



Corporate Medical Plans 公司醫療計劃

GROUP BENEFITS (HK\$) 團體保障 (港元)

Details of the Plan 計劃詳情

Annual Deductible Options 自選年度自負額/免賠額	Nil, HK\$2,000, HK\$5,000 無 · 2,000 港元 · 5,000 港元 Annual Deductible Options are applicable to the Hospitalisation Benefits and the Optional Out-patient Benefits 自選年度自負額/免賠額適用於住院保障及附加門診保障
Geographical Area Options 地區選擇	(i) Worldwide or (ii) Worldwide excluding North America and the Caribbean (i) 全球或 (ii) 全球但北美洲及加勒比地區除外
Claims Processing Location 索償處理地點	Hong Kong 香港
Eligible Persons 合資格人士	Employees and their Dependants 僱員及其家屬
Currency 貨幣	HK\$ 港元

Hospitalisation Benefits 住院保障

(i) Main Hospitalisation and Surgical Benefits 主要住院及手術保障

	Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3
Policy Year Limit 保單年度最高賠償額	\$10 Million 10,000,000元	\$6 Million 6,000,000元	\$3 Million 3,000,000元

Hospitalisation & Out-patient Surgery 住院及門診手術

	Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3
Room and Board including general nursing care 病房費用 (包括一般護理費用)	Private Room Up to \$3,200 per day 私家病房最高每日3,200元	Semi-Private Room Up to \$2,000 per day 半私家病房最高每日2,000元	Ward Bed Up to \$900 per day 標準房最高每日900元
Parental Accommodation (added bed, same room) 父母陪宿 (同房加床)	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Theatre fees; x-rays; laboratory tests; Medicines and Drugs; blood and plasma; surgical appliances; rental of wheel chairs; standard prosthetic devices 手術室費、X光、化驗所檢測、藥物及藥品、血液及血漿、外科器具、租用輪椅、標準義肢	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Intensive Care (Room and Board including general nursing care) 深切治療 (包括病房及一般護理費用)	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Surgeon's Fees including pre- and post-surgical services 手術費 (包括手術前及手術後服務)	\$350,000 per Disability per Policy Year 每個保單年度每項傷病350,000元	\$250,000 per Disability per Policy Year 每個保單年度每項傷病250,000元	\$150,000 per Disability per Policy Year 每個保單年度每項傷病150,000元
Anaesthetist Fees as charged 麻醉師費用 (實報實銷)	30% of eligible surgeon's fee 可償手術費的30%	30% of eligible surgeon's fee 可償手術費的30%	30% of eligible surgeon's Fees 可償手術費的30%
Professional Fees including Physician, specialist, radiologist, physiotherapist and pathologist fees 專業費用 (包括醫生、專科醫生、放射專科醫生、物理治療師及病理學專科醫生費用)	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Kidney Dialysis 洗腎	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償

Oncology 腫瘤科疾病

Treatment for cancer received as an in-patient, day-patient or out-patient 住院、日診或門診癌症治療	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
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Organ Transplant 器官移植

Transplant of kidney, heart, liver, bone marrow, lung or cornea 移植腎臟、心臟、肝臟、骨髓、肺部或眼角膜	\$800,000 per Disability 每項傷病800,000元	\$800,000 per Disability 每項傷病800,000元	\$800,000 per Disability 每項傷病800,000元
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Note: All monetary amounts are denoted in HK\$. 註：所有金額均為港元。

	Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3
Complications of Pregnancy 妊娠併發症			
In-patient treatment necessary as a direct result of a Complication of Pregnancy 直接因「妊娠併發症」而需住院治療	Same limits as for each benefit under the Hospitalisation and Out-patient Surgery section 與住院及門診手術的每項保障的限額相同	Same limits as for each benefit under the Hospitalisation and Out-patient Surgery section 與住院及門診手術的每項保障的限額相同	Same limits as for each benefit under the Hospitalisation and Out-patient Surgery section 與住院及門診手術的每項保障的限額相同
Private Nursing 私家看護			
In-hospital, when certified Medically Necessary by an attending Physician 住院期間由主診醫生證明為醫療必需	Fully Covered 全數賠償	\$500 per day 每日500元	\$300 per day 每日300元
Life Cover 壽險保障			
Life Cover 壽險保障	\$10,000 10,000元	\$10,000 10,000元	\$10,000 10,000元
Emergency Room Treatment 急症室治療			
Emergency Room treatment 急症室治療	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Accidental Damage to Teeth 牙齒意外受損			
Treatment received in a dental surgery or in an Emergency Room in a Hospital 於牙齒外科診所或醫院急症室接受治療	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Pre-Hospitalisation Benefits 住院前治療保障			
Coverage for treatment directly related to the medical condition requiring hospitalisation 與需要住院的疾病直接相關的治療保障	\$8,000 per Disability per Policy Year 每個保單年度每項傷病 8,000元 For treatment incurred within 30 days prior to Hospital admission 適用於入院前30日的治療 Pre-Hospitalisation Benefits are separate and distinct from Optional Out-patient Benefits 住院前治療保障與附加門診保障是分開及有所區別的	\$6,000 per Disability per Policy Year 每個保單年度每項傷病 6,000元 For treatment incurred within 30 days prior to Hospital admission 適用於入院前30日的治療 Pre-Hospitalisation Benefits are separate and distinct from Optional Out-patient Benefits 住院前治療保障與附加門診保障是分開及有所區別的	\$4,000 per Disability per Policy Year 每個保單年度每項傷病 4,000元 For treatment incurred within 30 days prior to Hospital admission 適用於入院前30日的治療 Pre-Hospitalisation Benefits are separate and distinct from Optional Out-patient Benefits 住院前治療保障與附加門診保障是分開及有所區別的
Post-Hospitalisation Benefits 住院後治療保障			
Coverage for normal follow-up treatment after hospitalisation 住院後一般跟進的治療保障 Physicians and specialists office visits 醫生及專科醫生診所就診 Physiotherapist, chiropractor and acupuncturist when certified necessary by an attending Physician 主診醫生證明為必需的物理治療師、脊醫及針灸治療師所提供的治療 Prescribed medicines, dressings, x-rays, diagnostic laboratory tests and surgical appliances 處方藥物、敷藥、X光、診斷性化驗檢測及外科器具	Fully Covered 全數賠償 For treatment incurred within 90 days after discharge from Hospital 適用於出院後90日的治療 Post-Hospitalisation Benefits are separate and distinct from Optional Out-patient Benefits 住院前治療保障與附加門診保障是分開及有所區別的	\$10,000 per Disability per Policy Year 每個保單年度每項傷病 10,000元 For treatment incurred within 90 days after discharge from Hospital 適用於出院後90日的治療 Post-Hospitalisation Benefits are separate and distinct from Optional Out-patient Benefits 住院前治療保障與附加門診保障是分開及有所區別的	\$8,000 per Disability per Policy Year 每個保單年度每項傷病 8,000元 For treatment incurred within 90 days after discharge from Hospital 適用於出院後90日的治療 Post-Hospitalisation Benefits are separate and distinct from Optional Out-patient Benefits 住院前治療保障與附加門診保障是分開及有所區別的

	Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3
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Free Hospital Cash Benefits 免費住院現金保障

Payable from the third consecutive night of hospitalisation after the deferred period of two consecutive Confinement nights' in ward bed of Hong Kong Hospital Authority Hospital 住院現金保障將於連續兩晚入住香港醫院管理局轄下醫院標準房的遞延期後開始計算，從第三晚開始享有	\$1,100 per day 每日1,100元 Up to a maximum of 120 nights per Policy Year 每個保單年度最多120晚	\$700 per day 每日700元 Up to a maximum of 120 nights per Policy Year 每個保單年度最多120晚	\$500 per day 每日500元 Up to a maximum of 120 nights per Policy Year 每個保單年度最多120晚
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(ii) Evacuation and Emergency Benefits 醫療護送及緊急事故保障

