



## 住院保障計劃 Hospital Benefits



《指標》2014年財富管理大獎  
住院保障產品 - 最佳表現獎



資本卓越銀行及金融大獎2012-2016  
資本卓越保險服務大獎



表一 Table 1：主要承保項目 Major Benefits

		每症最高保障額 Max. Benefit per Disability ( 港元 HK\$)				
		優惠計劃 Plan Extra	計劃 1 Plan 1	計劃 2 Plan 2	計劃 3 Plan 3	計劃 4 Plan 4
住院保障	Hospitalization Benefit					
住院、膳食及一般護理津貼 (每症最長保障期)	Room, Board & General Nursing Benefit (Max. days per disability)	每日585/day (60日days)	每日820/day (90日days)	每日1,480/day (90日days)	每日2,925/day (120日days)	每日4,950/day (120日days)
住院醫生費 (每症最長保障期)	In-hospital Doctor's Call (Max. days per disability)	每日585/day (60日days)	每日820/day (90日days)	每日1,480/day (90日days)	每日2,925/day (120日days)	每日4,950/day (120日days)
特別住院費	Hospital Special Services	6,080	8,150	10,820	16,200	29,000
住院專科醫生費	In-hospital Specialist Consultation	4,580	6,550	6,560	7,620	11,250
深切治療	Intensive Care	13,900	17,420	23,200	27,860	36,200
手術津貼	Surgical Benefit					
外科醫生的手術收費 <sup>8,9</sup>	Surgeon's Fee <sup>8,9</sup>	34,800	46,860	58,620	75,250	98,380
麻醉師費 <sup>8,9</sup>	Anesthetist's Fee <sup>8,9</sup>	13,900	18,360	23,560	30,200	39,350
手術室租金 <sup>8,9</sup>	Operating Theatre Fee <sup>8,9</sup>	13,900	18,360	23,560	30,200	39,350
康復期間保障	Convalescence Benefit					
家中看護津貼 (每症最長保障期)	Home Nursing Benefit (Max. days per disability)	每日325/day (31日days)	每日405/day (31日days)	每日535/day (31日days)	每日805/day (31日days)	每日1,180/day (31日days)
手術後門診津貼 <sup>8,9</sup>	Post-surgery Out-patient Treatment <sup>8,9</sup>	710	1,040	1,740	2,600	3,980
其他保障	Other Benefits					
癌病治療保障	Cancer Treatment Benefit	17,050	28,400	56,800	85,200	113,600
洗腎保障	Renal Dialysis Benefit	17,050	28,400	56,800	85,200	113,600
意外的額外津貼	Additional Benefits for Accident	7,120	10,600	16,880	21,150	32,800
身故保障 <sup>7</sup>	Death Benefit <sup>7</sup>	1,000	5,000	10,000	15,000	20,000
全球緊急醫療援助服務	Worldwide Emergency Assistance Benefits	適用 Applicable				
每症最高保障總額	Total Maximum Payable Per Disability	210,365	349,295	571,525	1,123,435	1,762,090

<sup>8</sup> 依據手術分類表而定  
Maximum subject to Surgical Fees Schedule

<sup>9</sup> 在醫院日症房或在香港/澳門診所<sup>1</sup>進行的部份指定手術亦適用，本公司保留決定合資格診所的權利。  
Applicable to the specified surgical procedures arranged in the day case unit of a hospital or a clinic<sup>1</sup> in Hong Kong / Macau. The Company reserves the right to determine the eligibility of a clinic.

表二 Table 2：自選額外醫療保 Optional Extra Major Medical Benefit

若住院費用 <sup>9</sup> 超過表一 所列的每症最高保障額，可另獲賠償餘額的80%，並以(a)、(b)及(c)的最高保障額為上限。 If the hospital expenses <sup>9</sup> exceed the maximum benefit per disability as shown in Table 1, 80% of the extra expenses will be reimbursed subject to the limit of (a), (b) & (c).		每症最高保障額 Max. Benefit per Disability ( 港元 HK\$)				
		優惠計劃 Plan Extra	計劃 1 Plan 1	計劃 2 Plan 2	計劃 3 Plan 3	計劃 4 Plan 4
(a)住院、膳食及一般護理津貼 <sup>10</sup>	Room, Board & General Nursing Benefit <sup>10</sup>	表一 所列每日最高保障額的80% 80% of the max. benefit per day shown in Table 1				
(b)住院醫生費 <sup>10</sup>	In-hospital Doctor's Call <sup>10</sup>	表一 所列每日最高保障額的80% 80% of the max. benefit per day shown in Table 1				
(c)每症最高保障額	Maximum Benefit	74,360	82,000	163,680	328,000	438,000
(d)自付額	Deductible	0	0	0	0	0

<sup>10</sup> (a) 及 (b) 項的保障將於受保人入院後的第61天 (優惠計劃)、第91天 (計劃1及計劃2) 或第121天 (計劃3及計劃4) 起生效。  
(a) & (b) benefits are payable starting on the 61st day (Plan Extra), 91st day (Plan 1 & Plan 2) or 121st day (Plan 3 & Plan 4) of hospitalization.

表三 Table 3：住院現金津貼 Hospital Income Benefit

		每症最高保障額 Max. Benefit per Disability ( 港元 HK\$)		
		計劃 1 Plan 1	計劃 2 Plan 2	計劃 3 Plan 3
每日保障	Daily Benefit	600	900	1,200
深切治療	Intensive Care	1,200	1,800	2,400
身故保障 <sup>7</sup>	Death Benefit <sup>7</sup>	5,000	10,000	15,000
24小時全球保障	24-Hour Worldwide Coverage	適用 Applicable		

## 每年，平均幾多人便有一人需入院接受治療？

### What is the likelihood of your being admitted to hospital?

**入院機會率高：**根據醫管局統計數字<sup>+</sup>顯示，本港過去數年的住院治療人次每年平均超過190萬，換言之，平均每4人當中便約有1人因各種疾病和意外而需入院接受治療。

**公營醫療服務輪候期長、限制多：**公營醫療服務供不應求，由診症到輪候接受治療的時間都相對較長，甚至治療方法及藥物選擇亦有所限制，較難把握最佳的治療時間及醫治方法。

**私營醫療費用昂貴：**入住私家醫院可即時接受優質的治療，但所需費用昂貴，以本港最常見的癌症大腸癌為例，醫療費用動輒10至20萬港元，若採用最新的免疫療法，每期療程更高達60萬港元<sup>^</sup>。

**愛錫自己、愛錫家人，就要安排最全面的醫療保障，因為沒有比健康更為寶貴的。**

**High Possibility of Hospitalization:** According to Hospital Authority statistics<sup>+</sup>, over recent years, annual hospitalizations due to accidents and diseases in Hong Kong have averaged over 1.9 million, with almost one in four people needing in-patient treatment each year.

**Long Queues for Public Medical Services:** Over-stretched public medical services inevitably result in long queues for medical treatment. Worst of all, the types of treatment and medicines available are limited.

**Expensive Private Medical Treatment:** Immediate and quality medical treatment is available in private hospitals. However, such treatment is usually much more expensive. For example, the hospital expenses for the most common cancer in Hong Kong, colorectal cancer, involve costs easily mounting to between HK\$100,000 and HK\$200,000, and using the latest immunotherapy costs even up to HK\$600,000 for each phase<sup>^</sup>.

