

The plan at a glance

We designed three protection levels to meet different needs, so you can pick the best plan for your circumstances.

Issue age (at last birthday)	15 days to age 75
Plan type	This product is a standalone individual policy which aims to provide hospitalization benefits. It is an indemnity insurance policy without cash value.
Policy term and premium structure of basic plan	1 year and annually renewable. The plan provides a protection period of 1 year and guaranteed renewable up to age 100 of Person Insured, with payment period until the end of protection period. Premium rate will increase with age, and yearly adjustable.
Premium payment frequency	Annual / Monthly
Policy currency	HK\$

Annual Deductible Options

Plan Level	Plan 1 (Private)	Plan 2 (Semi-Private)	Plan 3 (Ward)
	HK\$		
Deductible options (per Policy Year)¹	<ul style="list-style-type: none"> • \$30,000 • \$40,000 • \$50,000 • \$60,000 • \$80,000 • \$100,000 • \$150,000 • \$200,000 	<ul style="list-style-type: none"> • \$30,000 • \$40,000 • \$50,000 • \$60,000 • \$80,000 • \$100,000 • \$150,000 	<ul style="list-style-type: none"> • \$30,000 • \$40,000 • \$50,000 • \$60,000 • \$80,000 • \$100,000

Remarks:

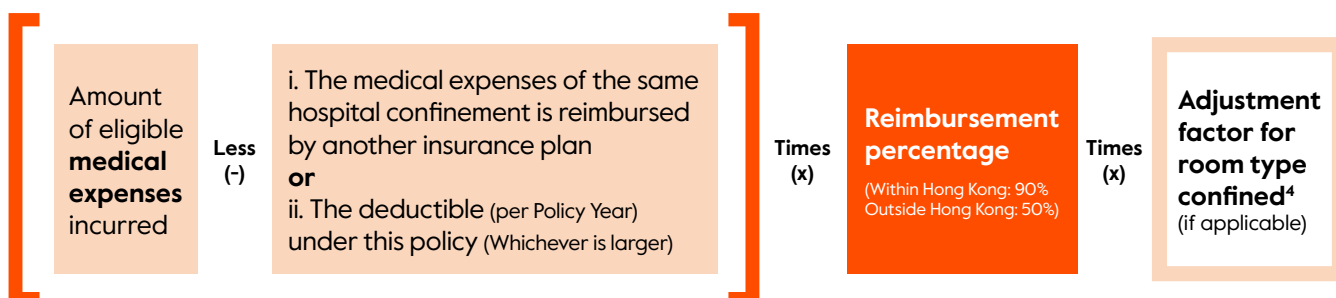
- I. Deductible refers to the amount of expenses to be borne by the policyholder or the Person Insured on each Policy Year, which shall be deducted from the incurred and covered medical expenses during the Policy Year. The amount of deductible will be split among the amount of actual expenses for the eligible items proportionally.

Benefit Schedule (HK\$)

The followings are for reference only, please refer to the policy provision and benefit schedule for details.

Hospital and surgical benefits	MAXIMUM LIMIT (HK\$)		
	Plan 1 (Private)	Plan 2 (Semi-Private)	Plan 3 (Ward)
Hospital Room & Board (maximum 270 days per Policy Year)	<p>\$1,000,000</p> <p>(Pays 90% of Hospital and Surgical Benefits after an annual Deductible³. If the hospitalization is incurred outside Hong Kong, the percentage will be 50%)</p>		
Intensive Care Unit Expenses			
Private Nursing Expenses (maximum 120 days per Policy Year)			
Surgical Expenses			
Anaesthetist's Expenses (subject to 35% of Surgical Expenses payable)			
Operation Theatre Expenses (subject to 35% of Surgical Expenses payable)			
Inpatient Doctor's Call (maximum 270 days per Policy Year) ¹			
Inpatient Specialist's Fees (written referral from the attending physician required)			
Cancer Treatment and Dialysis (e.g. radiotherapy, chemotherapy)			
Pre-admission and Post-Hospitalization Outpatient Expenses ² (subject to maximum limit of HK\$10,000 per Policy Year)			
Companion Bed (maximum 270 days per Policy Year)			
Other Medical Expenses			

Hospital and Surgical Benefits - Benefit Calculation



Remarks:

1. This benefit covers no more than one visit per day and payable for one physician a day.
2. It is applicable to up to 2 pre-admission and 2 post-hospitalization clinic visits which take place within 30 days before the admission or 30 days after discharge.
3. Please refer to the benefit calculation formula of Hospital and Surgical Benefits as stated above .
4. Please refer to the Important Information for the calculation of adjustment factor.