

# LionCare Group Medical Insurance



Safeguard Employee Health,  
Grow Company Wealth

**Assicurazioni Generali S.p.A. - Hong Kong Branch**

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# Our Employee Benefits Offering



Serving more than  
**300,000 employees**  
in Hong Kong<sup>1</sup>



**Ranked Top 3**  
in Hong Kong group life  
insurance market<sup>2</sup>

Generali has shaped a safer future in Hong Kong since the 1970s. We care for our business partners' lives and dreams. Today, we provide customized life and medical protection to more than 300,000 employees in Hong Kong<sup>1</sup>.

## LionCare Group Medical Plan

For small and medium-sized companies, we understand that you need to sustain business growth and operations efficiency without costing too much. With this in mind, we developed LionCare Group Medical Plan (LionCare) - the unique group medical solution that offers comprehensive and flexible medical coverage for your employees. With a lot of combinations available, LionCare allows you to customize your own group medical plan according to your budget and needs. It helps you focus on your business. We take care of your staff's health and medical needs.

<sup>1</sup> As at year 2020

<sup>2</sup> In terms of number of persons insured. Source: Annual Statistics for Long Term Business 2020, Insurance Authority (ia.org.hk)

# Plan Summary

We understand every company has different needs. That is why we develop products that are highly customizable. LionCare lets you customize your group insurance plan. There are over 700 different combinations to fit your budget and employees' needs.

| 2 simple steps to customize your group insurance plan:

## 1

### **Choose the Core Benefit: A Hospitalization & Surgical Plan**

**We provide 2 choices:**

- Sub-limit Plan
- Lump Sum Plan

#### **Sub-limit Plan**

This is a traditional type of Hospitalization & Surgical Plan. Most of the hospitalization and surgical expenses that qualify will be reimbursed by us on a per disability basis. A maximum limit applies to each item.

#### **Lump Sum (Annual Limit) Plan**

We reimburse you for hospitalization and surgical expenses that qualify on a per policy year basis. There is no item limit unless set.

## 2

### **Select Optional Benefits**

- Add Supplementary Major Medical (SMM) (For Hospitalization & Surgical Sub-limit Plan only)
- Choose an Outpatient plan
- Choose a Dental plan







## Choose 1 core benefit

### A Hospitalization & Surgical plan



Sub-limit Plan  
(6 options: Plan H1–H6)

or



Lump Sum Plan  
(6 options: Plan H7–H9, with options to pay back–reimbursement percentage 80% or 100%)



## Select optional benefits

Add SMM, outpatient and dental coverages for your employees



Supplementary Major Medical (SMM)

(For Hospitalisation & Surgical Sub-limit Plans H1 – H6 Only)



Outpatient (10 options: Plan C1–C5, with options to pay back–reimbursement percentage 80% or 100%)



Dental (3 options: Plan D1–D3)



## Already included for you

### Extra benefits

Your Hospitalisation & Surgical plan includes extra benefits\*



Organ Transplant



Outpatient Kidney Dialysis



Outpatient Cancer Treatment



Hospital Income Benefit



Hospital Cash



Parent Accommodation



Accidental Death



Accidental Dental



Pre and Post Natal Complication



Psychiatric



Ancillary Equipment



Emergency Assistance Programme



## Free for you



Free and Unlimited Teleconsultation by licensed doctors, psychologists or dietitians



## Your Plan

\* Extra benefits vary. They depend on the Hospitalization & Surgical Plan you select. Please see the Benefit Table

# Product Features



## Flexible and Comprehensive Coverage

- Multiple options for hospitalization and surgical coverage, outpatient and dental benefits
- 700+ combinations of plan options to fit every company



## Easy Sign Up

- No need for a minimum premium
- No need for a health declaration or medical underwriting for all policies
- No excluded industry



## Free Doctor Choice

- Members can choose their own doctor
- We also provide 4,000+ medical providers in our network in Hong Kong



## All-round Protection for Employees and their Family

- Cover family members<sup>#</sup> of your employees
- After the member has enrolled into the LionCare Group Medical Plan for 12 months, cover conditions that existed before the enrolment
- Member can add or convert coverage to Generali's FlexiPlus plan\*



