

## MSIG Enhanced Supplementary Labour Scheme Group Medical Insurance

At MSIG, we understand that imported workers play a vital role in your business. With our Enhanced Supplementary Labour Scheme Group Medical Insurance plan, you can provide tailored protection that meets their needs while also fitting your budget.

### Key Features:

- Two levels of Hospitalisation and Surgical and Outpatient Benefit (Plan 1 and Plan 2) and two levels of Personal Accident Benefit (Plan A and Plan B) are available. We offer the flexibility to mix and match benefits, allowing employers to choose combinations (Plan 1A, 1B, 2A or 2B) that best suit their budget and needs.
- Hospitalisation and Surgical Benefit covers confinement in general ward of public hospitals under Hospital Authority, with the extension to cover emergency treatment in Accident and Emergency department of public hospitals and emergency dental treatment received at public dental clinic under Department of Health.
- Member can access to MSIG designated outpatient panel doctors, including general practitioner, specialist medical practitioners, and physiotherapists with no co-payment required.
- Outpatient Benefit is extended to cover outpatient treatment in public clinics or the Outpatient/Physiotherapy departments of public hospitals under the Hospital Authority.
- Premiums are competitive and affordable.

### Benefits Table (HK\$)

Hospitalisation & Surgical Benefit	Maximum Benefits Payable	
	Plan 1	Plan 2
The Hospitalisation & Surgical benefits are available for the following only:		
1. Hospital confinement in general ward of public hospital under Hospital Authority.		
2. Emergency treatment received in Accident and Emergency department in public hospital under Hospital Authority.		
3. Emergency dental treatment received in public dental clinic under Department of Health in Hong Kong.		
Territorial Limit	Hong Kong Only	Hong Kong Only
Reimbursement Percentage	100%	100%
<b>1. Room and Board</b> Extended to cover the emergency treatment cost incurred in Accident and Emergency Department in public hospital under Hospital Authority	\$250 per day Maximum 100 days per disability per year	\$250 per day Maximum 100 days per disability per year
<b>2. Surgeon's Fees &amp; Miscellaneous Hospital Services</b> Extended to cover surgical implants which are surgically required	\$12,500 per disability per year	\$25,000 per disability per year
<b>3. Accidental Dental Treatment</b> Emergency dental treatment is received within 14 days from the date of accident and performed by a dentist in a public dental clinic under Department of Health	\$3,000 per year	\$4,000 per year
<b>Overall maximum limit of (1), (2) and (3)</b>	\$25,000 per year	\$50,000 per year

Outpatient Benefit	Maximum Benefits Payable	
	Plan 1	Plan 2
The Outpatient benefits are available for the following only: 1. Outpatient visits in public clinic or Outpatient/Physiotherapy Department in public hospital under Hospital Authority. 2. Outpatient visits in MSIG panel doctor/physiotherapist with the presentation of medical card to obtain direct billing services.		
MSIG Panel Doctor/Physiotherapist	(1) Jones Fok & Associates (JFA) (2) Medinet	(1) Jones Fok & Associates (JFA); (2) Medinet; and (3) Health Maintenance Medical Practice Limited (HMMP)
Territorial Limit	Hong Kong Only	Hong Kong Only
Reimbursement Percentage - applicable to public clinic or Outpatient/Physiotherapy Department in public hospital under Hospital Authority only	100%	100%
<b>1. General Medical Practitioner</b> - Panel doctor (up to 3 days basic medication) or public clinic or Outpatient Department in public hospital under Hospital Authority	Unlimited number of visits per year Maximum 1 visit per day	Unlimited number of visits per year Maximum 1 visit per day
<b>2. Specialist Medical Practitioner</b> - Panel doctor (up to 3 days basic medication) or public clinic or Outpatient Department in public hospital under Hospital Authority - Referral letter is required from a Registered Medical Practitioner for all Specialist Consultation	Unlimited number of visits per year Maximum 1 visit per day	Unlimited number of visits per year Maximum 1 visit per day
<b>3. Physiotherapist</b> - Panel physiotherapist or public clinic or Physiotherapy Department in public hospital under Hospital Authority - Referral letter is required from a Registered Medical Practitioner for Physiotherapy	Maximum 5 visits per disability per year Maximum 1 visit per day	Unlimited number of visits per year (pre-approval and medical report is required after 5 visits per disability) Maximum 1 visit per day

Personal Accident Benefit	Maximum Benefits Payable	
	Plan A	Plan B
<b>Plan A:</b> 1. The coverage is provided for the insured person while he is engaging in his job duty arranged by the policyholder as per employment contract. 2. The coverage commences when the insured person leaves his place of residence to the appointed workplace or 2 hours before the insured person arrives at the appointed workplace for the purpose of performing his job duty whichever occurs later. Coverage ceases when the insured person arrives at his place of residence or 2 hours after the completion his job duty, whichever occurs earlier.		
<b>Plan B:</b> The coverage is provided on 24 hour basis during the period of insurance.		
Territorial Limit	Hong Kong Only	Guangdong-Hong Kong-Macao Greater Bay Area Only
<b>1. Accidental Death</b>	\$150,000 per lifetime	\$150,000 per lifetime
<b>2. Permanent Total Disablement Indemnity</b>	\$150,000 per lifetime	\$150,000 per lifetime
<b>3. Repatriation Expense</b>	\$50,000 per lifetime	\$50,000 per lifetime

## Premium Table (HK\$)^

(Effective from 1 October 2024)

Plan	Annual Premium (Per Insured Person)
Plan 1A	\$2,650
Plan 1B	\$2,780
Plan 2A	\$3,620
Plan 2B	\$3,750

^ The premium amounts are subject to levy which is collected by the Insurance Authority ("IA"). IA has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1<sup>st</sup> January 2018. As a result, all premium amounts shown in this factsheet are subject to levy. For further information, please visit [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy).

## Important Notes

1. All insured imported workers must hold a valid working permit and Hong Kong Identity Card to work in Hong Kong.
2. This product covers imported workers only. Dependents of imported workers are not eligible to join the plan.
3. Imported workers must be aged under 65 years old at the time of enrolment or at the time of policy renewal.
4. All eligible full-time imported workers must be enrolled.
5. All eligible imported workers must be actively at work on the policy effective date.
6. Individual health declaration is not required.

## Major Exclusions

1. Pre-existing conditions
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.

This factsheet is only a summary of the coverage. For details, please refer to the policy terms and conditions. In the event of any discrepancy between the English and Chinese versions of this material, the English version shall prevail. All terms and conditions are subject to the contract.

## MSIG 補充勞工優化計劃團體醫療保險計劃

MSIG 明白輸入勞工對您的業務發揮著重要作用。透過 MSIG 補充勞工優化計劃團體醫療保險計劃，您可以為他們提供度身訂造的保障，以滿足他們的需求，同時切合您的預算。

### 計劃特點：

- 提供兩種級別的住院及手術和門診保障（計劃 1 和計劃 2）及兩種級別的人身意外保障（計劃 A 和計劃 B）。僱主可靈活選擇組合（計劃 1A、1B、2A 或 2B），以切合他們的預算和需求。
- 住院及手術保障涵蓋在醫院管理局轄下公立醫院的普通病房留醫，保障更延伸至涵蓋在公立醫院的急症室接受緊急治療，以及在衛生署轄下公立牙科診所接受緊急牙科治療。
- 成員可於 MSIG 指定門診醫療網絡診所使用醫療服務，包括普通科醫生、專科醫生和物理治療師，且無需自付費用。
- 門診保障延伸至醫院管理局轄下公立診所或公立醫院的門診/物理治療部門的門診治療。
- 保費具競爭力且價格合理。

### 保障概覽（港幣/元）

住院及手術保障	最高賠償額	
	計劃 1	計劃 2
住院及手術保障只適用於以下情況： <ol style="list-style-type: none"> <li>1. 於醫院管理局轄下公立醫院的普通病房留醫。</li> <li>2. 於醫院管理局轄下公立醫院的急症室接受緊急治療。</li> <li>3. 於香港衛生署轄下公立牙科診所接受緊急牙科治療。</li> </ol>		
地域限制	只限於香港	只限於香港
賠償率	100%	100%
<b>1. 住院及膳食</b> 延伸至涵蓋於醫院管理局轄下公立醫院急症室所產生的緊急治療費用	每日 250 元 每症每年最多 100 日	每日 250 元 每症每年最多 100 日
<b>2. 手術費用及住院雜費</b> 延伸至涵蓋外科手術所需的手術植入物	每症每年 12,500 元	每症每年 25,000 元
<b>3. 意外牙科治療</b> 意外事故發生之後的 14 日內，於香港衛生署轄下公立牙科診所接受牙醫的緊急牙科治療	每年 3,000 元	每年 4,000 元
<b>(1)、(2) 及 (3) 的最高賠償總額</b>	每年 25,000 元	每年 50,000 元

