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中國太平保險(香港)有限公司  
China Taiping Insurance (HK) Company Limited

# HealthCare Individual Insurance Scheme 醫安寶個人保險計劃





# HealthCare Individual Insurance Scheme (“HealthCare”) 醫安寶個人保險計劃（「醫安寶」）

China Taiping Insurance (HK) Company Limited (“the Company”) specifically provides you and your family a comprehensive medical protection - “HealthCare”. In addition to your basic hospital and surgical benefits, you can choose major medical and outpatient benefits to provide you and your family a total peace of mind. Plan for your beloved family now to worry free of medical expenses.

中國太平保險(香港)有限公司(「本公司」)特別為您和您的家人提供全面和至合適的醫療保障計劃 - 「醫安寶」，除基本住院及手術保障外，您更可選擇附加重症住院及門診保障，讓您和您的家人感到安枕無憂。請您和為您的摯愛家人及早作好準備，毋須為突如其來的醫療開支而煩惱。

## PLAN FEATURES

- Comprehensive Inpatient Coverage: There are 3 different plan levels to suit your medical needs;
- Optional Additional Hospitalization and Surgical Benefits: To enrich your medical coverage by choosing Major Medical Benefits;
- Optional Outpatient Benefits: By selecting Outpatient Benefit and premium is payable annually, you can apply for Medical Card and use it in more than 600 network clinics for general or specialist's consultations without going through claim procedure;
- Pre and Post Surgical Hospital confinement: For surgical hospital confinement, this plan covers one pre-hospitalization clinic consultation and all necessary clinic consultations up to a maximum of 6 weeks after discharge from hospital;
- 10% discount on premium: If you and your family member(s) are insured under the same policy, you will be entitled to have 10% discount on premium of that policy;
- 15% No Claim Renewal Discount: If no claim record has been made in Basic Plan - Hospital and Surgical Benefits of the policy within 3 consecutive policy years, 15% renewal premium discount on Basic Plan will be offered in the following policy year;
- 15-day Free Policy Review Period: If you change your mind within 15 days policy review period, you can return your policy for cancellation with written notice within 15 days after receipt of the policy or 30 days from the issue date of the policy, whichever is the earlier. Your premium will be refunded in full provided you have not made a claim and used any medical services;
- Immediate medical protection once the policy is effective with no waiting period (except for other specified conditions);
- Renewal is guaranteed and arranged automatically;
- Online Service: You can visit the Company's website to get policy information;
- 24-hour Worldwide Emergency Assistance Service;
- Free Annual Health Check-up Programme.

## ELIGIBILITY

- The Applicant: aged 18 to 65
- Eligible family members:
  - Spouse: aged 18 to 65
  - Unmarried child(ren): aged 15 days to 17 or full time student(s) under the age of 23
- Child(ren) must enroll with his/her father and/or mother at the same time
- Eligible family members under a policy must enroll the same Plan Level

### Important Note:

Age refers to the nearest birthday. If your next birthday falls within the coming 6 months from the application date, your age shall be your next birthday. Otherwise, it will be your current age. The policy effective date will be used to determine the age attained if it is different from the application date.

## 計劃特點

- 全面基本住院及手術保障：備有三種不同計劃以滿足您醫療上的需要；
- 自選重症住院保障：若選擇附加重症醫療保障，醫療保障可獲提升；
- 自選門診保障：若選擇附加門診保障並以年繳方式繳交保費，便可同時申請醫療卡；一卡在手，除可免除索償手續外，更可於超過600間網絡診所接受普通科或專科治療；
- 手術前及出院後治療：如需要入院進行手術，本計劃保障一次住院前的診所診症，以及出院後6星期內所有必需的診所診症費用；
- 10%保費折扣優惠：您及您的家庭成員受保於同一份保單，可享10%保費折扣優惠；
- 15%無索償續保保費折扣優惠：若保單的基本計劃 - 住院及手術醫療保障連續3個保單年度內沒有任何索償紀錄，在下一個保單年度的基本計劃將享有15%續保保費折扣；
- 15日保單審閱期：當您接獲保單後，您可享受有15日保單審閱期，於審閱期內如發覺保障不符合您的需要，您只需於接獲保單後15日內或由保單簽發起計30日內(以較早者為準)，以書面通知並退回保單，如此期間未有提出索償和未享用任何醫療服務，您已繳付的保費將可獲全數退回；
- 不設等候期，保單一經生效即可獲享保障(其他特別指明之情況除外)；
- 保證及自動續保；
- 網上服務：您可登入本公司保險網頁，查閱保單資料；
- 24小時全球緊急支援服務；
- 提供每年一次的免費體檢服務。

