

| 医疗 Medical |

住院保障计划 Hospital Benefits

HB

YFLife
萬通保險



《iMoney智富杂志》优秀保险企业大奖2019
最佳医疗保障



资本卓越银行及金融大奖
2012-2023
资本卓越保险服务大奖

未來在我手
Own the future

万通保险提供周全的住院医疗多重保，让你可配合自己及家人的需要，灵活自选多达三款各具特色的额外保障计划——额外医疗保、额外癌症多重保及住院现金津贴，未雨绸缪，保障珍贵的健康生活。

YF Life is proud to offer you its comprehensive Hospital & Surgical Plus. To give you extra peace of mind, three optional extra benefits are available, including Extra Major Medical Benefit, Extra Cancer Benefit and Hospital Income Benefit.



住院保障计划

Hospital Benefits

1

多重保障范围 Extensive Coverage



- 全面涵盖实际住院及医疗费用开支
Comprehensive coverage and reimburses the actual hospitalization and medical expenses
- 每症最高保障总额可超过1,900,000港元
Total maximum payable per disability over HK\$1,900,000

3

无索偿奖赏 No Claim Bonus



- 最高可达15%
Up to 15%

2

终身保障至100岁 Lifetime Coverage Till Age 100



- 每年续保至100岁
Annual renewal up to age 100

4

自选额外保障 Optional Extra Benefits



- 额外医疗保
Extra Major Medical Benefit
- 额外癌症多重保
Extra Cancer Benefit
- 住院现金津贴
Hospital Income Benefit



住院医疗多重保全面涵盖因患病或意外受伤而需住院及接受治疗的实际住院及医疗费用开支，让你无后顾之忧，可选择于私家医院即时就医。计划提供5款保障级别选择，而每症最高保障总额可超过1,900,000港元。

Hospital & Surgical Plus provides you with comprehensive coverage and reimburses the actual hospitalization and medical expenses incurred due to sickness or accident. It gives you total peace of mind knowing that you can always get immediate treatment at private hospitals without suffering any devastating financial setbacks. There are 5 plan levels to choose from, with a total maximum payable per disability over HK\$1,900,000.

住院费用 Hospitalization Benefit	住院医生费、住院专科医生费、手术津贴、深切治疗、住院陪床 ¹ 、住院、膳食及一般护理津贴。 In-hospital Doctor's Call, In-hospital Specialist Consultation, Surgical Benefit, Intensive Care, Hospital Companion Bed ¹ and Room, Board and General Nursing Benefit.
门诊手术费用 Clinical Surgery Benefit	部份指定手术如白内障切除、肠镜、胃镜及内窥镜清除膀胱结石亦可选择安排在医院日症房或香港 / 澳门诊所 ² 进行，无需住院，亦可享手术津贴及特别住院费（住院杂费）保障。 Some specified surgical procedures performed in the day case unit of a Hospital or a clinic ² in Hong Kong / Macau are also eligible for Surgical Benefit and Hospital Special Services (Miscellaneous Hospital Expenses), including removal of cataract, colonoscopy, gastroscopy and removal of stones in bladder by endoscopic treatment.
手术前及手术后保障 Pre- and Post- surgery Benefits	门诊津贴、家中看护津贴（只适用于手术后）等。 Out-patient Treatment, Home Nursing Benefit (post-surgery only).
其他 Others	在医院、医院日症房或香港 / 澳门诊所 ² 进行的癌症化疗、电疗、标靶治疗、荷尔蒙治疗及免疫治疗，以及洗肾，亦可获得保障。 Chemotherapy, radiotherapy, target therapy, hormonal therapy and immunotherapy for cancer treatment and renal dialysis performed in Hospital or in the day case unit of a Hospital or a clinic ² in Hong Kong / Macau are also covered.

2

终身保障至100岁

Lifetime Coverage Till Age 100



本计划为每年续期保单，保障年期可达至受保人100岁。为让你时刻可享有充裕的保障，以及抗衡医疗通胀，本公司可能会于每年续期³时检讨及调整各项保障，续期保费会根据受保人当时实际年龄及适用之同类保障级别的保费率计算。

To ensure you are well covered at all times, this yearly renewal plan offers a benefit term up to age 100, enabling you to easily cope with unexpected medical expenses. Moreover, the coverage may be reviewed upon renewals³ in order to ensure adequate protection for you and to combat soaring medical costs. Renewal premium will be adjusted based on the attained age of the Insured and at the premium rate in effect of the same level of benefit at the time of renewal.

3

无索偿奖赏

No Claim Bonus



只要在续保时保单已于本公司从不间断地连续生效达三个保单年或以上，以及期间并无就**住院医疗多重保**以及**额外医疗保**有任何索偿纪录，于支付续期保费时，两者均可获享无索偿保费折扣优惠，优惠金额会按上一保单年的“每年保费”的百分比计算，最高可达15%。

Provided that the policy has been in force for three consecutive policy years and no claims were made under the **Hospital & Surgical Plus** and **Extra Major Medical Benefit**, you will be entitled to a No Claim Bonus discount for both benefits upon paying the renewal policy premium. The discount is based on a percentage of the annual premium of the preceding year up to a maximum of 15%.

连续生效及无索偿保单年期 Consecutive years of policy in force and without claims	无索偿奖赏折扣率 No Claim Bonus Rate
3	5%
4	10%
≥ 5	15%



你更可自选以下三项额外保障计划，以获得更全面的保障。

You may freely choose to include the extra benefits for extra peace of mind.

额外医疗保

若实际的住院及医疗费用⁴超出住院医疗多重保每症的最高保障额，则此附加保障会作出额外赔偿，最高超过440,000港元的额外保障额。

Extra Major Medical Benefit

If the actual hospital expenses⁴ incurred are in excess of those covered by Hospital & Surgical Plus, this Benefit will pay for a maximum reimbursement of over HK\$440,000.

额外癌症多重保

为治疗癌症提供充裕的资金，每次癌症可获赔偿的实际治疗费用可高达2,000,000港元⁵。

Extra Cancer Benefit

Provides adequate financial support for cancer therapy, with a maximum reimbursement of actual expenses per cancer up to HK\$2,000,000⁵.

- **治疗保障** – 保障范围包括费用高昂的标靶治疗、化疗、电疗、荷尔蒙治疗、免疫疗法，以至治疗皮肤癌的激光手术、食道癌、肺癌及皮肤癌的光动力治疗、冷冻手术及射频消融术。此外，更包括于癌症治疗期间所需的抗排斥及止呕药物
- **额外护理保障** – 提供“中医诊症”及“纾缓护理”，以及治疗癌症相关的面部及 / 或乳房“矫型手术”
- **医疗诊症及诊断保障** – 涵盖多元化的癌症诊断检查及诊症、以至完成治疗后5年内的监测检查及诊症
- **延续寿险保障** – 被确诊患上非初期癌症一年后的90日内，于无须提供满意的投保资料的情况下，可投保另一份终身寿险计划

- **Medical Treatment Benefit** – includes the costly target therapy, chemotherapy, radiotherapy, hormonal therapy, immunotherapy, laser surgery for skin cancer, photodynamic therapy for esophagus, lung or skin cancers, cryosurgery and radiofrequency ablation. In addition, the plan also covers charges for anti-rejection and anti-nausea drugs
- **Extra Care Benefit** – offers Chinese herbalist consultation and palliative care, as well as reconstructive surgery of the face and / or breast due to cancer
- **Medical Consultation and Diagnostic Benefit** – covers cancer diagnostic tests and medical consultations, as well as cancer monitoring investigation and medical consultations within 5 years after completion of treatment of cancer
- **Extension of Life Protection** – offers the option of taking out a permanent life insurance plan within 90 days following the end of one year after the diagnosis of a later-stage cancer, without the need to provide any satisfactory proof of insurability

