



## 丰裕医疗保 Supreme MediCare



《彭博商业周刊》金融机构大奖2017  
年度保险品牌：杰出大奖



资本卓越银行及金融大奖2012-2016  
资本卓越保险服务大奖





事业有成、拥有优越条件的您，注重优裕生活的每个细节，并深明人生最珍贵的财富就是「健康」，只因拥有健康，才能令梦想飞得更高更远。

As a successful and affluent individual, you live a discerning lifestyle, paying close attention to every detail. You appreciate that “good health” is your most important asset, as this is what enables you to aim higher and to live your dreams.

美国万通亚洲**丰裕医疗保**为追求优质生活的您提供一站式医疗保障，一旦不幸患病或意外受伤，可即时就医接受最优质的治疗，让您早日重拾健康，重投优裕生活。

MassMutual Asia's **Supreme MediCare** is a one-stop medical insurance solution for the discerning individual. In the unfortunate event of your falling ill or suffering injury in an accident, the plan enables you to receive prompt, quality medical treatment, giving you total peace of mind as you recover and get your life back in order.

## 全额赔偿高达\$30,000,000

丰裕医疗保全额赔偿因患病或意外受伤而需入院治疗前、中及后的实际医疗开支，不设个别项目限额，并提供多项额外津贴、康复治疗、延伸保障，以至全球紧急治疗保障及支援，一应俱全。计划的终身保障额高达30,000,000港元/澳门元及年度保障额高达10,000,000港元/澳门元。

## Full Reimbursement up to \$30,000,000

Supreme MediCare provides full reimbursement of the actual expenses incurred before, during and after your in-hospital treatment, due to sickness or accident, without any limit on individual benefit items. The plan also offers a number of extra benefits, rehabilitation support, and extended benefits as well as worldwide emergency treatment and assistance. Under the plan, you can enjoy a maximum lifetime limit of HK\$/MOP30,000,000 and an annual limit of as much as HK\$/MOP10,000,000.

### 全额赔偿<sup>1</sup> Full Reimbursement<sup>1</sup>

### 额外津贴 Extra Benefits



入院治疗前  
Pre-Hospitalization

#### 门诊治疗<sup>2</sup> Outpatient Treatment<sup>2</sup>



入院治疗中<sup>3</sup>  
In-Hospital<sup>3</sup>

#### 住院费用 Hospitalization Benefits

- 入住半私家病房/标准私家病房（按入院的地区而定）  
Semi-private Room / Standard Private Room (according to the location of hospitalization)

#### 手术费用 Surgical Benefits

- 包括外科医生手术费、麻醉师费及手术室租金  
Including the Surgeon's Fee, Anesthetist Fee and Operating Theater Fee

#### 指定医疗装置 Designated Medical Appliances

- 例如冠状动脉血管成形术(通波仔)的支架、眼内人造晶体及人工韧带置换或植入  
e.g. stents for percutaneous transluminal coronary angioplasty, intraocular lens and prosthetic ligaments for replacement or implantation between bones

#### 门诊手术费用 Outpatient Surgery

- 于医院日间病房或诊所<sup>4</sup>进行承保的门诊手术，例如：白内障切除、肠镜、胃镜、内窥镜清除膀胱结石等  
Covering outpatient surgical procedures in the day-case unit of a hospital or in a clinic<sup>4</sup>, e.g. Cataract Removal, Colonoscopy, Gastroscopy, Removal of stones in bladder by endoscopic means

#### 深切治疗 Intensive Care

#### 私家看护<sup>5</sup> Private Nurse<sup>5</sup>

#### 住院陪床<sup>6</sup> Hospital Companion Bed<sup>6</sup>

#### 其他医疗装置 Other Medical Appliances



入院治疗后  
Post-Hospitalization

#### 门诊治疗<sup>7</sup> Outpatient Treatment<sup>7</sup>

#### 手术后家中看护<sup>8</sup> Post-surgery Home Nursing<sup>8</sup>

#### 辅助服务<sup>9</sup> Ancillary Services<sup>9</sup>

- 包括脊骨神经治疗、物理治疗、言语治疗、职业治疗  
Including chiropractic services, physiotherapy, speech therapy and occupational therapy
- 中医治疗  
Chinese Medicine Practitioner

#### 复康中心及其相关治疗 Rehabilitation Centre & Related Treatment



延伸保障  
Extended Benefits

#### 癌症治疗 Cancer Treatment

- 包括化疗、电疗及标靶治疗  
Including Chemotherapy, Radiotherapy and Target Therapy

#### 洗肾 Renal Dialysis

#### 全球紧急门诊<sup>10</sup>及牙齿治疗<sup>11</sup>保障

#### Worldwide Emergency Outpatient<sup>10</sup> and Dental Treatment<sup>11</sup> Benefits

#### 精神疾病治疗 Psychiatric Treatment

#### 人类免疫力缺乏病毒/爱滋病治疗<sup>12</sup> HIV/AIDS Treatment<sup>12</sup>

#### 善终院舍护理服务<sup>13</sup> Hospice Care<sup>13</sup>

#### 全球紧急医疗援助服务 Worldwide Emergency Assistance Benefits



## 4款每年垫底费金额选择

无论您正考虑投保一份全新住院保障计划，又或想就现有住院计划加添保障，**丰裕医疗保**都能灵活配合您的需要。计划提供4款每年垫底费金额以供选择，垫底费越高，保费便越相宜：

- 0港元/澳门元
- 15,000港元/澳门元
- 30,000港元/澳门元
- 100,000港元/澳门元

您更可在年满50、55、60或65岁的保单周年日<sup>14</sup>，选择将每年垫底费金额调低而无须再次提交健康申报，随后的保费将按所选的每年垫底费金额作出调整。

如患上任何指定的严重疾病<sup>15</sup>而需入院接受治疗，您将可获豁免扣减每年垫底费金额  
The Annual Deductible will be waived if you are confined in a Hospital due to any designated critical illnesses<sup>15</sup>

## 保证续保 终身保障至100岁

无论您的健康状况或索偿纪录如何，**丰裕医疗保**为您提供每年续保保证，保障年期最长可达至受保人100岁，让您无后顾之忧。续期保费会于每年续期时根据当时医疗费用通胀率、受保人实际年龄及同类保障级别的保费率计算。

## 无索偿保费折扣

只要在续保时保单已于本公司从不间断地连续生效达三个保单年或以上，以及期间并无就本计划有任何索偿纪录，于支付续期保费时，即可获享无索偿保费折扣优惠，优惠金额会按上一保单年的「每年保费」的百分比计算，最高可达15%。

连续生效及无索偿保单年期 Consecutive years of policy in force and without claims	无索偿奖赏折扣 No Claim Bonus Rate
3	5%
4	10%
≥5	15%

## 全球紧急医疗援助服务

本计划为您提供「全球紧急医疗援助服务」，一旦遇上紧急事故需要援助时，受保人便可透过国际救援（亚洲）公司获得即时的支援，包括垫支住院费用、紧急医疗护送服务等。

## 人寿保障

若受保人不幸身故，计划会支付80,000港元/澳门元的身故保障。

## 4 Annual Deductible Options for Your Selection

No matter whether you are planning to take out a new hospital plan or top up your existing plan, **Supreme MediCare** is the ideal solution. The plan offers four Annual Deductible options to suit your needs: the higher the deductible, the lower the premium.

