

ASIA UNIQUE 臻善

Comprehensive Employee Medical Plan

For Small and Medium-sized Enterprises (SMEs)

中小企僱員醫療保險計劃



asiainsurance.hk



亞洲保險
ASIA INSURANCE

About Asia Insurance Company Limited

關於亞洲保險

Asia Insurance is one of the leading general insurers in Hong Kong and Macau. We take pride in our broad range of insurance products, providing tailored and flexible solutions with a focus on coverage and care. Our goal is to help our clients protect what is important to them.

With people as our focus, our experts offer reliable advice with responsive and dedicated customer services through our agents, brokers, and business partners. We take a professional, innovative and consumer-centric approach to ensure that all customers receive the maximum protection from their investment.

With an extensive network of distinguished partnerships and successful joint ventures, we have developed a global reach and business presence. With a strong presence in Hong Kong and Macau, we also distribute products and services via our branches in other countries.

Known for our financial strength – strong capitalization, high liquidity and a Standard & Poor's "A" rating distribution network, we are trusted by our long-term business partners.

Asia Insurance is a wholly-owned subsidiary of Asia Financial Holdings Ltd (HK Stock Code: 662). Our presence in Hong Kong dates back to 1959.

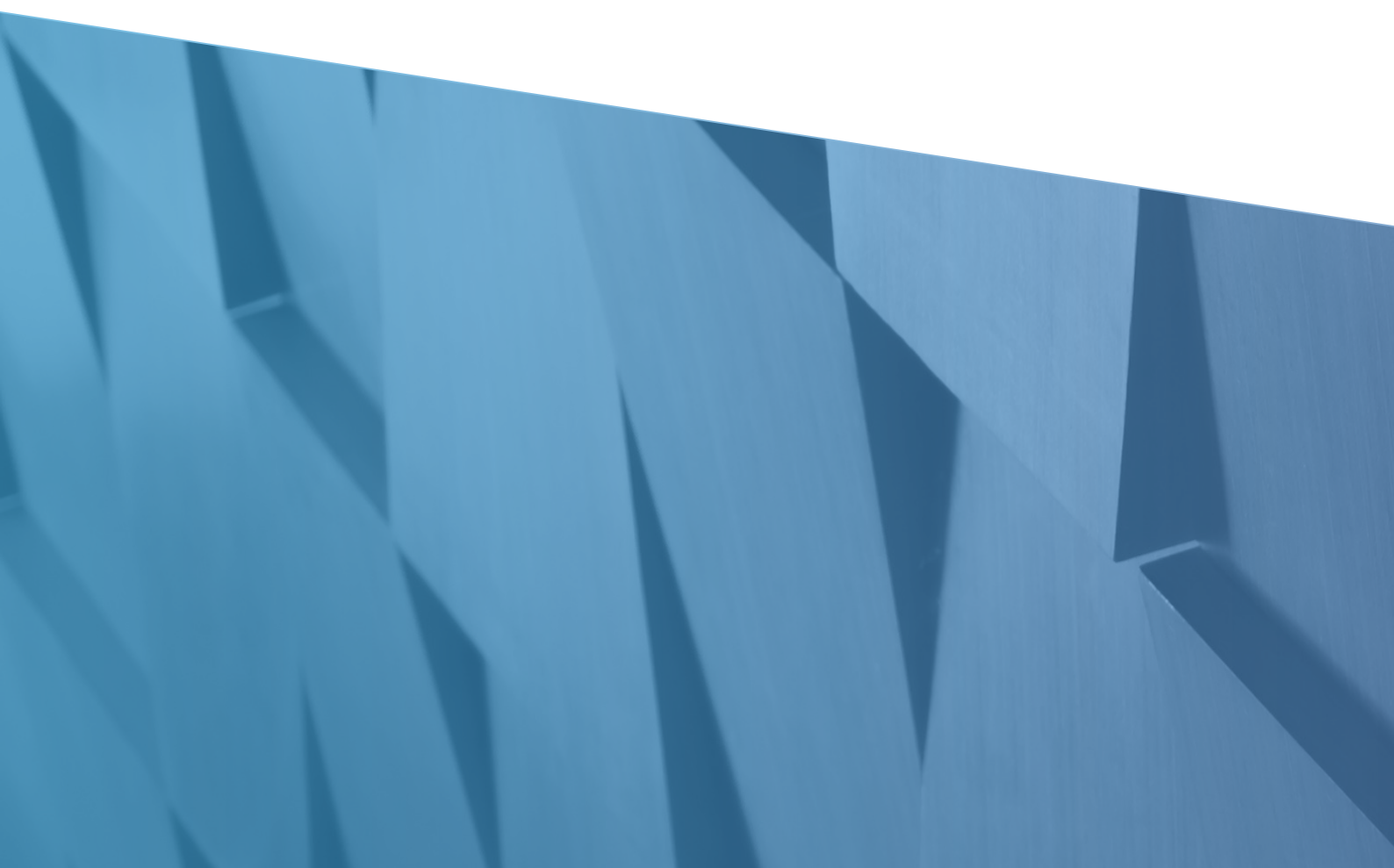
亞洲保險是香港和澳門領先的一般保險公司之一。我們憑藉全方位的保險產品和服務，矢志為客戶打造靈活且貼心的方案，幫助他們保護珍而重之的事物。

我們的專家團隊秉持「以人為本」的精神，為代理商、經紀人和業務合作夥伴提供專業可靠的建議和至誠服務，迅速應對客戶需求。我們採取專業和創新的策略，以客為先，確保所有客戶都能獲得最大的投資保障。

我們不斷拓展網絡，在不同國家建立合作夥伴關係和合資企業，面向國際。亞洲保險除在香港和澳門擁有領先市場地位外，亦通過在其他國家設立的分支機構分銷產品和服務。

亞洲保險以雄厚的財務實力著稱。我們擁有雄厚的資本、良好的現金流動性和標準普爾財政實力和相對人信用「A」評級，深受長期合作的業務夥伴信任。

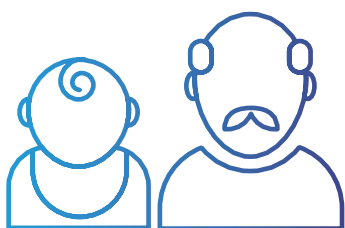
亞洲保險是亞洲金融集團全資擁有的子公司（香港股票編號：662）。我們早於 1959 年已開始為香港服務。



Asia Unique is a price-wise group medical insurance plan tailor-made for small to medium-sized enterprises (SMEs) with as few as three employees. By offering flexibility in mixing and matching of the hospitalization, out-patient, dental and cancer benefits, the package plan caters to the medical needs of each employee so that employers can focus on their businesses.

