

SME Group Medical Insurance
中小企團體醫療保險

Flexibility for Employers & Care for Employees

為僱主提供靈活周全的
團體醫療保障，照顧
僱員所需



Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

At MSIG, we understand that your employees are your most valuable asset. With our SME Group Medical Insurance plan, you can provide customised protection for them that suits their needs and at the same time, fits your budget.

We offer six different levels of Hospitalisation and Surgical Plan. Ranging from essential to premium “high end” cover, each one offers a well balanced combination of inpatient benefits.

To meet the other healthcare needs of your employees, you can add an optional Outpatient Benefit, which includes a unique feature - the opportunity to adjust cover "one level up or down". Our flexibility also gives you the freedom to choose other options including Supplementary Major Medical, Dental and Personal Accident Benefits.

To better serve our clients in an increasingly digitalised world, we have launched our medical online portal, MediGo. Employers and employees now have a one-stop platform for managing all aspects of their policies simply and efficiently.

1. Flexible Cover for Better Protection



Flexible Optional Protection



Innovative “one level up/down” feature

A new approach that gives employers the flexibility to assign different Hospitalisation and Surgical Benefit plans to different groups of employees as well as choosing their level of Optional Outpatient Benefit. For example, if you select Plan 3 of Hospitalisation and Surgical Benefit, you have the option to choose the same plan level (Plan 3), one level above (Plan 4) or one level below (Plan 2) of Optional Outpatient Benefit.



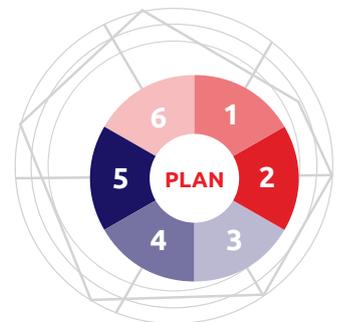
Affordable comprehensive benefits

You can choose 100% reimbursement of outpatient medical claims (up to plan limits) for optimal coverage or 80% reimbursement to reduce costs.



Adjustable optional benefit

To meet your needs, you can select from different plan levels for the Dental and Personal Accident Benefit for your employees.



Example:

	Hospitalisation and Surgical Benefit	Supplementary Major Medical Benefit	Optional Outpatient Benefit	Dental Benefit	Personal Accident Benefit
Group A (Senior Management)	Plan 6	Plan 6	Plan 6, 100% reimbursement	Plan 4, 100% reimbursement	Plan 5
Group B (General Staff)	Plan 3	Plan 3	Plan 4, 80% reimbursement	Plan 2, 80% reimbursement	NIL