**The best way to care for yourself and show your love for your family is to have comprehensive medical insurance in place - because nothing is more valuable than good health.**

### 常見疾病醫療費用一覽 Fees for Medical Treatment of Major Illnesses

疾病名稱 Illness	治療方法 Medical Treatment	參考醫療費用 <sup>^</sup> Reference medical fee <sup>^</sup> (港幣HK\$)
結腸癌 Colon Cancer	第一、二期手術治療 Surgery for phase 1 and 2 cancer	\$150,000
	第三期手術、化療及電療 Surgery, chemotherapy and radiotherapy for phase 3 cancer	\$500,000
	第四期化療及標靶治療 Chemotherapy and targeted therapy for phase 4 cancer	\$300,000 - \$600,000
	免疫治療 (每期) Immunotherapy (each phase)	\$600,000
肺癌 Lung Cancer	第一、二期手術治療 Surgery for phase 1 and 2 cancer	\$100,000 - \$200,000
	第三期手術、化療及電療 Surgery, chemotherapy and radiotherapy for phase 3 cancer	\$400,000 - \$500,000
	第四期化療及標靶治療 Chemotherapy and targeted therapy for phase 4 cancer	\$330,000 - \$440,000
	免疫治療 (每期) Immunotherapy (each phase)	\$600,000
心臟病 Heart Disease	心臟搭橋手術 Heart Bypass Surgery	\$400,000
	冠狀動脈介入治療 Percutaneous Coronary Intervention therapy or angioplasty	\$130,000
	心瓣膜更換手術 Valve Replacement	\$400,000
腎衰竭 Kidney Failure	腹膜透析 Peritoneal Dialysis	\$110,000

<sup>+</sup>資料來源：醫院管理局(香港)統計年報2011-2015 (2016年5月出版)

<sup>+</sup>Source: Statistical Report 2011 - 2015, Hospital Authority, Hong Kong (Published in May 2016)

<sup>^</sup>資料來源：以上數字乃由註冊西醫提供及參考私家醫院的收費約數，資料僅供參考。實際醫療費用，視乎病情、藥物、治療的複雜性、主診醫生及醫院所釐定的收費等為準。

<sup>^</sup>Source: The above medical expenses are provided by registered medical practitioner and private hospitals, and are for reference only. Actual fees depend upon patient's actual medical condition, medication, case complexity, doctor's fees, and choice of hospital, etc.

美國萬通亞洲提供周全的「住院醫療多重保」，讓你可配合你自己及家人的需要，靈活自選多達三款各具特色的附加保障計劃－「額外醫療保」、「額外癌症多重保」及「住院現金津貼」，未雨綢繆，保障珍貴的健康生活。

MassMutual Asia is proud to offer you its comprehensive **Hospital & Surgical Plus**. To give you extra peace of mind, three supplementary benefits are available, including **Extra Major Medical Benefit**, **Extra Cancer Benefit** and **Hospital Income Benefit**.

## 住院醫療多重保

### 多重保障範圍

全面涵蓋因患病或意外受傷而需住院及接受治療的實際住院及醫療費用開支，讓你無後顧之憂，可選擇於私家醫院即時就醫。計劃提供5款保障級別供選擇，而每宗傷病的保障總額可高達176萬港元。

## Hospital & Surgical Plus

### Extensive Coverage

The plan provides you with comprehensive coverage and reimburses the actual hospitalization and medical expenses incurred due to sickness or accident. It gives you total peace of mind knowing that you can always get immediate treatment at private hospitals without suffering any devastating financial set-backs. There are 5 plan levels to choose from, with a maximum reimbursement of medical expenses of up to HK\$1.76 million for each illness or accident.

住院費用 Hospitalization Benefit	住院醫生費、住院專科醫生費、手術津貼、深切治療、膳食及一般護理津貼。 In-hospital Doctor's Call, In-hospital Specialist Consultation, Surgical Benefit, Intensive Care and Room, Board and General Nursing Benefit.
門診手術費用 Clinical Surgery Benefit	部份指定手術如白內障切除、腸鏡、胃鏡、內窺鏡清除膀胱結石等亦可選擇安排在醫院日症房或香港/澳門診所 <sup>1</sup> 進行，無需住院，亦可享手術津貼保障。 Some specified surgical procedures, including removal of cataract, colonoscopy, gastroscopy, endoscopy, removal of stones in bladder by endoscopic treatment performed in the day case unit of a Hospital or a clinic in Hong Kong / Macau <sup>1</sup> are also eligible for the benefit.
康復期間 Convalescence	家中看護津貼、手術後門診津貼等。 Home Nursing Benefit, Post-Surgery Out-Patient Benefit
其他 Others	在醫院、醫院日症房或香港/澳門診所 <sup>1</sup> 進行的癌症化療、電療及洗腎，亦可獲得保障。 Chemotherapy, radiotherapy for cancer treatment and renal dialysis performed in Hospital or in the day case unit of a Hospital or a clinic in Hong Kong / Macau <sup>1</sup> are also covered.

### 終身保障至100歲

本計劃為每年續期保單，保障年期可達至受保人100歲。為讓你時刻享有充裕的保障，以及抗衡醫療通脹，本公司可能會於每年續期<sup>2</sup>時檢討及調整各項保障，續期保費會根據受保人當時實際年齡及適用之同類保障級別的保費率計算。

### Lifetime Coverage Till Age 100

To ensure you are well covered at all times, this yearly renewal plan offers a benefit term up to age 100, enabling you to easily cope with unexpected medical expenses. Moreover, the coverage may be reviewed upon renewals<sup>2</sup> in order to ensure adequate protection for you and to combat soaring medical costs. Renewal premium will be adjusted 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.

### 無索償獎賞

只要在續保時保單已於本公司從不間斷地連續生效達三個保單年或以上，以及期間並無就**住院醫療多重保**以及**額外醫療保**有任何索償紀錄，於支付續期保費時，兩者均可獲享無索償保費折扣優惠，優惠金額會按上一保單年的「每年保費」的百分比計算，最高可達15%。

### No Claim Bonus

Provided that the policy has been in force for three consecutive policy years and no claims were made under the **Hospital & Surgical Plus** and **Extra Major Medical Benefit**, you will be entitled to a No Claim Bonus discount for both benefits upon paying the renewal policy premium. The discount is based on a percentage of the annual premium of the preceding year up to a maximum of 15%.

連續生效及無索償保單年期 Consecutive years of policy in force and without claims	無索償獎賞折扣 No Claim Bonus Rate
3	5%
4	10%
≥ 5	15%



## 全球緊急醫療援助

本計劃為你提供全球24小時醫療保障，以及「全球緊急醫療援助服務」，一旦遇上緊急事故，或需要援助時，受保人便可透過國際救援（亞洲）公司獲得即時的支援，包括墊支住院費用、緊急醫療護送服務等。

## 額外醫療保

你更可選擇附加**額外醫療保**，以獲享多一重保障。若實際的住院及醫療費用<sup>3</sup>超出**住院醫療多重保**每症的最高保障額，則此附加保障會作出額外賠償，最高超過43萬港元的額外保障額。

## 額外癌症多重保

計劃為治療癌症提供充裕的資金，每次癌症可獲賠償的實際治療費用可高達2,000,000港元<sup>4</sup>。

### 保障1 治療保障

全面的保障範圍包括費用高昂的標靶治療、化療、電療、荷爾蒙治療、免疫療法，以至治療皮膚癌的激光手術、食道癌、肺癌及皮膚癌的光動力治療、冷凍手術及射頻消融術。此外，更包括於癌症治療期間所需的抗排斥及止嘔藥物。

### 保障2 額外護理保障

為紓緩癌症患者不適及治療的副作用，本計劃貼心地提供「中醫診症」及「紓緩護理」，以及治療癌症相關的面部及/或乳房「矯型手術」。

### 保障3 醫療診症及診斷保障

為能及早掌握病況，配合所需的治療，本計劃涵蓋多元化的癌症診斷檢查及診症、以至完成治療後5年內的監測檢查及診症。

此外，本保障透過國際專業醫療網絡，聯繫了4,000多間美國醫院，讓患上癌症的受保人獲得：1) 由**美國專科醫生提供第二醫療意見**<sup>5</sup>；2) **安排赴美國就醫**<sup>5</sup>—在較佳的醫療設備下就醫。

### 保障4 延續壽險保障

如不幸患上癌症，除了準備積極對抗病患，當然希望可以給家人多一份保障。我們深明患者的需要，因此，被確診患上非初期癌症一年後的90日內，於無須提供滿意的投保資料的情況下，可投保另一份終身壽險計劃，總保障額最高可達1,000,000港元。

## Worldwide Emergency Support

Wherever in the world you happen to be, the plan is available around the clock. At the same time, it offers free "Worldwide Emergency Assistance Benefits" in the event of an emergency. Instant assistance, including deposit guarantees for hospital admission and emergency evacuation, will be available through Inter Partner Assistance Hong Kong Ltd.

## Extra Major Medical Benefit

For extra peace of mind, you may also opt for the **Extra Major Medical Benefit**. If the actual hospital expenses<sup>3</sup> incurred are in excess of those covered by **Hospital & Surgical Plus**, this supplementary benefit will pay for a maximum reimbursement of over HK\$430,000.

## Extra Cancer Benefit

Provides adequate financial support for cancer therapy, with a maximum reimbursement of actual expenses per cancer up to HK\$2,000,000<sup>4</sup>.