## Wide Range of Digital Services

- Generali GenBravo member online portal and mobile app
- e-Medical Card



## Free and Unlimited Teleconsultation Service

- Get general medical/mental health/nutrition management advice from local doctors/psychologists/dietitians
- Choose between video or phone consultations



## Mental Health Support

- Free and unlimited support via teleconsultations by local psychologists



## Extra Benefits

Coverage for<sup>^</sup>:

- |                               |                                    |
|-------------------------------|------------------------------------|
| • Organ transplant            | • Psychiatric treatment            |
| • Outpatient kidney dialysis  | • Pre and post natal complications |
| • Outpatient cancer treatment |                                    |

\* Terms and Conditions apply # Family member(s) include(s) spouse and children

<sup>^</sup> Extra benefits vary. They depend on the Hospitalization & Surgical Plan you select. Please see the Benefit Table

# Teleconsultation Service by Teladoc

Teladoc Health is the market leader in phone and video medical visits. Generali works with external partner Teladoc Health (NYSE:TDOC) so our customers can enjoy extra service to protect their health#.

- ✓ Free and unlimited
- ✓ All doctors, psychologists and dietitians are professional and license
- ✓ Book appointment with mobile app - wait less



## General Medical Advice

- Perfect for non-emergency medical concerns or questions
- Video or phone calls to receive professional advice and information from doctors
- Medicine delivery can be available subject to doctor's advice\*



## Mental Health Service

- Contact clinically certified psychologists on the phone for well-being concerns
- Help tackle stress, anxiety and depression easier



## Nutrition Management Service

- Nutrition guidance service provided by certified dietitian via video or phone calls
- Professional dietary guidance for a range of health conditions to nurture, nourish and heal

**Teladoc**  
HEALTH



Remarks:

# The teleconsultation, mental health and nutrition management service are provided by our medical service partner Teladoc Health. Generali reserves the right to change, suspend or discontinue the services when we need to do so and at our discretion.

\* Member will need to pay the medicine and delivery cost.



# Generali GenBravo App

Convenient Member Platform



- Dedicated 24/7 platform for members of Generali group medical policies
- A wide variety of services including network doctor search, coverage information, Teladoc visit booking, online medical claims, e-medical cards, claims history & status
- Mobile app and web versions



# Benefit Table



## Core Coverage: Hospitalization & Surgical Benefit

Sub-limit Plan								
			Plan H1	Plan H2	Plan H3	Plan H4	Plan H5	Plan H6
			Maximum Benefit in HK\$ <sup>(1)</sup>					
Reimbursement %			100%					
Area of Cover			Worldwide					
Medical Service Provider			Free Choice					
Type of Room <sup>(2)</sup>			Ward		Semi Private		Private	
Core Benefits								
a. Daily Room and Board		Per day per disability, maximum 90 days	600	950	1,350	1,800	2,300	3,000
b. In Hospital Doctor's Visit		Per day per disability, maximum 90 days	600	950	1,350	1,800	2,300	3,000
c. In Hospital Specialist Consultation <sup>(3)</sup>		Per disability	1,200	1,900	2,700	3,600	4,600	6,000
d. Hospital Special Services (Hospital Expenses)		Per disability	6,000	10,000	15,000	20,000	25,000	35,000
e. Surgeon Benefit	Complex	Per disability	32,000	50,000	70,000	84,000	115,000	150,000
	Major	Per disability	16,000	25,000	35,000	56,000	76,000	100,000
	Intermediary	Per disability	8,000	12,500	17,500	28,000	38,000	50,000
	Minor	Per disability	3,200	5,000	6,000	7,000	10,000	12,500
f. Anaesthetist's Fees		Per disability	30% of Surgeon Benefit					
g. Operating Theatre		Per disability	30% of Surgeon Benefit					
h. Special Nursing		Per day per disability, maximum 30 days	Not covered	500	650	800	1,000	1,350
i. Pre- and Post-hospitalization Benefit <sup>(4)</sup>		Per disability	3,000	8,000	10,000	12,000	15,000	20,000
j. Intensive Care		Per day per disability, maximum 10 days	1,600	3,000	4,000	5,000	6,000	8,000



## Extra Benefits

		Plan H1	Plan H2	Plan H3	Plan H4	Plan H5	Plan H6	
k. Teladoc Teleconsultation		Free & Unlimited						
l. Emergency Assistance Programme <sup>(5)</sup>		Unlimited						
m. Organ Transplant	Per year	50,000	80,000	112,000	150,000	192,000	250,000	
n. Outpatient Kidney Dialysis	Per year	Not covered	40,000	60,000	80,000	100,000	120,000	
o. Outpatient Cancer Treatment	Per year							
p. Parents Accommodation	Per day per disability, maximum 30 days		400	600	800	1,000	1,200	
q. Hospital Cash for Government Ward or Room Level Downgrade at Private Hospital	Per day per disability, maximum 90 days		400	400	800	800	800	
r. Hospital Income (Minimum 3 days in hospital)	Per day per disability, maximum 90 days	Not covered						500
s. Accidental Dental Benefits	Per year							20,000
t. Psychiatric Treatment (30% co-payment)	Per year							10,000
u. Ancillary Equipment	Per year							1,000
v. Accidental death								100,000

### Remarks:

- (1) If the insured member's start date of insurance is other than the start/renewal date of the policy period, or if the end date is before the end of the policy period, the annual limit amount will be proportional.
- (2) If the hospital stay is in a type of room higher than the plan, the percentage we pay for Hospitalization & Surgical Benefits and SMM will be reduced:

Entitled Type of Room	Room Type Received	Percentage we reimburse
Ward	Semi Private	50%
Ward	Private	25%
Semi-private	Private	50%

We will not pay if the hospital stay is in a type of room higher than a regular private room (e.g. VIP suite, deluxe, etc.).

- (3) You need a referral from registered medical practitioner in western medicine for these benefits.
- (4) Cover 1 eligible outpatient visit 30 days before hospital stay (including X-ray/ laboratory test) and follow up visits (including physiotherapy and X-ray/ laboratory test) up to 6 weeks after leaving hospital.
- (5) The Emergency Assistance Programme is provided by Europ Assistance Worldwide Services Pte Ltd to members who travel outside Hong Kong. The Emergency Assistance Programme includes the following major services (and others):
  - 24-hour emergency hotline
  - Emergency medical evacuation and return
  - Return of body
  - Deposit that guarantees admission to hospital
  - Return of dependent children

# Benefit Table



## Core Coverage: Hospitalization & Surgical Benefit

Lump Sum Plan				
		Plan H7	Plan H8	Plan H9
		Maximum Benefit in HK\$ <sup>(1)</sup>		
Annual Limit <sup>(1)(6)</sup>		250,000	500,000	750,000
Reimbursement %		80% or 100%		
Area of Cover		Worldwide excluding USA 80% Reimbursement for elective treatment outside Hong Kong		
Medical Service Provider		Free Choice		
Type of Room <sup>(2)</sup>		Ward	Semi Private	Private
Core Benefits				
a. Daily Room and Board	Per year	Covered up to annual limit	Covered up to annual limit	Covered up to annual limit
b. In Hospital Doctor's Visit	Per year			
c. In Hospital Specialist Consultation <sup>(3)</sup>	Per year			
d. Hospital Special Services (Hospital Expenses)	Per year			
e. Surgeon Benefit	Complex			
	Major			
	Intermediary			
	Minor			
f. Anaesthetist's Fees	Per year			
g. Operating Theatre	Per year			
h. Special Nursing	Per year			
i. Pre- and Post-hospitalization Benefit <sup>(4)</sup>	Per year			
j. Intensive Care	Per year			
k. Complications before and after birth Pre and Post Natal Complication (Waiting period 12 months)	Per year			

## Extra Benefits

		Plan H7	Plan H8	Plan H9
l. Teladoc Teleconsultation		Free & Unlimited		
m. Emergency Assistance Programme <sup>(6)</sup>		Unlimited		
n. Organ Transplant	Per year	100,000	200,000	300,000
o. Outpatient Kidney Dialysis	Per year	50,000	75,000	100,000
p. Outpatient Cancer Treatment	Per year	50,000	75,000	100,000
q. Parents Accommodation	Per day per disability, maximum 30 days	250	500	1,000
r. Hospital Cash for Government Ward or Room Level Downgrade at Private Hospital	Per day per disability, maximum 90 days	250	500	1,000
s. Hospital Income (Minimum 3 days in hospital)	Per day per disability, maximum 90 days	250	500	1,000
t. Accidental Death		50,000	100,000	150,000
u. Accidental Dental Benefits	Per year	20,000		
v. Psychiatric Treatment (30% co-payment)	Per year	10,000		
w. Ancillary Equipment	Per year	1,000		