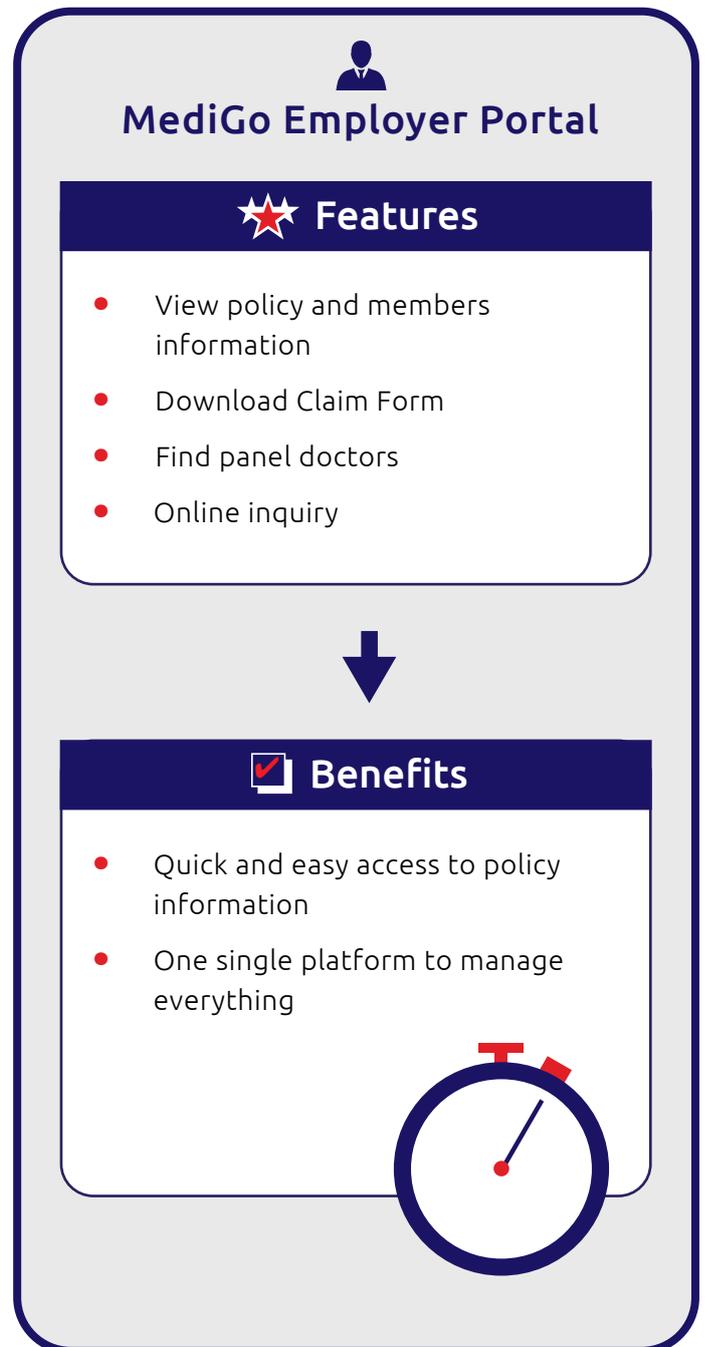
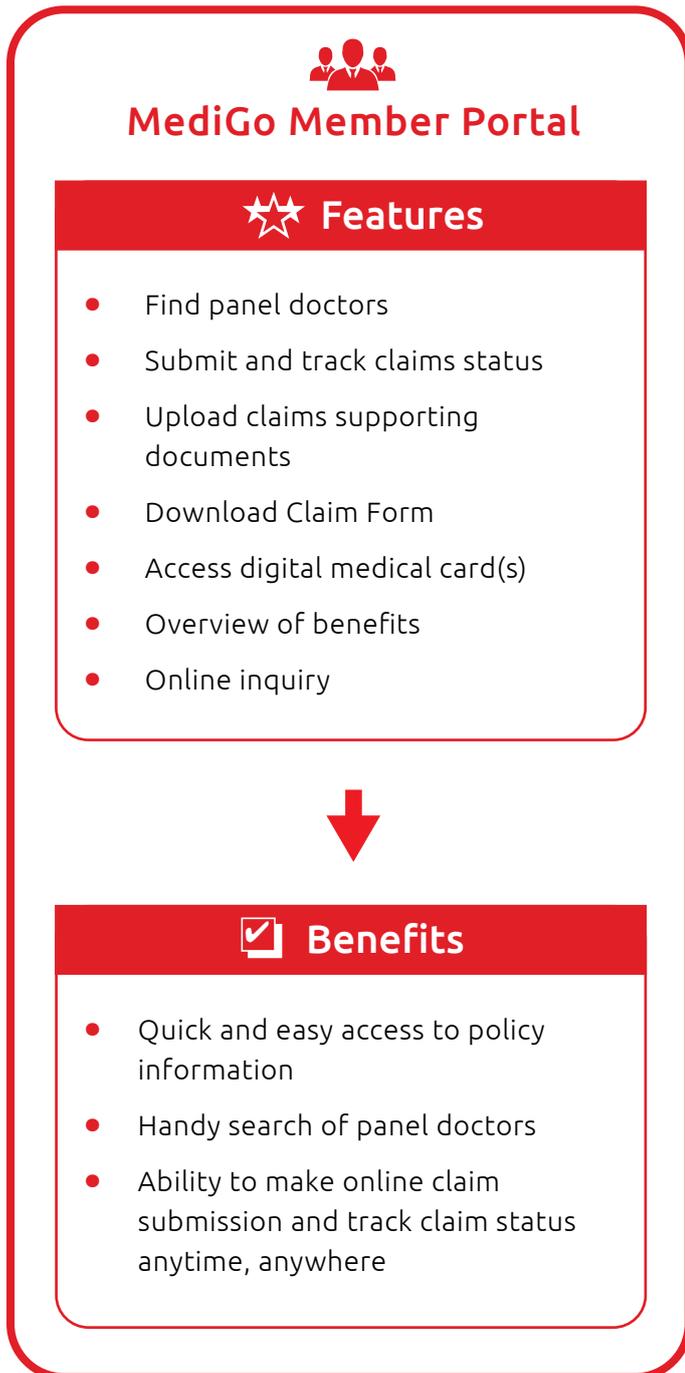


Competitive Premiums

We offer competitive premiums based on the age of each insured person, using 5-year age bands. This suits the needs of dynamic young and SME businesses, who require a more flexible and tailored value-driven approach.

2. Easy Access Digital Platform

Our digital health platform empowers every employer and employee to manage their policies quickly and easily. Your MediGo portal will make everything from finding a panel doctor to tracking a claim a breeze.



3. *Comprehensive Coverage for Additional Peace of Mind*

We understand the need for protection when difficult medical situations arise. Our comprehensive coverage is designed to give you a peace of mind when you need it most.