### Benefit 1 Medical Treatment Benefit

Comprehensive cancer treatment benefit includes the costly target therapy, chemotherapy, radiotherapy, hormonal therapy, immunotherapy, laser surgery for skin cancer, photodynamic therapy for esophagus, lung or skin cancers, cryosurgery and radiofrequency ablation. In addition, the plan also covers charges for anti-rejection and anti-nausea drugs.

### Benefit 2 Extra Care Benefit

To relieve the insured's discomfort and the side-effects due to cancer treatment, the plan offers Chinese herbalist consultation and palliative care, as well as reconstructive surgery of the face and/or breast due to cancer.

### Benefit 3 Medical Consultation and Diagnostic Benefit

To help the insured to receive timely and quality treatment in the early stages, the plan covers cancer diagnostic tests and medical consultations, as well as cancer monitoring investigation and medical consultations within 5 years after completion of treatment of cancer.

In addition, the following services are available at more than 4,000 US hospitals within the MediNet Pro network: 1) **second medical opinion provided by US medical specialists**<sup>5</sup>, and 2) **quality treatment referrals in the USA**<sup>5</sup>.

### Benefit 4 Extension of Life Protection

We understand that, if diagnosed with a cancer, you may also wish to give extra protection to your family. We therefore offer you the option of taking out a permanent life insurance plan within 90 days following the end of one year after the diagnosis of a later-stage cancer, without the need to provide any satisfactory proof of insurability, with the aggregate Sum Insured up to HK\$1,000,000.

## 住院現金津貼

### 靈活現金津貼

如不幸因患病或受傷住院留醫達8小時，計劃會提供每日最高達1,200港元的現金津貼<sup>6</sup>，以彌補期間的收入損失或生活開支，而每症的保障期更可長達1,000日，最重要的是，你可靈活運用賠款，安心靜養。

### 雙倍現金保障

若受保人需要接受深切治療，計劃更會提供雙倍的現金津貼，即每日最高達2,400港元。

### 身故保障

若受保人不幸身故，計劃會支付高達15,000港元的身故保障<sup>7</sup>。

### 24小時全球保障

住院現金津貼適用全球各地，包括北美洲、歐洲、澳洲、新西蘭、日本、新加坡、馬來西亞、台灣、南韓、香港及澳門；即使於其他地區住院留醫，你亦可獲每日現金津貼的50%賠償額，而保障期則長達90日。

## Hospital Income Benefit

### Flexible Cash Benefit

The plan provides a daily cash benefit<sup>6</sup> of up to HK\$1,200 if the insured is hospitalized for eight hours or more due to sickness or injury, up to a maximum of 1,000 days, to offset any temporary income loss as well as day-to-day expenses. And, more importantly, you can spend the cash at your total discretion.

### Double Cash Benefit

While receiving treatment in an Intensive Care Unit, the **Hospital Income Benefit** will be doubled, to up to HK\$2,400 per day.

### Death Benefit

In the unfortunate event that the insured passes away, a death benefit<sup>7</sup> of up to HK\$15,000 will be paid.

### 24-Hour Worldwide Coverage

**Hospital Income Benefit** is available all around the world, including North America, Europe, Australia, New Zealand, Japan, Singapore, Malaysia, Taiwan, South Korea, Hong Kong and Macau. For hospitalization in other areas, half of the daily benefit is available, for up to a maximum of 90 days.



表四 Table 4：額外癌症多重保 Extra Cancer Benefit

保障 Benefit		保障概要 Summary		(港元HK\$)		
				計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
每次癌症最高保障總額 Overall Per Cancer Limit				1,000,000	1,500,000	2,000,000
最高終身保障總額 Maximum Lifetime Limit				3,000,000	4,500,000	6,000,000
治療保障 <sup>4</sup> Medical Treatment Benefit <sup>4</sup>						
標靶治療 Target Therapy	醫院、醫院日症房、癌症專科醫生、癌症診所或香港/澳門的診所提供的治療，以及相關藥物（包括在家自行口服藥物）。而化療更包括輸血及作為輔助化療的粒細胞集落刺激因子注射。 Medical treatment performed in a Hospital, the day case unit of a Hospital, Cancer Specialist, Cancer Clinic, or clinic in Hong Kong/Macau. Plus, the cost of drugs (including oral drugs taken at home). For Chemotherapy, blood transfusion and Granulocyte Colony Stimulating Factor are also covered.			並無個別治療項目的保障上限 賠償按實際費用支付  No limit per course of medical treatment, full reimbursement of actual charges incurred		
電療 Radiotherapy						
荷爾蒙治療 Hormonal Therapy						
免疫療法 Immunotherapy						
化療 Chemotherapy						
皮膚癌之激光手術 Laser Surgery for Skin Cancer	進行手術之外科醫生及麻醉師、手術室、獲處方的藥物、診斷之放射學/化驗、護理、醫生/專科醫生巡房等的費用。 The fees for performing the procedure, including surgeon, anesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology or laboratory charges, Doctor or specialist visit.					
食道癌、肺癌及皮膚癌之光動力治療 Photodynamic Therapy for Esophagus, Lung or Skin Cancers						
冷凍手術 Cryosurgery						
射頻消融術 Radiofrequency Ablation						
抗排斥及止嘔藥物 Anti-Rejection and Anti-Nausea Drugs	於治療期間須使用之抗排斥及止嘔藥物。 Anti-rejection and anti-nausea medication during the treatment of cancer.					
醫療診症及診斷保障 Medical Consultation and Diagnostic Benefit						
癌症診斷檢查 Cancer Diagnostic Investigation	化驗、X光檢查、CT掃描、磁力共振、PET掃描、細針抽取細胞術(FNAC)、病理組織學或細胞學活檢、其他醫療必需的癌症診斷檢查費用，以及找出合適化療藥物的基因測試。 Laboratory tests, X-ray, CT, MRI, PET Scans, fine needle aspiration cytology (FNAC), histopathology or cytology biopsies, other investigation modalities deemed medically necessary, and genetic testing to aid the identification of appropriate chemotherapy drugs.			並無個別治療項目的保障上限 賠償按實際費用支付  No limit per course of medical treatment, full reimbursement of actual charges incurred		
癌症監測檢查 Cancer Monitoring Investigation	為監測接受治療後的反應和進展，以及為排除癌症復發，於完成治療後5年內的跟進及診斷檢查。 Physical examinations and diagnostic tests to monitor the response and progress of the cancer treatment received, and follow-up evaluation to rule out any relapse of cancer for up to 5 years from the completion of cancer treatment.					
治療前或治療後診症 (每次診症金額及次數上限) Pre or Post-treatment Consultation (Max. limit per visit & no. of visits)	接受癌症治療前及完成治療後5年內的癌症專科醫生診症。 Cancer specialist consultation before and up to 5 years after the completion of cancer treatment.			20 次 visits	每次1,000 per visit 30 次 visits	40 次 visits
國際專業醫療網絡 <sup>5</sup> MediNet Pro <sup>5</sup>	「美國專科醫生提供第二醫療意見」及「安排赴美就醫」 "Second Medical Opinion provided by US Medical Specialists" and "Quality Treatment Referrals in the USA"			✓	✓	✓
額外護理保障 Extra Care Benefit						
中醫診症 (每次診症金額及次數上限) Chinese Herbalist Consultation (Max. limit per visit & no. of visits)	癌症治療期間及完成治療後5年內與癌症相關的中醫治療。 Chinese medical practitioner consultation during and up to 5 years after the completion of the cancer treatment.			20 次 visits	每次600 per visit 30 次 visits	40 次 visits
舒緩護理 Palliative Care	為減輕患者不適或治療的副作用，而接受的的內科和外科治療。 Medical and surgical treatment to relieve the insured's discomfort or side-effects due to the treatment.			20,000	30,000	40,000
矯形手術 Reconstructive Surgery	因患癌症而需為面部及/或乳房重塑或重建而進行手術所需的外科醫生、麻醉師、手術室、處方藥物、診斷之放射學/化驗、護理、醫生/專科醫生巡房及植入物的費用。 Procedures to reshape or rebuild the face and/or breast, including surgeon, anesthetist, operating theatre, prescribed medication, diagnostic radiology or laboratory charges, nursing, Doctor or specialist visit, and cost of implants.			並無個別治療項目的保障上限 賠償按實際治療費用支付  No limit per course of medical treatment, full reimbursement of actual charges incurred		
壽險保障 Life Protection						
延續壽險保障 (以每張額外癌症多重保計算之最高保障額) Extension of Life Protection (maximum aggregate Sum Insured for each Extra Cancer Benefit)				500,000	750,000	1,000,000
身故保障 <sup>7</sup> Death Benefit <sup>7</sup>				1,000	1,500	2,000