臻善是專為中小企而設的團體醫療保險計劃，價錢相宜，至少三名員工即可投保。臻善通過提供住院、門診、牙科及癌症保障的靈活組合，滿足每個僱員的醫療需求，讓僱主集中打理事業。

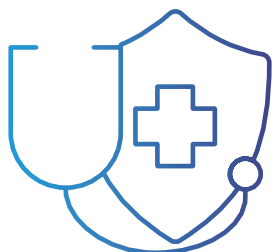
Health is a top priority. 健康是每個人的主要關注。



Health consciousness is a rising trend that presents long-term implications for employers. According to the “Laws of Attraction” research from JobsDB in 2019, pays and benefits come first for job hunters in Hong Kong, while an earlier survey from Business Insider suggested that medical benefits are a huge draw for millennials. Providing certain protection helps you secure a competitive advantage when hiring new talent.

關注健康並不只停留於概念，更是不容忽視的趨勢。根據 JobsDB 2019 年的 Laws of Attraction 研究，薪酬和福利仍是本地求職者的首要需求，同時一份 Business Insider 的更早期調查亦顯示，醫療福利對千禧世代具吸引力。當求職者比較兩間企業，相應保障能讓您在競爭者中突圍而出。

Protection matters. 保障對僱主同樣重要。

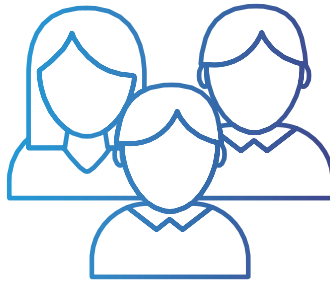


Securing your employees' health also protects your business. The medical benefits you offer help attract and retain more talent, the cornerstone of a successful business. Medical support means a preventing health conditions from becoming a burden and creating an environment for stress-free recovery.

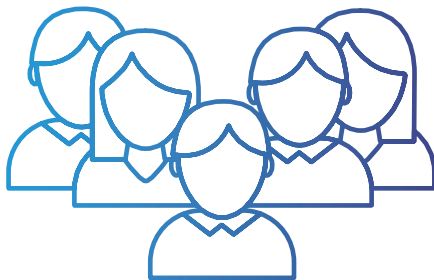
保障僱員健康，等同保障您的事業。人才是企業豐盛的基石，而醫療保障則可以成為吸引和留住人才的王牌之一。充足的醫療保障代表免除壓力的恢復過程。透過協助他們應付因健康狀況驟變而造成的沉重負擔，也展露您對員工的關懷。

Who is Eligible?

您合乎參與計劃的資格嗎？



Companies registered in Hong Kong with minimum of 3 employees
擁有最少 3 名僱員的香港註冊公司



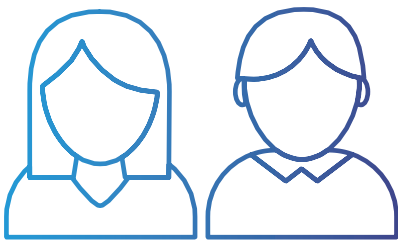
Companies with more than 5 employees
承接多過 5 名僱員之保單時

Health underwriting process is waived
毋須核保審查健康狀況

Premium more than HK\$50,000: submission of the
previous claim record is not required
保單保費 > 港幣 50,000：毋須提交過往索賠紀錄

Who is Covered?

誰會受到保障？



**Full-time employees (mandatory participation)
& their spouses**
全職僱員（強制參與）及配偶

16 – 64 years old
16 至 64 歲



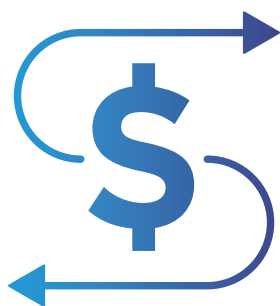
Unmarried child
未婚子女

14 days – 18 years old (Up to 23 years old with full-time education proof)
出生後 14 天至 18 歲（倘有證明正接受全日制教育，年齡上限為 23 歲）

Dependent coverage must be at the same level or below of the employee's benefit.
直系親屬（配偶及子女）的保障必須不高於或與僱員相同的保障。

How does Asia Unique support you?

臻善怎樣支持您？



Flexible 彈性



Flexible grouping of core benefits with optional benefits, meanwhile offering 80% and 100% reimbursement choices for Outpatient Benefit
靈活組合基本保障及自選保障，同時為門診計劃提供 80% 及 100% 兩種賠償比率選擇



Cashless Credit Facility Service for colonoscopy and gastroscopy at the appointed Day Case Centres
指定日間診療中心進行結腸鏡檢查及胃鏡檢查可享全額免找數服務



Optional HK\$500,000 Lump Sum Cancer Benefit and cancer reimbursement HK\$80,000 on top of the Hospitalization Benefit
自選港幣 500,000 一筆過癌症現金保障，住院保障以外更獲港幣 80,000 癌症治療保障



Resigned or retired staff member who has been continuously covered by this Plan for 1 year or more is eligible for the **Conversion Benefit**
受此計劃連續保障一年或以上的僱員，可在辭職或退休後參加轉換保障計劃



Convenient 便利



Effective immediately, no waiting period required
即時生效，無需等候



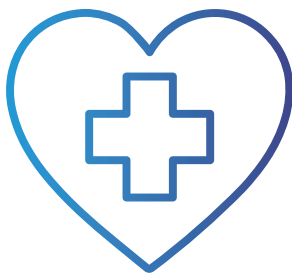
No minimum confinement hour limitation
不設最短入院時數



Waiver of all referral letters for specialist visits
豁免所有專科門診推薦書



Access to more than **1,500 health professional network doctors** and options of the qualified Day-Case Centres
提供超過 1,500 名專業網絡醫生及認可的日間診療中心服務



Caring 關懷



Worldwide coverage and emergency services with an **additional 50% Hospitalization Benefit** overseas^{*}
全球保障及緊急服務，於海外地區^{*}更享額外 50% 住院保障



2nd medical opinion services from 50,000+ global specialists via Best Doctors will be provided.[^]
凡已購買自選癌症保障的受保人更可享由超過 50,000 名世界頂尖醫學專家提供的第二醫療治療諮詢方案服務[^]



Extensive protection including **Pre- and Post-Hospitalization/ Surgical Treatment, Home Nursing Care and Psychiatric Treatments**
保障範圍涵蓋出院或手術前後的部分治療、家居看護及精神科治療



Surgeon Fee, Anaesthetist Fee and Operating Theatre Fee are subject to **per operation basis**
手術費、麻醉師費及手術室費均以每次手術計算

^{*} Excluding mainland China and Macau 中國大陸及澳門除外

[^] For the insured person who is covered under Optional Lump Sum Cancer Benefit only 只提供予自選一筆過癌症保障的受保人

Unique Features Explained

獨特方案，貼心照顧

In addition, Asia Unique goes the extra mile by enabling the Insured to access multiple benefits with the ultimate convenience, care, and choice.

臻善在基本保障之上多走一步，讓受保人受益於額外便利、安心和靈活的服務。

Cashless Credit Facility Service – Colonoscopy and Gastroscopy

日間結腸鏡檢查及胃鏡檢查全額賠償 / 免找數服務

Asia Unique creates a worry-free Colonoscopy and Gastroscopy experience for you.

臻善為您締造更輕鬆的結腸鏡檢查及胃鏡檢查過程：



Appointment 預約

Make an appointment with the designed network medical clinic. The list of the designed network medical clinics can be found from our website : www.asiainsurance.hk

預約指定的網絡診所。有關名單載於本公司網頁：www.asiainsurance.hk。



Clinic Consultation 診所診症

Present your "AsiaHealthNet" card at the clinic. Specialist will recommend you to perform Gastroscopy and/or Colonoscopy according to your gastric or abdominal conditions.

出示您的 "AsiaHealthNet" 咭，專科醫生會因應您胃部及/或腸道不適的狀況，建議您是否需要進行胃鏡或腸鏡檢查。



Application Form 申請表

The specialist will complete the application form for the day case endoscopy service with you and submit to Asia Insurance for approval.

專科醫生會為您填寫日間內窺鏡服務申請表，並交回亞洲保險作審批。



Final Approval 最後批核

Approval process by Asia Insurance shall be completed within 24 hours upon receipt of the application from the network medical clinic. 當收到由網絡診所發出的申請表，亞洲保險將會在 24 小時內完成批核。



Receiving Treatment 進行檢查

Network medical clinic will arrange the Gastroscopy and/or Colonoscopy at the appointed Day Case Endoscopy Centre for you.

網絡診所將安排您於指定日間內窺鏡中心進行胃鏡檢查及/或腸鏡檢查。



Cashless Settlement 完成免找數安排

All medical expenses will be settled by Asia Insurance. You do not need to settle the medical bill. 亞洲保險將支付所有醫療費用。您毋須支付醫療帳單。

Optional Lump Sum Cancer Benefit

自選一筆過癌症保障



90 day **waiting period for Major Cancer Benefit and Advanced Early Claims Benefit** from the effective date of the policy.

嚴重癌症賠償及早期癌症索賠預付賠償保障的等候期為保單生效日起計之首 90 日。



Added Value Service for the Cancer Benefit Insured:

Free 2nd medical opinion service by world-leading experts from Best Doctors
購置癌症保障者專享: Best Doctors 國際頂尖醫療專家提供免費遙距諮詢

Major Cancer Benefit **嚴重癌症賠償**

HK\$500,000 face amount of Cancer Benefit (less any Advanced Early Cancer Benefit Payable) shall be paid to the Insured once the Insured was first diagnosis, and provided that the Insured survives for a period not less than (30) days following Relevant diagnosis.

保額港元 500,000 的癌症賠償金(扣減任何應付的早期癌症預早賠償)須於首次確診時即付予受保人，惟受保人在相關診斷日期起計存活最少 30 日以上。

Major Cancer means the presence of a malignant tumour that is characterized by progressive, uncontrolled growth, spread of malignant cells with invasion and destruction of normal and surrounding tissue. Cancer must be positively diagnosed with histopathological confirmation.

嚴重癌症指身體出現惡性腫瘤，並且逐步不受控制增長，惡性細胞擴散入侵及破壞周圍正常的組織。癌症須經組織病理學確診。

Advanced Early Claims Benefits **早期癌症索賠預付賠償**

If the Insured is first diagnosed with Carcinoma-in-situ (e.g. CIN III) or Less Severe Malignancy, the Company will pay 25% in advance of the Face Amount of HK\$500,000 to the Insured, and the Benefit Amount of Cancer Benefit shall be reduced by the amount of Advanced Early Cancer Benefit.

