



優裕醫療保 Prestige MediCare



《彭博商業周刊》金融機構大獎2017
年度保險品牌：傑出大獎



資本卓越銀行及金融大獎2012-2016
資本卓越保險服務大獎





事業有成、擁有優越條件的您，注重優裕生活的每個細節，並深明人生最珍貴的財富就是「健康」，只因擁有健康，才能令夢想飛得更高更遠。

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

美國萬通亞洲優裕醫療保為追求優質生活的您提供一站式醫療保障，一旦不幸患病或意外受傷，可即時就醫接受最優質的治療，讓您早日重拾健康，重投優裕生活。

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

全數賠償高達\$30,000,000

優裕醫療保全數賠償因患病或意外受傷而需入院治療前、中及後的實際醫療開支，不設個別項目限額，並提供多項額外津貼、復康治療、延伸保障，以至全球緊急治療保障及支援，一應俱全。計劃的終身保障額高達30,000,000港元/澳門元及年度保障額高達10,000,000港元/澳門元。

Full Reimbursement up to \$30,000,000

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

全數賠償¹ Full Reimbursement¹

額外津貼 Extra Benefits



入院治療前 Pre-Hospitalization

門診治療² Outpatient Treatment²



入院治療中³ In-Hospital³

住院費用 Hospitalization Benefits

- 入住半私家病房/標準私家病房 (按入院之地區而定)
Semi-private Room / Standard Private Room (according to the location of hospitalization)

手術費用 Surgical Benefits

- 包括外科醫生手術費、麻醉師費及手術室租金
Including the Surgeon's Fee, Anesthetist Fee and Operating Theater Fee

指定醫療裝置 Designated Medical Appliances

- 例如冠狀動脈血管成形術(通波仔)的支架、眼內人造晶體及人工韌帶置換或植入
e.g. stents for percutaneous transluminal coronary angioplasty, intraocular lens and prosthetic ligaments for replacement or implantation between bones

門診手術費用 Outpatient Surgery

- 於醫院日症房或診所⁴進行承保的門診手術，例如：白內障切除、腸鏡、胃鏡、內窺鏡清除膀胱結石等
Covering outpatient surgical procedures in the day-case unit of a hospital or in a clinic⁴, e.g. Cataract Removal, Colonoscopy, Gastroscopy, Removal of stones in bladder by endoscopic means

深切治療 Intensive Care

私家看護⁵ Private Nurse⁵

住院陪床⁶ Hospital Companion Bed⁶

其他醫療裝置 Other Medical Appliances



入院治療後 Post-Hospitalization

門診治療⁷ Outpatient Treatment⁷

手術後家中看護⁸ Post-surgery Home Nursing⁸

輔助服務⁹ Ancillary Services⁹

- 包括脊骨神經治療、物理治療、言語治療、職業治療
Including chiropractic services, physiotherapy, speech therapy and occupational therapy
- 中醫治療
Chinese Medicine Practitioner

復康中心及其相關治療 Rehabilitation Centre & Related Treatment



延伸保障 Extended Benefits

癌症治療 Cancer Treatment

- 包括化療、電療及標靶治療
Including Chemotherapy, Radiotherapy and Target Therapy

洗腎 Renal Dialysis

全球緊急門診¹⁰及牙齒治療¹¹保障

Worldwide Emergency Outpatient¹⁰ and Dental Treatment¹¹ Benefits

精神疾病治療 Psychiatric Treatment

人類免疫力缺乏病毒/愛滋病治療¹² HIV/AIDS Treatment¹²

善終院舍護理服務¹³ Hospice Care¹³

全球緊急醫療援助服務 Worldwide Emergency Assistance Benefits

4款每年墊底費金額選擇

無論您正考慮投保一份全新住院保障計劃，又或想就現有住院計劃加添保障，**優裕醫療保**都能靈活配合您的需要。計劃提供4款每年墊底費金額以供選擇，墊底費越高，保費便越相宜：

- 0港元/澳門元
- 15,000港元/澳門元
- 30,000港元/澳門元
- 100,000港元/澳門元

您更可於年滿50、55、60或65歲的保單週年日¹⁴，選擇將每年墊底費金額調低而無須再次提交健康申報，隨後的保費將按所選的每年墊底費金額作出調整。

如患上任何指定的嚴重疾病¹⁵而需入院接受治療，您將可獲豁免扣減每年墊底費金額
The Annual Deductible will be waived if you are confined in a Hospital due to any designated critical illnesses¹⁵

