



亞洲保險
ASIA INSURANCE



香港中文大學醫院
CUHK
Medical Centre

VOLUNTARY HEALTH INSURANCE SCHEME (FLEXI PLAN)
自願醫保計劃 (靈活計劃)

Asia iCare 亞洲緻安心

MEDICAL INSURANCE PLAN COLLABORATE WITH CUHK MEDICAL CENTRE
與香港中文大學醫院合作的醫療保險計劃

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香港麥當勞叔叔之家慈善基金®
HK\$100 will be donated to Ronald McDonald
House Charities® Hong Kong for each policy

About Asia Insurance Company Limited

關於亞洲保險

Asia Insurance is one of the leading general insurers in Hong Kong and Macau. We take pride in our broad range of insurance products, providing tailored and flexible solutions with a focus on coverage and care. Our goal is to help our clients protect what is important to them.

With people as our focus, our experts offer reliable advice with responsive and dedicated customer services through our agents, brokers, and business partners. We take a professional, innovative and consumer-centric approach to ensure that all customers receive the maximum protection from their investment.

With an extensive network of distinguished partnerships and successful joint ventures, we have developed a global reach and business presence. With a strong presence in Hong Kong and Macau, we also distribute products and services via our branches in other countries.

Known for our financial strength – strong capitalization, high liquidity and a Standard & Poor's "A" rating distribution network, we are trusted by our long-term business partners.

Asia Insurance is a wholly-owned subsidiary of Asia Financial Holdings Ltd (HK Stock Code: 662). Our presence in Hong Kong dates back to 1959.

亞洲保險是香港和澳門領先的一般保險公司之一。我們憑藉全方位的保險產品和服務，矢志為客戶打造靈活且貼心的方案，幫助他們保護珍而重之的事物。

我們的專家團隊秉持「以人為本」的精神，為代理商、經紀人和業務合作夥伴提供專業可靠的建議和至誠服務，迅速應對客戶需求。我們採取專業和創新的策略，以客為先，確保所有客戶都能獲得最大的投資保障。

我們不斷拓展網絡，在不同國家建立合作夥伴關係和合資企業，面向國際。亞洲保險除在香港和澳門擁有領先市場地位外，亦通過在其他國家設立的分支機構分銷產品和服務。

亞洲保險以雄厚的財務實力著稱。我們擁有雄厚的資本、良好的現金流動性和標準普爾財政實力和相對人信用「A」評級，深受長期合作的業務夥伴信任。

亞洲保險是亞洲金融集團全資擁有的子公司（香港股票編號：662）。我們早於1959年已開始為香港服務



About CUHKMC

關於香港中文大學醫院



The CUHK Medical Centre (CUHKMC) is a non-profit, private teaching hospital wholly owned by The Chinese University of Hong Kong (CUHK). With a social mission to bridge the service gap between the private and public healthcare systems in Hong Kong, CUHKMC is dedicated to offering quality healthcare service at affordable and transparent package prices. In line with the not-for-profit principle, all surpluses from all healthcare services will be ploughed back to the hospital for hospital development and the CUHK Faculty of Medicine for research and teaching.

CUHKMC provides a full range of medical services. Their healthcare team works in an integrated and holistic manner to promote wellbeing of patients. The hospital is carefully designed to be user-friendly for all ages, including patients, visitors and staff. Services are streamlined to better cater for patient needs and to eliminate unnecessary waiting and transfers. Together with the state-of-the-art technologies and equipment, CUHKMC is dedicated in optimising the clinical outcomes of patient care and enhancing operational efficiency.

香港中文大學醫院 (中大醫院) 是一所非牟利、私營教學醫院, 由香港中文大學全資擁有。中大醫院本著平衡香港私營及公營醫療體系差異的社會責任, 以為病人提供優質、可負擔及具透明度的醫療服務為己任。貫徹醫院非牟利的宗旨, 我們將所有盈餘投放於醫院及香港中文大學醫學院, 以支持醫院的長遠發展及醫學院的科研和教學工作。

中大醫院提供全面的醫療服務, 醫護團隊以其專業知識, 全心全意關顧病人, 以病人的福祉為依歸。醫院設計亦經週全的考慮, 便利不同年齡的人士使用, 包括病人、訪客及職員。我們簡化服務流程, 以能更全面配合病人需要, 減低不必要的輪候及轉介。中大醫院配備先進的醫療科技及儀器, 務求提升醫護水平及營運效率。



Your Health, We Care! 您的健康，我們關心!

When you are stepping into a new stage of life, there may inevitably be a lot of sweet burdens. Having a new car or a cosy apartment will let your family enjoy a more comfortable life but the cost of living may have increased suddenly. If you encounter a sudden health condition, you and your family will inevitably feel overwhelmed. To protect you or your loved one by preventing substantial burden due to unexpected health conditions is the utmost mission of this product.

當您步入人生的新階段時，難免會有很多甜蜜的負擔。擁有一輛新車或一間舒適的公寓能讓您的家人生活更舒適，但生活成本亦可能會突然增加。如果您遇到突發的健康狀況，您和家人難免會感到不知所措。防止因意外健康狀況而造成的重大負擔，以保護您或您所愛的人，就是本計劃最大的使命。

Asia Insurance is proudly collaborating with the CUHK Medical Centre (CUHKMC) in presenting "Asia iCare". Asia iCare is the 1st VHIS medical plan collaborating with the smart hospital in Hong Kong, offering wide range of hospitalization and optional medical coverage. To booster up the protection for preventing substantial burden due to rapid growth of the medical cost, Asia iCare provides you an additional full cover benefit to cover more than 5,000 surgical packages provided by CUHK Medical Centre, catering to you and your family the need of a professional and safety net in health-rounded protection with a reasonable price tag.

亞洲保險很榮幸與香港中文大學醫院 (中大醫院) 合作推出「亞洲緻安心」。「亞洲緻安心」是首個與香港智慧醫院合作的自願醫保計劃，提供全方位的住院治療和自選醫療保障。為加強保障，避免因醫療費用快速增長而造成的沉重負擔，「亞洲緻安心」為您提供額外全額保障，涵蓋中大醫院所提供超過5,000個定價收費手術項目，滿足您和家人的需要。助您以合理的價格，享用既專業又安全的醫療服務，使您和家人得到最全面的保障。



Affordable price **可負擔的保費**

Provide quality protection at affordable price
以相宜價格提供優質保障



Professional Team **專業團隊**

A medical team composed of CUHK professors provides professional medical services
由中大教授組成的醫護團隊，提供專業醫療服務



Transparent Price **收費開放透明**

Transparent price, no need to worry about hiding additional fees
收費透明清晰，無須擔心隱藏額外費用



Worldwide cover **全球保障**

The annual maximum limit of global comprehensive protection is up to HK\$830,000
環球全額保障，每年最高上限 高達830,000港元



Premiums paid will be allowed for tax deduction
保費可享稅務扣減

Plan Overview

計劃概覽

Type of Certified Plan 認可產品類別	Flexi Plan 靈活計劃
Name of Certified Plan 認可產品名稱	Asia iCare 亞洲緻安心
Entry Age 投保年齡	15 Days to age 80 15日至80歲
Protection Period 受保年期	Guaranteed renewable up to age 100 保證續保至100歲
Geographical Cover 受保地區	Worldwide 全球

Plan Option 計劃選項	Plan 1 計劃1	Plan 2 計劃2	
Room Type 病房級別	Semi-Private Room 半私家房間	Ward Room 大房	
Annual Benefit Limit 每年保障限額	HK\$650,000	HK\$500,000	
Supplementary major medical benefit 自選額外醫療保障	HK\$180,000	HK\$180,000	HK\$120,000



Plan Highlight 計劃特點



No deductible
不設墊底費用



No "Lifetime Benefit Limit"
不設「終身保障限額」



No waiting period
不設等候期



Covers unknown pre-existing conditions at the 31st day after the policy effective
投保前未知的已有病症由保單生效日第31日起已有全面保障



Covers investigation and treatment of congenital conditions which have manifested or been diagnosed after the age of 8
保障範圍包括投保人於年屆8歲後出現或確診的先天性疾病的檢測及治療



A wide range of core hospitalisation benefits and optional supplementary major medical benefit to boost up your protection
全方位住院保障及自選額外醫療保障以享更多保護



Additional full cover benefit to cover more than 5,000 surgical packages provided by CUHK Medical Centre
額外全額保障香港中文大學醫院超過5,000個手術項目



