Liberty

EasyCare

Easy way to taking care of your employees

Customise your plan to take care of your employees

To run a successful business as well as attract and retain talents, taking care of your employees is essential. EasyCare is a ready to use Employee Benefit Scheme, designed for start-ups and SMEs with a minimum of 2 employees. With EasyCare flexible and comprehensive combination, you could customise your plan with different coverage across basic hospitalisation benefits, optional add-ons like dental, out-patient and business travel benefits to suit your budget.

Benefits at a glance

- Flexible cross plan combination on hospitalisation, outpatient, dental and business travel benefits
- Free Overseas Emergency Medical Evacuation
- Free Extended Major Medical Benefit
- 24-hours worldwide cover
- Free outpatient doctor panel card with e-claim payment advice and online claim enquiry

Summary of Benefits

Basic Cover - Hospitalisation Benefits	Maximum Limit (HK$)			
	Option 1	Option 2	Option 3	Option 4
1. Room & Board charges (limit per day, maximum of 91 days per disability)	HK$2,700	HK$1,760	HK$1,150	HK$730
2. Intensive Care Unit (limit per day, maximum of 10 days per disability)	HK$4,000	HK$2,700	HK$1,750	HK$940
3. Hospital Special Services (per disability limit)	HK$30,000	HK$23,000	HK$15,000	HK$11,500
4. Surgical Fees (per disability limit)				
a) Complex operation	HK$90,000	HK$70,000	HK$50,000	HK$32,000
b) Major operation	HK$45,000	HK$35,000	HK$25,000	HK$16,000
c) Intermediate operation	HK$22,500	HK$17,500	HK$12,500	HK$8,000
d) Minor operation	HK$11,250	HK$8,750	HK$6,250	HK$4,000
5. Anaesthetist's Fees (per disability limit)				
a) Complex operation	HK$27,000	HK$21,000	HK$15,000	HK$9,600
b) Major operation	HK$13,500	HK$10,500	HK$7,500	HK$4,800
c) Intermediate operation	HK$6,750	HK$5,250	HK$3,750	HK$2,400
d) Minor operation	HK$3,375	HK$2,625	HK$1,875	HK$1,200
6. Operating Theatre (per disability limit)				
a) Complex operation	HK$27,000	HK$21,000	HK$15,000	HK$9,600
b) Major operation	HK$13,500	HK$10,500	HK$7,500	HK$4,800
c) Intermediate operation	HK$6,750	HK$5,250	HK$3,750	HK$2,400
d) Minor operation	HK$3,375	HK$2,625	HK$1,875	HK$1,200
7. In-hospital Doctor's Consultation (limit per day, maximum of 91 days per disability)	HK$2,700	HK$1,760	HK$1,150	HK$730
8. In-hospital Specialist's Consultation (per disability limit, referred & recommended by attending physician in writing)	HK$5,500	HK$4,500	HK$3,500	HK$2,000
9. Cashless Gastroscopy/Colonoscopy at designated day surgery centre (pre-admission assessment is required, per procedure limit)	Full coverage	Full coverage	Full coverage	Full coverage

Summary of Benefits

Basic Cover - Hospitalisation Benefits	Maximum Limit (HK$)			
	Option 1	Option 2	Option 3	Option 4
10. Day surgery for Gastroscopy/Colonoscopy (per procedure limit)	HK$28,000	HK$23,000	HK$17,000	HK$10,000
11. Pre & Post-hospitalisation Treatment (per disability limit, including 1 pre-admission visit within 30 consecutive days before admission to hospital and all related post-hospitalisation treatment within 90 consecutive days after discharge from hospital)	HK$4,500	HK$3,000	HK$1,200	HK$1,000
12. Special Nursing (limit per day, maximum of 30 days per disability)	HK$800	HK$600	HK$400	HK$200
13. Daily Cash Benefit (limit per day, maximum of 91 days per disability) (in lieu of all benefits payable & applicable for ward room confinement in HA hospitals only)	HK$1,000	HK$650	HK$450	HK$275
14. Daily Cash for Co-ordinate Benefits (limit per day, maximum of 91 days per disability)	HK$1,000	HK$650	HK$450	HK$275
15. Final Tribute Costs (per case limit)	HK$90,000	HK$70,000	HK$50,000	HK$30,000
16. Free Extended Major Medical Benefit (80% reimbursement, refer to the policy terms for coverage details)				
• Deductible	NIL	NIL	NIL	NIL
• Maximum limit per disability	HK$150,000	HK$100,000	HK$50,000	HK$30,000
17. Free Overseas Emergency Medical Evacuation (applicable to member age below 70)	HK$2,000,000	HK$2,000,000	HK$2,000,000	HK$2,000,000
18. Greater China Card (deposit-free admission)	Free of charge	Free of charge	Free of charge	Free of charge
19. 100% Top-up Overseas Benefits for Hospitalisation benefits due to Accident, exclude China, Hong Kong & Macau	Hospital benefits increase to 200%	Hospital benefits increase to 200%	Hospital benefits increase to 200%	Hospital benefits increase to 200%
20. Psychiatric Treatment (per policy year)	HK$50,000	HK$40,000	HK$30,000	HK$20,000

