

HSBC Life Benefits+ Medical Insurance Tailor-Made Plan

滙豐保險全方位僱員福利醫療保險自定團體計劃



MONKEY TREE ENGLISH LEARNING CENTER LIMITED

Benefit schedule 保障範圍

Hospitalisation Benefits (HKD) 住院保障 (港幣)

Plan 計劃	Plan 計劃
Room type 房間類型	Ward 普通房
Reimbursement percentage 賠償百分比	100%
1) Room and board 病房及膳食	
Limit per day 每日限額	350
Maximum number of days per disability per year 每年每宗傷病最高日數	100
2) Hospital charges 醫療服務費用	
Per disability per year 每年每宗傷病	6,000
3) Surgeon's fee 外科醫生費用	
Per disability per year 每年每宗傷病	
• Complex operation 複雜手術	16,000
• Major operation 大型手術	8,000
• Intermediate operation 中型手術	4,000
• Minor operation 小型手術	2,000
4) Anaesthetist's fee 麻醉師費用	
Per disability per year 每年每宗傷病	
• Complex operation 複雜手術	4,800
• Major operation 大型手術	2,400
• Intermediate operation 中型手術	1,200
• Minor operation 小型手術	600
5) Operating theatre charges 手術室費用	
Per disability per year 每年每宗傷病	
• Complex operation 複雜手術	4,800
• Major operation 大型手術	2,400
• Intermediate operation 中型手術	1,200
• Minor operation 小型手術	600
6) Physician's fee 住院醫生診療費用	
Limit per day 每日限額	350
Maximum number of days per disability per year 每年每宗傷病最高日數	91
7) Specialist's fee 專科醫生治療費用	
Per disability per year 每年每宗傷病	1,500
8) Post-hospitalisation benefit 出院後護理保障	
Per disability per year 每年每宗傷病	500
9) Government hospital cash⁽¹⁾ 政府醫院住院現金⁽¹⁾	
Limit per day 每日限額	200
Maximum number of days per disability per year 每年每宗傷病最高日數	100
10) Compassionate Death Benefit 恩恤身故賠償	10,000

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Benefit schedule 保障範圍

Outpatient Benefits (HKD) 門診保障 (港幣)

Plan 計劃	Plan 計劃
Non-network reimbursement percentage, subject to below maximum limit per visit / year 非網絡門診賠償百分比·視乎每次最高賠償額或每年限額為限	100%
Network full cover subject to co-payment of specified benefits or maximum limit per year 網絡門診全額賠償·視乎個別保障之自付費或受每年限額所規限	
1) General medical practitioner consultation (including western medicine) 普通科醫生治療 (包括西藥費)	
1 visit per day and maximum visits per year 每日一次·每年上限次數	5
Non-network maximum limit per visit (after taking into account reimbursement percentage) 非網絡門診每次最高限額 (賠償百分比已納入計算)	200
Network maximum limit per visit 網絡門診每次最高限額	Full Cover ⁽²⁾ 全額賠償 ⁽²⁾ (the basic western medicine up to 3 days per visit and the extra cost should be paid by insured person) (基本西藥每次最多3日; 額外費用需由受保人支付)
Network co-payment 網絡門診自付費	50
2) Specialist consultation ⁽³⁾ 專科治療 ⁽³⁾	
1 visit per day and maximum visits per year 每日一次·每年上限次數	5
Non-network maximum limit per visit (after taking into account reimbursement percentage) 網絡門診每次最高限額 (賠償百分比已納入計算)	400
Network maximum limit per visit 網絡門診每次最高限額	Full Cover ⁽²⁾ 全額賠償 ⁽²⁾ (the basic western medicine up to 3-5 days per visit and the extra cost should be paid by insured person) (基本西藥每次最多3-5日; 額外費用需由受保人支付)
Network co-payment 網絡門診自付費	120
3) Physiotherapist and chiropractor practitioner benefit ⁽⁴⁾ 物理治療及脊骨治療 ⁽⁴⁾	
1 visit per day and maximum visits per year 每日一次·每年上限次數	5
Non-network maximum limit per visit (after taking into account reimbursement percentage) 網絡門診每次最高限額 (賠償百分比已納入計算)	300
Network maximum limit per visit 網絡門診每次最高限額	Full Cover ⁽²⁾ 全額賠償 ⁽²⁾ (the basic physiotherapy treatment and one session per visit and the extra cost should be paid by insured person) (包括基本物理治療·每次一節; 額外費用需由受保人支付)
Network co-payment 網絡門診自付費	70
Overall maximum visits per year 每年上限次數	10