保證續保 終身保障至100歲

無論您的健康狀況或索償紀錄如何，**優裕醫療保**為您提供每年續保保證，保障年期最長可達至受保人100歲，讓您無後顧之憂。續期保費會於每年續期時根據當時醫療費用通脹率、受保人實際年齡及同類保障級別的保費率計算。

無索償保費折扣

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，以及期間並無就本計劃有任何索償紀錄，於支付續期保費時，即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%。

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%

全球緊急醫療援助服務

本計劃為您提供「全球緊急醫療援助服務」，一旦遇上緊急事故需要援助時，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。

人壽保障

若受保人不幸身故，計劃會支付80,000港元/澳門元的身故保障。

4 Annual Deductible Options for Your Selection

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

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

You may change to a lower Annual Deductible before the policy anniversaries on or after your 50th, 55th, 60th or 65th birthday¹⁴ without having to submit any satisfactory proof of insurability. The premium thereafter will be adjusted according to the Annual Deductible selected.

Lifetime Guaranteed Renewal plus Whole Life Protection up to Age 100

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

No Claim Bonus

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

Worldwide Emergency Assistance Benefits

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

Life Protection

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

附註

1. 須為醫療上必須的治療及手術，賠償金額須符合「合理及慣常」的收費，即不超過當地的一般標準收費水平。
2. 適用於受保人在醫院住院或進行門診手術前31日內就同一傷病所進行的門診，以每日一次為限。
3. 為有效控制計劃成本，使保費維持於可負擔水平，「醫院」只包括具備提供主要手術服務設施及全職醫護服務的醫院。所有主要為提供復康、護理及休養的院舍、安老院、用作戒酒或戒毒或任何類似用途的地方，均不會被當作「醫院」。
4. 本公司保留決定合資格診所的權利。
5. 由主診醫生建議並由醫院安排，於醫院住院接受手術後或被調出深切治療部後的住院期間，由一位合資格護士提供的護理服務，以每個保單年最多60日為限。
6. 以一張額外床位為限。
7. 適用於受保人於醫院出院或進行門診手術後的60日內就同一傷病所進行的門診，以每日一次為限。
8. 由主診醫生建議，於醫院住院接受手術後或入住深切治療部後起計60日內，在家中接受由一位合資格護士提供的護理服務，以每個保單年最高60日為限。
9. 由主診醫生建議，並只適用於受保人出院或進行門診手術後的90日內就同一傷病所進行的輔助服務，以每日一次為限。
10. 適用於受保人因意外而受傷24小時內於醫院門診部進行的門診治療。
11. 緊急牙齒治療適用於受保人於意外發生後兩星期內，於註冊牙醫診所或醫院內接受為意外前屬健全自然牙齒作出的緊急治療（包括諮詢、止血、X-光、拔牙及根管治療）。此項保障不會就任何恢復和補救工作、任何貴金屬的使用及矯正治療作出賠償，並且不保障任何由飲食引致的受傷、由正常磨損引致的損壞或由擦牙或任何其他口腔衛生護理程序引致的損壞。
12. 只適用於保單持續生效五年後首次發生該等病徵或病狀的疾病。此項保障只限支付一次，並以800,000港元/澳門元為限。
13. 經註冊醫生診斷，受保人因患病以致其壽命很可能不會多於12個月，因而入住註冊善終院舍。此項保障只限支付一次，並以100,000港元/澳門元為限。
14. 須於50、55、60或65歲生日後的保單週年前，遞交書面要求行使減低每年墊底費權益。減低每年墊底費權益只可行使一次並不可撤銷。新的每年墊底費將適用於每年墊底費減低後發生的傷病所作出之索償。
15. 指定嚴重疾病包括非初期癌症、心肌病、慢性肝衰竭、慢性肺病、冠狀動脈（迴接）手術、暴發性病毒性肝炎、心臟病、心瓣置換、腎衰竭、主要器官移植、柏金遜病、肺動脈高血壓、類風濕性關節炎、中風、主要動脈手術及末期病症。
16. 適用於受保人於旅途中因疾病引致之急症或意外引致的受傷而須於世界各地進行醫療上必須的緊急治療，而受保人於事發前365天內於該事發地點居住不超過60天。「急症」指非預料之內的狀況，而有關的症狀或病徵與其診症或治療不能相距超過二十四小時。
17. 適用的亞洲地區包括：香港、澳門、中國、澳洲、紐西蘭、台灣、日本、新加坡、泰國、馬來西亞、印尼、菲律賓、越南、南韓、北韓、印度、孟加拉、不丹、汶萊、柬埔寨、哈薩克、吉爾吉斯、老撾、馬爾代夫、蒙古、緬甸、尼泊爾、巴基斯坦、斯里蘭卡、塔吉克、東帝汶、土庫曼、烏茲別克及阿富汗。