倘受保人首次確診原位癌(例如CIN III)或未惡化腫瘤，本公司會提前向受保人支付當時保額港元 500,000 之 25%，而癌症總賠償金額會因是次賠償而遞減早期癌症預付賠償金。

Carcinoma-in-situ shall mean a histologically proven, localized pre-invasion lesion where cancer cells have not yet penetrated the basement membrane or invaded (in the sense of infiltrating and / or actively destroying) the surrounding tissues or stroma in any one of the following covered organ groups, and subject to any classification stated:

原位癌指經病理證實、局部而未擴散的病變，癌細胞尚未穿透過基底膜或入侵(指浸透或活躍破壞)周圍組織或下述任一組器官的基質(受保早期癌症病況包括以下器官)：

Covered organ groups / classification:

a) Breast; b) Uterus; c) Ovary and/or fallopian tube; d) Vagina or Vulva; e) Colon and rectum; f) Penis; g) Testis; h) Lung; i) Liver; j) Stomach and esophagus; k) Urinary tract, for the in-situ cancer of bladder; l) Nasopharynx; m) Tumour of the thyroid; n) Tumour of the prostate; o) Chronic Lymphocytic Leukaemia (stage I or II).

早期癌症病況受保器官 / 組別：

a) 乳房；b) 子宮；c) 卵巢及／或輸卵管；d) 陰道或外陰；e) 結腸及直腸；f) 陰莖；g) 睪丸；h) 肺；i) 肝臟；j) 胃及食道；k) 尿道(指膀胱原位癌)；l) 鼻咽；m) 甲狀腺腫瘤；n) 前列腺腫瘤；o) 慢性淋巴細胞白血病(第一或二階段)。

Hospitalization Benefit

住院保障

Plan Level 計劃級別		Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3	Plan 4 計劃 4	Plan 5 計劃 5
Hospitalization Benefit 住院保障		Maximum Limit Per Disability (HK\$) 每宗病症最高賠償額				
1	Room & Board per day (Max. 90 days) 每日住院及膳食費用（以 90 天為限）	\$3,200	\$2,000	\$1,600	\$800	\$350
2	Hospital Services 醫院雜項費用	\$40,000	\$30,000	\$24,000	\$12,000	\$5,000
3	Physician's Visits per day (Max. 90 days) 每日住院醫生巡房費用（以 90 天為限）	\$3,200	\$2,000	\$1,600	\$800	\$350
4	Specialist's Consultation* 住院專科醫生費用*	\$6,000	\$5,000	\$4,000	\$2,000	\$1,050
5	Intensive Care per day (Max. 10 days) 每日深切治療費用（以 10 天為限）	\$9,600	\$6,000	\$4,800	\$2,400	\$800
6	Daily Cash for confinement in Government Hospital per day ° (Max. 90 days) 每日公立醫院住院現金 °（以 90 天為限）	\$1,200	\$1,000	\$800	\$400	\$175
7	Hospital Cash for Reimbursement as Top Up Benefit per day (Max. 90 days) 每日雙重保險住現金（以 90 天為限）	\$1,200	\$1,000	\$800	\$400	\$175
Surgical Benefit 手術保障		Maximum Limit Per Operation (HK\$) 每次手術最高賠償額				
Surgeon's Fees 外科醫生費用						
8	Complex 複雜手術	\$150,000	\$100,000	\$72,000	\$45,000	\$30,000
	Major 大型手術	\$75,000	\$50,000	\$36,000	\$22,500	\$15,000
	Intermediate 中型手術	\$37,500	\$25,000	\$18,000	\$11,250	\$7,500
	Minor 小型手術	\$15,000	\$10,000	\$7,200	\$4,500	\$3,000
Anaesthetist's Fees 麻醉科醫生費用						
9	Complex 複雜手術	\$45,000	\$30,000	\$21,600	\$13,500	\$9,000
	Major 大型手術	\$22,500	\$15,000	\$10,800	\$6,750	\$4,500
	Intermediate 中型手術	\$11,250	\$7,500	\$5,400	\$3,375	\$2,250
	Minor 小型手術	\$4,500	\$3,000	\$2,160	\$1,350	\$900
Operation Theatre Fees 手術室費用						
10	Complex 複雜手術	\$45,000	\$30,000	\$21,600	\$13,500	\$9,000
	Major 大型手術	\$22,500	\$15,000	\$10,800	\$6,750	\$4,500
	Intermediate 中型手術	\$11,250	\$7,500	\$5,400	\$3,375	\$2,250
	Minor 小型手術	\$4,500	\$3,000	\$2,160	\$1,350	\$900
Pre & Post-Hospitalization/Post Surgical Care Benefit 入院前及出院後/手術後護理保障		Maximum Limit Per Disability (HK\$) 每宗病症最高賠償額				
11	Home Nursing* per day (Max. 60 days) 每日家居看護*（以 60 天為限）	\$1,000	\$800	\$600	\$400	N/A
12	Pre & Post-Hospitalization Treatment^ 入院前及出院後之治療^	\$3,000	\$2,000	\$1,500	\$1,000	\$800

Plan Level 計劃級別		Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3	Plan 4 計劃 4	Plan 5 計劃 5
Surgery for Colonoscopy / Gastroscopy Benefit 結腸或胃鏡檢查保障		Maximum Limit Per Operation (HK\$) 每次手術最高賠償額				
13	Day Case Surgery for Colonoscopy/Gastroscopy at the Network Day Case Centre (Required pre-approval from insurer) 於網絡日間診療中心之結腸或胃鏡檢查 (須由保險公司預先批核)	Full Cover 全額保障				
14	Surgery for Colonoscopy/Gastroscopy (Day case/in Hospital within the same confinement) 結腸鏡檢查，胃鏡檢查 (非住院/住院時同期進行)	\$33,000	\$23,000	\$17,000	\$11,000	\$8,500
Other Benefits 其他保障		Maximum Limit Per Disability (HK\$) 每宗病症最高賠償額				
15	Day Confinement for Diagnostic checking 日間住院診斷檢查	\$20,000	\$15,000	\$12,000	\$6,000	\$2,000
16	Non-surgical Cancer Treatments (Including Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy) 非手術癌症治療 (包括放射治療，化學療法，標靶治療，免疫治療及荷爾蒙治療)	\$80,000	\$80,000	N/A 不適用	N/A 不適用	N/A 不適用
17	Psychiatric treatments 精神科治療	\$30,000	\$30,000	N/A 不適用	N/A 不適用	N/A 不適用
Overall maximum per disability 每宗病症最高限額		\$500,00	\$420,000	\$300,000	\$200,000	\$170,000
Increase 50% of Basic Hospitalization Overseas (other than Macau and Mainland China) due to accidental cause 如受保人在海外（中國大陸及澳門除外）因意外受傷入住醫院，則基本住院保障獲自動提升 50%						
18	Free Worldwide Emergency Assistance Services 全球免費緊急支援服務 (Medical Evacuation /Repatriation) (醫療運送/送返原居地)	Inclusive 已包括				

* Written referral from attending physician is required.

* 必須提供主診西醫簽發之轉介信。

° Confinement in general ward of hospital Authority's hospital in lieu of all other hospitalization benefits.

° 只限入住醫院之大房，以代替其他住院福利。

^ 1 pre-admission clinical visit resulting in a hospital confinement including consultations & Lab Tests conducted 31 days prior to admission or follow up consultation/treatment (including physiotherapy) done within 6 weeks after discharge from hospital.

^ 1次入院前 31 日內的診症及化驗費或出院後 6 周內的覆診/治療（包括物理治療）。

Plan Level 計劃級別		Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3	Plan 4 計劃 4	Plan 5 計劃 5
Benefit Level 保障級別		Private 私家病房	Semi-Private 半私家病房	Semi-Private 半私家病房	Ward 大房	Ward 大房
Optional Supplementary Major Medical Benefit** 自選額外醫療保障**		Maximum Limit Per Disability (HK\$) 每宗病症最高賠償額				
Reimbursement Percentage 賠償百分比		80%				
Overall Maximum Limit 最高賠償額		\$120,000	\$100,000	\$80,000	\$50,000	\$20,000
°° If the insured member has chosen a level of hospital facilities and services higher than the entitled level of accommodation, the following scale of reimbursement (Adjustment Factor) will be applied for Supplementary Major Medical Benefit: °° 如受保成員的實際住房設施和服務級別高於其受保障級別，額外醫療保障將按以下調整系數計算高於賠償百分比的額外費用：						
Ward to Semi-Private 大房轉半私家病房		50%				
Ward to Private 大房轉私家病房		25%				
Semi-Private to Private 半私家病房轉私家病房		50%				

** Optional Supplementary Major Medical Benefit covers Hospitalization Benefit items 1 to 10 and item 16.

** 自選額外醫療保障支付住院保障中第 1 至 10 及第 16 項保障。

°° Optional Supplementary Major Medical Benefit must be enrolled in line with the same level of the Hospitalization Benefit.

°° 自選額外醫療保障必須與同等計劃級別的住院保障一併投保。

Optional Outpatient Benefit

自選門診保障

Plan Level 計劃級別		Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3	Plan 4 計劃 4	Plan 5 計劃 5
Optional Outpatient Benefit 自選門診保障			Benefit Limit (HK\$) 最高賠償額			
GP	General Physician Visit 醫生門診					
	Physician's Consultation at Clinic 醫生門診	\$410	\$360	\$260	\$160	\$120
	Reimbursement Percentage 賠償百分比	80/100%				
	Co-Payment 自付額	\$0	\$0	\$0	\$50	N/A 不適用
	Max no. of visits per policy year 每一保單年度次數上限	30				
PC	Physiotherapist & Chiropractor's Visit 物理治療/脊骨神經門診					
	Physiotherapist & Chiropractor's Consultation* 物理治療／脊骨神經治療	\$410	\$360	\$310	\$210	\$120
	Reimbursement Percentage 賠償百分比	80/100%				
	Co-Payment (Physiotherapist only) 自付額 （ 只限物理治療 ）	\$0	\$0	\$20	\$100	N/A 不適用
	Max no. of visits per policy year 每一保單年度次數上限	10				
SP	Specialist Visit 專科醫生門診					
	Specialist's Consultation 門診專科醫生費用	\$620	\$520	\$420	\$320	\$240
	Reimbursement Percentage 賠償百分比	80/100%				
	Co-Payment 自付額	\$0	\$0	\$20	\$100	N/A 不適用
	Max no. of visits per policy year 每一保單年度次數上限	10				
CM	Chinese Medicine Practitioner Visit 註冊中醫門診					
	Chinese Medicine Practitioner's Consultation (Including Chinese herbalist, Bone Setter's and Acupunturist's Treatment) 註冊中醫治療 （ 包括中草藥，中醫診症，跌打及針灸治療 ）	\$350	\$300	\$250	\$150	\$100
	Reimbursement Percentage 賠償百分比	80/100%				
	Co-Payment 自付額	\$0	\$0	\$0	\$40	N/A 不適用
	Max no. of visits per policy year 每一保單年度次數上限	10				
Overall 30 max visits per policy year for items (GP), (PC), (SP) and (CM) 所有(GP), (PC), (SP) 及 (CM) 項目總數不超過每保單年度30次						
XL	X-Ray & Laboratory X光檢查及化驗					
	X-ray and Laboratory Tests* per policy year X光檢查及化驗*，每一保單年度	\$3,000	\$2,500	\$2,000	\$1,500	\$1,000
	Reimbursement Percentage 賠償百分比	80/100%				

* Written referral from attending physician is required.

* 必須提供主診西醫簽發之轉介信。

Remarks- Consultation visit is subject to a maximum of 1 visit per day.

註-門診以每日一次為限。

Optional Dental Benefit 自選牙科保障

Plan Level 計劃級別	Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3	Plan 4 計劃 4	Plan 5 計劃 5
Optional Dental Benefit 自選牙科保障		Benefit Limit (HK\$) 最高賠償額			
Reimbursement Percentage 賠償百分比	80%				
Oral Examination (including Scaling & Polishing) per visit, Max. 1 visit per policy year 每次口腔檢查（包括洗牙）· 每一保單年度最多一次	\$400	\$450	\$350	\$300	\$250
Other Dental Benefits per policy year* 其他牙科賠償 · 每一保單年度上限*	\$3,000	\$3,000	\$2,500	\$2,000	\$1,500
Overall limit per policy year 每一保單每年總限額	\$3,000	\$3,000	\$2,500	\$2,000	\$1,500

* Other optional Dental Benefits include Extraction, Filling, X-Ray, Abscess and Medication & Drugs.