	Up to a maximum of \$4,000,000 per event 每宗事件最高4,000,000元
Worldwide Emergency assistance including evacuation and repatriation 全球緊急支援服務(包括運送及護送返港)	Fully Covered 全數賠償
Local Ambulance to Hospital 當地救護車送往醫院	Fully Covered 全數賠償
Repatriation of Mortal Remains 遺體運送	\$ 120,000 120,000元

Optional Out-patient Benefits 附加門診保障

	Plan 1 Out-patient 門診計劃 1	Plan 2 Out-patient 門診計劃 2	Plan 3 Out-patient 門診計劃 3
Policy Year Limit 保單年度最高賠償額	\$40,000 40,000元	\$25,000 25,000元	\$8,000 8,000元
General Practitioner Consultation and/or Prescribed Medicines and Drugs 普通科醫生診症及/或處方藥物及藥品	Fully Covered 全數賠償	\$600 per visit 每次600元 A maximum of one visit per day 每日最多一次診症	\$200 per visit 每次200元 A maximum of one visit per day 每日最多一次診症
Specialist Consultation and/or Prescribed Medicines and Drugs 專科醫生診症及/或處方藥物及藥品	Fully Covered 全數賠償	\$900 per visit 每次900元 A maximum of one visit per day 每日最多一次診症	\$400 per visit 每次400元 A maximum of one visit per day 每日最多一次診症
Physiotherapy and chiropractic treatment upon referral 經轉介的物理治療及脊醫治療	\$7,500 per Policy Year A maximum of \$500 per visit 每個保單年度7,500元 每次最高限額500元	\$4,800 per Policy Year A maximum of \$400 per visit 每個保單年度4,800元 每次最高限額400元	\$3,000 per Policy Year A maximum of \$300 per visit 每個保單年度3,000元 每次最高限額300元
Imaging and Lab Tests 造影及化驗檢測	Fully Covered 全數賠償	Fully Covered 全數賠償	Fully Covered 全數賠償
Traditional Chinese Medicine 傳統中醫	A maximum of \$200 per visit A maximum of 30 visits per Policy Year 每次最高限額200元 每個保單年度最多30次	A maximum of \$180 per visit A maximum of 30 visits per Policy Year 每次最高限額180元 每個保單年度最多30次	A maximum of \$150 per visit A maximum of 30 visits per Policy Year 每次最高限額150元 每個保單年度最多30次

Optional Dental Benefits 附加牙科保障

Policy Year Limit 保單年度最高賠償額	\$5,700 per Policy Year for Routine and \$12,000 per Policy Year for Major Restorative 例行牙科治療每個保單年度 5,700元，重大牙齒復修每個保單年度 12,000元	
Routine Dental Treatment 例行牙科治療	<ul style="list-style-type: none"> Examinations 檢查 Tooth cleaning 洗牙 Normal composite fillings 一般磁粉補牙 Inlay (excluding gold inlays) 鑲補 (黃金鑲補除外) 	<ul style="list-style-type: none"> Onlay (excluding gold onlays) 嵌補 (黃金嵌補除外) Sealant 窩隙封填 Extractions 拔牙
Major Restorative Dental Work 重大牙齒復修手術	<ul style="list-style-type: none"> Removal of impacted, buried or unerupted teeth 移除阻生齒、埋伏齒或未萌齒 Removal of roots 移除牙根 Root canal treatment 根管治療 Removal of solid odontomes 移除實心牙瘤 Apicectomy 根尖切除 	<ul style="list-style-type: none"> New or repair of bridge work (excluding gold bridge work) 新造或修理牙橋 (不包括黃金牙橋) New or repair of crowns (excluding all gold crowns) 新造或修理牙冠 (不包括任何黃金牙冠) New or repair of upper and lower dentures 新造或修理上下假牙