- HK\$/MOP 0
- HK\$/MOP 15,000
- HK\$/MOP 30,000
- HK\$/MOP 100,000

You may change to a lower Annual Deductible before the policy anniversaries on or after your 50<sup>th</sup>, 55<sup>th</sup>, 60<sup>th</sup> or 65<sup>th</sup> birthday<sup>14</sup> without having to submit any satisfactory proof of insurability. The premium thereafter will be adjusted according to the Annual Deductible selected.

## Lifetime Guaranteed Renewal plus Whole Life Protection up to Age 100

**Supreme MediCare** guarantees annual renewal up to age 100 regardless of your health condition or claim records, allowing you to enjoy total peace of mind. Renewal premium will be adjusted based on medical inflation, attained age of the Insured and at the premium rate in effect for the same level of benefit at the time of renewal.

## No Claim Bonus

Provided that the policy has been in force for three consecutive policy years and no claims were made under the plan, you will be entitled to a No Claim Bonus discount upon paying the renewal policy premium. The discount is based on a percentage of the annual premium for the preceding year, up to a maximum of 15%.

## Worldwide Emergency Assistance Benefits

The plan offers free “Worldwide Emergency Assistance Benefits” in the event of an emergency. Instant assistance, including deposit guarantees for hospital admission and emergency evacuation, is made available through Inter Partner Assistance Hong Kong Ltd.

## Life Protection

In the unfortunate event that the Insured passes away, a death benefit of HK\$/MOP80,000 will be paid.

## 附注

1. 须为医疗上必须的治疗及手术，赔偿金额须符合「合理及惯常」的收费，即不超过当地的一般标准收费水平。
2. 适用于受保人在医院住院或进行门诊手术前31日内就同一伤病所进行的门诊，以每日一次为限。
3. 为有效控制计划成本，使保费维持于可负担水平，「医院」只包括具备提供主要手术服务设施及全职医护服务的医院。所有主要为提供康复、护理及休养的院舍、安老院、用作戒酒或戒毒或任何类似用途的地方，均不会被当作「医院」。若受保人在中国内地的医院接受住院/治疗/手术，本计划只会就于本公司网址 [www.massmutualasia.com](http://www.massmutualasia.com) 列载的医院（“中国内地指定医院名单”）内接受住院/治疗/手术而作出赔偿，如所入住的为名单内之「卓越医院」，则赔偿金额将按列明于名单内的百分比计算。我们拥有随时更新中国内地指定医院名单及卓越医院名单（及其适用之调整百分比）的最终决定权，而任何更改将在中国内地指定医院名单于公司网址发行日期起生效。
4. 本公司保留决定合资格诊所的权利。
5. 由主诊医生建议并由医院安排，于医院住院接受手术后或被调出深切治疗部后的住院期间，由一位合格护士提供的护理服务，以每个保单年最多60日为限。
6. 以一张额外床位为限。
7. 适用于受保人于医院出院或进行门诊手术后的60日内就同一伤病所进行的门诊，以每日一次为限。
8. 由主诊医生建议，于医院住院接受手术后或入住深切治疗部后起计60日内，在家中接受由一位合格护士提供的护理服务，以每个保单年最高60日为限。
9. 由主诊医生建议，并只适用于受保人出院或进行门诊手术后的90日内就同一伤病所进行的辅助服务，以每日一次为限。
10. 适用于受保人因意外而受伤24小时内于医院门诊部进行的门诊治疗。
11. 紧急牙齿治疗适用于受保人于意外发生后两星期内，于注册牙医诊所或医院内接受为意外前属健全自然牙齿作出的紧急治疗（包括咨询、止血、X-光、拔牙及根管治疗）。此项保障不会就任何恢复和补救工作、任何贵金属的使用及矫正治疗作出赔偿，并且不保障任何由饮食引致的受伤、由正常磨损引致的损坏或由擦牙或任何其他口腔卫生护理程序引致的损坏。
12. 只适用于保单持续生效五年后首次发生该等病徵或病状的疾病。此项保障只限支付一次，并以800,000港元/澳门元为限。
13. 经注册医生诊断，受保人因患病以致其寿命很可能不会多于12个月，因而入住注册善终院舍。此项保障只限支付一次，并以100,000港元/澳门元为限。
14. 须于50、55、60或65岁生日后的保单周年前，递交书面要求行使减低每年垫底费权益。减低每年垫底费权益只可行使一次并不可撤销。新的每年垫底费将适用于每年垫底费减低后发生的伤病所作出之索偿。
15. 指定严重疾病包括非初期癌症、心脏病、慢性肝衰竭、慢性肺病、冠状动脉（回接）手术、暴发性病毒性肝炎、心脏病、心瓣置换、肾衰竭、主要器官移植、帕金森病、肺动脉高血压、类风湿性关节炎、中风、主要动脉手术及末期病症。
16. 适用于受保人于旅途中因疾病引致之急症或意外引致的受伤而须于世界各地进行医疗上必须的紧急治疗，而受保人于事发前365天内于该事发地点居住不超过60天。「急症」指非预料之内的状况，而有关的症状或病徵与其诊断或治疗不能相距超过二十四小时。
17. 适用的亚洲地区包括：香港、澳门、中国、澳洲、纽西兰、台湾、日本、新加坡、泰国、马来西亚、印度尼西亚、菲律宾、越南、南韩、北韩、印度、孟加拉、不丹、汶莱、柬埔寨、哈萨克斯坦、吉尔吉斯斯坦、老挝、马尔代夫、蒙古、缅甸、尼泊尔、巴基斯坦、斯里兰卡、塔吉克斯坦、东帝汶、土库曼斯坦、乌兹别克斯坦及阿富汗。

