

住院保障计划 Hospital Benefits

HBP

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萬通保險



《iMONEY智富雜誌》優秀保險企業大獎2019
最佳醫療保障



資本卓越銀行及金融大獎
2012-2024
資本卓越保險服務大獎

未來在我手
Own the future

就医无忧 自选所求

Choose Wisely, Live Freely: Medical Freedom As You Want It

只有您，最了解自己的真正需要。您可以按个人需要选取合适的医疗保障范畴，而无需多花不必要的金钱，自选保障由您定！

“住院保障计划”让您灵活自选两大医疗住院的基本计划—医+住院保、住院现金津贴，又可以在医+住院保附加保障—额外住院保、额外癌症多重保，配合自己及挚爱的需要，尽享安心保障。

Only you know your true needs. By choosing an appropriate coverage according to your personal needs, you don't spend money unnecessarily. It's up to you to choose your level of medical protection.

With **Hospital Benefits**, you can choose from two basic plans for medical and hospitalization: **E+ Medicare** and **Hospital Income Benefit**. You can also opt for both **Supplementary Major Medical Benefit** and **Extra Cancer Benefit** together, or choose either one to attach to **E+ Medicare**, ensuring total peace of mind for yourself and your loved ones.



可自选医 + 住院保、住院现金津贴其一或全选 (另设附加保障, 只适用于於医 + 住院保)。

You may choose either one or both **E+ Medicare** and **Hospital Income Benefit** (with supplementary benefits, attachable only to **E+ Medicare**).



医+住院保

E+ Medicare

1

多重保障范围 Extensive Coverage

- 全面涵盖合资格住院及医疗开支
Comprehensive coverage and reimbursement of eligible hospitalization and medical expenses
- 3款保障计划
3 plan levels



2

保证终身保障至 100 岁 Guaranteed Lifetime Coverage until Age 100

- 每年保证续保至 100 岁
Guaranteed annual renewal up to age 100



3

无索偿奖赏 No Claim Bonus

- 最高可达 15%
Maximum of up to 15%



4

自选附加保障 (只适用于医+住院保) Optional Supplementary Benefits (Applicable to E+ Medicare only)

- 额外住院保^{1,2}
Supplementary Major Medical Benefit^{1,2}
- 额外癌症多重保
Extra Cancer Benefit



1

多重保障范围 Extensive Coverage



医+住院保全面涵盖因患病或意外受伤而需住院及接受治疗的合资格住院及医疗开支，让您无后顾之忧，可选择于私家或公立医院，及医院日症房或香港／澳门诊所³即时就医。此基本计划提供3款保障计划，切合您的需要。

E+ Medicare provides you with comprehensive coverage and reimbursement of eligible 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 or government hospitals as well as in the day case unit of a Hospital or a clinic³ in Hong Kong/ Macau. This basic plan offers 3 plan levels to suit your needs.

<p>住院费用保障 Hospitalization Benefit</p>	<p>住院及膳食、住院医生费、杂项开支、住院专科医生费、深切治疗、住院陪床⁴及手术保障。 Room & Board, In-hospital Doctor's Call, Miscellaneous Charges, In-hospital Specialist Consultation, Intensive Care, Hospital Companion Bed⁴, and Surgical Benefit.</p>
<p>门诊手术费用保障 Clinical Surgery Benefit</p>	<p>手术如白内障切除、肠镜、胃镜、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³进行，无需住院，亦可享手术保障及杂项开支保障。 Surgical procedures performed in the day case unit of a Hospital or a clinic³ in Hong Kong/ Macau are also eligible for Surgical Benefit and Miscellaneous Charges, including removal of cataract, colonoscopy, gastroscopy, and removal of stones in bladder by endoscopic treatment.</p>
<p>住院前后／手术前后的保障 Pre- and Post-Hospitalization/ Surgery Benefit</p>	<p>住院前后／手术前后门诊保障^{5,6}、家中看护保障（只适用于手术后）等。 Pre- and Post-Hospitalization/ Surgery Out-patient Treatment Benefit^{5,6}, Home Nursing Benefit (post-surgery only).</p>
<p>其他 Others</p>	<p>在医院、医院日症房或香港／澳门诊所³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。此外，亦设有第二索偿现金津贴⁷及医疗意外事故保障。 Chemotherapy, Radiotherapy, Targeted 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 clinic³ in Hong Kong/ Macau are also covered. In addition, Second Claim Cash Benefit⁷ and Medical Negligence Benefit are included.</p>

2

保证终身保障至100岁 Guaranteed Lifetime Coverage Until Age 100



医+住院保为每年保证续期保单，保障年期长达受保人100岁。为了让您时刻可享有充裕的保障，应付越来越高的医疗费用，本公司可能会于每次续期⁸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。

E+ Medicare is a yearly guaranteed renewal plan with a benefit term up to age 100. To ensure you are well covered to cope with higher medical expenses, the Company may review and adjust respective benefits upon each renewal⁸. Renewal premium will be adjusted based on the attained age of the Insured and at the premium rate in effect for 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**医+住院保**以及**额外住院保**^{1,2}（如有）有任何索偿纪录，于支付续期保费时，两者均可获享无索偿奖赏，其奖赏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 **E+ Medicare** and **Supplementary Major Medical Benefit**^{1,2} (if any), you will be entitled to a No Claim Bonus for both benefits upon paying the renewal policy premium. The bonus 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%



4

自选附加保障 (只适用于医+住院保)

Optional Supplementary Benefits

(Applicable to E+ Medicare only)



您亦可自选以下的附加保障，以获得更全面的保障。

You may also freely choose to include these supplementary benefits for extra peace of mind.

额外住院保^{1,2}

若实际的住院及医疗费用⁹超出医+住院保每症的最高保障额，此附加保障会就合资格费用作出额外赔偿，高达350,000港元/350,000澳门元的额外保障额

Supplementary Major Medical Benefit^{1,2}

If the actual hospitalization and medical expenses⁹ incurred are in excess of maximum benefit per disability covered by **E+ Medicare**, this supplementary benefit will reimburse eligible expenses up to HK\$350,000/ MOP350,000