Special Plan Features

- Flexible cross plan combination on Hospitalisation and Outpatient
- Provide free Outpatient doctor panel card
- Free extended major medical benefit
- Final Tribute Costs (to all insured members)
- Optional Dental benefits
- Optional Business Easy Smart Travel (B.E.S.T) Business Travel benefits
- Free overseas emergency medical evacuation
- 24-hours worldwide cover
- Provide e-claim payment advice and online claim enquiry
- Enjoy "Liberty Health Club" membership privileges
- 5% special discount will be provided for individual product's application at the same time (including Life, Medical, Personal Accident and Travel)
- 15% discount on total premium offered for groups with more than 10 employees

Optional Cover - Dental Benefits

Description of Optional Covers	Maximum Limit (HK$)			
	Option 1	Option 2	Option 3	Option 4
Dental Benefits (80% Reimbursement)				
1. Oral Examination, Scaling & Polishing (once a year, limit per visit)	HK$500	HK$500	HK$500	HK$500
2. Dental X-ray & Medications	HK$3,000	HK$3,000	HK$3,000	HK$3,000
3. Filling & Simple Extractions	HK$3,000	HK$3,000	HK$3,000	HK$3,000
4. Emergency Treatment of Dental Pain (Palliative)	HK$3,000	HK$3,000	HK$3,000	HK$3,000
5. Impaction	HK$3,000	HK$3,000	HK$3,000	HK$3,000
6. Denture (due to accident only)	HK$3,000	HK$3,000	HK$3,000	HK$3,000
Overall maximum per policy year	HK$3,000	HK$3,000	HK$3,000	HK$3,000

Optional Cover - Outpatient Benefits

Description of Optional Covers	Maximum Limit (HK$)			
	Option 1	Option 2	Option 3	Option 4
Outpatient Benefits (80% or 100%, with optional panel network doctors[1])				
1. General Doctor's Consultation (limit per visit per day, maximum 30 visits per policy year)	HK$350	HK$280	HK$210	HK$170
2. Physiotherapist/Chiropractic Treatment[2] (limit per visit per day, maximum 10 visits per policy year)	HK$670	HK$520	HK$400	HK$320
3. Specialist Consultation (limit per visit per day, maximum 10 visits per policy year)	HK$670	HK$520	HK$400	HK$320
4. Chinese Herbalist/Bonesetter/Acupuncture Treatment (limit per visit per day, maximum 10 visits per policy year)	HK$240	HK$200	HK$180	HK$150
5. Diagnostic X-ray/Laboratory Test[2] (maximum limit per policy year)	HK$3,500	HK$2,600	HK$1,750	HK$1,050

Items 1-4 under Outpatient benefits shall be subject to an overall maximum of 30 visits per policy year (for both non-panel network doctors and panel network doctors)

[1] Notes

For Outpatient medical option 1, 2 & 3:

- Co-payment for panel doctor's consultation:
  - i) 80% reimbursement option:
    HK$20 for general doctor's consultation and Chinese herbalist, HK$40 for physiotherapist and specialist's consultation
  - ii) 100% reimbursement option:
    No co-payment for general doctor's consultation, Chinese herbalist, physiotherapist and specialist's consultation

For Outpatient medical option 4:

- Co-payment for panel doctor's consultation:
  - i) 80% and 100% reimbursement option:
    HK$20 for general doctor's consultation and Chinese herbalist, HK$40 for physiotherapist and HK$130 for specialist's consultation

[2] To be referred and recommended by attending physician in writing – waive referral letter for all specialist consultation (for both non-panel and panel doctors)

Medical and Dental Benefits - Plan Rules

- Hong Kong registered companies with at least 2 employees are applicable
- Health Declaration will be exempted for groups of 4 employees or above (for medical insurance) and 11 employees or above (for life insurance)
- Premium must be paid by the policyholder
- Policy renewal is subject to experience rating
- All eligible staff must be actively at work and participate mandatorily
- Dependent coverage must be the same benefit level as the employee
- Eligibility:
  - Full-time employees & employees' spouse aged 64 or below
  - Unmarried child(ren) from 15 days to age 18, or age 19-23 with full-time education proof

Optional Cover - Business Travel Benefits

Description of Optional Cover	Maximum Sum Insured per Person (HK$)
	Option 1
Personal Assistance	
1. Accidental Death & Permanent Disablement (Scale II) Additional Indemnity for Public Conveyance Major burns (second or third degree)	HK$1,200,000 HK$1,200,000 HK$150,000
2. Accidental Death due to natural catastrophe	HK$30,000
Medical Expenses and Assistance	
3. Medical Expenses a) Follow-up medical expenses incurred within 12 months after returned to Hong Kong and covered 100% of the unused portion b) Expenses incurred and payable to Chinese physician and chiropractor, up to HK$200 per visit per day and maximum HK$4,000 in aggregate	HK$1,000,000
4. Hospital Cash (daily cash HK$500)	HK$7,500
5. Comatose State (weekly cash HK$500, a maximum of 50 weeks)	HK$25,000