Remarks

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

常見問題

1. 優裕醫療保較其他醫療保障有甚麼優勝之處？

一般醫療保障設有個別項目保障限額，而優裕醫療保則全數賠償入住半私家病房/標準私家病房（按入院之地區而定）的治療前、中及後期的實際醫療開支，以及治療癌症的化療、電療及標靶治療，以及洗腎治療，終身保障額更高達30,000,000港元/澳門元。

2. 如果我的僱主已為我提供團體醫療保險，我是否還有需要額外投保一份優裕醫療保？

團體醫療保險一般設有賠償限額，因此，「有」並不等如「足夠」；而且當您離職或退休後便會立即失去保障。為自己購買一份優裕醫療保便可鞏固現在及未來的健康保障。於進行索償時，您更可以團體保險的賠款抵銷優裕醫療保需扣減的每年墊底費金額，讓您享有更充裕、更周全的保障。

3. 優裕醫療保的癌症治療保障涵蓋甚麼承保項目？假若首次確診患上癌症後，日後再次確診患上另一類癌症，又或是前次癌症復發，可獲得賠償嗎？

無論是首次確診或前次癌症復發，優裕醫療保會全數賠償因確診患上原位癌/初期癌症及非初期癌症而需入院治療前、中及後所引致的實際費用開支及多項津貼，以及接受化療、電療或標靶治療的實際費用。此外，若所患上的為「非初期癌症」，於作出賠償時，更可獲豁免扣減每年墊底費金額。

4. 假若因醫院的病房情況而未能安排入住受保級別的病房，可獲得的賠償將會如何計算？

Frequently Asked Questions

1. What is the comparative advantage of Prestige MediCare compared to other medical plans?

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

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

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

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

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

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

住院病房級別 Ward Type	香港、澳洲或紐西蘭 HK, Australia and New Zealand	全球 ¹⁶ （亞洲除外） Worldwide ¹⁶ (excluding Asia)	亞洲 ¹⁷ Asia ¹⁷ (香港、澳洲及紐西蘭除外 Excluding HK, Australia and New Zealand)
半私家病房級別 Semi-private Room (即與他人共用衛生間/浴室的單人房間或予二人共用的房間 i.e. a single-bed with a shared bath / shower room or a room shared by two people)	全數賠償 Full reimbursement		全數賠償 Full reimbursement + 每日1,000港元/澳門元現金保障 Cash benefit of HK\$/MOP1,000 per day (每個保單年最多60日 Max. 60 days per policy year)
低於半私家病房級別 Lower than Semi-private Room (例如三人或四人病房等 e.g. 3-bedded or 4-bedded room, etc.)	全數賠償 Full reimbursement + 每日1,000港元/澳門元現金保障 Cash benefit of HK\$/MOP1,000 per day (每個保單年最多60日 Max. 60 days per policy year)		
標準私家病房級別 Standard Private Room (即連浴室的標準單人房 i.e. a basic single occupancy room with adjoining bathroom)	賠償 50% Reimbursement		全數賠償 Full reimbursement
高於標準私家病房級別 Above Standard Private Room (即較標準私家病房更佳及具備較多設施的房間 i.e. any room with upgraded amenities and is more superior than a Standard Private Room)	賠償 25% Reimbursement		

註：全球¹⁶（亞洲除外）的保障只適用於急症或意外，並受相關條款所限。

Note: The benefit coverage for Worldwide¹⁶ (excluding Asia) is only applicable to Emergent Condition or accident and subject to terms and conditions.