## Remarks

1. Applicable to treatment and surgical procedures that are Medically Necessary. Reimbursement will be made on a "Reasonable and Customary" basis, i.e., the charge does not exceed the general level of charges in the locality.
2. Applicable to the charges actually incurred in connection with the Insured's consultation with a Doctor on an outpatient basis (subject to one visit per day) within 31 days preceding the Insured's Hospital Confinement or the outpatient surgical procedures.
3. To keep the plan as economical and affordable as possible, "Hospital" refers to an entity which provides facilities for major surgery and full-time nursing service and is not primarily a convalescent or nursing home, rest home, home for the aged, a place for rehabilitation for alcoholics or drug addicts, or for any similar purpose. For any Confinement/treatment/surgery of the Insured in mainland China, this plan will only cover the Confinement/treatment/surgery rendered or performed in the Hospitals as listed out in the Company's website [www.massmutualasia.com](http://www.massmutualasia.com) ("Mainland China Designated Hospital List"). Some Hospitals in the Mainland China Designated Hospital List may be classified as "Elite Hospitals" and the benefit payable under these Elite Hospitals will be reduced to the percentage as specified in the list. The Mainland China Designated Hospital List and the Elite Hospital list (including the applicable adjustment percentage) may be updated from time to time at our discretion, and any change shall be deemed as effective on the date of publication of the Mainland China Designated Hospital List on the Company's website.
4. The Company reserves the right to determine the eligibility of a clinic.
5. Nursing services provided by a Qualified Nurse following surgery or the Insured's discharge from Intensive Care Unit and while the Insured is still Confined in Hospital. It must be recommended by the Insured's attending Doctor and arranged by the Hospital. This benefit is subject to a maximum of 60 days per policy year.
6. Subject to one extra bed.
7. Applicable to the charges in connection with the Insured's consultation with a Doctor in respect of the same Disability on an outpatient basis (subject to one visit per day) within 60 days following the discharge from Hospital or the outpatient surgical procedures performed.
8. Nursing services provided by a Qualified Nurse at home within 60 days immediately after the Insured's discharge from the Hospital following surgery or admission to the Intensive Care Unit and upon the recommendation by the Insured's attending Doctor. This benefit is subject to a maximum of 60 days per policy year.
9. Applicable to any treatment performed on the Insured (subject to one visit per day) for the same Disability for which the Insured has been Confined in Hospital or undergone outpatient surgical procedures, and which takes place within 90 days immediately after the Insured's discharge or the surgery and upon the recommendation by the Insured's attending Doctor.
10. Applicable if the Insured sustains an Injury due to accident and receives outpatient treatment in the outpatient department of a Hospital within 24 hours.
11. Applicable if the Insured sustains Injury as a result of an accident and receives emergency treatment within 2 weeks of the accident, which is necessitated to tooth/teeth which was healthy natural right before the accident. This benefit will be paid for dental treatment performed in a legally registered dental clinic or Hospital including consultation, staunch bleeding, x-ray, tooth extraction and root canal work. This benefit shall not pay for any restorative treatment, the use of any precious metals and orthodontic treatment. It shall not cover any treatment for Injury caused by eating or drinking, damage caused by normal wear and tear, or damage caused by tooth brushing or any other oral hygiene procedure.
12. Applicable only if the signs or symptoms of the illness first occur after the policy has been effective for five years continuously. This benefit is only payable once and the maximum amount payable is HK\$/MOP800,000.
13. This benefit will be paid if the Insured stays in a registered hospice following a diagnosis, in the opinion of a Doctor, is highly likely to lead to the Insured's death within 12 months of such diagnosis. This benefit is only payable once and the maximum amount payable is HK\$/MOP100,000.
14. Request for reduction of the Annual Deductible must be submitted in writing before the policy anniversary on or immediately following the 50<sup>th</sup>, 55<sup>th</sup>, 60<sup>th</sup> or 65<sup>th</sup> birthday of the Insured. This option can be exercised once only and is irrevocable. Claims in respect of a Disability occurring after reduction of the Annual Deductible shall be subject to the reduced Annual Deductible.
15. Designated critical illnesses include Later-stage Cancer, Cardiomyopathy, Chronic Liver Failure, Chronic Lung Disease, Coronary Artery Bypass Surgery, Fulminant Viral Hepatitis, Heart Attack, Heart Valve Replacement, Kidney Failure, Major Organ Transplantation, Parkinson's Disease, Pulmonary Arterial Hypertension, Rheumatoid Arthritis, Stroke, Surgery to Aorta and Terminal Illness.
16. Any Medically Necessary emergency treatment anywhere in the world for an Emergent Condition caused by Sickness or an Injury due to accident of the Insured during the trip of the Insured, given the Insured resided in the place of such incident for no more than 60 days in the past 365 days from the date of incident. Emergent Condition means an unexpected condition that is acute in nature wherein the initial sign and symptom, and the consultation or treatment for this condition cannot be and are not separated by more than 24 hours.
17. Applicable to territories in Asia, including Hong Kong, Macau, China, Australia, New Zealand, Taiwan, Japan, Singapore, Thailand, Malaysia, Indonesia, the Philippines, Vietnam, South Korea, North Korea, India, Bangladesh, Bhutan, Brunei, Cambodia, Kyrgyzstan, Kazakhstan, Laos, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Sri Lanka, Tajikistan, Timor-Leste, Turkmenistan, Uzbekistan and Afghanistan.

## 常见问题

### 1. 丰裕医疗保较其他医疗保障有什么优胜之处？

一般医疗保障设有个别项目保障限额，而**丰裕医疗保**则全额赔偿入住半私家病房/标准私家病房（按入院的地地区而定）的治疗前、中及后期的实际医疗开支，以及治疗癌症的化疗、电疗及标靶治疗，以及洗肾治疗，终身保障额更高达30,000,000港元/澳门元。

### 2. 如果我的雇主已为我提供团体医疗保险，我是否还需要额外投保一份**丰裕医疗保**？

团体医疗保险一般设有赔偿限额，因此，「有」并不等于「足够」；而且当您离职或退休后便会立即失去保障。为自己购买一份**丰裕医疗保**便可巩固现在及未来的健康保障。于进行索偿时，您更可以团体保险的赔款抵销**丰裕医疗保**需扣减的每年垫底费金额，让您享有更充裕、更周全的保障。

### 3. **丰裕医疗保**的癌症治疗保障涵盖什么承保项目？假如首次确诊患上癌症后，日后再次确诊患上另一类癌症，又或是前次癌症复发，可获得赔偿吗？

无论是首次确诊或前次癌症复发，**丰裕医疗保**会全额赔偿因确诊患上原位癌/初期癌症及非初期癌症而需入院治疗前、中及后所引致的实际费用开支及多项津贴，以及接受化疗、电疗或标靶治疗的实际费用。此外，若所患上的为「非初期癌症」，于作出赔偿时，更可获豁免扣减每年垫底费金额。

### 4. 假如因医院的病房情况而未能安排入住受保级别的病房，可获得的赔偿将会如何计算？

## Frequently Asked Questions

### 1. What is the comparative advantage of **Supreme MediCare** compared to other medical plans?

General medical plans are subject to an individual benefit limit, whereas **Supreme MediCare** provides full reimbursement for the actual medical expenses incurred before, during and after in-hospital treatment in a Semi-Private Room/Standard Private Room (according to the location of hospitalization), and the expenses of Chemotherapy, Radiotherapy and Target Therapy incurred for the treatment of cancer, and renal dialysis, with a maximum lifetime limit up to HK\$/MOP30,000,000.