住院现金津贴

- 若受保人不幸因伤病住院治疗达8小时，计划会提供每日最高达1,200港元的现金津贴⁶以弥补住院期间的收入损失，而每症的保障期更可长达1,000日
- 若需要接受深切治疗，计划更会提供双倍的现金津贴，即每日高达2,400港元
- 24小时保障，适用全球各地⁷
- 可与住院医疗多重保一并投保，亦可独立投保

Hospital Income Benefit

- Provides a daily cash benefit⁶ of up to HK\$1,200 to offset any temporary income loss if the insured person is confined for eight hours or more due to Disability, up to a maximum of 1,000 days
- While receiving treatment in an Intensive Care Unit, this Benefit will be doubled, up to HK\$2,400 per day
- 24-Hour coverage, available all around the world⁷
- Can be taken out together with Hospital & Surgical Plus, or as a stand-alone plan

附注

1. 以一张额外床位为限。
2. 本公司保留决定合资格诊所的权利。
3. 本公司会于保单周年日不少于30天前，以书面通知有关修订的保障、保费或保单不获续保。
4. 癌症治疗保障、洗肾保障、家中看护津贴、手术前及手术后门诊津贴除外。
5. 不包括1) 因接受癌症治疗导致的并发症和不良反应而需要接受治疗的费用；2) 手术费用（除特别注明外）；3) 住院及膳食费用。
6. 同一受保人于本公司投保的所有住院现金津贴及原银奉还住院现金计划的每日总保障额最高为1,200港元，而所有住院现金津贴、原银奉还住院现金计划、终身医疗保障计划、一世医疗保及住院现金保百分百保费回赠计划的每日总保障额最高为2,000港元。本公司将保留随时修订最高每日总保障额之权利，而无须事先通知。
7. 住院现金津贴适用全球各地，包括北美洲、欧洲、澳洲、纽西兰、日本、星加坡、马来西亚、台湾、南韩、香港及澳门；若于其他地区住院，亦可获每日现金津贴的50%赔偿额，而保障期则长达90日。
8. 依据手术分类表而定。
9. 在医院日症房或是在香港 / 澳门诊所进行的部份指定手术亦适用，本公司保留决定合资格诊所的权利。
10. 手术前及手术后门诊津贴只适用于手术前的31日内的1次门诊治疗费用，以及出院后起计60日内的门诊治疗费用。
11. 只适用于18岁或以上的受保人。
12. (a)、(b)及(c)项的保障将于受保人入院后的第61天（优惠计划）、第91天（计划1及计划2）或第121天（计划3及计划4）起生效。

Notes

1. Subject to one extra bed.
2. The Company reserves the right to determine the eligibility of a clinic.
3. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the adjustment of benefit coverage, premium, or non-renewal of the policy.
4. Cancer Treatment Benefit, Renal Dialysis Benefit, Home Nursing Benefit, Pre- and Post-surgery Out-patient Treatment are not included.
5. The followings are not included: 1) treatment undergone solely for complications and adverse effects of cancer treatment; 2) cost of surgical procedures except specifically covered; 3) room and board charges.
6. The maximum combined daily benefit from both Hospital Income Benefit and Money-Back Hospital Income Protector for the same insured person with the Company is HK\$1,200. And the maximum combined daily benefit from Hospital Income Benefit, Money-Back Hospital Income Protector, Lifetime Health Protector, Whole Life MediCare and Refundable Hospital Cash Plan for the same insured person with the Company is HK\$2,000. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.
7. Hospital Income Benefit is available around the world, including North America, Europe, Australia, New Zealand, Japan, Singapore, Malaysia, Taiwan, South Korea, Hong Kong and Macau. For Confinement in other areas, half of the daily benefit is available, for up to a maximum of 90 days.
8. Maximum subject to Surgical Fees Schedule.
9. Applicable to the specified surgical procedures arranged in the day case unit of a hospital or a clinic in Hong Kong / Macau. The Company reserves the right to determine the eligibility of a clinic.
10. Pre- and post-surgery outpatient treatment covers 1 outpatient visit within 31 days preceding the surgery and covers those visits within 60 days after discharge.
11. Only applicable to the Insured age of 18 or above.
12. (a), (b) & (c) benefits are payable starting on the 61st day (Plan Extra), 91st day (Plan 1 & Plan 2) or 121st day (Plan 3 & Plan 4) of hospitalization.

重要资料

缴付保费年期及保障年期

缴付保费年期及保障年期最长可至受保人100岁（“**住院现金津贴**”除外，其缴付保费年期及保障年期最长可至受保人75岁）。如在保费到期日起计31天宽限期届满前仍未缴付保费，保单的所有保障将会终止。

终止

在下列任何情况下，保单将会终止：

- 于保障到期日当日
- 宽限期届满
- 保单持有人呈交书面要求终止本保单
- 于每年续期时，我们于保单周年日的30天前以书面通知保单持有人本保单 / 保障不获续保
- 受保人身故

除了上述情况外，当“**额外医疗保**”及“**额外医疗保障计划**”附加保障所属之“**住院医疗多重保**”/“**住院医疗保障计划**”的保障终止时，附加保障亦会被终止。

除了上述情况外，“**额外癌症多重保**”亦会在下列任何情况下被终止：

- i. 所属之“**住院医疗多重保**”/“**住院医疗保障计划**”的保障终止时
- ii. 在总保障赔偿已达最高终身保障总额后

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured (except for **Hospital Income Benefit** where the premium payment term and benefit term are up to age 75 of the Insured). If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated.

Termination

The policy will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- At annual renewal, we give the policy owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the policy / benefit(s)
- The Insured dies

Besides the above conditions, for **Extra Major Medical Benefit** and **Supplementary Major Medical Benefit**, the supplementary benefit will also be terminated when the **Hospital & Surgical Plus / Hospital & Surgical Benefit** to which the supplementary benefit is attached terminates.

Besides the above conditions, the **Extra Cancer Benefit** will also be terminated when one of the following events occurs:

- i. The **Hospital & Surgical Plus / Hospital & Surgical Benefit** to which the supplementary benefit is attached terminates.
- ii. The total benefit payment reaches the maximum lifetime limit.

保障及保费调整

如接获所需保费（根据受保人当时实际年龄及当时同类保障级别的保费率计算），保单会于每个保单周年获续期一年。为配合医疗科技的进步及确保能持续为你提供保障，在每次续期时，万通保险国际有限公司（“本公司”）保留更改保障内容及保费之权利。保费会因应某些因素而作出调整，这些因素包括但不限于本公司过去的索偿纪录、开支、医疗通胀、医疗趋势，以及 / 或因修定保障架构 / 保障级别（如有）而影响预期未来的索偿成本。

通胀风险

将来的医疗费用有机会会因通胀而较现时的费用高。因此，保费率及 / 或保障的级别可能会不时作出调整，此外，即使本公司按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

信贷风险

本计划由本公司承保及负责，保单持有人的保单权益会受其信贷风险所影响。

医疗上必须的

本公司会为受保人医疗上必须的医疗开支作出赔偿。

医疗上必须的指符合以下所有情况：

- i. 因应诊断结果而施行一般惯常使用的医治方法。
- ii. 根据既定之良好医疗守则。
- iii. 并非就受保人或医生之方便而进行。

主要不保事项

甲、适用于“住院医疗多重保”、“住院医疗保障计划”、“额外医疗保”及“额外医疗保障计划”

因以下一种或多种情况而直接或间接引致的受伤或疾病，将不获赔偿：

1. 保障生效日前已存在的伤病情况（包括受保人已察觉或一般情况下应可被察觉的病征或病状）；
2. 一般身体检查、病后复康、托管、疗养或休养；
3. 整形外科手术；牙科护理或手术（除非因意外受伤而引致）；眼球的折射毛病；有关扁桃腺、增殖腺、疝气的治疗（除非保单已生效达120天）；购买或使用特别辅助仪器如义肢、假眼、助听器或假牙等；跌打医师、针灸治疗师及中医的治疗等；
4. 因怀孕、堕胎、生育或小产及其他由上述情况引致的并发症；先天性畸形或反常；
5. 自杀或在神智不清醒的状况下受伤；自残；毒瘾或酒瘾；
6. 参与驾驶或骑术竞赛；
7. 因战争、叛乱或民间骚动、或参与任何非法行为引致；核子武器物料、核子燃料所导致的辐射或电离子扩散污染；
8. 人类免疫能力缺乏症（包括爱滋病）；
9. 受保人在12岁前及保单日期后2年内因接受包皮环截术而住院；
10. 根据政府条例或其他保险计划而获得赔偿的情况。

Benefit and Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide you with continuous protection, YF Life Insurance International Ltd. ("the Company") reserves the right to change the benefit and premium on each renewal. The major factors to consider for premium adjustment include, but not limited to, the claim experience of the Company, expenses, medical inflation, medical trend and / or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future.