重要資料及主要產品風險

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。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/保障將會終止：

- 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
- 受保人身故
- 當接受住院/治療/手術而作出賠償後，在總保障賠償已達最高終身保障總額後

若任何遞交之索償帶有欺詐成份，美國萬通保險亞洲有限公司（「美國萬通亞洲」）有權即時終止本保單，而閣下將須向美國萬通亞洲賠償並償還就該帶有欺詐成份之索償所有已獲支付的保障。在任何該等情況下，美國萬通亞洲亦有權向閣下追討就任何與該終止及帶有欺詐成份之索償相關之損失。

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。

計劃之持續性

續保情況將根據美國萬通亞洲是否仍然為所有現有保單繼續提供該計劃而定。若美國萬通亞洲決定不再向所有已投保此計劃的保單持有人提供本計劃，美國萬通亞洲會盡力為受保人投保另一個當時可提供的醫療保障計劃。

通脹風險

將來的醫療費用有機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。

地域保障

- (一) 住院保障、手術保障、住院前及出院後之保障及延伸保障只就以下作出賠償：
- (i) 任何於亞洲之住院、入住註冊善終院舍、進行之手術、醫療程序/醫療及/或服務；及
 - (ii) 任何於受保人旅途中因疾病引致之急症或意外引致的受傷而須於世界各地進行醫療上必須的緊急治療，而受保人於事發前365天內於該事發地點居住不超過60天。
- (二) 全球緊急治療保障及支援內之緊急門診治療保障及緊急牙齒治療保障將就受保人於世界各地因合資格意外接受的緊急治療作出賠償。

Important Information and Key Product Risks

Premium Payment Term and Benefit Term

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

Termination

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

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

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

Benefit and Premium Adjustment

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

Continuity of the Plan

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

Inflation Risk

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

Credit Risk

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

Geographical Restrictions

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

房間級別

若受保人於住院的任何一天入住的房間級別高於受保病房（不論自願與否），美國萬通亞洲會按照以下方式減低該等住院期間的合資格之醫療費用：

- (i) 如於香港、澳洲、紐西蘭或亞洲以外任何地方住院而住院的房間級別高於半私家病房但不高於標準私家病房，該等住院期間的合資格之醫療費用將減低至百分之五十；或
- (ii) 如住院的房間級別高於標準私家病房，該等住院期間的合資格之醫療費用將減低至百分之二十五。

醫療上必須的

美國萬通亞洲會為受保人醫療上必須的醫療開支作出賠償。

醫療上必須的指符合以下所有情況：

- (i) 因應診斷結果而施行於香港一般慣常使用的醫治方法。
- (ii) 根據於香港既定之良好醫療守則。
- (iii) 並非就受保人或醫生之方便而進行。

合理及慣常的收費

指不超過由當地具有類似地位的醫療服務機構於當地就相類同的疾病或受傷，為相同年齡和性別人士提供治療、醫療服務或供應品之一般標準收費。合理及慣常的收費於任何情況下不得超過實際收費。美國萬通亞洲可參考以下情況（如適用）決定有關醫療費用是否為「合理及慣常的收費」：

- (i) 由當地政府憲報就其公立醫院為私家病人提供醫療服務所定的收費；
- (ii) 醫療行業的收費調查；
- (iii) 內部保險賠償統計數據；
- (iv) 受保障程度或水平；及/或
- (v) 其他相關的參考資料。

如美國萬通亞洲之公司醫生認為任何醫院/醫療費用並非合理及慣常的收費，美國萬通亞洲保留權利調整部份或全部賠償金額。

主要不保事項

因以下一種或多種情況而直接或間接引致的索償（身故保障除外）將不獲賠償：

- 在保障生效日起計30天內患上的疾病；
- 保障生效日期前已存在傷病的情況或已存在傷病復發情況（包括受保人已察覺或在一般情況下應可察覺的有關病徵或病狀）；
- 一般身體檢查、普查及/或預防性護理或檢驗、基因測試或遺傳諮詢輔導、接種及疫苗注射、病後復康、託管、療養或休養；
- 美容或整形外科手術；牙科護理或手術（緊急牙齒治療保障除外）；眼球的折射毛病；有關扁桃腺、增殖腺、疝氣的治療或手術（除非保單已生效達120天），購買或使用的醫療輔助器具及裝置（除非該醫療輔助器具及裝置包括於手術保障內之醫療裝置）；
- 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、絕育或不育（任何性別）及直接或間接與變性手術有關之治療；