住院醫療多重保

Hospital & Surgical Plus (HSP)

每年港元 Annually in HK\$

上次生日年齡 Age of Last Birthday	優惠計劃 Plan Extra		計劃 1 Plan		計劃 2 Plan		計劃 3 Plan		計劃 4 Plan	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0 - 17	1,471	1,631	1,710	1,815	2,762	2,956	5,150	5,208	7,900	8,034
18	1,476	1,721	1,730	2,127	2,790	3,427	5,217	6,030	7,957	8,533
19	1,480	1,784	1,750	2,203	2,823	3,590	5,290	6,367	8,022	9,056
20	1,488	1,849	1,771	2,257	2,860	3,652	5,362	6,443	8,086	9,496
21	1,495	1,915	1,791	2,405	2,900	3,889	5,435	6,860	8,160	10,032
22	1,501	1,979	1,814	2,528	2,945	4,087	5,510	7,211	8,236	10,473
23	1,508	2,046	1,838	2,624	2,990	4,245	5,583	7,487	8,329	10,809
24	1,517	2,115	1,861	2,748	3,036	4,444	5,658	7,834	8,430	11,245
25	1,531	2,181	1,884	2,856	3,084	4,627	5,734	8,150	8,529	11,675
26	1,545	2,252	1,907	2,937	3,132	4,764	5,813	8,379	8,632	11,984
27	1,558	2,326	1,933	3,046	3,183	4,946	5,900	8,689	8,742	12,410
28	1,574	2,405	1,959	3,154	3,235	5,128	6,004	8,999	8,867	12,836
29	1,595	2,485	1,990	3,261	3,297	5,311	6,122	9,309	9,021	13,260
30	1,623	2,575	2,025	3,369	3,374	5,493	6,258	9,620	9,197	13,686
31	1,655	2,664	2,085	3,476	3,475	5,676	6,439	9,932	9,438	14,111
32	1,688	2,759	2,144	3,585	3,559	5,858	6,595	10,241	9,649	14,536
33	1,730	2,855	2,206	3,706	3,644	6,055	6,788	10,566	9,915	15,047
34	1,777	2,956	2,257	3,839	3,735	6,260	6,926	10,919	10,094	15,611
35	1,832	3,059	2,323	3,979	3,826	6,472	7,105	11,288	10,293	16,183
36	1,845	3,160	2,344	4,127	3,833	6,691	7,125	11,680	10,550	16,760
37	1,915	3,263	2,405	4,288	3,946	6,913	7,220	12,096	10,638	17,344
38	1,987	3,361	2,498	4,489	4,086	7,148	7,450	12,544	10,923	17,951
39	2,074	3,459	2,607	4,675	4,295	7,446	7,854	13,022	11,599	18,623
40	2,187	3,556	2,747	4,868	4,483	7,753	8,353	13,510	12,284	19,339
41	2,294	3,650	2,925	5,029	4,879	8,075	9,036	14,020	13,274	20,088
42	2,396	3,744	3,117	5,238	5,163	8,412	9,552	14,542	14,011	20,864
43	2,511	3,836	3,329	5,451	5,463	8,758	10,188	15,129	14,943	21,697
44	2,629	3,928	3,533	5,731	5,832	9,230	10,881	15,966	15,962	22,886
45	2,758	4,016	3,670	6,017	6,006	9,701	11,216	16,806	16,432	24,074
46	2,918	4,107	3,915	6,335	6,434	10,170	11,892	17,644	17,410	25,262
47	3,055	4,194	4,172	6,594	6,781	10,641	12,653	18,483	18,545	26,451
48	3,198	4,279	4,419	6,851	7,141	11,110	13,312	19,320	19,562	27,639
49	3,342	4,362	4,656	7,110	7,520	11,579	14,028	20,163	20,610	28,826
50	3,488	4,446	4,827	7,366	7,847	12,050	14,628	21,002	21,487	30,015
51	3,614	4,518	5,125	7,606	8,330	12,487	15,541	21,791	22,656	31,124
52	3,737	4,590	5,374	7,843	8,742	12,924	16,316	22,572	23,875	32,230
53	3,880	4,662	5,625	8,081	9,159	13,358	17,092	23,350	25,153	33,328
54	4,024	4,734	5,879	8,315	9,577	13,790	17,872	24,124	26,499	34,420
55	4,167	4,804	6,136	8,549	9,996	14,220	18,656	24,895	27,916	35,505
56	4,301	4,893	6,401	8,788	10,433	14,650	19,454	25,661	29,096	36,586
57	4,414	4,996	6,681	9,031	10,875	15,076	20,263	26,422	30,589	37,661
58	4,563	5,123	6,973	9,300	11,227	15,502	20,887	27,178	31,800	38,731
59	4,761	5,359	7,276	9,566	11,720	15,924	21,838	27,932	33,363	39,793
60	5,061	5,640	7,589	9,831	12,241	16,345	22,865	28,680	34,955	40,850
61	5,428	5,935	7,908	10,101	12,911	16,707	24,026	29,195	36,813	41,511
62	5,697	6,239	8,228	10,382	13,462	16,995	25,082	30,031	38,569	42,635
63	5,969	6,553	8,560	10,677	14,025	17,513	26,169	30,746	40,356	43,624
64	6,247	6,869	8,895	11,189	14,594	18,241	27,402	31,943	42,202	45,386
65	6,533	7,186	9,232	11,754	15,162	19,366	28,686	33,662	44,080	48,054
66	6,751	7,427	9,488	12,330	15,585	20,510	30,001	35,936	46,048	51,261
67	7,015	7,743	9,757	12,920	16,162	21,648	31,327	38,222	48,080	54,484
68	7,284	8,058	10,024	13,538	16,761	22,779	32,668	40,316	50,225	57,433
69	7,644	8,386	10,514	14,221	17,644	23,902	34,100	42,398	52,438	60,366
70	8,011	8,730	11,046	14,915	18,548	25,022	35,585	44,470	54,773	63,280
71*	8,295	9,030	11,420	15,375	18,985	25,991	36,713	45,813	56,631	65,163
72*	8,495	9,265	11,692	15,824	19,495	26,672	37,641	47,088	58,307	66,951
73*	8,574	9,380	11,810	16,046	19,732	26,958	38,041	47,664	59,195	67,743
74*	8,606	9,427	11,924	16,208	19,942	26,988	38,536	48,323	59,971	68,817
75*	8,703	9,519	12,130	16,240	20,290	26,991	39,193	49,299	61,000	70,339
76*	8,729	9,605	12,242	16,288	20,378	27,032	39,541	49,989	61,547	71,410
77*	8,810	9,691	12,429	16,334	20,696	27,041	40,116	50,681	62,449	72,479
78*	8,890	9,783	12,627	16,375	21,036	27,061	40,723	51,365	63,395	73,714
79*	9,057	9,869	12,952	16,398	21,584	27,071	41,742	51,678	64,986	74,016
80*	9,224	9,947	13,279	16,407	22,132	27,081	42,743	51,695	66,549	74,232
81*	9,534	10,026	13,671	16,417	22,795	27,093	44,179	51,712	68,792	74,448
82*	9,754	10,100	13,929	16,425	23,222	27,104	44,742	51,727	69,674	74,663
83*	9,879	10,177	14,183	16,432	23,646	27,115	45,523	51,743	70,892	74,879
84*	10,005	10,253	14,431	16,443	24,070	27,126	46,290	51,759	72,092	75,093
85*	10,080	10,328	14,667	16,451	24,369	27,137	46,811	51,775	72,908	75,310
86*	10,106	10,380	14,749	16,459	24,598	27,149	47,277	51,793	73,573	75,526
87*	10,180	10,432	14,830	16,469	24,702	27,159	47,507	51,807	73,872	75,741
88*	10,256	10,482	14,910	16,477	24,809	27,171	47,736	51,824	74,171	75,957
89*	10,331	10,532	14,990	16,485	24,914	27,182	47,964	51,839	74,470	76,173
90*	10,356	10,582	15,069	16,494	25,019	27,193	48,194	51,857	74,769	76,389
91*	10,379	10,632	15,151	16,503	25,125	27,205	48,423	51,870	75,068	76,604
92*	10,453	10,682	15,232	16,512	25,230	27,215	48,653	51,888	75,367	76,820
93*	10,527	10,728	15,312	16,520	25,337	27,227	48,882	51,906	75,666	77,037
94*	10,601	10,778	15,393	16,530	25,440	27,237	49,111	51,920	75,966	77,252
95*	10,675	10,827	15,472	16,538	25,546	27,249	49,341	51,938	76,264	77,468
96*	10,749	10,873	15,554	16,546	25,652	27,261	49,570	51,952	76,563	77,685
97*	10,825	10,920	15,635	16,556	25,757	27,271	49,801	51,969	76,862	77,900
98*	10,898	10,967	15,715	16,564	25,863	27,282	50,030	51,985	77,161	78,116
99*	10,972	11,014	15,797	16,572	25,968	27,294	50,259	52,002	77,460	78,332

