



個人門診保障計劃

**Out-patient
Insurance Plan** OPI

美國萬通亞洲個人門診保障計劃全面配合你的醫療需要，同時提供中醫及西醫門診服務保障，一經投保，即時生效，帶給你更周全、更靈活的門診保障。

中西合璧 全面保障

計劃保障範圍廣泛，不單提供一般的西醫門診保障，包括普通科、專科、X光、化驗服務、超聲波測試、特別檢驗及掃描項目等，同時廣及中醫門診，全面照顧現代人追求健康生活的需要。

無限次門診服務

客戶可享有無限次數的西醫門診服務，包括於美國萬通亞洲的指定醫療網絡中接受普通科及專科門診服務，求診次數不限，讓你全無後顧之憂。

自由選擇理想醫生

為讓你獲得妥善的門診服務，計劃特別委任遍佈港九新界的550多間註冊中西醫務所及化驗所，為你提供優質的醫療服務。你可自由選擇網絡內合適的醫生及化驗所[^]。

[^] 醫療網絡由卓健醫療服務有限公司提供。

一經投保 即時生效

為確保你更快獲得醫療保障，保單一經生效，你便可即時享用優質的中西醫門診服務，不設等待期，務求讓你即時獲享應有的保障。

簡單方便醫療卡

於保單生效時，你會同時獲發一張醫療卡，憑卡即可享用各項門診服務，於就診時繳付小額的自付費用即可，免除繁複的索償手續，直接方便。

MassMutual Asia's Out-patient Insurance Plan provides coverage of both Chinese and Western medical treatment with more comprehensive benefits and flexibility to meet your individual needs.

Comprehensive Protection With Both Western And Chinese Medicine Coverage

The plan offers you the most comprehensive coverage including general consultation, specialist consultation, X-ray, laboratory tests, ultrasound examination, special investigation and advanced imaging examination. Best of all, the plan offers extended coverage to include Chinese medicine.

Unlimited Out-Patient Services At Your Fingertips

You can enjoy top-of-the-line benefits with unlimited out-patient medical coverage including general consultation and specialist care by western medical practitioners whenever you need it.

Free Choice Of Doctor

To guarantee that you receive only the best out-patient service, MassMutual Asia has appointed over 550 Western and Chinese medical practitioners and clinics located throughout Hong Kong, Kowloon and the New Territories. To ensure total flexibility and freedom of choice, you are entitled to visit any doctor within the network[^].

[^] Medical network provided by Quality HealthCare Medical Services Ltd.

Immediate Coverage

To provide you with medical coverage as soon as possible, you will have access to the most extensive out-patient coverage from the moment your application is approved. No waiting period is required and you get access to the service immediately.

Convenient Medical Card

When you enrol in the Out-patient Insurance Plan, you will be given a personal medical card. With this card and minimal co-payment at every visit, no claims procedures are required, so you enjoy hassle-free medical protection.



本冊子只提供計劃的一般資料，僅供參考之用，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，歡迎與本公司的顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：(852) 2533 5511。

This brochure contains general information, is for reference only and 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 5511.



MIX
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保障範圍、自付費用及每年保費

Benefits, Co-payment & Annual Premium

任何年齡介乎初生15日至65歲的人士皆可以投保，毋須事先驗身[#]。
Aged between 15 days and 65 years of age is eligible for enrollment without medical checkup requirement[#].

每次自付費用及每年求診次數上限保障 Co-payment per visit and maximum number of visits per policy year (港元HK\$)		
	計劃 Plan 1	計劃 Plan 2
普通科西醫診症及3天基本藥物* General Consultation with 3 days basic medication*	\$40 無限次 Unlimited	\$40 無限次 Unlimited
專科西醫診症及5天基本藥物* (需由網絡醫生轉介) Specialist Consultation with 5 days basic medication* (with referral letter from Network doctor)	\$80 無限次 Unlimited	\$80 無限次 Unlimited
中醫診症及2劑基本藥物 Chinese Medical Consultation with 2 packs of basic medication	\$60 5次 Visits	\$50 20次 Visits
每次求診自付費用百分比 Co-payment % per visit		
X光、化驗及超聲波測試(需由網絡醫生轉介) X-Ray, Laboratory Tests & Ultrasound Examination (with referral letter from Network doctor) 每年最高保障額 Max. annual benefits – 計劃Plan 1: \$1,000 ; 計劃Plan 2 : \$4,500	20%	20%
特別檢驗及掃描項目 (需由網絡醫生轉介) Special Investigation and Advanced Imaging Examination (with referral letter from Network doctor) • X光造影 Contrast X-ray • 電腦切層掃描 Computerized Tomographic Scan • 磁力共振掃描 Magnetic Resonance Imaging • 運動心電圖 Stress-electrocardiogram • 心臟超聲波回波圖 Echocardiogram • 腦電圖 Electro-encephalogram • 肌電描記圖 Electro-myogram • 骨骼密度測試 Bone densitometry • \$1,500或以上的單一X光及化驗項目 Single X-ray or Laboratory Test costs \$1,500 or above 每年最高保障額 Max. annual benefits – 計劃Plan 2 : \$2,500	不適用 Not applicable	20%
每年保費 Annual Premium*	\$2,450	\$3,400