### Remarks:

- (1) If the insured member's start date of insurance is other than the start/renewal date of the policy period, or if the end date is before the end of the policy period, the annual limit amount will be proportional.
- (2) If the hospital stay is in a type of room higher than the plan, the percentage we pay for Hospitalization & Surgical Benefits and SMM will be reduced:

Entitled Type of Room	Room Type Received	Percentage we reimburse
Ward	Semi Private	50%
Ward	Private	25%
Semi-private	Private	50%

We will not pay if the hospital stay is in a type of room higher than a regular private room (e.g. VIP suite, deluxe, etc.).

- (3) You need a referral from registered medical practitioner in western medicine for these benefits.
- (4) Cover 1 eligible outpatient visit 30 days before hospital stay (including X-ray/ laboratory test) and follow up visits (including physiotherapy and X-ray/ laboratory test) up to 6 weeks after leaving hospital.
- (5) The Emergency Assistance Programme is provided by Europ Assistance Worldwide Services Pte Ltd to members who travel outside Hong Kong. The Emergency Assistance Programme includes the following major services (and others):
  - 24-hour emergency hotline
  - Emergency medical evacuation and return
  - Return of body
  - Deposit that guarantees admission to hospital
  - Return of dependent children
- (6) Annual Limit refers to the maximum total amount of all benefits we pay under Hospital and Surgical Benefits. This includes the Extra Benefits for each Insured Member during one policy year <sup>(1)</sup>.

# Benefit Table



## Optional Coverage - Supplementary Major Medical (SMM) Benefit

	Plan S1	Plan S2	Plan S3	Plan S4	Plan S5	Plan S6
	For Plan H1	For Plan H2	For Plan H3	For Plan H4	For Plan H5	For Plan H6
	Maximum Benefit in HK\$ <sup>(7)</sup>					
Type of Room <sup>(8)</sup>	Ward		Semi Private		Private	
Reimbursement %	80%					
Limit per Disability	65,000		120,000		180,000	
Deductible per Disability	1,000					

## Extra Coverage

Pre and Post Natal Complication (Waiting period 12 months)	Per disability	50,000
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| This optional benefit only applies to sub-limit plans of Hospital & Surgical Benefit.

SMM covers the following items of Core Coverage – Hospitalization & Surgical Benefit when the eligible expenses are more than its maximum benefit. This is subject to the percentage we reimburse, deductible amount and the limit of SMM:

- Daily Room and Board
- In Hospital Doctor's Visit
- In Hospital Specialist Consultation
- Hospital Special Services (Hospital Expenses)
- Surgeon Benefits
- Anaesthetist's Fee
- Operating Theatre
- Intensive Care
- Parents Accommodation (Does not apply to Plan H1, which is not covered)
- Outpatient Kidney Dialysis (Does not apply to Plan H1, which is not covered)
- Outpatient Cancer Treatment (Does not apply to Plan H1, which is not covered)

🏠 Extra Coverage: Pre and Post Natal Complications (Waiting period 12 months)

### Remarks:

- (7) If the insured member's start date of insurance is other than the start/renewal date of the policy period, or if the end date is before the end of the policy period, the annual limit amount will be proportional.
- (8) If the hospital stay is in a room higher than the plan, the percentage we pay for Hospitalization & Surgical Benefits and SMM will be reduced:

Entitled Type of Room	Room Type Received	Percentage we reimburse
Ward	Semi Private	50%
Ward	Private	25%
Semi-private	Private	50%

We will not pay if the hospital is in a type of room higher than a regular private room (e.g. VIP suite, deluxe, etc.)