\*只適用於續保 Renewal Rates Only



住院醫療多重保附加額外醫療保  
Hospital & Surgical Plus with  
Extra Major Medical Benefit (HSP+EMM)

每年港元 Annually in HK\$

上次生日年齡 Age of Last Birthday	優惠計劃 Plan Extra		計劃 1 Plan 1		計劃 2 Plan 2		計劃 3 Plan 3		計劃 4 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0 - 17	1,877	2,082	2,185	2,317	3,526	3,773	6,573	6,647	10,081	10,253
18	1,885	2,197	2,208	2,716	3,560	4,373	6,658	7,695	10,154	10,890
19	1,890	2,278	2,233	2,813	3,603	4,582	6,751	8,126	10,238	11,558
20	1,901	2,360	2,260	2,881	3,651	4,662	6,843	8,223	10,318	12,119
21	1,909	2,446	2,288	3,071	3,702	4,964	6,937	8,755	10,414	12,802
22	1,916	2,525	2,316	3,227	3,758	5,216	7,031	9,204	10,511	13,365
23	1,926	2,611	2,346	3,352	3,817	5,419	7,125	9,555	10,630	13,792
24	1,937	2,700	2,376	3,507	3,876	5,671	7,222	9,998	10,758	14,352
25	1,954	2,783	2,406	3,645	3,936	5,906	7,318	10,401	10,886	14,900
26	1,972	2,874	2,437	3,749	3,998	6,080	7,419	10,694	11,016	15,293
27	1,987	2,969	2,467	3,889	4,063	6,313	7,530	11,087	11,157	15,837
28	2,010	3,071	2,500	4,026	4,129	6,545	7,661	11,484	11,317	16,381
29	2,037	3,173	2,540	4,162	4,208	6,779	7,812	11,880	11,512	16,922
30	2,072	3,287	2,585	4,300	4,306	7,010	7,987	12,278	11,737	17,465
31	2,113	3,400	2,663	4,438	4,436	7,244	8,217	12,675	12,043	18,007
32	2,155	3,521	2,737	4,577	4,544	7,475	8,417	13,068	12,313	18,549
33	2,208	3,644	2,817	4,731	4,652	7,727	8,664	13,484	12,653	19,201
34	2,269	3,773	2,881	4,899	4,766	7,990	8,838	13,936	12,882	19,921
35	2,338	3,904	2,966	5,078	4,884	8,259	9,067	14,405	13,136	20,649
36	2,356	4,034	2,992	5,267	4,892	8,539	9,092	14,906	13,463	21,388
37	2,446	4,167	3,071	5,473	5,035	8,822	9,216	15,436	13,577	22,133
38	2,537	4,290	3,188	5,730	5,215	9,123	9,507	16,008	13,940	22,908
39	2,648	4,414	3,328	5,967	5,481	9,502	10,024	16,618	14,803	23,765
40	2,790	4,540	3,506	6,213	5,722	9,894	10,661	17,242	15,677	24,679
41	2,929	4,659	3,734	6,420	6,227	10,305	11,530	17,891	16,939	25,635
42	3,060	4,777	3,979	6,686	6,589	10,735	12,190	18,556	17,879	26,625
43	3,207	4,896	4,249	6,957	6,973	11,177	13,002	19,306	19,070	27,688
44	3,358	5,013	4,509	7,315	7,443	11,779	13,886	20,374	20,369	29,205
45	3,520	5,126	4,685	7,680	7,664	12,380	14,313	21,445	20,969	30,721
46	3,726	5,243	4,997	8,084	8,210	12,978	15,176	22,515	22,217	32,238
47	3,900	5,354	5,326	8,416	8,654	13,580	16,148	23,585	23,665	33,753
48	4,082	5,462	5,639	8,741	9,114	14,178	16,989	24,654	24,963	35,270
49	4,266	5,566	5,942	9,074	9,597	14,776	17,900	25,732	26,301	36,784
50	4,452	5,673	6,162	9,401	10,014	15,376	18,667	26,803	27,420	38,301
51	4,613	5,766	6,541	9,707	10,631	15,936	19,831	27,807	28,912	39,717
52	4,769	5,858	6,859	10,010	11,157	16,493	20,821	28,805	30,467	41,128
53	4,952	5,949	7,179	10,312	11,689	17,046	21,810	29,796	32,099	42,529
54	5,135	6,041	7,503	10,610	12,222	17,599	22,805	30,786	33,817	43,923
55	5,320	6,131	7,832	10,909	12,757	18,146	23,806	31,768	35,624	45,306
56	5,488	6,245	8,169	11,215	13,314	18,695	24,826	32,745	37,130	46,687
57	5,633	6,376	8,526	11,524	13,877	19,239	25,858	33,717	39,033	48,058
58	5,823	6,539	8,900	11,868	14,327	19,783	26,655	34,682	40,580	49,423
59	6,076	6,839	9,284	12,209	14,956	20,321	27,868	35,643	42,576	50,780
60	6,460	7,198	9,684	12,546	15,621	20,858	29,178	36,598	44,605	52,129
61	6,927	7,574	10,092	12,890	16,475	21,320	30,658	37,256	46,977	52,971
62	7,270	7,961	10,501	13,248	17,178	21,688	32,007	38,323	49,217	54,405
63	7,618	8,363	10,925	13,625	17,897	22,348	33,393	39,235	51,497	55,668
64	7,973	8,767	11,351	14,279	18,624	23,278	34,967	40,762	53,853	57,917
65	8,337	9,171	11,781	15,002	19,348	24,714	36,605	42,956	56,249	61,320
66	8,615	9,479	12,109	15,735	19,888	26,174	38,283	45,856	58,760	65,413
67	8,953	9,881	12,451	16,488	20,624	27,626	39,976	48,773	61,353	69,525
68	9,297	10,285	12,793	17,276	21,390	29,068	41,687	51,446	64,090	73,287
69	9,755	10,702	13,417	18,148	22,515	30,502	43,514	54,104	66,914	77,031
70	10,225	11,141	14,097	19,034	23,670	31,930	45,408	56,748	69,894	80,750
71*	10,554	11,490	14,530	19,563	24,156	33,069	46,710	58,287	72,052	82,908
72*	10,769	11,745	14,822	20,060	24,713	33,811	47,717	59,691	73,912	84,870
73*	10,849	11,868	14,943	20,302	24,966	34,109	48,131	60,306	74,894	85,709
74*	10,889	11,927	15,086	20,504	25,228	34,141	48,750	61,130	75,866	87,055
75*	11,008	12,040	15,343	20,541	25,662	34,145	49,571	62,353	77,153	88,963
76*	11,041	12,148	15,483	20,600	25,772	34,187	50,008	63,220	77,836	90,309
77*	11,142	12,256	15,719	20,657	26,173	34,197	50,730	64,091	78,971	91,655
78*	11,242	12,373	15,969	20,708	26,603	34,221	51,497	64,956	80,169	93,217
79*	11,454	12,481	16,380	20,737	27,296	34,234	52,787	65,351	82,180	93,599
80*	11,665	12,580	16,793	20,748	27,989	34,246	54,052	65,372	84,156	93,872
81*	12,058	12,679	17,289	20,762	28,827	34,262	55,868	65,395	86,992	94,145
82*	12,335	12,774	17,616	20,771	29,368	34,276	56,580	65,413	88,108	94,417
83*	12,494	12,871	17,936	20,780	29,904	34,290	57,567	65,433	89,649	94,691
84*	12,654	12,966	18,250	20,795	30,439	34,303	58,538	65,453	91,166	94,961
85*	12,748	13,062	18,548	20,804	30,817	34,318	59,197	65,474	92,198	95,236
86*	12,780	13,127	18,652	20,814	31,106	34,333	59,786	65,495	93,039	95,508
87*	12,875	13,193	18,754	20,827	31,238	34,346	60,077	65,515	93,418	95,779
88*	12,970	13,256	18,857	20,838	31,373	34,361	60,367	65,537	93,795	96,054
89*	13,065	13,319	18,957	20,847	31,507	34,374	60,655	65,555	94,172	96,327
90*	13,097	13,383	19,056	20,859	31,640	34,387	60,946	65,577	94,552	96,600
91*	13,126	13,446	19,161	20,870	31,774	34,404	61,235	65,593	94,928	96,870
92*	13,221	13,509	19,264	20,882	31,907	34,417	61,526	65,617	95,307	97,146
93*	13,313	13,568	19,364	20,893	32,042	34,431	61,816	65,640	95,686	97,419
94*	13,408	13,630	19,466	20,905	32,171	34,444	62,105	65,657	96,064	97,691
95*	13,499	13,693	19,567	20,914	32,305	34,459	62,397	65,681	96,441	97,963
96*	13,594	13,751	19,669	20,925	32,438	34,473	62,685	65,698	96,821	98,239
97*	13,691	13,812	19,772	20,937	32,571	34,488	62,977	65,719	97,197	98,510
98*	13,782	13,868	19,874	20,947	32,706	34,501	63,267	65,739	97,576	98,782
99*	13,875	13,928	19,978	20,957	32,839	34,516	63,556	65,761	97,954	99,056