### 2. If I'm already covered by the group medical plan provided by my employer, do I need to take out a **Supreme MediCare** plan?

Group medical plans are mostly subject to a benefit limit. Therefore, you have to consider whether the plan provides you with sufficient coverage. Besides, group protection will no longer be available once you quit the job or retire. In view of this, you may consider to take out a **Supreme MediCare** plan to secure and enhance your existing and future medical protection. In addition, when you make a claim, the benefit payable under the group medical plan can be used to offset the Annual Deductible whilst the extra coverage provided by **Supreme MediCare** will give you total peace of mind.

### 3. What are the cancer treatment benefits under **Supreme MediCare**? In the unfortunate event that, after the diagnosis of a Cancer, the Insured is diagnosed again with a new Cancer or a recurrence of the preceding Cancer, is he/she still covered?

No matter whether the Insured is diagnosed with Cancer for the first time or it is a recurrence of the preceding Cancer, **Supreme MediCare** provides full reimbursement of the actual expenses incurred before, during, and after in-hospital treatment as well as the actual medical expenses incurred by chemotherapy, radiotherapy or target therapy. In addition, the Annual Deductible will be waived if the Insured is diagnosed with Later-stage Cancer.

### 4. How will the benefit payment be affected if the confinement is not the same as the Covered Room level?

住院病房级别 Ward Type	香港、澳洲或纽西兰 HK, Australia and New Zealand	全球 <sup>16</sup> (亚洲除外) Worldwide <sup>16</sup> (excluding Asia)	亚洲 <sup>3,17</sup> Asia <sup>3,17</sup> (香港、澳洲及纽西兰除外 Excluding HK, Australia and New Zealand)
半私家病房级别 Semi-private Room (即与他人共用卫生间/浴室的单人房间或予二人共用的房间 i.e. a single-bed with a shared bath / shower room or a room shared by two people)	全额赔偿 Full reimbursement		全额赔偿 Full reimbursement + 每日1,000港元/澳门元现金保障 Cash benefit of HK\$/MOP1,000 per day (每个保单年最多60日 Max. 60 days per policy year)
低于半私家病房级别 Lower than Semi-private Room (例如三人或四人病房等 e.g. 3-bedded or 4-bedded room, etc.)	全额赔偿 Full reimbursement + 每日1,000港元/澳门元现金保障 Cash benefit of HK\$/MOP1,000 per day (每个保单年最多60日 Max. 60 days per policy year)		
标准私家病房级别 Standard Private Room (即连浴室的标准单人房 i.e. a basic single occupancy room with adjoining bathroom)	赔偿 50% Reimbursement		全额赔偿 Full reimbursement
高于标准私家病房级别 Above Standard Private Room (即较标准私家病房更佳及具备较多设施的房间 i.e. any room with upgraded amenities and is more superior than a Standard Private Room)	赔偿 25% Reimbursement		

注：全球<sup>16</sup> (亚洲除外) 的保障只适用于急症或意外，并受相关条款所限。

Note: The benefit coverage for Worldwide<sup>16</sup> (excluding Asia) is only applicable to Emergent Condition or accident and subject to terms and conditions.



## 重要资料及主要产品风险

### 缴付保费年期及保障年期

缴付保费年期及保障年期最长可至受保人100岁。如在保费到期日起计31天宽限期届满前仍未缴付保费，保单的所有保障将会终止。

### 终止

在下列任何情况下，保单/保障将会终止：

- 于保障到期日当日
- 宽限期届满
- 保单持有人呈交书面要求终止本保单
- 受保人身故
- 当接受住院/治疗/手术而作出赔偿后，在总保障赔偿已达最高终身保障总额后

若任何递交之索偿带有欺诈成份，美国万通保险亚洲有限公司（「美国万通亚洲」）有权即时终止本保单，而阁下将须要向美国万通亚洲赔偿并偿还就该带有欺诈成份之索偿所有已获支付的保障。在任何该等情况下，美国万通亚洲亦有权向阁下追讨就任何与该终止及带有欺诈成份之索偿相关之损失。

### 保障及保费调整

如接获所需保费（根据受保人当时实际年龄及当时同类保障级别的保费率计算），保单会于每个保单周年获续期一年。为配合医疗科技的进步及确保能持续为你提供保障，在每次续期时，美国万通亚洲保留随时更改保障内容及保费之权利。保费会因应某些因素而作出调整，这些因素包括但不限于美国万通亚洲过去的索偿纪录、开支、医疗通胀、医疗趋势，以及/或因修定保障架构/保障级别（如有）而影响预期未来的索偿成本。

### 计划之持续性

续保情况将根据美国万通亚洲是否仍然为所有现有保单继续提供该计划而定。若美国万通亚洲决定不再向所有已投保此计划的保单持有人提供本计划，美国万通亚洲会尽力为受保人投保另一个当时可提供的医疗保障计划。

### 通胀风险

将来的医疗费用有机会因通胀而较现时的费用高。因此，保费率及/或保障的级别可能会不时作出调整。此外，即使美国万通亚洲按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

### 信贷风险

本计划由美国万通亚洲承保及负责，保单持有人的保单权益会受其信贷风险所影响。

### 地域保障

- （一）住院保障、手术保障、住院前及出院后之保障及延伸保障只就以下作出赔偿：
- （i）任何于亚洲之住院、入住注册善终院舍、进行之手术、医疗程序/医疗及/或服务；及
  - （ii）任何于受保人旅途中因疾病引致之急症或意外引致的受伤而须于世界各地进行医疗上必须的紧急治疗，而受保人于事发前365天内于该事发地点居住不超过60天。
- （二）全球紧急治疗保障及支援内之紧急门诊治疗保障及紧急牙齿治疗保障将就受保人于世界各地因合资格意外接受的紧急治疗作出赔偿。

## Important Information and Key Product Risks

### Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured. If the premium is not paid before the end of the 31-day Grace Period from the premium due date, all coverage under the policy will be terminated.

### Termination

The policy/benefit will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- The Insured dies
- Upon the Confinement/treatment/surgery resulting in the total benefit payment reaches the maximum lifetime limit

If any claim made shall be fraudulent, MassMutual Asia Ltd. shall have the right to terminate this policy immediately and you shall indemnify MassMutual Asia Ltd. and repay all benefits paid in respect of such fraudulent claim. MassMutual Asia Ltd. shall have the right to recover from you any cost in relation to such termination and such fraudulent claim.