Extra protection:

- Organ Transplantation
- Inpatient Psychiatric Treatment
- Second Claim Cash Benefit
- Enhanced Cancer Treatment and Renal Dialysis Benefit
- Cover for Pre-existing Conditions (applicable to insured members covered continuously in this plan for 12 months)



An insured person can access our network of over 2,600 outpatient General and Specialist Practitioners with the MSIG Medical Card. Just present the e-Card to the clinics and MSIG will pay for your eligible expenses for doctor visits.



Payment Guarantee. No need to pay cash upfront. All bills may be settled when you are discharged from hospital.

4. *Simplified Application Process for Ease of Enrolment*

To streamline the application process, individual health declarations are not required for companies with 6 or more employees.



Benefits Table (HK\$)

(Effective from 01 March 2023)

 Hospitalisation & Surgical Benefit	Maximum Benefits Payable per Policy Year					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Reimbursement Percentage	100%	100%	100%	100%	100%	100%
1. Room and Board <ul style="list-style-type: none"> Limit per day Maximum days per disability 	320 120	640 120	960 120	1,920 120	2,560 120	4,050 120
2. Inpatient Physician's Fees <ul style="list-style-type: none"> Limit per day Maximum days per disability 	320 120	640 120	960 120	1,920 120	2,560 120	4,050 120
3. Companion Bed <ul style="list-style-type: none"> Limit per day Maximum days per disability 	160 120	320 120	480 120	960 120	1,280 120	2,030 120
4. Miscellaneous Hospital Services <ul style="list-style-type: none"> Limit per disability 	5,300	10,600	21,200	31,800	42,400	84,800
5. Surgeon's Fees <ul style="list-style-type: none"> Limit per disability <ul style="list-style-type: none"> Complex Major Intermediate Minor 	10,600 10,600 5,300 2,650	42,400 21,200 10,600 5,300	63,600 31,800 15,900 7,950	84,800 42,400 21,200 10,600	106,000 53,000 26,500 13,250	190,800 95,400 47,700 23,850
6. Anaesthetist's Fees <ul style="list-style-type: none"> Limit per disability <ul style="list-style-type: none"> Complex Major Intermediate Minor 	3,710 3,710 1,860 930	14,840 7,420 3,710 1,860	22,260 11,130 5,570 2,790	29,680 14,840 7,420 3,710	37,100 18,560 9,280 4,640	66,780 33,390 16,700 8,350
7. Operating Theatre Fees <ul style="list-style-type: none"> Limit per disability <ul style="list-style-type: none"> Complex Major Intermediate Minor 	3,710 3,710 1,860 930	14,840 7,420 3,710 1,860	22,260 11,130 5,570 2,790	29,680 14,840 7,420 3,710	37,100 18,560 9,280 4,640	66,780 33,390 16,700 8,350
8. Inpatient Specialist's Fees[^] <ul style="list-style-type: none"> Limit per disability 	1,330	2,650	5,300	7,950	10,600	15,900
9. Intensive Care <ul style="list-style-type: none"> Limit per disability 	10,000	20,000	30,000	40,000	50,000	80,000
10. Private Nursing[^] <ul style="list-style-type: none"> Limit per day Maximum days per disability 	150 90	300 90	450 90	600 90	750 90	1,500 90
11. Cancer Treatment and Renal Dialysis Benefit[^] <ul style="list-style-type: none"> Limit per disability 	10,000	20,000	40,000	60,000	80,000	150,000

Benefits Table (HK\$)

(Effective from 01 March 2023)

 Hospitalisation & Surgical Benefit	Maximum Benefits Payable per Policy Year					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Reimbursement Percentage	100%	100%	100%	100%	100%	100%
 12. Inpatient Psychiatric Treatment[^] • Limit per policy year	5,000	10,000	20,000	30,000	40,000	50,000
 13. Increased Overseas Accidental Hospitalisation Benefit Reimbursement Percentage	200%	200%	200%	200%	200%	200%
14. Pre-admission and Post-hospitalisation Outpatient Care • Limit per disability • Including one outpatient visit before hospitalisation/day care surgery (consultation fee only) and all outpatient follow-up visits within 6 weeks after discharge from the hospital or day care surgery	500	1,000	1,500	2,000	2,500	5,000
 15. Day Surgery Cash Allowance* • Limit per day surgery (maximum one claim per day, regardless of the number of surgical procedure performed)	600	600	1,200	1,200	2,000	2,000
 16. Daily Hospital Cash for Government Public Ward • Limit per day • Maximum days per disability	600 120	600 120	1,200 120	1,200 120	2,000 120	2,000 120
 17. Second Claim Cash Benefit • Limit per day • Maximum days per disability	600 120	600 120	1,200 120	1,200 120	2,000 120	2,000 120
18. 24-hour Worldwide Assistance Services	Included	Included	Included	Included	Included	Included

 Supplementary Major Medical Benefit* (Optional)	Maximum Benefits Payable per Policy Year					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Reimbursement Percentage	80%	80%	80%	80%	80%	80%
Deductible per disability	1,000	1,000	1,000	1,000	1,000	1,000
Maximum limit per disability	30,000	60,000	80,000	100,000	120,000	200,000

+Supplementary Major Medical Benefit applies to Hospitalisation & Surgical Benefit items 3 to 13 only.

