



## 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2012-2017  
資本卓越保險服務大獎

 **MassMutual**  
FINANCIAL GROUP<sup>SM</sup>

## 每年，平均幾多人便有一人需入院接受治療？

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

**入院機會率高：**根據醫管局統計數字<sup>+</sup>顯示，本港過去數年的住院治療人次每年平均超過195萬，換言之，平均每4人當中便約有1人因各種疾病和意外而需入院接受治療。

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

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

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

**High Possibility of Hospitalization:** According to Hospital Authority statistics<sup>+</sup>, over recent years, annual hospitalizations due to accidents and diseases in Hong Kong have averaged over 1.95 million, with almost one in four people needing in-patient treatment each year.

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

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

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

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

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

<sup>+</sup>資料來源：醫院管理局(香港)統計年報2011-2016 (2017年5月出版)

<sup>+</sup>Source: Statistical Report 2011 - 2016, Hospital Authority, Hong Kong (Published in May 2017)

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

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

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

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

## 住院醫療多重保

### 多重保障範圍

全面涵蓋因患病或意外受傷而需住院及接受治療的實際住院及醫療費用開支，讓你無後顧之憂，可選擇於私家醫院即時就醫。計劃提供5款保障級別供選擇，而每宗傷病的保障總額可高達179萬港元。

## 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\$1.79 million for each illness or accident.

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

### 終身保障至100歲

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

### Lifetime Coverage Till Age 100

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

### 無索償獎賞

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

### No Claim Bonus

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

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



## 全球緊急醫療援助

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

## 額外醫療保

你更可選擇附加**額外醫療保**，以獲享多一重保障。若實際的住院及醫療費用<sup>3</sup>超出**住院醫療多重保**每症的最高保障額，則此附加保障會作出額外賠償，最高超過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<sup>4</sup>。

### 保障1 治療保障

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

### 保障2 額外護理保障

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

### 保障3 醫療診症及診斷保障

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

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

### 保障4 延續壽險保障

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

## Worldwide Emergency Support

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

## Extra Major Medical Benefit

For extra peace of mind, you may also opt for the **Extra Major Medical Benefit**. If the actual hospital expenses<sup>3</sup> incurred are in excess of those covered by **Hospital & Surgical Plus**, this supplementary benefit will pay for a maximum reimbursement of over HK\$440,000.