\*只適用於續保 Renewal Rates Only

額外癌症多重保

Extra Cancer Benefit (ECB)

每年港元 Annually in HK\$

上次生日年齡 Age of Last Birthday	男性非吸煙者 Male Non-smoker			男性吸煙者 Male smoker			女性非吸煙者 Female Non-smoker			女性吸煙者 Female smoker		
	計劃 1 Plan 1	計劃 2 Plan 2	計劃 3 Plan 3	計劃 1 Plan 1	計劃 2 Plan 2	計劃 3 Plan 3	計劃 1 Plan 1	計劃 2 Plan 2	計劃 3 Plan 3	計劃 1 Plan 1	計劃 2 Plan 2	計劃 3 Plan 3
0-14	465	630	750	N/A	N/A	N/A	475	642	775	N/A	N/A	N/A
15	466	634	759	467	638	762	477	652	785	487	665	800
16	467	639	769	469	645	776	480	663	797	526	719	865
17	474	649	781	480	663	807	491	679	822	570	784	948
18	486	663	804	501	693	846	509	705	858	614	850	1,032
19	498	685	829	526	729	891	535	740	905	659	916	1,116
20	516	713	867	552	767	941	566	783	960	704	982	1,200
21	536	743	909	581	810	997	607	841	1,022	752	1,052	1,288
22	556	773	950	611	853	1,053	648	897	1,095	800	1,122	1,376
23	578	805	991	641	897	1,109	690	958	1,169	849	1,193	1,462
24	603	843	1,033	673	941	1,165	734	1,020	1,243	899	1,265	1,548
25	629	880	1,076	705	985	1,221	780	1,081	1,317	951	1,336	1,634
26	656	917	1,119	737	1,029	1,279	828	1,144	1,391	1,005	1,410	1,721
27	683	954	1,163	769	1,075	1,337	880	1,210	1,465	1,061	1,487	1,809
28	710	991	1,210	801	1,121	1,395	934	1,278	1,539	1,125	1,564	1,901
29	739	1,028	1,260	835	1,167	1,453	988	1,348	1,623	1,191	1,646	2,006
30	772	1,070	1,307	887	1,233	1,513	1,057	1,441	1,728	1,268	1,747	2,126
31	807	1,114	1,355	960	1,326	1,616	1,135	1,548	1,857	1,351	1,860	2,259
32	845	1,163	1,404	1,099	1,509	1,827	1,303	1,774	2,125	1,537	2,102	2,531
33	884	1,213	1,461	1,238	1,694	2,040	1,471	2,002	2,396	1,744	2,381	2,861
34	926	1,267	1,524	1,377	1,883	2,266	1,639	2,231	2,668	2,001	2,727	3,269
35	978	1,339	1,612	1,516	2,075	2,500	1,807	2,458	2,940	2,284	3,109	3,723
36	1,032	1,414	1,706	1,655	2,268	2,737	1,975	2,687	3,214	2,570	3,494	4,178
37	1,093	1,498	1,812	1,794	2,460	2,974	2,143	2,920	3,487	2,870	3,904	4,669
38	1,154	1,584	1,919	1,933	2,654	3,211	2,311	3,149	3,762	3,171	4,314	5,162
39	1,215	1,671	2,028	2,072	2,848	3,452	2,479	3,379	4,037	3,472	4,724	5,653
40	1,286	1,772	2,154	2,211	3,043	3,694	2,647	3,604	4,312	3,773	5,134	6,145
41	1,357	1,878	2,300	2,350	3,239	3,936	2,815	3,833	4,591	4,074	5,544	6,638
42	1,486	2,055	2,506	2,519	3,475	4,227	2,987	4,069	4,877	4,375	5,955	7,130
43	1,616	2,235	2,728	2,754	3,799	4,623	3,164	4,311	5,168	4,676	6,366	7,622
44	1,824	2,525	3,085	3,135	4,329	5,273	3,345	4,558	5,465	5,007	6,818	8,167
45	2,055	2,848	3,483	3,531	4,877	5,944	3,528	4,808	5,765	5,363	7,304	8,751
46	2,302	3,194	3,914	3,972	5,494	6,705	3,714	5,064	6,074	5,740	7,821	9,375
47	2,570	3,574	4,391	4,430	6,138	7,507	3,906	5,328	6,395	6,135	8,361	10,025
48	2,838	3,956	4,871	4,910	6,816	8,355	4,117	5,617	6,744	6,565	8,948	10,731
49	3,114	4,351	5,373	5,409	7,523	9,241	4,341	5,929	7,127	7,019	9,575	11,494
50	3,396	4,755	5,888	5,931	8,264	10,173	4,570	6,247	7,517	7,482	10,213	12,269
51	3,692	5,180	6,429	6,497	9,070	11,191	4,806	6,574	7,917	7,980	10,903	13,115
52	4,057	5,702	7,091	7,143	9,987	12,346	5,070	6,945	8,380	8,529	11,668	14,055
53	4,542	6,392	7,962	8,009	11,210	13,873	5,343	7,333	8,865	9,083	12,442	15,013
54	5,159	7,265	9,055	9,243	12,946	16,036	5,616	7,717	9,350	9,638	13,217	15,973
55	5,865	8,264	10,307	10,662	14,942	18,519	5,899	8,113	9,836	10,203	14,004	16,937
56	6,677	9,415	11,752	12,083	16,944	21,017	6,187	8,521	10,349	10,770	14,797	17,919
57	7,577	10,699	13,377	13,504	18,955	23,541	6,491	8,954	10,894	11,357	15,626	18,955
58	8,479	11,985	15,002	14,926	20,970	26,068	6,822	9,428	11,496	11,965	16,485	20,035
59	9,382	13,273	16,628	16,348	22,988	28,600	7,155	9,908	12,130	12,590	17,380	21,173
60	10,289	14,563	18,255	17,770	25,008	31,137	7,530	10,451	12,809	13,215	18,278	22,311
61	11,196	15,853	19,880	19,192	27,031	33,677	7,905	10,986	13,488	13,841	19,178	23,450
62	12,103	17,145	21,506	20,614	29,054	36,221	8,280	11,524	14,169	14,474	20,084	24,596
63	13,011	18,438	23,133	22,036	31,080	38,795	8,655	12,076	14,893	15,223	21,143	25,933
64	14,009	19,865	24,954	23,816	33,624	42,031	9,061	12,674	15,675	16,120	22,432	27,578
65	15,170	21,546	27,114	25,701	36,351	45,532	9,539	13,384	16,612	17,280	24,106	29,721
66	16,418	23,356	29,445	27,652	39,165	49,135	10,181	14,337	17,869	18,945	26,531	32,857
67	18,257	25,986	32,781	29,967	42,465	53,304	11,113	15,711	19,668	20,740	29,231	36,272
68	20,305	28,927	36,527	32,771	46,463	58,360	12,280	17,421	21,895	22,594	31,933	39,773
69	22,401	31,945	40,383	35,885	50,921	64,019	13,624	19,389	24,456	24,464	34,635	43,331
70	24,559	35,042	44,325	39,150	55,598	69,961	15,125	21,588	27,317	26,340	37,342	46,897
71*	26,821	38,292	48,470	42,416	60,277	75,907	16,662	23,847	30,267	28,534	40,502	50,935
72*	29,111	41,599	52,707	45,972	65,387	82,422	18,238	26,137	33,221	30,880	43,878	55,247
73*	31,418	44,936	56,992	49,763	70,836	89,368	19,819	28,445	36,216	33,535	47,711	60,158
74*	33,773	48,350	61,386	53,723	76,531	96,636	21,406	30,766	39,231	36,345	51,771	65,364
75*	36,644	52,576	66,915	58,040	83,038	105,355	23,179	33,277	42,151	39,266	54,781	70,550
76*	39,487	56,720	72,280	62,328	89,787	114,442	25,024	35,824	45,133	42,133	59,016	76,765
77*	42,339	60,877	78,660	66,546	96,140	124,015	26,977	38,415	48,196	45,133	63,016	83,015
78*	45,193	65,036	84,043	70,651	102,491	134,120	29,040	41,074	51,268	48,133	67,016	89,265
79*	48,047	69,195	89,897	74,756	108,966	144,825	31,203	43,653	54,340	51,133	71,016	95,515
80*	50,901	73,354	95,750	78,861	115,441	156,130	33,466	46,232	57,412	54,133	75,016	101,765
81*	53,755	77,513	101,605	82,966	121,916	168,035	35,779	48,811	60,484	57,133	79,016	108,015
82*	56,609	81,672	107,510	87,071	128,391	180,540	38,142	51,390	63,556	60,133	83,016	114,265
83*	59,463	85,831	113,415	91,176	134,866	193,645	40,505	53,969	66,628	63,133	87,016	120,515
84*	62,317	90,000	119,320	95,281	141,341	207,350	42,968	56,548	69,700	66,133	91,016	126,765
85*	65,171	94,159	125,225	99,386	147,816	221,655	45,431	59,127	72,772	69,133	95,016	133,015
86*	68,025	98,318	131,130	103,491	154,291	236,360	47,894	61,706	75,844	72,133	99,016	139,265
87*	70,879	102,477	137,035	107,596	160,766	251,665	50,357	64,285	78,916	75,133	103,016	145,515
88*	73,733	106,636	142,940	111,701	167,241	267,370	52,820	66,864	82,988	78,133	107,016	151,765
89*	76,587	110,795	148,845	115,806	173,716	283,675	55,283	69,443	86,060	81,133	111,016	158,015
90*	79,441	114,954	154,750	119,911	180,191	299,980	57,746	72,022	89,132	84,133	115,016	164,265
91*	82,295	119,113	160,655	124,016	186,666	316,885	60,209	74,601	92,204	87,133	119,016	170,515
92*	85,149	123,272	166,560	128,121	193,141	333,790	62,672	77,180	95,276	90,133	123,016	176,765
93*	88,003	127,431	172,465	132,226	199,616	350,695	65,135	79,759	98,348	93,133	127,016	183,015
94*	90,857	131,590	178,370	136,331	206,091	367,600	67,598	82,338	101,420	96,133	131,016	189,265
95*	93,711	135,749	184,275	140,436	212,566	384,505	70,061	84,917	104,492	99,133	135,016	195,515
96*	96,565	139,908	190,180	144,541	219,041	401,410	72,524	87,496	107,564	102,133	139,016	201,765
97*	99,419	144,067	196,085	148,646	225,516	418,315	74,987	90,075	110,636	105,133	143,016	208,015
98*	102,273	148,226	201,990	152,751	231,991	435,220	77,450	92,654	113,708	108,133	147,016	214,265
99*	105,127	152,385	207,895	156,856	238,466	452,125	79,913	95,233	116,780	111,133	151,016	220,515