### Benefit and Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide you with continuous protection, MassMutual Asia Ltd. reserves the right to change the benefit and premium on each renewal at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience of MassMutual Asia Ltd., expenses, medical inflation, medical trend and/or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future.

### Continuity of the Plan

Policy renewal is based on the continuing availability of the plan to all existing policies. If MassMutual Asia Ltd. decides to no longer offer the plan to all policy owners already enrolled, we will endeavor to enroll the insured in another medical plan available at that time.

### Inflation Risk

Medical costs in the future are likely to be higher than they are today due to inflation. As a result, the premium rates and / or the benefit levels may be reviewed from time to time, and the policy owner might receive less in real terms even if MassMutual Asia Ltd. meets all of its contractual obligations.

### Credit Risk

This plan is underwritten by MassMutual Asia Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

### Geographical Restrictions

- 1) Benefits payable under Hospitalization Benefits, Surgical Benefits, Pre- and Post-Hospitalization Benefits and Extended Benefits are payable only for
  - (i) any Confinement, stay in registered hospice, surgery, medical procedures/treatment and/or service which takes place or is performed in Asia; and
  - (ii) any Medically Necessary emergency treatment anywhere in the world for an Emergent Condition caused by Sickness or an Injury due to accident of the Insured during the trip of the Insured, given the Insured resided in the place of such incident for no more than 60 days in the past 365 days from the date of incident.
- 2) Benefits payable under Emergency Outpatient Treatment Benefit and Emergency Dental Benefit of Worldwide Emergency Treatment and Assistance are payable for covered accident for emergency treatment provided to the Insured anywhere in the world.

## 房间级别

若受保人于住院的任何一天入住的房间级别高于受保病房（不论自愿与否），美国万通亚洲会按照以下方式减低该等住院期间的合资格之医疗费用：

- (i) 如于香港、澳洲、纽西兰或亚洲以外任何地方住院而住院的房间级别高于半私家病房但不高于标准私家病房，该等住院期间的合资格之医疗费用将减低至百分之五十；或
- (ii) 如住院的房间级别高于标准私家病房，该等住院期间的合资格之医疗费用将减低至百分之二十五。

## 医疗上必须的

美国万通亚洲会为受保人医疗上必须的医疗开支作出赔偿。

医疗上必须的指符合以下所有情况：

- (i) 因应诊断结果而施行于本保单的签发地区之一般惯常使用的医治方法。
- (ii) 根据于本保单的签发地区既定之良好医疗守则。
- (iii) 并非就受保人或医生之方便而进行。

## 合理及惯常的收费

指不超过由当地具有类似地位的医疗服务机构于当地就相类同的疾病或受伤，为相同年龄和性别人士提供治疗、医疗服务或供应品之一般标准收费。合理及惯常的收费于任何情况下不得超过实际收费。美国万通亚洲可参考以下情况（如适用）决定有关医疗费用是否为「合理及惯常的收费」：

- (i) 由当地政府宪报就其公立医院为私家病人提供医疗服务所定的收费；
- (ii) 医疗行业的收费调查；
- (iii) 内部保险赔偿统计数据；
- (iv) 受保障程度或水平；及/或
- (v) 其他相关的参考资料。

如美国万通亚洲之公司医生认为任何医院/医疗费用并非合理及惯常的收费，美国万通亚洲保留权利调整部份或全部赔偿金额。

## 主要不保事项

因以下一种或多种情况而直接或间接引致的索偿（身故保障除外）将不获赔偿：

- 在保障生效日起计30天内患上的疾病；
- 保障生效日期前已存在伤病的情况或已存在伤病复发情况（包括受保人已察觉或在一般情况下应可察觉的有关病徵或病状）；
- 一般身体检查、普查及/或预防性护理或检验、基因测试或遗传咨询辅导、接种及疫苗注射、病后复康、托管、疗养或休养；
- 美容或整形外科手术；牙科护理或手术（紧急牙齿治疗保障除外）；眼球的折射毛病；有关扁桃腺、增殖腺、疝气的治疗或手术（除非保单已生效达120天），购买或使用的医疗辅助器具及装置（除非该医疗辅助器具及装置包括于手术保障内之医疗装置）；
- 因怀孕、堕胎、生育或小产及其他由上述情况引致的并发症；先天性畸形或反常、绝育或不育（任何性别）及直接或间接与变性手术有关之治疗；

## Ward Type

If the insured's confinement is of a class above the covered room level, whether voluntarily or involuntarily, MassMutual Asia Ltd. shall reduce the eligible medical expenses during confinement as following:

- (i) if the room of class for such confinement is upper than semi-private room but not upper than standard private room in Hong Kong, Australia, New Zealand, or anywhere else out of Asia, the eligible medical expenses incurred during such period of confinement shall be reduced to 50% of the benefit payable; or
- (ii) if the room of class for such confinement is upper than standard private room, the eligible medical expenses incurred during such period of confinement shall be reduced to 25% of the benefit payable.

## Medically Necessary

MassMutual Asia Ltd. will cover the medically necessary expenses incurred by the insured.

Medically Necessary means all of the following conditions are met:

- (i) consistent with the diagnosis and customary medical treatment for the condition in the Place of Issuance of this Policy.
- (ii) in accordance with standards of good medical practice in the Place of Issuance of this Policy.
- (iii) not for the convenience of the insured and/or the doctor.

## Reasonable and Customary Charges

This means a charge for medical care which does not exceed the general level of charges being made by medical service providers of similar standing in the locality where the charge is incurred for similar treatment, services or supplies to individuals of the same gender and age, for a similar disease or injury. The "Reasonable and Customary" charges shall not in any event exceed the actual charges incurred. In determining whether an expense is "Reasonable and Customary", MassMutual Asia Ltd. may make reference to the followings (if applicable):

- (i) the gazette issued by the local government which sets out the fees for the private patient services in public hospitals;
- (ii) industrial medical fee survey;
- (iii) internal claim statistics;
- (iv) extent or level of benefit insured; and/or
- (v) other pertinent source of reference.

MassMutual Asia Ltd. reserves the right to adjust any or all benefits payable in relation to any hospital/medical charges which in the opinion of MassMutual Asia Ltd.'s doctor is not a Reasonable and Customary charge.