额外癌症多重保

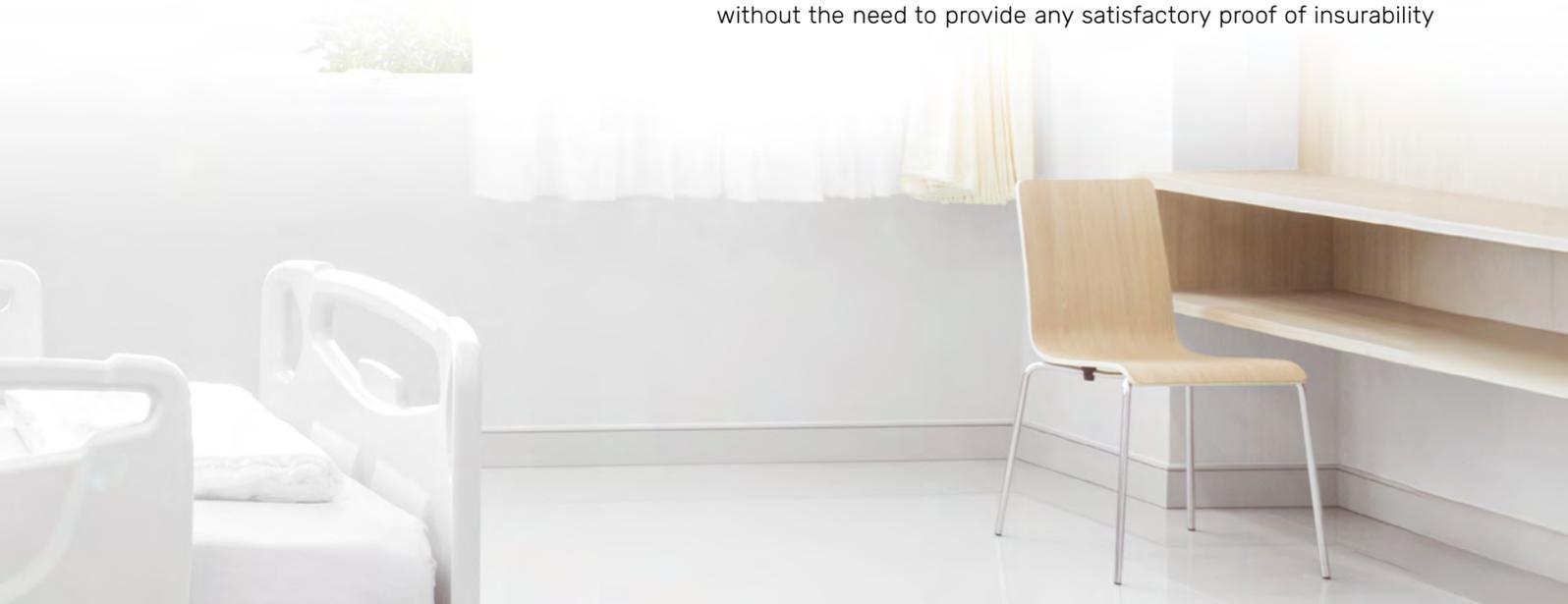
为治疗癌症提供充裕的资金，每次癌症¹⁰可获赔偿的合资格费用可高达2,000,000港元/2,000,000澳门元¹¹

Extra Cancer Benefit

In order to provide adequate financial support for Cancer Therapy, a maximum reimbursement of eligible expenses Per Cancer¹⁰ will be payable up to HK\$2,000,000/ MOP2,000,000¹¹

- **治疗保障**—保障范围包括由主诊癌症专科医生建议的标靶治疗、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，以及因患癌而需为面部及/或乳房进行矫型手术
- **医疗诊症及诊断保障**—涵盖多元化的癌症诊断检查及诊症、以至由医生确定完成癌症治疗的最后一天起计的5年内的监测检查及诊症¹²
- **人寿保障复效权益¹³**—被确诊患上非初期癌症一年后的90日内，于无须提供满意的可保性证明的情况下，可投保一份指定的终身寿险计划

- **Medical Treatment Benefit** – includes Targeted 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 recommended by the attending Cancer Specialist
- **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 the last completion date of the treatment for Cancer¹² confirmed by the Doctor
- **Death Benefit Revival Option¹³** – offers the option of taking out a designated 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

Hospital Income Benefit

为配合您的医疗需要，或强化已有的医疗保障组合，您可投保住院现金津贴为基本计划。

To fit your medical needs, or to strengthen your existing medical protection, you may apply for the **Hospital Income Benefit** as a stand-alone basic plan.

1

弥补保障缺口 Filling Coverage Gaps



- 若受保人不幸因伤病住院达 8 小时，**住院现金津贴**会提供每日最高达 2,000 港元 / 2,000 澳门元的现金津贴¹⁴以弥补住院期间的收入损失，而每症的保障期可长达 1,000 日¹⁵
Hospital Income Benefit provides a daily cash benefit¹⁴ of up to HK\$2,000/ MOP2,000 to offset any temporary income loss if the Insured is confined for eight hours or more due to Disability, up to a maximum of 1,000 days¹⁵

2

深切治疗 双倍照料 Intensive Care: Double Support



- 若需要接受深切治疗，**住院现金津贴**更提供双倍的现金津贴，即每日高达 4,000 港元 / 4,000 澳门元
While receiving treatment in an Intensive Care Unit, the **Hospital Income Benefit** will be doubled, up to HK\$4,000/ MOP4,000 per day

3

24小时环球住院 24-hour Global Hospitalization



- 24小时保障，适用全球各地¹⁶
24-hour coverage available all around the world¹⁶



“住院保障计划” 一览表

Hospital Benefits - at a glance

表一：医 + 住院保

Table 1: E+ Medicare

(港元 / 澳门元 HK\$ / MOP)

	每症 ¹⁷ 最高保障额 Max. Benefit per Disability ¹⁷		
	计划 Plan 1	计划 Plan 2	计划 Plan 3
住院保障 Hospitalization Benefit			
住院及膳食 (每症最长保障期) Room & Board (Max. days per Disability)	每日 1,000 per day (90 日 days)	每日 1,700 per day (90 日 days)	每日 3,900 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 850 per day (90 日 days)	每日 1,550 per day (90 日 days)	每日 3,600 per day (120 日 days)
杂项开支 (亦适用于门诊手术 ⁵) Miscellaneous Charges (Also applicable to Out-patient Surgery ⁵)	8,500	11,000	16,500
住院专科医生费 In-hospital Specialist Consultation	6,800	7,200	7,800
深切治疗 (每症最长保障期) Intensive Care (Max. days per Disability)	每日 4,000 per day (90 日 days)	每日 6,000 per day (90 日 days)	每日 10,000 per day (120 日 days)
住院陪床⁴ (每症最长保障期) Hospital Companion Bed⁴ (Max. days per Disability)	每日 600 per day (90 日 days)	每日 800 per day (90 日 days)	每日 1,000 per day (120 日 days)
手术保障 Surgical Benefit (每项手术, 按手术表之最高支付金额划分 Each surgery is subject to the maximum payment amount as outlined in the Schedule of Surgical Procedures)			
外科医生的手术收费⁵ Surgeon's Fee⁵	57,500	80,000	110,000
麻醉师费⁵ Anesthetist's Fee⁵	20,125	28,000	38,500
手术室费⁵ Operating Theatre Fee⁵	20,125	28,000	38,500
住院前后 / 手术前后的保障 Pre- and Post-Hospitalization/ Surgery Benefit			
住院前后 / 手术前后门诊保障^{5,6} (每症最高保障额) Pre- and Post-Hospitalization/ Surgery Out-patient Treatment Benefit^{5,6} (Max. Benefit per Disability)	1,350	2,250	3,350
家中看护保障 (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 600 per day (31 日 days)	每日 900 per day (31 日 days)	每日 1,800 per day (31 日 days)
其他保障 Other Benefits			
癌症治疗保障 (每症最高保障额) Cancer Treatment Benefit (Max. Benefit per Disability) - 化疗 Chemotherapy - 电疗 Radiotherapy - 标靶治疗 Targeted Therapy - 荷尔蒙治疗 Hormonal Therapy - 免疫治疗 Immunotherapy	30,000	60,000	90,000

	每症 ¹⁷ 最高保障额 Max. Benefit per Disability ¹⁷		
	计划 Plan 1	计划 Plan 2	计划 Plan 3
洗肾保障 (每症最高保障额) Renal Dialysis Benefit (Max. Benefit per Disability)	30,000	60,000	90,000
第二索偿现金津贴⁷ (每症最长保障期) Second Claim Cash Benefit⁷ (Max. days per Disability)	每日 300 per day (90 日 days)	每日 600 per day (90 日 days)	每日 1,200 per day (90 日 days)
医疗意外事故保障 Medical Negligence Benefit	100,000	100,000	100,000
身故保障¹⁸ Death Benefit¹⁸	5,000	10,000	15,000