\*只適用於續保 Renewal Rates Only

住院現金津貼  
Hospital Income Benefit (HIB)

每年港元 Annually in HK\$

上次生日年齡 Age of Last Birthday	計劃 Plan 1 每日保障 Daily Benefit HK\$600		計劃 Plan 2 每日保障 Daily Benefit HK\$900		計劃 Plan 3 每日保障 Daily Benefit HK\$1,200	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	510	510	-	-	-	-
18-30	540	702	810	1,053	1,080	1,404
31-35	552	718	828	1,076	1,104	1,435
36-40	570	741	855	1,112	1,140	1,482
41-45	720	900	1,080	1,350	1,440	1,800
46-50	828	994	1,242	1,490	1,656	1,987
51-55	1,320	1,584	1,980	2,376	2,640	3,168
56-60	1,560	1,716	2,340	2,574	3,120	3,432
61-65	1,950	2,145	2,925	3,218	3,900	4,290
66-70*	2,438	2,681	3,656	4,023	4,875	5,363
71-74*	3,170	3,486	4,753	5,230	6,338	6,972

\*只適用於續保 Renewal Rates Only

## 重要資料

### 繳付保費年期及保障年期

繳付保費年期及保障年期最長可至受保人 100 歲（「**住院現金津貼**」除外，其繳付保費年期及保障年期最長可至受保人 75 歲）。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止。

### 終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 保單持有人呈交書面要求終止本保單
- 於每年續期時，我們於保單週年日的 30 天前以書面通知保單持有人本保單/ 保障不獲續保
- 受保人身故

除了上述情況外，當「**額外醫療保**」及「**額外醫療保障計劃**」附加保障所屬之「**住院醫療多重保**」/「**住院醫療保障計劃**」的保障終止時，附加保障亦會被終止。

除了上述情況外，「**額外癌症多重保**」亦會在下列任何情況下被終止：

- (i) 所屬之「**住院醫療多重保**」/「**住院醫療保障計劃**」的保障終止時
- (ii) 在總保障賠償已達最高終身保障總額後

### 保障及保費調整

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），保單會於每個保單週年獲續期一年。為配合醫療科技的進步及確保能持續為你提供保障，在每次續期時，美國萬通保險亞洲有限公司（「美國萬通亞洲」）保留隨時更改保障內容及保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於美國萬通亞洲過去的索償紀錄、開支、醫療通脹、醫療趨勢，以及/或因修定保障架構/保障級別（如有）而影響預期未來的索償成本。

### 通脹風險

將來的醫療費用有機會會因通脹而較現時的費用高。因此，保費率及/或保障的級別可能會不時作出調整，此外，即使美國萬通亞洲按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

### 信貸風險

本計劃由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

### 主要不保事項

**適用於「住院醫療多重保」、「住院醫療保障計劃」、「額外醫療保」、「額外醫療保障計劃」及「住院現金津貼」**

因以下一種或多種情況而直接或間接引致的受傷或疾病，將不獲賠償：

- (1) 於保障生效日起計 15 天內患上的疾病；
- (2) 保障生效日前已存在的傷病情況（包括受保人已察覺或一般情況下應可被察覺的病徵或病狀）；
- (3) 一般身體檢查、病後復康、託管、療養或休養；
- (4) 整形外科手術；牙科護理或手術（除非因意外受傷而引致）；眼球的折射毛病；有關扁桃腺、增殖腺、疝氣的治療（除非保單已生效達 120 天）；購買或使用特別輔助儀器如義肢、假眼、助聽器或假牙等；跌打醫師、針灸治療師及中醫的治療等；
- (5) 因懷孕、墮胎、生育或小產及其他由上述情況引致的併發症；先天性畸形或反常；
- (6) 自殺或在神智不清醒的狀況下受傷；自殘；毒癮或酒癮；
- (7) 參與駕駛或騎術競賽；
- (8) 因戰爭、叛亂或民間騷動、或參與任何非法行為引致；核子武器物料、核子燃料所導致的輻射或電離子擴散污染；
- (9) 人類免疫能力缺乏症（包括愛滋病）；
- (10) 受保人在 12 歲前及保單日期後 2 年內因接受包皮環截術而住院（「住院現金津貼」除外）；
- (11) 根據政府條例或其他保險計劃而獲得賠償的情況

**（適用於「額外癌症多重保」）**

「**額外癌症多重保**」的保障範圍將不包括以上第 2、3、6、8、9 及 11 項，以及以下情況：

- (1) 於保障生效日的 60 天內出現的癌症；
- (2) 整形外科手術（與治療癌症相關的面部及/或乳房整形手術除外）；
- (3) 實驗性或未經證實的治療或手術程序及其引致的醫療狀況、併發症；
- (4) 鑑定癌症的遺傳性基因測試或任何基於基因測試結果而進行之治療；
- (5) 預防性檢查；預防癌症的疫苗；
- (6) 未經確診患上癌症而進行的癌症治療

### 保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道 33 號美國萬通大廈 27 樓 / 澳門：澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座），並確保本公司的辦事處於交付保單的 21 天內，或向你 / 你的代表人發出《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的 21 天內（以較早者為準）收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。



## Important Information

### Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured (except for **Hospital Income Benefit** where the premium payment term and benefit term are up to age 75 of the Insured). If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated.