Extra Features 其他特點

- Medical History Disregarded** – may be available for groups with over 10 employees, but a premium surcharge may apply.
 豁免病歷資料 – 超過10名僱員的團體投保或可豁免過往病歷資料，惟仍需繳付附加保費。
- Further Group Discounts** – may be available depending on group size.
 更多團體折扣 – 大型團體投保或可享有更多折扣。
- Annual Deductible** – For premium savings, opt for an annual Deductible of \$2,000 or \$5,000. The Deductible will be applicable to the Hospitalisation Benefits and the Optional Out-patient Benefits.
 自選年度自負額/免賠額 – 若想減低保費，可選擇 \$2,000 或 \$5,000 的年度自負額/免賠額。自負額/免賠額適用於住院保障及附加門診保障。
- Medical Card** – will be provided for all employees and their Dependants for their access to medical services provided by out-patient clinic networks in over 2,000 locations in Hong Kong.
 醫療卡 – 所有僱員及其「家屬」均會獲發醫療卡，可使用香港門診網絡逾2,000間診所所提供的醫療服務。
- No Surgical Schedule**
 不設外科「手術附表」
- Flexibility** – option of three plans to cater for different levels of staff. Plan 2 and Plan 3 are available only to groups with 5 employees or more.
 靈活彈性 – 三套計劃任由選擇，以迎合不同職級僱員的需要。計劃2及計劃3只適用於5名僱員或以上的團體。
- Direct Payment of Hospital Bills** – subject to pre-approval of treatments.
 直接與「醫院」結帳 – 需於治療事前獲取批准。
- Medical Underwriting** – Pre-existing Conditions can be covered, subject to approval and possible additional premiums.
 醫療保障核保 – 受保前「已存在病症」，只要獲得批准便可受保，但可能需付額外保費。
- Online Services** – available for all employees including email claim approval notification.
 網上服務 – 所有僱員均可使用，服務包括索償批核通知。
- Worldwide Coverage** – option to include North America and the Caribbean coverage at an additional premium.
 全球保障 – 可選繳付額外保費將「北美洲及加勒比地區」納入保障範圍內。
- Choose any Hospital or clinic in your Area of Cover** – no network restrictions.
 選擇「保險範圍」地區內任何「醫院」或診所 – 無網絡限制。
- Same benefits apply in Hong Kong and across Area of Cover**
 保障同時適用於香港及整個受「保險範圍」

Eligibility & Terms 資格與條款

- Available to employees and their Dependants.
僱員及其「家屬」均可參加。
- Employees must be between the ages of 18 and 65 at entry.
僱員投保時年齡必須為18至65歲。
- Dependants include the spouse and children as defined in the Corporate Policy Terms and Conditions.
「家屬」包括由公司計劃條款與規章所界定的其配偶及子女。
- All policies are subject to the Corporate Policy Terms and Conditions.
所有保單均需遵從公司計劃條款與規章。
- In respect of the Main Hospitalisation and Surgical Benefits, the limits applicable to each category shall not exceed the rate of expenses which is normally applicable to the type of room set out in the "Room and Board including general nursing care" category of the selected plan.
在主要住院及手術保障當中，每個類別的最高限額不得超過所選計劃「病房費用(包括一般護理費用)」一欄所列病房的慣常收費。

Corporate Quote Request 團體報價查詢

To request corporate quotes, please contact GlobalHealth Asia at globalhealthuniversal@globalhealthasia.com. Please provide the number of employees and Dependants to be covered, their date of birth, nationality and Usual Country of Residence as well as the type of plan requested.

如需查詢團體報價資料，請電郵至 globalhealthuniversal@globalhealthasia.com 聯絡 GlobalHealth Asia Limited。請列明僱員及其「家屬」人數、出生日期、國籍及「慣常居住國」，以及所申請的保障計劃。

GlobalHealth Asia Limited

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