

A world map is shown in a light blue color against a dark blue background. Overlaid on the map is a large, crumpled, translucent plastic bag, symbolizing environmental impact or waste.

Care & Health

Hong Kong

Product summary

Care & Health

International healthcare coverage

Benefits

	1	2	3	4
Inpatient	✓	✓	✓	✓
Outpatient		✓	✓	✓
Emergency Assistance	✓	✓	✓	✓
Optional benefits				
Wellness			✓	✓
Maternity			✓	✓
Dental		✓	✓	✓
Vision			✓	✓

1 Primary 2 Vitality 3 Serenity 4 Prestige

Eligibility

- **Main Insured** from Age 18 and up to age 60 at policy inception or its policy anniversary
- **Main Insured** must be in Hong Kong at the time of application
- **Spouse or common-law partner** of the Main Insured who is up to Age 60, if not divorced or separated by a final court ruling. Only one person shall be considered as a Dependant spouse in respect of the above
- **The children** of the Main Insured and those of his common-law partner on condition that they are unmarried, unemployed and aged up to 19 years (included) or up to 28 (included) if studying on a full-time basis (a school/ university certificate will be required annually).

Areas of cover

All insured members of a plan must reside in the same area of cover

Area 1 Worldwide excluding the USA

Area 2 ASEAN excluding Singapore

Area 2 includes Indonesia, Malaysia, Philippines, Thailand, Brunei, Vietnam, Laos, Myanmar, and Cambodia

Administered by:



Features

- **No requirement to pay Hospitalisation expenses up front** within the Henner network.
- **Secured access to the e-claiming service**
- **Our client services teams** are located in Singapore and Kuala Lumpur
- **Female member** may purchase Maternity coverage only if her spouse is also enrolled in Vitality or Serenity or Prestige plan
- **Each member of the family can choose its own plan** with the conditions:
 - Dependents may purchase optional benefits (Dental or Vision) coverage only if the main insured has opted for the same optional benefit coverage.
 - The selected optional benefits are within the same level or lower than the base plan.
 - Dependents cannot have a lower co-insurance and deductible than the main insured. If the main insured has opted for Tier-1 hospital or opted for semi private room cover, the dependent will have to follow suit as well.

WAITING PERIODS

- **6 months:** for medical prostheses, orthopaedic & mobility aids, routine dental treatment, major restorative dental treatment, spectacles lenses, frames and contact lenses.
- **12 months:** for maternity (including maternity related expenses & complications of pregnancy), infertility treatment, medical checkup, HIV/AIDS treatment, lasik surgery and lens implant.
- **24 months:** for adult orthodontic work, teeth whitening procedure performed at a dental clinic, and treatment for alcohol or substance Abuse.

Full medical underwriting applicable to all insured members.

Pricing

OPTIONAL INPATIENT DEDUCTIBLE

- USD 2 500 - 20% discount
- USD 5 000 - 35% discount
- USD 10 000 - 50% discount

OPTIONAL OUTPATIENT CO-INSURANCE

- 10%** with 8% discount in premium
- 20%** with 17% discount in premium

FAMILY DISCOUNT

	Primary	Other plans
2 members	5%	5%
3 members	7.5%	10%
4+ members	10%	15%

TIERING OF NETWORK PROVIDER

If you choose to use providers other than those categorised as Restricted Providers (Tier-1 Cost Providers), a premium discount is provided. Refer to the Table Of Benefits for the list of providers under this category.

The discounts are applicable for all premiums except assistance.

Maximum annual limit

- USD 4 500 000

Premium

- **Currency** in USD
- **Renewal date and premium adjustment:** Policy anniversary date
- **Payment frequency:** Quarterly, Semi-annually or Annually
- Members are eligible for a premium discount after more than 2 consecutive years of coverage

ANY QUESTIONS?

Ask the Henner Team:
hennerpro.asia@henner.com

For a detailed list of Terms and Conditions please refer to the General Conditions

Insured by:

