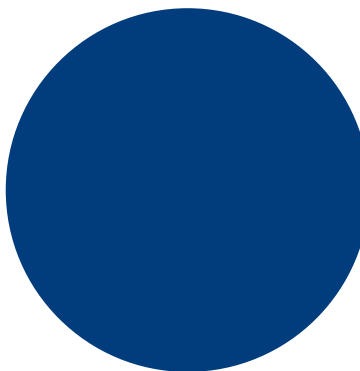
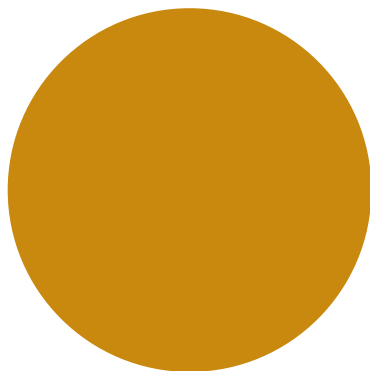
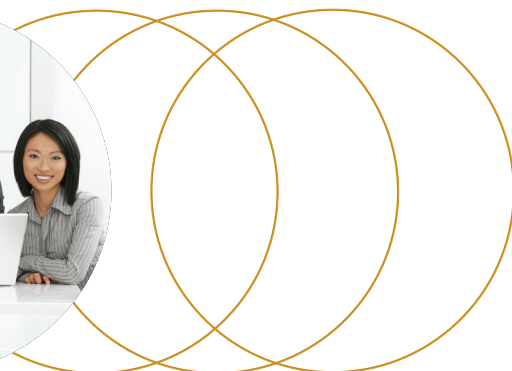
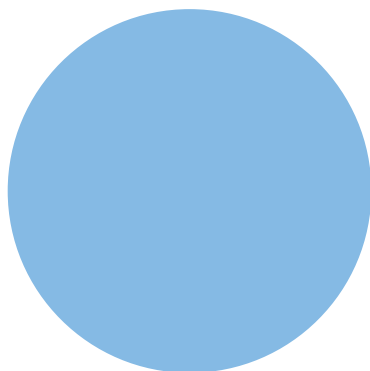
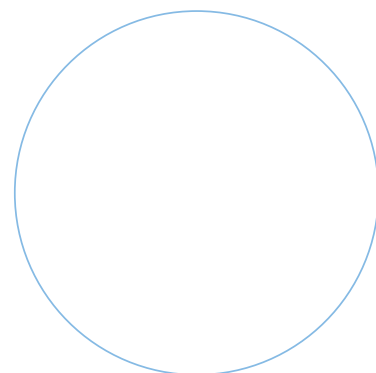




# Corporate Medical Plans 公司醫療計劃



# GROUP BENEFITS (HK\$) 團體保障 (港元)

## DETAILS OF THE PLAN 計劃詳情

Annual Deductibles Options 自選年度自負額/免賠額	Nil, HK\$2,000, HK\$5,000 無, 2,000 港元, 5,000港元
Geographical Area Options 地區選擇	Worldwide or worldwide excluding elective treatment in North America 全球, 北美洲除外
Claims Processing 索償處理地點	Hong Kong 香港
Eligible Persons 合資格人士	Employees and their Dependents 僱員及其家屬
Currency 幣別	HK\$ 港元