表二: 额外住院保^{1,2}

Table 2: Supplementary Major Medical Benefit^{1,2}

(港元/澳门元 HK\$ / MOP)

受保住院病房级别 ¹ Covered Room Level ¹	每症 ¹⁷ 最高保障额 Max. Benefit per Disability ¹⁷		
	计划 Plan 1 普通病房 Ward	计划 Plan 2 半私家病房 Semi-Private Room	计划 Plan 3 标准私家病房 Standard Private Room
<p>若住院及膳食、住院医生费、杂项开支、住院专科医生费、深切治疗、住院陪床⁴、外科医生的手术收费、麻醉师费及手术室费超过表一所列的每症最高保障额, 而超出之金额可另获赔偿80%, 并以下列各项的最高保障额上限。</p> <p>If the expenses incurred for Room & Board, In-Hospital Doctor's Call, Miscellaneous Charges, In-Hospital Specialist Consultation, Intensive Care, Hospital Companion Bed⁴, Surgeon's Fee, Anesthetist's Fee and Operating Theatre Fee exceed the maximum benefit per disability as shown in Table 1, 80% of the exceeding amount will be reimbursed subject to the limit of each of the following item.</p>			
(a) 住院及膳食 Room & Board	由住院第 91 日起 Payable from 91 st day of confinement in hospital 每日 1,000 per day	由住院第 91 日起 Payable from 91 st day of confinement in hospital 每日 1,700 per day	由住院第 121 日起 Payable from 121 st day of confinement in hospital 每日 3,900 per day
(b) 住院医生费 In-hospital Doctor's Call	由住院第 91 日起 Payable from 91 st day of confinement in hospital 每日 850 per day	由住院第 91 日起 Payable from 91 st day of confinement in hospital 每日 1,550 per day	由住院第 121 日起 Payable from 121 st day of confinement in hospital 每日 3,600 per day
(c) 深切治疗 Intensive Care	由住院第 91 日起 Payable from 91 st day of confinement in hospital 每日 4,000 per day	由住院第 91 日起 Payable from 91 st day of confinement in hospital 每日 6,000 per day	由住院第 121 日起 Payable from 121 st day of confinement in hospital 每日 10,000 per day
(d) 住院陪床⁴ Hospital Companion Bed ⁴	由住院第 91 日起 Payable from 91 st day of confinement in hospital 每日 600 per day	由住院第 91 日起 Payable from 91 st day of confinement in hospital 每日 800 per day	由住院第 121 日起 Payable from 121 st day of confinement in hospital 每日 1,000 per day
(e) 每症最高保障额 Maximum Benefit per Disability	100,000	180,000	350,000

表三：额外癌症多重保

Table 3: Extra Cancer Benefit

(港元/澳门元 HK\$ / MOP)

保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan 3
每次癌症 ¹⁰ 最高保障总额 Overall Per Cancer ¹⁰ 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¹¹ Medical Treatment Benefit¹¹				
标靶治疗 Targeted Therapy	<p>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³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。</p> <p>Medical treatment performed in a Hospital, the day case unit of a Hospital, Cancer Specialist, Cancer Clinic, or clinic³ 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.</p> <p>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。</p> <p>The fees for performing the procedure, including surgeon, anesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology or laboratory charges, Doctor or Specialist visit.</p>			
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				
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	<p>于治疗期间须使用之抗排斥及止呕药物。</p> <p>Anti-rejection and anti-nausea medication during the treatment of Cancer.</p>			
射频消融术 Radiofrequency Ablation				
抗排斥及止呕药物 Anti-rejection and Anti-nausea Drugs				
医疗诊症及诊断保障 Medical Consultation and Diagnostic Benefit				
癌症诊断检查 Cancer Diagnostic Investigation	<p>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。</p> <p>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.</p>			
癌症监测检查 ¹² Cancer Monitoring Investigation ¹²	<p>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。</p> <p>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.</p>			

保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan 3
治疗前或治疗後診症 (每次诊症金额及次数上限) Pre or Post-treatment Consultations (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 Consultations (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 visits, and cost of implants.	赔偿按合资格费用支付, 但不可超出每次癌症 ¹⁰ 最高保障总额上限 Full reimbursement of eligible expenses incurred, but it cannot exceed the maximum coverage limit for Per Cancer ¹⁰		
寿险保障 Life Protection				
人寿保障复效权益¹³ (以每张额外癌症多重保计算之最高保障额) Death Benefit Revival Option¹³ (Maximum aggregate Sum Insured for each Extra Cancer Benefit)		500,000	750,000	1,000,000
身故保障¹⁸ Death Benefit¹⁸		1,000	1,500	2,000

表四: 住院现金津贴

Table 4: Hospital Income Benefit

(港元/澳门元 HK\$ / MOP)

	每症 ¹⁷ 最高保障额 Max. Benefit per Disability ¹⁷				
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4	计划 Plan 5
每日保障^{14,15,16} Daily Benefit^{14,15,16}	600	900	1,200	1,500	2,000
深切治疗^{15,16} Intensive Care^{15,16}	1,200	1,800	2,400	3,000	4,000
身故保障¹⁸ Death Benefit¹⁸	5,000	10,000	15,000	20,000	25,000
24小时全球保障¹⁶ 24-hour Worldwide Coverage¹⁶	适用 Applicable				

保单资料 Policy Information

	医+住院保 E+ Medicare	额外住院保 ^{1,2} Supplementary Major Medical Benefit ^{1,2}	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	附加保障, 可附加於医 + 住院保 Supplementary benefits, attachable to E+ Medicare		基本计划 Basic Plan
保单货币单位 Currency	港元 HK\$ / 澳门元 MOP			
保费⁸ Premium ⁸	<ul style="list-style-type: none"> - 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, 续期保费可享受有折扣 (优惠只适用于“医 + 住院保”及“额外住院保”) - 保费按每年 / 每半年 / 每季 / 每月缴付 - 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 according to 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. (The discount is only applicable to E+ Medicare and Supplementary Major Medical Benefit) - Annual/ Semi-annual/ Quarterly/ Monthly Payment 			
保障类别 Type of Benefit	偿款产品 — 赔偿合资格住院及医疗费用 (受限于计划内每项保障的最高保障额) Indemnity Product – Reimburses the eligible hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)	偿款产品 — 赔偿合资格治疗费用 ¹¹ 、额外护理、癌症诊断及诊断费用 Indemnity Product – Reimburses the eligible medical treatment expenses ¹¹ , 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

	医+住院保 E+ Medicare	额外住院保 ^{1,2} Supplementary Major Medical Benefit ^{1,2}	额外癌症多重保 Extra Cancer Benefit	住院现金津贴 Hospital Income Benefit
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		计划 Plan 1 0 至 65 岁 Age 0-65 计划 Plan 2-5 18 至 65 岁 Age 18-65
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 www.yflife.com。
For premium rates, please refer to our company website at www.yflife.com.