## Key Exclusions

This Policy does not pay any benefit claims (except for Death Benefit) caused directly or indirectly resulting from the following:

- Claims due to Sickness occurring within 30 days of the Effective Date of Coverage;
- Pre-existing conditions (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
- General check-up, screening and/or preventive care/checking, genetic testing or counselling, vaccination / immunization, convalescence, custodial or sanatorium care or rest care;
- Cosmetic or plastic surgery; dental care or surgery (except for Emergency Dental Benefit); refractive errors of the eyes; treatment for tonsils, adenoids, hernia (which occurred within 120 days after the Effective Date of Coverage); procurement or use of medical appliances and medical devices (unless such medical appliances and medical devices are covered by Medical Appliances under Surgical Benefit);
- Pregnancy, abortion, childbirth or miscarriage, and other complications arising therefrom; congenital deformities or anomalies, sterilization or infertility of either gender, treatment directly or indirectly related to a gender change;



- 医疗实验及/或非主流医疗技术 / 程序 / 治疗；
- 精神紊乱、心里或精神疾病、行为问题或人格障碍，精神疾病治疗保障除外；
- 睡眠疾病（除非由专科医生确认是危及生命的睡眠窒息症治疗）；
- 治疗过度肥胖、控制体重计划或减肥手术（除非由专科医生于传统治疗方法失败后确认是必须的减肥手术）；
- 有关于寻找及采购替换器官或由捐赠者身上移除器官而须支付的移植服务费用；
- 自杀或在神智不清醒的状况下受伤；自残、毒癮或酒癮；
- 受保人进行水肺潜水、参加任何非徒步进行的比赛、辅以绳索或由向导带领的攀山活动；
- 由战争或叛乱、民间骚动或参与任何非法行为引致；核子武器物料、核子燃料所导致的辐射或电离扩散污染，除非是由恐怖主义行为引致及当受保人于海外的旅程中发生；
- 只为物理治疗及/或为病徵及/或病状而进行之诊断影像、化验室检查或其他诊断程序之住院；
- 人体免疫能力缺乏病毒（包括爱滋病），除非符合「人类免疫力缺乏病毒/爱滋病治疗保障」的情况；
- 受保人在12岁前及保单日期后2年内因接受包皮环截术而住院；
- 传统中药，包括：姬松茸、羚羊角尖粉、鹿茸、冬虫夏草、燕窝、花胶、灵芝、各种人参、海马、麝香、珍珠粉及紫河车；
- 于住院时受保人没有接受积极治疗；或受保人于医院接受超过连续180天的治疗而维持持续性意识障碍的状态超过60天；
- 根据政府条例或其他保险计划而获得赔偿的情况。

### 保单冷静期

如保单未能满足你的要求，而你并未根据本保单提出任何索偿，你可以书面方式要求取消保单，连同保单退回本公司（香港：香港湾仔骆克道33号美国万通大厦27楼 / 澳门：澳门南湾大马路517号南通商业大厦16楼E2座），并确保本公司的办事处于交付保单的21天内，或向你/你的代表人发出《通知书》(说明已经可以领取保单和冷静期届满日)后起计的21天内（以较早者为准）收到书面要求。于收受书面要求后，保单将被取消，你将可获退回已缴保费金额，但不包括任何利息。

- Experimental and/or unconventional medical technology / procedure / therapy;
- Mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorders, except for Psychiatric Treatment Benefit;
- Sleep disorders except for the treatment of sleep apnoea which is life threatening as confirmed by a specialist Doctor;
- Treatment of obesity, weight control programs or bariatric surgery (except when bariatric surgery is necessary as confirmed by a Doctor after failure of conventional treatments);
- Transplant service for which the cost incurred in connection with identifying and procuring a replacement organ or any costs incurred for removal of the organ from the donor;
- Suicide, attempted suicide or injuries due to insanity, self-infliction; drug addiction or alcoholism;
- Scuba diving or engaging in or taking part in race other than on foot, mountaineering involving the use of ropes or guides by the Insured;
- Acts of war, riot, civil commotion, participating in any illegal activity; waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel, except it is caused by terrorist act and occurs while the Insured is travelling overseas;
- Hospital Confinement primarily for physiotherapy and/or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
- Human Immunodeficiency Virus (HIV) Infection (including AIDS), unless meeting the requirement for the HIV / AIDS Treatment Benefit;
- The Insured is hospitalized for Circumcision before the age of 12 and such hospitalization occurs within 2 years of the Effective Date of Coverage;
- Traditional Chinese medicines, including: agaricus blazei murill, antelope horn powder, antler, cordyceps, cubilose, donkey-hide gelatin, ganoderma, all kinds of ginseng, hippocampus, moschus, pearl powder and placenta hominis;
- No active treatment is performed on the Insured during Hospital Confinement; or the Insured is in state of continuous disorder of consciousness for more than 60 days during Hospital Confinement whilst staying in Hospital for more than 180 consecutive days;
- Expenses for which compensation is payable under any government law or any other insurance policy.

### Cooling-off Period

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Praia Grande No. 517, Edificio Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums paid, without any interest.

以上为计划的一般资料，只供参考之用，并非保单的一部份。有关保障范围、详情及条款，以及不保事项，请参阅保单文件。如有垂询，欢迎与本公司之顾问、特许分销商或保险经纪联络，或致电客户服务热线：香港 (852) 2533 5555 / 澳门 (853) 2832 2622。

The above contains general information and is for reference only. It does not form part of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555, Macau (853) 2832 2622.

保障 Benefit		保障限额 Benefit Limits
每年保障总额 Annual Limit		10,000,000
最高终身保障总额 Maximum Lifetime Limit		30,000,000
每年垫底费 <sup>14,15</sup> Annual Deductible Amount <sup>14,15</sup>		0 / 15,000 / 30,000 / 100,000
受保地区及住院病房级别 Covered Territory & Ward Type		香港、澳洲及纽西兰：半私家病房 HK, Australia and New Zealand: Semi-private room 亚洲 <sup>3,17</sup> (香港、澳洲及纽西兰除外)：标准私家病房 Asia <sup>3,17</sup> (excluding HK, Australia and New Zealand) : Standard private room 全球 <sup>16</sup> (亚洲除外)：半私家病房 (只适用于急症或意外，并受相关条款所限) Worldwide <sup>16</sup> (excluding Asia): Semi-private room (Only applicable to Emergent Condition or accident and subject to terms and conditions)
入院治疗前 Pre-Hospitalization		
住院前门诊 <sup>2</sup> Pre-hospitalization Outpatient <sup>2</sup> - 药物 Medication - 诊断测试 Diagnostic Tests		全额赔偿 <sup>1</sup> Full reimbursement <sup>1</sup> (每日一次 1 visit per day)
入院治疗中 In-Hospital		
I. 住院保障 Hospitalization Benefits		
住院、膳食及一般护理津贴 Room, Board & General Nursing 住院医生费 In-Hospital Doctor's Call 住院专科医生费 In-Hospital Specialist's Consultation 特别住院费 Hospital Special Services 深切治疗 Intensive Care 住院陪床 <sup>6</sup> Hospital Companion Bed <sup>6</sup>		全额赔偿 <sup>1</sup> Full reimbursement <sup>1</sup>
私家看护费 <sup>5</sup> Private Nurse's Fee <sup>5</sup>		全额赔偿 <sup>1</sup> Full reimbursement <sup>1</sup> (每个保单年最多60日 Max. 60 days per policy year)
住房级别下调现金保障 (适用于入住低于受保病房级别的房间) Room and Board Downgrade Cash Benefit (Applicable if the room level is lower than the covered room level) 政府住院现金保障 (适用于入住香港/澳门政府医院大房级别的房间) Government Hospital Cash Benefit (Applicable to confinement in a general ward of a public hospital in Hong Kong / Macau)		每日1,000 /day (每个保单年最多60日 Max. 60 days per policy year)
II. 手术保障 Surgical Benefits		
外科医生手术收费 Surgeon's Fee 麻醉师费 Anaesthetist's Fee 手术室租金 Operation Theatre Fee 门诊手术 <sup>4</sup> Outpatient Surgery <sup>4</sup>		全额赔偿 <sup>1</sup> Full reimbursement <sup>1</sup>