## Extra Cancer Benefit

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

### Benefit 1 Medical Treatment Benefit

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

### Benefit 2 Extra Care Benefit

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

### Benefit 3 Medical Consultation and Diagnostic Benefit

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

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

### Benefit 4 Extension of Life Protection

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

## 住院現金津貼

### 靈活現金津貼

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

### 雙倍現金保障

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

### 身故保障

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

### 24小時全球保障

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

## Hospital Income Benefit

### Flexible Cash Benefit

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

### Double Cash Benefit

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

### Death Benefit

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

### 24-Hour Worldwide Coverage

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



表一 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
<b>住院保障 Hospitalization Benefit</b>						
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590/day (60日days)	每日830/day (90日days)	每日1,500/day (90日days)	每日2,960/day (120日days)	每日5,000/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590/day (60日days)	每日830/day (90日days)	每日1,500/day (90日days)	每日2,960/day (120日days)	每日5,000/day (120日days)
特別住院費	Hospital Special Services	6,150	8,250	10,950	16,380	29,300
住院專科醫生費	In-hospital Specialist Consultation	4,650	6,650	6,650	7,720	11,380
深切治療	Intensive Care	14,880	18,600	24,800	29,800	38,720
<b>手術津貼 Surgical Benefit</b>						
外科醫生的手術收費 <sup>8,9</sup>	Surgeon's Fee <sup>8,9</sup>	35,150	47,350	59,220	76,050	99,380
麻醉師費 <sup>8,9</sup>	Anesthetist's Fee <sup>8,9</sup>	14,060	18,600	23,800	30,500	39,760
手術室租金 <sup>8,9</sup>	Operating Theatre Fee <sup>8,9</sup>	14,060	18,600	23,800	30,500	39,760
<b>康復期間保障 Convalescence Benefit</b>						
家中看護津貼 (每症最長保障期)	Home Nursing Benefit (Max. days per disability)	每日360/day (31日days)	每日450/day (31日days)	每日590/day (31日days)	每日890/day (31日days)	每日1,300/day (31日days)
手術後門診津貼 <sup>8,9</sup>	Post-surgery Out-patient Treatment <sup>8,9</sup>	735	1,080	1,800	2,680	4,120
<b>其他保障 Other Benefits</b>						
癌病治療保障	Cancer Treatment Benefit	17,900	30,000	59,650	89,500	119,280
洗腎保障	Renal Dialysis Benefit	17,900	30,000	59,650	89,500	119,280
意外的額外津貼	Additional Benefits for Accident	7,200	10,750	17,050	21,380	33,150
身故保障 <sup>7</sup>	Death Benefit <sup>7</sup>	1,000	5,000	10,000	15,000	20,000
全球緊急醫療援助服務	Worldwide Emergency Assistance Benefits	適用 Applicable				
<b>每症最高保障總額</b>	<b>Total Maximum Payable Per Disability</b>	<b>215,645</b>	<b>358,230</b>	<b>585,660</b>	<b>1,147,000</b>	<b>1,794,430</b>

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

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

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

		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
若住院費用 <sup>9</sup> 超過表一 所列的每症最高保障額，可另獲賠償餘額的80%，並以(a)、(b)及(c)的最高保障額為上限。 If the hospital expenses <sup>9</sup> exceed the maximum benefit per disability as shown in Table 1, 80% of the extra expenses will be reimbursed subject to the limit of (a), (b) & (c).						
(a)住院、膳食及一般護理津貼 <sup>10</sup>	Room, Board & General Nursing Benefit <sup>10</sup>	表一 所列每日最高保障額的80% 80% of the max. benefit per day shown in Table 1				
(b)住院醫生費 <sup>10</sup>	In-hospital Doctor's Call <sup>10</sup>	表一 所列每日最高保障額的80% 80% of the max. benefit per day shown in Table 1				
(c)每症最高保障額	Maximum Benefit	75,100	82,820	165,320	331,280	442,380
(d)自付額	Deductible	0	0	0	0	0

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

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

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

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
<b>治療保障<sup>4</sup> Medical Treatment Benefit<sup>4</sup></b>				
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.	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		
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.			
<b>醫療診症及診斷保障 Medical Consultation and Diagnostic Benefit</b>				
癌症診斷檢查 Cancer Diagnostic Investigation	化驗、X光檢查、CT掃描、磁力共振、PET掃描、細針抽取細胞術(FNAC)、病理組織學或細胞學活檢、其他醫療必需的癌症診斷檢查費用，以及找出合適化療藥物的基因測試。 Laboratory tests, X-ray, CT, MRI, PET Scans, fine needle aspiration cytology (FNAC), histopathology or cytology biopsies, other investigation modalities deemed medically necessary, and genetic testing to aid the identification of appropriate chemotherapy drugs.	並無個別治療項目的保障上限 賠償按實際費用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
癌症監測檢查 Cancer Monitoring Investigation	為監測接受治療後的反應和進展，以及為排除癌症復發，於完成治療後5年內的跟進及診斷檢查。 Physical examinations and diagnostic tests to monitor the response and progress of the cancer treatment received, and follow-up evaluation to rule out any relapse of cancer for up to 5 years from the completion of cancer treatment.			
治療前或治療後診症 (每次診症金額及次數上限) Pre or Post-treatment Consultation (Max. limit per visit & no. of visits)	接受癌症治療前及完成治療後5年內的癌症專科醫生診症。 Cancer specialist consultation before and up to 5 years after the completion of cancer treatment.	20 次 visits	每次1,000 per visit 30 次 visits	40 次 visits
國際專業醫療網絡 <sup>5</sup> MediNet Pro <sup>5</sup>	「美國專科醫生提供第二醫療意見」及「安排赴美就醫」 "Second Medical Opinion provided by US Medical Specialists" and "Quality Treatment Referrals in the USA"	✓	✓	✓
<b>額外護理保障 Extra Care Benefit</b>				
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
紓緩護理 Palliative Care	為減輕患者不適或治療的副作用，而接受的內科和外科治療。 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		
<b>壽險保障 Life Protection</b>				
延續壽險保障 (以每張額外癌症多重保計算之最高保障額) Extension of Life Protection (maximum aggregate Sum Insured for each Extra Cancer Benefit)		500,000	750,000	1,000,000
身故保障 <sup>7</sup> Death Benefit <sup>7</sup>		1,000	1,500	2,000



