










# Benefit Schedule (HKD)

The following benefit items are for reference only. Benefits are reimbursed on Medically Necessary and Reasonable and Customary basis, unless otherwise specified. For more information, please refer to “Important Information” of this brochure or policy provision.

Accommodation Room Type	Semi-Private Room <sup>1,3</sup>	Standard Private Room <sup>2</sup>
Area of Cover	Asia <sup>4</sup>	Asia <sup>4</sup> / Worldwide excluding the US / Worldwide
Annual Benefit Limit Applies to all benefits under Basic Policy and Optional Outpatient Benefits (if applicable)	HK\$30,000,000	HK\$50,000,000
Lifetime Benefit Limit Applies to all benefits under Basic Policy, Optional Outpatient Benefits (if applicable) and Optional Dental Benefit (if applicable)	Unlimited	
DIAGNOSIS BENEFITS		
Accommodation Room Type	Semi-Private Room <sup>1,3</sup>	Standard Private Room <sup>2</sup>
Benefit items	Benefit limit (HK\$)	
1. Prescribed Diagnostic Imaging Tests  Covers Eligible Expenses charged on computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined	No dollar limit	
2. Pre-Confinement/Day Case Procedure Outpatient Care Covers the Eligible Expenses charged for outpatient visits at a Registered Medical Practitioner’s clinic and/or Emergency consultation within 30 days immediately preceding the Confinement or the Day Case Procedure	No dollar limit (30 visits per Policy Year)	


TREATMENT BENEFITS		
Accommodation Room Type	Semi-Private Room <sup>1,3</sup>	Standard Private Room <sup>2</sup>
Benefit items	Benefit limit (HK\$)	
3. Room & board <sup>5</sup>	No dollar limit	
4. Miscellaneous charges		
5. Attending doctor's visit fee		
6. Specialist's Fee 		
7. Intensive care <sup>5</sup>		
8. Surgeon's fee		
9. Anaesthetist's fee		
10. Operation theatre charges		
11. Prescribed Non-Surgical Cancer Treatments Covers Eligible Expenses charged on chemotherapy, radiotherapy, targeted therapy, immunotherapy, hormonal therapy, proton therapy, gamma knife and cyberknife		
12. Psychiatric treatments Covers Eligible Expenses charged on the psychiatric treatments during Confinement as recommended by a Specialist	HK\$60,000 per Policy Year (30 days per Policy Year)	
13. Medical appliances <ul style="list-style-type: none"> <li>Specified items Pace maker/Stents for Percutaneous Transluminal Coronary Angioplasty/ Basic or Monofocal Intraocular lens/ Artificial cardiac valve/Metallic or artificial joint for joint replacement/Prosthetic ligaments for replacement or implantation between bones/Prosthetic intervertebral disc</li> <li>Other items Other medical devices that are not mentioned above</li> </ul>	<u>Specified items</u> No dollar limit  <u>Other items</u> HK\$100,000 per item per lifetime	
14. Traditional Chinese medicine treatment Covers Eligible Expenses charged for traditional Chinese medicine treatment (including consultation and 2 days of basic Chinese Medicines prescribed) provided by a Registered Chinese Medicine Practitioner during Confinement or within 90 days after discharge from Confinement or completion of Day Case Procedure	HK\$1,000 per visit (30 visits per Policy Year)	
15. Private Nurse's fee 	No dollar limit (45 days per Policy Year)	
16. Outpatient kidney dialysis	No dollar limit	