*Day Surgery Cash Allowance is applicable to the following day case procedures:

- Gastrosocopy
- Oesophagogastrroduodensocopy (OGD)
- Sigmoidosocopy
- Colonosocopy
- Endoscopic Retrograde Cholangio-pancreatography (ERCP)
- Cystosocopy
- Arthroscopic examination of joint
- Colposocopy
- Bronchosocopy
- Extracapsular/intracapsular extraction of lens (Cataract)

Benefits Table (HK\$)

(Effective from 01 March 2023)

 Outpatient Benefit~ (Optional)	Maximum Benefits Payable per Policy Year					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Reimbursement Percentage	100%/80%	100%/80%	100%/80%	100%/80%	100%/80%	100%/80%
1. General Medical Practitioner <ul style="list-style-type: none"> Limit per day per visit Panel doctor co-payment per visit 	200 40	240 20	320 0	380 0	480 0	900 0
2. Chinese Herbalist, Bone-setting & Acupuncture <ul style="list-style-type: none"> Limit per day per visit 	160	190	230	300	380	720
Maximum visits per day (1+2)	1	1	1	1	1	1
3. Specialist Medical Practitioner# <ul style="list-style-type: none"> Limit per day per visit Panel doctor co-payment per visit 	400 80	490 40	570 0	760 0	950 0	1,790 0
4. Physiotherapist & Chiropractor^ <ul style="list-style-type: none"> Limit per day per visit 	290	360	420	570	720	1,350
Maximum visits per policy year (1+2+3+4)	30	30	30	30	30	30
5. Diagnostic Imaging & Laboratory Tests^ <ul style="list-style-type: none"> Maximum limit per policy year 	950	1,470	2,100	2,730	3,360	10,500

 Dental Benefit (Optional)	Maximum Benefits Payable per Policy Year					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Reimbursement Percentage	100%/80%	100%/80%	100%/80%	100%/80%	100%/80%	100%/80%
Limit per policy year <ul style="list-style-type: none"> Oral examination Scaling, polishing and cleansing Filling and extraction Oral X-ray Medication Drainage of abscesses Pins for cusp restoration Root canal fillings Apicoectomy Dentures, crowns and bridges (Only if necessitated by an accident) 	1,050	1,580	2,100	3,150	5,250	10,500

 Personal Accident Benefit (Optional)	Maximum Benefits Payable per Life					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
 Accidental Death & Permanent Disablement <ul style="list-style-type: none"> Limit per life 	50,000	100,000	150,000	200,000	250,000	300,000

~ An insured person can access our outpatient network of General and Specialist Practitioner. Members can present the MSIG e-card to the clinic and we will pay for eligible expenses for doctor visits. Please submit claim for reimbursement of Chinese Herbalist, Bone-setting, Acupuncture, Physiotherapist and Chiropractor visits.

^ Written referral from a Registered Medical Practitioner is required. Written referral from a Registered Chinese Medical Practitioner/Registered Chiropractor is accepted for X-ray examination and laboratory test.

Written referral from a Registered Medical Practitioner is required except for visiting the following Specialist Medical Practitioners :

- Gynaecology
- Paediatrics
- Orthopaedics and traumatology
- Urology
- Ophthalmology
- Otorhinolaryngology
- Dermatology
- Clinical oncology



Eligibility & Requirements:

1. Minimum 2 employees
2. Individual health declaration is required for group with 5 employees or below
3. Eligibility:
 - a. Full time employees aged under 65 can enroll the scheme, with renewal up to aged 69
 - b. Employees' spouse aged under 65 can enroll the scheme, with renewal up to aged 69
 - c. Employees' unmarried child(ren) aged between 15 days and 17 years, or below 26 years if in full-time education (with valid student identification for 18 years or above)
4. All eligible permanent full-time employees must be enrolled
5. Premiums are payable annually in advance