## 住院醫療多重保

### Hospital & Surgical Plus (HSP)

每年港元 Annually in HK\$

上次生日年齡 Age of Last Birthday	優惠計劃 Plan Extra		計劃 1 Plan		計劃 2 Plan		計劃 3 Plan		計劃 4 Plan	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	1,574	1,746	1,830	1,943	2,956	3,163	5,511	5,573	8,453	8,597
18	1,580	1,842	1,852	2,276	2,986	3,667	5,583	6,453	8,514	9,131
19	1,584	1,909	1,873	2,358	3,021	3,842	5,661	6,813	8,584	9,690
20	1,593	1,979	1,895	2,415	3,061	3,908	5,738	6,895	8,653	10,161
21	1,600	2,050	1,917	2,574	3,103	4,162	5,816	7,341	8,732	10,735
22	1,607	2,118	1,941	2,705	3,152	4,374	5,896	7,716	8,813	11,207
23	1,614	2,190	1,967	2,808	3,200	4,543	5,974	8,012	8,913	11,566
24	1,624	2,264	1,992	2,941	3,249	4,756	6,055	8,383	9,021	12,033
25	1,639	2,334	2,016	3,056	3,300	4,951	6,136	8,721	9,127	12,493
26	1,654	2,410	2,041	3,143	3,352	5,098	6,220	8,966	9,237	12,823
27	1,668	2,489	2,069	3,260	3,406	5,293	6,313	9,298	9,354	13,279
28	1,685	2,574	2,097	3,375	3,462	5,487	6,425	9,629	9,488	13,735
29	1,707	2,659	2,130	3,490	3,528	5,683	6,551	9,961	9,653	14,189
30	1,737	2,756	2,167	3,605	3,611	5,878	6,697	10,294	9,841	14,645
31	1,771	2,851	2,231	3,720	3,719	6,074	6,890	10,628	10,099	15,099
32	1,807	2,953	2,295	3,836	3,809	6,269	7,057	10,958	10,325	15,554
33	1,852	3,055	2,361	3,966	3,900	6,479	7,264	11,306	10,610	16,101
34	1,902	3,163	2,415	4,108	3,997	6,699	7,411	11,684	10,801	16,704
35	1,961	3,274	2,486	4,258	4,094	6,926	7,603	12,079	11,014	17,316
36	1,975	3,382	2,509	4,416	4,102	7,160	7,624	12,498	11,289	17,934
37	2,050	3,492	2,574	4,589	4,223	7,397	7,726	12,943	11,383	18,559
38	2,127	3,597	2,673	4,804	4,373	7,649	7,972	13,423	11,688	19,208
39	2,220	3,702	2,790	5,003	4,596	7,968	8,404	13,934	12,411	19,927
40	2,341	3,805	2,940	5,209	4,797	8,296	8,938	14,456	13,144	20,693
41	2,455	3,906	3,130	5,382	5,221	8,641	9,669	15,002	14,204	21,495
42	2,564	4,007	3,336	5,605	5,525	9,001	10,221	15,560	14,992	22,325
43	2,687	4,105	3,563	5,833	5,846	9,372	10,902	16,189	15,990	23,216
44	2,814	4,203	3,781	6,133	6,241	9,877	11,643	17,084	17,080	24,489
45	2,952	4,298	3,927	6,439	6,427	10,381	12,002	17,983	17,583	25,760
46	3,123	4,395	4,190	6,779	6,885	10,882	12,725	18,880	18,629	27,031
47	3,269	4,488	4,465	7,056	7,256	11,386	13,539	19,777	19,844	28,303
48	3,422	4,579	4,729	7,331	7,641	11,888	14,244	20,673	20,932	29,574
49	3,576	4,668	4,982	7,608	8,047	12,390	15,010	21,575	22,053	30,844
50	3,733	4,758	5,165	7,882	8,397	12,894	15,652	22,473	22,992	32,117
51	3,867	4,835	5,484	8,139	8,914	13,362	16,629	23,317	24,242	33,303
52	3,999	4,912	5,751	8,393	9,354	13,829	17,459	24,153	25,547	34,487
53	4,152	4,989	6,019	8,647	9,801	14,294	18,289	24,985	26,914	35,661
54	4,306	5,066	6,291	8,898	10,248	14,756	19,124	25,813	28,354	36,830
55	4,459	5,141	6,566	9,148	10,696	15,216	19,962	26,638	29,871	37,991
56	4,603	5,236	6,850	9,404	11,164	15,676	20,816	27,458	31,133	39,148
57	4,723	5,346	7,149	9,664	11,637	16,132	21,682	28,272	32,731	40,298
58	4,883	5,482	7,462	9,951	12,013	16,588	22,350	29,081	34,026	41,443