[#] 6歲以下兒童受保人必須至少與一名18至65歲家長成員一同投保。
Children under age 6 must be enrolled together with at least one family member aged 18-65.

* 不包括額外藥物、長期藥物、任何注射、臨床服務及手術費用。
Excluding extra medication, long term medication, injection, minor clinical procedures and operation.

⁺ 適用於2018年8月1日起生效之保單。
Valid for policies commencing from 1 Aug 2018.

重要資料

保費繳付及保障年期

保費應在保障生效日期或以前繳付，隨後的續期保費應在續保日期或以前繳付，否則所有保障將會終止。

保障年期最長可至受保人66歲。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 於保單週年過後仍未接獲續期保費
- 於保單週年日不獲續保或本公司於任何時間終止此保單。在這種情況下，我們會於保單終止的30天前以書面通知保單持有人
- 受保人身故

保費調整

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及開支，以及預期未來的醫療通脹。

通脹風險

若實際通脹率較預期為高，保費率及/或保障級別會因而不時作出調整，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。

主要不保事項

保單不保障以下有關醫療護理、治療、藥物、項目、病況、活動及其相關或連帶的費用，包括但不限於：

- 自殺、不論神智清醒或失常的情況下自殘身體；服食過量藥物或酒精中毒；精神病、心理病、情緒病、慢性酗酒、濫用藥物或療養費用；
- 戰爭、蓄意破壞行動、或直接參與罷工、暴亂等；
- 合約生效前已存在的疾病所需之藥物；
- 直接或間接由危險或專業運動所引致的意外；
- 並非由委任網絡醫生所進行之治療；專科X光檢查，如光造影照片、乳房X光照片、X光涉及電腦掃描、磁力共振掃描及利用放射性同位數治療物質的檢查或治療；專科測試，如超聲波測試、心回波圖及運動心電圖(適用列載於保障證明書內的計劃一)；小型外科手術(包括在診所及醫院所進行者)；例行體格檢查及並非由委任網絡醫生建議及轉介的檢驗、治療、X光及化驗測試；
- 超過3天治療所需之長期藥物及慢性疾病治療所需之藥物，例如：愛滋病、老人痴呆、癌症、慢性支氣管炎、慢性濕疹、慢性肝炎、冠心病、糖尿病、心臟病、心衰竭、高血脂、高血壓、甲狀腺機能亢進症、甲狀腺機能低下症、偏頭痛、牛皮癬、灰甲、柏金遜症、腎衰竭、紅斑狼瘡症、骨質疏鬆症及慢性類風濕性關節炎；
- 先天性缺陷或疾病；任何性傳染病、性病治療、以及人體免疫力缺乏病毒、愛滋病或與愛滋病有關的併發症及肺結核的治療；任何與腎臟或腹膜透析有關的費用；
- 驗孕、不育測試、避孕藥物或避孕裝置；任何與妊娠、生殖力、絕育、陽萎或更年期有關的醫療服務；女性荷爾蒙測試或分析、以及女性荷爾蒙補充治療(因疾病所引致者除外)；
- 預防疫苗注射及任何預防治療；任何現時或普遍並無供應，但在合約訂立以後可能推出，而費用極為高昂的治療方式，例如：愛滋病藥物；個別的抗病藥物如干擾素及抗癌藥物等醫藥費用；特別要求的藥物，如到瘧疾疫區渡假所需的藥物；一般商業成藥及健康食品；所有名貴補品及藥材，如燕窩、人參及靈芝等；