<b>医疗装置</b> <b>Medical Appliances</b> <ul style="list-style-type: none"> <li>- 起搏器 Pace maker</li> <li>- 冠状动脉血管成形术(通波仔)的支架 Stents for percutaneous transluminal coronary angioplasty</li> <li>- 眼内人造晶体 Intraocular lens</li> <li>- 人工心瓣 Artificial cardiac valve</li> <li>- 金属或人工关节置换 Metallic or artificial joints for joint replacement</li> <li>- 人工韧带置换或植入 Prosthetic ligaments for replacement or implantation between bones</li> <li>- 人工椎间盘 Prosthetic intervertebral disc</li> </ul>	<p>全额赔偿<sup>1</sup> Full reimbursement<sup>1</sup></p>
<b>其他医疗装置</b> <b>Other Medical Appliances</b>	<p>100,000 (每个保单年最高保障额 Max. limit per policy year)</p>
<b>入院治疗后 Post-Hospitalization</b>	
<b>出院后门诊<sup>7</sup></b> <b>Post-hospitalization Outpatient<sup>7</sup></b> <ul style="list-style-type: none"> <li>- 药物 Medication</li> <li>- 伤口护理 Wound Care</li> <li>- 诊断测试 Diagnostic Tests</li> </ul>	<p>全额赔偿<sup>1</sup> Full reimbursement<sup>1</sup> (每日一次 1 visit per day)</p>
<b>手术后家中看护<sup>8</sup></b> <b>Post-surgery Home Nursing<sup>8</sup></b>	<p>全额赔偿<sup>1</sup> Full reimbursement<sup>1</sup> (每个保单年最多60日 Max. 60 days per policy year)</p>
<b>辅助服务<sup>9</sup></b> <b>Ancillary Services<sup>9</sup></b> <ul style="list-style-type: none"> <li>- 物理治疗师/脊骨神经治疗师/言语治疗师/职业治疗师 Physiotherapist / Chiropractor / Speech Therapist / Occupational Therapist</li> <li>- 中医治疗 Chinese Medicine Practitioner</li> </ul>	<p>45,000 (每日1次, 每个保单年最高合计保障额 1 visit per day, max. aggregate limit per policy year)</p> <p>每次最高 Max. 1,500 per visit (每个保单年30次 Max. 30 visits per policy year)</p> <p>每次最高 Max. 600 per visit (每个保单年15次 Max. 15 visits per policy year)</p>
<b>复康中心及其相关治疗</b> <b>Rehabilitation Centre &amp; Related Treatment</b>	<p>50,000 (每个保单年最高保障额, 最多60日 Max. limit per policy year / Max. 60 days)</p>
<b>延伸保障 Extended Benefits</b>	
<b>癌症治疗保障</b> <b>Cancer Treatment Benefit</b> <ul style="list-style-type: none"> <li>- 化疗 Chemotherapy</li> <li>- 电疗 Radiotherapy</li> <li>- 标靶治疗 Target Therapy</li> </ul>	<p>全额赔偿<sup>1</sup> Full reimbursement<sup>1</sup></p>
<b>洗肾保障</b> <b>Renal Dialysis Benefit</b>	
<b>精神疾病治疗保障</b> <b>Psychiatric Treatment Benefit</b>	<p>40,000 (每个保单年最多60日 Max. 60 days per policy year)</p>
<b>善终院舍护理服务<sup>13</sup></b> <b>Hospice Care<sup>13</sup></b>	<p>100,000 (个人最高保障额 Max. limit per Life)</p>
<b>人类免疫力缺乏病毒/爱滋病治疗保障<sup>12</sup></b> <b>HIV / AIDS Treatment Benefit<sup>12</sup></b>	<p>800,000 (个人最高保障额 Max. limit per Life)</p>
<b>全球紧急治疗保障及支援 Worldwide Emergency Treatment and Assistance</b>	
<b>全球紧急治疗保障</b> <b>Worldwide Emergency Treatment Benefit</b> <ul style="list-style-type: none"> <li>- 紧急门诊治疗保障<sup>10</sup> Emergency Outpatient Treatment Benefit<sup>10</sup></li> <li>- 紧急牙齿治疗保障<sup>11</sup> Emergency Dental Benefit<sup>11</sup></li> </ul>	<p>全额赔偿<sup>1</sup> Full reimbursement<sup>1</sup></p>