Ward Type

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

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

Medically Necessary

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

Medically Necessary means all of the following conditions are met:

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

Reasonable and Customary Charges

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

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

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

Key Exclusions

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

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

- 醫療實驗及/或非主流醫療技術 / 程序 / 治療；
- 精神紊亂、心裡或精神疾病、行為問題或人格障礙，精神疾病治療保障除外；
- 睡眠疾病（除非由專科醫生確認是危及生命的睡眠窒息症治療）；
- 治療過度肥胖、控制體重計劃或減肥手術（除非由專科醫生於傳統治療方法失敗後確認是必須的減肥手術）；
- 有關於尋找及採購替換器官或由捐贈者身上移除器官而須支付的移植服務費用；
- 自殺或在神智不清醒的狀況下受傷；自殘、毒癮或酒癮；
- 受保人進行水肺潛水、參加任何非徒步進行的比賽、輔以繩索或由嚮導帶領的攀山活動；
- 由戰爭或叛亂、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，除非是由恐怖主義行為引致及當受保人於海外的旅程中發生；
- 只為物理治療及/或為病徵及/或病狀而進行之診斷影像、化驗室檢查或其他診斷程序之住院；
- 人體免疫能力缺乏病毒（包括愛滋病），除非符合「人類免疫力缺乏病毒/愛滋病治療保障」的情況；
- 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；
- 傳統中藥，包括：姬松茸、羚羊角尖粉、鹿茸、冬蟲夏草、燕窩、花膠、靈芝、各種人參、海馬、麝香、珍珠粉及紫河車；
- 於住院時受保人沒有接受積極治療；或受保人於醫院接受超過連續180天的治療而維持持續性意識障礙的狀態超過60天；
- 根據政府條例或其他保險計劃而獲得賠償的情況。
- Experimental and/or unconventional medical technology / procedure / therapy;
- Mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorders, except for Psychiatric Treatment Benefit;
- Sleep disorders except for the treatment of sleep apnoea which is life threatening as confirmed by a specialist Doctor;
- Treatment of obesity, weight control programs or bariatric surgery (except when bariatric surgery is necessary as confirmed by a Doctor after failure of conventional treatments);
- Transplant service for which the cost incurred in connection with identifying and procuring a replacement organ or any costs incurred for removal of the organ from the donor;
- Suicide, attempted suicide or injuries due to insanity, self-infliction; drug addiction or alcoholism;
- Scuba diving or engaging in or taking part in race other than on foot, mountaineering involving the use of ropes or guides by the Insured;
- Acts of war, riot, civil commotion, participating in any illegal activity; waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel, except it is caused by terrorist act and occurs while the Insured is travelling overseas;
- Hospital Confinement primarily for physiotherapy and/or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
- Human Immunodeficiency Virus (HIV) Infection (including AIDS), unless meeting the requirement for the HIV / AIDS Treatment Benefit;
- The Insured is hospitalized for Circumcision before the age of 12 and such hospitalization occurs within 2 years of the Effective Date of Coverage;
- Traditional Chinese medicines, including: agaricus blazei murill, antelope horn powder, antler, cordyceps, cubilose, donkey-hide gelatin, ganoderma, all kinds of ginseng, hippocampus, moschus, pearl powder and placenta hominis;
- No active treatment is performed on the Insured during Hospital Confinement; or the Insured is in state of continuous disorder of consciousness for more than 60 days during Hospital Confinement whilst staying in Hospital for more than 180 consecutive days;
- Expenses for which compensation is payable under any government law or any other insurance policy.