注

- “普通病房”是指一间于香港的医院分类为低于半私家病房级别的房间，包括分类为普通病房或标准病房的房间。对于没有相应病房级别分类的医院或于香港以外的任何医院，普通病房是指医院内设有多于两张病床的房间，但不包括住院病床。
“半私家病房”是指一间于香港的医院分类为半私家病房的房间。对于没有相应病房级别分类的医院或于香港以外的任何医院，半私家病房是指医院内设有共用浴室/淋浴间并提供(一)一张床或两张床的房间；或(二)最多双人使用的房间。在上述各种情况下，半私家病房不包括设有厨房、饭厅或客厅之任何以上等级病房。
“标准私家病房”是指一间于香港的医院分类为标准私家病房的房间。对于没有相应病房级别分类的医院或于香港以外的任何医院，标准私家病房是指受保人在住院期间入住设有私人设施(只包括睡房及浴室/淋浴间)并只供受保人私人使用的病房。在上述各种情况下，标准私家病房不包括设有厨房、饭厅或客厅之任何以上等级病房。
- 若受保人实际入住之病房级别高于**额外住院保**下受保住院病房级别，本公司将根据病房级别调整因子而调整**额外住院保**之赔偿金额，详情请参考“重要资料”内的“选择病房级别限制”。
- 本公司保留决定在香港/澳门之合资格诊所的权利。
- 以一张额外床位为限。
- 在医日症房或在香港/澳门诊所进行的手术亦适用，本公司保留决定合资格诊所的权利。
- 住院前后/手术前后门诊保障只适用于入院/手术前的31日内的1次门诊治疗费用，以及出院/手术后起计60日内的门诊治疗费用。
- 如受保人已在其他保险公司获得部份赔偿，并于**医 + 住院保**及/或**额外住院保**(如有)可获赔偿，本公司会支付第二索偿现金津贴。
- 本公司会于保单週年日30天前，以书面通知有关修订的保障或保费。
- 癌症治疗保障、洗肾保障、家中看护保障、住院前后/手术前后门诊保障除外。
- 两次或以上的癌症确诊会被视为同一次癌症，除非(i)其后的癌症属不同病理学及组织学类型(无论是发生于相同或不同器官)并且不是任何之前已确诊的癌症的复发，而其首次确诊日期必须是紧接之前的癌症的首次确诊日期最少一年之后；或(ii)其后的癌症是前次相关癌症的复发，而其首次确诊日期是在前次相关癌症的五年无癌症期完结之后。
- 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(除特别註明外)；3)住院及膳食费用。
- 跟进评估不包括专为防止癌症复发而采用的长期荷尔蒙治疗或类似的长期治疗辅助方法。
- 人寿保障复效权益会在受保人76岁当日届满。
- 同一受保人于本公司投保的所有住院现金津贴、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/2,000澳门元/250美元。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。
- 如受保人因精神病而引致住院，则每症最长保障期为90日。
- 住院现金津贴**适用全球各地，包括北美洲、欧洲、澳洲、纽西兰、星加坡、日本、马来西亚、台湾、南韩、香港及澳门；即使于其他地区住院留医(包括深切治疗部留医)，亦可获50%赔偿额，住院留医以每日600港元/600澳门元为限，深切治疗部留医以每日1,200港元/1,200澳门元为限，而保障期则长达90日。
- 持续的伤病只当作一项伤病计算，除非该等伤病由不同的原因造成，或与出院当天或最后接受医生诊治当天(以较后者为准)相隔最少90天或以上。
- 只适用于18岁或以上的受保人。如保单持有人并非受保人，其在保障生效期间身故，本公司会根据保单条款，支付一次过赔偿额125美元予保单持有人的遗产内。

Remarks

- “Ward” shall mean a room categorised as a ward class lower than a Semi-private Room including the room categorised as a general ward or standard room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Ward shall mean a room in a Hospital with more than 2 patient beds (not including hospital companion bed).
“Semi-private Room” shall mean a room categorised as a Semi-private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Semi-private Room shall mean: (i) a single or two-bedded room; or (ii) a room with maximum double occupancy, and with a shared bath/ shower room in a Hospital. In any case mentioned above, a Semi-private Room shall exclude any room of upper class with its own kitchen, dining or sitting room(s).
“Standard Private Room” shall mean a room categorised as a Standard Private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Standard Private Room shall mean a room for Insured’s private use during the Confinement with its own private facilities including a bedroom and bath/ shower room(s) only. In any case mentioned above, a Standard Private Room shall exclude any room of upper class with its own kitchen, dining or sitting room(s).
- If the actual room level of the confinement is of a level higher than the covered room level under **Supplementary Major Medical Benefit**, the Company will adjust the benefits paid under **Supplementary Major Medical Benefit** subject to the room level adjustment factor. For details, please refer to Restriction in the Choice of Room Level in Important Information.
- The Company reserves the right to determine the eligibility of a clinic in Hong Kong/ Macau.
- Subject to one extra bed.
- Applicable to the 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.
- Pre- and Post-hospitalization/ Surgery Out-patient Treatment Benefit covers 1 out-patient visit within 31 days preceding the Confinement/ the surgery and covers those visits within 60 days after discharge/ surgery.
- If benefits are payable under **E+ Medicare** and/ or the **Supplementary Major Medical Benefit** (if any) after expenses has been partly paid or reimbursed by another insurance company, the Company shall pay the Second Claim Cash Benefit.
- A written notice will be given no less than 30 days prior to each policy anniversary date regarding the adjustment of benefit coverage or premium.
- Cancer Treatment Benefit, Renal Dialysis Benefit, Home Nursing Benefit and Pre- and Post-hospitalization/ Surgery Out-patient Treatment Benefit are not included.
- Two or more Cancer diagnoses are considered as the same Cancer except where (i) the subsequent Cancer is of a different pathological and histological type (whether it occurs in the same or a different organ), and is not a Recurrence of any previously diagnosed Cancer and is first diagnosed at least 1 year after the date of first diagnosis of the immediate preceding Cancer, or (ii) the subsequent Cancer is a Recurrence of the Relevant Preceding, but has been first diagnosed after a 5 year Cancer Waiting Period from a previously diagnosed Cancer.
- The following 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 & board charges.
- Follow-up Evaluation will not include any long term Hormonal Therapy or any similar long term adjuvant treatment modality prescribed only to prevent recurrence of Cancer.
- The Death Benefit Revival Option expires on the Insured’s 76th birthday.
- 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 with our company is HK\$2,000/ MOP2,000/ US\$250. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.
- For confinement in respect of the Insured’s Disability due to mental illness, Daily Benefit for up to a maximum of 90 days shall be payable for each Disability.
- The **Hospital Income Benefit** is available all over the world, including North America, Europe, Australia, New Zealand, Japan, Singapore, Malaysia, Taiwan, South Korea, Hong Kong and Macau. For hospitalization (including hospitalization in an Intensive Care Unit) in other areas, half of the benefit is available, limited to HK\$600/ MOP600 for each day of hospitalization and HK\$1,200/ MOP1,200 for each day of hospitalization in an Intensive Care Unit, for up to a maximum of 90 days.
- Successive Disabilities are treated as one disability unless they are due to causes unrelated to each other or separated by at least 90 days from the date of discharge from the Hospital or the last consultation at the Doctor’s office, whichever is later.
- Only applicable to the Insured aged 18 or above. If the Policy Owner is not the Insured, the Company shall pay a lump sum equal to US\$125 to the Policy Owner’s estate upon his/ her death which occurs while this Benefit is In Force and subject to the provisions of this Policy.