<b>全球紧急医疗援助服务</b> <b>Worldwide Emergency Assistance Benefits</b> <ul style="list-style-type: none"> <li>- 紧急护送 Emergency Evacuation</li> <li>- 治疗后之护送服务 Repatriation after Treatment</li> <li>- 运返遗体/骨灰回国 Repatriation of Mortal Remains/Ashes</li> <li>- 护送随行未成年子女回国 Return of Unattended Dependent Child(ren) to Country of Residence</li> <li>- 安排紧急回国料理亲人后事 Unexpected Return to the Country of Residence</li> </ul>	<p>全额支付 Fully covered</p>
<ul style="list-style-type: none"> <li>- 亲友探病住宿 Compassionate Visit</li> <li>- 出院后疗养住宿 Hotel Room Accommodation for Convalescence</li> </ul>	<p>每日最高 Max. US\$150 per day (最多连续5日 Max. 5 consecutive days)</p>
<ul style="list-style-type: none"> <li>- 电话医疗建议、评估及转介/垫支住院费用/旅游支援服务/法律咨询服务/行程折回之紧急安排/运送所需药物/医疗设备/跟进病况 Medical Attention Telephone Medical Advice, Evaluation and Referral Appointment / Deposit Guarantee for Hospital Admission / Travel Assistance / Legal Assistance / Emergency Rerouting Arrangements / Essential Medication / Medical Equipment / Medical Monitoring</li> </ul>	<p>适用 Applicable</p>
<b>寿险保障 Life Protection</b>	
<b>身故保障</b> <b>Death Benefit</b>	<p>80,000</p>
<b>保单资料 Policy Information</b>	
<b>保单类别</b> <b>Plan Type</b>	<p>基本计划 Basic Plan</p>
<b>保单货币单位</b> <b>Currency</b>	<p>香港保单：港元 Policy Issued in Hong Kong: HK\$ 澳门保单：澳门元/港元 Policy Issued in Macau: MOP/HK\$</p>
<b>保费</b> <b>Premium</b>	<p>保证每年续期，续期保费会按当时医疗费用通胀率、受保人当时实际年龄及同类保障级别的保费率作出调整 Guaranteed yearly renewable. The renewal premium will be adjusted based on medical inflation, the Insured's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal</p> <p>保费按每年/每半年/每季/每月缴付 Annual / Semi-annual / Quarterly / Monthly Payment</p>
<b>投保资料 Basic Information</b>	
<b>投保年龄</b> (以上次生日年龄计算) <b>Issue Age</b> (At Last Birthday)	<p>Age 0 至 to 70岁</p>
<b>保障年期</b> <b>Benefit Term</b>	<p>至100岁 To Age 100</p>
<b>缴付保费年期</b> <b>Premium Payment Term</b>	<p>至100岁 To Age 100</p>

全力支持环保



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# 丰裕医疗保 Supreme MediCare (SMC)

每年港元/澳门元 Annually in HK\$/MOP

上次生日年龄 Age of Last Birthday	每年垫底费 Annual Deductible			
	0	15,000	30,000	100,000
0	11,901	6,549	5,136	3,692
1	11,672	6,424	5,037	3,621
2	11,455	6,303	4,942	3,553
3	11,140	6,130	4,808	3,456
4	10,827	5,958	4,672	3,357
5	10,512	5,785	4,536	3,261
6	10,197	5,611	4,401	3,163
7	9,883	5,439	4,265	3,067
8	9,796	5,392	4,228	3,039
9	9,709	5,344	4,191	3,011
10	9,606	5,286	4,144	2,978
11	9,520	5,239	4,108	2,950
12	9,434	5,192	4,070	2,925
13	9,347	5,144	4,033	2,898
14	9,260	5,097	3,996	2,871
15	9,175	5,050	3,958	2,844
16	9,019	4,963	3,891	2,796
17	8,863	4,879	3,823	2,749
18	8,709	4,792	3,758	2,699
19	8,553	4,706	3,691	2,652
20	8,466	4,665	3,662	2,635
21	8,380	4,623	3,634	2,618
22	8,219	4,536	3,566	2,568
23	8,795	4,852	3,816	2,749
24	9,369	5,170	4,065	2,926
25	9,945	5,486	4,313	3,106
26	10,518	5,804	4,562	3,286
27	11,093	6,121	4,812	3,465
28	11,668	6,438	5,062	3,646
29	12,046	6,647	5,226	3,763
30	12,371	6,812	5,350	3,851
31	12,747	7,020	5,514	3,968
32	13,127	7,228	5,677	4,083
33	13,504	7,435	5,840	4,202
34	13,623	7,502	5,892	4,240
35	13,745	7,569	5,945	4,278
36	13,865	7,636	5,997	4,316
37	13,988	7,703	6,050	4,353
38	14,108	7,769	6,102	4,391
39	14,849	8,177	6,423	4,622
40	15,493	8,534	6,698	4,812
41	16,229	8,941	7,016	5,040
42	16,966	9,346	7,333	5,268
43	17,702	9,752	7,651	5,496
44	18,512	10,197	8,002	5,748
45	19,322	10,643	8,353	5,998
46	20,133	11,091	8,702	6,252
47	20,942	11,536	9,052	6,503
48	21,753	11,984	9,403	6,754
49	22,783	12,551	9,848	7,074

# 丰裕医疗保

## Supreme MediCare (SMC)

每年港元/澳门元 Annually in HK\$/MOP

上次生日年龄 Age of Last Birthday	每年垫底费 Annual Deductible			
	0	15,000	30,000	100,000
50	24,039	13,271	10,433	7,512
51	25,078	13,846	10,885	7,838
52	26,119	14,420	11,337	8,162
53	27,160	14,994	11,788	8,488
54	28,747	15,871	12,477	8,984
55	30,334	16,747	13,165	9,481
56	31,923	17,625	13,855	9,977
57	33,511	18,500	14,544	10,473
58	35,099	19,377	15,234	10,969
59	37,719	20,823	16,370	11,788
60	40,104	22,061	17,343	12,481
61	42,709	23,495	18,468	13,293
62	45,313	24,929	19,596	14,103
63	47,921	26,362	20,722	14,914
64	50,975	28,042	22,045	15,865
65	54,064	29,742	23,378	16,826
66	57,119	31,422	24,701	17,776
67	60,206	33,120	26,036	18,738
68	63,263	34,802	27,358	19,689
69	65,476	36,020	28,314	20,378
70	67,533	37,118	29,075	20,927
71*	69,751	38,338	30,031	21,615
72*	71,960	39,551	30,981	22,299
73*	74,137	40,747	31,918	22,975
74*	76,725	42,170	33,032	23,775
75*	79,301	43,586	34,141	24,573
76*	81,879	45,003	35,251	25,371
77*	84,466	46,424	36,366	26,174
78*	87,044	47,840	37,475	26,973
79*	90,093	49,517	38,787	27,918
80*	93,110	51,176	40,087	28,854
81*	96,161	52,853	41,400	29,798
82*	99,179	54,511	42,699	30,734
83*	102,189	56,165	43,995	31,666
84*	105,776	58,137	45,539	32,777
85*	109,330	60,091	47,069	33,878
86*	112,884	62,044	48,601	34,980
87*	116,438	63,999	50,131	36,082
88*	119,993	65,951	51,660	37,182
89*	124,179	68,251	53,464	38,479
90*	128,366	70,553	55,266	39,778
91*	132,530	72,840	57,058	41,068
92*	136,717	75,142	58,861	42,365
93*	140,903	77,443	60,662	43,662
94*	144,626	79,489	62,266	44,817
95*	148,347	81,535	63,868	45,969
96*	152,062	83,577	65,467	47,121
97*	155,818	85,640	67,083	48,285
98*	159,539	87,686	68,686	49,437
99*	159,539	87,686	68,686	49,437

\* 只适用于续保 For Renewal Only

2019/01