



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2012-2018
資本卓越保險服務大獎



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⁺顯示，本港過去數年的住院治療人次每年平均超過200萬，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[^]。

High Possibility of Hospitalization: According to Hospital Authority statistics⁺, over recent years, annual hospitalizations due to accidents and diseases in Hong Kong have averaged over 2 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[^].

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。

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 [^] Reference medical fee [^] (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
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
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

⁺資料來源：醫院管理局(香港)統計年報2012-2017 (2018年2月出版)

⁺Source: Statistical Report 2012 - 2017, Hospital Authority, Hong Kong (Published in Feb 2018)

[^]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。

[^]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181萬港元。

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\$1.81 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 ¹ 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 ¹ 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 ¹ 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 ¹ 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。為讓你時刻可享有充裕的保障，以及抗衡醫療通脹，本公司可能會於每年續期²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 renewals² 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³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44萬港元的額外保障額。

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⁴。

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**⁵；2) **安排赴美國就醫**⁵—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 expenses³ incurred are in excess of those covered by **Hospital & Surgical Plus**, this supplementary benefit will pay for a maximum reimbursement of over HK\$440,000.

Extra Cancer Benefit

Provides adequate financial support for cancer therapy, with a maximum reimbursement of actual expenses per cancer up to HK\$2,000,000⁴.

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**⁵, and 2) **quality treatment referrals in the USA**⁵.

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⁶，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⁷。

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 benefit⁶ 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 benefit⁷ 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600/day (60日days)	每日840/day (90日days)	每日1,520/day (90日days)	每日3,000/day (120日days)	每日5,050/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600/day (60日days)	每日840/day (90日days)	每日1,520/day (90日days)	每日3,000/day (120日days)	每日5,050/day (120日days)
特別住院費	Hospital Special Services	6,220	8,340	11,060	16,550	29,600
住院專科醫生費	In-hospital Specialist Consultation	4,700	6,720	6,720	7,800	11,500
深切治療	Intensive Care	15,030	18,790	25,050	30,100	39,110
手術津貼	Surgical Benefit					
外科醫生的手術收費 ^{8,9}	Surgeon's Fee ^{8,9}	35,510	47,830	59,820	76,820	100,380
麻醉師費 ^{8,9}	Anesthetist's Fee ^{8,9}	14,210	18,790	24,040	30,810	40,160
手術室租金 ^{8,9}	Operating Theatre Fee ^{8,9}	14,210	18,790	24,040	30,810	40,160
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380/day (31日days)	每日475/day (31日days)	每日620/day (31日days)	每日935/day (31日days)	每日1,365/day (31日days)
手術後門診津貼 ^{8,9}	Post-surgery Out-patient Treatment ^{8,9}	760	1,120	1,860	2,770	4,250
其他保障	Other Benefits					
癌病治療保障	Cancer Treatment Benefit	18,080	30,300	60,250	90,400	120,480
洗腎保障	Renal Dialysis Benefit	18,080	30,300	60,250	90,400	120,480
意外的額外津貼	Additional Benefits for Accident	7,280	10,860	17,230	21,600	33,490
身故保障 ⁷	Death Benefit ⁷	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	218,860	362,765	593,140	1,162,045	1,813,925

⁸ 依據手術分類表而定
Maximum subject to Surgical Fees Schedule

⁹ 在醫院日症房或在香港/澳門診所¹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 clinic¹ 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 ⁹ 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 ⁹ 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 ¹⁰	Room, Board & General Nursing Benefit ¹⁰	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 ¹⁰	In-hospital Doctor's Call ¹⁰	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	75,860	83,650	166,980	334,600	446,810
(d)自付額	Deductible	0	0	0	0	0

¹⁰ (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 ⁷	Death Benefit ⁷	5,000	10,000	15,000
24小時全球保障	24-Hour Worldwide Coverage	適用 Applicable		

