高危运动, 或明年有没有高危运动计划?
Within the past two years, have you been involved in the operation of an aircraft as a pilot (scheduled commercial pilots excluded) or involved in any hazardous sports, or do you plan to do so within the next year?
6. 在过去的 2 年内, 您的驾照有没有被暂时吊销或撤销, 或者超过三次的交通违章在过去 12 个月之内?
Within the past two years, has your driver's licence been suspended or revoked, or have you had more than three moving violations within the past 12 months?

此医疗问卷摘自 Canada Protection Plan Inc. 人寿保险申请表。若中英文版本出现矛盾或模糊之处, 则以英文为准。

This medical questionnaire is taken from Canada Protection Plan Inc. application for life insurance. In the event of any conflict or ambiguity between the Chinese and English language text shall govern.

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