No claim enhanced annual benefit limit
無索償額外每年保障限額



Cooling-off period of 21 days
21日冷靜期



Free Worldwide Emergency Assistance Services
全球免費緊急支援服務



(Medical Evacuation / Repatriation)
(醫療運送 / 送返原居地)



Plan Highlight 計劃特點



Companion Bed for Child and Elderly 陪同小童及長者住院

Children and the elderly are hospitalized, family members can stay with them at ease

小童及長者住院可安心陪伴在側



Home nursing & Assistant healthcare service 家居護理服務

Home nurses and supplementary health services are covered

家居護士及輔助保健服務均獲保障



Prescribed Non-surgical Cancer Treatments

訂明非手術癌症治療

- Chemotherapy 放射性治療
- Radiotherapy 化療
- Targeted Therapy 標靶治療
- Immunotherapy 免疫治療
- Hormonal Therapy 荷爾蒙治療



Kidney dialysis treatment 腎臟透析

Cover outpatient kidney dialysis treatment

門診腎臟透析保障



Psychiatric Treatment Benefit

精神科治療保障



Pre & Post Confinement / Day Case Procedure Outpatient Care Benefit

入院前及出院後 / 日間手術前後之門診護理保障

- Physiotherapy 物理治療
- Speech Therapy 言語治療
- Occupational Therapy 職業治療
- Chinese Medicine Practitioner 中醫治療



Tax Deduction 稅務扣減

Premiums paid by a Hong Kong citizen for himself and/or his dependents will be allowed for tax deduction. The deduction ceiling for annual deduction is HK\$8,000 per Insured Person per year. No cap on the number of Insured Persons that are eligible for tax deduction.

香港市民若為其本人及 / 或受養人購買有關產品, 每年可作稅務扣減。扣稅上限為每名受保人每年 8,000 港元。可申請稅務扣減的受保人數目不設上限。

Example: If you purchase four policies under Certified Plans for four Insured Persons, and are the policyholder of the concerned policies, you can apply for tax deduction for the relevant premiums paid. The ceiling for annual deduction per Insured Person is HK\$8,000. In other words, the annual deduction ceiling is HK\$32,000 (i.e. HK\$8,000 x 4).

示例: 如您根據四名受保人的認證計劃購買四項保單, 並且是相關保單的保單持有人, 您可以申請稅務扣減。每名受保人每年扣除的上限為 8,000 港元。換言之, 您的年度扣除上限為 32,000 港元 (即 8,000 港元 x 4)。

Taxpayer's Specified Relatives 納稅人的特定親屬

Spouse 配偶

Children 子女

- a) Attained Age 已屆年齡 < 18
- b) Attained Age 已屆年齡 18 - 24 with full time education 接受全日制教育
- c) Attained Age 已屆年齡 ≥ 18 disabled 殘疾人士

Siblings / Siblings of spouse 兄弟姐妹 / 配偶的兄弟姐妹

- a) Attained Age 已屆年齡 < 18
- b) Attained Age 已屆年齡 18 - 24 with full time education 接受全日制教育
- c) Attained Age 已屆年齡 ≥ 18 disabled 殘疾人士

Parents and grandparents / Parents and grandparents of spouse 父母和祖父母 / 配偶的父母和祖父母

- a) Attained Age 已屆年齡 ≥ 55
- b) Attained Age 已屆年齡 < 55 disabled 殘疾人士



Fully Covered CUHKMC Surgical Package 中大醫院定價收費手術全額保障

We have collaborated with the CUHK Medical Centre to launch Asia iCare for providing full cover benefit to cover more than 5,000 elective surgical packages in 13 specialties. To ease your stress due to financial worries, all the pre-approved hospital bill shall be settled by Asia Insurance directly.

我們與香港中文大學醫院（中大醫院）合作推出「亞洲緻安心」，全額保障於中大醫院進行的，包括13項專科超過 5,000 種定價收費手術項目。獲預先批核的醫院帳單將會直接由亞洲保險支付，讓您免卻煩惱，減輕財政壓力。

- 1** Room and board (day bed or 4-bed room only)
病房及膳食（日間病房或四人房）
- 2** Miscellaneous charges* include 4 weeks discharge medicine
醫院雜項費用*包括四星期出院後藥物
- 3** Attending doctor's visit fee
主診醫生巡房費用
- 4** Specialist's fee
住院專科醫生費用
- 5** Intensive care
深切治療
- 6** Surgeon's fee
外科醫生費用
- 7** Anaesthetist's fee
麻醉科醫生費用
- 8** Operating theatre charges
手術室費用
- 9** Companion bed at Hospital
住院陪床
- 10** One 1 visit per Confinement / Day Case Procedure for Pre-Confinement / Day Case Procedure Consultation
每次住院 / 日間手術只限1次住院或日間手術前診症

Remark 備註:

*Charges include:

- Essential and related diagnostic procedure charges (including laboratory testing and diagnostic imaging) according to the standard clinical path or protocol during hospitalisation
- Treatment procedure charges (including emergency procedure, blood transfusion) that are related to the intended operation(s) / procedure(s)
- Nursing procedure charges
- Inpatient medication fee and up to seven days' worth of discharge medication related to the intended operation(s) / procedure(s)
- Standard Equipment and instrument charges
- Standard consumable, material, and standard implant charges
- Cost related to complications due to intended operation(s) / procedure(s) (including intensive care# and re-operation charges)

#When ICU care is more than 48 hours, the package will be terminated

*費用包括:

- 根據標準臨床方案，住院期間必需及相關的診斷費用（包括化驗及診斷造影）
- 與相關手術/程序的治療費用（包括緊急程序、輸血等）
- 護理程序費用
- 藥物收費（住院期間及出院 7 天內與相關手術/程序的藥費）
- 基本儀器設備費用
- 基本消耗品、物料、及基本植入物料費用
- 如病人出現與相關手術/程序的併發症，須再接受手術#和深切治療#，有關費用亦包括在內
- #當超過48小時深切治療，定價收費將會終止



No claim enhanced annual benefit limit

無索償額外每年保障限額

Coverage limit would be increased by 10% in the following year if the Policy Holder does not have any claims in the first 2 years. The coverage limit is up to HK\$913,000.

如投保人於首兩年並無任何索償，翌年可增加10%保障限額，保障限額最高可達913,000港元。

Example 示例

Mr. Chan purchased Asia iCare Plan 1A, and the annual insurance limit of the policy is HK\$830,000. Mr. Chan did not make any claims in the first 2 years, so he can enjoy a 10% upgrade protection limit in the following year. (i.e. The protection limit for the 3rd year is HK\$913,000.)

陳先生購買了亞洲緻安心計劃1A，每年的保單保障限額為830,000港元。而陳先生於首兩年並無作出任何索償，所以翌年可享10%的升級保障限額。（即第三年的保障限額為913,000港元）



Premium Rate Comparison

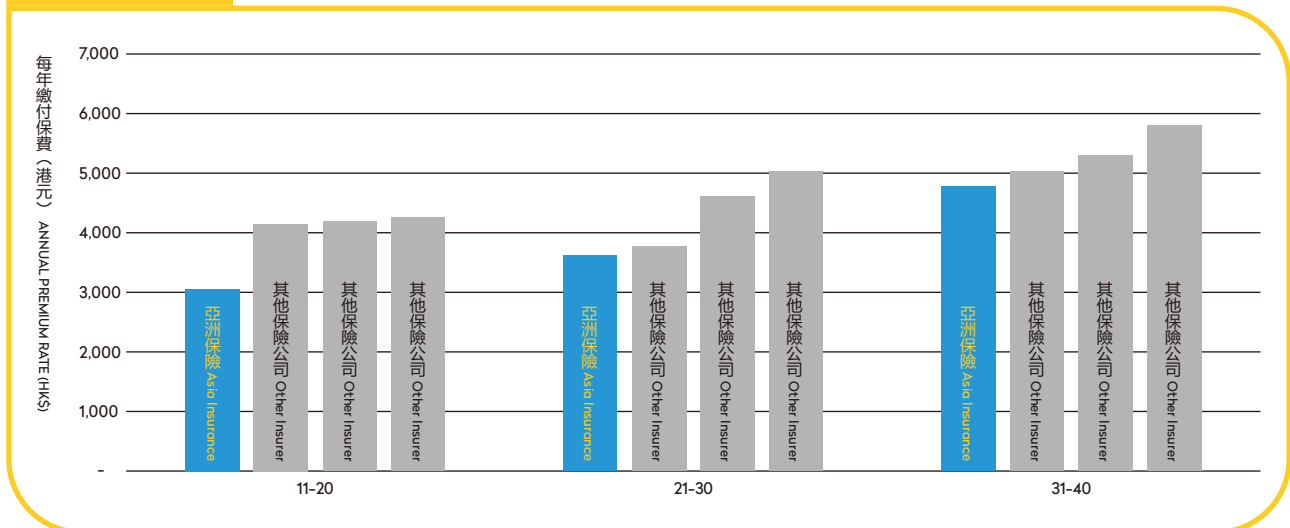
保費比較

With Asia iCare, you can enjoy a professional medical service provided by the CUHK Medical Centre which includes full cover of more than 5,000 surgical packages in a lower rank of premium level as compared with some other full cover VHIS products in the market. No excess, a real cashless hospitalization benefit.