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
- 在宽限期届满前，到期的保费仍未能缴付
- 保单持有人呈交书面要求终止本保单，而保单持有人的要求获我们接纳
- 受保人身故

除了上述情况外，当“额外住院保”附加保障所属之“医 + 住院保”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“医 + 住院保”的保障终止时
- (ii) 在总保障赔偿已达最高终身保障总额后
- (iii) 于每年续期时，我们于保单週年日的 30 天前以书面通知保单持有人本保障不获续保

除了上述情况外，“住院现金津贴”亦会于每年续期时，我们于保单週年日的 30 天前以书面通知保单持有人本保障不获续保而被终止。

保障及保费调整

甲、适用于“医 + 住院保”及“额外住院保”

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），本保障会于每个保单週年获续期一年。为配合医疗科技的进步及确保能持续为受保人提供保障，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，并会于每个保单週年日不少于 30 日前以书面通知保单持有人有关更改。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。保证续保至本保障之保障到期日。

乙、适用于“额外癌症多重保”

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），本附加保障会于每个保单週年获续期一年。为配合医疗科技的进步及确保能持续为受保人提供保障，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，及保留不批准本附加保障续保的权利，并会于每个保单週年日不少于 30 日前以书面通知保单持有人有关更改。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。本附加保障不获续保将不会影响受保人在本附加保障期满前出现的保障索偿。

丙、适用于“住院现金津贴”

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），本保障会于每个保单週年获续期一年。为配合医疗科技的进步及确保能持续为受保人提供保障，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，及保留不批准本保障续保的权利，并会于每个保单週年日不少于 30 日前以书面通知保单持有人有关更改。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。本保障不获续保将不会影响受保人在本保障期满前出现的保障索偿。

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/>

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 due premium is still unpaid at the end of the Grace Period
- The Policy Owner submits a written request to terminate this Policy and the request is accepted by us
- The Insured dies

Besides the above conditions, for **Supplementary Major Medical Benefit**, the supplementary benefit will also be terminated when the **E+ Medicare** 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 **E+ Medicare** to which the supplementary benefit is attached terminates
- (ii) The total benefit payment reaches the maximum lifetime limit
- (iii) At annual renewal, we give the Policy Owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefit

Besides the above conditions, the **Hospital Income Benefit** will also be terminated at annual renewal if we give the Policy Owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefit.

Benefit and Premium Adjustment

A. For E+ Medicare and Supplementary Major Medical Benefit

The benefit 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 the Insured with continuous protection, YF Life Insurance International Ltd. (“the Company”) reserves the right to change the benefit and premium on each renewal, and notifies the Policy Owner the related changes by giving the Policy Owner 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 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. Renewal is guaranteed up to the Benefit Expiry Date of this benefit.

B. For Extra Cancer Benefit

The supplementary benefit 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 the Insured with continuous protection, YF Life Insurance International Ltd. (“the Company”) reserves the right to change the benefit and premium, and the right not to renew this supplementary benefit on each renewal, and notifies the Policy Owner the related changes by giving the Policy Owner 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 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. Non-renewal of this supplementary benefit will not affect the Insured's benefit claims under this supplementary benefit arising before the expiration date of this supplementary benefit.

C. For Hospital Income Benefit

The benefit 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 the Insured with continuous protection, YF Life Insurance International Ltd. (“the Company”) reserves the right to change the benefit and premium, and the right not to renew this benefit on each renewal, and notifies the Policy Owner the related changes by giving the Policy Owner 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 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. Non-renewal of this benefit will not affect the Insured's benefit claims under this benefit arising before the expiration date of this benefit.

For relevant historical premium increase 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/>

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。若我们无法按保单的承诺履行其财务责任，您可能损失保单的价值及其保障。

汇率风险

如选择的保单货币并非本地货币，阁下须承受汇率风险。汇率可能波动，因而影响您以本地货币计算时所需缴付保费及利息的金额。

选择病房级别限制（只适用于“额外住院保”）

若受保人实际入住之病房级别高于额外住院保下受保住院病房级别，本公司将根据病房级别调整因子而调整额外住院保之赔偿金额：

于保单计划表内所列明之受保住院病房级别	受保人于住院期间实际入住的病房级别	病房级别调整因子
普通病房	半私家病房	50%
普通病房	标准私家病房或以上	25%
半私家病房	标准私家病房	50%
半私家病房	标准私家病房以上	25%
标准私家病房	标准私家病房以上	25%

选择病房级别限制将不会应用于以下情况：

- 在接受急症治疗时，因房间短缺而无法入住指定病房级别；
- 因病情需要隔离而入住特定级别的病房；或
- 不涉及保单持有人及／或受保人个人偏好的其他原因。

“额外住院保”的赔偿将按照以下公式计算，并受限于表二所列的限额：

(超出表一所列的限额之可获赔偿开支 × 80% × 病房级别调整因子 (如适用))

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：

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

合理及惯常的收费

指因医疗上必须的医疗服务的收费而言，对情况类似的人士（例如同性别及相近年龄），就类似伤病提供类似治疗、服务或物料时，不超过当地相关医疗服务供应者收取的一般收费范围的水平。合理及惯常的收费水平由本公司合理及绝对真诚地决定，在任何情况下，此收费不得高于实际收费。任本公司必须参照以下资料（如适用）以厘定合理及惯常收费：

- 由保险或医学业界进行的治疗或服务费用统计及调查；
- 公司内部或业界的赔偿统计；
- 政府宪报；及／或
- 提供治疗、服务或物料当地的其他相关参考资料。

如本公司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，本公司保留权利调整部份或全部赔偿金额。

主要不保事项**甲、适用于“医 + 住院保”及“额外住院保”**

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：

- 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）；
- 一般身体检查、病后復康、託管、疗养或休养；

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. If we are unable to satisfy the financial obligations of the policy, you may lose the value of policy and its coverage.

Exchange Rate Risk

Should you choose a policy currency other than the local currency, you are subject to exchange rate risk. Exchange rates fluctuate from time to time, which may affect the premium and benefit amounts in local currency.

Restriction in the Choice of Room Level (Applicable to Supplementary Major Medical Benefit only)

If the actual room level of the confinement is of a level higher than the covered room level under Supplementary Major Medical Benefit, the Company will adjust the benefits paid under Supplementary Major Medical Benefit subject to the room level adjustment factor:

Covered room level as specified in the Policy Schedule	Actual room level occupied by the Insured during Confinement	Room level adjustment factor
Ward	Semi-Private Room	50%
Ward	Standard Private Room or above	25%
Semi-Private Room	Standard Private Room	50%
Semi-Private Room	Above Standard Private Room	25%
Standard Private Room	Above Standard Private Room	25%

The restriction in the choice of room level shall not be applied under the following circumstances:

- Unavailability of accommodation at the covered room level due to ward or room shortage for Emergency Treatment;
- Isolation reasons that require a specific class of accommodation; or
- Other reasons not involving personal preference of the Policy Owner and/ or the Insured.

The benefit of **Supplementary Major Medical Benefit** shall be payable according to the following formula, subject to the limit stated in Table 2:

(Exceeding Eligible Expenses of the limit stated in Table 1 × 80% × room level adjustment factor (if applicable))

Medically Necessary

The Company 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 accordance with standards of good medical practice.
- not for the convenience of the Insured or the Doctor.

Reasonable and Customary Charges

This means a charge for medical care which is Medically Necessary, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by the Company in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred. In determining whether a charge is Reasonable and Customary, the Company shall make reference to the followings (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the Government; and/or
- other pertinent source of reference in the locality where the treatments, services or supplies are provided.

