

| 医疗 Medical |

VIP环球医疗保

VIP Worldwide MediCare

VWM

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

保障遍全球 关爱您未来

Own your future with peace of mind – wherever you are

卓越的您追求优质生活，自然注重生活上的每个范畴。VIP环球医疗保提供最全面的环球优质医疗方案，随时应您所需，让您可即时获得全面及个人化的医疗服务。无论何时何地，您亦可安心自若，只因“健康”已掌握在您手。

You appreciate the finer things in life and attach great importance to quality. VIP Worldwide MediCare is a highly comprehensive worldwide medical solution that focuses on and commits to excellence in every respect, ensuring that you receive world-class medical treatment in a timely and discreet manner just when you need it most. Wherever you go, you can have absolute peace of mind because you'll know that your health and wellbeing are being taken care of.



VIP环球医疗保

VIP Worldwide MediCare

1

全面医疗保障高达
\$70,000,000

Full Medical Coverage
up to \$70,000,000



- 适用于标准私家病房
Applicable to standard private room

2

一系列更强保障

Full Range of
Extended Coverage

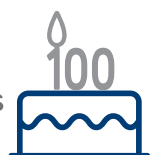


- 非手术癌症治疗、洗肾、物理治疗及手术后家中看护等
Non-surgical cancer treatments, Renal dialysis, Physiotherapy and Post-surgery home nursing, etc.

3

保证终身续保

Guaranteed Renewals
for Life



- 终身保障至100岁
Whole life protection up to age 100

4

无索偿奖赏

No Claim Bonus



- 最高可达10%
Up to 10%

5

设每年垫底费
配合预算

Annual Deductible for
Flexible Budgeting



- 4款选择: 每年 0 / 15,000 / 30,000 / 60,000
港元/澳门元
4 Options: HK\$/MOP 0 / 15,000 / 30,000 / 60,000

1

全面医疗保障高达\$70,000,000

Full Coverage up to \$70,000,000



VIP环球医疗保为您提供标准私家病房的优质医疗保障，全数赔偿因患病或意外受伤而需入院治疗的各项主要住院费用及手术费用，终身保障额高达70,000,000港元/澳门元。

VIP Worldwide MediCare provides quality medical services in standard private room with full reimbursement of the major hospitalization and surgical expenses incurred due to illness or accident. Under the plan, you can enjoy lifetime cover of up to HK\$ / MOP70,000,000.

2

一系列更强保障

Full Range of Extended Coverage



计划更提供多项入院前及出院后的延伸保障，于康复路上为您提供更强照顾：

- 非手术癌症治疗：化疗、电疗、标靶治疗、荷尔蒙治疗、免疫治疗及质子重离子疗法
- 洗肾
- 辅助治疗：物理治疗、言语治疗、脊骨神经治疗、职业治疗及中医治疗
- 手术后家中看护
- 入院前及出院后门诊

The plan offers a wide range of extended pre- and post-hospitalization benefits, providing you with enhanced protection throughout your recovery journey:

- Non-surgical cancer treatments: Chemotherapy, Radiotherapy, Target Therapy, Hormonal Therapy, Immunotherapy and Proton Beam Therapy
- Renal dialysis
- Ancillary treatments: physiotherapy, speech therapy, chiropractic treatment, occupational therapy and Chinese medical treatment
- Post-surgery home nursing
- Pre- and post- hospitalization outpatient treatment

3

保证终身体续保

Guaranteed Renewals for Life



无论您的健康状况或索偿纪录如何，VIP环球医疗保为您提供每年续保保证，保障年期最长可达至受保人100岁，让您无后顾之忧。续期保费会于每年续期时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。

VIP Worldwide MediCare guarantees annual renewal up to age 100 regardless of your health condition or claim records, allowing you to enjoy total peace of mind. Renewal premium will be adjusted based on the Insured's attained age and to the premium rate in effect for the same level of benefit at the time of policy renewal.

4

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，以及期间并无就基本计划有任何索偿纪录，于支付续期保费时，即可获享无索偿奖赏折扣优惠，优惠金额会按上一个保单年基本计划的“每年保费”的百分比计算，最高可达10%。

Provided that the policy has been in force for at least three consecutive policy years and no claims were made under the Basic Plan, you will be entitled to a No Claim Bonus discount upon paying the renewal policy premium. The discount is based on a percentage of the annual premium of the Basic Plan for the preceding year, up to a maximum of 10%.

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	3%
4	6%
≥5	10%

5

设每年垫底费 配合预算 Annual Deductible for Flexible Budgeting



无论您正考虑投保一份全新住院保障计划，又或想就现有住院计划加添保障，VIP环球医疗保都能灵活配合您的需要。计划提供4款每年垫底费金额以供选择，垫底费越高，保费便越相宜：

- 0港元 / 澳门元
- 15,000港元 / 澳门元
- 30,000港元 / 澳门元
- 60,000港元 / 澳门元

您更可于年满50、55、60或65岁的保单周年日¹，选择将每年垫底费金额调低而无须再次提交健康申报，随后的保费将按所选的每年垫底费金额作出调整。

No matter whether you are planning to take out a new hospital plan or top up your existing plan, VIP Worldwide MediCare is the ideal solution. The plan offers four Annual Deductible options to suit your needs: the higher the deductible, the lower the premium.

- HK\$ / MOP 0
- HK\$ / MOP 15,000
- HK\$ / MOP 30,000
- HK\$ / MOP 60,000

You may change to a lower Annual Deductible before the policy anniversaries on or after your 50th, 55th, 60th or 65th birthday¹ without having to submit any satisfactory proof of insurability. The premium thereafter will be adjusted according to the Annual Deductible selected.

如患上任何指定的严重疾病²而需入院接受治疗，您将可获豁免扣减每年垫底费金额

The Annual Deductible will be waived if you are hospitalized due to any designated critical illnesses²