門診保障	最高賠償額	
	計劃 1	計劃 2
門診保障只適用於以下情況： 1. 於醫院管理局轄下公立診所或公立醫院的門診/物理治療部門進行門診就診。 2. 於 MSIG 網絡醫生/物理治療師出示醫療卡以獲取直接結算服務的門診就診。		
MSIG 網絡醫生/物理治療師	(1) 霍建中醫務協會 (2) 醫匯集團	(1) 霍建中醫務協會 (2) 醫匯集團 (3) 維健醫務有限公司
地域限制	只限於香港	只限於香港
賠償率 - 只適用於醫院管理局轄下的公立診所或公立醫院的門診/物理治療部門	100%	100%
<b>1. 普通科醫生</b> - 網絡醫生 (最多 3 日基本藥物) 或醫院管理局轄下的公立診所或公立醫院的門診部門	每年無限就診次數 每日最多就診 1 次	每年無限就診次數 每日最多就診 1 次
<b>2. 專科醫生</b> - 網絡醫生 (最多 3 日基本藥物) 或醫院管理局轄下的公立診所或公立醫院的專科部門 - 所有專科診症需提供由註冊醫生發出的書面轉介信	每年無限就診次數 每日最多就診 1 次	每年無限就診次數 每日最多就診 1 次
<b>3. 物理治療師</b> - 網絡物理治療師或醫院管理局轄下的公立診所或公立醫院的物理治療部門 - 物理治療需提供由註冊醫生發出的書面轉介信	每症每年最多就診 5 次 每日最多就診 1 次	每年無限就診次數 (每症就診 5 次後, 需要預先批核及提供醫療報告) 每日最多就診 1 次

人身意外保障	最高賠償額	
	計劃 A	計劃 B
<b>計劃 A：</b> 1. 為受保人提供在根據僱傭合約由保單持有人安排的工作職責期間的保障。 2. 保障由受保人離開住所前往指定工作地點或受保人為履行工作職責而到達指定工作地點前 2 小時 (以較晚者為準) 開始; 保障在受保人到達住所或完成工作職責後 2 小時 (以較早者為準) 結束。 <b>計劃 B：</b> 為受保人於保障期內提供 24 小時保障。		
地域限制	只限於香港	只限於粵港澳大灣區
<b>1. 意外死亡</b>	終身 150,000 元	終身 150,000 元
<b>2. 永久傷殘</b>	終身 150,000 元	終身 150,000 元
<b>3. 送返原居地費用</b>	終身 50,000 元	終身 50,000 元

**保費一覽表 ( 港幣/元 ) ^**

( 由 2024 年 10 月 1 日生效 )

計劃	全年保費 ( 每名受保人 )
計劃 1A	2,650 元
計劃 1B	2,780 元
計劃 2A	3,620 元
計劃 2B	3,750 元

^ 保費金額將附加保費徵費，並由保險業監管局 (「保監局」) 徵收。保監局已於《保險業條例》中公布有關收取保費徵費的新規定，並於 2018 年 1 月 1 日正式生效。因此，本產品投保書上所列明的保費金額將附加保費徵費。詳情請瀏覽 [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

**重要事項：**

1. 所有受保的輸入勞工必須持有有效的工作許可證和香港身份證在香港工作。
2. 本產品僅涵蓋輸入勞工。輸入勞工的家屬成員並不合資格投保此計劃。
3. 輸入勞工在參加計劃或續保時年齡必須在 65 歲以下。
4. 所有合資格的全職輸入勞工必須投保。
5. 在本保單生效當日，所有合資格的輸入勞工必須為正常在職員工。
6. 無須提交「個人健康狀況證明」。

**主要不承保項目**

1. 之前已存在之傷病
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。

以上僅為主要不承保項目的摘要，詳情請參閱保單條款。

本資料僅為保障範圍的摘要，詳情請參閱保單條款及細則。如本資料的中英文版本有任何差異，一概以英文版本為準。所有條款及細則均以合約為準。