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

Key Exclusions**A. For E+ Medicare 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:

- Pre-existing conditions (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
- General check-up, convalescence, custodial or sanatorium care or rest care;

- (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) 参与赛马或赛车而引致受伤；
- (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离子扩散污染；
- (8) 人类免疫能力缺乏症（包括爱滋病）；
- (9) 投保人在 12 岁前及保单日期后 2 年内因接受包皮环割术而住院；
- (10) 根据政府条例或其他保险计划而获得赔偿的情况

乙、适用于“额外癌症多重保”

“额外癌症多重保”的主要不保事项将包括甲部份第 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”的主要不保事项将包括甲部份第 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

本保单是基于您和受保人于投保申请表内提供给我们的资料。重要的是，您和受保人对所提供的资料都是真实和准确的，因为这些资料有助于我们决定您和受保人是否符合本保单的资格。如果您或受保人提供给我们的资料不准确、误导或被夸大，您应该立即通知我们。如您或受保人未有提供准确及真实的资料，或您或受保人提供误导或被夸大的资料，本保单的保障可能会受到影响。

于本保单作为依据的投保申请内，或任何足以影响本保单的任何事项、或有关依据本保单提出任何索偿事宜中，如有任何诈骗、关键性的错误陈述或隐瞒，我们有绝对权决定本保单自成立之日起无效及本保单的所有索偿失效。任何已支付的保费，将在此情况下不被发还及没收。

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，请浏览保监局网站专页 www.ia.org.hk/tc/levy。

保单冷静期及取消保单的权利

如保单未能满足您的要求，您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 个曆日内，或向您／您的代表人交付《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 个曆日内（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，您将可获退回已缴保费金额及您所缴付的征费，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。

期满及退保

如需申请退保，您只需填妥、签署并寄回由本公司提供的特定表格，本公司将安排退保事宜。

于保单期满时，本公司将致函通知您，并会安排保单终止事宜。

- (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

B. For Extra Cancer Benefit

The exclusions of the above 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

This policy is based on the information you and the Insured gave us in your insurance application. It is important that you and the Insured were truthful and accurate with all of the information provided, as this information helped us to decide if you and the Insured were eligible for the policy. You should let us know immediately if the information you or the Insured gave us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or the Insured gave misleading or exaggerated information, the benefits under this Policy may be affected.

If there is any fraud, material misstatement or concealment in the insurance application on which the policy is based, or in relation to any other matter affecting the policy, or in connection with the making of any claim under the policy, we shall have the sole and absolute discretion to render the policy null and void from the date of inception and forfeit all claims. Any premium paid shall not be refundable and shall be forfeited.

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) collects levy on insurance premiums from policy holders through the Company for 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.

Maturity and Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes. We will arrange the policy surrender.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly.

住院保障计划之医+住院保及住院现金津贴由万通保险国际有限公司("万通保险")承保。您可以选择单独投保**医+住院保及/或住院现金津贴**,毋须同时投保其他类型的保险产品,除非该计划只设附加保障选项,而必须附加于基本计划。此产品册子只提供一般资料,仅作参考之用,并非保单的一部分,亦未涵盖保单的所有条款。有关保障范围、详情及条款,以及不保事项,请参阅保单的条款及保障/保单文件。此产品册子不能作为万通保险与任何人士或团体所订立之任何合约。

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E+ Medicare and Hospital Income Benefit under the **Hospital Benefits** are underwritten by YF Life Insurance International Limited ("YF Life"). You can always choose to take out **E+ Medicare** and/ or **Hospital Income Benefit** as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plans are only available as a supplementary benefit which needs to be attached to a basic plan. This product brochure provides information for general reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the terms and benefits of the policy for exact benefit coverage, terms and conditions, and exclusions. This product brochure does not represent a contract between YF Life and anyone or any entity else.

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YFLife 萬通保險

万通保险国际有限公司 (万通保险) 的主要权益股东 * 包括拥有174年历史、美国五大寿险公司** 之一的 Massachusetts Mutual Life Insurance Company (美国万通), 以及云锋金融控股有限公司等。

万通保险与 Barings (霸菱) 为长久战略合作伙伴, 凭藉独占鳌头的环球投资实力与合作网络, 携金融科技创新强劲动能, 居香港保险业领先地位。

The major shareholders* of YF Life Insurance International Limited (YF Life) include Massachusetts Mutual Life Insurance Company (MassMutual), which itself has 174 years of experience and is one of the Five Largest US Life Insurance Companies**, as well as Yunfeng Financial Holdings Limited, among others.

YF Life is a long-term strategic partner of Barings. We stay at the forefront of Hong Kong's insurance industry with our superior global investment capabilities, extensive partnership network, and fintech innovation.

Own the future.



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* 美国万通及云锋金融控股有限公司为间接持有万通保险国际有限公司的股份。

** 美国五大寿险公司乃按 2025 年 6 月 2 日《FORTUNE 500》公布的「互惠寿险公司」及「上市股份寿险公司」2024 年收入排行榜合并计算。

* MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life Insurance International Limited.

** The "Five Largest US Life Insurance Companies" are ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2024, and based on the FORTUNE 500 as published on June 2, 2025.

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

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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



医+住院保 E+ Medicare (EMC)

每年保费 (港元 / 澳门元) Annual Premium (HK\$ / MOP)

上次生日年龄 Age at Last Birthday	计划 Plan 1		计划 Plan 2		计划 Plan 3	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0	3,353	2,874	5,585	4,830	10,628	8,686
1	3,131	2,729	5,215	4,587	9,924	8,250
2	2,909	2,585	4,847	4,344	9,221	7,812
3	2,687	2,441	4,476	4,101	8,517	7,375
4	2,465	2,296	4,106	3,859	7,814	6,940
5	2,244	2,151	3,737	3,616	7,112	6,503
6	2,202	2,117	3,667	3,557	6,978	6,398
7	2,159	2,081	3,597	3,498	6,844	6,291
8	2,117	2,046	3,527	3,439	6,710	6,186
9	2,075	2,012	3,456	3,381	6,577	6,081
10	2,033	1,976	3,386	3,321	6,443	5,972
11	2,055	1,979	3,423	3,325	6,513	5,981
12	2,077	1,981	3,460	3,329	6,583	5,989
13	2,100	1,984	3,496	3,335	6,653	5,997
14	2,122	1,987	3,534	3,340	6,725	6,005
15	2,144	1,989	3,572	3,343	6,795	6,012
16	2,178	2,083	3,627	3,501	6,901	6,297
17	2,212	2,178	3,684	3,661	7,010	6,583
18	2,271	2,273	3,775	3,778	7,210	6,787
19	2,328	2,334	3,881	3,925	7,421	7,106
20	2,391	2,369	3,991	3,958	7,633	7,129
21	2,429	2,524	4,057	4,210	7,758	7,580
22	2,465	2,647	4,131	4,417	7,887	7,957
23	2,505	2,744	4,206	4,583	8,015	8,251
24	2,544	2,868	4,282	4,790	8,146	8,620
25	2,583	2,978	4,365	4,982	8,278	8,959
26	2,605	3,058	4,413	5,118	8,353	9,193
27	2,625	3,166	4,462	5,306	8,439	9,513
28	2,648	3,270	4,514	5,491	8,547	9,838
29	2,677	3,376	4,579	5,677	8,674	10,158
30	2,711	3,479	4,665	5,859	8,828	10,479
31	2,796	3,574	4,810	6,021	9,092	10,760
32	2,876	3,664	4,931	6,180	9,323	11,032
33	2,965	3,769	5,054	6,355	9,607	11,322
34	3,034	3,881	5,181	6,534	9,810	11,637
35	3,072	3,999	5,216	6,719	9,898	11,964
36	3,110	4,152	5,249	6,956	9,925	12,399
37	3,148	4,323	5,325	7,196	9,951	12,858
38	3,218	4,532	5,436	7,452	10,118	13,354
39	3,312	4,727	5,632	7,774	10,515	13,883
40	3,437	4,929	5,790	8,106	11,016	14,425