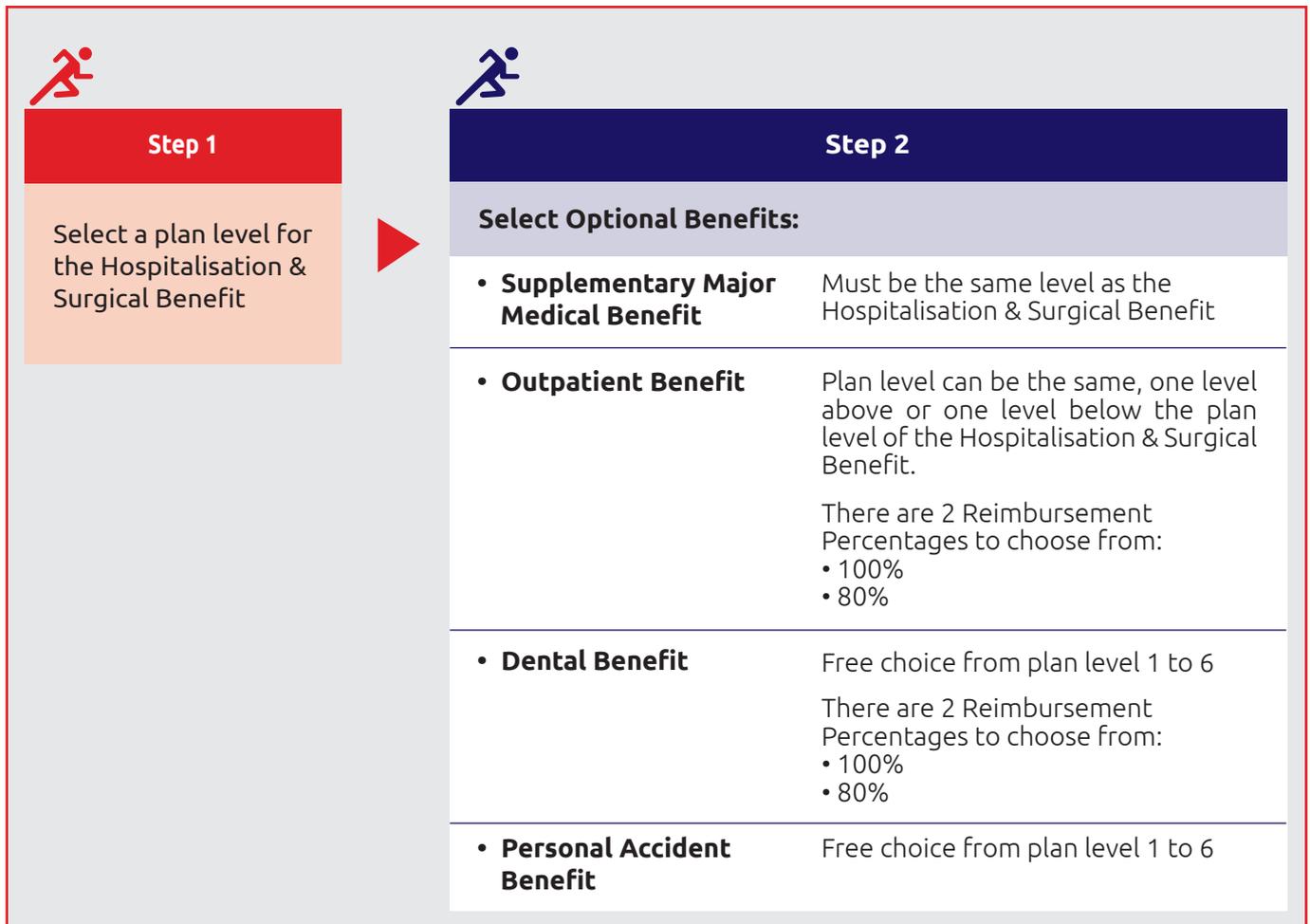


Plan Groupings of Employee:

1. The company can assign eligible employees to different plans by grade, class or service, depending on the number of full-time employees and subject to their Human Resources policy.
2. All employees with the same eligibility must be enrolled into the same plan.
3. If dependant coverage is provided, all eligible dependants must also be enrolled into the same plan as the employees.
4. With the exception of the top plan, all other plans in the scheme must contain a minimum of 3 employees.
5. Maximum number of plans per scheme is 5.



Flexibility of Plan Selection:



Major Exclusions:

1. Pre-existing condition, unless an insured person has been insured under the policy continuously for a minimum of 12 months.
2. Congenital and hereditary conditions
3. Drug addiction or alcoholism
4. Suicide or self-inflicted injury
5. Cosmetic surgery
6. Dental (unless covered under Dental Benefit) and optical treatment
7. Pregnancy, childbirth, birth control and treatment for infertility.
8. Sexually transmitted disease
9. Routine medical check-ups
10. Professional and hazardous sports
11. Appliances and equipment
12. War or warlike operation, strike, riot and civil revolution.

The above is a summary of Major Exclusions only. For details, please refer to policy provisions.