## 投保資格

- 投保人年齡須介乎18至65歲
- 家庭成員：
  - 配偶年齡須介乎18歲至65歲
  - 未婚子女年齡介乎出生滿15日至17歲或23歲以下的全日制學生
- 子女必須與其父及/或母同時投保
- 在同一份保單內之所有合資格家庭成員必須投保於同一計劃級別

### 留意事項:

年齡以最近的生日日期計算。如您下一個生日是在投保日期起計6個月之內，您的年齡將以您的下一個生日日期計算，否則以您的目前年齡計算。如保單生效日期與投保日期不同，即以保單生效日期決定已屆年齡。

## SCHEDULE OF BENEFITS 保障項目表

### A) BASIC PLAN – HOSPITAL AND SURGICAL BENEFITS 基本計劃 - 住院及手術醫療保障

You can enjoy reimbursement for 100% of the eligible expenses that are reasonable and customary up to the following limits per Disability. For those aged over 75, the Maximum Benefits per Disability payable for each benefit items is 50% of the following corresponding amounts.

每宗傷病之賠償可達合理慣例可賠償費用的100%，最高賠償額如下。唯75歲以上人士就每項保障所獲得的最高賠償額(以每宗傷病計)，為下列保障表內所列相應金額的50%。

Plan Levels 計劃級別		Maximum Benefits Per Disability (HK\$) 每宗傷病最高賠償額(港幣)		
		Plan 1 計劃一	Plan 2 計劃二	Plan 3 計劃三
Benefit Items 保障項目		Private 私家房	Semi-Private 半私家房	Ward 普通房
Entitled Level of Accommodation 受保病房級別				
1. Daily Room & Board Charges 每日膳宿費用 (Maximum of 100 days 以100日為限)		2,800	1,500	600
2. Daily In-Hospital Doctor's Visits 每日醫生巡房費用 (Maximum of 100 days 以100日為限)		2,800	1,500	600
3. Hospital Special Services 住院雜項費用		20,000	15,000	12,000
4. Surgical Benefit <sup>i</sup> 外科手術費用				
	Complex 複雜手術	100,000	75,000	50,000
	Major 大型手術	46,500	30,000	22,000
	Intermediate 中型手術	19,000	12,000	9,000
	Minor 小型手術	7,000	4,500	3,000
5. Anaesthetist's Fee 麻醉師費用				
	Complex 複雜手術	30,000	22,500	15,000
	Major 大型手術	13,950	9,000	6,600
	Intermediate 中型手術	5,700	3,600	2,700
	Minor 小型手術	2,100	1,350	900
6. Operating Theatre Fee 手術室費用				
	Complex 複雜手術	30,000	22,500	15,000
	Major 大型手術	13,950	9,000	6,600
	Intermediate 中型手術	5,700	3,600	2,700
	Minor 小型手術	2,100	1,350	900
7. In-Hospital Specialist's Fee <sup>ii</sup> 住院專科醫生費用 <sup>ii</sup>		10,000	7,500	5,000
8. Intensive Care 深切治療		25,000	20,000	15,000
9. Accidental Emergency Outpatient Treatment 意外緊急門診治療		3,000	1,800	1,000
10. Daily Limit for Private Duty Registered Nurse Fee 每日註冊私家看護費用 (Maximum of 100 days 以100日為限)		750	500	300
11. Daily Limit for Companion Bed for Insured Child <sup>iii</sup> 陪伴被保子女住院每日加床費 <sup>iii</sup> (Maximum of 100 days 以100日為限)		1,400	800	500
12. Daily Public Hospital Cash Benefit <sup>iv</sup> 每日公立醫院住院現金津貼 <sup>iv</sup> (Maximum of 100 days 以100日為限)		1,100	800	500

### B) OPTIONAL BENEFITS 附加保障 (COVERAGE UP TO AGED 75 保障至75歲)

You can select any one or all of the following 2 Optional Benefits to widen your medical coverage. The Optional Benefits 1 and 2 can only be linked to the respective Plan Levels of Basic Hospital and Surgical Benefits.

為提升您的醫療保障，我們樂意提供以下2項附加保障供您選擇。附加保障1及2，只可附加於相等計劃級別的基本住院及手術醫療保障。

#### 1) SUPPLEMENTARY MAJOR MEDICAL BENEFITS 重症醫療保障

Pays 80% of eligible expenses which are reasonable and customary in excess of the Basic Hospital and Surgical Benefits up to the following Maximum Benefits per Disability with no deductible amount is required.