Optional Cover - Business Travel Benefits

Description of Optional Cover	Maximum Sum Insured per Person (HK$)
	Option 1
Medical Expenses and Assistance	
6. Worldwide Emergency Services	
a) 24/7 Emergency Assistance Hotline Services	Covered
b) Medical Evacuation & Repatriation	Actual cost
c) Repatriation of Remains	Actual cost
d) Hospital Guarantee Admission Services	HK$40,000
e) Compassionate Visit	HK$20,000
f) Dependent Child Care	HK$20,000
g) Greater China Card (optional, charge HK$50 per card)	
Travel Inconvenience Cover	
7. Loss of Deposit	HK$20,000
8. Trip Curtailment or Disruption	HK$20,000
9. Unexpected delay (HK$500 for every 6 hours)	HK$2,500
a) Travel misconnection (after 24 hours)	HK$10,000
10. Flight Overbooking (HK$500 for every 6 hours)	HK$1,500
Loss of Personal Effects Overseas	
11. Baggage Delay (after 6 hours)	HK$1,500
12. Personal Property	HK$15,000
a) Laptop	HK$10,000
b) Sports equipment	HK$5,000
c) Other items	HK$3,000
13. Personal Money & Travel Document	HK$10,000
a) Cash limit	HK$3,000
Liability Issue While Abroad	
14. Personal Liability	HK$1,500,000

Optional Cover - Business Travel Benefits

Description of Optional Cover	Maximum Sum Insured per Person (HK$)
	Option 1
Extended Protection Towards the Employer	
15. Alternative Employee Expenses	HK$20,000
16. Political or Natural Disaster Evacuation	HK$15,000
Extended Well-being to the Employee	
17. Credit Card Protection	HK$20,000
18. Education Fee Subsidy	HK$25,000
19. Funeral Expenses & Repatriation of Remains	HK$20,000
20. Home Modification	HK$25,000
21. Rehabilitation Tuition Expenses	HK$25,000
22. Scarring of Face	HK$25,000
23. Spouse Retraining	HK$20,000
24. Trauma Incident Counselling Benefit (HK$1,500/day/visit, up to a maximum of)	HK$15,000
25. Emergency Travel Services Assistance	Free
26. Telephone Medical Advice	Free
27. Inoculation information	Free
28. Consulate & Embassy Information	Free
29. Legal Referral Service	Free

This is a summary of the coverage. For exact coverage, terms and conditions, please refer to the policy

Travel Benefits - Plan Rules

- Available to Hong Kong residents and employment passport holders located in Hong Kong
- Age range from 18 to 75 years old (last birthday)
- Applicable to employees on business trips engaging in professional, administrative, managerial, clerical and non-manual work solely in offices or similar non-hazardous places
- Excluding manual work, work on board vessel or offshore activities
- There should be a minimum of 2 un-named Insured Employees under the group
- This insurance cover is only valid for trip originating from Hong Kong subject to maximum duration of each trip is 185 days
- Excluding pre-existing conditions
- Maximum aggregate limit: HK$24,000,000 per conveyance
- If the Insured has more than one travel insurance policy underwritten by us for the same trip, we will only be liable for the policy which provides the highest benefit level

Optional Cover - Term Life, Accidental Death & Disablement Benefits

Description of Optional Covers	Maximum Limit (HK$)			
	Option 1	Option 2	Option 3	Option 4
1. Term Life Benefit	HK$1,000,000	HK$750,000	HK$500,000	HK$250,000
2. Accidental Death & Disablement Benefit	HK$1,000,000	HK$750,000	HK$500,000	HK$250,000

Only applicable to intermediary with relevant life insurance business license
Guarantee issue limit is up to maximum HK$500,000 for 6 employees or above

Annual Premium excluding Premium Levy

	Hospitalisation		Outpatient Benefits				Dental Benefit
	Category A	Category B	80% Reimbursement		100% Reimbursement		Category A & B
			Category A	Category B	Category A	Category B	
Option 1							
Employee/Spouse	HK$5,369	HK$5,964	HK$4,476	HK$5,113	HK$5,714	HK$6,531	HK$1,050
Child	HK$5,369	HK$5,964	HK$5,596	HK$6,390	HK$7,144	HK$8,162	HK$1,050
Option 2							
Employee/Spouse	HK$4,009	HK$4,450	HK$3,389	HK$3,834	HK$4,392	HK$4,971	HK$1,050
Child	HK$4,009	HK$4,450	HK$4,237	HK$4,792	HK$5,490	HK$6,216	HK$1,050
Option 3							
Employee/Spouse	HK$2,719	HK$3,017	HK$2,627	HK$2,976	HK$3,359	HK$3,806	HK$1,050
Child	HK$2,719	HK$3,017	HK$3,284	HK$3,720	HK$4,198	HK$4,758	HK$1,050
Option 4							
Employee/Spouse	HK$1,703	HK$1,847	HK$2,060	HK$2,346	HK$2,490	HK$2,814	HK$1,050
Child	HK$1,703	HK$1,847	HK$2,574	HK$2,932	HK$3,114	HK$3,518	HK$1,050

Category A: Composite Average Age at 18 to 40 (last birthday)[3]
Category B: Composite Average Age at 41 to 64 (last birthday)[3]

Annual Premium excluding Premium Levy effective from 1 April 2020

[3] Composite average age is counted on all employees within the group only

Optional Cover - Business Travel Benefits Annual Premium excluding Premium Levy

Total No. of Business Travellers	Aggregate Limit Per Accident (HK$)	Annual Flat Premium (HK$)
3-6	HK$4,000,000	HK$5,000
7-10	HK$8,000,000	HK$7,000
11-15	HK$11,000,000	HK$9,000
16-20	HK$16,000,000	HK$11,000
21-30	HK$18,000,000	HK$15,000
31-40	HK$20,000,000	HK$18,500
41-50	HK$24,000,000	HK$21,000