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。於收受書面要求後，保單將被取消，你可將獲退回已繳保費金額，但不包括任何利息。

Cooling-off Period

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

以上為計劃的一般資料，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，以及不保事項，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：香港 (852) 2533 5555 / 澳門 (853) 2832 2622。

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

保障 Benefit	保障限額 Benefit Limits
每年保障總額 Annual Limit	10,000,000
最高終身保障總額 Maximum Lifetime Limit	30,000,000
每年墊底費^{14,15} Annual Deductible Amount^{14,15}	0 / 15,000 / 30,000 / 100,000
受保地區及住院病房級別 Covered Territory & Ward Type	香港、澳洲及紐西蘭：半私家病房 HK, Australia and New Zealand: Semi-private room 亞洲 ¹⁷ (香港、澳洲及紐西蘭除外)：標準私家病房 Asia ¹⁷ (excluding HK, Australia and New Zealand) : Standard private room 全球 ¹⁶ (亞洲除外)：半私家病房 (只適用於急症或意外，並受相關條款所限) Worldwide ¹⁶ (excluding Asia): Semi-private room (Only applicable to Emergent Condition or accident and subject to terms and conditions)
入院治療前 Pre-Hospitalization	
住院前門診² Pre-hospitalization Outpatient² - 藥物 Medication - 診斷測試 Diagnostic Tests	全數賠償 ¹ Full reimbursement ¹ (每日一次 1 visit per day)
入院治療中 In-Hospital	
I. 住院保障 Hospitalization Benefits	
住院、膳食及一般護理津貼 Room, Board & General Nursing	全數賠償 ¹ Full reimbursement ¹
住院醫生費 In-Hospital Doctor's Call	
住院專科醫生費 In-Hospital Specialist's Consultation	
特別住院費 Hospital Special Services	
深切治療 Intensive Care	
住院陪床⁶ Hospital Companion Bed⁶	全數賠償 ¹ Full reimbursement ¹ (每個保單年最多60日 Max. 60 days per policy year)
私家看護費⁵ Private Nurse's Fee⁵	
住房級別下調現金保障 (適用於入住低於受保病房級別的房間) Room and Board Downgrade Cash Benefit (Applicable if the room level is lower than the covered room level)	每日1,000 /day (每個保單年最多60日 Max. 60 days per policy year)
政府住院現金保障 (適用於入住香港/澳門政府醫院大房級別的房間) Government Hospital Cash Benefit (Applicable to confinement in a general ward of a public hospital in Hong Kong / Macau)	
II. 手術保障 Surgical Benefits	
外科醫生手術收費 Surgeon's Fee	全數賠償 ¹ Full reimbursement ¹
麻醉師費 Anaesthetist's Fee	
手術室租金 Operation Theatre Fee	
門診手術⁴ Outpatient Surgery⁴	

醫療裝置 Medical Appliances <ul style="list-style-type: none"> - 起搏器 Pace maker - 冠狀動脈血管成形術 (通波仔) 的支架 Stents for percutaneous transluminal coronary angioplasty - 眼內人造晶體 Intraocular lens - 人工心瓣 Artificial cardiac valve - 金屬或人工關節置換 Metallic or artificial joints for joint replacement - 人工韌帶置換或植入 Prosthetic ligaments for replacement or implantation between bones - 人工椎間盤 Prosthetic intervertebral disc 	全數賠償 ¹ Full reimbursement ¹
其他醫療裝置 Other Medical Appliances	100,000 (每個保單年最高保障額 Max. limit per policy year)
入院治療後 Post-Hospitalization	
出院後門診 Post-hospitalization Outpatient⁷ <ul style="list-style-type: none"> - 藥物 Medication - 傷口護理 Wound Care - 診斷測試 Diagnostic Tests 	全數賠償 ¹ Full reimbursement ¹ (每日一次 1 visit per day)
手術後家中看護⁸ Post-surgery Home Nursing⁸	全數賠償 ¹ Full reimbursement ¹ (每個保單年最多60日 Max. 60 days per policy year)
輔助服務⁹ Ancillary Services⁹ <ul style="list-style-type: none"> - 物理治療師/脊骨神經治療師/言語治療師/職業治療師 Physiotherapist / Chiropractor / Speech Therapist / Occupational Therapist - 中醫治療 Chinese Medicine Practitioner 	45,000 (每日1次，每個保單年最高合計保障額 1 visit per day, max. aggregate limit per policy year) 每次最高 Max. 1,500 per visit (每個保單年30次 Max. 30 visits per policy year) 每次最高 Max. 600 per visit (每個保單年15次 Max. 15 visits per policy year)
復康中心及其相關治療 Rehabilitation Centre & Related Treatment	50,000 (每個保單年最高保障額，最多60日 Max. limit per policy year / Max. 60 days)
延伸保障 Extended Benefits	
癌症治療保障 Cancer Treatment Benefit <ul style="list-style-type: none"> - 化療 Chemotherapy - 電療 Radiotherapy - 標靶治療 Target Therapy 	全數賠償 ¹ Full reimbursement ¹
洗腎保障 Renal Dialysis Benefit	
精神疾病治療保障 Psychiatric Treatment Benefit	40,000 (每個保單年最多60日 Max. 60 days per policy year)
善終院舍護理服務¹⁴ Hospice Care¹⁴	100,000 (個人最高保障額 Max. limit per Life)
人類免疫力缺乏病毒/愛滋病治療保障¹³ HIV / AIDS Treatment Benefit¹³	800,000 (個人最高保障額 Max. limit per Life)
全球緊急治療保障及支援 Worldwide Emergency Treatment and Assistance	
全球緊急治療保障 Worldwide Emergency Treatment Benefit <ul style="list-style-type: none"> - 緊急門診治療保障¹⁰ Emergency Outpatient Treatment Benefit¹⁰ - 緊急牙齒治療保障¹¹ Emergency Dental Benefit¹¹ 	全數賠償 ¹ Full reimbursement ¹