* 其他自選牙科賠償包括拔牙 · 補牙 · X光檢查 · 膿瘡排放及鎮痛藥物。

Optional Lump Sum Cancer Benefit 自選一筆過癌症保障

Plan Level 計劃級別	Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3	Plan 4 計劃 4	Plan 5 計劃 5
Optional Lump Sum Cancer Benefit 自選一筆過癌症保障		Benefit Limit (HK\$) 最高賠償額			
Lump Sum Coverage 一筆過保額	\$500,000				
Major Cancer Benefit 嚴重癌症賠償	100%				
Advanced Early Cancer Benefit (including Carinoma in situ) 早期癌症 (包括原位癌) 預先賠償	25% in advance of the total Maximum Limit of \$500,000 預先支討最高總額 \$500,000 的 25%				
Free Second Opinion Advice Service by Best Doctor 免費海外醫療諮詢服務	Unlimited 不設上限				

Annual Premium Table (HK\$)

全年保費表

Gross Premium excluding Premium Levy (For the Insured from 14 days to age 64 at Policy commencement)
毛保費（不包括保費徵費）只適用於保單生效時年齡介乎14 天至64 歲之受保人

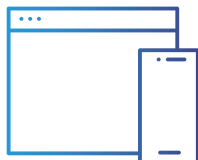
Plan Level 計劃級別	Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3	Plan 4 計劃 4	Plan 5 計劃 5
Hospitalization Benefit (HK\$) 住院保障 (港元)					
Employee 僱員	\$7,206	\$4,808	\$3,032	\$1,899	\$1,047
Spouse 配偶	\$7,927	\$5,289	\$3,632	\$2,089	\$1,152
Child 子女	\$7,927	\$5,289	\$3,632	\$2,089	\$1,152
Optional Supplementary Major Medical Benefit (HK\$) 自選額外醫療保障 (港元)					
Employee 僱員	\$1,810	\$1,400	\$849	\$540	\$534
Spouse 配偶	\$1,991	\$1,540	\$934	\$594	\$587
Child 子女	\$1,991	\$1,540	\$934	\$594	\$587
Optional Outpatient Benefit (HK\$) 自選門診保障 (港元)					
Reimbursement Percentage 賠償比率		80%			
Employee 僱員	\$4,772	\$4,162	\$3,087	\$1,929	\$1,444
Spouse 配偶	\$5,249	\$4,578	\$3,396	\$2,122	\$1,588
Child 子女	\$5,249	\$4,578	\$3,396	\$2,122	\$1,588
Reimbursement Percentage 賠償比率		100%			
Employee 僱員	\$5,423	\$4,729	\$3,508	\$2,193	\$1,640
Spouse 配偶	\$5,965	\$5,202	\$3,859	\$2,412	\$1,804
Child 子女	\$5,965	\$5,202	\$3,859	\$2,412	\$1,804
Optional Dental Benefit (HK\$) 自選牙科保障 (港元)					
Employee 僱員	\$1,904	\$1,897	\$1,583	\$1,268	\$955
Spouse 配偶	\$2,094	\$2,087	\$1,741	\$1,395	\$1,051
Child 子女	\$2,094	\$2,087	\$1,741	\$1,395	\$1,051

Premium for members aged 65 – 69 is twice that of the above respective premium
65 – 69 歲 會員的保費是上述保費的兩倍

Optional Lump Sum Cancer Benefit 自選一筆過癌症保障				
Age 年齡	Male Non-Smoker 男性非吸煙者	Male Smoker 男性吸煙者	Female Non-Smoker 女性非吸煙者	Female Smoker 女性吸煙者
Up to 30	\$410	\$568	\$886	\$1,140
31 - 40	\$1,056	\$1,486	\$2,802	\$3,682
41 - 50	\$2,856	\$4,040	\$6,146	\$8,062
51 - 60	\$7,604	\$10,734	\$8,058	\$10,574
61 - 65	\$13,030	\$18,398	\$9,028	\$11,850
66	\$15,970	\$22,366	\$9,530	\$12,406
67	\$17,044	\$23,648	\$9,838	\$12,734
68	\$18,004	\$24,748	\$10,156	\$13,028
69	\$18,942	\$25,812	\$10,450	\$13,330
70	\$20,126	\$27,154	\$10,978	\$13,902