### Termination

The policy 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
- At annual renewal, we give the policy owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the policy/benefit(s)
- The Insured dies

Besides the above conditions, for **Extra Major Medical Benefit** and **Supplementary Major Medical Benefit**, the supplementary benefit will also be terminated when the **Hospital & Surgical Plus / Hospital & Surgical Benefit** to which the supplementary benefit is attached terminates.

Besides the above conditions, the **Extra Cancer Benefit** will also be terminated when one of the following events occurs:

- (i) The **Hospital & Surgical Plus / Hospital & Surgical Benefit** to which the supplementary benefit is attached terminates.
- (ii) The total benefit payment reaches the maximum lifetime limit.

### 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.

### 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.

### Key Exclusions

#### **For Hospital & Surgical Plus, Hospital & Surgical Benefit, Extra Major Medical Benefit, Supplementary Major Medical Benefit and Hospital Income Benefit**

The policy will not pay any benefit claims caused by Sickness or Injury resulting directly or indirectly, by one or more of the following:

- (1) Claims due to Sickness occurring within 15 days of Effective Date of Coverage;
- (2) Pre-existing conditions (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
- (3) General check-up, convalescence, custodial or sanatorium care or rest care;
- (4) Cosmetic or plastic surgery; dental care or surgery (unless necessitated by injury caused by an accident); refractive errors of the eyes; treatment for tonsils, adenoids or hernia (which occurred within 120 days after the Effective Date of Coverage); procurement or use of special equipment such as artificial limbs, eyes, hearing aids or dentures etc; treatment by Chinese bonesetter, acupuncturist or herbalist;
- (5) Pregnancy, abortion, childbirth or miscarriage, and other complications arising therefrom; congenital deformities or anomalies;
- (6) Suicide or injuries due to insanity; self-infliction; drug addiction or alcoholism;
- (7) Racing on horse or wheels;
- (8) Acts of war, riot or civil commotion, or participating in any illegal activity; waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel;
- (9) Human Immunodeficiency Virus (including AIDS);
- (10) The Insured is hospitalized for circumcision before attaining the age of 12, and such hospitalization occurs within two years of the Effective Date of Coverage (except Hospital Income Benefit);
- (11) Expenses for which compensation is payable under any government law or any other insurance policy

#### **For Extra Cancer Benefit**

The exclusions of the above points nos. 2, 3, 6, 8, 9 and 11 also apply to **Extra Cancer Benefit**, plus the following:

- (1) Any Cancer occurred within 60 days after the Effective Date of Coverage;
- (2) Cosmetic or plastic surgery (except reconstructive surgery of the face and/or breast due to Cancer);
- (3) Experimental or unproven treatment or procedures and its related medical condition or complication;
- (4) Genetic testing or any treatment undergone based on genetic test results;
- (5) Preventative screening or checkups; vaccines for the prevention of Cancer;
- (6) Any treatment modality undergone without a definite diagnosis of the presence of Cancer

### 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, Edifício 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.

# 「住院保障計劃」一覽表

## Hospital Benefits – At a Glance

投保資料 Basic Information				
	住院醫療多重保 Hospital & Surgical Plus	額外醫療保 Extra Major Medical Benefit	額外癌症多重保 Extra Cancer Benefit	住院現金津貼 Hospital Income Benefit
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0至70歲 Age 0 to 70		0至70歲 Age 0 to 70	0至65歲 Age 0 to 65
保障年期 Benefit Term	至100歲 To Age 100		至100歲 To Age 100	至75歲 To Age 75
繳付保費年期 Premium Payment Term	至100歲 To Age 100		至100歲 To Age 100	至75歲 To Age 75
保單資料 Policy Information				
保單類別 Plan Type	基本計劃 Basic Plan	附加計劃 Supplementary Plan	附加計劃 Supplementary Plan	附加計劃 Supplementary Plan
保單貨幣單位 Currency	港元 HK\$			
保費 <sup>2</sup> Premium <sup>2</sup>	- 每年續期，續期保費會按受保人當時實際年齡及同類保障級別的保費率作出調整。如符合無索償獎賞要求，續期保費可享有折扣（優惠只適用於住院醫療多重保及額外醫療保）。 - 保費按每年/每半年/每季/每月繳付 - Yearly renewable. The renewal premium will be adjusted based on the Insured's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal. If the No-Claim Bonus conditions are fulfilled, a discount on the renewal premium can be enjoyed. (Only applicable to Hospital & Surgical Plus and Extra Major Medical Benefit). - Annual / Semi-annual / Quarterly / Monthly Payment			
最低保障額 Minimum Sum Insured	優惠計劃 Plan Extra		計劃 Plan 1	HK\$600
最高保障額 Maximum Sum Insured	計劃 Plan 4		計劃 Plan 3	HK\$1,200 <sup>6</sup>
保障類別 Type of Benefit	賠償實際住院及醫療費用 （受限於計劃內每項保障的最高保障額） Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)		賠償實際治療費用 <sup>4</sup> 、額外護理、癌症診症及診斷費用 Reimburses the actual medical treatment expenses <sup>4</sup> , extra care, consultation and diagnosis expenses	於住院期間提供每日現金保障 Provides daily cash benefits during the period of hospitalization

1 本公司保留決定合資格診所的權利。

2 本公司會於保單週年日30天前，以書面通知有關修訂的保障、保費或保單不獲續保。

3 癌病治療保障、洗腎保障、家中看護津貼及手術後門診津貼除外。

4 不包括1)因接受癌病治療導致的併發症和不良反應而需要接受治療的費用；2)手術費用（除特別註明外）；3)住院及膳食費用。

5 國際專業醫療網絡所提供的服務由國際救援(亞洲)公司提供。現時，每次徵詢第二醫療意見的費用為500港元，而轉介手續費為500美元，受保人需自付所有就醫的行政費及其他有關費用。國際救援(亞洲)公司保留調整收費及醫院數目的權利，有關的更改將不作另行通知。

6 同一受保人於本公司投保的所有住院現金津貼及原銀奉還住院現金計劃的每日總保障額最高為1,200港元，而所有住院現金津貼、原銀奉還住院現金計劃、終身醫療保障計劃、一世醫療保及住院現金保百分百保費回贈計劃的每日總保障額最高為2,000港元。本公司將保留隨時修訂最高每日總保障額之權利，而無須事先通知。

7 只適用於18歲或以上的受保人。

1. The Company reserves the right to determine the eligibility of a clinic.

2. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the adjustment of benefit coverage, premium, or non-renewal of the policy.

3. Cancer Treatment Benefit, Renal Dialysis Benefit, Home Nursing Benefit and Post-surgery Out-patient Treatment are not included.

4. The followings are not included: 1) treatment undergone solely for complications and adverse effects of cancer treatment; 2) cost of surgical procedures except specifically covered; 3) room and board charges.

5. MediNet Pro is provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$500. For each referral to medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. Inter Partner Assistance Hong Kong Ltd. reserves the right to review the price and the number of hospitals from time to time without prior notice.

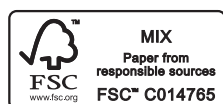
6. The maximum combined daily benefit from both Hospital Income Benefit and Money-Back Hospital Income Protector for the same insured person with our company is HK\$1,200. And the maximum combined daily benefit from Hospital Income Benefit, Money-Back Hospital Income Protector, Lifetime Health Protector, Whole Life MediCare and Refundable Hospital Cash Plan for the same insured person with our company is HK\$2,000. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.

7. Only applicable to the Insured age of 18 or above.

本冊子只提供計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，請參閱保單文件。如有垂詢，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：(852) 2533 5555。

This brochure 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 and exact terms and conditions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: (852) 2533 5555.

全力支持環保



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