附注

1. 须于50、55、60或65岁生日后的保单周年前，递交书面要求行使减低每年垫底费权益。减低每年垫底费权益只可行使一次并不可撤销。新的每年垫底费将适用于每年垫底费减低后发生的伤病所作出之索偿。
2. 指定严重疾病包括非初期癌症、心肌病、慢性肝衰竭、慢性肺病、冠状动脉(回接)手术、暴发性病毒性肝炎、心脏病、心瓣置换、肾衰竭、主要器官移植、帕金森病、肺动脉高血压、类风湿性关节炎、中风、主要动脉手术及末期病症。
3. “医院”指包括具备提供主要手术服务设施及全职医护服务的医院。所有主要为提供复康、护理及休养之院舍、安老院、用作戒毒或戒毒或任何类似用途的地方，均不会被当作“医院”。
4. 须为医疗上必须的治疗及手术，赔偿金额须符合“合理及惯常”的收费，即不超过当地的一般标准收费水平。
5. 以一张额外床位为限。
6. 由主诊医生建议并由医院安排，于医院住院接受手术后或被调出深切治疗部后的住院期间，由一位合格护士提供的护理服务。
7. 本公司保留决定合格诊所的权利。
8. 适用于受保人在医院住院或进行门诊手术前31日内就同一伤病所进行的门诊，以每日一次为限。
9. 适用于受保人于医院出院或进行门诊手术后的60日内就同一伤病所进行的门诊，以每日一次为限。
10. 由主诊医生建议，于医院住院接受手术后或入住深切治疗部后起计60日内，在家中接受由一位合格护士提供的护理服务。
11. 由主诊医生建议，并只适用于受保人出院或进行门诊手术后的90日内就同一伤病所进行的辅助服务，以每日一次为限。
12. 经注册医生诊断，受保人因患病以致其寿命很可能不会多于12个月，因而入住注册善终院舍。此项保障只限支付一次。
13. 只适用于保单持续生效五年后首次发生该等病征或病状的疾病。此项保障只限支付一次。
14. 受保障之妊娠并发症只包括异位妊娠、葡萄胎妊娠、播散性血管内之凝血机制障碍、先兆子痫、流产、先兆流产、医疗需要之人工流产、胎儿夭折、因产后出血切除子宫、子痫、羊水栓塞及妊娠肺栓塞。妊娠并发症之确诊日期必须为保障生效日期或批准保单复效日期(以较后者为准)起计持续生效300日后。
15. 适用于受保人因意外而受伤24小时内于医院门诊部进行的门诊治疗。
16. 紧急牙齿治疗适用于受保人于意外发生后两星期内，于注册牙医诊所或医院内接受为意外前属健全自然牙齿作出的紧急治疗(包括咨询、止血、X-光、拔牙及根管治疗)。此项保障不会就任何恢复和补救工作、任何贵金属的使用及矫正治疗作出赔偿，并且不保障任何由饮食引致的受伤、由正常磨损引致的损坏或由擦牙或任何其他口腔卫生护理程序引致的损坏。
17. 每年保障总额及最高终身保障总额适用于自选附加保障(如有)。
18. 如要附加牙科保障，必须先投保门诊保障。牙科治疗之日期必须为牙科保障生效日期或批准保单复效日期(以较后者为准)起计持续生效180日后。

Notes

1. Request for reduction of the Annual Deductible must be submitted in writing before the policy anniversary on or immediately following the 50th, 55th, 60th or 65th birthday of the Insured. This option can be exercised once only and is irrevocable. Claims in respect of a Disability occurring after reduction of the Annual Deductible shall be subject to the reduced Annual Deductible.
2. Designated critical illnesses include Later-stage Cancer, Cardiomyopathy, Chronic Liver Failure, Chronic Lung Disease, Coronary Artery Bypass Surgery, Fulminant Viral Hepatitis, Heart Attack, Heart Valve Replacement, Kidney Failure, Major Organ Transplantation, Parkinson's Disease, Pulmonary Arterial Hypertension, Rheumatoid Arthritis, Stroke, Surgery to Aorta and Terminal Illness.
3. "Hospital" refers to an entity which provides facilities for major surgery and full-time nursing service and is not primarily a convalescent or nursing home, rest home, home for the aged, a place for rehabilitation for alcoholics or drug addicts, or for any similar purpose.
4. Applicable to treatment and surgical procedures that are Medically Necessary. Reimbursement will be made on a "Reasonable and Customary" basis, i.e., the charge does not exceed the general level of charges in the locality.
5. Subject to one extra bed.
6. Nursing services provided by a Qualified Nurse following surgery or the Insured's discharge from Intensive Care Unit and while the Insured is still Confined in Hospital. It must be recommended by the Insured's attending Doctor and arranged by the Hospital.
7. The Company reserves the right to determine the eligibility of a clinic.
8. Applicable to the charges actually incurred in connection with the Insured's consultation with a Doctor on an outpatient basis (subject to one visit per day) within 31 days preceding the Insured's Hospital Confinement or the outpatient surgical procedures.
9. Applicable to the charges in connection with the Insured's consultation with a Doctor in respect of the same Disability on an outpatient basis (subject to one visit per day) within 60 days following the discharge from Hospital or the outpatient surgical procedures performed.
10. Nursing services provided by a Qualified Nurse at home within 60 days immediately after the Insured's discharge from the Hospital following surgery or admission to the Intensive Care Unit and upon the recommendation by the Insured's attending Doctor.
11. Applicable to any treatment performed on the Insured (subject to one visit per day) for the same Disability for which the Insured has been Confined in Hospital or undergone outpatient surgical procedures, and which takes place within 90 days immediately after the Insured's discharge or the surgery and upon the recommendation by the Insured's attending Doctor.
12. This benefit will be paid if the Insured stays in a registered hospice following a diagnosis, in the opinion of a Doctor, is highly likely to lead to the Insured's death within 12 months of such diagnosis. This benefit is only payable once.
13. Applicable only if the signs or symptoms of the illness first occur after the policy has been effective for five years continuously. This benefit is only payable once.
14. The covered pregnancy complications shall only be restricted to ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre-eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum hemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism and pulmonary embolism of pregnancy. The date of diagnosis of the covered pregnancy complications must be after the policy has been effective continuously for 300 days since Effective Date of Coverage or approval date of reinstatement, whichever is later.
15. Applicable if the Insured sustains an Injury due to accident and receives outpatient treatment in the outpatient department of a Hospital within 24 hours.
16. Applicable if the Insured sustains Injury as a result of an accident and receives emergency treatment within 2 weeks of the accident, which is necessitated to tooth / teeth which was healthy natural right before the accident. This benefit will be paid for dental treatment performed in a legally registered dental clinic or Hospital including consultation, staunch bleeding, x-ray, tooth extraction and root canal work. This benefit shall not pay for any restorative treatment, the use of any precious metals and orthodontic treatment. It shall not cover any treatment for Injury caused by eating or drinking, damage caused by normal wear and tear, or damage caused by tooth brushing or any other oral hygiene procedure.
17. The Annual Limit and the Maximum Lifetime Limit of the Policy are applicable to the Optional Supplementary Benefit(s) (if any).
18. Outpatient Benefit is a pre-requisite for attaching Dental Benefit. The date of dental treatment must be incurred after the policy has been effective continuously for 180 days since the effective date of the Dental Benefit, or approval date of reinstatement, whichever is later.