## HOSPITAL AND SURGICAL 住院及手術保障

### Section A: Main Hospital and Surgical Benefits A部份: 主要住院及手術保障

	Plan 1 計劃1	Plan 2 計劃2	Plan 3 計劃3
<b>Overall Annual Limit per Insured Person</b> 每名受保人士保單年度最高賠償額	<b>\$ 10 Million</b> 10,000,000元	<b>\$ 6 Million</b> 6,000,000元	<b>\$ 3 Million</b> 3,000,000元
<b>Hospitalization &amp; Out-patient Surgery 住院及門診手術</b>			
Room and Board including general nursing care 病房費用(包括一般護理費用)	Private Room Up to \$3,200 per day 私家病房最高每日3,200元	Semi-Private Room Up to \$2,000 per day 半私家病房最高每日2,000元	Ward Bed Up to \$900 per day 標準房最高每日900元
Parental accommodation (added bed, same room) 父母陪宿(同房加床)	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Theatre fees; x-rays; laboratory tests; medicines and drugs; blood and plasma; surgical appliances; rental of wheel chairs; standard prosthetic devices 手術室費、X光、化驗所檢測、藥物及藥品、血液及血漿、外科器具、租用輪椅、標準義肢	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Intensive Care (Room and Board including general nursing care) 深切治療(包括病房及一般護理費用)	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Surgeon's Fees including pre- and post-surgical services 手術費(包括手術前及手術後服務)	\$ 350,000 per Disability per policy year 每個保單年度每項傷病 350,000元	\$ 250,000 per Disability per policy year 每個保單年度每項傷殘 250,000元	\$ 150,000 per Disability per policy year 每個保單年度每項傷殘 150,000元
Anaesthetist Fees as charged 麻醉師費用(實報實銷)	30% of eligible Surgeon's Fees 可償手術費的30%	30% of eligible Surgeon's Fees 可償手術費的30%	30% of eligible Surgeon's Fees 可償手術費的30%
Professional Fees including physician, specialist, radiologist, physiotherapist, and pathologist fees 專業費用(包括醫生、專科醫生、放射專科醫生、物理治療師及病理學專科醫生費用)	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Kidney Dialysis 洗腎	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
<b>Oncology 腫瘤科疾病</b>			
Treatment for cancer received as an in-patient, day-patient or out-patient 住院、日診或門診癌症治療	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
<b>Organ Transplant 器官移植</b>			
Transplant of kidney, heart, liver, bone marrow, lung or cornea 移植腎臟、心臟、肝臟、骨髓、肺部或眼角膜	\$ 800,000 per Disability 每項傷殘 800,000元	\$ 800,000 per Disability 每項傷殘 800,000元	\$ 800,000 per Disability 每項傷殘 800,000元
<b>Complications of Pregnancy 妊娠併發症</b>			
In-patient treatment necessary as a direct result of a Complication of Pregnancy 直接因「妊娠併發症」而需住院治療	Hospitalization and Out-patient Surgery sub-limits apply 根據住院及門診手術細項限額	Hospitalization and Out-patient Surgery sub-limits apply 根據住院及門診手術細項限額	Hospitalization and Out-patient Surgery sub-limits apply 根據住院及門診手術細項限額

Note: All limits and monetary amounts shall in all instances be HK\$ 註: 所有限額及金額均為港元

	Plan 1 計劃1	Plan 2 計劃2	Plan 3 計劃3
<b>Private Nursing 私家看護</b>			
In-hospital, when certified medically necessary by an attending physician 住院期間由主診醫生證明為醫療必需	Fully Covered 全數賠償	\$500 per day 每日500元	\$300 per day 每日300元
<b>Life Cover 壽險保障</b>			
Life Cover 壽險保障	\$ 10,000 10,000元	\$ 10,000 10,000元	\$ 10,000 10,000元
<b>Emergency Room Treatment 急症室治療</b>			
Emergency room treatment 急症室治療	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
<b>Accidental Damage to Teeth 牙齒意外受損</b>			
Treatment received in a dental surgery or in an Emergency room in a Hospital 於牙齒外科診所或醫院急症室接受治療	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
<b>Pre-Hospitalisation Benefits 住院前治療保障</b>			
Coverage for treatment directly related to the medical condition requiring hospitalization. Treatment incurred 30 days prior to admission 入院前30天內接受與需要住院的疾病直接相關的治療保障	\$ 8,000 per Disability per policy year 每個保單年度每項傷殘 8,000元	\$ 6,000 per Disability per policy year 每個保單年度每項傷殘 6,000元	\$ 4,000 per Disability per policy year 每個保單年度每項傷殘 4,000元
<b>Post-Hospitalisation Benefits 住院後治療保障</b>			
Coverage for normal follow-up treatment after hospitalization. For treatment incurred within 90 days after discharge from Hospital 住院後一般跟進的治療保障。適用於出院後90日內的治療	Fully Covered 全數賠償	\$10,000 per Disability per policy year 每個保單年度每項傷殘 10,000元	\$8,000 per Disability per policy year 每個保單年度每項傷殘 8,000元

## Section B: Free Evacuation and Repatriation Benefit B部份：免費醫療護送及緊急事故保障

Worldwide emergency assistance including evacuation and repatriation 全球緊急支援服務(包括運送及護送返港)	Maximum of \$ 4,000,000 per event 每宗事件最高4,000,000元
Local Ambulance to Hospital 當地救護車送往醫院	Fully Covered 全數賠償
Mortal remains 遺體運送	\$ 120,000 120,000元

## Section C: Free Hospital Cash Benefit C部份：免費住院現金保障

Payable from the third consecutive night of hospitalisation after the deferred period of two consecutive confinement nights' in Ward Bed of Hong Kong Hospital Authority Hospital 住院現金保障將於連續兩晚入住香港醫院管理局轄下醫院標準房的遞延期後開始計算,從第三晚開始享有 Maximum of 120 nights per year 每年最多120晚	\$ 1,100 per day 每日 1,100元	\$700 per day 每日 700元	\$500 per day 每日 500元
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## OPTIONAL OUT-PATIENT 附加門診保障