Inflation Risk

Medical costs in the future are likely to be higher than they are today due to inflation. As a result, the premium rates and / or the benefit levels may be reviewed from time to time, and the policy owner might receive less in real terms even if the Company meets all of its contractual obligations.

Credit Risk

This plan is underwritten by the Company. The insurance benefits are held solely responsible by the Company and subject to its credit risk.

Medically Necessary

The Company will cover the Medically Necessary expenses incurred by the Insured.

Medically Necessary means all of the following conditions are met:

- i. consistent with the diagnosis and customary medical treatment for the condition.
- ii. in accordance with standards of good medical practice.
- iii. not for the convenience of the Insured or the Doctor.

Key Exclusions

A. For Hospital & Surgical Plus, Hospital & Surgical Benefit, Extra Major Medical Benefit and Supplementary Major Medical Benefit

The policy will not pay any benefit claims caused by Sickness or Injury resulting directly or indirectly, by one or more of the following:

1. Pre-existing conditions (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
2. General check-up, convalescence, custodial or sanatorium care or rest care;
3. Cosmetic or plastic surgery; dental care or surgery (unless necessitated by injury caused by an accident); refractive errors of the eyes; treatment for tonsils, adenoids or hernia (which occurred within 120 days after the Effective Date of Coverage); procurement or use of special equipment such as artificial limbs, eyes, hearing aids or dentures etc.; treatment by Chinese bonesetter, acupuncturist or herbalist;
4. Pregnancy, abortion, childbirth or miscarriage, and other complications arising therefrom; congenital deformities or anomalies;
5. Suicide or injuries due to insanity; self-infliction; drug addiction or alcoholism;
6. Racing on horse or wheels;
7. Acts of war, riot or civil commotion, or participating in any illegal activity; waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel;
8. Human Immunodeficiency Virus (including AIDS);
9. The Insured is hospitalized for circumcision before attaining the age of 12, and such hospitalization occurs within two years of the Effective Date of Coverage;
10. Expenses for which compensation is payable under any government law or any other insurance policy.

乙、适用于“额外癌症多重保”

“额外癌症多重保”的保障范围将不包括甲部份第1、2、5、7、8及10项，以及以下情况：

1. 于保障生效日的60天内出现的癌症；
2. 整形外科手术（与治疗癌症相关的面部及 / 或乳房整形手术除外）；
3. 实验性或未经证实的治疗或手术程序及其引致的医疗状况、并发症；
4. 鉴定癌症的遗传性基因测试或任何基于基因测试结果而进行之治疗；
5. 预防性检查；预防癌症的疫苗；
6. 未经确诊患上癌症而进行的癌症治疗。

丙、适用于“住院现金津贴”

“住院现金津贴”的保障范围不包括甲部份第1至第8项，以及以下情况：

- 于保障生效日起计15天内患上的疾病。

提供资料责任及未符合这要求的后果

在投保时，你 / 你们必须提供一切知悉或据常理知悉的资料，因本公司会按照所提供的资料评核接受投保及决定保险条款。提供资料的责任将会在投保申请表的签署日期或任何补充文件的签署日期（以较后日期为准）完成。你 / 你们若不清楚某一事项是否重要，请将该项填写于申请书内。若未符合以上要求，该保单可能因此而作废。

索偿程序

有关索偿程序，请浏览本公司网页<https://www.yflife.com/sc/Hong-Kong/Individual/Services/Claims-Corner>。

保费征费

保监局会透过保险公司向所有保单持有人，为其于香港续发之保单，于每次缴付保费时收取征费。有关征费之详情，请浏览保监局网站网页www.ia.org.hk/tc/levy。

保单冷静期及取消保单的权利

如保单未能满足你的要求，你可以书面方式要求取消保单，连同保单退回本公司（香港：香港湾仔骆克道33号万通保险大厦27楼 / 澳门：澳门苏亚利斯博士大马路320号澳门财富中心8楼A座），并确保本公司的办事处于交付保单的21个日历日内，或向你 / 你的代表人交付《通知书》（说明已经可以领取保单和冷静期届满日）后起计的21个日历日内（以较早者为准）收到书面要求。于收受书面要求后，保单将被取消，你将可获退回已缴保费金额及你所缴付的征费，但不包括任何利息。若曾获赔偿或将获得赔偿，则不获发还保费。

退保

如需申请退保，你只需填妥、签署并寄回由本公司提供的特定表格，以及你的有效身份证明文件副本及固定住址证明（如适用），本公司将安排退保事宜。

B. For Extra Cancer Benefit

The exclusions of points nos. 1, 2, 5, 7, 8 and 10 of Part A also apply to **Extra Cancer Benefit**, plus the following:

1. Any Cancer occurred within 60 days after the Effective Date of Coverage;
2. Cosmetic or plastic surgery (except reconstructive surgery of the face and / or breast due to Cancer);
3. Experimental or unproven treatment or procedures and its related medical condition or complication;
4. Genetic testing or any treatment undergone based on genetic test results;
5. Preventative screening or checkups; vaccines for the prevention of Cancer;
6. Any treatment modality undergone without a definite diagnosis of the presence of Cancer.

C. For Hospital Income Benefit

The exclusions of points nos. 1 to 8 of Part A also apply to **Hospital Income Benefit**, plus the following:

- Claims due to Sickness occurring within 15 days of Effective Date of Coverage.

Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in application all information you know or could reasonably be expected to know because the Company will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

Claims Procedures

For details of the procedures for making claims, please refer to our website at <https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>.

Premium Levy

The Insurance Authority (IA) imposes a levy on insurance premiums from policy for all new and in-force insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period and Right of Cancellation

If you are not satisfied with the policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and the levy you paid, without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

“住院保障计划”一览表

Hospital Benefits – at a glance

表一：住院医疗多重保

Table 1: Hospital & Surgical Plus

(港元HK\$)

	每症最高保障额 Max. Benefit per Disability				
	优惠计划 Plan Extra	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4
住院保障 Hospitalization Benefit					
住院、膳食及一般 护理津贴 (每症最长保障期) Room, Board & General Nursing Benefit (Max. days per disability)	每日 600 per day (60日 days)	每日 840 per day (90日 days)	每日 1,520 per day (90日 days)	每日 3,000 per day (120日 days)	每日 5,050 per day (120日 days)
住院医生费 (每症最长保障期) In-hospital Doctor's Call (Max. days per disability)	每日 600 per day (60日 days)	每日 840 per day (90日 days)	每日 1,520 per day (90日 days)	每日 3,000 per day (120日 days)	每日 5,050 per day (120日 days)
特别住院费 (住院杂费) (亦适用于门诊手术 ⁹) Hospital Special Services (Miscellaneous Hospital Expenses) (Also applicable to Outpatient Surgery ⁹)	6,220	8,340	11,060	16,550	29,600
住院专科医生费 In-hospital Specialist Consultation	4,700	6,720	6,720	7,800	11,500
深切治疗 Intensive Care	15,030	18,790	25,050	30,100	39,110
住院陪床 ¹ (每症最长保障期) Hospital Companion Bed¹ (Max. days per disability)	每日 280 per day (60日 days)	每日 400 per day (90日 days)	每日 500 per day (90日 days)	每日 630 per day (120日 days)	每日 800 per day (120日 days)
手术津贴 Surgical Benefit					
外科医生的手术收费 ^{8,9} Surgeon's Fee^{8,9}	35,510	47,830	59,820	76,820	100,380
麻醉师费 ^{8,9} Anesthetist's Fee^{8,9}	14,210	18,790	24,040	30,810	40,160
手术室租金 ^{8,9} Operating Theatre Fee^{8,9}	14,210	18,790	24,040	30,810	40,160
手术前及手术后保障 Pre- and Post-surgery Benefits					
门诊津贴 ^{9,10} Out-patient Treatment^{9,10}	910	1,340	2,230	3,320	5,100
家中看护津贴 (只适用于 手术后) (每症最长保障期) Home Nursing Benefit (Post-surgery only) (Max. days per disability)	每日 380 per day (31日 days)	每日 475 per day (31日 days)	每日 620 per day (31日 days)	每日 935 per day (31日 days)	每日 1,365 per day (31日 days)