全球緊急醫療援助服務 Worldwide Emergency Assistance Benefits <ul style="list-style-type: none"> - 緊急護送 Emergency Evacuation - 治療後之護送服務 Repatriation after Treatment - 運返遺體/骨灰回國 Repatriation of Mortal Remains/Ashes - 護送隨行未成年子女回國 Return of Unattended Dependent Child(ren) to Country of Residence - 安排緊急回國料理親人後事 Unexpected Return to the Country of Residence 	全數支付 Fully covered
<ul style="list-style-type: none"> - 親友探病住宿 Compassionate Visit - 出院後療養住宿 Hotel Room Accommodation for Convalescence 	每日最高 Max. US\$150 per day (最多連續5日 Max. 5 consecutive days)
<ul style="list-style-type: none"> - 電話醫療建議、評估及轉介/墊支住院費用/旅遊支援服務/法律諮詢服務/行程折回之緊急安排/運送所需藥物/醫療器材/跟進病況 Medical Attention Telephone Medical Advice, Evaluation and Referral Appointment / Deposit Guarantee for Hospital Admission / Travel Assistance / Legal Assistance / Emergency Rerouting Arrangements / Essential Medication / Medical Equipment / Medical Monitoring 	適用 Applicable
壽險保障 Life Protection	
身故保障 Death Benefit	80,000
保單資料 Policy Information	
保單類別 Plan Type	基本計劃 Basic Plan
保單貨幣單位 Currency	香港保單：港元 Policy Issued in Hong Kong: HK\$ 澳門保單：澳門元/港元 Policy Issued in Macau: MOP/HK\$
保費 Premium	保證每年續期，續期保費會按當時醫療費用通脹率、受保人當時實際年齡及同類保障級別的保費率作出調整 Guaranteed yearly renewable. The renewal premium will be adjusted based on medical inflation, the Insured's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal 保費按每年/每半年/每季/每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment
投保資料 Basic Information	
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	Age 0 至 to 70歲
保障年期 Benefit Term	至100歲 To Age 100
繳付保費年期 Premium Payment Term	至100歲 To Age 100

全力支持環保



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優裕醫療保 Prestige MediCare (PMC)