TREATMENT BENEFITS		
Accommodation Room Type	Semi-Private Room <sup>1,3</sup>	Standard Private Room <sup>2</sup>
Benefit items	Benefit limit (HK\$)	
17. Companion bed (for Insured Person who is under 18 years old)	No dollar limit	
18. Hospital cash for Confinement in a public ward of a government Hospital in Hong Kong <sup>6</sup> Provides cash benefit for each day (with 24 consecutive hours of stay) of Confinement in a public ward of a government Hospital in Hong Kong	HK\$1,000 per day (45 days per Policy Year)	HK\$2,000 per day (45 days per Policy Year)
19. Hospital cash for Confinement in a lower room type of a private Hospital in Hong Kong <sup>6</sup> Provides cash benefit for each day (with 24 consecutive hours of stay) of Confinement in a private Hospital in Hong Kong in a room type of a level lower than the Accommodation Room Type	HK\$1,000 per day (45 days per Policy Year)	HK\$2,000 per day (45 days per Policy Year)
20. Cash benefit for the Designated Day Case Procedures performed by network doctor <sup>6</sup> Designated Day Case Procedures shall refer to Gastroscopy and Colonoscopy	HK\$2,000 per day (45 days per Policy Year) (1 Day Case Procedure per day)	HK\$3,000 per day (45 days per Policy Year) (1 Day Case Procedure per day)
21. Accidental Emergency outpatient treatment	No dollar limit (Within 24 hours after the Accident)	
22. Accidental Emergency dental treatment	No dollar limit (Within 2 weeks after the Accident)	
23. HIV/AIDS treatment  (Subject to a waiting period of 5 years)	HK\$800,000 per lifetime	
24. Breast reconstructive surgery benefit 	No dollar limit	
25. Pregnancy complications  (Subject to a waiting period of 1 year)	No dollar limit	
26. Organ transplantation benefit  Covers any transplantation of heart, kidney, liver, lung, pancreas or bone marrow with the Insured Person being the recipient <ul style="list-style-type: none"> <li>Recipient's cost</li> <li>Donor's cost (chargeable to the Insured Person)</li> </ul>	No dollar limit HK\$500,000 per lifetime	
27. Palliative care benefit  (Subject to a waiting period of 2 years)	HK\$300,000 per lifetime	

RECOVERY BENEFITS		
Accommodation Room Type	Semi-Private Room <sup>1,3</sup>	Standard Private Room <sup>2</sup>
Benefit items	Benefit limit (HK\$)	
28. Post-Confinement/Day Case Procedure  outpatient care Covers Eligible Expenses charged for follow-up outpatient visits at a Registered Medical Practitioner's clinic within 365 days after discharge from Confinement or completion of Day Case Procedure	No dollar limit (60 visits per Policy Year)	No dollar limit (90 visits per Policy Year)
29. Post-Confinement/Day Case Procedure  auxiliary treatment Covers Eligible Expenses charged for the following outpatient visits within 365 days after discharge from Confinement or completion of Day Case Procedure <ul style="list-style-type: none"> <li>• Physiotherapy/occupational therapy/speech therapy</li> <li>• Chiropractor consultation</li> <li>• Psychologist consultation (provided by a Registered Psychologist in Hong Kong)</li> </ul>	No dollar limit <sup>7</sup> (30 visits per Policy Year) HK\$1,600 per visit <sup>7</sup> (30 visits per Policy Year) HK\$800 per visit <sup>7</sup> (5 visits per Policy Year)	No dollar limit <sup>7</sup> (60 visits per Policy Year) HK\$1,600 per visit <sup>7</sup> (30 visits per Policy Year) HK\$800 per visit <sup>7</sup> (5 visits per Policy Year)
30. Post-Confinement home nursing  Covers Eligible Expenses charged for home nursing services provided by a Nurse or a Health Worker in Hong Kong to the Insured Person after discharge from Confinement	No dollar limit (120 days per Policy Year)	
31. Rehabilitation Benefit  Covers Eligible Expenses charged for Stay in a Rehabilitation Centre and for rehabilitation treatment provided to the Insured Person within 90 days after discharge from Confinement	HK\$300,000 per Policy Year	

**Three Critical Illnesses Benefit (Subject to a waiting period of 90 days)**

The following benefits shall be payable for either Cancer, Stroke or Heart Attack that is first diagnosed after the Three Critical Illnesses Benefit Waiting Period.