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（“牙科保障”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日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
- 受保人身故
- 当接受住院 / 治疗 / 手术而作出赔偿后，在总保障赔偿已达最高终身保障总额后

除了上述保单终止的情况外，“门诊保障”亦会在所属之“VIP环球医疗保”的保单终止时被终止，而“牙科保障”亦会在“门诊保障”终止时被终止。

若任何递交之索偿带有欺诈成份，万通保险国际有限公司（“万通保险”）有权即时终止本保单，而阁下将须要向万通保险赔偿并偿还就该带有欺诈成份之索偿所有已获支付的保障。在任何该等情况下，万通保险亦有权向阁下追讨就任何与该终止及带有欺诈成份之索偿相关之损失。

保障及保费调整

视乎我们是否持续提供本医疗计划，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保证续期一年。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，万通保险保留更改保障内容及保费之权利，并会于每个保单周年日不少于30日前以书面通知你有关更改。保费会因应某些因素而作出调整，这些因素包括但不限于万通保险过去的索偿纪录、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。

有关本计划过往保费增长率资料，请浏览本公司网页：



香港：

<https://www.yflife.com/sc/Hong-Kong/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>



澳门：

<https://www.yflife.com/sc/Macau/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>

计划之持续性

续保情况将根据万通保险是否仍然为所有现有保单继续提供该计划而定。若万通保险决定不再向所有已投保此计划的保单持有人提供本计划，万通保险会尽力为受保人投保另一个当时可提供的医疗保障计划。

通胀风险

将来的医疗费用有机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，即使万通保险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

本计划由万通保险承保及负责，保单持有人的保单权益会受其信贷风险所影响。

房间级别

若受保人于住院的任何一天入住的房间级别高于标准私家房（不论自愿与否），万通保险将减低该等住院期间的合资格之医疗费用至百分之二十五。

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 the **Dental 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 the 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
- The Insured dies
- Upon the Confinement / treatment / surgery resulting in the total benefit payment reaches the Maximum Lifetime Limit

Besides the above conditions for policy termination, the **Outpatient Benefit** will also be terminated when the **VIP Worldwide MediCare** policy to which this Supplementary Benefit is attached terminates, while the **Dental Benefit** will also be terminated when the **Outpatient Benefit** terminates.

If any claim made shall be fraudulent, YF Life Insurance International Ltd. ("YF Life") shall have the right to terminate this policy immediately and you shall indemnify YF Life and repay all benefits paid in respect of such fraudulent claim. YF Life shall have the right to recover from you any cost in relation to such termination and such fraudulent claim.

Benefit and Premium Adjustment

Subject to the continual availability of this medical plan, the policy is guaranteed to 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 reserves the right to change the benefit and premium on each renewal, and notifies you the related changes by giving you a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience of YF Life, 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.

For relevant historical premium increases rates of this plan, please visit our website:



Hong Kong:

<https://www.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>



Macau:

<https://www.yflife.com/en/Macau/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>

Continuity of the Plan

Policy renewal is based on the continuing availability of the plan to all existing policies. If YF Life decides to no longer offer the plan to all policy owners already enrolled, we will endeavor to enroll the Insured in another medical plan available at that time.

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 YF Life meets all of its contractual obligations.

Credit Risk

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

Ward Type

If the Insured's Confinement is of a class upper than Standard Private Room, whether voluntarily or involuntarily, YF Life shall reduce the eligible medical expenses incurred during such period of Confinement to 25% of the benefit payable.

地域保障

适用于保障地区为全球（美国除外）

- 住院保障、手术保障、住院前及出院后之保障、延伸保障及“**门诊保障**”（如适用）只就以下作出赔偿：
 - 任何于美国以外之住院、入住注册善终院舍、进行之手术、医疗程序 / 医疗及 / 或服务；及
 - 任何于受保人旅途中因疾病引致之急症或意外引致的受伤而须于世界各地进行医疗上必须的紧急治疗，而受保人于事发前365日内于该事发地点居住少于183日。
- 全球紧急治疗保障内之紧急门诊治疗保障及紧急牙齿治疗保障将就受保人于世界各地因合资格意外接受的紧急治疗作出赔偿。
- “**牙科保障**”（如适用）内之保障将就受保人于世界各地合资格的治疗作出赔偿。

保障的限制

适用于保障地区为全球

如以下情况发生，合资格之医疗费用将被减低至百分之五十：

- 受保人在美国住院、入住注册善终院舍、进行之手术、医疗程序 / 医疗及 / 或服务时，于过去365日已于美国居住达183日或以上；及 / 或
- 受保人于美国之任何住院或在医院日症房或在诊所接受手术并没有获万通保险预先批核（因意外或紧急事故直接引致则除外）。

若发生以上情况 1 及 / 或 情况 2，而受保人同时于住院的任何一天入住的房间级别高于标准私家房（不论自愿与否），我们将减低该等住院期间的合资格之医疗费用至百分之十二点五。

更改保障地区的权利

适用于保障地区为全球

若受保人于过去365日已于美国居住达183日或以上，万通保险保留绝对权利于任何时间将保障地区由全球更改为全球（美国除外）。

等候期

指定项目的保障会于以下日期生效：

项目	生效日期 (由保障生效日期起计)
意外受伤	即时
疾病	30日
扁桃腺、增殖腺、疝气的治疗或手术	120日
自选牙科保障	180日（适用于并非因受伤而导致的牙科治疗）
妊娠并发症保障	300日
包皮环截术而住院	2年（或受保人十二岁的生日，取其较早者）
人类免疫力缺乏病毒 / 爱滋病治疗保障	5年

医疗上必须的

万通保险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：

- 因应诊断结果而施行于本保单的签发地区之一般惯常使用的医治方法。
- 根据于本保单的签发地区既定之良好医疗守则。
- 并非就受保人或医生之方便而进行。

Geographical Restrictions

For the Area of Cover being Worldwide (excluding USA)

- Benefits payable under Hospitalization Benefits, Surgical Benefits, Pre- and Post-Hospitalization Benefits, Extended Benefits and the **Outpatient Benefit** (if applicable) are payable only for
 - any Confinement, stay in registered hospice, surgery, medical procedures / treatment and / or service which takes place or is performed outside the United States; and
 - any Medically Necessary emergency treatment anywhere in the world for an Emergent Condition caused by Sickness or an Injury due to accident of the Insured during the trip of the Insured, given the Insured resided in the place of such incident for less than 183 days in the past 365 days from the date of incident.
- Benefits payable under Emergency Outpatient Treatment Benefit and Emergency Dental Benefit of Worldwide Emergency Treatment are payable for covered accident for emergency treatment provided to the Insured anywhere in the world.
- Benefits under the **Dental Benefit** (if applicable) are payable for covered treatment provided to the Insured anywhere in the world.

Benefit Restrictions

For the Area of Cover being Worldwide

The eligible medical expenses incurred will be reduced to 50% of the benefit payable if:

- The Insured has taken up residence in the United States for at least 183 days in the past 365 days at the time of any Confinement, stay in registered hospice, surgery, medical procedures / treatment and / or service which takes place or is performed in the United States; and / or
- The Insured is under Confinement or undergoes surgical procedures performed in the day case unit of a hospital or in a clinic in the United States without obtaining our pre-authorization unless it is directly due to accident or emergency.