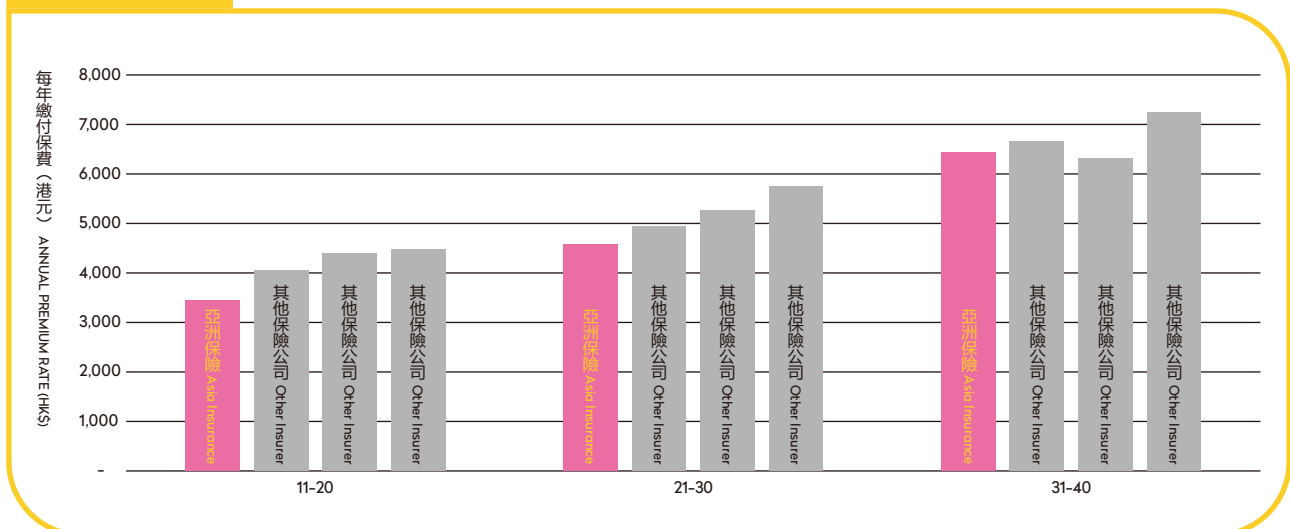
投保「亞洲緻安心」，您可以享受中大醫院提供的專業醫療服務，包括全額保障超過5,000個定價收費手術項目。與市場上其他全額保障自願醫保產品相比，保費水平較低。毋需額外支出，享受真正的免找數住院福利。

Full cover plan with Annual Benefit Limit <HK\$1M 每年保障限額少於一百萬港元的全額保障計劃

男性 Male (普通房Ward)



女性 Female (普通房Ward)



The above premiums are based on information from the Food and Health Bureau website, as of November 1, 2021
以上保費根據食衛局網頁於 2021年11月1日 的保費資料

Case Study 案例分析

Case Study 1 案例分析 1

Miss Li was unfortunately suffered from Breast Cancer, treated with mastectomy and reconstructive surgery. She stayed in a Ward for 7 days, the medical expenses are as follows:

Biopsy: HKD 52,463

Mastectomy: HKD 109,000

Transverse rectus abdominis myocutaneous flap (breast reconstruction): around HK\$100,000

Total expenditure: around HK\$261,463

李小姐不幸患上乳癌，須接受乳房切除及重建手術，她入住普通房間7日，醫療開支如下：

活檢：52,463港元

乳房切除術：109,000港元

橫腹直肌皮瓣（乳房重建）：約100,000港元

總開支：約261,463港元

VHIS standard plan
+\$100,000 Supplementary Major Medical Benefit
自願醫保標準計劃
+\$100,000額外醫療保障

Limit of indemnity: \$209,500
賠償額：\$209,500

Paid out-of-pocket
自費額
\$51,863

Asia iCare
(Surgical Package provided by CUHK Medical Centre)
亞洲繳安心
(於中大醫院進行定價收費手術)

CASHLESS HOSPITALISATION (Full cover)
出院免找數（全數賠償）

Paid out-of-pocket
自費額
\$0

Case Study 2 案例分析 2

Mr. Chan was unfortunately diagnosed "Coronary Heart Disease". He stayed in a Ward for 2 days for cardiac catheterization, vascular venting and stent installation. The medical expenses are as follows:

Total expenditure: HK\$231,376

陳先生不幸被診斷患上冠心病，治療期間入住普通房間2日進行心導管檢查及通血管、安裝支架手術，醫療開支如下：

總開支：231,376港元

VHIS standard plan
+\$100,000 Supplementary Major Medical Benefit
自願醫保標準計劃
+\$100,000額外醫療保障

Limit of indemnity: \$150,800
賠償額：\$150,800

Paid out-of-pocket
自費額
\$80,576

Asia iCare
(Surgical Package provided by CUHK Medical Centre)
亞洲繳安心
(於中大醫院進行定價收費手術)

CASHLESS HOSPITALISATION (Full cover)
出院免找數（全數賠償）

Paid out-of-pocket
自費額
\$0

Benefit Schedule

保障計劃

Plan Summary 計劃概要

Plan Option 計劃選項	Plan 1 計劃1	Plan 1A 計劃1A	Plan 2 計劃2	Plan 2A 計劃2A	Plan 2B 計劃2B
	Semi-private Room 半私家病房		Ward Room 大房		
Geographical Cover 受保地區	Worldwide 全球				
Benefit Coverage 保障範圍	(A) Hospitalisation Benefits 住院保障	(A) Hospitalisation 住院保障 + (B) Supplement Major Medical Benefits 額外醫療保障	(A) Hospitalisation Benefits 住院保障	(A) Hospitalisation 住院保障 + (B) Supplement Major Medical Benefits 額外醫療保障	(A) Hospitalisation 住院保障 + (B) Supplement Major Medical Benefits 額外醫療保障
Annual Benefit Limit 每年保障限額	\$650,000 per Policy Year 每保單年度 \$650,000	\$830,000 per Policy Year 每保單年度 \$830,000	\$500,000 per Policy Year 每保單年度 \$500,000	\$680,000 per Policy Year 每保單年度 \$680,000	\$620,000 per Policy Year 每保單年度 \$620,000