	Plan 1 Out-patient 門診計劃1	Plan 2 Out-patient 門診計劃2	Plan 3 Out-patient 門診計劃3
<b>Annual Limit per Insured Person</b> 每名「被保險人士」保單年度最高賠償額	<b>\$40,000</b> <b>40,000元</b>	<b>\$25,000</b> <b>25,000元</b>	<b>\$8,000</b> <b>8,000元</b>
General Practitioner Consultation & Prescribed Medicine 普通科醫生看診及處方藥物	Fully Covered 全數賠償	\$600 per visit 每次600元	\$200 per visit 每次200元
Specialist Consultation & Prescribed Medicine 專科醫生看診及處方藥物	Fully Covered 全數賠償	\$900 per visit 每次900元	\$400 per visit 每次400元
Physiotherapy and chiropractic treatment upon referral 經轉介的物理治療及脊醫治療	\$7,500 per year Max \$500 per visit 每年7,500元 每次最高限額500元	\$4,800 per year Max \$400 per visit 每年4,800元 每次最高限額400元	\$3,000 per year Max \$300 per visit 每年3,000元 每次最高限額300元
Imaging and Lab Tests 造影及化驗檢測	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Chronic Conditions 慢性疾病	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償

Note: All limits and monetary amounts shall in all instances be HK\$ 註：所有限額及金額均為港元

## OPTIONAL OUT-PATIENT 附加門診保障

	Plan 1 Out-patient 門診計劃1	Plan 2 Out-patient 門診計劃2	Plan 3 Out-patient 門診計劃3
Traditional Chinese Medicine 傳統中醫	Max \$200 per visit Max 30 visits per Contract Year 每次最高限額200元 每保單年度最多30次	Max \$180 per visit Max 30 visits per Contract Year 每次最高限額180元 每保單年度最多30次	Max \$150 per visit Max 30 visits per Contract Year 每次最高限額150元 每保單年度最多30次

## OPTIONAL DENTAL BENEFITS 附加牙科保障

Annual Limit per Insured Person 每名受保人士保單年度最高賠償額	\$5,700 per year for Routine and \$12,000 per year for Major Restorative 例行牙科治療每年5,700元, 重大牙齒復修療每年12,000元
Routine Dental Treatment 例行牙科治療	<ul style="list-style-type: none"> <li>• Examinations 檢查</li> <li>• Tooth cleaning 洗牙</li> <li>• Normal composite fillings 一般磁粉補牙</li> <li>• Inlay (excluding gold inlays) 鑲補(黃金鑲補除外)</li> <li>• Onlay (excluding gold onlays) 嵌補(黃金嵌補除外)</li> <li>• Sealant 窩隙封填</li> <li>• Extractions 拔牙</li> </ul>
Major Restorative Dental Work 重大牙齒復修手術	<ul style="list-style-type: none"> <li>• Removal of impacted, buried or unerupted teeth 移除阻生齒、埋伏齒或未萌齒</li> <li>• Removal of roots 移除牙根</li> <li>• Root Canal Treatment 根管治療</li> <li>• Removal of solid odontomes 移除實心牙瘤</li> <li>• Apicectomy 根尖切除</li> <li>• New or repair of Bridge Work (excluding gold bridge work) 新造或修理牙橋 (不包括黃金牙橋)</li> <li>• New or repair of Crowns (excluding all gold crowns) 新造或修理牙冠 (不包括任何黃金牙冠)</li> <li>• New or repair of Upper and Lower Dentures 新造或修理上下假牙</li> </ul>