医+住院保 E+ Medicare (EMC)

每年保费 (港元 / 澳门元) Annual Premium (HK\$ / MOP)

上次生日年龄 Age at Last Birthday	计划 Plan 1		计划 Plan 2		计划 Plan 3	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
41	3,601	5,019	6,202	8,321	11,727	14,750
42	3,778	5,147	6,458	8,537	12,202	15,070
43	3,967	5,275	6,725	8,755	12,804	15,443
44	4,142	5,463	7,060	9,085	13,449	16,049
45	4,233	5,646	7,150	9,398	13,635	16,628
46	4,503	5,833	7,641	9,675	14,422	17,143
47	4,789	5,963	8,036	9,938	15,312	17,627
48	5,058	6,074	8,444	10,179	16,073	18,079
49	5,317	6,186	8,873	10,408	16,900	18,509
50	5,502	6,285	9,235	10,620	17,585	18,904
51	5,867	6,446	9,849	10,932	18,761	19,482
52	6,180	6,603	10,382	11,241	19,783	20,048
53	6,494	6,756	10,923	11,538	20,812	20,597
54	6,817	6,905	11,471	11,832	21,859	21,140
55	7,145	7,051	12,024	12,118	22,913	21,667
56	7,585	7,379	12,771	12,707	24,320	22,732
57	8,053	7,716	13,543	13,308	25,770	23,819
58	8,553	8,083	14,220	13,921	27,018	24,925
59	9,070	8,458	15,093	14,542	28,723	26,052
60	9,619	8,835	16,024	15,177	30,571	27,197
61	10,194	9,135	17,190	15,608	32,672	27,859
62	10,785	9,448	18,225	15,978	34,684	28,836
63	11,408	9,777	19,303	16,567	36,783	29,707
64	12,045	10,307	20,413	17,361	39,145	31,052
65	12,699	10,897	21,546	18,544	41,635	32,923
66	13,258	11,539	22,495	19,830	44,225	35,483
67	13,841	12,206	23,686	21,130	46,889	38,103
68	14,436	12,912	24,940	22,443	49,640	40,571
69	15,366	13,690	26,641	23,772	52,589	43,068
70	16,385	14,492	28,421	25,115	55,684	45,592
71*	16,762	14,570	29,038	25,224	56,916	45,981
72*	17,158	14,652	29,672	25,338	58,237	46,391
73*	17,567	14,742	30,341	25,462	59,584	46,841
74*	17,953	14,824	30,970	25,574	60,863	47,251
75*	18,243	14,891	31,439	25,668	61,813	47,580
76*	18,534	14,956	31,907	25,759	62,763	47,915
77*	18,824	15,023	32,381	25,851	63,722	48,241
78*	19,118	15,092	32,857	25,945	64,681	48,574
79*	19,417	15,160	33,344	26,040	65,639	48,907
80*	19,819	15,230	34,002	26,137	66,970	49,254
81*	20,161	15,306	34,555	26,242	68,088	49,627
82*	20,491	15,379	35,090	26,345	69,175	49,998

* 只适用于续保 For Renewal Only

医+住院保 E+ Medicare (EMC)

每年保费 (港元 / 澳门元) Annual Premium (HK\$ / MOP)

上次生日年龄 Age at Last Birthday	计划 Plan 1		计划 Plan 2		计划 Plan 3	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
83*	20,805	15,449	35,609	26,443	70,199	50,338
84*	21,125	15,522	36,122	26,541	71,259	50,695
85*	21,401	15,580	36,584	26,621	72,192	50,989
86*	21,522	15,605	36,776	26,655	72,572	51,103
87*	21,646	15,630	36,969	26,690	72,956	51,228
88*	21,764	15,655	37,161	26,728	73,358	51,351
89*	21,888	15,681	37,359	26,762	73,739	51,480
90*	22,016	15,707	37,553	26,799	74,133	51,607
91*	22,141	15,734	37,750	26,835	74,558	51,736
92*	22,271	15,759	37,951	26,873	74,951	51,867
93*	22,399	15,786	38,157	26,909	75,369	51,999
94*	22,529	15,813	38,360	26,948	75,772	52,133
95*	22,665	15,841	38,572	26,988	76,203	52,266
96*	22,795	15,869	38,773	27,026	76,619	52,404
97*	22,933	15,896	38,995	27,065	77,056	52,542
98*	23,068	15,924	39,207	27,105	77,488	52,683
99*	23,211	15,952	39,418	27,144	77,925	52,821

* 只适用于续保 For Renewal Only

医+住院保附加额外医疗保

E+ Medicare with

Supplementary Major Medical Benefit (EMC+SEMC)

每年保费(港元 / 澳门元) Annual Premium (HK\$ / MOP)

上次生日年龄 Age at Last Birthday	计划 Plan 1		计划 Plan 2		计划 Plan 3	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0	5,159	4,422	8,593	7,431	16,351	13,364
1	4,818	4,199	8,023	7,057	15,267	12,692
2	4,476	3,977	7,456	6,683	14,186	12,019
3	4,135	3,755	6,887	6,309	13,103	11,346
4	3,793	3,532	6,318	5,937	12,022	10,677
5	3,453	3,310	5,750	5,563	10,941	10,004
6	3,388	3,257	5,642	5,473	10,736	9,843
7	3,322	3,202	5,534	5,381	10,530	9,678
8	3,258	3,149	5,426	5,291	10,324	9,516
9	3,193	3,095	5,318	5,202	10,119	9,355
10	3,128	3,040	5,210	5,110	9,913	9,188
11	3,162	3,045	5,266	5,116	10,021	9,202
12	3,196	3,049	5,323	5,123	10,128	9,214
13	3,230	3,053	5,379	5,131	10,236	9,227
14	3,265	3,057	5,438	5,138	10,347	9,239
15	3,299	3,060	5,496	5,143	10,454	9,249
16	3,351	3,205	5,580	5,386	10,618	9,687
17	3,403	3,352	5,668	5,632	10,784	10,129
18	3,493	3,497	5,809	5,812	11,093	10,442
19	3,582	3,591	5,970	6,039	11,417	10,933
20	3,679	3,645	6,140	6,090	11,743	10,968
21	3,738	3,883	6,241	6,478	11,936	11,661
22	3,793	4,072	6,355	6,796	12,134	12,242
23	3,855	4,223	6,471	7,051	12,330	12,694
24	3,913	4,412	6,588	7,370	12,532	13,262
25	3,974	4,581	6,715	7,665	12,735	13,783
26	4,007	4,704	6,789	7,874	12,850	14,143
27	4,039	4,870	6,865	8,164	12,984	14,636
28	4,074	5,031	6,944	8,448	13,150	15,136
29	4,118	5,193	7,044	8,734	13,345	15,628
30	4,171	5,353	7,177	9,014	13,581	16,121
31	4,301	5,499	7,400	9,264	13,988	16,553
32	4,425	5,637	7,587	9,507	14,343	16,973
33	4,562	5,799	7,775	9,776	14,780	17,418
34	4,667	5,970	7,972	10,053	15,093	17,903
35	4,727	6,152	8,024	10,337	15,228	18,406
36	4,785	6,389	8,076	10,702	15,269	19,075
37	4,843	6,651	8,192	11,070	15,310	19,781
38	4,951	6,973	8,364	11,464	15,567	20,545
39	5,095	7,273	8,664	11,959	16,177	21,358
40	5,287	7,584	8,908	12,471	16,948	22,193