Remarks:

1. The premium rates may be adjusted based on the factors including but not limited to the medical cost inflation, our overall claims experience and expenses incurred by and in relation to this product
2. In the event of any inconsistency or conflict between English and Chinese language versions of this material, the English version shall prevail. All terms and conditions are subject to the contract.

三井住友保險

明白您的僱員是您最重要的資產。我們的中小企團體醫療保險讓您可因應僱員的保險需要提供度身訂造的保障，同時切合您的預算。

我們設有6個級別的住院及手術計劃，涵蓋由基本至尊貴的保障，每個級別都能提供均衡的住院保障組合。

為滿足僱員的其他醫療需要，您可附加自選門診保障，此保障的獨有特點是可讓您把保障上調或下調一級。我們提供高度的靈活性，您可自由配搭更多不同的自選保障，包括附加醫療保障、牙科保障及人身意外保障。

在日益數碼化的世界中，我們致力為客戶提供最佳的服務，我們推出網上醫療平台MediGo，僱主及僱員均可透過此一站式的平台管理保單內的各項事宜。

1. 靈活保障以提供最佳的保護



靈活自選保障

✓ 創新的「級別可升/可降」設計

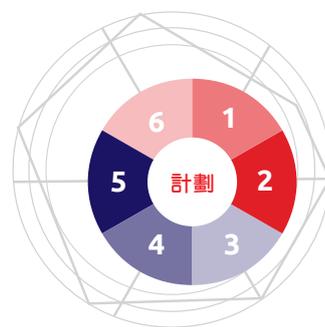
一個嶄新的設計，讓僱主可靈活地為不同級別的僱員選擇不同的住院及手術保障計劃，與此同時亦可揀選配合他們級別的自選門診保障。舉例，如您選擇住院及手術保障計劃3，您可選擇相同（計劃3）、較高（計劃4）或較低（計劃2）一級別的自選門診保障。

✓ 可負擔但全面的保障

為獲得最佳的保障，您可選擇100%賠償率的門診醫療索償（最高為計劃上限）或80%賠償率以節省保費。

✓ 可選擇的自選保障

因應您的需要，您可為僱員自由選擇不同級別的牙科及人身意外保障。



舉例：

	住院及手術保障	附加醫療保障	自選門診保障	牙科保障	人身意外保障
計劃A（管理層）	計劃6	計劃6	計劃6， 100%賠償率	計劃4， 100%賠償率	計劃5
計劃B（普通員工）	計劃3	計劃3	計劃4， 80%賠償率	計劃2， 80%賠償率	不適用



具競爭力的保費

我們提供具競爭力的保費，按照每位僱員的年齡並以五年為一個年齡組別去計算保費，特別適合需要靈活彈性及自訂保障計劃的初創和中小企業。

2. 簡易的電子服務平台

我們的電子醫療平台讓每一位僱主及僱員都能快捷及簡易地去管理他們的保單。您的MediGo平台讓您輕易地處理由尋找網絡醫生以至查詢索償進度的各項事宜。



MediGo成員網上服務平台

★ 特色

- 尋找網絡醫生
- 提交索償及查詢索償進度
- 上載索償所需文件
- 下載索償表格
- 查閱電子醫療卡
- 查閱保障
- 網上查詢



☑ 優點

- 快捷及簡單地查閱保單資料
- 簡易地尋找網絡醫生
- 無論身處何地都能於網上提交索償及查詢索償進度



MediGo僱主網上服務平台

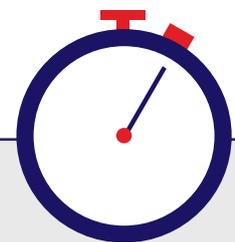
★ 特色

- 查閱保單及僱員資料
- 下載索償表格
- 尋找網絡醫生
- 網上查詢



☑ 優點

- 快捷及簡單地查閱保單資料
- 一個醫療平台處理各項事宜



3. 周全的保障讓您增添多一份安心

我們明白當您面對醫療需要時保障的重要性，所以我們提供全面的醫療保障以減輕您的擔憂。



額外保障

- 器官移植
- 住院精神科治療
- 第二索償現金津貼保障
- 提升癌症治療及洗腎療程保障
- 保障之前已存在的疾病（適用於已連續受保於此計劃12個月的受保人）



受保人可於我們超過2,600間普通科及專科醫生的門診醫療網絡診所使用醫療服務。只需向診所出示電子醫療卡，我們便會直接為您結算。



入院付款保證。
不論入院或出院，
您都無需即時付款。

4. 簡易投保程序

為簡化投保程序，僱員人數為6名或以上的公司毋須個別申報健康狀況。



保障概覽 (港幣)

(由2023年3月1日起生效)