An Illustration of premium for reference

	No. of Insureds	Total Premium (HK$)
Un-named Basis	5	HK$5,000
(Plan 1 – Business Easy Smart Travel)	40	HK$18,500

Optional Cover - Term Life, Accidental Death & Disablement Benefits Annual Premium excluding Premium Levy

	Term Life Benefit + Accidental Death & Disability Benefit	
	Category A Composite Average Age at 18 to 40 (Last birthday)	Category B Composite Average Age at 41 to 64 (Last birthday)
Option 1	HK$1,640	HK$3,340
Option 2	HK$1,230	HK$2,505
Option 3	HK$820	HK$1,670
Option 4	HK$410	HK$835

Annual Premium excluding Premium Levy effective from 1 April 2020
Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate

The above premium rates are valid for groups with all employees:

- Aged below 65 (last birthday) only and
- Who are “white collar” staff involved in office duties, and staff involved in light manual labour

Important Information

Requirement to make full disclosure

During the insurance application process, it’s important that you act with utmost good faith and disclose all material facts to Liberty. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact, this will raise questions about your entitlement to insurance benefits. Consequences may include, but not limited to, cancellation of your contract, premium adjustment based on correct information, rejection of claims application.

Pre-existing condition and switching between products

Pre-existing condition in general are excluded unless there is a specific clause in the policy which provides cover for pre-existing condition. Please refer to the policy provisions for the definition of pre-existing conditions. Please be reminded that switching from one policy to another may affect what constitutes pre-existing condition under the new policy, for example the date used to determine whether a medical condition is the pre-existing condition.

Renewal

Your policy is an annual contract. Liberty reserves the right to revise the benefits, terms and conditions from time to time upon renewal by giving a written notice.

Important Information

Premium Adjustment

The premium of your policy is primarily determined based on factors such as age, claims history and choice of coverage for insured members.

Premiums rates may be changed as determined by the Company based on the claims record of your policy and other considerations on the date of renewal. Factors causing premium adjustment on the date of renewal includes but not limited to medical trend and inflation, revision of benefits to cover increasing medical expenses and the overall claims and expenses incurred by and/or in relation to this plan.

Claims Procedure

Any claim must be made following Liberty's claim procedures provided in your policy. A completed claim form with all required original supporting documents related to the claim must be submitted to the Insurer must be submitted within ninety (90) days after your clinical visit, clinical operation, day case or discharge from hospital. Otherwise, Liberty won't be able to process insured members' your claim and it may be rejected.

Deductible and co-insurance

All expenses will be paid in excess of any deductible that applies and after we have applied any co-insurance percentage, also known as co-payment percentage.

A deductible is the portion of expenses for which you or insured person is liable for a benefit to be payable under the Policy. The amount payable by you or insured person as deductible for a benefit is stated on the schedule.

Usual, Reasonable and Customary

In relation to a charge, "usual, reasonable and customary" shall mean standard or most common charges for treatment, supplies or medical services medically necessary to treat the insured person's bodily injury or sickness, or serious medical condition which does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses are incurred and does not include charges that would not have been made if no insurance existed. No benefit shall be paid or payable for charges which are in excess of the general level of charges being made by other providers of similar standing in the locality where the charges are incurred, when providing like or comparable treatment, services or supplies for like or same bodily injury or sickness or serious medical condition.

Liberty may adjust any and all benefits payable in relation to any charges which is not a usual, reasonable and customary.

Medically Necessary

Medically necessary shall mean such procedures, treatments, supplies or medical services which in the opinion of a physician:

1. are required for the direct treatment or diagnosis of the insured person's bodily injury or sickness
2. are appropriate and consistent with the symptoms and findings or the direct treatment or diagnosis of the insured person's bodily injury or sickness
3. are in accordance with generally accepted medical practice
4. are not associated with treatment, procedure, supplies or other medical services of an experimental or investigative nature; and
5. cannot have been omitted without adversely affecting the Insured person's bodily injury or sickness

Major Exclusions

Medical and Dental Benefits:

- Pre-existing conditions
- Mental illness and psychiatric disorders (e.g. depression etc)
- Rest cures or sanitaria care
- Birth defects and congenital illnesses, contraception or sterilisation or cosmetic surgery
- Dental treatment or oral surgery (unless the benefit is available); eye refraction and ear examinations
- Injury or sickness arising directly or indirectly from war, strike, riot, revolution, or any war-like operation or participation in illegal acts

Major Exclusions

- Prostheses, corrective devices, special braces, appliances, wheel chairs, crutches or other equipment
- Routine medical examinations
- Self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse
- Vaccination and any preventive treatment
- Hospitalisation primarily for diagnosis, x-ray examinations or physical therapy, unless recommended by a legally qualified physician or surgeon
- Medical services not in accordance with the diagnosis and treatment of the condition for which the hospital confinement is required
- Non-approved medical transportation
- All other dental procedures not listed in the Dental Benefit section
- Wisdom tooth extraction
- Dental cosmetics

Accidental Death and Disability Benefits:

- War or war-like operations (whether war be declared or not), civil war, civil commotion, strikes or riots and terrorism
- Suicide, self-inflicted injury, or any attempt threat
- The insured being in on or entering into or descending from any aircraft other than a fully licensed passenger carrying aircraft in which the Insured is travelling as a passenger other than as a member of the crew
- Professional sport, climbing or mountaineering necessitating the use of ropes or guides, international motor rallies, ice hockey, polo-playing, speleology, steeplechasing winter sports, racing of any kind other than on foot, underwater activities involving the use of underwater breathing apparatus
- Being affected by alcohol or drug
- Ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel or nuclear weapon material

Additional Exclusions

Travel Benefits:

- Engage in disciplinary forces, naval, military, air force or armed force, aviation or aerial activities as pilot or air crew
- Engage in mutual or hazardous work, any kind of race or extreme sports/activities
- Radioactivity, or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste
- Expenses arising from wilfully self-inflicted bodily injury, or wilfully self-inflicted sickness or accident, temporary insanity, alcoholism, drug or substance abuse or self-exposure to needless peril

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.