59	5,095	5,735	7,786	10,236	12,541	17,039	23,367	29,888	35,699	42,579
60	5,416	6,035	8,121	10,520	13,098	17,490	24,466	30,688	37,402	43,710
61	5,808	6,351	8,462	10,809	13,815	17,877	25,708	31,239	39,390	44,417
62	6,096	6,676	8,804	11,109	14,405	18,185	26,838	32,134	41,269	45,620
63	6,387	7,012	9,160	11,425	15,007	18,739	28,001	32,899	43,181	46,678
64	6,685	7,350	9,518	11,973	15,616	19,518	29,321	34,180	45,157	48,564
65	6,991	7,690	9,879	12,577	16,224	20,722	30,695	36,019	47,166	51,418
66	7,224	7,947	10,153	13,194	16,676	21,946	32,102	38,452	49,272	54,850
67	7,507	8,286	10,440	13,825	17,294	23,164	33,520	40,898	51,446	58,298
68	7,794	8,623	10,726	14,486	17,935	24,374	34,955	43,139	53,741	61,454
69	8,180	8,974	11,250	15,217	18,880	25,576	36,487	45,366	56,109	64,592
70	8,572	9,342	11,820	15,960	19,847	26,774	38,076	47,583	58,608	67,710
71*	8,876	9,663	12,220	16,452	20,314	27,811	39,283	49,020	60,596	69,725
72*	9,090	9,914	12,511	16,932	20,860	28,540	40,276	50,385	62,389	71,638
73*	9,175	10,037	12,637	17,170	21,114	28,846	40,704	51,001	63,339	72,486
74*	9,209	10,087	12,759	17,343	21,338	28,878	41,234	51,706	64,169	73,635
75*	9,313	10,186	12,980	17,377	21,711	28,881	41,937	52,750	65,270	75,263
76*	9,341	10,278	13,099	17,429	21,805	28,925	42,309	53,489	65,856	76,409
77*	9,427	10,370	13,300	17,478	22,145	28,934	42,925	54,229	66,821	77,553
78*	9,513	10,468	13,511	17,522	22,509	28,956	43,574	54,961	67,833	78,874
79*	9,691	10,560	13,859	17,546	23,095	28,966	44,664	55,296	69,536	79,198
80*	9,870	10,644	14,209	17,556	23,682	28,977	45,736	55,314	71,208	79,429
81*	10,202	10,728	14,628	17,567	24,391	28,990	47,272	55,332	73,608	79,660
82*	10,437	10,807	14,905	17,575	24,848	29,002	47,874	55,348	74,552	79,890
83*	10,571	10,890	15,176	17,583	25,302	29,014	48,710	55,366	75,855	80,121
84*	10,706	10,971	15,442	17,595	25,755	29,025	49,531	55,383	77,139	80,350
85*	10,786	11,051	15,694	17,603	26,075	29,037	50,088	55,400	78,012	80,582
86*	10,814	11,107	15,782	17,612	26,320	29,050	50,587	55,419	78,724	80,813
87*	10,893	11,163	15,869	17,622	26,432	29,061	50,833	55,434	79,044	81,043
88*	10,974	11,216	15,954	17,631	26,546	29,073	51,078	55,452	79,363	81,274
89*	11,055	11,270	16,040	17,639	26,658	29,085	51,322	55,468	79,683	81,506
90*	11,081	11,323	16,124	17,649	26,771	29,097	51,568	55,487	80,003	81,737
91*	11,106	11,377	16,212	17,659	26,884	29,110	51,813	55,501	80,323	81,967
92*	11,185	11,430	16,299	17,668	26,997	29,121	52,059	55,521	80,643	82,198
93*	11,264	11,479	16,384	17,677	27,111	29,133	52,304	55,540	80,963	82,430
94*	11,344	11,533	16,471	17,688	27,221	29,144	52,549	55,555	81,284	82,660
95*	11,423	11,585	16,556	17,696	27,335	29,157	52,795	55,574	81,603	82,891
96*	11,502	11,635	16,643	17,705	27,448	29,170	53,040	55,589	81,923	83,123
97*	11,583	11,685	16,730	17,715	27,560	29,180	53,288	55,607	82,243	83,353
98*	11,661	11,735	16,816	17,724	27,674	29,192	53,533	55,624	82,563	83,585
99*	11,741	11,785	16,903	17,733	27,786	29,205	53,778	55,643	82,883	83,816