Accommodation Room Type	Semi-Private Room <sup>1,3</sup>	Standard Private Room <sup>2</sup>
Benefit items	Benefit limit (HK\$)	
<p>32. Three Critical Illnesses auxiliary benefit </p> <p>Covers Eligible Expenses charged for the following outpatient visits within 365 days after the diagnosis date of the first diagnosis of either Cancer, Stroke or Heart Attack</p> <ul style="list-style-type: none"> <li>• Dietitian consultation</li> <li>• Traditional Chinese medicine treatment (including consultation fee and 2 days of basic Chinese Medicine prescribed)</li> <li>• Acupuncture treatment (provided by a Registered Chinese Medicine Practitioner)</li> </ul>	<p>30 visits per lifetime</p> <ul style="list-style-type: none"> <li>• HK\$800 per visit <sup>7</sup></li> <li>• HK\$1,000 per visit <sup>7</sup></li> <li>• HK\$1,000 per visit <sup>7</sup></li> </ul>	
<p>33. Three Critical Illnesses premium waiver benefit<sup>6</sup></p> <p>Provides premium waiver on both the Standard Premium and the Premium loading (if any) payable for both the Basic Policy and Optional Insurance Benefits (if applicable), starting from the same day as the Policy Effective Date in the succeeding Calendar Month following the first diagnosis of either Cancer, Stroke or Heart Attack</p>	<p>6 Calendar Months per lifetime</p>	
<p>34. Home facility enhancement benefit for Stroke</p> <p>Covers the expenses charged for home facility enhancements within 365 days after the diagnosis date of the first diagnosis of Stroke, such home facility enhancement shall be recommended in writing by a Registered Occupational Therapist</p> <ul style="list-style-type: none"> <li>• <u>Home facility enhancement includes but is not limited to the following items:</u> <ul style="list-style-type: none"> <li>– Adapting bathroom facilities (for example, raising toilet, installing a back rest against the toilet cistern, installing a level deck shower, installing a bath with hoist and installing hand basin at appropriate height);</li> <li>– Installing an indoor stair lift or elevator;</li> <li>– Installing grab rails for support;</li> <li>– Installing ramps to avoid using steps;</li> <li>– Locating bathroom or bedroom facilities at ground-floor level;</li> <li>– Moving light switches, door handles, doorbells and entry phones to convenient heights;</li> <li>– Provision of specialized furniture, like adjustable beds or support chairs;</li> <li>– Setting up alert devices; and</li> <li>– Widening doorways and passageways.</li> </ul> </li> </ul>	<p>HK\$50,000 per lifetime</p>	

DEATH BENEFIT	
Benefit items	Benefit limit (HK\$)
35. Accidental Death Benefit <sup>6</sup> <ul style="list-style-type: none"> <li>Hong Kong</li> <li>Overseas</li> </ul>	HK\$100,000 HK\$200,000

<b>No Claim Premium Discount<sup>6,8</sup></b> If the Policy has been in force for 2 or more consecutive Policy years; and if no claim under the Basic Policy has been paid during the 2 or more consecutive Policy Years immediately prior to the Renewal Date, the Policy Holder shall be eligible for a no claim premium discount on the Standard Premium (i.e., not including Premium Loading) of the Basic Policy at Renewal at the following rate:	
No claims period immediately prior to the Renewal Date	No claim premium discount rate on the Standard Premium of the Basic Policy
2 or more consecutive Policy Years	5%

Remarks:









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 Registered Medical Practitioner.


1. "Semi-Private Room" shall mean a room categorized as a semi-private or second class room by a Hospital. If a Hospital does not have any room categorization, a Semi-Private Room shall mean a single or double occupancy room, with a shared bath or shower room, in the Hospital.
2. "Standard Private Room" shall mean a room categorized as a single, private or first class room by a Hospital. If a Hospital does not have any room categorization, a "Standard Private Room" shall mean a single occupancy room, with a private bath or shower room, in the Hospital. For the avoidance of doubt, a "Standard Private Room" does not include any room with amenities upgraded beyond a basic single occupancy room with private bath or shower room, in a Hospital.
3. For Confinement in Standard Private Room in Hong Kong or Macau, the Eligible Expenses payable and other payable expenses under the Basic Policy shall be subject to an adjustment factor of 50%.
4. Asia refers to: Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, United Arab Emirates and Vietnam. Coverage is subject to compliance with sanctions rules under policy provisions.
5. If the Insured Person's Age is 100 or above, the benefit items 3 and 7 will be limited to 180 days per Policy Year.
6. Deductible (which is counted afresh every Policy Year) does not apply to the following benefit items:
  - Hospital cash for Confinement in a public ward of a government Hospital in Hong Kong
  - Hospital cash for Confinement in a lower room type of a private Hospital in Hong Kong
  - Cash benefit for the Designated Day Case Procedures performed by network doctor
  - Three Critical Illnesses premium waiver benefit
  - Accidental Death Benefit
  - No claim premium discount
7. If there is more than one auxiliary treatment incurred on the same day, only one consultation will be entitled under this benefit.
8. If, after the Policy Holder has received the no claim premium discount, a claim under the Basic Policy incurred prior to the Renewal Date is paid after such Renewal Date, the Policy Holder shall immediately repay the amount of the no claim premium discount previously received upon the Company's demand.