If the above condition 1 and / or 2 occur(s), and at the same time, the Insured's Confinement is of a class upper than Standard Private Room, whether voluntarily or involuntarily, we shall reduce the eligible medical expenses incurred during such period of Confinement to 12.5% of the benefit payable.

Revision of Area of Cover

For the Area of Cover being Worldwide

We reserve the absolute right to change the Area of Cover from Worldwide to Worldwide (excluding USA) at any time if the Insured has taken up residence in the United States for at least 183 days in the past 365 days.

Waiting Period

Coverage for specific items will be effective on the following dates:

Items	Effective Date (after the Effective Date of Coverage)
Accidental injury	Immediately
Sickness	30 days
Treatment or surgery for tonsils, adenoids, hernia	120 days
Optional dental benefit	180 days (For dental treatments not resulted from an Injury)
Pregnancy Complications Benefit	300 days
Confinement for Circumcision	2 years (or on the Insured's 12 th birthday, whichever is earlier)
HIV/AIDS Treatment Benefit	5 years

Medically Necessary

YF Life will cover the Medically Necessary expenses incurred by the Insured.

Medically Necessary means all of the following conditions are met:

- consistent with the diagnosis and customary medical treatment for the condition in the Place of Issuance of this policy.
- in accordance with standards of good medical practice in the Place of Issuance of this policy.
- not for the convenience of the Insured and / or the doctor.

合理及惯常的收费

指不超过由当地具有类似地位的医疗服务机构于当地就相类同的疾病或受伤，为相同年龄和性别人士提供治疗、医疗服务或供应品之一般标准收费。合理及惯常的收费于任何情况下不得超过实际收费。万通保险可参考以下情况（如适用）决定有关医疗费用是否为“合理及惯常的收费”：

- 由当地政府宪报就其公立医院为私家病人提供医疗服务所定的收费；
- 医疗行业的收费调查；
- 内部保险赔偿统计数据；
- 受保障程度或水平；及 / 或
- 其他相关的参考资料。

如万通保险之公司医生认为任何医院 / 医疗费用并非合理及惯常的收费，万通保险保留权利调整部份或全部赔偿金额。

主要不保事项

投保人若在保单日期起计一年内自杀，无论其是否在神智清醒的情况下，将不获支付任何身故保障赔偿。

适用于VIP环球医疗保

因以下一种或多种情况而直接或间接引致的索偿（身故保障除外）将不获赔偿：

- 在保障生效日起计30日内患上的疾病；
- 保障生效日期前已存在伤病的情况（包括受保人已察觉或在一般情况下应可察觉的有关病征或病状）；
- 一般身体检查、普查及 / 或预防性护理或检验、基因测试或遗传咨询辅导、接种及疫苗注射、病后康复、托管、疗养或休养；
- 美容或整形外科手术（矫形手术保障除外）；眼球的折射毛病；有关扁桃腺、增殖腺、疝气的治疗或手术（除非保单已生效达120日），购买或使用的医疗辅助器具及装置（除非该医疗辅助器具及装置包括于手术保障内之医疗装置）；
- 牙科护理或手术（紧急牙齿治疗保障除外）；
- 因怀孕、堕胎、生育或小产及其他由上述情况引致的并发症（妊娠并发症保障除外）；于受保人十七岁生日前出现病征或病状、或已确诊的先天性畸形或反常、绝育或不育（任何性别）及直接或间接与变性手术有关之治疗；
- 医疗实验及 / 或非主流医疗技术 / 程序 / 治疗；
- 精神紊乱、心理或精神疾病、行为问题或人格障碍，精神疾病治疗保障除外；
- 睡眠疾病（除非由专科医生确认是危及生命的睡眠窒息症治疗）；
- 治疗过度肥胖、控制体重计划或减肥手术（除非由专科医生于传统治疗方法失败后确认是必须的减肥手术）；
- 作为器官捐赠者捐赠器官、有关于寻找及采购替换器官而须支付的移植服务费用、所有相关的运输费用及行政费用；
- 自杀或在神智不清醒的状况下受伤；自残、毒瘾或酒瘾；
- 受保人进行水肺潜水、参加任何非徒步进行的比赛、辅以绳索或由向导带领的攀山活动；
- 由战争或叛乱、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离子扩散污染，除非是由恐怖主义行为引致及当受保人于海外的旅程中发生；
- 只为物理治疗及 / 或为病征及 / 或病状而进行之诊断影像、化验室检查或其他诊断程序之住院；
- 人体免疫能力缺乏病毒（包括爱滋病），除非符合“人类免疫力缺乏病毒 / 爱滋病治疗保障”的情况；
- 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；
- 传统中药（辅助服务下由中医师所处方的药物除外），包括：姬松茸、羚羊角尖粉、鹿茸、冬虫夏草、燕窝、花胶、灵芝、各种人参、海马、麝香、珍珠粉及紫河车；

Reasonable and Customary Charges

This means a charge for medical care which does not exceed the general level of charges being made by medical service providers of similar standing in the locality where the charge is incurred for similar treatment, services or supplies to individuals of the same gender and age, for a similar disease or injury. The “Reasonable and Customary” charges shall not in any event exceed the actual charges incurred. In determining whether an expense is “Reasonable and Customary”, YF Life may make reference to the followings (if applicable):

- the gazette issued by the local government which sets out the fees for the private patient services in public hospitals;
- industrial medical fee survey;
- internal claim statistics;
- extent or level of benefit insured; and / or
- other pertinent source of reference.

YF Life reserves the right to adjust any or all benefits payable in relation to any hospital / medical charges which in the opinion of YF Life's doctor is not a Reasonable and Customary charge.

Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, no Death Benefit will be payable.

For VIP Worldwide MediCare

This Policy does not pay any benefit claims (except for Death Benefit) caused directly or indirectly resulting from the following:

- Claims due to Sickness occurring within 30 days of the Effective Date of Coverage;
- Pre-existing conditions (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
- General check-up, screening and / or preventive care / checking, genetic testing or counselling, vaccination / immunization, convalescence, custodial or sanatorium care or rest care;
- Cosmetic or plastic surgery, except for Reconstructive Surgery Benefit; refractive errors of the eyes; treatment or surgery for tonsils, adenoids, hernia (which occurred within 120 days after the Effective Date of Coverage); procurement or use of medical appliances and medical devices (unless such medical appliances and medical devices are covered by Medical Appliances under Surgical Benefit);
- Dental care or surgery (except for Emergency Dental Benefit);
- Pregnancy, abortion, childbirth or miscarriage, and other complications arising therefrom, except for Pregnancy Complications Benefit; congenital deformities or anomalies which present signs or symptoms, or are diagnosed, before the Insured attains 17 years of age, sterilization or infertility of either gender, treatment directly or indirectly related to a gender change;
- Experimental and / or unconventional medical technology / procedure / therapy;
- Mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorders, except for Psychiatric Treatment Benefit;
- Sleep disorders except for the treatment of sleep apnoea which is life threatening as confirmed by a specialist Doctor;
- Treatment of obesity, weight control programs or bariatric surgery (except when bariatric surgery is necessary as confirmed by a specialist Doctor after failure of conventional treatments);
- Organ donation as the Organ Donor, transplant service for which the cost incurred in connection with identifying and procuring a replacement organ and all associated transportation costs and administrative costs;
- Suicide, attempted suicide or injuries due to insanity, self-infliction; drug addiction or alcoholism;
- Scuba diving or engaging in or taking part in race other than on foot, mountaineering involving the use of ropes or guides by the Insured;
- Acts of war, riot, civil commotion, participating in any illegal activity; waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel, except it is caused by terrorist act and occurs while the Insured is travelling overseas;
- Hospital Confinement primarily for physiotherapy and / or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
- Human Immunodeficiency Virus (HIV) Infection (including AIDS), unless meeting the requirement for the HIV / AIDS Treatment Benefit;
- The Insured is hospitalized for Circumcision before the age of 12 and such hospitalization occurs within 2 years of the Effective Date of Coverage;
- Traditional Chinese medicines, except for medicines prescribed by a Chinese Medicine Practitioner under Ancillary Services, including: agaricus blazei murill, antelope horn powder, antler, cordyceps, cubilose, donkey-hide gelatin, ganoderma, all kinds of ginseng, hippocampus, moschus, pearl powder and placenta hominis;

- (19) 于住院时受保人没有接受积极治疗；或受保人于医院接受超过连续180日的治疗而维持持续性意识障碍的状态超过60日；
- (20) 根据政府条例或其他保险计划而获得赔偿的情况。

适用于“门诊保障”

除第(3)及(8)项受保于本附加保障的接种疫苗及健康检查保障及精神疾病治疗保障的情况外，以上**VIP环球医疗保**的不保事项亦适用于“**门诊保障**”。

适用于“牙科保障”

本附加保障不会保障在本附加保障的生效日期起计180日内非因受伤而导致的牙科治疗。

除第(5)项受保于本附加保障的情况外，以上**VIP环球医疗保**的不保事项亦适用于“**牙科保障**”。

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，因万通保险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，请将该事项填写于申请书中。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：

香港: <https://www.yflife.com/sc/Hong-Kong/Individual/Services/Claims-Corner>

澳门: <https://www.yflife.com/sc/Macau/Individual/Services/Claims-Corner>

保费征费（只适用于香港）

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（适用于香港），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。

- (19) No active treatment is performed on the Insured during Hospital Confinement; or the Insured is in state of continuous disorder of consciousness for more than 60 days during Hospital Confinement whilst staying in Hospital for more than 180 consecutive days;
- (20) Expenses for which compensation is payable under any government law or any other insurance policy.

For Outpatient Benefit

The exclusions of the above points for **VIP Worldwide MediCare** also apply to **Outpatient Benefit** except points no. 3 and 8 to the extent where such occurrence is covered under Vaccinations and Health Checkup Benefit and Psychiatric Treatment Benefit of this Supplementary Benefit.

For Dental Benefit

This Supplementary Benefit does not cover dental treatments occurring within 180 days of the Effective Date of this Supplementary Benefit if the dental treatments are not resulted from an Injury.

The exclusions of the above points for **VIP Worldwide MediCare** also apply to **Dental Benefit** except point no. 5 to the extent where such occurrence is covered under this Supplementary Benefit.

Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life 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: Hong Kong: <https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

Macau: <https://www.yflife.com/en/Macau/Individual/Services/Claims-Corner>

Premium Levy (Applicable to Hong Kong only)

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 levy you paid (applicable to Hong Kong only), 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.

“VIP环球医疗保”一览表

VIP Worldwide MediCare – at a glance

表一：主要保障
Table 1: Core Benefits

(港元 / 澳门元 HK\$/MOP)

	计划 Plan 1	计划 Plan 2
保障地区 Area of Cover	全球 Worldwide	全球（美国除外） Worldwide (excluding USA)
保障 Benefits	保障限额 Benefit Limits	
终身保障总额 (适用于第1至30项及附加保障) Lifetime Limit (Applicable to items 1 to 30 and Supplementary Benefits)	70,000,000	
每年保障总额 (适用于第1至30项及附加保障) Annual Limit (Applicable to items 1 to 30 and Supplementary Benefits)	25,000,000	
每年垫底费 (不适用于第8、9、16、31项及附加保障) Annual Deductible Amount (Not applicable to items 8, 9, 16, 31 and Supplementary Benefits)	0 / 15,000 / 30,000 / 60,000	
住院病房级别 Ward Type	标准私家病房 Standard private room	
I. 住院保障 ³ Hospitalization Benefits ³		
1. 住院、膳食及一般护理津贴 Room, Board & General Nursing	全数赔偿 ⁴ Full reimbursement ⁴	
2. 住院医生费 In-Hospital Doctor's Call		
3. 住院专科医生费 In-Hospital Specialist's Consultation		
4. 特别住院费（住院杂费） Hospital Special Services (Miscellaneous Hospital Expenses)		
5. 深切治疗 Intensive Care		
6. 住院陪床 ⁵ Hospital Companion Bed ⁵	全数赔偿 ⁴ Full reimbursement ⁴ (每年90日 90 days per year)	
7. 私家看护费 ⁶ Private Nurse's Fee ⁶		

 需由注册医生书面建议
Recommendation by a registered doctor in writing is required

	计划 Plan 1	计划 Plan 2
I. 住院保障 ³ Hospitalization Benefits ³		
8. 住房级别下调现金保障 (适用于入住低于受保病房级别的私家医院房间) Room and Board Downgrade Cash Benefit (Applicable if the room level is lower than the covered room level in a private hospital)	每日1,800 per day (每年60日 60 days per year)	
9. 政府住院现金保障 (适用于入住香港 / 澳门政府医院大房级别的房间) Government Hospital Cash Benefit (Applicable to confinement in a general ward of a public hospital in Hong Kong / Macau)		
II. 手术保障 Surgical Benefits		
10. 外科医生手术费 Surgeon's Fee		
11. 麻醉师费 Anaesthetist's Fee		
12. 手术室租金 Operating Theatre Fee		
13. 门诊手术 ⁷ (包括外科医生手术费、麻醉师费、手术室租金、诊症费及药费) Outpatient Surgery ⁷ (Including Surgeon's Fee, Anaesthetist's Fee, Operating Theatre Fee, Consultation and Medication)		
14. 医疗装置 – 指定装置 (起搏器 / 冠状动脉血管成形术(通波仔)的支架 / 眼内人造晶体 / 人工心瓣 / 金属或人工关节置换 / 人工韧带置换或植入 / 人工椎间盘) Medical Appliances – Designated Appliances (Pace maker / Stents for percutaneous transluminal coronary angioplasty / Intraocular lens / Artificial cardiac valve / Metallic or artificial joints for joint replacement / Prosthetic ligaments for replacement or implantation between bones / Prosthetic intervertebral disc)	全数赔偿 ⁴ Full reimbursement ⁴	
– 非指定医疗装置 Non-designated Medical Appliances	每年100,000 per year	
15. 在生捐赠者之移植手术费用 Living Donor Expenses for Transplantation Surgery	器官捐赠者及接受者之手术费用总和的30% 30% of the total transplantation cost of both donor and receiver	
16. 门诊手术现金保障 (当第13项亦为同一手术作出赔偿时适用) Outpatient Surgery Cash Benefit (Applicable when item 13 is payable for the same procedure)	每项手术 1,600 per procedure (每年1次 1 procedure per year)	