	每症最高保障额 Max. Benefit per Disability				
	优惠计划 Plan Extra	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4
其他保障 Other Benefits					
癌病治疗保障 Cancer Treatment Benefit – 化疗 Chemotherapy – 电疗 Radiotherapy – 标靶治疗 Target Therapy – 荷尔蒙治疗 Hormonal Therapy – 免疫治疗 Immunotherapy	18,080	30,300	60,250	90,400	120,480
洗肾保障 Renal Dialysis Benefit	18,080	30,300	60,250	90,400	120,480
意外的额外津贴 Additional Benefits for Accident	7,280	10,860	17,230	21,600	33,490
身故保障¹¹ Death Benefit¹¹	1,000	5,000	10,000	15,000	20,000
每症最高保障总额 Total Maximum Payable Per Disability	235,810	398,985	638,510	1,238,195	1,910,775

表二：额外医疗保

Table 2: Extra Major Medical Benefit

(港元HK\$)

	每症最高保障额 Max. Benefit per Disability				
	优惠计划 Plan Extra	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4
若住院费用 ⁴ 超过表一所述的每症最高保障额，可另获赔偿余额的80%，并以(a)、(b)、(c)及(d)的最高保障额为上限。 If the hospitalization expenses ⁴ exceed the maximum benefit per disability as shown in Table 1, 80% of the extra expenses will be reimbursed subject to the limit of (a), (b), (c) & (d).					
a. 住院、膳食及一般护理津贴¹² Room, Board & General Nursing Benefit¹²	表一所述每日最高保障额的80% 80% of the max. benefit per day shown in Table 1				
b. 住院医生费¹² In-hospital Doctor's Call¹²	表一所述每日最高保障额的80% 80% of the max. benefit per day shown in Table 1				
c. 住院陪床¹ Hospital Companion Bed¹	表一所述每日最高保障额的80% 80% of the max. benefit per day shown in Table 1				
d. 每症最高保障额 Maximum Benefit Per Disability	75,860	83,650	166,980	334,600	446,810
e. 自付额 Deductible	0	0	0	0	0

表三：额外癌症多重保

Table 3: Extra Cancer Benefit

(港元HK\$)

保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan 3
每次癌症最高保障总额	Overall Per Cancer Limit	1,000,000	1,500,000	2,000,000
最高终身保障总额	Maximum Lifetime Limit	3,000,000	4,500,000	6,000,000
治疗保障 ⁵ Medical Treatment Benefit ⁵				
标靶治疗 Target Therapy	医院、医院日症房、癌症专科医生、癌症诊所或香港 / 澳门的诊所 ² 提供的治疗, 以及相关药物 (包括在家自行口服药物)。而化疗更包括输血及作为辅助化疗的粒细胞集落刺激因子注射。 Medical treatment performed in a Hospital, the day case unit of a Hospital, Cancer Specialist, Cancer Clinic, or clinic ² in Hong Kong / Macau. Plus, the cost of drugs (including oral drugs taken at home). For Chemotherapy, blood transfusion and Granulocyte Colony Stimulating Factor are also covered.	并无个别治疗项目的保障上限 赔偿按实际费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
电疗 Radiotherapy				
荷尔蒙治疗 Hormonal Therapy				
免疫疗法 Immunotherapy				
化疗 Chemotherapy				
皮肤癌之激光手术 Laser Surgery for Skin Cancer	进行手术之外科医生及麻醉师、手术室、获处方的药物、诊断之放射学 / 化验、护理、医生 / 专科医生巡房等的费用。 The fees for performing the procedure, including surgeon, anesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology or laboratory charges, Doctor or specialist visit.			
食道癌、肺癌及皮肤癌之光动力治疗 Photodynamic Therapy for Esophagus, Lung or Skin Cancers				
冷冻手术 Cryosurgery				
射频消融术 Radiofrequency Ablation				
抗排斥及止呕药物 Anti-Rejection and Anti-Nausea Drugs				

保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan 3
医疗诊断及诊断保障 Medical Consultation and Diagnostic Benefit				
癌症诊断检查 Cancer Diagnostic Investigation	化验、X光检查、CT扫描、磁力共振、PET扫描、细针抽吸细胞术(FNAC)、病理组织学或细胞学活检、其他医疗必需的癌症诊断检查费用, 以及找出合适化疗药物的基因测试。 Laboratory tests, X-ray, CT, MRI, PET Scans, fine needle aspiration cytology (FNAC), histopathology or cytology biopsies, other investigation modalities deemed medically necessary, and genetic testing to aid the identification of appropriate chemotherapy drugs.	并无个别治疗项目的保障上限 赔偿按实际费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
癌症监测检查 Cancer Monitoring Investigation	为监测接受治疗后的反应和进展, 以及为排除癌症复发, 于完成治疗后5年内的跟进及诊断检查。 Physical examinations and diagnostic tests to monitor the response and progress of the cancer treatment received, and follow-up evaluation to rule out any relapse of cancer for up to 5 years from the completion of cancer treatment.			
治疗前或治疗后诊症 (每次诊症金额及次数上限) Pre or Post-treatment Consultation (Max. limit per visit & no. of visits)	接受癌症治疗前及完成治疗后5年内的癌症专科医生诊症。 Cancer specialist consultation before and up to 5 years after the completion of cancer treatment.	每次1,000 per visit		
		20次 visits	30次 visits	40次 visits
额外护理保障 Extra Care Benefit				
中医诊症 (每次诊症金额及次数上限) Chinese Herbalist Consultation (Max. limit per visit & no. of visits)	癌症治疗期间及完成治疗后5年内与癌症相关的中医治疗。 Chinese medical practitioner consultation during and up to 5 years after the completion of the cancer treatment.	每次600 per visit		
		20次 visits	30次 visits	40次 visits
纾缓护理 Palliative Care	为减轻患者不适或治疗的副作用, 而接受的内科和外科治疗。 Medical and surgical treatment to relieve the Insured's discomfort or side-effects due to the treatment.	20,000	30,000	40,000
矫形手术 Reconstructive Surgery	因患癌症而需为面部及 / 或乳房重塑或重建而进行手术所需的外科医生、麻醉师、手术室、处方药物、诊断之放射学 / 化验、护理、医生 / 专科医生巡房及植入物的费用。 Procedures to reshape or rebuild the face and / or breast, including surgeon, anesthetist, operating theatre, prescribed medication, diagnostic radiology or laboratory charges, nursing, Doctor or specialist visit, and cost of implants.	并无个别治疗项目的保障上限 赔偿按实际治疗费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		

保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan 3
寿险保障 Life Protection				
延续寿险保障 (以每张额外癌症多重保计算之最高保障额) Extension of Life Protection (maximum aggregate Sum Insured for each Extra Cancer Benefit)		500,000	750,000	1,000,000
身故保障¹¹ Death Benefit¹¹		1,000	1,500	2,000