## Optional Coverage - Outpatient Benefit

		Plan C1	Plan C2	Plan C3	Plan C4	Plan C5
		Maximum Benefit in HK\$				
Medical Service Provider		Network doctors <sup>(9)</sup> <sup>(10)</sup> & Free Choice				
Reimbursement %		Network <sup>(9)</sup> <sup>(10)</sup> : No co-payment Non-Network: (a) 80% or (b) 100%				
a. Teladoc Teleconsultation		Free & Unlimited				
b. General Medical Practitioner Consultation (Including western medication)	Limit per visit	160	200	300	400	500
	Maximum visit per day	1	1	1	1	1
	Maximum visit per year <sup>(14)</sup>	30	30	30	30	40
c. Specialist Consultation (Including western medication) <sup>(11)</sup>	Limit per visit	320	400	600	800	1,200
	Maximum visit per day	1	1	1	1	1
	Maximum visit per year <sup>(14)</sup>	10	10	10	10	12
d. Physiotherapy & Chiropractic Treatment <sup>(12)</sup>	Limit per visit	200	400	500	600	750
	Maximum visit per day	1	1	1	1	1
	Maximum visit per year <sup>(14)</sup>	10	10	10	10	12
e. Chinese Herbalist, Bonesetter & Acupuncturist (Including Chinese medication)	Limit per visit	160	200	250	300	400
	Maximum visit per day	1	1	1	1	1
	Maximum visit per year <sup>(14)</sup>	10	10	10	10	12
(b) to (e) above	Maximum visit per year <sup>(14)</sup>	30	30	30	30	40
f. X-Ray and Laboratory Test <sup>(12)</sup>	Limit per year <sup>(14)</sup>	500	1,000	1,500	2,000	3,000
g. Prescribed Western Medication <sup>(13)</sup>	Limit per year <sup>(14)</sup>	Not covered			1,500	2,000

! You can enrol Outpatient Benefit when you have selected any Hospitalization & Surgical Benefit plan.

### Remarks:

- (9) Credit facility arrangement of network services is available to General Medical Practitioner Consultation, Specialist Consultation, Chinese Herbalist and Physiotherapist only
- (10) Network doctors may charge Insured Members for extra fees when they provide or use special medication other than standard one
- (11) You need a written referral from a Registered Medical Practitioner in Western medicine for these services. However you do not need one for specialist consultations in Paediatrics and Gynaecology
- (12) You need a written referral from a Registered Medical Practitioner in Western medicine for these services
- (13) Western medicines and drugs purchased outside doctor's clinic or hospital. You need a prescription by a Registered Medical Practitioner (Western doctor). The prescription is valid for 90 days from the issue date. Western prescription medication excludes over-the-counter drugs and all kinds of supplement.
- (14) If the insured member's start date of insurance is other than the start/renewal date of the policy period, or if the end date is before the end of the policy period, the actual number of visits or annual limit amount will be proportional.



## Optional Coverage - Dental Benefit

		Plan D1	Plan D2	Plan D3
		Maximum Benefits in HK\$		
Medical Service Provider		Free Choice		
Annual Limit <sup>(15)</sup>		2,000	3,000	4,500
Reimbursement %		80%		
a. Oral Examination / Cleansing (maximum 2 visits per year <sup>(15)</sup> )		Covered up to annual limit		
b. Extraction & Filling				
c. Dental X-Ray				
d. Accidental Denture Treatment				

! You can enrol Dental Benefit when you have selected any Outpatient Benefit plans.

### Remarks:

- (15) If the insured member's start date of insurance is other than the start/renewal date of the policy period, or if the end date is before the end of the policy period, the actual number of visits or annual limit amount will be proportional.



# Eligibility



## Policyholder

- Company registered in Hong Kong
- Minimum 3 full-time employees



## Members

(1) Full-time employees

- Age below 65 when enrolling
- Actively at work
- Protection up to age 69

(2) Spouse of the employees

- Age below 65 when enrolling
- Protection up to age 69

(3) Unmarried children of the employees

- Age from 15 days to below 19 years old who is not employed as a full-time employee with a salary
- Age can be up to 23 if the child is still a full-time student, with a valid student proof.

Members must enrol within 31 calendar days when eligible. Otherwise, members must complete health declaration form for underwriting review and approval.