### Optional Outpatient Benefits (if applicable)

The Annual Benefit Limit as specified above in this Benefit Schedule is also applicable to the Optional Outpatient Benefits

Benefit items	Benefit limit (HK\$)	
I. General practitioner consultation <sup>1,4</sup> (including 5 days of basic Western Medication prescribed)	40 visits per Policy Year	No dollar limit
2. Specialist consultation <sup>2,4,6</sup> 		
3. Home consultation <sup>1,4</sup> (including 5 days of basic Western Medication prescribed)		
4. Physiotherapy <sup>2,4</sup> 		
5. Chiropractor consultation <sup>2,4</sup> 		HK\$800 per visit (10 visits per Policy Year)
6. Registered Chinese Medicine Practitioner consultation <sup>1,4</sup> (including 2 days of basic Chinese Medicines prescribed)		
7. Chinese bone-setting <sup>1,4</sup>		
8. Acupuncture <sup>1,4</sup>		
9. Psychiatric outpatient treatment or psychological outpatient treatment <sup>3,4,5</sup> 		HK\$800 per visit (5 visits per Policy Year)
10. Dietitian consultation, speech therapy or occupational therapy <sup>3,4</sup> 		HK\$800 per visit (\$1,600 and 5 visits per Policy Year)
II. Prescribed Western Medicine	HK\$10,000 per Policy Year	
12. Diagnostic imaging and laboratory tests 	HK\$10,000 per Policy Year	
13. Vaccination	HK\$200 per shot (HK\$1,000 per Policy Year)	

#### Remarks:

-  For benefit items 2, 4, 5, 9, 10 and 12, a written referral letter from the attending Registered Medical Practitioner is required. Such written referral letter is valid for a period of 6 Calendar Months from its date of issuance.
- If more than one General Practitioner consultation, home consultation, Registered Chinese Medicine Practitioner consultation, Chinese bone-setting or acupuncture treatment payable is incurred on the same day, only one of such consultations or treatments will be payable.
  - If more than one Specialist consultation, physiotherapy, or chiropractor consultation payable is incurred on the same day, only one of such consultations or therapies will be payable.
  - If more than one consultation, treatment or therapy is incurred on the same day, only one of such consultations, treatments or therapies will be payable.
  - Benefit items I to 10 only cover consultation, treatment and/or therapy expense.
  - Psychiatric outpatient treatment or psychological outpatient treatment must be provided by a Registered Psychologist in Hong Kong or with a Specialist in providing psychiatric or psychological treatment.
  - For benefit item 2, the attending Registered Medical Practitioner's written referral letter is exempted for paediatric, gynaecological, ophthalmological, dermatological and orthopaedic consultation.

**Optional Dental Benefits (if applicable)**

Cover the Eligible Expenses charged by a Registered Dentist for dental treatments in a legally registered dental clinic.

Annual limit	HK\$5,000
<b>Benefit items</b>	<b>Benefit limit (HK\$)</b>
1. Scaling and Polishing	Once every 6 Calendar Months
2. The following items are covered: a) Fillings (including amalgam fillings, composite resin filling, ceramic filling and glass ionomer cement filling (molar and pre-molar)); b) Dentures, crowns and bridges (only if necessitated by an accident); c) Drainage of abscesses; d) Intraoral extractions; e) X-ray; f) Root canal fillings; and g) Routine oral examination	No dollar limit



**Optional Pharmacy Benefit (if applicable)**

Cover Eligible Expenses charged by a licensed or registered pharmacy, dispensary, clinic or Hospital for Western Medication prescribed to treat the Insured Person, if the Insured Person suffers from any Critical Illnesses listed below after a waiting period of 180 days and has survived for a period of 30 days thereafter.

