Benefit Items 保障內容

	-patient benefit schedule 诊保障服務	Class 1	Class 2	Class 3	Class 4
1	Out-patient Physician's Visit (including3 days basic medication) - GP Copayment 西醫普通科門診 (包3天基本藥物) – GP 自付額	0	0	0	0
	Extra medication coverage per visit 額外藥物保障限額 (每次)	\$230	\$130	\$0	\$0
2	Physiotherapist's Visit* – PC Copayment 物理治療* – PC 自付額	0	0	\$20	\$40
3	Out-patient Specialist's Consultation (including 5 days basic medication)* - SP Copayment 專科門診(包5天基本藥物)* – SP 自付額	0	0	0	\$60
	Extra medication coverage per visit 額外藥物保障限額 (每次)	\$240	\$140	\$0	\$0
4	Chinese Medicine Practitioner's Visit (including 2 packs of basic herbs) - CMP Copayment 中醫 (包2份基本中藥) – CMP 自付額	0	0	0	0
	Extra herbs coverage per visit 額外中藥保障限額 (每次)	\$230	\$130	\$0	\$0
5	Out-patient X-ray & Laboratory Tests* - XRL (per Policy Year) X光化驗門診* – XRL (每保單年度)	\$3,000	\$2,500	\$2,000	\$1,500
6	Dental Scaling and Polishing (no. of visit per year) – DT 洗牙 (每年次數) - DT	1	1	1	1
7	Mental Wellness Program 精神健康支援服務	Free 免費			
8	Accidental Death 意外身故	Reimbursement Amount賠償額 \$10,000			

^{*}Written referral letter from the attending physician is required. 必須持有主診醫生簽發之轉介信。