\*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	2,021	2,243	2,353	2,496	3,797	4,062	7,077	7,156	10,853	11,038
18	2,030	2,366	2,378	2,924	3,833	4,708	7,169	8,285	10,931	11,724
19	2,035	2,453	2,405	3,029	3,879	4,934	7,269	8,748	11,022	12,443
20	2,048	2,542	2,433	3,102	3,932	5,019	7,368	8,853	11,109	13,047
21	2,056	2,635	2,464	3,307	3,986	5,345	7,469	9,426	11,212	13,782
22	2,064	2,719	2,494	3,474	4,047	5,616	7,570	9,909	11,316	14,389
23	2,074	2,812	2,526	3,609	4,110	5,835	7,671	10,287	11,445	14,848
24	2,086	2,908	2,559	3,776	4,173	6,106	7,776	10,764	11,582	15,451
25	2,105	2,997	2,591	3,924	4,238	6,358	7,879	11,198	11,720	16,041
26	2,124	3,095	2,624	4,037	4,305	6,546	7,987	11,513	11,860	16,463
27	2,140	3,197	2,657	4,188	4,374	6,797	8,106	11,936	12,011	17,049
28	2,165	3,307	2,693	4,335	4,446	7,046	8,248	12,363	12,183	17,635
29	2,194	3,416	2,735	4,482	4,531	7,298	8,410	12,790	12,394	18,218
30	2,231	3,540	2,783	4,630	4,637	7,547	8,599	13,218	12,635	18,802
31	2,275	3,661	2,867	4,779	4,777	7,799	8,846	13,646	12,965	19,385
32	2,321	3,792	2,948	4,928	4,893	8,048	9,062	14,068	13,256	19,969
33	2,378	3,923	3,034	5,094	5,009	8,319	9,328	14,516	13,622	20,671
34	2,444	4,062	3,102	5,274	5,132	8,602	9,515	15,003	13,868	21,445
35	2,518	4,204	3,194	5,467	5,258	8,892	9,762	15,508	14,142	22,229
36	2,538	4,344	3,222	5,670	5,267	9,193	9,788	16,047	14,494	23,025
37	2,635	4,487	3,307	5,893	5,421	9,497	9,922	16,617	14,616	23,827
38	2,732	4,619	3,432	6,170	5,615	9,822	10,235	17,234	15,007	24,661
39	2,852	4,753	3,584	6,425	5,901	10,230	10,791	17,890	15,936	25,584
40	3,005	4,888	3,775	6,689	6,160	10,652	11,477	18,562	16,877	26,567
41	3,154	5,016	4,020	6,913	6,704	11,094	12,413	19,261	18,236	27,597
42	3,295	5,144	4,285	7,198	7,094	11,557	13,123	19,976	19,247	28,663
43	3,453	5,271	4,575	7,490	7,507	12,033	13,998	20,784	20,530	29,807
44	3,616	5,397	4,855	7,876	8,014	12,681	14,949	21,933	21,928	31,440
45	3,791	5,519	5,044	8,269	8,251	13,328	15,409	23,086	22,574	33,072
46	4,012	5,645	5,381	8,703	8,839	13,971	16,338	24,239	23,917	34,705
47	4,199	5,764	5,735	9,061	9,317	14,619	17,384	25,390	25,476	36,336
48	4,395	5,881	6,071	9,410	9,812	15,263	18,289	26,541	26,874	37,969
49	4,593	5,993	6,397	9,769	10,332	15,907	19,270	27,701	28,314	39,598
50	4,794	6,108	6,634	10,121	10,781	16,553	20,095	28,855	29,519	41,232
51	4,966	6,208	7,042	10,451	11,446	17,156	21,348	29,935	31,124	42,756
52	5,135	6,307	7,385	10,777	12,011	17,755	22,415	31,010	32,799	44,275
53	5,332	6,405	7,729	11,102	12,584	18,351	23,479	32,076	34,555	45,783
54	5,529	6,504	8,078	11,423	13,158	18,946	24,551	33,142	36,404	47,284
55	5,728	6,601	8,432	11,744	13,734	19,535	25,627	34,199	38,350	48,773
56	5,909	6,724	8,795	12,074	14,334	20,126	26,726	35,251	39,971	50,260
57	6,064	6,864	9,179	12,407	14,940	20,712	27,837	36,297	42,020	51,735
58	6,269	7,040	9,582	12,776	15,423	21,298	28,695	37,336	43,684	53,205
59	6,542	7,363	9,995	13,144	16,101	21,876	30,000	38,371	45,834	54,665