由 2026/01/01 起生效
With effect from 2026/01/01

医+住院保附加额外医疗保

E+ Medicare with

Supplementary Major Medical Benefit (EMC+SEMC)

每年保费(港元 / 澳门元) Annual Premium (HK\$ / MOP)

上次生日年龄 Age at Last Birthday	计划 Plan 1		计划 Plan 2		计划 Plan 3	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
41	5,540	7,721	9,542	12,801	18,041	22,693
42	5,812	7,919	9,936	13,134	18,773	23,185
43	6,104	8,116	10,347	13,470	19,699	23,759
44	6,372	8,404	10,862	13,977	20,691	24,690
45	6,512	8,686	11,000	14,459	20,976	25,581
46	6,928	8,975	11,755	14,884	22,188	26,373
47	7,369	9,174	12,364	15,289	23,558	27,118
48	7,782	9,346	12,992	15,660	24,728	27,814
49	8,180	9,518	13,651	16,012	26,000	28,476
50	8,465	9,669	14,208	16,338	27,054	29,084
51	9,027	9,918	15,152	16,819	28,864	29,973
52	9,507	10,159	15,972	17,294	30,436	30,844
53	9,991	10,394	16,805	17,751	32,019	31,689
54	10,488	10,624	17,647	18,204	33,629	32,524
55	10,993	10,847	18,499	18,644	35,251	33,334
56	11,669	11,352	19,649	19,550	37,416	34,973
57	12,389	11,872	20,836	20,474	39,646	36,645
58	13,159	12,435	21,876	21,417	41,566	38,346
59	13,954	13,012	23,220	22,373	44,189	40,080
60	14,798	13,593	24,653	23,348	47,033	41,842
61	15,683	14,054	26,447	24,013	50,265	42,860
62	16,593	14,535	28,039	24,581	53,360	44,364
63	17,550	15,042	29,697	25,487	56,589	45,702
64	18,530	15,857	31,405	26,710	60,222	47,772
65	19,538	16,764	33,147	28,529	64,054	50,651
66	20,397	17,752	34,608	30,509	68,038	54,590
67	21,295	18,778	36,441	32,508	72,137	58,620
68	22,210	19,864	38,369	34,527	76,369	62,418
69	23,640	21,061	40,987	36,572	80,906	66,259
70	25,208	22,296	43,725	38,638	85,669	70,142
71*	25,788	22,416	44,675	38,806	87,563	70,741
72*	26,397	22,541	45,649	38,982	89,596	71,370
73*	27,027	22,680	46,678	39,172	91,668	72,063
74*	27,620	22,807	47,646	39,346	93,635	72,694
75*	28,066	22,910	48,369	39,489	95,097	73,201
76*	28,514	23,010	49,088	39,629	96,558	73,715
77*	28,961	23,113	49,817	39,772	98,035	74,217
78*	29,413	23,218	50,550	39,916	99,510	74,730
79*	29,872	23,323	51,298	40,062	100,984	75,242
80*	30,491	23,430	52,311	40,210	103,031	75,776
81*	31,017	23,549	53,161	40,372	104,751	76,350

* 只适用于续保 For Renewal Only

医+住院保附加额外医疗保

E+ Medicare with

Supplementary Major Medical Benefit (EMC+SEMC)

每年保费(港元 / 澳门元) Annual Premium (HK\$ / MOP)

上次生日年龄 Age at Last Birthday	计划 Plan 1		计划 Plan 2		计划 Plan 3	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
82*	31,525	23,661	53,984	40,531	106,423	76,920
83*	32,008	23,769	54,783	40,681	107,999	77,443
84*	32,501	23,880	55,573	40,832	109,630	77,993
85*	32,925	23,970	56,283	40,956	111,065	78,444
86*	33,111	24,008	56,578	41,009	111,650	78,620
87*	33,301	24,046	56,876	41,062	112,241	78,812
88*	33,483	24,085	57,171	41,120	112,858	79,002
89*	33,675	24,125	57,475	41,173	113,445	79,200
90*	33,871	24,165	57,774	41,230	114,051	79,395
91*	34,063	24,206	58,077	41,284	114,705	79,595
92*	34,264	24,246	58,387	41,343	115,309	79,796
93*	34,460	24,287	58,704	41,400	115,953	79,999
94*	34,660	24,329	59,015	41,458	116,573	80,205
95*	34,870	24,371	59,341	41,520	117,236	80,409
96*	35,069	24,413	59,652	41,578	117,875	80,621
97*	35,282	24,456	59,992	41,639	118,548	80,835
98*	35,490	24,498	60,318	41,701	119,213	81,051
99*	35,708	24,542	60,644	41,760	119,885	81,264

* 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/澳门元) Annual Premium (HK\$ / MOP)

年龄 Age	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
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

由 2026/01/01 起生效
With effect from 2026/01/01

额外癌症多重保 Extra Cancer Benefit (ECB)

每年保费(港元/澳门元) Annual Premium (HK\$ / MOP)

年龄 Age	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
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
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

由 2026/01/01 起生效
With effect from 2026/01/01

住院现金津贴 Hospital Income Benefit (HIB)

每年保费 (港元 / 澳门元) Annual Premium (HK\$ / MOP)

上次生日年龄 Age at Last Birthday	计划 Plan 1 每日保障 Daily Benefit HK\$/MOP600		计划 Plan 2 每日保障 Daily Benefit HK\$/MOP900		计划 Plan 3 每日保障 Daily Benefit HK\$/MOP1,200		计划 Plan 4 每日保障 Daily Benefit HK\$/MOP1,500		计划 Plan 5 每日保障 Daily Benefit HK\$/MOP2,000	
	男 Male	女 Female	男 Male	女 Female	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	1,350	1,755	1,800	2,340
31 - 35	552	718	828	1,076	1,104	1,435	1,380	1,795	1,840	2,393
36 - 40	570	741	855	1,112	1,140	1,482	1,425	1,853	1,900	2,470
41 - 45	720	900	1,080	1,350	1,440	1,800	1,800	2,250	2,400	3,000
46 - 50	828	994	1,242	1,490	1,656	1,987	2,070	2,485	2,760	3,313
51 - 55	1,320	1,584	1,980	2,376	2,640	3,168	3,300	3,960	4,400	5,280
56 - 60	1,560	1,716	2,340	2,574	3,120	3,432	3,900	4,290	5,200	5,720
61 - 65	1,950	2,145	2,925	3,218	3,900	4,290	4,875	5,363	6,500	7,150
66 - 70*	2,438	2,681	3,656	4,023	4,875	5,363	6,095	6,703	8,127	8,937
71 - 74*	3,170	3,486	4,753	5,230	6,338	6,972	7,925	8,715	10,567	11,620

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