Note

- Asia Insurance shall allow a grace period of 31 days after the premium due date for payment of each premium. This Policy shall continue to be in effect during the grace period but no benefits shall be payable unless the premium is paid. If the premium is still unpaid in full at the expiration of the grace period, this Policy shall be terminated immediately on the date on which the unpaid premium is first due.
亞洲保險將准許保單持有人有 31 天繳交保費的寬限期，由每期保費到期日起計算。在寬限期內，本保單將繼續有效，但任何賠償將不予支付，直至保費繳清。如果在寬限期屆滿之前仍未支付全額保費，本保單即於保費到期當日終止。
- Asia Insurance reserves the right to terminate this Policy on any Premium Due Date when fewer than the total number of Members then eligible for insurance are insured hereunder, if the insurance plan is non-contributory; or less than seventy-five percent (75%) of the total number of Members then eligible are insured hereunder, if the insurance plan is contributory.
如果保險計劃是非自願性供款類，且於任何保費到期日前，此保險計劃的受保人人數少於保單條款規定的合資格人數；或如果保險計劃是自願性供款類，且於任何保費到期日前，受保人人數少於合資格人數的百分之七十五（75%），亞洲保險有權於該保費到期日終止本保單。
- This Policy may be cancelled at any time before the end of the Period of Insurance by the Policyholder by mailing written notice of cancellation to the Company not less than thirty-one (31) days before the date of cancellation; A premium in accordance with the Short Period Premium table corresponding to the period of insurance from the current Policy Anniversary up to the date of cancellation shall be paid by the Policyholder to the Company. In the event of cancellation, if claims have been paid or are payable under this Policy during the current policy year, full year of premium needs to be collected.
保單持有人可於保單生效期間取消保單，惟需在保單取消前三十一（31）天以書面郵寄通知本公司；保單持有人應根據保單生效日起至保單終止日期間相對應短期保費繳納保費。如果於當前保單年度已按本保單支付保險賠償，則無權索回本保單已付的保費。
- This Policy is renewable annually subject to the consent of Asia Insurance upon the payment of the premium, at such premium rates and terms as may be determined by the Company at the time of such renewal.
本保單需每年續保，亞洲保險將確定有關續保的保費率及條款，並同意及接收有關保費後，續保方告生效。
- Irrespective of whether the Company revises these Terms and Benefits upon Renewal, the Company shall have the right to adjust the Standard Premium according to the prevailing Standard Premium schedule adopted by the Company on an overall Portfolio basis.
無論亞洲保險在續保期間是否修改本保單內條款及保障，亞洲保險均有權以整體賠付率作為依據，調整現行的標準保費。
- We only cover the charges and / or expenses of the insured member on medically necessary and reasonable and customary basis.
我們只會根據「醫療所需」及「合理及慣常」的原則，為受保人所需支付的費用及開支作出賠償。
- If any of the insured members wishes to make a claim, he / she must complete and submit the appropriate claim form and relevant documents within 90 days from the completion and/or termination of the treatment for which the claim is being made. The appropriate claim form can be downloaded from our website: www.asiainsurance.hk.
如要索償，受保人須於完成及/或終止要提出索賠的治療發生後90日內，填妥及遞交所需的賠償申請表及相關文件。所需的賠償申請表可於我們的網頁：www.asiainsurance.hk下載。
- All expenses will be paid in excess of any co-payment that applies and after we have applied any reimbursement percentage, subject to the corresponding benefit limit as stated in the Benefits Schedule. A co-payment is the portion of expenses for which insured person is liable for a benefit to be payable under the Policy. The amount payable by insured person as co-payment for a benefit is stated on the Benefit Schedule.
所有超過適用的自付額的費用，我們將乘以賠償百分比後的金額支付，並以保障表相關保障限額為上限。自付額是受保人作為根據保單支付保障而要負責的部分費用。受保人就每保障要負責的自付額會在保障表中列出。



Premium Levy payable to the Insurance Authority by policy holders has been imposed on relevant policy at the applicable rate and would be collected through insurance companies with effect from 1st January 2018.

保監局於 2018 年 1 月 1 日起透過保險公司向保單持有人根據訂明的徵費率按保單保費收取保費徵費。

For further information, please visit www.asiainsurance.hk or contact: (852) 3606-9311. All the premiums listed on this leaflet exclude Premium Levy. 如要進一步資料，請瀏覽本公司網頁 www.asiainsurance.hk 或致電 (852) 3606-9311。本小冊子內列出的所有保費並不包括保費徵費。

	Phase 1 首階段	Phase 2 第二階段	Phase 3 第三階段	Phase 4 第四階段
Policy Date / Anniversary Date 保單生效日期/周年日	1 January 2018 to 31 March 2019	1 April 2019 to 31 March 2020	1 April 2020 to 31 March 2021	From 1 April 2021 onward
Levy Rate 徵費率	0.04%	0.06%	0.085%	0.10%
Levy Cap (HK\$) 徵費上限 (港元)				
General Insurance 一般保險	\$2,000	\$3,000	\$4,250	\$5,000

Eligibility: 資格：

1. Hong Kong registered companies with minimum of 3 employees;
 2. Group size more than 5 employees, health underwriting is waived;
 3. Accept to take over business with more than 5 employees and premium size over HK\$50,000 without submission of the previous claims record;
 4. All eligible employees need to be actively-at-work and mandatory participation;
 5. Full time employee and spouse from the age of 16 up to the age of 64. Unmarried child from 14 days to age 18, or up to age 23 if in full-time education with proof;
 6. Dependent coverage must be at the same level as the employee's benefit.
1. 香港註冊公司（最少 3 名僱員）；
 2. 集團規模超過 5 名僱員，毋須接受健康承保審查；
 3. 如未承接多過 5 名僱員之保單時，如保單保費超過港幣50,000便毋須提交過往索賠紀錄；
 4. 所有合資格僱員須為全職人員並且強制參與；
 5. 16歲至64歲的全職僱員及配偶。出生後 14 天至 18 歲未婚子女，倘有證明正接受全日制教育，則年齡上限為 23 歲；
 6. 直系親屬(配偶及子女)的保障與僱員的賠償相同。

Major Exclusions: 主要不受保項目：

Exclusions for Hospitalization and Outpatient Benefits 住院及門診賠償的不保事項：

1. Pre-existing Conditions;
2. Congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of 8 years;
3. Treatments, procedures, medications, tests or services which are not Medically Necessary;
4. Solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy;
5. The dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae;
6. Services for beautification or cosmetic purposes, correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services;
7. Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party;
8. Dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident and/or the plan with purchase of Optional Dental Benefit;
9. Medical Services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control;
10. Investigation and treatment of psychosis (except Plan 1 & 2), psychological, emotional, mental or behavioral conditions or disorders;
11. Experimental or unproven medical technology or procedure;
12. Prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions
13. War (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power;
14. Disabilities arising from nuclear weapons material, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
15. Acupressure and tuina, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments;
16. Purchase of durable medical equipment or appliances including but not limited to wheelchairs, hearing aids, special braces, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use.
17. Rights of Third Parties under Contract (Rights of Third Parties) Ordinance.