60	6,955	7,749	10,426	13,507	16,816	22,455	31,411	39,398	48,017	56,117
61	7,457	8,154	10,865	13,877	17,736	22,952	33,004	40,107	50,571	57,023
62	7,827	8,571	11,305	14,262	18,493	23,348	34,456	41,256	52,982	58,567
63	8,201	9,003	11,762	14,668	19,267	24,058	35,948	42,237	55,437	59,927
64	8,584	9,438	12,220	15,372	20,049	25,059	37,643	43,881	57,974	62,349
65	8,976	9,874	12,683	16,150	20,829	26,605	39,406	46,243	60,552	66,011
66	9,275	10,205	13,037	16,940	21,410	28,177	41,213	49,364	63,256	70,418
67	9,639	10,638	13,404	17,750	22,203	29,740	43,034	52,505	66,047	74,844
68	10,009	11,073	13,772	18,598	23,027	31,292	44,876	55,382	68,993	78,894
69	10,503	11,522	14,444	19,537	24,239	32,836	46,843	58,243	72,033	82,924
70	11,008	11,995	15,177	20,491	25,482	34,373	48,882	61,089	75,242	86,927
71*	11,361	12,369	15,641	21,059	26,003	35,597	50,280	62,742	77,560	89,245
72*	11,592	12,642	15,954	21,592	26,600	36,393	51,360	64,249	79,555	91,349
73*	11,678	12,774	16,084	21,852	26,872	36,713	51,803	64,908	80,608	92,249
74*	11,721	12,837	16,238	22,069	27,153	36,747	52,470	65,794	81,654	93,697
75*	11,849	12,960	16,515	22,109	27,621	36,751	53,353	67,110	83,039	95,750
76*	11,885	13,076	16,665	22,173	27,739	36,796	53,823	68,044	83,774	97,198
77*	11,993	13,192	16,919	22,234	28,170	36,806	54,601	68,980	84,996	98,647
78*	12,101	13,317	17,188	22,289	28,633	36,832	55,426	69,912	86,285	100,328
79*	12,328	13,434	17,630	22,319	29,379	36,846	56,814	70,337	88,450	100,740
80*	12,556	13,541	18,075	22,332	30,125	36,859	58,176	70,359	90,576	101,033
81*	12,979	13,647	18,608	22,347	31,027	36,876	60,130	70,384	93,628	101,327
82*	13,277	13,749	18,961	22,356	31,609	36,892	60,896	70,403	94,830	101,620
83*	13,448	13,854	19,305	22,366	32,186	36,907	61,959	70,425	96,488	101,915
84*	13,620	13,956	19,643	22,383	32,761	36,920	63,004	70,447	98,121	102,205
85*	13,721	14,059	19,964	22,392	33,168	36,937	63,713	70,469	99,231	102,501
86*	13,756	14,129	20,076	22,403	33,479	36,953	64,347	70,492	100,137	102,794
87*	13,858	14,201	20,186	22,416	33,622	36,967	64,660	70,513	100,545	103,085
88*	13,960	14,268	20,296	22,429	33,767	36,982	64,973	70,537	100,950	103,381
89*	14,063	14,336	20,404	22,438	33,911	36,997	65,283	70,556	101,356	103,676
90*	14,097	14,405	20,510	22,451	34,055	37,011	65,596	70,579	101,765	103,970
91*	14,128	14,473	20,623	22,463	34,198	37,029	65,907	70,597	102,169	104,260
92*	14,230	14,540	20,735	22,475	34,342	37,044	66,220	70,623	102,577	104,557
93*	14,329	14,603	20,842	22,488	34,487	37,058	66,532	70,648	102,985	104,851
94*	14,432	14,671	20,952	22,501	34,626	37,072	66,843	70,666	103,392	105,143
95*	14,530	14,738	21,061	22,510	34,770	37,088	67,157	70,692	103,798	105,436
96*	14,632	14,801	21,170	22,522	34,913	37,104	67,467	70,710	104,207	105,733
97*	14,736	14,867	21,281	22,535	35,056	37,119	67,782	70,732	104,612	106,024
98*	14,834	14,927	21,391	22,546	35,202	37,133	68,094	70,754	105,020	106,318
99*	14,935	14,991	21,503	22,557	35,345	37,150	68,405	70,778	105,427	106,613