 住院及手術保障	每個保單年度最高賠償額					
	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
賠償率	100%	100%	100%	100%	100%	100%
1. 住院及膳食 <ul style="list-style-type: none"> • 每日最高限額 • 每症最多日數 	320 120	640 120	960 120	1,920 120	2,560 120	4,050 120
2. 住院醫生巡房費用 <ul style="list-style-type: none"> • 每日最高限額 • 每症最多日數 	320 120	640 120	960 120	1,920 120	2,560 120	4,050 120
2. 加床 <ul style="list-style-type: none"> • 每日最高限額 • 每症最多日數 	160 120	320 120	480 120	960 120	1,280 120	2,030 120
4. 住院雜費 <ul style="list-style-type: none"> • 每症最高限額 	5,300	10,600	21,200	31,800	42,400	84,800
5. 外科手術費用 <ul style="list-style-type: none"> • 每症最高限額 <ul style="list-style-type: none"> ▸ 複雜手術 ▸ 大型手術 ▸ 中型手術 ▸ 小型手術 	10,600 10,600 5,300 2,650	42,400 21,200 10,600 5,300	63,600 31,800 15,900 7,950	84,800 42,400 21,200 10,600	106,000 53,000 26,500 13,250	190,800 95,400 47,700 23,850
6. 麻醉師費用 <ul style="list-style-type: none"> • 每症最高限額 <ul style="list-style-type: none"> ▸ 複雜手術 ▸ 大型手術 ▸ 中型手術 ▸ 小型手術 	3,710 3,710 1,860 930	14,840 7,420 3,710 1,860	22,260 11,130 5,570 2,790	29,680 14,840 7,420 3,710	37,100 18,560 9,280 4,640	66,780 33,390 16,700 8,350
7. 手術室費用 <ul style="list-style-type: none"> • 每症最高限額 <ul style="list-style-type: none"> ▸ 複雜手術 ▸ 大型手術 ▸ 中型手術 ▸ 小型手術 	3,710 3,710 1,860 930	14,840 7,420 3,710 1,860	22,260 11,130 5,570 2,790	29,680 14,840 7,420 3,710	37,100 18,560 9,280 4,640	66,780 33,390 16,700 8,350
8. 住院專科醫生費用[^] <ul style="list-style-type: none"> • 每症最高限額 	1,330	2,650	5,300	7,950	10,600	15,900
9. 深切治療 <ul style="list-style-type: none"> • 每症最高限額 	10,000	20,000	30,000	40,000	50,000	80,000
10. 私家看護[^] <ul style="list-style-type: none"> • 每日最高限額 • 每症最多日數 	150 90	300 90	450 90	600 90	750 90	1,500 90
11. 癌症治療及洗腎療程保障[^] <ul style="list-style-type: none"> • 每症最高限額 	10,000	20,000	40,000	60,000	80,000	150,000

保障概覽（港幣）

（由2023年3月1日起生效）

 住院及手術保障	每個保單年度最高賠償額					
	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
賠償率	100%	100%	100%	100%	100%	100%
 12. 住院精神科治療[^] • 每保單年度最高限額	5,000	10,000	20,000	30,000	40,000	50,000
 13. 海外意外住院額外保障 賠償率	200%	200%	200%	200%	200%	200%
14. 入院前及出院後之門診護理 • 每症最高限額 • 包括一次入院前（只限診金）及出院後6星期內所有與住院有關的門診跟進療程費用	500	1,000	1,500	2,000	2,500	5,000
 15. 日間手術現金津貼* • 每宗日間手術最高限額（不論日間手術宗數，每日最多賠償一次）	600	600	1,200	1,200	2,000	2,000
 16. 政府醫院公眾病房每日住院現金 • 每日最高限額 • 每症最多日數	600 120	600 120	1,200 120	1,200 120	2,000 120	2,000 120
 17. 第二索償現金津貼保障 • 每日最高限額 • 每症最多日數	600 120	600 120	1,200 120	1,200 120	2,000 120	2,000 120
18. 24小時全球支援服務	包括	包括	包括	包括	包括	包括

 附加醫療保障⁺（自選保障）	每個保單年度最高賠償額					
	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
賠償率	80%	80%	80%	80%	80%	80%
每症自付額	1,000	1,000	1,000	1,000	1,000	1,000
每症最高限額	30,000	60,000	80,000	100,000	120,000	200,000

+ 附加醫療保障只適用於住院及手術保障項目3-13。

* 日間手術現金津貼適用於以下日間手術：

- | | |
|---|---|
| <ul style="list-style-type: none"> • 胃內窺鏡檢查 • 食道胃十二指腸內窺鏡檢查 • 乙狀結腸內窺鏡檢查 • 結腸鏡檢查 • 逆行內窺鏡膽胰管造影術 | <ul style="list-style-type: none"> • 膀胱鏡檢查 • 關節鏡檢查 • 陰道鏡檢查 • 支氣管鏡檢查 • 囊外/囊內晶狀體摘除術（白內障） |
|---|---|