	计划 Plan 1	计划 Plan 2
III. 住院前及出院后保障 Pre- and Post- Hospitalization Benefits		
17. 住院前门诊⁸ Pre-hospitalization Outpatient⁸ <ul style="list-style-type: none"> - 门诊咨询 Consultation - 药物 Medication - 诊断测试 Diagnostic Tests 		全数赔偿 ⁴ Full reimbursement ⁴ (每日1次 1 visit per day)
18. 出院后门诊⁹ Post-hospitalization Outpatient⁹ <ul style="list-style-type: none"> - 门诊咨询 Consultation - 药物 Medication - 伤口护理 Wound Care - 诊断测试 Diagnostic Tests 		全数赔偿 ⁴ Full reimbursement ⁴ (每日1次 1 visit per day)
19. 手术后家中看护¹⁰  Post-surgery Home Nursing¹⁰		全数赔偿 ⁴ Full reimbursement ⁴ (每年120日 120 days per year)
20. 辅助服务¹¹ Ancillary Services¹¹ <ul style="list-style-type: none"> - 物理治疗师 / 脊骨神经治疗师 / 言语治疗师 / 职业治疗师 Physiotherapist / Chiropractor / Speech Therapist / Occupational Therapist 		每年60,000 per year (每日1次, 每个保单年最高合计保障额 1 visit per day, max. aggregate limit per policy year)
<ul style="list-style-type: none"> - 中医师 Chinese Medicine Practitioner 		每次 2,000 per visit (每年30次 30 visits per year)
21. 康复中心及其相关治疗  Rehabilitation Centre & Related Treatment		每次 800 per visit (每年20次 20 visits per year)
		每年 80,000 per year (每年60日 60 days per year)
IV. 延伸保障 Extended Benefits		
22. 癌症治疗保障  Cancer Treatment Benefit <ul style="list-style-type: none"> - 化疗 Chemotherapy - 电疗 Radiotherapy - 标靶治疗 Target Therapy - 荷尔蒙治疗 Hormonal Therapy - 免疫治疗 Immunotherapy - 质子重离子疗法 Proton Beam Therapy 		全数赔偿 ⁴ Full reimbursement ⁴
23. 洗肾保障  Renal Dialysis Benefit		
24. 精神疾病治疗保障  Psychiatric Treatment Benefit		每年60,000 per year (每年60日 60 days per year)
25. 善终院舍护理服务¹² Hospice Care¹²		100,000 (以个人计 per Life)



需由注册医生书面建议

Recommendation by a registered doctor in writing is required

	计划 Plan 1	计划 Plan 2
IV. 延伸保障 Extended Benefits		
26. 人类免疫力缺乏病毒 / 爱滋病治疗保障 ¹³ HIV / AIDS Treatment Benefit ¹³	800,000 (以个人计 per Life)	
27. 矫形手术保障 (适用于回复身体功能或外观, 或重建乳房) Reconstructive Surgery Benefit (For restoration of function of a body part, appearance, or a breast)	300,000 (每项受保疾病计 per covered illness)	
28. 妊娠并发症保障 ¹⁴ Pregnancy Complications Benefit ¹⁴	全数赔偿 ⁴ Full reimbursement ⁴	
V. 全球紧急治疗保障 Worldwide Emergency Treatment Benefit		
29. 意外紧急门诊治疗保障 ¹⁵ Emergency Outpatient Treatment Benefit ¹⁵	全数赔偿 ⁴ Full reimbursement ⁴	
30. 意外紧急牙齿治疗保障 ¹⁶ Emergency Dental Benefit ¹⁶		
VI. 寿险保障 Life Protection		
31. 身故保障 Death Benefit	80,000	
表二：自选附加保障 ¹⁷ Table 2 : Optional Supplementary Benefits ¹⁷ <div>(港元 / 澳门元 HK\$/MOP)</div>		
保障 Benefits	保障限额 Benefit Limits	
A. 门诊保障 Outpatient Benefit		
门诊咨询 Outpatient Consultation	全数赔偿 ⁴ Full reimbursement ⁴ (每年50次, 每日1次 50 visits per year, 1 visit per day)	
诊断程序及化验室测试 Diagnostic Procedures and Laboratory Tests	全数赔偿 ⁴ Full reimbursement ⁴	
处方药物 Prescribed Medicines and Drugs	每年100,000 per year	
另类治疗 Alternative Treatment – 物理治疗师 / 脊骨神经治疗师 / 中医师 Physiotherapist / Chiropractor / Chinese Medicine Practitioner	每年8,000 per year (每日1次 1 visit per day)	
精神疾病治疗保障 Psychiatric Treatment Benefit	每次1,000 per visit (每年10次, 每日1次 10 visits per year, 1 visit per day)	
接种疫苗及健康检查 Vaccinations and Health Checkup	每年4,000 per year	



需由注册医生书面建议

Recommendation by a registered doctor in writing is required

保障 Benefits	保障限额 Benefit Limits
B. 牙科保障¹⁸ Dental Benefit¹⁸	
例行牙科治疗 Routine Dental Treatment	每年6,000 per year
主要之恢复性治疗 Major Restorative Treatment	每年12,000 per year

保单资料 Policy Information			
	VIP环球医疗保 VIP Worldwide MediCare	门诊保障 Outpatient Benefit	牙科保障 ¹⁸ Dental Benefit ¹⁸
保单类别 Plan Type	基本计划 Basic Plan	附加保障 Supplementary Benefit	
保单货币单位 Currency	香港保单：港元 Policy Issued in Hong Kong: HK\$ 澳门保单：澳门元 / 港元 Policy Issued in Macau: MOP / HK\$		
保费 Premium	保证每年续期，保费并非保证。续期保费会按投保人当时实际年龄及当时同类保障级别的保费率作出调整 Guaranteed 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 保费按每年 / 每半年 / 每季 / 每月缴付 Annual / Semi-annual / Quarterly / Monthly Payment		
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)		

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		
保障年期 Benefit Term	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75岁 To Age 75	

有关保费详情，请浏览本公司网页 <https://www.yflife.com/sc/Individual/Protect/Medical/VIP-Worldwide-MediCare>。
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YFLife 萬通保險