(A) Hospitalisation benefits 住院保障

Plan Option 計劃選項	Plan 1 計劃1		Plan 2 計劃2	
Certification No. 認可編號	F00061-01-000-01		F00061-02-000-01	
Annual Benefit Limit 每年保障限額	\$650,000 per Policy Year 每保單年度 \$650,000		\$500,000 per Policy Year 每保單年度 \$500,000	
I. Basic benefits 基本保障	Non Network Coverage 非網絡保障	Surgical Package performed at CUHKMC 於中大醫院進行定價收費手術	Non Network Coverage 非網絡保障	Surgical Package performed at CUHKMC 於中大醫院進行定價收費手術
	Semi-private Room 半私家病房	Ward Room 大房	Ward Room 大房	Ward Room 大房
(a) Room and board (Maximum 180 days per Policy Year) 病房及膳食 (每保單年度最多180日)	每日 \$1,200 per day		每日 \$800 per day	
(b) Miscellaneous charges (per Policy Year) 雜項開支 (每保單年度)	\$26,000		\$20,000	
(c) Attending doctor's visit fee (Maximum 180 days per Policy Year) 主診醫生巡房費 (每保單年度最多180日)	每日 \$1,200 per day		每日 \$800 per day	
(d) Specialist's fee ⁽²⁾ (per Disability per Policy Year) 專科醫生費 ⁽²⁾ (每保單年度 每傷病)	\$6,100		\$4,800	
(e) Intensive care (Maximum 25 days per Policy Year) 深切治療 (每保單年度最多25日)	每日 \$4,375 per day	Full Cover ⁽⁹⁾ 全額賠償 ⁽⁹⁾	每日 \$3,500 per day	Full Cover ⁽⁹⁾ 全額賠償 ⁽⁹⁾
(f) Surgeon's fee (Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures) 外科醫生費 (每項手術限額, 按手術表劃分的手術分類) • Complex 複雜 • Major 大型 • Intermediate 中型 • Minor 小型	\$99,840 \$49,920 \$24,960 \$9,984		\$76,800 \$38,400 \$19,200 \$7,680	
(g) Anaesthetist's fee 麻醉科醫生費	35% of Surgeon's fee payable ⁽⁵⁾ 外科醫生費賠償額的 35% ⁽⁵⁾		35% of Surgeon's fee payable ⁽⁵⁾ 外科醫生費賠償額的 35% ⁽⁵⁾	
(h) Operating theatre charges 手術室費	35% of Surgeon's fee payable ⁽⁵⁾ 外科醫生費賠償額的 35% ⁽⁵⁾		35% of Surgeon's fee payable ⁽⁵⁾ 外科醫生費賠償額的 35% ⁽⁵⁾	
(i) Prescribed Diagnostic Imaging Tests ⁽²⁾⁽³⁾ (per Policy Year)(Subject to 30% Coinsurance) 訂明診斷成像檢測 ⁽²⁾⁽³⁾ (每保單年度) (設 30% 共同保險)			\$20,000	
(j) Prescribed Non-surgical Cancer Treatments ⁽⁴⁾ (per Disability per Policy Year) 訂明非手術癌症治療 ⁽⁴⁾ (每保單年度每傷病)			\$200,000	

(k) Pre- and post- Confinement / Day Case Procedure outpatient care ⁽²⁾ 入院前或出院後 / 日間手術前後的門診護理 ⁽²⁾	For (k)(i) and (k)(ii), up to \$8,400 per Policy Year 就(k)(i)及(k)(ii), 每保單年度最多\$8,400			
(i) 1 prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure ⁽⁶⁾ 入院前 / 日間手術前最多1次門診或急症診症 ⁽⁶⁾	每日一次 \$1,200 per visit per day			
(ii) All follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure) ⁽⁷⁾ 出院後 / 日間手術後90日內的所有跟進門診 ⁽⁷⁾	每日一次 \$1,000 per visit per day			
(l) Psychiatric treatments (per Policy Year) 精神科治療 (每保單年度)	\$30,000			
Benefit Items⁽¹⁾ 保障項目⁽¹⁾	Non Network Coverage 非網絡保障	Surgical Package performed at CUHKMC 於中大醫院進行定價收費手術	Non Network Coverage 非網絡保障	Surgical Package performed at CUHKMC 於中大醫院進行定價收費手術
II. Additional benefits 附加保障	Semi-private Room 半私家病房	Ward Room 大房	Ward Room 大房	Ward Room 大房
(a) Companion bed at Hospital (Maximum 180 days per Policy Year) 住院陪床 (每保單年度最多180日) (For Insured Person Aged below 18 or above 65 only) (僅適用於年齡未滿18歲或超過65歲受保人)	每日 \$520 per day	Full Cover ⁽⁹⁾ 全額賠償 ⁽⁹⁾	每日 \$400 per day	Full Cover ⁽⁹⁾ 全額賠償 ⁽⁹⁾
(b) Kidney dialysis treatment (per Policy Year) 腎臟透析 (每保單年度)	\$200,000			
(c) Home care service ⁽²⁾ (in Hong Kong only) 家居護理服務 ⁽²⁾ (只適用香港)	For (c)(i) and (c)(ii), up to \$6,000 per Policy Year (with 90 days after discharge from Hospital) 就(c)(i)及(c)(ii), 每保單年度最多\$6,000 (出院後 90 日內)			
Service including: Subject to one (1) visit per day 服務包括: 每日一次 (i) Home nursing 家居護士 (ii) Assistant healthcare service 輔助保健服務	\$600			
Free Worldwide Emergency Assistance Services 全球免費緊急支援服務 (Medical Evacuation / Repatriation) (醫療運送 / 送返原居地)	Free 免費			

(B) Supplementary major medical benefit (Optional) 自選額外醫療保障

Plan Option 計劃選項	Plan 1A 計劃1A	Plan 2A 計劃2A	Plan 2B 計劃2B
Certification No. 認可編號	F00061-01-001-01	F00061-02-001-01	F00061-02-002-01
Benefit Level 保障級別	Semi-private Room 半私家病房	Ward Room 大房	Ward Room 大房
Benefit is payable for the eligible medical expenses exceed the maximum benefits under: (1) Basic Benefits (a) - (h) and (k)(i); and (2) Additional Benefits (a); and/or (3) Overall maximum of the corresponding hospitalisation benefits after the eligible medical expenses payable under the full cover benefit for network procedure package at CUHK Medical Centre 若合資格醫療費用超出了以下保障項目的最高賠償額後開始賠償 (1) 基本保障 (a) - (h) 及 (k)(i); 及 (2) 附加保障 (a); 及/或 (3) 於中大醫院進行網絡全額保障手術套餐之住院保障合資格醫療費用的最高總限額	Maximum Limit Per Policy Year (in HKD) 每宗病症最高賠償額 (港元)		
Annual Benefit Limit 每年保障限額	\$180,000 per Policy Year 每保單年度 \$180,000	\$180,000 per Policy Year 每保單年度 \$180,000	\$120,000 per Policy Year 每保單年度 \$120,000
Reimbursement Percentage 賠償百分比	80%		
If the insured person has chosen a level of hospital facilities and services higher than the entitled level of accommodation, the following scale of reimbursement (Adjustment Factor) will be applied for Supplementary Major Medical Benefit ⁽¹⁰⁾ . 如受保人的實際住房設施及服務級別高於其受保障的級別, 額外醫療保障將按以下調整系數計算高於賠償百分比的額外費用 ⁽¹⁰⁾ :			
Ward to Semi-Private 大房轉半私家房間	50%		
Ward to Private 大房轉私家房間	25%		
Ward to Above Standard Private 大房轉高於標準私家房間	12.5%		
Semi-Private to Private 半私家病房轉私家房間	50%		
Semi-Private to Above Standard Private 半私家病房轉高於標準私家房間	12.5%		

Notes –

- (1) Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above, unless otherwise specified.
- (2) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- (3) Tests covered here only include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.
- (4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- (5) The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.
- (6) Pre-Confinement / Day Case Procedure consultation includes but not limited to consultation, western medication prescribed or diagnostic test.
- (7) Post-Confinement / Day Case Procedure consultation includes but not limited to consultation, western prescribed medication, dressings, physiotherapy, occupational therapy, speech therapy, diagnostic test or rehabilitation treatment including dietetic consultation.
- (8) Please refer to the Company's website (<https://www.asiainsurance.hk/>) for the latest list of Network Hospitals. The list is subject to change from time to time.
- (9) Full cover shall mean no itemised benefit sub-limit, and the benefit payable shall be subject to the Annual Benefit Limit and Lifetime Benefit Limit.
- (10) The adjusted Coinsurance shall not apply where the room class upgrade arises from –
 - (i) unavailability of accommodation at the entitled room class due to ward or room shortage for Emergency Treatment;
 - (ii) isolation reasons that require a specific class of accommodation; or
 - (iii) other reasons not involving personal preference of the Policy Holders and/or the Insured Persons.