## EXTRA FEATURES 其他特點

- **Medical History Disregarded** - may be available for groups with over 10 employees, but a premium surcharge may apply  
• 豁免病歷資料 — 超過10名僱員的團體投保或可豁免過往病歷資料, 惟仍需繳付附加保費
- **Further group discounts** - may be available depending on group size  
• 更多團體折扣 — 大型團體投保或可享有更多折扣
- **Medical card** - will be provided for all employees and their Dependents for their access to medical services provided by out-patient clinic networks in over 1,800 locations in Hong Kong  
• 醫療卡 — 所有僱員及其家屬均會獲發醫療卡, 可使用香港門診網絡逾1,800間診所提供的醫療服務
- **No surgical schedule** • 不設外科手術表
- **Flexibility** - option of three plans to cater for different levels of staff. Premium payable for Plan 2 is approximately 35% less than that of Plan 1 and premium payable for Plan 3 is approximately 65% less than that of Plan 1  
• 靈活彈性 — 三套計劃任由選擇, 以迎合不同職級僱員的需要。計劃2的保費約比計劃1低35%; 計劃3的保費約比計劃1低65%
- **Direct Payment of Hospital bills** - subject to pre-approval of treatments  
• 直接與醫院結帳 — 需於治療前獲取批准
- **Medical underwriting** - pre-existing conditions can be covered, subject to approval and possible additional premiums  
• 醫療保障核保 — 受保前已存在病症, 只要獲得批准便可受保, 但可能需付額外保費
- **Online Services** - available for all employees including email claim approval notification  
• 網上服務 — 所有僱員均可使用, 服務包括索償批核通知
- **Worldwide coverage** - option to include North America coverage at an additional premium  
• 全球保障 — 可選繳付額外保費將北美洲納入保障範圍內
- **Choose any hospital or clinic** in your area of cover - no network restrictions • 選擇保險地區內任何醫院或診所 — 無網絡限制
- **Portability** - employees under Plan 1 may select to continue their coverage on an individual basis upon ceasing to remain a member of your UniversalHealth 100 Medical Insurance Plan - Corporate Medical Plans. For details, please refer to the UniversalHealth 100 Medical Insurance Plan for individuals  
• 可攜性 — 參與計劃1的僱員如不再為公司全健100醫療保險計劃成員, 可以以個人形式繼續受保。詳情請參閱個人全健100醫療保險計劃介紹冊
- **Same benefits apply in Hong Kong and across area of cover** • 保障同時適用於香港及整個受保障地區

Note: All limits and monetary amounts shall in all instances be HK\$ 註: 所有限額及金額均為港元

## ELIGIBILITY & TERMS 資格與條款

Available to employees and their Dependents 僱員及其「家屬」均可參加

Employees must be between the ages of 18 and 65 at entry 僱員投保時年齡必須為18至65歲

Dependents include the spouse and children as defined in the Corporate Policy Terms and Conditions 「家屬」包括由公司計劃條款與規章所界定的其配偶及子女

All policies are subject to the Corporate Policy Terms and Conditions 所有保單均需遵從公司計劃條款與規章

In respect of the hospital and surgical benefits under Section A, the limits applicable for each category shall not exceed the rate of expenses which is normally applicable to the type of room set out in the "Room and Board including general nursing care" category of the selected plan

A 部份註明的住院及手術保障，每個類別的最高限額不得超過所選計劃「病房費用(包括一般護理費用)」一欄所列病房的慣常收費

## PREMIUM EXAMPLE (HK\$) 保費例子(港元)

The premiums set out below are for illustrative purposes only. The actual premiums may be different.

下列保費資料只作說明例子，實際保費或有不同。

### HOSPITAL AND SURGICAL 住院及手術

Plan 1 計劃1

AGE 年齡	North America Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元自負額/免賠額	\$5,000 Deductible 5,000元自負額/免賠額
20	7,001	6,164	5,326
30	8,373	7,277	6,180
40	10,882	9,502	8,122
50	14,753	12,992	11,231

Plan 2 計劃2

AGE 年齡	North America Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元自負額/免賠額	\$5,000 Deductible 5,000元自負額/免賠額
20	4,551	4,007	3,462
30	5,443	4,731	4,017
40	7,074	6,177	5,280
50	9,590	8,445	7,301

Plan 3 計劃3

AGE 年齡	North America Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元自負額/免賠額	\$5,000 Deductible 5,000元自負額/免賠額
20	2,451	2,158	1,865
30	2,931	2,547	2,163
40	3,809	3,326	2,843
50	5,164	4,548	3,931

### HOSPITAL AND SURGICAL PLUS OPTIONAL OUT-PATIENT 住院及手術附加門診保障

Plan 1 計劃1

AGE 年齡	North America Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元自負額/免賠額	\$5,000 Deductible 5,000元自負額/免賠額
20	13,555	11,655	9,817
30	14,624	12,423	10,290
40	19,397	16,593	13,878
50	25,861	22,376	18,998

Plan 2 計劃2

AGE 年齡	North America Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元自負額/免賠額	\$5,000 Deductible 5,000元自負額/免賠額
20	8,811	7,576	6,382
30	9,506	8,075	6,689
40	12,609	10,786	9,021
50	16,810	14,545	12,349

Plan 3 計劃3

AGE 年齡	North America Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元自負額/免賠額	\$5,000 Deductible 5,000元自負額/免賠額
20	4,745	4,080	3,436
30	5,119	4,349	3,602
40	6,789	5,808	4,858
50	9,052	7,832	6,650

## OPTIONAL DENTAL PLAN (HK\$) 附加牙科保障計劃 (港元)

\$3,440 per person 每人 3,440元

If a deductible was selected for a medical plan, the selected deductible does not apply to the Dental Plan.

如已選擇任何醫療保障計劃的自負額/免賠額，該自負額/免賠額不適用於牙科計劃。

Note: All limits and monetary amounts shall in all instances be HK\$ 註：所有限額及金額均為港元

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