## Participation Guidelines

- Must enrol all full-time employees of the same company
- Spouse and unmarried children must be in the same plan and benefits class as the employee
- Minimum 2 employees under one benefit class
- Maximum 3 classes of benefits per policy
- Policy start date can be any day of a month. Putting the start date in the past is not allowed
- The employer can change the plans and/or add optional benefits at each policy renewal

## How to Apply



### Provide Generali with the following documents before the policy start date:

- Complete and sign the Application Form
- Member Census Form with all member information
- Photocopy of Business Registration Certificate
- Premium payment. We accept cheque, bank transfer and credit card

## Important Information



### About coverage, terms & conditions

- This brochure is a general summary only. Please refer to the policy provision for details of terms and conditions. If there are differences between the English and Chinese version of this brochure, the information in the English version shall prevail.
- Annual limit means limit per policy year.



### About application

- You can apply to LionCare Group Medical Plan by itself. You do not need to apply other insurance product at the same time.
- Generali may refuse any application.
- You must pay the premium before policy starts.



### About renewal

- The LionCare Group Medical Plan renews every (1) year. However, we do not guarantee that it will renew.
- Generali will review the premium table every year. Generali may adjust the premium of a policy at that time if necessary.
- During the review, Generali may consider several factors, which include (among others):
  - i) Claim costs from all policies under the same product
  - ii) Expected claim payments in the coming year. This factors the impact of medical trends, medical cost inflation and changes to product features
  - iii) Company size, number of policy years and the cost of the claims of a specific expiring policy
- Renewing a policy will also depend on if this product is still available



### About product feature and premium changes

- Generali can revise the benefit structure, terms and conditions, product features and/or premium table if necessary.
- Generali will inform policyholders in writing of any changes before the policy year ends or renews.



### About cancelling or terminating the policy

- Both the Policyholder and Generali may cancel the policy at the end of the policy year. Policyholders can always choose not to renew a policy. Generali will tell policyholders at least thirty-one (31) calendar days before the policy year ends if Generali decides not to renew the policy.
- Policyholders can cancel the policy when the policy is active by writing to Generali. However, this means the insured member will lose their coverage and the policyholder will lose the remaining premium and levy for that policy year.
- If the policy is terminated, there will be no refund of the premium.

## Main Exclusions



- The policy will not cover conditions that existed before the start date of the policy. However, after the insured member has enrolled into the policy for one year, the policy will cover conditions that existed before the enrolment.
- Services that are not medically necessary or unreasonable and non-customary charges.
- Congenital conditions. Pregnancy (except covered in benefit of pre-/post-natal complications of specific plan(s)) or childbirth. Cosmetic surgery. Drugs or alcohol abuse. HIV and HIV-related illnesses including AIDS. Self-inflicted injuries or attempted suicide. Hazardous activities. Illegal activity. War or strike. Nuclear radiation. Experimental medical treatment. Getting or using special braces and appliances (except covered in benefit of ancillary of specific plan(s)).
- For a full list of exclusions, please read the policy provision, which is available upon request.







# COMPANY PROFILE

## About Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A. was first registered as an authorized insurer in Hong Kong. Over the years, Generali (through Assicurazioni Generali S.p.A. - Hong Kong Branch and Generali Life (Hong Kong) Limited) has enabled people to shape a safer future by caring for their lives and dreams. We focus on understanding the specific and unique requirements of our customers. This serves as the core of our action in providing solutions to meet our customers changing needs. In partnership with our distribution intermediaries and with the combination of our local knowledge and Generali Group's global network and expertise, we develop unique, innovative, simple, and flexible insurance and financial solutions for our customers.

## About Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in 50 countries in the world, with a total premium income of more than € 81.5 billion in 2022. With nearly 82,000 employees serving 68 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. Generali's ambition is to be the life-time partner to its customers, offering innovative and personalized solutions thanks to an unmatched distribution network.



