





# Benefits schedule for the Super Good Health Medical Plan 2

Benefits items 1-15 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the Product Limitation section under "Important Information".

 Recommendation by a registered doctor in writing is required.

## Core Benefits



	Network Benefit (maximum benefit)						Non-Network Benefit (maximum benefit)					
	Ward		Semi-Private		Standard Private		Ward		Semi-Private		Standard Private	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
<b>I. Confinement Benefits</b>												
<b>1. Hospital daily room &amp; board benefit</b> (per day)	106	848	212	1,696	475	3,800	96	768	192	1,536	432	3,456
	90 days per confinement											
<b>2. Physician's visit</b> (per day)	106	848	212	1,696	475	3,800	96	768	192	1,536	432	3,456
	90 days per confinement											
 <b>3. Specialist's fee</b> (per confinement)	300	2,400	625	5,000	1,250	10,000	Not applicable					
<b>4. Miscellaneous hospital expenses benefit</b> (per confinement)	1,250	10,000	2,500	20,000	3,750	30,000	935	7,480	1,540	12,320	2,200	17,600
 <b>5. Intensive care benefit</b> (per day)	560	4,480	925	7,400	1,450	11,600	468	3,740	770	6,160	1,210	9,680
	15 days per confinement											
<b>6. Hospital companion bed benefit</b> (per day)	40	320	80	640	95	760	Not applicable					
	90 days per confinement											
<b>II. Surgical Benefits (inpatient and outpatient)</b>												
<b>7. Surgeon's fees</b> (subject to the degree of complexity of the surgical procedure) (per confinement / covered surgical procedure)	5,940	47,520	8,975	71,800	13,200	105,600	4,950	39,600	7,480	59,840	11,000	88,000
<b>8. Anaesthetist's fees</b> (per confinement / covered surgical procedure)	35% of surgeon's fees payable											
<b>9. Operating theatre fees</b> (per confinement / covered surgical procedure)	35% of surgeon's fees payable											
<b>III. Other Medical Benefits</b>												
<b>10. Emergency outpatient treatment benefit</b> (Accident only) (per covered injury)	990	7,920	1,650	13,200	2,375	19,000	825	6,600	1,375	11,000	1,980	15,840
 <b>11. Daily post-surgery home nursing benefit</b> (per visit) - Within 31 days after hospital stay	53	424	106	848	238	1,904	Not applicable		88	704	198	1,584
	1 visit per day and max 15 visits per confinement											
 <b>12. Chiropractor / Physiotherapist Consultation</b> (per visit) - Within 90 days after hospital stay	32	256	47	376	66	528	Not applicable		39	308	55	440
	1 visit per day and 10 visits per confinement											

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### Core Benefits

	Network Benefit (maximum benefit)						Non-Network Benefit (maximum benefit)					
	Ward		Semi-Private		Standard Private		Ward		Semi-Private		Standard Private	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
<b>III. Other Medical Benefits (continued)</b>												
<b>13. Pre- / Post- surgery outpatient consultation</b> (per visit)	106	848	212	1,696	475	3,800	Not applicable					
	1 visit within 14 days before confinement or covered clinical surgery 1 visit within 31 days after confinement or covered clinical surgery											
 <b>14. Mental or nervous disorder benefit</b> (per confinement)	2,500	20,000	3,125	25,000	3,750	30,000	2,000	16,000	2,500	20,000	3,000	24,000
30 days per confinement												
 <b>15. Long term treatment for chemotherapy (including targeted therapy), radiotherapy and dialysis</b> (per covered illness / covered injury)	7,500	60,000	15,000	120,000	22,500	180,000	6,250	50,000	12,500	100,000	18,750	150,000
<b>IV. Other Benefits</b>												
<b>16. Top-up subsidy benefit</b> (per day) Payable if a claim is successfully reimbursed by other insurance companies before remaining amounts are claimed under this plan	Ward		Semi-Private		Standard Private		Ward		Semi-Private		Standard Private	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
<b>17. Compassionate death benefit</b>	37.5		300		75		600		150		1,200	
	90 days per confinement; 1 day for covered clinical surgery											
<b>18. Accidental death benefit</b>	1,100		8,800		2,200		17,600		4,400		35,200	
<b>19. Blood donation benefit</b> Payable to the beneficiary if the insured donated blood at least 3 times in the past 2 years before death	550		4,400		1,100		8,800		2,200		17,600	
<b>20. Medical accident and incident extension benefit</b> Payable to the beneficiary if death occurs within 30 days as a direct result of medical negligence	11,000		88,000		22,000		176,000		44,000		352,000	
<b>21. Worldwide emergency assistance services</b> (cover up to the age of 75) <b>a. Emergency medical evacuation</b> <b>b. Repatriation of remains</b>	HK\$500,000 per life											

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### Optional Benefit

Supplemental Major Medical Benefits Rider (SMM)	Network Benefit (maximum benefit)						Non-Network Benefit (maximum benefit)					
	Ward		Semi-Private		Standard Private		Ward		Semi-Private		Standard Private	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
<b>Applicable where the insured is under the age of 75 as at the most recently reached anniversary of cover</b>												
Max. per confinement / covered surgical procedure / covered injury	11,250	90,000	22,500	180,000	45,000	360,000	9,350	74,800	18,700	149,600	36,300	290,400
<b>Applicable where the insured is at the age of 75 or above as at the most recently reached anniversary of cover</b>												
Max. per confinement / covered surgical procedure / covered injury	9,000	72,000	18,000	144,000	36,000	288,000	7,480	59,840	14,960	119,680	29,040	232,320
Lifetime Limit	27,000	216,000	54,000	432,000	108,000	864,000	22,440	179,520	44,880	359,040	87,120	696,960
Overall SMM Lifetime Limit (for having more than 1 SMM cover)	US\$131,040 / HK\$1,048,320											
<b>Eligible expenses for SMM — items 1 – 12 of Benefits Schedule (subject to the per day or per visit limit stated)</b>												
1. Hospital daily room & board benefit (per day)	Payable from 91st day of confinement in hospital											
2. Physician's visit (per day)												
6. Hospital companion bed benefit (per day)												
5. Intensive care benefit (per day)	Payable from 16th day of confinement in hospital											
11. Daily post-surgery home nursing benefit (per visit)	Payable from 16th visit to 31st visit with 1 visit per day within 31 days after hospitalisation											
12. Chiropractor / Physiotherapist consultation (per visit)	Payable from 11th visit to 31st visit with 1 visit per day within 90 days after hospitalisation											
Other benefits from items 1 – 12	Payable after the maximum benefit stated in the Benefits Schedule											
<b>Reimbursement percentage (after applying adjustment factor) for eligible expenses for SMM</b>												
Hospitalised ward category	Network Benefit (maximum benefit)						Non-Network Benefit (maximum benefit)					
	Ward		Semi-Private		Standard Private		Ward		Semi-Private		Standard Private	
Ward	85%		85%		85%		80%		80%		80%	
Semi-Private	51%		85%		85%		48%		80%		80%	
Standard Private	34%		51%		85%		32%		48%		80%	
above Standard Private	17%		34%		51%		16%		32%		48%	