表四：住院现金津贴

Table 4: Hospital Income Benefit

(港元HK\$)

	每症最高保障额 Max. Benefit per Disability		
	计划 Plan 1	计划 Plan 2	计划 Plan 3
每日保障 Daily Benefit	600	900	1,200
深切治疗 Intensive Care	1,200	1,800	2,400
身故保障¹¹ Death Benefit¹¹	5,000	10,000	15,000
24小时全球保障 24-Hour Worldwide Coverage	适用 Applicable		

保单资料 Policy Information				
	住院医疗多重保 Hospital & Surgical Plus	额外医疗保 Extra Major Medical Benefit	额外癌症多重保 Extra Cancer Benefit	住院现金津贴 Hospital Income Benefit
保单类别 Plan Type	基本计划 Basic Plan	附加计划，可附加于住院医疗多重保 Supplementary Plan, attachable to Hospital & Surgical Plus		基本计划 Basic Plan
保单货币单位 Currency	港元 HK\$			
保费 ³ Premium ³	<div>- 每年续期，保费并非保证。续期保费会按投保人当时实际年龄及同类保障级别的保费率作出调整。如符合无索偿奖赏要求，续期保费可享有折扣（优惠只适用于“住院医疗多重保”及“额外医疗保”）</div> <div>- 保费按每年 / 每半年 / 每季 / 每月缴付</div> <div>- Yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal. If the No-Claim Bonus conditions are fulfilled, a discount on the renewal premium can be enjoyed. (Only applicable to Hospital & Surgical Plus and Extra Major Medical Benefit).</div> <div>- Annual / Semi-annual / Quarterly / Monthly Payment</div>			

保单资料 Policy Information				
	住院医疗多重保 Hospital & Surgical Plus	额外医疗保 Extra Major Medical Benefit	额外癌症多重保 Extra Cancer Benefit	住院现金津贴 Hospital Income Benefit
最低保障额 Minimum Sum Insured	优惠计划 Plan Extra		计划 Plan 1	HK\$600港元
最高保障额 Maximum Sum Insured	计划 Plan 4		计划 Plan 3	HK\$1,200港元 ⁶
保障类别 Type of Benefit	偿款产品 — 赔偿实际住院及医疗费用 (受限于计划内每项保障的最高保障额) Indemnity Product - Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)		偿款产品 — 赔偿实际治疗费用 ⁵ 、额外护理、癌症诊断及诊断费用 Indemnity Product – Reimburses the actual medical treatment expenses ⁵ , extra care, consultation and diagnosis expenses	非偿款产品 — 于住院期间提供每日现金保障 Non-indemnity Product – Provides daily cash benefits during the period of hospitalization
投保资料 Basic Information				
投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	0至70岁 Age 0-70		0至70岁 Age 0-70	0至65岁 Age 0-65
保障年期 Benefit Term	至100岁 To Age 100		至100岁 To Age 100	至75岁 To Age 75
缴付保费年期 Premium Payment Term	至100岁 To Age 100		至100岁 To Age 100	至75岁 To Age 75

有关保费详情, 请浏览本公司网页 www.yflife.com。

For premium rates, please refer to our company website at www.yflife.com.

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YFLife

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住院医疗多重保

Hospital & Surgical Plus (HSP)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0 - 17	1,974	2,191	2,296	2,437	3,706	3,966	6,907	6,984	10,593	10,773
18	1,984	2,309	2,325	2,855	3,743	4,597	6,998	8,088	10,669	11,443
19	1,989	2,396	2,349	2,958	3,788	4,817	7,096	8,539	10,758	12,141
20	1,998	2,483	2,377	3,028	3,838	4,899	7,192	8,642	10,844	12,733
21	2,007	2,570	2,404	3,228	3,890	5,217	7,290	9,198	10,943	13,453
22	2,016	2,658	2,435	3,392	3,952	5,482	7,391	9,669	11,044	14,045
23	2,025	2,746	2,468	3,521	4,012	5,694	7,486	10,041	11,169	14,492
24	2,037	2,839	2,498	3,687	4,073	5,962	7,588	10,504	11,304	15,077
25	2,057	2,928	2,529	3,833	4,138	6,205	7,690	10,928	11,438	15,654
26	2,075	3,022	2,561	3,941	4,204	6,389	7,795	11,236	11,575	16,067
27	2,093	3,120	2,595	4,087	4,271	6,635	7,913	11,651	11,722	16,639
28	2,113	3,228	2,631	4,230	4,341	6,877	8,052	12,067	11,891	17,210
29	2,142	3,336	2,672	4,376	4,423	7,123	8,210	12,482	12,097	17,778
30	2,179	3,456	2,717	4,519	4,527	7,367	8,392	12,899	12,332	18,349
31	2,222	3,576	2,799	4,663	4,662	7,612	8,636	13,318	12,654	18,918
32	2,267	3,703	2,877	4,809	4,776	7,856	8,845	13,731	12,938	19,489
33	2,325	3,832	2,962	4,973	4,890	8,120	9,104	14,166	13,295	20,173
34	2,387	3,966	3,028	5,151	5,010	8,394	9,288	14,640	13,535	20,930
35	2,459	4,105	3,117	5,337	5,132	8,681	9,528	15,136	13,801	21,697
36	2,477	4,240	3,148	5,535	5,142	8,975	9,554	15,660	14,146	22,471
37	2,570	4,378	3,228	5,753	5,292	9,270	9,682	16,217	14,263	23,254
38	2,669	4,510	3,351	6,022	5,481	9,585	9,990	16,818	14,646	24,066
39	2,784	4,642	3,499	6,272	5,761	9,986	10,533	17,460	15,552	24,968
40	2,935	4,769	3,686	6,530	6,012	10,395	11,200	18,113	16,470	25,928
41	3,079	4,897	3,924	6,746	6,543	10,829	12,116	18,798	17,799	26,930
42	3,214	5,024	4,182	7,026	6,924	11,279	12,808	19,497	18,785	27,970
43	3,369	5,146	4,465	7,311	7,326	11,744	13,661	20,284	20,035	29,088
44	3,530	5,269	4,741	7,687	7,821	12,376	14,589	21,407	21,402	30,682
45	3,702	5,388	4,924	8,071	8,055	13,008	15,040	22,532	22,033	32,275
46	3,916	5,509	5,251	8,496	8,628	13,637	15,944	23,655	23,342	33,867
47	4,097	5,626	5,597	8,844	9,093	14,267	16,966	24,780	24,863	35,460
48	4,289	5,740	5,927	9,187	9,576	14,896	17,848	25,902	26,227	37,052
49	4,483	5,852	6,244	9,533	10,084	15,526	18,808	27,031	27,630	38,643
50	4,680	5,964	6,473	9,877	10,522	16,157	19,613	28,156	28,806	40,240
51	4,848	6,061	6,874	10,200	11,170	16,743	20,836	29,213	30,374	41,724
52	5,012	6,157	7,209	10,518	11,722	17,329	21,875	30,261	32,009	43,207
53	5,205	6,254	7,544	10,835	12,282	17,910	22,916	31,304	33,720	44,679