\*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*	36,184	51,846	65,915	57,640	82,600	104,385	23,000	33,210	42,066	39,210	56,000	70,610
76*	38,648	55,427	70,566	61,600	88,840	112,620	24,600	35,760	44,940	41,200	60,400	75,900
77*	41,166	59,106	75,366	65,600	95,200	121,360	26,200	38,360	47,880	43,400	64,800	81,300
78*	43,738	62,886	80,316	69,600	101,600	130,600	27,800	40,960	50,800	45,600	69,200	86,700
79*	46,364	66,768	85,626	73,600	108,000	140,400	29,400	43,560	53,760	47,400	73,600	92,100
80*	49,044	70,752	91,196	77,600	114,400	150,800	31,000	46,160	56,700	49,200	78,000	97,500
81*	51,778	74,840	96,626	81,600	120,800	161,800	32,600	48,760	59,640	51,000	82,400	102,900
82*	54,566	79,032	102,396	85,600	127,200	173,400	34,200	51,360	62,580	52,800	86,800	108,300
83*	57,408	83,328	108,566	89,600	133,600	185,200	35,800	53,960	65,520	54,600	91,200	113,700
84*	60,304	87,728	115,146	93,600	140,000	197,200	37,400	56,560	68,460	56,400	95,600	119,100
85*	63,254	92,232	122,126	97,600	146,400	209,400	39,000	59,160	71,400	58,200	100,000	124,500
86*	66,258	96,840	129,506	101,600	152,800	221,800	40,600	61,760	74,340	60,000	104,400	129,900
87*	69,316	101,552	137,786	105,600	159,200	234,400	42,200	64,360	77,280	61,800	108,800	135,300
88*	72,428	106,368	146,166	109,600	165,600	247,200	43,800	66,960	80,220	63,600	113,200	140,700
89*	75,594	111,288	154,746	113,600	172,000	260,200	45,400	69,560	83,160	65,400	117,600	146,100
90*	78,814	116,312	163,526	117,600	178,400	273,400	47,000	72,160	86,100	67,200	122,000	151,500
91*	82,088	121,440	172,606	121,600	184,800	286,800	48,600	74,760	89,040	69,000	126,400	156,900
92*	85,416	126,672	181,986	125,600	191,200	300,400	50,200	77,360	91,980	70,800	130,800	162,300
93*	88,798	132,012	191,766	129,600	197,600	314,200	51,800	79,960	94,920	72,600	135,200	167,700
94*	92,234	137,460	201,946	133,600	204,000	328,200	53,400	82,560	97,860	74,400	139,600	173,100
95*	95,724	143,016	212,526	137,600	210,400	342,400	55,000	85,160	100,800	76,200	144,000	178,500
96*	99,268	148,680	223,506	141,600	216,800	356,800	56,600	87,760	103,740	78,000	148,400	183,900
97*	102,866	154,452	234,886	145,600	223,200	371,400	58,200	90,360	106,680	79,800	152,800	189,300
98*	106,518	160,332	246,666	149,600	229,600	386,200	59,800	92,960	109,620	81,600	157,200	194,700
99*	110,224	166,320	258,946	153,600	236,000	401,200	61,400	95,560	112,560	83,400	161,600	200,100