保障概覽（港幣）

（由2023年3月1日起生效）

 門診保障~（自選保障）	每個保單年度最高賠償額					
	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
賠償率	100%/80%	100%/80%	100%/80%	100%/80%	100%/80%	100%/80%
1. 普通科醫生 • 每日每次最高限額 • 網絡醫生每次自付費	200 40	240 20	320 0	380 0	480 0	900 0
2. 中醫、跌打及針灸 • 每日每次最高限額	160	190	230	300	380	720
每日的最高賠償次數 (1+2)	1	1	1	1	1	1
3. 專科醫生# • 每日每次最高限額 • 網絡醫生每次自付費	400 80	490 40	570 0	760 0	950 0	1,790 0
4. 物理治療師及脊醫^ • 每日每次最高限額	290	360	420	570	720	1,350
每保單年度的最高賠償次數 (1+2+3+4)	30	30	30	30	30	30
5. 診斷性影像及化驗服務^ • 每保單年度的最高賠償限額	950	1,470	2,100	2,730	3,360	10,500

 牙科保障（自選保障）	每個保單年度最高賠償額					
	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
賠償率	100%/80%	100%/80%	100%/80%	100%/80%	100%/80%	100%/80%
每保單年度的賠償額 • 口腔檢查 • 洗牙 • 補牙及脫牙 • 口腔X光 • 藥物 • 膿瘡排放 • 齒尖或齒邊修復 • 齒根管的填補 • 齒根尖切除術 • 活動假牙、牙冠及牙橋 （只適用於因意外而導致）	1,050	1,580	2,100	3,150	5,250	10,500

 人身意外保障（自選保障）	終身最高賠償額					
	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
意外死亡及永久傷殘 • 終身最高限額	50,000	100,000	150,000	200,000	250,000	300,000

~ 受保人可於門診醫療網絡的普通科及專科醫生使用醫療服務。只需向診所出示電子醫療卡，我們便會支付合資格的醫生診治費用。中醫、跌打、針灸、物理治療及脊醫的診治費用，請遞交索償申請。

^ 需提供由註冊醫生發出的書面轉介信。X光檢查及化驗接受由註冊中醫/註冊脊醫發出的書面轉介信。

除以下專科醫生診症外，需提供由註冊醫生發出的書面轉介信：

- | | | | |
|------|--------|-----------|---------|
| • 婦科 | • 兒科 | • 骨科及創傷外科 | • 泌尿科 |
| • 眼科 | • 耳鼻喉科 | • 皮膚科 | • 臨床腫瘤科 |





投保資格及要求：

1. 僱員人數最少2人
2. 僱員人數為5人或以下的公司，必須申報個人健康狀況
3. 投保資格：
 - a. 未滿65歲的全職僱員可投保此計劃，續保年齡至69歲
 - b. 僱員未滿65歲的配偶可投保此計劃，續保年齡至69歲
 - c. 僱員的未婚子女，年齡介乎15日至17歲，或26歲以下的全日制學生（18歲或以上須提供有效學生證明文件）
4. 所有合資格的全職僱員必須投保
5. 保費為每年預繳



僱員計劃級別：

1. 根據全職僱員的數量及人力資源政策，公司可以按職級、職位或服務將符合資格的僱員分配至不同的計劃級別。
2. 擁有同一資格級別的所有僱員必須投保同一計劃。
3. 如提供家屬成員保障，所有合資格的家屬成員亦必須投保與僱員相同的計劃。
4. 除計劃中最高的級別外，所有其他計劃級別必須至少有3名僱員。
5. 每個計劃最多可以有5個計劃級別。



計劃級別選擇的靈活性：



主要不承保項目：

1. 之前已存在之傷病，除非受保人在計劃內已連續受保最少12個月。
2. 先天或遺傳性異常
3. 吸毒或酗酒
4. 自殺或蓄意自殘
5. 美容手術
6. 牙科（除非已投保牙科保障）及視力治療
7. 懷孕、分娩、節育及醫治不育。
8. 性病
9. 例行健康檢查
10. 專業及危險運動
11. 輔助設備及裝置
12. 戰爭或任何類似戰爭行動、罷工、暴亂或民事騷亂。

以上項目為主要不承保項目的摘要，詳情請參閱保單條款。

注意：

1. 保費會根據各因素調整，包括但不限於醫療費用的通漲，客戶的整體索償表現及此產品的相關營運開支。
2. 中、英文版內容如有歧義，概以英文版為準。所有條款及細則以合約為準。

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