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万通保险国际有限公司
YF Life Insurance International Ltd.
www.yflife.com

客户服务：
香港尖沙咀广东道9号港威大厦6座12楼1211室
澳门苏亚利斯博士大马路320号澳门财富中心8楼A座
Customer Service:
Suite 1211, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,
8 Andar A, Macau



VIP环球医疗保

VIP Worldwide MediCare

(港元 / 澳门元 HK\$ / MOP)

已届年龄 Attained Age	计划 Plan 1 全球 Worldwide				计划 Plan 2 全球 Worldwide (美国除外 excluding USA)			
	每年垫底费 Annual Deductible				每年垫底费 Annual Deductible			
	0	15,000	30,000	60,000	0	15,000	30,000	60,000
0	26,120	17,141	14,003	11,529	17,745	11,423	9,153	7,482
1	25,628	16,823	13,745	11,316	17,414	11,212	8,989	7,349
2	25,155	16,514	13,496	11,113	17,097	11,011	8,831	7,221
3	24,479	16,076	13,142	10,823	16,641	10,722	8,602	7,037
4	23,803	15,638	12,785	10,534	16,186	10,435	8,373	6,852
5	23,128	15,198	12,428	10,242	15,730	10,146	8,144	6,668
6	22,452	14,758	12,072	9,951	15,276	9,858	7,915	6,484
7	21,775	14,319	11,716	9,661	14,819	9,569	7,688	6,300
8	21,589	14,198	11,617	9,580	14,695	9,491	7,625	6,250
9	21,402	14,078	11,519	9,500	14,570	9,410	7,563	6,198
10	21,175	13,929	11,394	9,395	14,417	9,313	7,483	6,132
11	20,990	13,805	11,299	9,315	14,292	9,232	7,420	6,083
12	20,805	13,686	11,199	9,236	14,168	9,153	7,357	6,033
13	20,618	13,566	11,101	9,155	14,043	9,075	7,295	5,982
14	20,433	13,444	11,004	9,078	13,917	8,997	7,232	5,930
15	20,248	13,324	10,906	8,997	13,792	8,916	7,170	5,882
16	19,912	13,104	10,728	8,852	13,567	8,774	7,056	5,787
17	19,578	12,890	10,552	8,709	13,342	8,633	6,944	5,697
18	19,241	12,671	10,376	8,565	13,116	8,489	6,831	5,607
19	18,907	12,455	10,201	8,420	12,890	8,346	6,717	5,516
20	18,779	12,389	10,166	8,409	12,804	8,303	6,695	5,510
21	18,443	12,168	9,988	8,261	12,576	8,158	6,581	5,418
22	18,103	11,948	9,810	8,116	12,350	8,015	6,468	5,323
23	19,331	12,749	10,458	8,648	13,178	8,540	6,882	5,659
24	20,562	13,549	11,109	9,177	14,003	9,063	7,299	5,994
25	21,794	14,349	11,758	9,707	14,834	9,589	7,717	6,332
26	23,022	15,146	12,409	10,241	15,660	10,114	8,132	6,667
27	24,254	15,948	13,057	10,770	16,488	10,638	8,547	7,004
28	25,484	16,747	13,707	11,302	17,315	11,163	8,964	7,340
29	26,296	17,274	14,135	11,652	17,862	11,509	9,238	7,562
30	27,026	17,743	14,507	11,951	18,356	11,817	9,477	7,748
31	27,836	18,268	14,936	12,299	18,902	12,162	9,751	7,971
32	28,646	18,796	15,365	12,648	19,445	12,508	10,024	8,193
33	29,454	19,321	15,790	12,999	19,992	12,852	10,299	8,412

VIP环球医疗保

VIP Worldwide MediCare

(港元 / 澳门元 HK\$ / MOP)

已届年龄 Attained Age	计划 Plan 1 全球 Worldwide				计划 Plan 2 全球 Worldwide (美国除外 excluding USA)			
	每年垫底费 Annual Deductible				每年垫底费 Annual Deductible			
	0	15,000	30,000	60,000	0	15,000	30,000	60,000
34	29,715	19,490	15,928	13,110	20,165	12,965	10,386	8,485
35	29,975	19,659	16,065	13,221	20,338	13,073	10,474	8,553
36	30,235	19,827	16,200	13,333	20,514	13,184	10,560	8,625
37	30,495	19,996	16,339	13,445	20,688	13,297	10,651	8,696
38	30,753	20,165	16,474	13,557	20,864	13,406	10,737	8,766
39	32,341	21,197	17,313	14,242	21,933	14,082	11,274	9,198
40	33,771	22,112	18,043	14,829	22,893	14,683	11,740	9,570
41	35,351	23,139	18,877	15,510	23,955	15,356	12,274	9,998
42	36,931	24,164	19,708	16,189	25,020	16,032	12,807	10,429
43	38,511	25,191	20,543	16,870	26,084	16,704	13,342	10,860
44	40,253	26,321	21,459	17,618	27,256	17,445	13,930	11,334
45	41,991	27,450	22,376	18,366	28,426	18,187	14,516	11,807
46	43,729	28,582	23,292	19,113	29,597	18,927	15,104	12,281
47	45,470	29,711	24,209	19,861	30,768	19,669	15,690	12,753
48	47,209	30,842	25,126	20,610	31,939	20,411	16,278	13,228
49	49,423	32,280	26,292	21,564	33,429	21,355	17,024	13,829
50	51,991	33,978	27,706	22,742	35,157	22,469	17,931	14,578
51	54,221	35,427	28,884	23,704	36,657	23,418	18,684	15,186
52	56,447	36,875	30,059	24,666	38,159	24,370	19,439	15,792
53	58,676	38,324	31,236	25,628	39,657	25,321	20,193	16,403
54	62,077	40,533	33,032	27,096	41,947	26,772	21,343	17,331
55	65,478	42,744	34,827	28,563	44,234	28,221	22,494	18,260
56	68,877	44,953	36,625	30,031	46,524	29,671	23,643	19,187
57	72,279	47,165	38,419	31,498	48,812	31,122	24,794	20,118
58	75,680	49,374	40,215	32,967	51,102	32,573	25,944	21,047
59	81,293	53,025	43,180	35,390	54,879	34,968	27,841	22,578
60	87,038	56,768	46,228	37,886	58,747	37,422	29,795	24,156
61	92,661	60,423	49,198	40,315	62,531	39,822	31,697	25,692
62	98,284	64,077	52,168	42,741	66,315	42,221	33,600	27,228
63	103,905	67,733	55,139	45,169	70,099	44,617	35,501	28,763
64	110,497	72,021	58,621	48,015	74,535	47,429	37,733	30,564
65	117,161	76,352	62,142	50,893	79,018	50,272	39,987	32,385
66	123,754	80,637	65,624	53,741	83,456	53,085	42,218	34,184
67	130,416	84,968	69,142	56,616	87,942	55,925	44,473	36,004