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 ⁴ Medical Treatment Benefit ⁴						
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 ⁵ MediNet Pro ⁵	「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 ⁷ Death Benefit ⁷				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	1,637	1,816	1,904	2,021	3,075	3,290	5,732	5,796	8,792	8,941
18	1,644	1,916	1,927	2,368	3,106	3,814	5,807	6,712	8,855	9,497
19	1,648	1,986	1,948	2,453	3,142	3,996	5,888	7,086	8,928	10,078
20	1,657	2,059	1,971	2,512	3,184	4,065	5,968	7,171	9,000	10,568
21	1,664	2,132	1,994	2,677	3,228	4,329	6,049	7,635	9,082	11,165
22	1,672	2,203	2,019	2,814	3,279	4,549	6,132	8,025	9,166	11,656
23	1,679	2,278	2,046	2,921	3,328	4,725	6,213	8,333	9,270	12,029
24	1,689	2,355	2,072	3,059	3,379	4,947	6,298	8,719	9,382	12,515
25	1,705	2,428	2,097	3,179	3,432	5,150	6,382	9,070	9,493	12,993
26	1,721	2,507	2,123	3,269	3,487	5,302	6,469	9,325	9,607	13,336
27	1,735	2,589	2,152	3,391	3,543	5,505	6,566	9,670	9,729	13,811
28	1,753	2,677	2,181	3,510	3,601	5,707	6,682	10,015	9,868	14,285
29	1,776	2,766	2,216	3,630	3,670	5,911	6,814	10,360	10,040	14,757
30	1,807	2,867	2,254	3,750	3,756	6,114	6,965	10,706	10,235	15,231
31	1,842	2,966	2,321	3,869	3,868	6,317	7,166	11,054	10,503	15,703
32	1,880	3,072	2,387	3,990	3,962	6,520	7,340	11,397	10,738	16,177
33	1,927	3,178	2,456	4,125	4,056	6,739	7,555	11,759	11,035	16,746
34	1,979	3,290	2,512	4,273	4,157	6,967	7,708	12,152	11,234	17,373
35	2,040	3,405	2,586	4,429	4,258	7,204	7,908	12,563	11,455	18,009
36	2,054	3,518	2,610	4,593	4,267	7,447	7,929	12,998	11,741	18,652
37	2,132	3,632	2,677	4,773	4,392	7,693	8,036	13,461	11,839	19,302
38	2,213	3,741	2,780	4,997	4,548	7,955	8,291	13,960	12,156	19,977
39	2,309	3,851	2,902	5,204	4,780	8,287	8,741	14,492	12,908	20,725
40	2,435	3,958	3,058	5,418	4,989	8,628	9,296	15,035	13,670	21,521
41	2,554	4,063	3,256	5,598	5,430	8,987	10,056	15,603	14,773	22,355
42	2,667	4,168	3,470	5,830	5,746	9,362	10,630	16,183	15,592	23,218
43	2,795	4,270	3,706	6,067	6,080	9,747	11,339	16,837	16,630	24,145
44	2,927	4,372	3,933	6,379	6,491	10,273	12,109	17,768	17,764	25,469
45	3,071	4,470	4,085	6,697	6,685	10,797	12,483	18,703	18,287	26,791
46	3,248	4,571	4,358	7,051	7,161	11,318	13,234	19,636	19,375	28,113
47	3,400	4,668	4,644	7,339	7,547	11,842	14,081	20,569	20,638	29,436
48	3,559	4,763	4,919	7,625	7,947	12,364	14,814	21,500	21,770	30,757
49	3,720	4,855	5,182	7,913	8,369	12,886	15,611	22,438	22,936	32,078
50	3,883	4,949	5,372	8,198	8,733	13,410	16,279	23,372	23,912	33,402
51	4,022	5,029	5,704	8,465	9,271	13,897	17,295	24,250	25,212	34,636
52	4,159	5,109	5,982	8,729	9,729	14,383	18,158	25,120	26,569	35,867
53	4,319	5,189	6,260	8,993	10,194	14,866	19,021	25,985	27,991	37,088
54	4,479	5,269	6,543	9,254	10,658	15,347	19,889	26,846	29,489	38,304
55	4,638	5,347	6,829	9,514	11,124	15,825	20,761	27,704	31,066	39,511
56	4,788	5,446	7,124	9,781	11,611	16,304	21,649	28,557	32,379	40,714
57	4,912	5,560	7,435	10,051	12,103	16,778	22,550	29,403	34,041	41,910