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

### Termination

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

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- At annual renewal, we give the policy owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the policy/benefit(s)
- The Insured dies

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

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

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

### Benefit and Premium Adjustment

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

### Inflation Risk

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

### Credit Risk

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

### Key Exclusions

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

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

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

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

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

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

### Cooling-off Period

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

# 「住院保障計劃」一覽表

## Hospital Benefits – At a Glance

投保資料 Basic Information				
	住院醫療多重保 Hospital & Surgical Plus	額外醫療保 Extra Major Medical Benefit	額外癌症多重保 Extra Cancer Benefit	住院現金津貼 Hospital Income Benefit
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0至70歲 Age 0 to 70		0至70歲 Age 0 to 70	0至65歲 Age 0 to 65
保障年期 Benefit Term	至100歲 To Age 100		至100歲 To Age 100	至75歲 To Age 75
繳付保費年期 Premium Payment Term	至100歲 To Age 100		至100歲 To Age 100	至75歲 To Age 75
保單資料 Policy Information				
保單類別 Plan Type	基本計劃 Basic Plan	附加計劃 Supplementary Plan	附加計劃 Supplementary Plan	附加計劃 Supplementary Plan
保單貨幣單位 Currency	港元 HK\$			
保費 <sup>2</sup> Premium <sup>2</sup>	<ul style="list-style-type: none"> <li>– 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)。</li> <li>– 保費按每年/每半年/每季/每月繳付</li> <li>– 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 &amp; Surgical Plus and Extra Major Medical Benefit).</li> <li>– Annual / Semi-annual / Quarterly / Monthly Payment</li> </ul>			
最低保障額 Minimum Sum Insured	優惠計劃 Plan Extra		計劃 Plan 1	HK\$600
最高保障額 Maximum Sum Insured	計劃 Plan 4		計劃 Plan 3	HK\$1,200 <sup>6</sup>
保障類別 Type of Benefit	賠償實際住院及醫療費用 (受限於計劃內每項保障的最高保障額) Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)		賠償實際治療費用 <sup>4</sup> 、額外 護理、癌症診症及診斷費用 Reimburses the actual medical treatment expenses <sup>4</sup> , extra care, consultation and diagnosis expenses	於住院期間提供每日 現金保障 Provides daily cash benefits during the period of hospitalization

1 本公司保留決定合資格診所的權利。

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

3 癌病治療保障、洗腎保障、家中看護津貼及手術後門診津貼除外。

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

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

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

7 只適用於18歲或以上的受保人。

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

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

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

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

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

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

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

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

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

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