註解

- (1) 同一項目的合資格費用不可獲上述表中多於一個保障項目的賠償，除非另有註明。
- (2) 本公司有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
- (3) 檢測只包括電腦斷層掃描 (“CT”掃描)、磁力共振掃描 (“MRI”掃描)、正電子放射斷層掃描 (“PET”掃描)、PET-CT 組合及 PET-MRI 組合。
- (4) 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。
- (5) 此百分比適用於外科醫生費實際賠償的金額或根據手術分類下外科醫生費的保障限額，以較低者為準。
- (6) 入院前/日間手術前的門診護理包括但不限於診症、處方西藥、敷藥、物理治療、職業治療、言語治療、診斷檢測或復康治療包括營養諮詢。
- (7) 出院後/日間手術後的門診護理包括但不限於診症、處方西藥、敷藥、物理治療、職業治療、言語治療、診斷檢測或復康治療包括營養諮詢。
- (8) 關於最新的網絡醫院名單，請查閱本公司網頁(<https://www.asiainsurance.hk/>)。該名單可能會不時更改。
- (9) 全額保障是指不設分項賠償限額，應支付的保障將受限於每年保障限額及終身保障限額。
- (10) 調整後共同保險將不適用於下列情況引致的病房升級：
 - (i) 因急症治療入住醫院，而醫院因病房供應不足而未能提供訂明的房間級別；
 - (ii) 因隔離需要而入住指定級別的房間；或
 - (iii) 不涉及保單持有人及/或受保人個人喜好的其他原因。



Premium Schedule

保費表

Standard Premium(HK\$) 標準保費(港元)

Attained Age 已屆年齡	Annual Payment 年繳				Monthly Payment 月繳			
	Plan 1 計劃1		Plan 1A (with SMM) 計劃1A(包括附加醫療保障)		Plan 1 計劃1		Plan 1A (with SMM) 計劃1A(包括附加醫療保障)	
	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女
0	9,915	8,642	14,093	11,361	892	778	1,268	1,022
1	9,624	7,566	13,436	10,011	866	681	1,209	901
2	9,257	6,672	12,814	8,830	833	600	1,153	795
3	8,101	6,392	11,411	7,577	729	575	1,027	682
4	7,615	6,170	10,386	7,392	685	555	935	665
5	6,906	5,599	9,236	6,792	622	504	831	611
6	5,979	4,195	8,074	5,377	538	378	727	484
7	5,303	4,184	7,018	5,401	477	377	632	486
8	5,118	4,201	6,204	5,253	461	378	558	473
9	4,337	4,142	5,674	5,012	390	373	511	451
10	4,354	4,180	5,506	5,003	392	376	496	450
11	4,209	4,238	5,322	5,017	379	381	479	452
12	4,532	4,399	5,346	5,086	408	396	481	458
13	4,520	4,581	5,432	5,217	407	412	489	470
14	4,481	4,799	5,507	5,741	403	432	496	517
15	4,555	4,994	5,616	5,963	410	449	505	537
16	4,745	5,189	5,741	6,221	427	467	517	560
17	4,992	5,387	5,876	6,637	449	485	529	597
18	5,066	5,490	5,920	6,806	456	494	533	613
19	5,085	5,595	5,989	6,556	458	504	539	590
20	5,295	5,945	6,121	6,677	477	535	551	601
21	5,498	6,250	6,553	6,822	495	563	590	614
22	5,510	6,344	6,640	6,946	496	571	598	625
23	5,868	6,713	7,039	7,367	528	604	634	663
24	5,928	6,958	7,179	7,643	534	626	646	688
25	5,906	7,086	7,214	7,912	532	638	649	712
26	6,089	7,702	7,435	8,556	548	693	669	770
27	6,214	8,093	7,479	8,852	559	728	673	797
28	6,252	8,339	7,563	9,149	563	751	681	823
29	6,177	8,398	7,549	9,279	556	756	679	835
30	6,190	8,231	7,639	9,155	557	741	688	824
31	6,288	8,179	7,821	9,132	566	736	704	822
32	6,387	8,173	8,005	9,151	575	736	720	824
33	6,639	8,262	8,317	9,287	598	744	749	836
34	6,867	8,357	8,625	9,394	618	752	776	845
35	6,987	8,459	8,795	9,582	629	761	792	862
36	7,296	8,831	9,230	10,001	657	795	831	900
37	7,301	9,016	9,319	10,271	657	811	839	924
38	7,326	9,265	9,429	10,573	659	834	849	952
39	7,304	9,589	9,486	10,946	657	863	854	985
40	7,371	9,818	9,639	11,199	663	884	868	1,008
41	7,451	10,021	9,892	11,469	671	902	890	1,032
42	7,690	10,340	10,290	11,846	692	931	926	1,066
43	8,070	10,690	10,798	12,260	726	962	972	1,103
44	8,441	10,971	11,277	12,594	760	987	1,015	1,133
45	8,940	11,895	11,872	13,556	805	1,071	1,068	1,220
46	9,476	12,417	12,521	14,150	853	1,118	1,127	1,274
47	9,967	12,780	13,354	14,586	897	1,150	1,202	1,313
48	10,268	13,244	13,789	15,145	924	1,192	1,241	1,363
49	10,314	13,806	14,037	15,789	928	1,243	1,263	1,421

Premium Schedule

保費表

Standard Premium(HK\$) 標準保費(港元)

Attained Age 已屆年齡	Annual Payment 年繳				Monthly Payment 月繳			
	Plan 1 計劃1		Plan 1A (with SMM) 計劃1A(包括附加醫療保障)		Plan 1 計劃1		Plan 1A (with SMM) 計劃1A(包括附加醫療保障)	
	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女
50	10,709	15,025	14,665	17,229	964	1,352	1,320	1,551
51	11,227	15,190	15,392	17,259	1,010	1,367	1,385	1,553
52	12,014	15,203	16,388	17,313	1,081	1,368	1,475	1,558
53	12,681	15,744	17,145	17,945	1,141	1,417	1,543	1,615
54	13,471	16,277	18,175	18,574	1,212	1,465	1,636	1,672
55	14,205	16,820	19,004	19,221	1,278	1,514	1,710	1,730
56	15,249	17,442	20,299	19,970	1,372	1,570	1,827	1,797
57	17,020	18,480	22,437	21,193	1,532	1,663	2,019	1,907
58	18,201	19,916	23,965	22,829	1,638	1,792	2,157	2,055
59	19,638	21,286	25,781	24,394	1,767	1,916	2,320	2,195
60	21,090	22,436	27,623	25,742	1,898	2,019	2,486	2,317
61	22,829	24,090	29,727	27,624	2,055	2,168	2,675	2,486
62	24,757	25,421	31,959	29,118	2,228	2,288	2,876	2,621
63	26,560	26,770	33,932	30,558	2,390	2,409	3,054	2,750
64	28,358	27,333	35,823	31,174	2,552	2,460	3,224	2,806
65	30,788	29,190	38,198	32,891	2,771	2,627	3,438	2,960
66	32,766	30,516	40,432	34,385	2,949	2,746	3,639	3,095
67	34,784	31,948	42,737	35,983	3,131	2,875	3,846	3,238
68	36,990	33,498	45,241	37,663	3,329	3,015	4,072	3,390
69	38,606	35,133	47,162	39,453	3,475	3,162	4,245	3,551
70	40,220	36,738	49,047	41,207	3,620	3,306	4,414	3,709
71	42,297	38,801	51,447	43,439	3,807	3,492	4,630	3,910
72	44,043	40,602	53,483	45,389	3,964	3,654	4,813	4,085
73	45,864	42,437	55,588	47,374	4,128	3,819	5,003	4,264
74	47,789	44,333	57,823	49,467	4,301	3,990	5,204	4,452
75	49,417	45,946	59,667	51,196	4,448	4,135	5,370	4,608
76	51,102	47,588	61,596	52,973	4,599	4,283	5,544	4,768
77	52,830	49,252	63,551	54,802	4,755	4,433	5,720	4,932
78	54,627	50,963	65,618	56,725	4,916	4,587	5,906	5,105
79	57,608	53,798	68,332	59,251	5,185	4,842	6,150	5,333
80	59,479	55,612	70,449	61,256	5,353	5,005	6,340	5,513
81*	61,384	57,494	72,614	63,325	5,525	5,174	6,535	5,699
82*	63,361	59,386	74,822	65,403	5,702	5,345	6,734	5,886
83*	65,174	61,263	77,056	67,562	5,866	5,514	6,935	6,081
84*	67,052	63,236	79,356	69,826	6,035	5,691	7,142	6,284
85*	68,085	64,444	80,531	71,161	6,128	5,800	7,248	6,404
86*	69,704	65,924	81,966	72,455	6,273	5,933	7,377	6,521
87*	70,117	66,333	82,610	73,032	6,311	5,970	7,435	6,573
88*	70,968	67,096	83,316	73,582	6,387	6,039	7,498	6,622
89*	71,564	67,627	83,994	74,145	6,441	6,086	7,559	6,673
90*	72,122	68,187	84,657	74,744	6,491	6,137	7,619	6,727
91*	73,385	69,363	86,023	75,945	6,605	6,243	7,742	6,835
92*	74,691	70,582	87,429	77,188	6,722	6,352	7,869	6,947
93*	75,399	71,222	88,266	77,874	6,786	6,410	7,944	7,009
94*	76,139	71,871	89,122	78,569	6,853	6,468	8,021	7,071
95*	76,877	72,583	89,982	79,312	6,919	6,532	8,098	7,138
96*	77,671	73,328	90,913	80,085	6,990	6,600	8,182	7,208
97*	78,510	74,105	91,884	80,930	7,066	6,669	8,270	7,284
98*	79,421	74,951	92,911	81,821	7,148	6,746	8,362	7,364
99*	80,348	75,849	93,984	82,811	7,231	6,826	8,459	7,453