住院医疗多重保

Hospital & Surgical Plus (HSP)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
54	5,397	6,350	7,885	11,150	12,841	18,490	23,962	32,342	35,525	46,144
55	5,589	6,443	8,228	11,462	13,404	19,065	25,011	33,374	37,424	47,597
56	5,769	6,564	8,585	11,785	13,990	19,641	26,082	34,402	39,006	49,046
57	5,920	6,699	8,958	12,110	14,582	20,213	27,165	35,421	41,009	50,486
58	6,121	6,871	9,352	12,470	15,053	20,785	28,001	36,437	42,631	51,921
59	6,386	7,189	9,757	12,827	15,715	21,350	29,276	37,448	44,726	53,346
60	6,789	7,563	10,177	13,182	16,412	21,913	30,653	38,447	46,861	54,762
61	7,280	7,962	10,605	13,545	17,311	22,400	32,210	39,140	49,350	55,648
62	7,639	8,368	11,033	13,920	18,050	22,785	33,626	40,260	51,702	57,156
63	8,005	8,788	11,479	14,317	18,804	23,480	35,083	41,218	54,100	58,481
64	8,378	9,212	11,928	15,002	19,566	24,455	36,735	42,824	56,575	60,843
65	8,760	9,636	12,380	15,761	20,328	25,962	38,459	45,127	59,092	64,417
66	9,053	9,958	12,723	16,532	20,896	27,496	40,219	48,174	61,730	68,718
67	9,409	10,385	13,082	17,322	21,669	29,023	41,996	51,238	64,452	73,038
68	9,766	10,806	13,441	18,151	22,473	30,537	43,795	54,046	67,329	76,992
69	10,251	11,245	14,097	19,066	23,655	32,045	45,713	56,836	70,295	80,922
70	10,741	11,707	14,812	19,998	24,867	33,545	47,704	59,615	73,426	84,829
71*	11,123	12,108	15,311	20,613	25,452	34,845	49,216	61,414	75,915	87,352
72*	11,391	12,423	15,677	21,215	26,137	35,758	50,461	63,124	78,164	89,749
73*	11,497	12,577	15,834	21,513	26,453	36,139	50,997	63,897	79,352	90,812
74*	11,540	12,640	15,988	21,730	26,736	36,181	51,660	64,780	80,392	92,252
75*	11,671	12,764	16,265	21,773	27,203	36,184	52,541	66,087	81,773	94,291
76*	11,706	12,880	16,413	21,838	27,319	36,240	53,007	67,013	82,507	95,727
77*	11,814	12,994	16,664	21,900	27,747	36,251	53,778	67,940	83,715	97,161
78*	11,920	13,117	16,931	21,953	28,202	36,279	54,591	68,857	84,983	98,814
79*	12,142	13,233	17,366	21,984	28,935	36,291	55,958	69,277	87,116	99,221
80*	12,368	13,337	17,804	21,999	29,671	36,306	57,300	69,299	89,211	99,512
81*	12,784	13,444	18,329	22,010	30,561	36,320	59,224	69,322	92,218	99,800
82*	13,078	13,541	18,677	22,019	31,133	36,338	59,978	69,344	93,401	100,088
83*	13,245	13,646	19,016	22,033	31,702	36,352	61,027	69,364	95,034	100,377
84*	13,416	13,748	19,350	22,045	32,269	36,364	62,055	69,386	96,641	100,663
85*	13,516	13,848	19,665	22,056	32,668	36,380	62,752	69,406	97,736	100,955
86*	13,551	13,918	19,775	22,066	32,977	36,395	63,378	69,430	98,626	101,244
87*	13,649	13,988	19,884	22,080	33,117	36,410	63,686	69,450	99,028	101,532
88*	13,751	14,054	19,990	22,091	33,260	36,424	63,993	69,472	99,428	101,822
89*	13,852	14,123	20,097	22,100	33,400	36,441	64,297	69,492	99,829	102,113
90*	13,886	14,188	20,202	22,113	33,542	36,456	64,606	69,516	100,230	102,402

* 只适用于续保 For Renewal Only

由2024/01/01起生效
With effect from 2024/01/01

住院医疗多重保

Hospital & Surgical Plus (HSP)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
91*	13,917	14,256	20,313	22,126	33,683	36,471	64,915	69,535	100,629	102,691
92*	14,016	14,323	20,422	22,137	33,823	36,485	65,222	69,558	101,030	102,978
93*	14,114	14,385	20,529	22,149	33,967	36,500	65,529	69,584	101,432	103,270
94*	14,214	14,451	20,638	22,162	34,105	36,514	65,836	69,601	101,834	103,560
95*	14,313	14,518	20,745	22,172	34,247	36,532	66,142	69,624	102,235	103,847
96*	14,414	14,580	20,851	22,185	34,389	36,547	66,450	69,645	102,633	104,138
97*	14,515	14,641	20,962	22,195	34,531	36,559	66,761	69,666	103,035	104,426
98*	14,614	14,705	21,070	22,207	34,673	36,574	67,068	69,688	103,436	104,717
99*	14,712	14,767	21,179	22,220	34,812	36,591	67,377	69,712	103,837	105,007

* 只适用于续保 For Renewal Only

住院医疗多重保附加额外医疗保

Hospital & Surgical Plus with Extra Major Medical Benefit (HSP+EMM)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0 - 17	2,536	2,815	2,954	3,133	4,762	5,095	8,871	8,972	13,602	13,834
18	2,549	2,968	2,987	3,670	4,807	5,905	8,989	10,387	13,700	14,693
19	2,556	3,082	3,018	3,802	4,867	6,188	9,114	10,968	13,815	15,593
20	2,573	3,192	3,053	3,891	4,932	6,293	9,237	11,098	13,924	16,352
21	2,583	3,307	3,093	4,151	4,999	6,703	9,363	11,814	14,054	17,272
22	2,593	3,415	3,131	4,358	5,077	7,041	9,491	12,419	14,183	18,035
23	2,605	3,529	3,172	4,527	5,155	7,316	9,615	12,894	14,344	18,607
24	2,620	3,650	3,211	4,737	5,234	7,657	9,746	13,489	14,515	19,362
25	2,644	3,762	3,252	4,923	5,318	7,971	9,877	14,036	14,688	20,103
26	2,667	3,883	3,295	5,065	5,402	8,205	10,011	14,430	14,863	20,630
27	2,687	4,011	3,335	5,253	5,488	8,523	10,162	14,959	15,056	21,365
28	2,717	4,151	3,380	5,435	5,577	8,834	10,339	15,496	15,270	22,100
29	2,756	4,288	3,434	5,621	5,684	9,149	10,542	16,030	15,535	22,829
30	2,800	4,442	3,493	5,805	5,817	9,461	10,779	16,565	15,835	23,561
31	2,857	4,595	3,599	5,994	5,992	9,776	11,090	17,101	16,247	24,290
32	2,915	4,757	3,698	6,180	6,138	10,088	11,360	17,630	16,615	25,023
33	2,987	4,922	3,809	6,391	6,282	10,427	11,693	18,190	17,072	25,901
34	3,070	5,095	3,891	6,615	6,435	10,782	11,927	18,800	17,380	26,872
35	3,160	5,273	4,008	6,856	6,594	11,148	12,237	19,435	17,723	27,855
36	3,186	5,448	4,044	7,109	6,605	11,525	12,268	20,110	18,165	28,852