每年港元/澳門元 Annually in HK\$/MOP

上次生日年齡 Age of Last Birthday	每年墊底費 Annual Deductible			
	0	15,000	30,000	100,000
0	10,504	5,780	4,533	3,258
1	10,302	5,669	4,445	3,195
2	10,110	5,563	4,362	3,135
3	9,832	5,410	4,243	3,050
4	9,555	5,258	4,123	2,963
5	9,277	5,105	4,003	2,878
6	9,000	4,952	3,884	2,791
7	8,723	4,800	3,764	2,706
8	8,645	4,758	3,731	2,682
9	8,569	4,716	3,698	2,657
10	8,478	4,665	3,657	2,628
11	8,402	4,624	3,625	2,604
12	8,326	4,582	3,592	2,581
13	8,249	4,540	3,559	2,557
14	8,173	4,498	3,526	2,534
15	8,097	4,456	3,493	2,510
16	7,960	4,380	3,434	2,467
17	7,822	4,305	3,374	2,425
18	7,686	4,229	3,316	2,382
19	7,548	4,153	3,257	2,340
20	7,472	4,117	3,232	2,325
21	7,395	4,080	3,207	2,310
22	7,254	4,003	3,147	2,266
23	7,762	4,282	3,367	2,425
24	8,269	4,563	3,587	2,582
25	8,777	4,842	3,806	2,741
26	9,283	5,122	4,026	2,900
27	9,790	5,402	4,246	3,058
28	10,298	5,682	4,467	3,217
29	10,632	5,866	4,612	3,321
30	10,918	6,012	4,722	3,398
31	11,250	6,195	4,866	3,502
32	11,585	6,379	5,010	3,604
33	11,918	6,562	5,154	3,708
34	12,024	6,621	5,200	3,742
35	12,131	6,680	5,246	3,775
36	12,237	6,739	5,293	3,809
37	12,345	6,798	5,339	3,842
38	12,452	6,856	5,385	3,875
39	13,105	7,216	5,668	4,079
40	13,674	7,532	5,911	4,246
41	14,324	7,891	6,192	4,448
42	14,974	8,248	6,472	4,649
43	15,624	8,606	6,753	4,850
44	16,338	9,000	7,062	5,073
45	17,054	9,394	7,372	5,294
46	17,769	9,788	7,680	5,517
47	18,484	10,182	7,989	5,739
48	19,199	10,576	8,299	5,961
49	20,108	11,077	8,692	6,243

優裕醫療保 Prestige MediCare (PMC)

每年港元/澳門元 Annually in HK\$/MOP

上次生日年齡 Age of Last Birthday	每年墊底費 Annual Deductible			
	0	15,000	30,000	100,000
50	21,216	11,713	9,208	6,630
51	22,134	12,220	9,606	6,917
52	23,053	12,727	10,005	7,204
53	23,971	13,234	10,404	7,491
54	25,372	14,007	11,012	7,929
55	26,773	14,781	11,619	8,367
56	28,175	15,555	12,228	8,805
57	29,576	16,328	12,836	9,243
58	30,978	17,102	13,445	9,681
59	33,291	18,378	14,448	10,404
60	35,395	19,471	15,306	11,015
61	37,695	20,736	16,300	11,732
62	39,994	22,002	17,295	12,447
63	42,295	23,267	18,289	13,163
64	44,991	24,750	19,456	14,002
65	47,717	26,250	20,634	14,850
66	50,414	27,733	21,801	15,689
67	53,138	29,232	22,979	16,538
68	55,836	30,716	24,146	17,377
69	57,789	31,791	24,990	17,985
70	59,605	32,760	25,662	18,470
71*	61,563	33,837	26,505	19,077
72*	63,513	34,908	27,344	19,681
73*	65,434	35,964	28,171	20,277
74*	67,718	37,219	29,154	20,984
75*	69,992	38,469	30,133	21,688
76*	72,267	39,720	31,113	22,393
77*	74,550	40,974	32,096	23,101
78*	76,825	42,224	33,075	23,806
79*	79,516	43,704	34,234	24,640
80*	82,180	45,168	35,381	25,466
81*	84,873	46,648	36,540	26,300
82*	87,536	48,112	37,686	27,125
83*	90,193	49,572	38,830	27,948
84*	93,359	51,312	40,193	28,929
85*	96,495	53,036	41,544	29,901
86*	99,633	54,760	42,895	30,874
87*	102,769	56,485	44,245	31,846
88*	105,907	58,209	45,595	32,817
89*	109,602	60,239	47,187	33,962
90*	113,297	62,271	48,778	35,108
91*	116,972	64,289	50,360	36,246
92*	120,667	66,321	51,951	37,392
93*	124,363	68,352	53,541	38,536
94*	127,648	70,157	54,956	39,555
95*	130,933	71,964	56,370	40,573
96*	134,212	73,765	57,782	41,589
97*	137,526	75,586	59,208	42,616
98*	140,811	77,393	60,623	43,634
99*	140,811	77,393	60,623	43,634

* 只適用於續保 For Renewal Only