58	5,079	5,702	7,761	10,350	12,494	17,252	23,244	30,245	35,388	43,101
59	5,299	5,965	8,098	10,646	13,043	17,721	24,302	31,084	37,127	44,283
60	5,633	6,277	8,446	10,941	13,622	18,190	25,445	31,916	38,899	45,459
61	6,041	6,606	8,801	11,242	14,368	18,593	26,737	32,489	40,966	46,194
62	6,340	6,944	9,157	11,554	14,982	18,913	27,912	33,420	42,920	47,445
63	6,643	7,293	9,527	11,882	15,608	19,489	29,122	34,215	44,909	48,546
64	6,953	7,644	9,899	12,452	16,241	20,299	30,494	35,548	46,964	50,507
65	7,271	7,998	10,275	13,081	16,873	21,551	31,923	37,460	49,053	53,475
66	7,513	8,265	10,560	13,722	17,344	22,824	33,387	39,991	51,243	57,044
67	7,808	8,618	10,858	14,378	17,986	24,091	34,861	42,534	53,504	60,630
68	8,106	8,968	11,156	15,066	18,653	25,349	36,354	44,865	55,891	63,913
69	8,508	9,333	11,700	15,826	19,636	26,600	37,947	47,181	58,354	67,176
70	8,915	9,716	12,293	16,599	20,641	27,845	39,600	49,487	60,953	70,419
71*	9,232	10,050	12,709	17,111	21,127	28,924	40,855	50,981	63,020	72,514
72*	9,454	10,311	13,012	17,610	21,695	29,682	41,888	52,401	64,885	74,504
73*	9,542	10,439	13,143	17,857	21,959	30,000	42,333	53,042	65,873	75,386
74*	9,578	10,491	13,270	18,037	22,192	30,034	42,884	53,775	66,736	76,581
75*	9,686	10,594	13,500	18,073	22,580	30,037	43,615	54,860	67,881	78,274
76*	9,715	10,690	13,623	18,127	22,678	30,082	44,002	55,629	68,491	79,466
77*	9,805	10,785	13,832	18,178	23,031	30,092	44,642	56,399	69,494	80,656
78*	9,894	10,887	14,052	18,223	23,410	30,115	45,317	57,160	70,547	82,029
79*	10,079	10,983	14,414	18,248	24,019	30,125	46,451	57,508	72,318	82,366
80*	10,265	11,070	14,778	18,259	24,630	30,137	47,566	57,527	74,057	82,607
81*	10,611	11,158	15,214	18,270	25,367	30,150	49,163	57,546	76,553	82,847
82*	10,855	11,240	15,502	18,278	25,842	30,163	49,789	57,562	77,535	83,086
83*	10,994	11,326	15,784	18,287	26,315	30,175	50,659	57,581	78,890	83,326
84*	11,135	11,410	16,060	18,299	26,786	30,186	51,513	57,599	80,225	83,564
85*	11,218	11,494	16,322	18,308	27,118	30,199	52,092	57,616	81,133	83,806
86*	11,247	11,552	16,414	18,317	27,373	30,212	52,611	57,636	81,873	84,046
87*	11,329	11,610	16,504	18,327	27,490	30,224	52,867	57,652	82,206	84,285
88*	11,413	11,665	16,593	18,337	27,608	30,236	53,122	57,671	82,538	84,525
89*	11,498	11,721	16,682	18,345	27,725	30,249	53,375	57,687	82,871	84,767
90*	11,525	11,776	16,769	18,355	27,842	30,261	53,631	57,707	83,204	85,007
91*	11,551	11,833	16,861	18,366	27,960	30,275	53,886	57,722	83,536	85,246
92*	11,633	11,888	16,951	18,375	28,077	30,286	54,142	57,742	83,869	85,486
93*	11,715	11,939	17,040	18,385	28,196	30,299	54,397	57,762	84,202	85,728
94*	11,798	11,995	17,130	18,396	28,310	30,310	54,651	57,778	84,536	85,967
95*	11,880	12,049	17,219	18,404	28,429	30,324	54,907	57,797	84,868	86,207
96*	11,963	12,101	17,309	18,414	28,546	30,337	55,162	57,813	85,200	86,448
97*	12,047	12,153	17,400	18,424	28,663	30,348	55,420	57,832	85,533	86,688
98*	12,128	12,205	17,489	18,433	28,781	30,360	55,675	57,849	85,866	86,929
99*	12,211	12,257	17,580	18,443	28,898	30,374	55,930	57,869	86,199	87,169