Financial Strength

A.M. Best: **Rating A**  
(as of Dec 2022)



**618 billion Euro**

of assets under management  
(as of Dec 2022)



Financial Strength

Fitch: **Rating A**  
(as of Dec 2022)



**81.5 billion Euro**

in premiums  
(as of Dec 2022)



**82,000 employees**

in more than 50 countries  
(as of Dec 2022)



Consistently listed in the

**Top 100**

Fortune Global 500 Companies  
(as of Dec 2022)

# Premium Table

Effective from 1 January 2025



## Core Coverage: Hospitalization & Surgical Benefit

Sub-limit Plan												
	Plan H1		Plan H2		Plan H3		Plan H4		Plan H5		Plan H6	
Annual premium in HK\$												
Attained Age	Gender											
	M	F	M	F	M	F	M	F	M	F	M	F
0-4	1,253	1,251	1,713	1,672	2,852	1,972	3,208	2,101	3,242	2,539	3,248	2,834
5-14	1,057	806	1,495	1,137	1,846	1,372	2,131	1,620	2,406	1,848	2,671	2,065
15-24	681	646	905	900	1,200	1,035	1,867	1,660	2,122	1,884	2,355	2,093
25-34	883	1,057	1,197	1,464	1,357	1,691	2,374	2,928	3,309	3,945	3,972	4,481
35-44	1,571	1,868	2,299	2,642	2,522	3,424	2,840	3,850	3,474	4,568	4,991	6,173
45-54	2,482	3,267	3,238	4,297	3,996	5,207	6,214	7,581	7,877	9,458	8,360	10,072
55-64	3,892	4,023	5,147	5,265	6,235	6,217	11,051	10,970	13,863	13,747	15,871	15,723
65-69*	4,764	5,244	6,839	7,259	7,378	8,561	15,145	16,045	17,258	17,714	17,970	18,539

\* For renewals only



## Optional Coverage - Supplementary Major Medical (SMM) Benefit

	Plan S1		Plan S2		Plan S3		Plan S4		Plan S5		Plan S6	
Annual premium in HK\$												
Attained Age	Gender											
	M	F	M	F	M	F	M	F	M	F	M	F
0-4	946	773	870	584	553	298	870	641	1,209	910	1,349	1,064
5-14	715	440	609	398	528	331	733	554	1,144	912	1,286	1,065
15-24	514	394	560	452	481	389	745	663	1,124	1,052	1,420	1,351
25-34	572	1,020	752	1,120	706	1,058	1,278	1,595	1,616	2,016	2,608	2,989
35-44	1,190	1,883	1,210	1,789	1,123	1,649	1,782	2,255	2,243	2,819	2,343	2,892
45-54	2,324	3,358	1,852	2,716	1,782	2,549	1,604	2,292	2,059	2,848	2,747	3,496
55-64	3,835	3,662	3,197	3,050	3,512	3,148	3,160	2,835	5,366	4,855	7,890	7,406
65-69*	5,665	5,522	4,321	4,578	3,821	4,268	3,380	3,841	7,807	8,986	8,282	9,404

