		Plan 1 HKD
Life Benefits		
Compassionate Death Benefit (For employee only)		10,000
Hospitalization & Surgical Benefits (Per disability per year)		
Hospitalization (100% reimbursement)		
Dependent Coverage		N
Daily Hospital Room & Board per day limit		400
Maximum days per disability		182
Miscellaneous Hospital Expenses per disability		3,800
Daily Doctor's Visit per day limit (Maximun one visit per day)		400
Maximum days per disability		91
(Include Pre and Post Hospitalization - max 1 visit only for Pre - Hospitalization)		Y
Surgical Fees	Complex	23,200
	Major	11,600
	Intermediate	5,800
	Minor	2,900
Anesthetist's Fees	Complex	6,960
	Major	3,480
	Intermediate	1,740
	Minor	870
Operating Theatre Fees	Complex	6,960
	Major	3,480
	Intermediate	1,740
	Minor	870
Intensive Care Room and Board Benefit		4,800
Maximum per disability		-
Private Nursing Benefit #		160
Maximum days per disability		91
Daily Hospital Cash (Ward in Government Hospital only)		200
(Per daily benefit limit; maximum number of days per disability)		182
(for government ward bed only)		
(in lieu of the Daily Hospital Room and Board Benefit)		
Hospital Income for Coordination of Benefit		200
Maximum days per disability		182
Clinical Surgery Cash Allowance per day limit		
Applicable when the following procedure is performed in a day surgery center: gastroscopy (including esophagogastroduodenoscopy) / colonoscopy / cystoscopy / arthroscopy / colposcopy / bronchoscopy		400
Maximum days per disability		1
Worldwide Emergency Assistance Benefits		Fully covered
Overall maximum limit per disability per year		

To be referred and recommended by attending physician in writing.

Major Medical Benefits (Per disability per year)	Plan 1 HKD
Dependent Coverage	N
Maximum Benefit per disability	25,000
Reimbursement Percentage	80%
Deductible	-
Room and Board are limited to	Ward
If the hospital confinement is at a higher accommodation rating than stated above, the Reimbursement Percentage should be reduced as follow:	
Ward to Semi-Private: 50%	
Ward to Private: 25%	
Ward to Deluxe: 12.5%	
Semi-Private to Private: 50%	
Semi-Private to Deluxe: 25%	
Private to Deluxe: 50%	

		Plan 1 HKD	Plan 2 HKD
Life Benefits			
Compassionate Death Benefit (For employee only)		10,000	10,000
Hospitalization & Surgical Benefits (Per disability per year)			
Hospitalization (100% reimbursement)			
Dependent Coverage		N	N
Daily Hospital Room & Board per day limit		250	350
Maximum days per disability		182	182
Miscellaneous Hospital Expenses per disability		2,420	3,300
Daily Doctor's Visit per day limit (Maximun one visit per day)		250	350
Maximum days per disability		91	91
(Include Pre and Post Hospitalization - max 1 visit only for Pre - Hospitalization)		Y	Y
Surgical Fees	Complex	12,000	16,500
	Major	8,000	11,000
	Intermediate	4,000	5,500
	Minor	1,600	2,200
Anesthetist's Fees	Complex	3,600	4,950
	Major	2,400	3,300
	Intermediate	1,200	1,650
	Minor	480	660
Operating Theatre Fees	Complex	3,600	4,950
	Major	2,400	3,300
	Intermediate	1,200	1,650
	Minor	480	660
Intensive Care Room and Board Benefit		3,000	4,500
Maximum per disability		-	-
Private Nursing Benefit #		100	140
Maximum days per disability		91	91
Daily Hospital Cash (Ward in Government Hospital only)		125	175
(Per daily benefit limit; maximum number of days per disability)		182	182
(for government ward bed only)			
(in lieu of the Daily Hospital Room and Board Benefit)			
Hospital Income for Coordination of Benefit		125	175
Maximum days per disability		182	182
Clinical Surgery Cash Allowance per day limit			
Applicable when the following procedure is performed in a day surgery center: gastroscopy (including esophagogastroduodenoscopy) / colonoscopy / cystoscopy / arthroscopy / colposcopy / bronchoscopy		250	350
Maximum days per disability		1	1
Worldwide Emergency Assistance Benefits		Fully covered	Fully covered
Overall maximum limit per disability per year			

To be referred and recommended by attending physician in writing.

Major Medical Benefits (Per disability per year)	Plan 1 HKD	Plan 2 HKD
Dependent Coverage	N	N
Maximum Benefit per disability	20,000	20,000
Reimbursement Percentage	80%	80%
Deductible	-	-
Room and Board are limited to	Ward	Ward
If the hospital confinement is at a higher accommodation rating than stated above, the Reimbursement Percentage should be reduced as follow:		
Ward to Semi-Private: 50%		
Ward to Private: 25%		
Ward to Deluxe: 12.5%		
Semi-Private to Private: 50%		
Semi-Private to Deluxe: 25%		
Private to Deluxe: 50%		