VIP环球医疗保

VIP Worldwide MediCare

(港元 / 澳门元 HK\$ / MOP)

已届年龄 Attained Age	计划 Plan 1 全球 Worldwide				计划 Plan 2 全球 Worldwide (美国除外 excluding USA)			
	每年垫底费 Annual Deductible				每年垫底费 Annual Deductible			
	0	15,000	30,000	60,000	0	15,000	30,000	60,000
68	137,010	89,257	72,627	59,463	92,380	58,739	46,703	37,805
69	141,786	92,362	75,149	61,527	95,593	60,777	48,318	39,111
70	144,702	94,102	76,400	62,422	97,547	61,910	49,110	39,666
*71	149,436	97,177	78,892	64,456	100,734	63,927	50,706	40,953
*72	154,156	100,238	81,376	66,481	103,909	65,936	52,297	42,233
*73	158,804	103,255	83,823	68,478	107,040	67,914	53,863	43,495
*74	164,325	106,839	86,729	70,848	110,756	70,268	55,724	44,995
*75	169,830	110,411	89,626	73,210	114,460	72,611	57,579	46,490
*76	175,334	113,983	92,523	75,575	118,164	74,955	59,434	47,984
*77	180,855	117,569	95,427	77,944	121,878	77,305	61,295	49,482
*78	186,359	121,140	98,324	80,310	125,583	79,650	63,150	50,978
*79	192,870	125,368	101,752	83,104	129,967	82,424	65,345	52,746
*80	194,886	126,673	102,808	83,963	131,318	83,276	66,018	53,286
*81	201,254	130,804	106,158	86,697	135,605	85,986	68,163	55,014
*82	207,556	134,896	109,476	89,402	139,845	88,670	70,287	56,725
*83	213,840	138,974	112,782	92,101	144,075	91,344	72,406	58,432
*84	221,326	143,834	116,725	95,314	149,113	94,534	74,929	60,465
*85	228,750	148,652	120,630	98,501	154,107	97,695	77,431	62,479
*86	236,169	153,468	124,535	101,687	159,102	100,856	79,931	64,496
*87	243,591	158,284	128,439	104,872	164,097	104,014	82,432	66,510
*88	251,011	163,101	132,347	108,059	169,091	107,175	84,934	68,525
*89	259,752	168,775	136,946	111,812	174,973	110,896	87,881	70,897
*90	263,611	171,278	138,974	113,463	177,568	112,535	89,175	71,939
*91	272,144	176,816	143,466	117,129	183,310	116,170	92,051	74,257
*92	280,728	182,387	147,981	120,814	189,086	119,824	94,943	76,588
*93	289,311	187,958	152,499	124,496	194,863	123,478	97,837	78,916
*94	296,940	192,909	156,514	127,773	199,998	126,729	100,409	80,990
*95	304,570	197,864	160,530	131,049	205,134	129,977	102,980	83,060
*96	312,185	202,806	164,538	134,318	210,257	133,220	105,545	85,128
*97	319,881	207,801	168,587	137,623	215,438	136,497	108,141	87,219
*98	327,513	212,753	172,604	140,898	220,572	139,747	110,712	89,291
*99	337,323	219,122	177,766	145,110	227,175	143,923	114,018	91,954

* 只适用于续保 For Renewal Only

由 2025/01/01 起生效
With effect from 2025/01/01

门诊保障 Outpatient Benefit

(港元 / 澳门元 HK\$ / MOP)

已届年龄 Attained Age	计划 Plan 1 全球 Worldwide	计划 Plan 2 全球 Worldwide (美国除外 excluding USA)	已届年龄 Attained Age	计划 Plan 1 全球 Worldwide	计划 Plan 2 全球 Worldwide (美国除外 excluding USA)	已届年龄 Attained Age	计划 Plan 1 全球 Worldwide	计划 Plan 2 全球 Worldwide (美国除外 excluding USA)
0	38,371	25,581	34	38,207	25,472	68	198,812	132,542
1	38,371	25,581	35	40,792	27,195	69	207,814	138,543
2	38,371	25,581	36	42,300	28,202	70	217,176	144,785
3	38,371	25,581	37	43,772	29,182	*71	226,178	150,786
4	27,142	18,095	38	45,278	30,186	*72	235,182	156,789
5	27,142	18,095	39	46,260	30,842	*73	244,150	162,768
6	27,142	18,095	40	47,603	31,736	*74	254,660	169,774
7	27,142	18,095	41	48,582	32,389	*75	265,135	176,758
8	27,142	18,095	42	49,598	33,066	*76	275,610	183,741
9	27,142	18,095	43	50,580	33,721	*77	286,119	190,748
10	27,142	18,095	44	53,102	35,402	*78	296,594	197,729
11	27,142	18,095	45	56,014	37,344	*79	308,673	205,783
12	27,142	18,095	46	58,536	39,024	*80	313,626	209,085
13	27,142	18,095	47	61,055	40,704	*81	325,471	216,980
14	27,142	18,095	48	63,576	42,386	*82	337,282	224,854
15	27,142	18,095	49	68,618	45,746	*83	349,090	232,729
16	27,142	18,095	50	73,988	49,327	*84	362,600	241,734
17	27,142	18,095	51	78,996	52,664	*85	376,074	250,717
18	24,917	16,611	52	84,005	56,005	*86	389,581	259,723
19	24,947	16,632	53	89,014	59,342	*87	403,058	268,706
20	25,014	16,676	54	93,531	62,355	*88	416,567	277,712
21	25,049	16,700	55	98,801	65,868	*89	431,835	287,890
22	25,079	16,719	56	103,320	68,881	*90	439,005	292,671
23	26,159	17,439	57	107,838	71,892	*91	453,996	302,665
24	27,241	18,161	58	112,355	74,904	*92	469,017	312,680
25	28,322	18,881	59	117,887	78,591	*93	484,008	322,673
26	29,366	19,579	60	123,779	82,520	*94	500,885	333,924
27	30,450	20,300	61	129,310	86,208	*95	517,728	345,152
28	31,530	21,020	62	134,813	89,876	*96	534,604	356,403
29	31,857	21,238	63	140,342	93,563	*97	551,482	367,656
30	35,751	23,835	64	146,959	97,972	*98	568,327	378,884
31	36,079	24,053	65	175,961	117,308	*99	585,377	390,251
32	36,408	24,272	66	183,588	122,394	* 只适用于续保 For Renewal Only		
33	36,700	24,467	67	191,216	127,479			

牙科保障 Dental Benefit

(港元 / 澳门元 HK\$ / MOP)

已届年龄 Attained Age	计划 Plan 1 全球 Worldwide	计划 Plan 2 全球 Worldwide (美国除外 excluding USA)
0 - 70	8,370	
71 - 74 (只适用于续保 For Renewal Only)	8,370	

由 2025/01/01 起生效
With effect from 2025/01/01