* For Renewal only 只適用於續保。

This Standard Premium Schedule does not include 0.1% levy which is collected by the Insurance Authority.
此標準保費表並未包括由保險業監管局徵收的0.1%保費徵費。

Premium Schedule

保費表

Standard Premium(HK\$) 標準保費(港元)

Attained Age 已屆年齡	Annual Payment 年繳						Monthly Payment 月繳					
	Plan 2 計劃2		Plan 2A (with SMM) 計劃2A(包括附加醫療保障)		Plan 2B (with SMM) 計劃2B(包括附加醫療保障)		Plan 2 計劃2		Plan 2A (with SMM) 計劃2A(包括附加醫療保障)		Plan 2B (with SMM) 計劃2B(包括附加醫療保障)	
	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女
0	5,647	5,683	7,395	6,490	6,906	6,254	508	511	666	584	622	563
1	5,642	5,111	7,386	5,835	6,897	5,623	508	460	665	525	621	506
2	5,637	4,677	7,370	5,338	6,885	5,144	507	421	663	480	620	463
3	5,031	4,566	6,573	5,211	6,141	5,022	453	411	592	469	553	452
4	4,731	4,408	6,179	5,030	5,774	4,848	426	397	556	453	520	436
5	4,290	3,998	5,603	4,563	5,236	4,397	386	360	504	411	471	396
6	3,715	3,001	4,851	3,424	4,533	3,300	334	270	437	308	408	297
7	3,582	3,007	4,235	3,353	4,042	3,253	322	271	381	302	364	293
8	3,456	3,020	4,087	3,367	3,901	3,266	311	272	368	303	351	294
9	2,905	2,951	3,433	3,290	3,278	3,191	261	266	309	296	295	287
10	2,891	2,952	3,416	3,291	3,262	3,192	260	266	307	296	294	287
11	2,772	2,966	3,275	3,307	3,127	3,208	249	267	295	298	281	289
12	2,958	3,051	3,495	3,402	3,337	3,300	266	275	315	306	300	297
13	2,926	3,152	3,456	3,513	3,300	3,408	263	284	311	316	297	307
14	2,851	3,244	3,371	3,618	3,218	3,509	257	292	303	326	290	316
15	2,861	3,335	3,384	3,720	3,230	3,608	257	300	305	335	291	325
16	2,941	3,422	3,481	3,818	3,322	3,703	265	308	313	344	299	333
17	3,054	3,509	3,617	3,915	3,452	3,797	275	316	326	352	311	342
18	3,112	3,593	3,688	4,010	3,518	3,888	280	323	332	361	317	350
19	3,138	3,679	3,720	4,106	3,549	3,982	282	331	335	370	319	358
20	3,086	3,478	3,893	4,385	3,660	4,124	278	313	350	395	329	371
21	3,218	3,674	4,063	4,635	3,820	4,358	290	331	366	417	344	392
22	3,242	3,749	4,094	4,731	3,848	4,448	292	337	368	426	346	400
23	3,376	3,882	4,267	4,901	4,010	4,607	304	349	384	441	361	415
24	3,427	4,041	4,333	5,105	4,072	4,798	308	364	390	459	366	432
25	3,460	4,169	4,378	5,271	4,113	4,953	311	375	394	474	370	446
26	3,582	4,546	4,536	5,755	4,262	5,407	322	409	408	518	384	487
27	3,672	4,798	4,654	6,078	4,371	5,709	330	432	419	547	393	514
28	3,713	4,967	4,708	6,296	4,422	5,913	334	447	424	567	398	532
29	3,723	5,075	4,722	6,437	4,434	6,044	335	457	425	579	399	544
30	3,516	5,043	4,453	6,390	4,183	6,002	316	454	401	575	376	540
31	3,654	5,131	4,612	6,478	4,336	6,090	329	462	415	583	390	548
32	3,788	5,233	4,779	6,604	4,494	6,209	341	471	430	594	404	559
33	3,940	5,301	4,969	6,682	4,672	6,284	355	477	447	601	420	566
34	4,078	5,374	5,141	6,765	4,835	6,364	367	484	463	609	435	573
35	4,155	5,452	5,234	6,854	4,923	6,450	374	491	471	617	443	581
36	4,383	5,699	5,521	7,159	5,193	6,738	394	513	497	644	467	606
37	4,526	6,003	5,699	7,537	5,361	7,095	407	540	513	678	482	639
38	4,692	6,308	5,906	7,913	5,556	7,451	422	568	532	712	500	671
39	4,838	6,540	6,087	8,195	5,727	7,718	435	589	548	738	515	695
40	5,055	6,852	6,345	8,560	5,974	8,068	455	617	571	770	538	726
41	5,382	7,113	6,723	8,836	6,337	8,340	484	640	605	795	570	751
42	5,691	7,351	7,111	9,122	6,702	8,612	512	662	640	821	603	775
43	5,981	7,605	7,467	9,434	7,039	8,907	538	684	672	849	634	802
44	6,117	7,814	7,628	9,687	7,193	9,147	551	703	687	872	647	823
45	6,264	8,473	7,802	10,504	7,359	9,919	564	763	702	945	662	893
46	6,564	8,938	8,153	11,058	7,695	10,447	591	804	734	995	693	940
47	7,057	9,300	8,745	11,479	8,259	10,851	635	837	787	1,033	743	977
48	7,437	9,741	9,193	11,996	8,687	11,347	669	877	827	1,080	782	1,021
49	7,919	10,257	9,765	12,609	9,234	11,931	713	923	879	1,135	831	1,074

Premium Schedule

保費表

Standard Premium(HK\$) 標準保費(港元)