Underwritten by **Liberty International Insurance Limited**
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NOV 2024

Liberty

易僱保

簡便的僱員保障方案

靈活自選保障組合，滿足僱員的保障

管理一間成功的企業，同時吸引和挽留人才，滿足僱員的保障需要為重要關鍵。易僱保為現成的僱員福利保險計劃，專為初創企業和中小型企業而設計，最少二名僱員的公司即可申請。易僱保提供靈活自選保障組合，在基本住院福利、牙科、門診和商務旅行保障範圍按您的預算自訂最適切的方案。

保障特點

- 住院、門診、牙科及商務旅行保障可靈活配搭
- 最少二名僱員的公司即可申請
- 免費額外醫療福利保障
- 24小時全球保障及免費海外緊急救援服務
- 提供免費門診醫療咭、電子理賠索償通知及網上理賠索償查詢

保障福利表

基本保障 - 住院福利	最高賠償額（港元）			
	選擇一	選擇二	選擇三	選擇四
1. 病房及膳食費 （每日限額，每宗病症最多91日）	2,700港元	1,760港元	1,150港元	730港元
2. 深切治療病房費 （每日限額，每宗病症最多10日）	4,000港元	2,700港元	1,750港元	940港元
3. 醫院雜費 （每宗病症限額）	30,000港元	23,000港元	15,000港元	11,500港元
4. 醫生手術費（每宗病症限額）				
a) 複雜手術	90,000港元	70,000港元	50,000港元	32,000港元
b) 大型手術	45,000港元	35,000港元	25,000港元	16,000港元
c) 中型手術	22,500港元	17,500港元	12,500港元	8,000港元
d) 小型手術	11,250港元	8,750港元	6,250港元	4,000港元
5. 麻醉師費（每宗病症限額）				
a) 複雜手術	27,000港元	21,000港元	15,000港元	9,600港元
b) 大型手術	13,500港元	10,500港元	7,500港元	4,800港元
c) 中型手術	6,750港元	5,250港元	3,750港元	2,400港元
d) 小型手術	3,375港元	2,625港元	1,875港元	1,200港元
6. 手術室租金（每宗病症限額）				
a) 複雜手術	27,000港元	21,000港元	15,000港元	9,600港元
b) 大型手術	13,500港元	10,500港元	7,500港元	4,800港元
c) 中型手術	6,750港元	5,250港元	3,750港元	2,400港元
d) 小型手術	3,375港元	2,625港元	1,875港元	1,200港元
7. 住院醫生診療費 （每日限額，每宗病症最多91日）	2,700港元	1,760港元	1,150港元	730港元
8. 住院專科醫生診療費 （每宗病症限額，必須由主診醫生推薦及列明病症）	5,500港元	4,500港元	3,500港元	2,000港元
9. 在指定的日間手術中心進行免現金支付的胃鏡檢查/結腸鏡檢查 （需要入院前評估，每次手術限額）	全面涵蓋	全面涵蓋	全面涵蓋	全面涵蓋

保障福利表

基本保障 - 住院福利	最高賠償額（港元）			
	選擇一	選擇二	選擇三	選擇四
10. 胃鏡檢查/結腸鏡檢查的日間手術 （每次手術限額）	28,000港元	23,000港元	17,000港元	10,000港元
11. 入院前及出院後之治療 （每宗病症限額，包括1次入院前30日內及出院後90日內與住院治療有關之診治）	4,500港元	3,000港元	1,200港元	1,000港元
12. 特別註冊看護 （每日限額，每宗病症最多30日）	800港元	600港元	400港元	200港元
13. 住院現金津貼 (每日限額，每宗病症最多91日）（此保障只適用於入住政府大房及會取代其他住院賠償）	1,000港元	650港元	450港元	275港元
14. 共付賠償現金津貼 （每日限額，每宗病症最多91日）	1,000港元	650港元	450港元	275港元
15. 禮儀費用 （每宗限額）	90,000港元	70,000港元	50,000港元	30,000港元
16. 免費額外醫療福利 （八成賠償，保障詳情請參閱保單條款）				
• 自付額	不適用	不適用	不適用	不適用
• 每宗病症最高賠償額	150,000港元	100,000港元	50,000港元	30,000港元
17. 免費海外緊急救援服務 （70 歲以下受保人適用）	2,000,000港元	2,000,000港元	2,000,000港元	2,000,000港元
18. 大中華咭 （免按金入院）	免費	免費	免費	免費
19. 100% 因意外導致之附加海外住院醫療保障，不包括中國、香港及澳門	住院福利之最高賠償金額增至兩倍	住院福利之最高賠償金額增至兩倍	住院福利之最高賠償金額增至兩倍	住院福利之最高賠償金額增至兩倍
20. 精神科治療 （每保單年度計）	50,000港元	40,000港元	30,000港元	20,000港元