住院医疗多重保附加额外医疗保

Hospital & Surgical Plus with Extra Major Medical Benefit (HSP+EMM)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
37	3,307	5,626	4,151	7,390	6,795	11,904	12,435	20,823	18,317	29,856
38	3,431	5,793	4,305	7,736	7,040	12,310	12,828	21,597	18,806	30,900
39	3,579	5,962	4,497	8,057	7,399	12,823	13,528	22,418	19,970	32,059
40	3,771	6,129	4,736	8,389	7,723	13,350	14,385	23,260	21,150	33,290
41	3,958	6,290	5,042	8,667	8,405	13,906	15,557	24,136	22,854	34,579
42	4,135	6,451	5,373	9,024	8,892	14,485	16,448	25,032	24,119	35,913
43	4,331	6,610	5,736	9,390	9,412	15,082	17,543	26,044	25,726	37,348
44	4,537	6,768	6,089	9,874	10,046	15,892	18,734	27,484	27,478	39,395
45	4,756	6,920	6,327	10,367	10,343	16,702	19,312	28,928	28,289	41,439
46	5,033	7,078	6,746	10,909	11,079	17,510	20,473	30,372	29,970	43,484
47	5,265	7,229	7,192	11,359	11,678	18,321	21,786	31,814	31,923	45,526
48	5,511	7,374	7,611	11,795	12,299	19,126	22,917	33,256	33,674	47,572
49	5,760	7,514	8,019	12,244	12,950	19,935	24,148	34,709	35,477	49,612
50	6,013	7,659	8,316	12,685	13,510	20,745	25,183	36,155	36,987	51,662
51	6,229	7,784	8,830	13,100	14,345	21,498	26,751	37,507	38,998	53,569
52	6,438	7,909	9,260	13,506	15,056	22,252	28,087	38,855	41,098	55,473
53	6,687	8,030	9,689	13,914	15,772	22,996	29,420	40,190	43,296	57,363
54	6,931	8,155	10,127	14,316	16,490	23,741	30,765	41,527	45,612	59,244
55	7,182	8,275	10,568	14,717	17,213	24,480	32,112	42,850	48,050	61,108
56	7,409	8,431	11,024	15,133	17,964	25,219	33,489	44,167	50,080	62,969
57	7,603	8,604	11,504	15,550	18,724	25,954	34,879	45,477	52,649	64,817
58	7,860	8,827	12,012	16,012	19,328	26,689	35,952	46,783	54,734	66,659
59	8,201	9,232	12,528	16,474	20,177	27,413	37,589	48,078	57,427	68,491
60	8,721	9,712	13,069	16,926	21,073	28,137	39,356	49,363	60,162	70,308
61	9,348	10,224	13,618	17,391	22,225	28,760	41,353	50,252	63,361	71,444
62	9,812	10,745	14,170	17,874	23,175	29,256	43,174	51,691	66,379	73,378
63	10,281	11,284	14,743	18,384	24,144	30,147	45,041	52,920	69,457	75,082
64	10,759	11,831	15,317	19,262	25,123	31,400	47,164	54,982	72,636	78,117
65	11,250	12,376	15,896	20,240	26,100	33,335	49,376	57,938	75,866	82,703
66	11,625	12,790	16,339	21,228	26,830	35,307	51,636	61,848	79,251	88,224
67	12,083	13,335	16,799	22,242	27,822	37,264	53,918	65,783	82,747	93,770
68	12,544	13,879	17,259	23,306	28,856	39,207	56,227	69,386	86,441	98,844
69	13,163	14,440	18,101	24,482	30,372	41,143	58,691	72,972	90,248	103,892
70	13,796	15,034	19,022	25,679	31,930	43,068	61,244	76,539	94,268	108,908
71*	14,239	15,502	19,599	26,388	32,583	44,602	62,995	78,607	97,170	111,810
72*	14,529	15,844	19,992	27,056	33,332	45,601	64,350	80,496	99,673	114,446

* 只适用于续保 For Renewal Only

住院医疗多重保附加额外医疗保

Hospital & Surgical Plus with Extra Major Medical Benefit (HSP+EMM)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
73*	14,636	16,009	20,156	27,382	33,669	45,998	64,904	81,323	100,989	115,574
74*	14,691	16,088	20,350	27,654	34,024	46,042	65,740	82,432	102,300	117,389
75*	14,850	16,242	20,697	27,705	34,610	46,046	66,845	84,081	104,036	119,961
76*	14,896	16,387	20,884	27,785	34,757	46,103	67,435	85,251	104,957	121,774
77*	15,031	16,533	21,201	27,862	35,297	46,115	68,409	86,423	106,487	123,591
78*	15,165	16,690	21,541	27,927	35,877	46,149	69,444	87,590	108,103	125,694
79*	15,449	16,837	22,093	27,968	36,811	46,166	71,182	88,123	110,814	126,212
80*	15,736	16,969	22,651	27,987	37,746	46,183	72,888	88,151	113,478	126,582
81*	16,266	17,103	23,318	28,003	38,877	46,204	75,335	88,183	117,301	126,948
82*	16,638	17,229	23,762	28,013	39,606	46,227	76,294	88,208	118,809	127,314
83*	16,853	17,363	24,193	28,029	40,328	46,244	77,628	88,232	120,885	127,684
84*	17,069	17,490	24,617	28,046	41,049	46,258	78,936	88,261	122,930	128,047
85*	17,197	17,621	25,018	28,058	41,556	46,279	79,825	88,287	124,321	128,417
86*	17,239	17,707	25,157	28,070	41,951	46,298	80,620	88,315	125,454	128,785
87*	17,367	17,797	25,296	28,088	42,128	46,319	81,011	88,345	125,969	129,150
88*	17,494	17,882	25,433	28,105	42,310	46,336	81,403	88,373	126,476	129,520
89*	17,625	17,967	25,567	28,115	42,490	46,356	81,790	88,397	126,983	129,890
90*	17,667	18,054	25,701	28,132	42,671	46,373	82,184	88,427	127,495	130,259
91*	17,706	18,138	25,842	28,148	42,849	46,395	82,575	88,450	128,000	130,622
92*	17,833	18,222	25,982	28,162	43,027	46,413	82,966	88,480	128,512	130,993
93*	17,957	18,302	26,117	28,180	43,212	46,431	83,356	88,515	129,023	131,361
94*	18,086	18,386	26,256	28,196	43,386	46,450	83,746	88,535	129,533	131,730
95*	18,207	18,472	26,394	28,207	43,566	46,471	84,138	88,567	130,044	132,095
96*	18,338	18,549	26,525	28,223	43,745	46,491	84,528	88,592	130,553	132,466
97*	18,469	18,631	26,667	28,236	43,925	46,508	84,921	88,617	131,061	132,830
98*	18,592	18,706	26,803	28,250	44,107	46,525	85,313	88,646	131,573	133,201
99*	18,716	18,787	26,944	28,267	44,286	46,547	85,705	88,676	132,084	133,569

* 只适用于续保 For Renewal Only

额外癌症多重保

Extra Cancer Benefit (ECB)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	男性非吸烟者 Male Non-smoker			男性吸烟者 Male smoker			女性非吸烟者 Female Non-smoker			女性吸烟者 Female smoker		
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3
0-14	465	630	750	N/A	N/A	N/A	475	642	775	N/A	N/A	N/A
15	466	634	759	467	638	762	477	652	785	487	665	800
16	467	639	769	469	645	776	480	663	797	526	719	865
17	474	649	781	480	663	807	491	679	822	570	784	948
18	486	663	804	501	693	846	509	705	858	614	850	1,032
19	498	685	829	526	729	891	535	740	905	659	916	1,116
20	516	713	867	552	767	941	566	783	960	704	982	1,200
21	536	743	909	581	810	997	607	841	1,022	752	1,052	1,288
22	556	773	950	611	853	1,053	648	897	1,095	800	1,122	1,376
23	578	805	991	641	897	1,109	690	958	1,169	849	1,193	1,462
24	603	843	1,033	673	941	1,165	734	1,020	1,243	899	1,265	1,548
25	629	880	1,076	705	985	1,221	780	1,081	1,317	951	1,336	1,634
26	656	917	1,119	737	1,029	1,279	828	1,144	1,391	1,005	1,410	1,721
27	683	954	1,163	769	1,075	1,337	880	1,210	1,465	1,061	1,487	1,809
28	710	991	1,210	801	1,121	1,395	934	1,278	1,539	1,125	1,564	1,901
29	739	1,028	1,260	835	1,167	1,453	988	1,348	1,623	1,191	1,646	2,006
30	772	1,070	1,307	887	1,233	1,513	1,057	1,441	1,728	1,268	1,747	2,126
31	807	1,114	1,355	960	1,326	1,616	1,135	1,548	1,857	1,351	1,860	2,259
32	845	1,163	1,404	1,099	1,509	1,827	1,303	1,774	2,125	1,537	2,102	2,531
33	884	1,213	1,461	1,238	1,694	2,040	1,471	2,002	2,396	1,744	2,381	2,861
34	926	1,267	1,524	1,377	1,883	2,266	1,639	2,231	2,668	2,001	2,727	3,269
35	978	1,339	1,612	1,516	2,075	2,500	1,807	2,458	2,940	2,284	3,109	3,723
36	1,032	1,414	1,706	1,655	2,268	2,737	1,975	2,687	3,214	2,570	3,494	4,178
37	1,093	1,498	1,812	1,794	2,460	2,974	2,143	2,920	3,487	2,870	3,904	4,669
38	1,154	1,584	1,919	1,933	2,654	3,211	2,311	3,149	3,762	3,171	4,314	5,162
39	1,215	1,671	2,028	2,072	2,848	3,452	2,479	3,379	4,037	3,472	4,724	5,653
40	1,286	1,772	2,154	2,211	3,043	3,694	2,647	3,604	4,312	3,773	5,134	6,145
41	1,357	1,878	2,300	2,350	3,239	3,936	2,815	3,833	4,591	4,074	5,544	6,638
42	1,486	2,055	2,506	2,519	3,475	4,227	2,987	4,069	4,877	4,375	5,955	7,130
43	1,616	2,235	2,728	2,754	3,799	4,623	3,164	4,311	5,168	4,676	6,366	7,622
44	1,824	2,525	3,085	3,135	4,329	5,273	3,345	4,558	5,465	5,007	6,818	8,167
45	2,055	2,848	3,483	3,531	4,877	5,944	3,528	4,808	5,765	5,363	7,304	8,751
46	2,302	3,194	3,914	3,972	5,494	6,705	3,714	5,064	6,074	5,740	7,821	9,375
47	2,570	3,574	4,391	4,430	6,138	7,507	3,906	5,328	6,395	6,135	8,361	10,025
48	2,838	3,956	4,871	4,910	6,816	8,355	4,117	5,617	6,744	6,565	8,948	10,731