- 美容或整容手術、或任何為美化而進行的治療，例如：暗瘡及禿髮；補藥、刺激食慾、控制抑鬱之藥物及任何減肥治療或藥物；牙科治療及眼折射功能治療、視力測試、或提供助聽器及義肢；健康教育服務，例如語言改善，糖尿病料理課程指導及營養指導服務或其他輔導服務
- 若服務屬於上述不保事項，受保人須支付委任網絡醫生所徵收之所有費用。

保單冷靜期

如保單未能滿足你的要求，而你並未使用過保單內的醫療服務，你可以書面方式要求取消保單，連同保單及醫療卡退回本公司(香港灣仔駱克道33號美國萬通大廈27樓)，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。於收受書面要求後，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 first premium shall be payable on or before the Benefits Effective Date and the subsequent renewal premiums shall be due and payable on the renewal of each of the Benefits Coverage Periods, otherwise all coverage under the policy will be terminated.

The benefit term is up to age 66 of the Insured.

Termination

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

- On the Benefit Expiry Date
- Any premium is overdue after the Policy Anniversary
- On the Policy Anniversary (if not renewed) or at any time the Company ceases the policy. In such case, we will give the policy owner a 30-day written notice prior to the policy anniversary
- The Insured dies

Premium Adjustment

MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience and expenses of MassMutual Asia Ltd., and the expected future medical inflation.

Inflation Risk

The 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.

Key Exclusions

The policy will not cover the following medical care, treatments, medications, items, sickness, activities and their related or consequential expenses, including but not limited to:

- Suicide, self-inflicted injury whether sane or insane; drug overdose and alcoholism; mental diseases, psychiatric, mood disorder, chronic alcoholism, drug addiction or rest cures;
- War, hostilities, or direct participation in strike, riot etc;
- Medication for medical conditions that pre-date the contract period;
- Accidents, which arise directly or indirectly from hazardous or professional sports;
- Any treatment not undertaken by the Appointed Panel of Medical Practitioners; Specialised X-rays, e.g. X-ray with contrast medium and mammogram, X-ray involving CAT scanning, computerized scanning,

MRI and investigations or treatments involving radioactive isotopes; Specialised tests, e.g. ultrasound examination, echocardiogram and treadmill ECG (For Plan 1 as defined in the Certificate of Benefits); Minor surgical procedures (both clinical & hospital); Routine physical examination and investigations, medication, X-ray and laboratory test not recommended and referred by the Appointed Panel of Medical Practitioner;

- Long term medication that exceeds 3 days of treatment and medication for chronic diseases treatment, e.g. AIDS, Alzheimer's Disease, Cancer, Chronic Bronchitis, Chronic Eczema, Chronic Hepatitis, Coronary Heart Disease, Diabetes Mellitus, Heart Disease, Heart Failure, Hyperlipoidema, Hypertension, Hyperthyroidism, Hypothyroidism, Migraine, Psoriasis, Onychomycosis, Parkinson's Disease, Renal Failure, Systemic Lupus Erythematosus, Osteoporosis and Chronic Arthritis;
- Congenital defects or diseases; Any treatment for sexually transmitted disease, venereal diseases and treatment of human immunodeficiency virus, AIDS or AIDS-related complication and tuberculosis; Any cost associated with kidney or peritoneal dialysis;
- Pregnancy test, infertility, contraceptive or contraceptive devices; Any medical services associated with pregnancy, infertility, sterilisation, impotence or menopause; Female hormonal tests or assays and female hormonal replacement therapy (unless resulting from a disease);
- Vaccinations, immunisations and any preventive treatments; Any form of treatment not presently or universally available but which may become available subsequent to the contract and which may be highly expensive, e.g. medication for AIDS; medication costs for specific anti-viral agents, e.g. Interferon and anti-cancer; Medication on request, e.g. holiday supply for visiting a malarial area; Pre-package commercial health supplement; All expensive tonic and nutrient herbs, e.g. Birds' Nest, Ginseng and Lingzhi;
- Cosmetic or plastic surgery or any treatment for the purpose of beautification, e.g. Acne and Alopecia; Tonic, appetite stimulants, depressants and any treatment or medication for weight control; Dental and eye refraction treatment, eyesight test or the supply of hearing aids and prosthetic limbs; Health educational services such as speech improvement, diabetic classes and nutritional services, or group support services

For services that fall under the above exceptions, the Insured shall pay the Appointed Panel of Medical Practitioners for all charges incurred.

Cooling-off Period

If you are not satisfied with the policy and have not used any medical service under this policy, you may return your policy together with medical card(s) under a signed covering letter to us (27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong) 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.

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