計劃優點

- 住院及門診福利保障可靈活配搭
- 提供免費門診醫療咭
- 免費額外醫療福利保障
- 禮儀費用 (適用於所有受保人)
- 附加牙科福利保障
- 附加行商易商務旅遊保障
- 免費海外緊急救援服務
- 24小時全球保障
- 提供電子理賠索償通知及網上理賠索償查詢
- 兼享「寶康會」會員優惠
- 同時投購個人保險產品，其投保個人產品將可享5%首年特別優惠折扣（只限個人醫療，人壽，意外及旅遊保險）
- 參加僱員人數達10人以上，保費可享15%折扣優惠

附加保障 - 牙科福利

附加保障 - 描述附加保障	最高賠償額（港元）			
	選擇一	選擇二	選擇三	選擇四
牙科福利（八成賠償）				
1. 定期口腔檢查及洗牙 （每年一次，最高賠償額）	500港元	500港元	500港元	500港元
2. 牙科X光及藥物	3,000港元	3,000港元	3,000港元	3,000港元
3. 補牙及脫牙	3,000港元	3,000港元	3,000港元	3,000港元
4. 因牙痛而所需之緊急緩和治療	3,000港元	3,000港元	3,000港元	3,000港元
5. 阻生	3,000港元	3,000港元	3,000港元	3,000港元
6. 假牙 （因意外引致所需）	3,000港元	3,000港元	3,000港元	3,000港元
每年最高賠償額	3,000港元	3,000港元	3,000港元	3,000港元

附加保障 - 門診福利

附加保障 - 描述附加保障	最高賠償額（港元）			
	選擇一	選擇二	選擇三	選擇四
門診福利（八成賠償或全數賠償及可附加網絡醫生[1]）				
1. 醫生門診費 （每日最高賠償額, 每保單年度最高賠償額為30次）	350港元	280港元	210港元	170港元
2. 物理治療/脊醫[2] （每日最高賠償額, 每保單年度最高賠償額為10次）	670港元	520港元	400港元	320港元
3. 專科門診費 （每日最高賠償額, 每保單年度最高賠償額為10次）	670港元	520港元	400港元	320港元
4. 中醫門診或跌打或針灸治療 （每日最高賠償額, 每保單年度最高賠償額為10次）	240港元	200港元	180港元	150港元
5. X光檢查/化驗費[2] （每保單年度最高賠償額）	3,500港元	2,600港元	1,750港元	1,050港元

項目1-4 門診福利下每年合共總限額為30次（適用於非網絡醫生及網絡醫生）

[1] 註
如門診醫療選擇一/二/三之會員:
- 網絡醫生自付費:
  - i) 如選擇80%賠償:
    普通科醫生門診及中醫各為20港元，物理治療及專科各為40港元
  - ii) 如選擇100%全數賠償:
    普通科醫生門診、中醫、物理治療及專科每次均毋須繳付自付費

如門診醫療選擇四之會員:
- 網絡醫生自付費:
  - i) 如選擇80%及100%全數賠償:
    普通科醫生門診及中醫各為20港元，物理治療為40港元及專科為130港元

[2] 必須由主診醫生推薦及列明病症 - 所有專科診症不需出示主診醫生之推薦信。（適用於網絡及非網絡醫生）

醫療及牙科保障 - 計劃守則

- ✓ 只適用於最少2位僱員的香港註冊公司
- ✓ 如僱員人數是4人或以上（醫療保障）或11人或以上（人壽保障），每名僱員毋須申報其健康狀況
- ✓ 保費必須由僱主支付
- ✓ 續保保費會根據過往所有賠償紀錄而定
- ✓ 所有合資格之僱員必須參加此計劃和正常上班
- ✓ 僱員家屬所參加的計劃必須與該僱員為同一級別
- ✓ 申請資格:
  - 全職僱員或僱員的配偶（64歲或以下）
  - 未婚子女（15天大至18歲或19至23歲而有全日制學生證明）

附加保障 - 商務旅遊保障

保障內容撮要	每人最高保障金額（港元） 計劃一
個人協助	
1. 意外死亡/永久傷殘（級別II） 額外賠償受保人於乘坐公共交通工具時發生意外 嚴重燒傷（二級或三級程度）	1,200,000港元 1,200,000港元 150,000港元
2. 意外身故沿於天然災害	30,000港元
醫療費用及協助	
3. 醫療費用 a) 回港後12個月內的覆診費用，賠償上限為百份百保障餘下金額 b) 註冊中醫跌打、針灸及註冊脊醫，每次意外賠償上限為200港元；每保單年度賠償上限為4,000港元	1,000,000港元
4. 住院現金 （每日500港元）	7,500港元
5. 昏迷保障 （每星期500港元，最多賠償50個星期）	25,000港元