Attained Age 已屆年齡	Annual Payment 年繳						Monthly Payment 月繳					
	Plan 2 計劃2		Plan 2A (with SMM) 計劃2A(包括附加醫療保障)		Plan 2B (with SMM) 計劃2B(包括附加醫療保障)		Plan 2 計劃2		Plan 2A (with SMM) 計劃2A(包括附加醫療保障)		Plan 2B (with SMM) 計劃2B(包括附加醫療保障)	
	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女	Male 男	Female 女
50	8,514	10,483	10,478	12,854	9,912	12,171	766	943	943	1,157	892	1,095
51	9,242	10,942	11,355	13,393	10,747	12,687	832	985	1,022	1,205	967	1,142
52	9,983	11,195	12,245	13,670	11,594	12,957	898	1,008	1,102	1,230	1,043	1,166
53	10,643	11,577	13,030	14,112	12,342	13,382	958	1,042	1,173	1,270	1,111	1,204
54	11,276	11,953	13,777	14,546	13,057	13,799	1,015	1,076	1,240	1,309	1,175	1,242
55	12,006	12,337	14,644	14,986	13,884	14,222	1,081	1,110	1,318	1,349	1,250	1,280
56	12,576	12,657	15,336	15,374	14,541	14,591	1,132	1,139	1,380	1,384	1,309	1,313
57	13,373	13,254	16,312	16,108	15,465	15,286	1,204	1,193	1,468	1,450	1,392	1,376
58	14,315	13,836	17,451	16,820	16,548	15,961	1,288	1,245	1,571	1,514	1,489	1,436
59	15,279	14,481	18,618	17,611	17,656	16,710	1,375	1,303	1,676	1,585	1,589	1,504
60	16,423	15,234	19,968	18,517	18,947	17,571	1,478	1,371	1,797	1,667	1,705	1,581
61	17,386	15,872	21,129	19,296	20,051	18,310	1,565	1,428	1,902	1,737	1,805	1,648
62	18,250	16,426	22,168	19,972	21,039	18,951	1,643	1,478	1,995	1,797	1,894	1,706
63	18,790	16,839	22,799	20,457	21,644	19,415	1,691	1,516	2,052	1,841	1,948	1,747
64	19,287	17,220	23,378	20,903	22,200	19,842	1,736	1,550	2,104	1,881	1,998	1,786
65	20,333	18,216	24,639	22,114	23,399	20,991	1,830	1,639	2,218	1,990	2,106	1,889
66	21,238	19,049	25,726	23,121	24,434	21,948	1,911	1,714	2,315	2,081	2,199	1,975
67	22,136	19,946	26,804	24,207	25,459	22,980	1,992	1,795	2,412	2,179	2,291	2,068
68	23,128	20,931	27,988	25,390	26,588	24,106	2,082	1,884	2,519	2,285	2,393	2,170
69	24,160	21,967	29,222	26,637	27,764	25,292	2,174	1,977	2,630	2,397	2,499	2,276
70	27,127	24,752	32,797	30,003	31,164	28,490	2,441	2,228	2,952	2,700	2,805	2,564
71	28,281	25,909	34,181	31,399	32,482	29,817	2,545	2,332	3,076	2,826	2,923	2,684
72	29,458	27,113	35,597	32,855	33,829	31,201	2,651	2,440	3,204	2,957	3,045	2,808
73	30,694	28,341	37,078	34,339	35,239	32,611	2,762	2,551	3,337	3,091	3,172	2,935
74	32,003	29,608	38,645	35,872	36,731	34,067	2,880	2,665	3,478	3,228	3,306	3,066
75	33,132	30,696	39,981	37,181	38,008	35,313	2,982	2,763	3,598	3,346	3,421	3,178
76	34,305	31,801	41,367	38,513	39,333	36,580	3,087	2,862	3,723	3,466	3,540	3,292
77	35,511	32,919	42,790	39,861	40,693	37,862	3,196	2,963	3,851	3,587	3,662	3,408
78	36,765	34,064	44,269	41,246	42,108	39,177	3,309	3,066	3,984	3,712	3,790	3,526
79	38,440	35,611	46,271	43,131	44,015	40,965	3,460	3,205	4,164	3,882	3,961	3,687
80	39,729	36,803	47,794	44,579	45,471	42,339	3,576	3,312	4,301	4,012	4,092	3,811
81*	41,033	38,032	49,342	46,077	46,948	43,760	3,693	3,423	4,441	4,147	4,225	3,938
82*	42,374	39,260	50,941	47,579	48,473	45,183	3,814	3,533	4,585	4,282	4,363	4,066
83*	43,598	40,473	52,404	49,066	49,867	46,591	3,924	3,643	4,716	4,416	4,488	4,193
84*	44,848	41,742	53,910	50,626	51,299	48,067	4,036	3,757	4,852	4,556	4,617	4,326
85*	45,161	42,159	54,265	51,130	51,642	48,546	4,064	3,794	4,884	4,602	4,648	4,369
86*	45,440	42,375	54,585	51,384	51,951	48,789	4,090	3,814	4,913	4,625	4,676	4,391
87*	45,732	42,647	54,920	51,709	52,273	49,099	4,116	3,838	4,943	4,654	4,705	4,419
88*	46,294	43,138	55,590	52,304	52,912	49,663	4,166	3,882	5,003	4,707	4,762	4,470
89*	46,701	43,486	56,067	52,721	53,369	50,061	4,203	3,914	5,046	4,745	4,803	4,505
90*	47,087	43,853	56,515	53,162	53,800	50,480	4,238	3,947	5,086	4,785	4,842	4,543
91*	47,513	44,226	57,012	53,608	54,276	50,906	4,276	3,980	5,131	4,825	4,885	4,582
92*	47,960	44,619	57,534	54,080	54,776	51,355	4,316	4,016	5,178	4,867	4,930	4,622
93*	48,438	45,033	58,091	54,575	55,310	51,827	4,359	4,053	5,228	4,912	4,978	4,664
94*	48,937	45,452	58,674	55,078	55,869	52,305	4,404	4,091	5,281	4,957	5,028	4,707
95*	49,438	45,910	59,256	55,627	56,428	52,828	4,449	4,132	5,333	5,006	5,079	4,755
96*	49,975	46,390	59,883	56,203	57,029	53,376	4,498	4,175	5,389	5,058	5,133	4,804
97*	50,542	46,891	60,544	56,803	57,663	53,948	4,549	4,220	5,449	5,112	5,190	4,855
98*	51,155	47,434	61,260	57,455	58,349	54,569	4,604	4,269	5,513	5,171	5,251	4,911
99*	51,777	48,007	61,988	58,146	59,047	55,225	4,660	4,321	5,579	5,233	5,314	4,970

* For Renewal only 只適用於續保。

This Standard Premium Schedule does not include 0.1% levy which is collected by the Insurance Authority.
此標準保費表並未包括由保險業監管局徵收的0.1%保費徵費。

Major Exclusions

主要不受保項目

General Exclusions

1. Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary.
2. Expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a Registered Medical Practitioner for Medically Necessary investigation or treatment of a Disability which cannot be effectively performed in a setting for providing Medical Services to a Day Patient.
3. Expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the Policy Effective Date. Irrespective of whether it is known or unknown to the Policy Holder or the Insured Person at the time of submission of Application, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1) such Disability shall be generally excluded from any coverage of these Terms and Benefits if it exists before the Policy Effective Date. If evidence of proof as to the time at which such Disability is first contracted or occurs is not available, manifestation of such Disability within the first five (5) years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such five (5) years shall be presumed to be contracted or occur after the Policy Effective Date.
However, the exclusion under this entire Section 3 shall not apply where HIV and its related Disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of these Terms and Benefits shall apply.
4. Expenses incurred for Medical Services as a result of Disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related Disability, where Section 3 of this Part 7 applies).
5. Any charges in respect of services for –
 - (a) beautification or cosmetic purposes, unless necessitated by Injury caused by an Accident and the Insured Person receives the Medical Services within ninety (90) days of the Accident; or
 - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to –
 - (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other Medical Services provided;
 - (b) removal of pre-malignant conditions; and
 - (c) treatment for prevention of recurrence or complication of a previous Disability.
7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident. Follow-up dental treatment or oral surgery after discharge from Hospital shall not be covered.
8. Expenses incurred for Medical Services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.
9. Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during Confinement or on the day of the Day Case Procedure.
10. Expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.
11. Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Expenses incurred for Medical Services provided as a result of Congenital Condition(s) which have manifested or been diagnosed before the Insured Person attained the Age of eight (8) years.
13. Eligible Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
14. Expenses incurred for treatment for Disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

Major Exclusions

主要不受保項目

一般不受保事項

1. 任何非醫療所需治療、治療程序、藥物、檢測或服務的費用。
2. 若純粹為接受診斷程序或專職醫療服務 (包括但不限於物理治療、職業治療及言語治療) 而住院, 該住院期間所招致全部或部分費用。惟若該等程序或服務是在註冊醫生建議下因而進行醫療所需的診斷, 或無法以為日症病人提供醫療服務的方式下有效地進行的傷病治療, 則不屬此項。
3. 在保單生效日前, 因感染或出現人體免疫力缺乏病毒 (“HIV”) 及其相關的傷病所招致的費用。不論保單持有人或受保人在遞交投保申請文件 (若本公司在第一部分第 8 節提出要求, 則包括相關必需資料的任何更新及改動) 時是否知悉, 若此傷病在保單生效日前已存在, 本條款及保障則不會賠償此傷病。若無法證明初次感染或出現此傷病的時間, 則此傷病於保單生效日起計五 (5) 年內發病, 將被推定為於保單生效日前已感染或出現; 若在這五 (5) 年後發病, 將被推定為於保單生效日後感染或出現。