*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	2,102	2,333	2,448	2,597	3,950	4,225	7,361	7,443	11,288	11,480
18	2,112	2,461	2,475	3,042	3,987	4,897	7,457	8,618	11,369	12,194
19	2,118	2,552	2,502	3,151	4,035	5,132	7,561	9,099	11,464	12,942
20	2,131	2,645	2,531	3,227	4,090	5,221	7,664	9,208	11,555	13,570
21	2,139	2,741	2,563	3,440	4,147	5,560	7,769	9,804	11,662	14,334
22	2,148	2,829	2,595	3,614	4,210	5,841	7,873	10,306	11,770	14,966
23	2,158	2,925	2,628	3,755	4,275	6,069	7,978	10,699	11,904	15,443
24	2,170	3,025	2,662	3,928	4,340	6,351	8,088	11,196	12,046	16,070
25	2,190	3,118	2,695	4,082	4,408	6,614	8,195	11,647	12,190	16,683
26	2,210	3,220	2,730	4,199	4,479	6,808	8,307	11,974	12,335	17,122
27	2,226	3,326	2,764	4,357	4,550	7,070	8,431	12,414	12,493	17,732
28	2,253	3,440	2,801	4,509	4,625	7,329	8,578	12,859	12,671	18,341
29	2,283	3,554	2,846	4,662	4,714	7,591	8,748	13,303	12,891	18,948
30	2,321	3,683	2,895	4,816	4,824	7,850	8,944	13,747	13,141	19,555
31	2,367	3,809	2,983	4,971	4,969	8,111	9,201	14,193	13,484	20,161
32	2,415	3,945	3,067	5,126	5,090	8,371	9,426	14,632	13,787	20,769
33	2,475	4,081	3,156	5,299	5,210	8,653	9,702	15,098	14,168	21,499
34	2,543	4,225	3,227	5,486	5,338	8,947	9,897	15,604	14,424	22,304
35	2,620	4,373	3,323	5,687	5,469	9,249	10,154	16,130	14,709	23,119
36	2,640	4,519	3,352	5,898	5,479	9,562	10,180	16,689	15,075	23,947
37	2,741	4,667	3,440	6,130	5,638	9,877	10,320	17,282	15,202	24,781
38	2,843	4,804	3,570	6,418	5,840	10,215	10,645	17,924	15,608	25,649
39	2,967	4,945	3,728	6,683	6,138	10,640	11,224	18,607	16,574	26,609
40	3,126	5,085	3,927	6,958	6,407	11,079	11,937	19,306	17,553	27,630
41	3,281	5,218	4,182	7,191	6,973	11,539	12,910	20,033	18,967	28,702
42	3,428	5,351	4,457	7,487	7,378	12,021	13,649	20,776	20,018	29,810
43	3,592	5,483	4,759	7,791	7,808	12,515	14,559	21,616	21,352	31,000
44	3,762	5,614	5,050	8,192	8,335	13,190	15,548	22,811	22,806	32,699
45	3,944	5,740	5,247	8,601	8,582	13,862	16,027	24,011	23,478	34,396
46	4,173	5,871	5,597	9,052	9,194	14,531	16,992	25,210	24,875	36,094
47	4,368	5,996	5,965	9,425	9,691	15,205	18,080	26,407	26,496	37,791
48	4,571	6,118	6,315	9,788	10,205	15,874	19,021	27,603	27,950	39,488
49	4,778	6,233	6,654	10,161	10,746	16,544	20,042	28,810	29,448	41,183
50	4,987	6,353	6,900	10,527	11,213	17,216	20,900	30,010	30,701	42,882
51	5,165	6,457	7,325	10,870	11,905	17,843	22,203	31,133	32,370	44,468
52	5,341	6,560	7,682	11,209	12,493	18,467	23,313	32,252	34,112	46,047
53	5,547	6,662	8,039	11,547	13,089	19,086	24,419	33,360	35,938	47,615
54	5,751	6,765	8,402	11,880	13,685	19,705	25,534	34,469	37,861	49,177
55	5,958	6,866	8,770	12,214	14,284	20,317	26,653	35,568	39,885	50,725
56	6,147	6,994	9,147	12,558	14,908	20,932	27,796	36,662	41,571	52,271
57	6,307	7,139	9,547	12,904	15,539	21,542	28,952	37,749	43,702	53,805
58	6,521	7,323	9,966	13,288	16,041	22,151	29,843	38,831	45,433	55,334
59	6,804	7,659	10,396	13,671	16,746	22,752	31,201	39,907	47,668	56,853