附加保障 - 商務旅遊保障

保障內容撮要	每人最高保障金額（港元） 計劃一
醫療費用及協助	
6. 全球支援服務	
a) 24/7 緊急熱線支援服務	全額
b) 緊急醫療運送及遣送回國服務	實際費用
c) 遺體運返	實際費用
d) 入院按金保證服務	40,000港元
e) 親屬探望	20,000港元
f) 兒童護送	20,000港元
g) 大中華醫療網絡卡（若需要者, 請提供姓名, 每張咭港幣50元）	
旅程煩惱	
7. 訂金損失	20,000港元
8. 更改行程	20,000港元
9. 旅程延誤（延誤6小時延誤賠償500港元） 旅程接駁失誤 （24小時後）	2,500港元 10,000港元
10. 航班超買 （延誤6小時延誤賠償500港元）	1,500港元
個人財物損失	
11. 行李延誤 （延誤6小時後）	1,500港元
12. 個人財物	15,000港元
a) 手提電腦	10,000港元
b) 運動用品/器材	5,000港元
c) 其他財物	3,000港元
13. 個人金錢及旅遊證件	10,000港元
a) 現金上限	3,000港元
海外個人責任	
14. 個人責任	1,500,000港元

附加保障 - 商務旅遊保障

保障內容撮要	每人最高保障金額（港元） 計劃一
僱主延伸保障	
15. 招聘替代員工費用	20,000港元
16. 政變或天然災害撤離保障	15,000港元
僱員延伸保障	
17. 信用卡保障	20,000港元
18. 教育費用津貼	25,000港元
19. 殮葬及遺體遣返費用	20,000港元
20. 家居改裝費用	25,000港元
21. 復康費用	25,000港元
22. 臉部傷疤	25,000港元
23. 配偶培訓保障	20,000港元
24. 創傷輔導保障 （最高賠償金額為每次1,500港元）	15,000港元
25. 緊急旅遊援助熱線	免費
26. 電話應診	免費
27. 接種疫苗資料	免費
28. 領事館及大使館資料	免費
29. 法律轉介服務	免費

上述僅為保障範圍概要。實際保障範圍、條款及條件請參閱保單

旅遊保障 - 計劃守則

- ✓ 只適用於持有香港身份證或工作護照之居港人士
- ✓ 只適用於18至75歲人士（以足歲計算）
- ✓ 2名需要出外公幹的僱員可投保
- ✓ 只適用於由香港出發的旅程，每次旅程最長為185日
- ✓ 不保受保前已存在的任何病徵或病狀
- ✓ 每次旅程最高賠償限額為24,000,000港元
- ✓ 假如受保人持有多於一份由我們承保的旅遊保險，我們只限於以較高福利的保單作出賠償

附加保障 - 定期人壽及意外死亡和傷殘福利保障

描述附加保障	最高賠償額（港元）			
	選擇一	選擇二	選擇三	選擇四
1. 定期人壽保險	1,000,000港元	750,000港元	500,000港元	250,000港元
2. 意外死亡和傷殘保障	1,000,000港元	750,000港元	500,000港元	250,000港元

只適用於持有相關人壽業務牌照的中介人
受保僱員人數達6人或以上，可得保證受保額最高為500,000港元

每年保費表不包括保費徵費

	住院福利		門診福利				牙科福利
	甲類	乙類	八成賠償		全數賠償		甲及乙類
			甲類	乙類	甲類	乙類	
選擇一							
僱員/配偶	5,369港元	5,964港元	4,476港元	5,113港元	5,714港元	6,531港元	1,050港元
子女	5,369港元	5,964港元	5,596港元	6,390港元	7,144港元	8,162港元	1,050港元
選擇二							
僱員/配偶	4,009港元	4,450港元	3,389港元	3,834港元	4,392港元	4,971港元	1,050港元
子女	4,009港元	4,450港元	4,237港元	4,792港元	5,490港元	6,216港元	1,050港元
選擇三							
僱員/配偶	2,719港元	3,017港元	2,627港元	2,976港元	3,359港元	3,806港元	1,050港元
子女	2,719港元	3,017港元	3,284港元	3,720港元	4,198港元	4,758港元	1,050港元
選擇四							
僱員/配偶	1,703港元	1,847港元	2,060港元	2,346港元	2,490港元	2,814港元	1,050港元
子女	1,703港元	1,847港元	2,574港元	2,932港元	3,114港元	3,518港元	1,050港元

甲類：所有僱員合計之平均歲數，18至40歲 (足歲)[3]
乙類：所有僱員合計之平均歲數，41至64歲 (足歲)[3]

每年保費表不包括保費徵費由2020年4月1日生效

[3] 所有僱員合計之平均歲數只計算所有僱員，家屬不需包括在內

附加保障每年保費不包括保費徵費
計劃一 - 行商易

外出公幹總人數	每項意外賠償上限總額（港元）	劃一年費（港元）
3-6	4,000,000港元	5,000港元
7-10	8,000,000港元	7,000港元
11-15	11,000,000港元	9,000港元
16-20	16,000,000港元	11,000港元
21-30	18,000,000港元	15,000港元
31-40	20,000,000港元	18,500港元
41-50	24,000,000港元	21,000港元

保費計算例子

	受保人數量	總保費（港元）
受保人的申請為不記名基礎	5	5,000港元
(計劃一 - 行商易商務旅遊保障)	40	18,500港元

附加保障-定期人壽及意外死亡和傷殘福利保障
每年保費表不包括保費徵費

	定期人壽保險 + 意外死亡和傷殘保障	
	甲類 - 所有僱員合計之平均歲數，18至40歲（足歲）	乙類 - 所有僱員合計之平均歲數，41至64歲（足歲）
選擇一	1,640港元	3,340港元
選擇二	1,230港元	2,505港元
選擇三	820港元	1,670港元
選擇四	410港元	835港元