惟本第 3 節的不保事項並不適用於因性侵犯、醫療援助、器官移植、輸血或捐血、或出生時受 HIV 感染所引致的傷病, 有關賠償將按本條款及保障內其他條款處理。
4. 因倚賴或過量服用藥物、酒精、毒品或類似物質 (或受其影響)、故意自殘身體或企圖自殺、參與非法活動、或性病及經由性接觸傳染的疾病或其後遺症 (HIV 及其相關的傷病將按本第七部分第 3 節處理) 的醫療服務費用。
5. 以下服務的收費 -
 - (a) 以美容或整容為目的的服務, 惟受保人因意外而受傷, 並於意外後九十 (90) 日內接受的必要醫療服務則不屬此項; 或
 - (b) 矯正視力或屈光不正的服務, 而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正, 包括但不限於眼部屈光治療、角膜激光矯視手術 (LASIK), 以及任何相關的檢測、治療程序及服務。
6. 預防性治療及預防性護理的費用, 包括但不限於並無症狀下的一般身體檢查、定期檢測或篩查程序、或僅因受保人及/或其家人過往病歷而進行的篩查或監測程序、頭髮重金屬元素分析、接種疫苗或健康補充品。為免存疑, 本第 6 節並不適用於 -
 - (a) 為了避免因接受其他醫療服務引起的併發症而進行的治療、監測、檢查或治療程序;
 - (b) 移除癌前病變; 及
 - (c) 為預防過往傷病復發或其併發症的治療。
7. 牙科醫生進行的牙科治療及口腔頰面手術的費用, 惟受保人因意外引致在住院期間接受的急症治療 及手術則不屬此項。出院後的跟進牙科治療及口腔手術則不會獲得賠償。
8. 下列醫療服務及輔導服務的費用 - 產科狀況及其併發症, 包括但不限於懷孕、分娩、墮胎或流產的診斷檢測; 節育或恢復生育; 任何性別的結紮或變性; 不育 (包括體外受孕或任何其他人工受孕); 以及性機能失常, 包括但不限於任何原因導致的陽萎、不舉或早泄。
9. 購買屬耐用用品的醫療設備及儀器的費用, 包括但不限於輪椅、床及家具、呼吸道壓力機及面罩、可攜式氧氣及氧氣治療儀器、血液透析機、運動設備、眼鏡、助聽器、特殊支架、輔助步行器具、非處方藥物、家居使用的空氣清新機或空調及供熱裝置。為免存疑, 住院期間或日間手術當日所租用的醫療設備及儀器則不屬此項。
10. 傳統中醫治療的費用, 包括但不限於中草藥治療、跌打、針灸、穴位按摩及推拿, 以及另類治療, 包括但不限於催眠治療、氣功、按摩治療、香薰治療、自然療法、水療法、順勢療法及其他類似的治療。
11. 按接受治療、治療程序、檢測或服務所在地的普遍標準 (或尚未經當地認可機構批准) 界定為實驗性或未經證實醫療成效的醫療技術或治療程序的費用。
12. 受保人年屆八 (8) 歲前發病或確診的先天性疾病所招致的醫療服務費用。
13. 已獲任何法律, 或由任何政府、僱主或第三方提供的醫療或保險計劃賠償的合資格費用。
14. 因戰爭 (不論宣戰與否)、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義、或軍事政變或奪權事故所招致的治療費用。

ASIA INSURANCE COMPANY LIMITED – PERSONAL INFORMATION COLLECTION STATEMENT ("PICS")

1. Your personal information and particulars may be required by Asia Insurance Company Limited (the "Company") in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
3. "Your Personal Data" will also include personal data relating to your beneficiaries, dependents, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you confirm that you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
5. The Company may use the personal data the Company collect about you for the following purposes:
 - (a) processing and assessing of applications or requests for any insurance products and daily operation of the related services;
 - (b) administering your insurance policy and providing services in relation to your insurance policy;
 - (c) investigating, analyzing, processing and paying claims made under your insurance policy;
 - (d) exercising any right under the insurance policy including right of subrogation, if applicable;
 - (e) detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
 - (f) developing insurance and other financial services and products;
 - (g) developing and maintaining credit and risk related models;
 - (h) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - (i) for statistical or actuarial research undertaken by the Company or any member of the Group;
 - (j) complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order;
 - (k) contacting you for any of the above purposes;
 - (l) other ancillary purposes which are directly related to the above purposes.
6. Your Personal Data may be transferred or disclosed to the following parties in Hong Kong or overseas for the purposes set out in the above paragraph:
 - (a) any insurance adjusters, agents and brokers, employers, healthcare professionals, hospitals, advisors, contractors or third party service providers who provide administrative, telecommunications, computer, payment, debt collection, security, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;
 - (b) organisations that consolidate claims and underwriting information for the insurance industry;
 - (c) fraud prevention organisations;
 - (d) other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information;
 - (e) any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
 - (f) any members of the Federation by the Federation for any of the above or related purposes;
 - (g) regulators;
 - (h) lawyers;
 - (i) accountants, financial advisors, auditors;
 - (j) other members of the Group;
 - (k) any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business;
The Company undertakes to keep the information confidential and solely for the purposes set out in the above paragraph.
7. If you do not agree to the use of your personal data for above purposes, it would not be possible for the Company to process your policy and/or claim application and render the services.
8. You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company and the Company has the right to charge you a reasonable fee for processing your data access request. Requests for such access or correction can be made in writing to the Personal Data Protection Officer, Asia Insurance Company Limited, 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong SAR.
9. In case of any discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
10. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

1. 亞洲保險有限公司（「本公司」）可能會要求閣下就本公司提供的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受益人、受養人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，代表閣下確認閣下乃是該等人士之父母或監護人或閣下確認已取得該等人士同意提供其之個人資料予本公司作本聲明之用途。
4. 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
5. 本公司將所收集閣下的個人資料，可能用作下列的用途：
 - (a) 處理及評估任何保險產品之申請或要求，及有關服務之日常運作；
 - (b) 管理閣下的保單及為閣下的保單提供相關服務；
 - (c) 閣下保單索償的調查、分析、處理及賠償；
 - (d) 行使有關保險單賦予的任何權利包括代位權，如適用；
 - (e) 偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的用途；
 - (f) 發展保險及其他金融服務及產品；
 - (g) 發展及維持本公司信貸及風險之相關模型；
 - (h) 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及 / 或身份核証；
 - (i) 作本公司或本集團的任何成員的統計或精算研究；
 - (j) 遵守及符合任何法例及條例規定的要求、行業手則、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求；
 - (k) 為上述任何用途與閣下聯絡；
 - (l) 與上述用途直接有關之其他附帶的目的。
6. 閣下的個人資料可能會轉移或披露予下列各方在香港或海外單位作前段所述的用途：
 - (a) 任何保險理算人、代理和經紀、僱主、醫護專業人士、醫院、顧問、諮詢人、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、數據處理或儲存或有關服務的第三者服務供應商或任何其他從事與保險或再保險業務有關的公司，或中介人，或索償或調查或其他提供與保險業務有關的服務供應商，以達到任何上述或有關的用途；
 - (b) 整合保險業申索和承保資料的組織；
 - (c) 防欺詐組織；
 - (d) 其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；警察；和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）；
 - (e) 現存或不時成立的任何保險公司協會或聯會或類同組織（聯會），以達到任何上述或有關的用途，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；
 - (f) 或透過聯會提供予任何聯會的會員，以達到任何上述或有關的用途；
 - (g) 監管機構；
 - (h) 執業律師；
 - (i) 會計師、財務顧問、認可核數師；
 - (j) 本集團的其他成員；
 - (k) 任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人；本公司承諾將資料保密並純粹用作上述的用途。
7. 如果閣下不同意本公司使用閣下的個人資料於上述用途上，本公司可能不能處理閣下之保單及 / 或索償申請及為閣下提供服務。
8. 閣下有權查明本公司就個人資料的政策和實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料，及本公司有權就處理閣下的查閱資料要求而收取合理費用。有關查閱或更正的要求，可致函香港上環干諾道西一百一十八號八樓亞洲保險有限公司的個人資料保護主任提出。
9. 中英文版本如有差異，將以英文版本為準。
10. 本公司保留隨時增補、更改、更新及修訂本聲明之權利，任何更改將於發出通知時起生效。



亞洲保險
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This brochure is for reference only and does not constitute any part of a original medical policy. The full terms and conditions of this plan are specified in the policy contract. The insurance plan with terms and benefits equivalent to the minimum compliant product of the VHIS, which are from time to time published and subject to regular review by the Government.

本小冊子只供參考用途，將不構成原有醫療保單的任何部份。本計劃的完整條款及條件列載於保單契約。此計劃是條款及保障等同自願醫保最低產品規格要求的保險計劃。政府將定期審視其內容，並不時公布有關修訂。