\* For renewals only

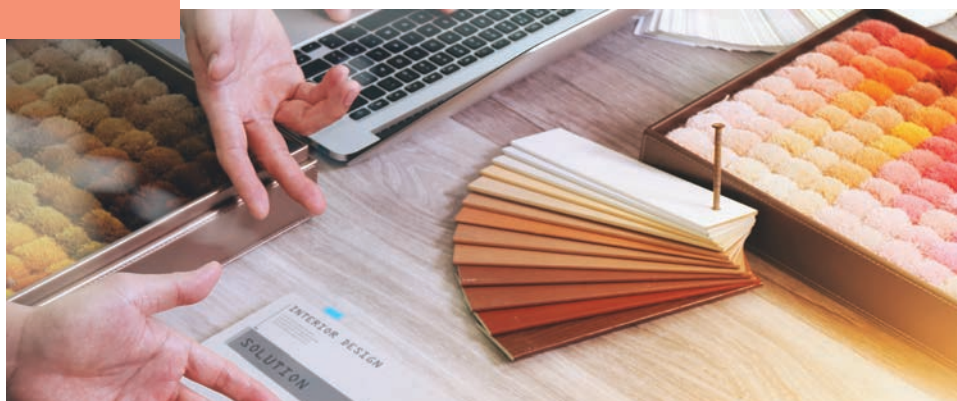




## Core Coverage: Hospitalization & Surgical Benefit

Lump Sum Plan						
	Plan H7		Plan H8		Plan H9	
Annual premium in HK\$						
Reimbursement %	80%	100%	80%	100%	80%	100%
Attained Age	Gender					
	M / F	M / F	M / F	M / F	M / F	M / F
0-4	2,631	3,208	3,528	4,302	4,425	5,397
5-9	1,815	2,213	2,434	2,969	3,053	3,724
10-14	1,472	1,795	1,975	2,408	2,476	3,021
15-19	1,542	1,881	2,069	2,522	2,595	3,165
20-24	1,965	2,396	2,635	3,213	3,306	4,030
25-29	2,679	3,267	3,594	4,381	4,507	5,497
30-34	3,626	4,421	4,862	5,929	6,100	7,438
35-39	4,743	5,784	6,360	7,757	7,979	9,731
40-44	5,972	7,283	8,010	9,768	10,046	12,253
45-49	7,252	8,844	9,726	11,861	12,200	14,879
50-54	8,522	10,394	11,430	13,939	14,339	17,486
55-59	9,724	11,858	13,041	15,904	16,358	19,950
60-64	10,794	13,165	14,477	17,656	18,161	22,147
65-69*	16,191	19,746	21,717	26,484	27,242	33,220

\* For renewals only



# Premium Table



## Optional Coverage - Outpatient Benefit

	Plan C1		Plan C2		Plan C3		Plan C4		Plan C5	
Annual premium in HK\$										
80% reimbursement										
Attained Age	Gender									
	M	F	M	F	M	F	M	F	M	F
0-4	2,488	2,178	3,033	2,642	3,905	3,368	4,475	3,886	5,334	4,633
5-14	1,904	1,725	2,324	2,145	3,038	2,816	4,348	4,104	5,007	4,743
15-24	1,198	1,555	1,560	1,950	2,014	2,423	2,886	3,282	5,188	5,578
25-34	1,412	2,468	1,851	3,158	2,385	3,935	3,027	4,693	5,470	7,234
35-44	1,701	2,713	2,339	3,653	2,862	4,444	3,622	5,321	5,212	6,955
45-54	2,241	3,597	2,831	4,683	3,590	5,832	4,046	6,494	5,551	8,152
55-64	2,563	3,750	3,238	4,817	4,090	5,964	4,672	6,663	6,311	8,402
65-69*	2,740	4,157	3,396	5,205	4,199	6,402	5,719	7,616	8,504	10,492
100% reimbursement										
Attained Age	Gender									
	M	F	M	F	M	F	M	F	M	F
0-4	2,593	2,275	3,165	2,769	4,277	3,710	7,273	6,574	8,028	7,176
5-14	1,984	1,801	2,438	2,248	3,467	3,216	5,862	5,563	6,531	6,196
15-24	1,253	1,631	1,664	2,113	2,322	2,825	4,859	5,366	5,744	6,224
25-34	1,473	2,575	1,991	3,379	2,676	4,414	3,916	5,886	6,093	8,240
35-44	1,773	2,827	2,356	3,744	3,188	4,946	4,402	6,409	6,868	9,008
45-54	2,341	3,752	3,022	4,969	3,869	6,345	5,426	8,287	6,476	9,635
55-64	2,696	3,915	3,474	5,119	4,424	6,522	6,145	8,512	7,338	9,899
65-69*	2,807	4,258	3,612	5,533	4,671	7,147	7,297	9,503	9,549	12,228

\* For renewals only



## Optional Coverage - Dental Benefit

	Plan D1	Plan D2	Plan D3
Annual premium in HK\$			
Attained Age	Gender		
	M / F	M / F	M / F
0-4	405	442	507
5-9	679	740	850
10-14	860	939	1,079
15-19	970	1,059	1,218
20-24	1,027	1,122	1,288
25-29	1,047	1,145	1,313
30-34	1,052	1,148	1,319
35-39	1,056	1,154	1,323
40-44	1,080	1,180	1,354
45-49	1,080	1,180	1,354
50-54	1,080	1,180	1,354
55-59	1,080	1,180	1,354
60-64	1,080	1,180	1,354
65-69*	1,620	1,770	2,033

\* For renewals only