1. 投保前已有的疾病;
2. 受保人年屆八(8)歲前發病或確診的先天性疾病;
3. 任何非醫療所需治療、治療程序、藥物、檢測或服務;
4. 純粹為接受診斷程序或專職醫療服務（包括但不限於物理治療、職業治療及言語治療）;
5. 倚賴或過量服用藥物、酒精、毒品或類似物質（或受其影響）、故意自殘身體或企圖自殺、參與非法活動、或性病及經由性接觸傳染的疾病或其後遺症;
6. 美容手術或治療、矯正視力或屈光不正的服務，而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正，包括但不限於眼部屈光治療及角膜激光矯視手術(LASIK);
7. 已獲任何法律、或由任何政府、僱主或第三方提供的醫療或保險計劃賠償的合資格費用;
8. 牙科醫生進行的牙科治療及口腔頰面手術，惟因意外引致在住院期間接受的急症治療及手術，或已購買自選牙科保障則不屬此項;
9. 醫療服務及輔導服務- 產科狀況及其併發症，包括但不限於懷孕、分娩、墮胎或流產的診斷檢測；節育或恢復生育；
10. 精神病（住院保障計劃 1 及 2 除外）、心理病、情緒病、精神或行為狀況或失常的檢查及治療;
11. 實驗性或未經證實醫療成效的醫療技術或治療程序;
12. 預防性治療及預防性護理，包括但不限於並無症狀下的一般身體檢查、定期檢測或篩查程序;
13. 戰爭（不論宣戰與否）、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義、或軍事政變或奪權事故;
14. 核武器材料、電離輻射或任何核燃料或核廢料或核燃料燃燒的輻射引發的污染所導致的疾病;
15. 穴位按摩及推拿，以及另類治療，包括但不限於催眠治療、氣功、按摩治療、香薰治療、自然療法、水療法、順勢療法及其他類似的治療;
16. 購買耐用用品的醫療設備及儀器的費用，包括但不限於輪椅、助聽器及非處方藥物;
17. 合約(第三者權利)條例規定的第三方權利。

Exclusions for Lump Sum Cancer Benefit 一筆過癌症賠償的不保事項：

1. The above exclusion items 1 - 7;
 2. The Insured survives for a period of less than (30) days following the relevant diagnosis;
 3. The signs or symptoms or any received medical advice or treatment of which first occurred within or prior to the first 90 days from the Policy Commencement Date or the Policy Reinstatement Date of this Policy;
 4. Arises as unreasonable failure to seek or follow medical advice
1. 以上不受保項目之 1-7 ；
 2. 受保人於確診後生存少於(30)天；
 3. 保單生效日期或保單的恢復生效日期起 90 日內或之前首次發現癌症病徵或症狀或接受醫療意見或治療；
 4. 並無合理尋求或遵循醫療意見而引發的癌症。

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.
上述只供參考，有關全部及詳細不保事項，請參閱此計劃之保單契約。

Appendix I

附錄 I

Personal Data Collection Statement 個人資料收集聲明

1. Asia Insurance Company Limited (referred to hereinafter as the "Company") will collect, generate and compile your personal information and particulars related to our services and products which collectively referred to in this PICS as "Your Personal Data". It also includes personal data relating to your beneficiaries, dependents, authorised representatives and other individuals in relation to which you have provided information.
亞洲保險有限公司（「本公司」）會不時就本公司的服務及產品向閣下收集、製作及匯編個人資料及詳情，以下統稱為「閣下的個人資料」。
「閣下的個人資料」亦包括由閣下提供有關閣下的受益人、受養人、獲授權代表及其他人士的資料。
2. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
如閣下代表他人提供個人資料，閣下確認閣下乃是他們的父母或監護人或

- 閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。
3. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
 4. As detailed in this PICS, your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。

The purposes for which Your Personal Data may be used are as follows 閣下的個人資料可能用於以下用途：

1. processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company; processing payment instructions;
處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶；處理付款指示；
2. developing insurance and other financial services and products;
發展保險及其他金融服務及產品；
3. developing and maintaining credit and risk related models;
發展及維持本公司信貸及風險之相關模型；
4. determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
釐訂任何欠付閣下或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
5. exercising any rights that the Company may have in connection with our services and/or products;
行使與本公司的服務及／或產品有關的任何權利；
6. carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及／或身份核証；
7. any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, investigating, analyzing, processing, assessing, determining, responding to, resolving or settling such claims;
8. performing policy reviews and needs analysis (whether or not on a regular basis);
進行保單審閱及需求分析（不論是否定期進行）；
9. meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構（包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動）或向任何獨立監管或行業團體（如保險業聯會或協會等）作出披露；
10. for statistical or actuarial research undertaken by the Company or any member of the Group; and
作本公司或本集團的任何成員的統計或精算研究；及
11. fulfilling any other purposes directly related to 1. to 10. above.
履行與上文第 1 至 10 段直接有關的其他用途。

Your Personal Data will be kept confidential, the Company may transfer, disclose, grant access to or share Your Personal Data with the following 閣下的個人資料將被保密，但本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方共同使用：

1. any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
任何因本公司業務而聘用的經營保險相關及／或再保險相關業務之人士或公司；
2. any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claims investigators, legal advisors and/or other professional advisors engaged in connection with the Company's business;
任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、法律顧問及／或其他專業顧問；
3. any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及／或
4. any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong);
任何本公司或本集團的其他成員負責任或需要或預期要根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）作出披露的官員、規管者、部門、執法代理或其他人士（不論在香港境內或境外）；
5. Your Personal Data may be transferred or disclosed to other members of the Group, any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.
閣下的個人資料可能被轉移或披露予任何本集團的其他成員、承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。

Data Access and Correction Right 查閱及更正個人資料

1. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request;
根據《個人資料（私隱）條例》，閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料及本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用
2. Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company. For any questions, please do not hesitate to call our Customer Service Hotline on 3606 9933;
查閱或改正閣下的個人資料要求，應以書面形式向本公司的資料保護主任提出並將函件郵寄至本公司。如有任何疑問，敬請致電本公司之客戶服務熱線 3606 9933。
3. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.
本公司保留隨時增補、更改、更新及修訂本聲明之權利，任何更改將於發出通知時起生效。



亞洲保險
ASIA INSURANCE

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