由2020 年4 月1日生效

上列保費只適用於機構之所有僱員:
- 其年齡為65歲以下（足歲）和
- 從事文職工作，或輕微體力勞動之僱員

重要資料

有關核保之資料披露

在投保申請期間，您應以最高誠信向利寶披露所有重要事實。如果您不確定某個事實是否重要，則應將其披露。若您未有披露或披露失實資料，將會影響您的保障權益，後果包括但不限於合約被取消、根據正確的資料調整保費、或索賠申請被拒絕。

投保前已存在的病症與產品之間的切換

一般而言，除非在保單中有特定條款為投保前已有病症提供保障，否則投保前已有病症條件不會受到保障。有關投保前已存在的病症之釋義請參閱保單條款。請注意，從一項保單轉換為另一項保單可能會影響新保單中原有疾病的構成，例如，確定醫療條件是否為先前疾病的日期。

續保

您的保單是一份年度合約。利寶保留不時於續保以書面通知更改保障、合約條款及細則。

保費調整

您的保單的保費會根據受保成員的年齡、保單索賠記錄、保障選擇等因素而定。

利寶可根據您的保單的索賠記錄及其他考慮在任何一個續保日更改保費。引致續保日保費調整的因素包括但不限於醫療趨勢及通脹，因應醫療開支增加而作出的保障改動，以及因此計劃引起和/或與此計劃相關的整體索償和開支。

索償程序

任何索償須按照利寶所訂的索償程序進行。填妥的索償申請表連同所有有關該索償的所須文件正本須於求診、診所手術、日症或出院後九十(90)天內遞交，否則利寶將不能處理您受保成員的賠償，或會導致索償被拒。

墊底費及共同保險

所有超過適用的自付額的費用，我們將以按扣除共同保險百分比或金額（如果適用）（也稱為共同支付百分比或金額）後的金額支付。

墊底費是您或受保人作為根據保單支付保障而要負責的部分費用。您或受保人就每保障要負責的墊底費會在保障表中列出。

通常，合理和慣常

就收費而言，「通常，合理和慣常」是指治療受保人的身體傷害、疾病或嚴重醫療狀況醫療所需的治療、用品或醫療服務的標准或最常見的費用，惟不超過在發生費用當地就類似治療的正常水平、物料或醫療服務收取的費用，當中不包括假如沒有保險就不會招致的費用。當收費超過在發生費用當地的其他類似等級的提供者就類似或相同的身體傷害、疾病或嚴重醫療狀況，提供類似或相近的治療，服務或物料而收取的一般費用水平，將不會獲支付保障。

若任何收費並非「通常，合理和慣常」，利寶有權調整任何或所有就該等收費應支付的保障。

醫療必需

醫療必需指註冊醫生認為治療、物料或醫療服務：

1. 需要直接治療或診斷受保人的身體傷害或疾病
2. 與受保人的身體傷害或疾病的症狀和發現、直接治療或診斷相符並且恰當
3. 符合公認的醫學慣例
4. 與實驗，研究性質的治療，程序，物料或其他醫療服務無關；和
5. 在不影響受保人身體傷害或疾病的情況下不能缺少

主要不保事項

醫療及牙科保障:

- 受保前已存在的傷病
- 精神/心理科問題（如：抑鬱等等）
- 純屬休養或療養之治理
- 先天性缺陷/節育或絕育/整容手術
- 牙科治療（除非已購買牙科保障）/配眼鏡及聽力測試
- 所有因恐怖襲擊活動、戰爭、暴亂及騷動引致之傷病
- 儀器，如義肢、助聽器、輪椅、拐杖等費用
- 例行體格檢查
- 一切因自己蓄意引起之損傷、自殺、酗酒、吸毒或濫用藥物
- 疫苗注射及有關一切預防性的治療
- 非經由註冊西醫推薦及証實之入院治療、X 光檢查或物理治療
- 一切非與該次入院所治療之疾病有關的醫療服務
- 未有預先批核的緊急醫療運送
- 除已列出的牙科福利項目外，其他治療並不受保
- 脫智慧齒
- 牙科美容

意外死亡和傷殘福利保障:

- 戰爭或戰爭行動（宣佈或未經宣佈之戰爭）、內戰或鎮壓叛亂、罷工或暴動、恐怖活動或襲擊
- 自殺或自招之傷害或死亡
- 所有飛行活動，除因乘搭可載客航機外
- 職業或危險性活動，包括潛水
- 受酒精或藥物所影響
- 由原子核燃燒後或核武所造成之輻射或中毒後遺症

附加不保事項

- 履行執法機構、海軍、軍隊、空軍或武裝部隊成員的職責、或以機師或空勤人員的身份參與航空或空中活動
- 參事相互或危險的工作、任何比賽或極限運動/活動
- 輻射或任何核燃料、核材料或核廢料之使用、存有或洩漏
- 因故意自我傷害、故意令自我患病或遇上事故、暫時性精神錯亂、酗酒、濫用藥物或物品或蓄意置身於異常危險情況而造成的開支

此計劃受相關保單合約的條款、細則及不保事項所約束。利寶保險保留接受任何申請的最終權利。本產品說明書僅提供一般資料，僅供參考。有關詳細條款、細則及不保事項，請參閱有關產品保單內容。
如英文版本與翻譯版本之間存在任何歧義或不相符之處，則以英文版本為準。

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