额外癌症多重保

Extra Cancer Benefit (ECB)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	男性非吸烟者 Male Non-smoker			男性吸烟者 Male smoker			女性非吸烟者 Female Non-smoker			女性吸烟者 Female smoker		
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3
49	3,114	4,351	5,373	5,409	7,523	9,241	4,341	5,929	7,127	7,019	9,575	11,494
50	3,396	4,755	5,888	5,931	8,264	10,173	4,570	6,247	7,517	7,482	10,213	12,269
51	3,692	5,180	6,429	6,497	9,070	11,191	4,806	6,574	7,917	7,980	10,903	13,115
52	4,057	5,702	7,091	7,143	9,987	12,346	5,070	6,945	8,380	8,529	11,668	14,055
53	4,542	6,392	7,962	8,009	11,210	13,873	5,343	7,333	8,865	9,083	12,442	15,013
54	5,159	7,265	9,055	9,243	12,946	16,036	5,616	7,717	9,350	9,638	13,217	15,973
55	5,865	8,264	10,307	10,662	14,942	18,519	5,899	8,113	9,836	10,203	14,004	16,937
56	6,677	9,415	11,752	12,083	16,944	21,017	6,187	8,521	10,349	10,770	14,797	17,919
57	7,577	10,699	13,377	13,504	18,955	23,541	6,491	8,954	10,894	11,357	15,626	18,955
58	8,479	11,985	15,002	14,926	20,970	26,068	6,822	9,428	11,496	11,965	16,485	20,035
59	9,382	13,273	16,628	16,348	22,988	28,600	7,155	9,908	12,130	12,590	17,380	21,173
60	10,289	14,563	18,255	17,770	25,008	31,137	7,530	10,451	12,809	13,215	18,278	22,311
61	11,196	15,853	19,880	19,192	27,031	33,677	7,905	10,986	13,488	13,841	19,178	23,450
62	12,103	17,145	21,506	20,614	29,054	36,221	8,280	11,524	14,169	14,474	20,084	24,596
63	13,011	18,438	23,133	22,036	31,080	38,795	8,655	12,076	14,893	15,223	21,143	25,933
64	14,009	19,865	24,954	23,816	33,624	42,031	9,061	12,674	15,675	16,120	22,432	27,578
65	15,170	21,546	27,114	25,701	36,351	45,532	9,539	13,384	16,612	17,280	24,106	29,721
66	16,418	23,356	29,445	27,652	39,165	49,135	10,181	14,337	17,869	18,945	26,531	32,857
67	18,257	25,986	32,781	29,967	42,465	53,304	11,113	15,711	19,668	20,740	29,231	36,272
68	20,305	28,927	36,527	32,771	46,463	58,360	12,280	17,421	21,895	22,594	31,933	39,773
69	22,401	31,945	40,383	35,885	50,921	64,019	13,624	19,389	24,456	24,464	34,635	43,331
70	24,559	35,042	44,325	39,150	55,598	69,961	15,125	21,588	27,317	26,340	37,342	46,897
71*	26,821	38,292	48,470	42,416	60,277	75,907	16,662	23,847	30,267	28,534	40,502	50,935
72*	29,111	41,599	52,707	45,972	65,387	82,422	18,238	26,137	33,221	30,880	43,878	55,247
73*	31,418	44,936	56,992	49,763	70,836	89,368	19,819	28,445	36,216	33,535	47,711	60,158
74*	33,773	48,350	61,386	53,723	76,531	96,636	21,406	30,766	39,231	36,345	51,771	65,364
75*	16,644	22,576	26,915	28,040	38,038	45,355	9,379	12,727	15,181	18,266	24,781	29,550
76*	17,487	23,720	28,280	29,328	39,787	47,442	9,824	13,331	15,902	19,016	25,799	30,765
77*	18,339	24,877	29,660	30,546	41,440	49,415	10,277	13,946	16,636	19,707	26,737	31,885
78*	19,193	26,036	31,043	31,651	42,941	51,207	10,740	14,576	17,388	20,332	27,587	32,901
79*	20,017	27,154	32,376	32,597	44,225	52,739	11,186	15,181	18,111	21,087	28,613	34,127
80*	20,667	28,036	33,428	33,315	45,200	53,904	11,593	15,734	18,771	21,495	29,169	34,793
81*	21,004	28,493	33,974	34,122	46,297	55,214	11,938	16,202	19,330	22,002	29,858	35,618
82*	21,191	28,748	34,279	34,586	46,928	55,969	12,200	16,558	19,756	22,344	30,324	36,176
83*	21,278	28,866	34,421	34,661	47,031	56,094	12,356	16,771	20,011	22,482	30,512	36,401

* 只适用于续保 For Renewal Only

额外癌症多重保

Extra Cancer Benefit (ECB)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	男性非吸烟者 Male Non-smoker			男性吸烟者 Male smoker			女性非吸烟者 Female Non-smoker			女性吸烟者 Female smoker		
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3
84*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
85*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
86*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
87*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
88*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
89*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
90*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
91*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
92*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
93*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
94*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
95*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
96*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
97*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
98*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
99*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474

* 只适用于续保 For Renewal Only

住院现金津贴

Hospital Income Benefit (HIB)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	计划 Plan 1 每日保障 Daily Benefit HK\$600		计划 Plan 2 每日保障 Daily Benefit HK\$900		计划 Plan 3 每日保障 Daily Benefit HK\$1,200	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	510	510	-	-	-	-
18-30	540	702	810	1,053	1,080	1,404
31-35	552	718	828	1,076	1,104	1,435
36-40	570	741	855	1,112	1,140	1,482
41-45	720	900	1,080	1,350	1,440	1,800
46-50	828	994	1,242	1,490	1,656	1,987
51-55	1,320	1,584	1,980	2,376	2,640	3,168
56-60	1,560	1,716	2,340	2,574	3,120	3,432
61-65	1,950	2,145	2,925	3,218	3,900	4,290
66-70*	2,438	2,681	3,656	4,023	4,875	5,363
71-74*	3,170	3,486	4,753	5,230	6,338	6,972

* 只适用于续保 For Renewal Only