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Worldwide Emergency Assistance Service⁽⁵⁾ 全球緊急支援服務⁽⁵⁾

The emergency evacuation coverage ensures peace of mind whenever the Insured Person travels to anywhere in the world. The services include:
緊急救援中心之服務確保受保人在世界各地公幹或旅行時，仍能獲得全面的保障。服務範圍包括：

- 24-hour hotline to a worldwide network of multilingual doctors, operations staff and medical escort crews, 365 days a year.
24 小時專線：一年365 日均可透過24 小時支援熱線與遍佈全球並懂多種語言的醫生、工作人員及醫療護送隊聯繫。
- Medical advice and referral. Call the hotline any time for advice and assistance from a doctor at the emergency assistance centre.
醫療意見及轉介：於任何時間均可透過該熱線電話，聯絡緊急救援中心，便可獲醫生提供專業意見及轉介服務。
- Medical evacuation. If any Insured Person is seriously ill or injured overseas where medical facilities are inadequate, the emergency assistance centre will arrange to take the Insured Person to the nearest hospital for treatment.
緊急醫療護送：若受保人在外地患重病或受傷，而當地的醫療設備又不足時，緊急救援中心可安排護送受保人到最近的醫院接受治療。
- Guarantee of hospital admittance deposit up to US\$5,000.
保證支付住院按金：最高可達5,000 美元。
- Compassionate visit. A round trip air ticket for a friend or relative to join the Insured Person, if the Insured Person is hospitalised overseas for more than seven consecutive days when travelling alone.
恩恤探望：若在外地單獨旅遊而需連續住院超過7 日，受保人的一位朋友或親人可獲來回機票一張，前往當地探望受保人。
- Repatriation of mortal remains. The emergency assistance centre will arrange the transfer home of the Insured Person's mortal remains.
遺體運送：緊急救援中心可安排運送受保人的遺體返回原居地。

Notes 註:

(1) This benefit for Government Hospital case shall be paid each day when upon recommendation of a doctor an Insured Person is registered as an inpatient in a ward bed only of a government hospital for the treatment of a covered disability and incurs charges therefor.

disability. 受保人於醫生建議下就治療受傷病僅入住香港特別行政區政府醫院病房而因此產生的費用，可獲支付政府醫院現金賠償。

(2) Credit facility can be provided by presenting HSBC Life medical card when visiting network service providers subject to indemnification by Insured Person. In case where the Insured Person uses the credit facility from HSBC Life medical card at network service provider, co-payment may be still required. The Insured Person shall reimburse HSBC Life for charges incurred arising from the use of credit facility that exceeds the reimbursement percentage and / or maximum limit(s) of relevant benefits.

受保人須向網絡服務供應商出示滙豐保險全方位僱員福利醫療卡，根據賠償額，即可享免找數服務。惟受保人可能需支付自付費，及向滙豐保險支付超出相關保障賠償百分比及 / 或最高賠償額之免找數服務費用。

(3) Recommendation or referral by a doctor is required except for following specialties: Dermatology, Ophthalmology, ENT (Otorhinolaryngology), Pediatrics, Orthopedics and Traumatology, Gynecology and medical or clinical Oncology.

需經由主診醫生轉介，以下項目除外：皮膚科、眼科、耳鼻喉科、兒科、骨科、婦科及醫學或臨床腫瘤科。

(4) Recommendation or referral by a doctor is required. 需經由主診醫生轉介。

(5) These services are provided by a third party service provider which is an independent contractor and is not an agent of HSBC Life or HSBC. HSBC Life and HSBC shall make no representation, warranty or undertaking as to the availability of the services and shall not be liable to the Policyholder or the Insured Person in any respect of any loss, damage, expense, suit action or proceeding suffered or incurred by the Insured Person, whether directly or indirectly, arising from or in connection with the services provided or advice given by the third party service provider or its agents, or the availability of such services. HSBC Life reserves the right to amend the terms and conditions thereof from time to time without prior notice.

此項服務由第三者服務機構提供。該機構為獨立的承辦商，並非滙豐保險或滙豐的代理。滙豐保險及滙豐不須就該機構提供之服務供應作出表述、保證或承諾，及不須就受保人因該機構或其代理提供之服務或建議或該等服務之供應而直接或間接蒙受或產生之任何損失、損害、費用、起訴、訴訟或法律程序，向投保人或受保人承擔任何責任。滙豐保險保留不時修訂有關條款及細則之權利而不作預先通知。