60	7,234	8,060	10,844	14,048	17,489	23,354	32,668	40,975	49,939	58,363
61	7,756	8,482	11,301	14,433	18,446	23,871	34,325	41,712	52,595	59,305
62	8,141	8,915	11,759	14,834	19,234	24,283	35,835	42,907	55,102	60,910
63	8,530	9,364	12,234	15,255	20,039	25,021	37,387	43,927	57,656	62,325
64	8,928	9,816	12,710	15,987	20,852	26,062	39,149	45,638	60,294	64,844
65	9,336	10,270	13,192	16,797	21,663	27,670	40,983	48,093	62,975	68,652
66	9,647	10,614	13,560	17,618	22,268	29,305	42,863	51,340	65,787	73,235
67	10,026	11,065	13,941	18,460	23,092	30,931	44,756	54,606	68,690	77,838
68	10,410	11,516	14,324	19,343	23,949	32,544	46,672	57,598	71,754	82,051
69	10,924	11,983	15,022	20,319	25,210	34,151	48,718	60,574	74,915	86,242
70	11,449	12,476	15,785	21,312	26,502	35,748	50,839	63,534	78,253	90,405
71*	11,817	12,865	16,267	21,903	27,044	37,022	52,292	65,252	80,663	92,815
72*	12,057	13,149	16,593	22,457	27,665	37,850	53,416	66,820	82,738	95,004
73*	12,146	13,286	16,728	22,727	27,948	38,182	53,876	67,506	83,833	95,940
74*	12,191	13,351	16,889	22,953	28,240	38,218	54,570	68,427	84,921	97,446
75*	12,324	13,479	17,177	22,995	28,727	38,222	55,488	69,795	86,361	99,581
76*	12,361	13,600	17,332	23,061	28,850	38,268	55,977	70,767	87,126	101,087
77*	12,474	13,720	17,596	23,125	29,297	38,279	56,786	71,741	88,396	102,594
78*	12,586	13,850	17,877	23,181	29,779	38,307	57,644	72,710	89,738	104,342
79*	12,822	13,972	18,336	23,212	30,555	38,321	59,087	73,151	91,989	104,770
80*	13,059	14,083	18,799	23,227	31,331	38,335	60,504	73,174	94,200	105,076
81*	13,500	14,194	19,354	23,242	32,269	38,352	62,536	73,201	97,374	105,381
82*	13,809	14,300	19,721	23,251	32,874	38,369	63,332	73,220	98,625	105,686
83*	13,987	14,409	20,079	23,262	33,475	38,384	64,438	73,243	100,349	105,992
84*	14,166	14,515	20,430	23,279	34,073	38,397	65,525	73,266	102,047	106,294
85*	14,271	14,623	20,763	23,289	34,495	38,415	66,262	73,288	103,201	106,602
86*	14,307	14,695	20,880	23,300	34,819	38,432	66,922	73,312	104,143	106,907
87*	14,413	14,770	20,994	23,313	34,968	38,447	67,248	73,335	104,568	107,209
88*	14,519	14,840	21,109	23,327	35,118	38,462	67,573	73,360	104,989	107,517
89*	14,627	14,910	21,221	23,336	35,269	38,478	67,895	73,379	105,411	107,824
90*	14,662	14,982	21,331	23,350	35,418	38,492	68,221	73,403	105,837	108,130
91*	14,694	15,053	21,449	23,363	35,567	38,511	68,544	73,422	106,256	108,431
92*	14,800	15,123	21,565	23,375	35,716	38,526	68,870	73,449	106,681	108,740
93*	14,903	15,188	21,677	23,389	35,868	38,541	69,195	73,475	107,105	109,046
94*	15,010	15,259	21,791	23,402	36,012	38,556	69,517	73,494	107,529	109,350
95*	15,112	15,329	21,905	23,411	36,162	38,573	69,844	73,520	107,951	109,654
96*	15,219	15,394	22,018	23,424	36,310	38,589	70,167	73,539	108,376	109,963
97*	15,327	15,463	22,134	23,437	36,459	38,605	70,494	73,562	108,797	110,266
98*	15,428	15,525	22,247	23,448	36,611	38,619	70,819	73,585	109,222	110,572
99*	15,533	15,592	22,364	23,460	36,760	38,637	71,143	73,610	109,645	110,878