Annual limit	HK\$80,000
Lifetime limit	HK\$500,000

**Critical Illnesses (Applicable to Insured Person with Age of 16 or above at the Policy Effective Date)**

1. Alzheimer's Disease/Dementia <sup>1</sup>	28. Loss of Speech
2. Amyotrophic Lateral Sclerosis	29. Major Burns
3. Aplastic Anemia	30. Major Organ Transplantation
4. Bacterial Meningitis	31. Meningeal Tuberculosis
5. Benign Brain Tumor	32. Medullary Cystic Disease
6. Blindness	33. Multiple Sclerosis
7. Brain Surgery	34. Muscular Dystrophy
8. Cancer	35. Myocardial Infarction
9. Carcinoma-in-situ <sup>2</sup>	36. Necrotizing Fasciitis/Gangrene
10. Cardiomyopathy	37. Occupationally acquired HIV
11. Chronic Relapsing Pancreatitis	38. Parkinson's Disease
12. Coma	39. Poliomyelitis
13. Coronary Angioplasty <sup>2</sup>	40. Primary Lateral Sclerosis
14. Coronary Artery Bypass Surgery	41. Primary Pulmonary Arterial Hypertension
15. Creutzfeldt-Jakob Disease	42. Progressive Bulbar Palsy
16. Crohn's Disease	43. Progressive Muscular Atrophy
17. Ebola	44. Progressive Supranuclear Palsy
18. Elephantiasis	45. Rheumatoid Arthritis (Adult)
19. Encephalitis	46. Severe Brain Damage
20. End Stage Lung Disease	47. Severe Myasthenia Gravis
21. Fulminant Viral Hepatitis	48. Severe Ulcerative Colitis
22. Heart Valve Replacement	49. Spinal Muscular Atrophy
23. HIV Infection due to Blood Transfusion	50. Stroke
24. Kidney Failure	51. Surgery to Aorta
25. Liver Failure	52. Terminal Illness
26. Loss of Hearing	53. Total and Permanent Disability
27. Loss of Limbs	54. Vegetative State

**Critical Illnesses (Applicable to Insured Person with Age below 16 at the Policy Effective Date)**

1. Cancer	9. Major Burns
2. Coma	10. Major Organ Transplantation
3. Coronary Artery Bypass Surgery	11. Myocardial infarction
4. Hand, foot and mouth diseases with severe (life threatening) complications <sup>3</sup>	12. Poliomyelitis
5. Insulin-Dependent Diabetes Mellitus <sup>3</sup>	13. Rheumatic Fever with Valvular Impairment <sup>3</sup>
6. Kawasaki Disease with Heart Complications <sup>3</sup>	14. Severe Asthma <sup>3</sup>
7. Kidney Failure	15. Severe Epilepsy <sup>3</sup>
8. Liver Failure	16. Stroke

## Remarks:

- The coverage of Alzheimer's Disease/Dementia shall cease upon the first Anniversary Date after the Insured Person reaches Age 65.
- The benefit payable for Carcinoma-in-situ and Coronary Angioplasty is limited to 20% of the benefit's annual limit and the lifetime limit.
- The coverage of such Critical Illnesses shall cease after the Insured Person reaches Age 16.

**Waiting Period**

Cover for specific benefits will take effect after the specified waiting period.

Benefit Items	Waiting Period
Pregnancy complications	1 year
HIV/AIDS treatment	5 years
Palliative care benefit	2 years
Three Critical Illnesses Benefit	90 days
Optional Pharmacy Benefit	180 days

Remarks:

- I. Waiting Period refers to the period after each of the following dates:
  - a. The Policy Issuance Date or the Policy Effective Date (whichever is later);
  - b. The effective date of reinstatement (if the Policy has been reinstated);
  - c. Optional Insurance Benefits Issue Date (if the Optional Insurance Benefit is added after the Policy Issuance Date or the Policy Effective Date (whichever is later)); and
  - d. The issue date or the effective date of any increase in benefit (whichever is later).
2. The corresponding term for "waiting period" in the terms and conditions of the Policy are Pregnancy Complications Waiting Period, HIV/AIDS Treatment Benefit Waiting Period, Palliative Care Benefit Waiting Period, Three Critical Illnesses Benefit Waiting Period and Optional Pharmacy Benefit Waiting Period.