*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	33,327	42,161	39,266	55,811	70,550
76*	39,487	56,720	72,480	62,328	89,787	115,442	25,024	36,131	45,193	42,331	60,016	76,765
77*	42,339	60,877	78,660	66,546	96,440	126,915	26,941	39,187	48,346	45,536	65,273	83,085
78*	45,193	65,036	84,843	70,651	103,491	139,020	28,940	42,381	51,601	48,881	70,587	89,301
79*	48,047	69,194	90,992	74,757	110,542	151,759	31,024	45,695	54,956	51,416	75,893	95,517
80*	50,901	73,352	97,140	78,863	117,593	165,134	33,193	49,149	59,301	54,161	81,205	101,733
81*	53,755	77,508	103,288	82,969	124,644	179,559	35,448	52,753	63,636	57,016	86,517	108,049
82*	56,609	81,663	109,436	87,075	131,695	194,984	37,793	56,407	68,971	59,871	91,829	114,365
83*	59,463	85,817	115,584	91,181	138,746	210,409	40,228	60,161	74,326	62,726	97,141	120,681
84*	62,317	90,000	121,732	95,287	145,797	226,834	42,763	63,915	79,681	65,581	102,453	127,047
85*	65,171	94,183	127,880	99,393	152,848	243,259	45,398	67,769	85,036	68,436	107,765	133,413
86*	68,025	98,366	134,028	103,499	159,899	260,684	48,033	71,623	90,190	71,291	113,077	139,779
87*	70,879	102,549	140,176	107,605	166,950	278,109	50,768	75,477	95,344	74,146	118,389	146,145
88*	73,733	106,732	146,324	111,711	174,001	296,534	53,603	79,331	100,498	77,001	123,701	152,511
89*	76,587	110,915	152,472	115,817	181,052	314,959	56,538	83,185	105,652	80,001	129,013	158,877
90*	79,441	115,098	158,620	119,923	188,103	333,384	59,473	87,039	110,806	82,856	134,325	165,243
91*	82,295	119,281	164,768	124,029	195,154	351,809	62,408	90,893	115,960	85,711	139,637	171,609
92*	85,149	123,464	170,916	128,135	202,205	370,234	65,343	94,747	121,114	88,566	144,949	177,975
93*	88,003	127,647	177,064	132,241	209,256	388,659	68,278	98,601	126,268	91,421	150,261	184,341
94*	90,857	131,830	183,212	136,347	216,307	407,084	71,213	102,455	131,422	94,276	155,573	190,707
95*	93,711	136,013	189,360	140,453	223,358	425,509	74,148	106,309	136,576	97,131	160,885	197,073
96*	96,565	140,196	195,508	144,559	230,409	443,934	77,083	110,163	141,730	100,036	166,197	203,439
97*	99,419	144,379	201,656	148,665	237,460	462,359	80,018	114,017	146,884	102,891	171,509	209,805
98*	102,273	148,562	207,804	152,771	244,511	480,784	82,953	117,871	152,038	105,746	176,821	216,171
99*	105,127	152,745	213,952	156,877	251,562	499,209	85,888	121,725	157,192	108,601	182,133	222,537

*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 ² Premium ²	- 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 ⁶
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 ⁴ 、額外護理、癌症診症及診斷費用 Reimburses the actual medical treatment expenses ⁴ , 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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