不設免賠額，賠償基本住院及手術醫療保障總賠償額以外所支付的合理慣例可賠償醫療費用的80%，每宗傷病最高賠償額如下：

Plan Levels 計劃級別		Maximum Benefits Per Disability (HK\$) 每宗傷病最高賠償額(港幣)		
		Plan 1 計劃一	Plan 2 計劃二	Plan 3 計劃三
Benefit Items 保障項目		Private 私家房	Semi-Private 半私家房	Ward 普通房
Entitled Level of Accommodation 受保病房級別				
1. Daily Room & Board Charges 每日膳宿費用 In excess of 100 days and up to a daily limit of 超過100日後之每日費用		2,800	1,500	600
2. Daily In-Hospital Doctor's Visits 每日醫生巡房費用 In excess of 100 days and up to a daily limit of 超過100日後之每日費用		2,800	1,500	600
3. Daily Limit for Companion Bed for Insured Child <sup>iii</sup> 陪伴被保子女住院每日加床費 <sup>iii</sup> In excess of 100 days and up to a daily limit of 超過100日後之每日費用		1,400	800	500
4. Surgical Benefit <sup>i</sup> 外科手術費用		Up to 50% of the amount payable under Surgical Benefit of the Basic Hospital and Surgical Benefits elected 最高為基本計劃外科手術費用的50%		
5. Anaesthetist's Fee 麻醉師費用		Up to 30% of the eligible Surgical Benefit 最高達可賠償外科手術費用的30%		
6. Operating Theatre Fee 手術室費用		Up to 30% of the eligible Surgical Benefit 最高達可賠償外科手術費用的30%		
7. In-Hospital Specialist's Fee <sup>ii</sup> 住院專科醫生費用 <sup>ii</sup>		Reasonable and Customary Charges 合理慣例的費用		
8. Hospital Special Services 住院雜項費用				
9. Intensive Care 深切治療				
Maximum Amount per Disability 每宗傷病最高賠償額		150,000	100,000	50,000

#### NOTE 註解：

i. Surgical Benefit will be charged in accordance with the Surgical Schedules, inclusive of day case surgery in hospital and clinical surgery at doctor's clinic. "Day Case Surgery" means any surgery performed in the hospital setting that does not require inpatient admission, for example, endoscopic procedures, extracorporeal shockwave lithotripsy, excisional biopsies, cataract operations and laser operations. "Clinical Surgery" refers to surgical procedures that can be undertaken at the attending doctor's clinic.

「外科手術費用」根據手術明細表計算，包括在醫院進行的日症手術或在門診進行的診所手術。「日症手術」指任何無需辦理住院手續而在醫院進行的手術，例如內窺鏡程序、體外電震波碎石術、切除性活組織檢查、白內障手術及激光手術。「診所手術」指任何在醫生診所內進行的手術療程。

ii. Referral letter is required. 需具書面轉介。

iii. Applicable to Insured Person who is a Child only. 只適用於被保子女。

iv. Applicable to General Ward under Hong Kong Hospital Authority & HKID card holder only. 只適用於香港醫管局轄下醫院的普通房及香港身分證持有人。

If the Insured Person has used a level of hospital facilities and services higher than the entitled level, the following scale of reimbursement will be applied:  
如被保險人的實際住房級別高於受保障的住房級別，可獲的賠償金額將採用下列賠償百分比計算：

Entitled Level of Accommodation 可享有的病房級別	Actual Level of Accommodation 實際入住的病房級別	Reimbursement of All Eligible Claims (Claimable Percentage from Optional Supplementary Major Medical Benefits) 可獲賠償額 (附加重症醫療保障的賠償百分比)
Ward 普通房	Semi-Private 半私家房	50%
Ward 普通房	Private 私家房	25%
Ward 普通房	Deluxe 豪華房	12.5%
Semi-Private 半私家房	Private 私家房	50%
Semi-Private 半私家房	Deluxe 豪華房	25%
Private 私家房	Deluxe 豪華房	50%

## 2) OUTPATIENT BENEFITS 門診醫療保障

For Outpatient Benefits, 80% of eligible outpatient expenses in any clinic of your own choice will be reimbursed for all the listed items up to the following limits.

If you choose to pay the premium annually, you can apply for Medical Card at the same time. After approval, you are entitled to use the Card for General Practitioner's Consultation<sup>b</sup> or Specialist's Consultation<sup>c</sup> in network clinics with the following co-payments per visit.

您可於任何診所接受治療並可獲賠償門診費用的80%，最高賠償額如下。

如您是年繳保費者，可同時申請醫療卡，申請一經批核，您可以醫療卡於網絡診所接受普通科<sup>b</sup>或專科治療<sup>c</sup>，每次的自付額如下。

Benefit Items 保障項目	Plan Levels 計劃級別	Maximum Benefits (HK\$) 最高賠償額(港幣)		
		Plan 1 計劃一	Plan 2 計劃二	Plan 3 計劃三
1. General Practitioner's Consultation 普通科醫生診症 1 visit per day 每日最多一次	Limit per visit - Non-network General Practitioner 每次限額 - 非網絡普通科醫生	250	200	150
	Co-payment per visit - Network General Practitioner <sup>b</sup> 每次自付額 - 網絡普通科醫生 <sup>b</sup>	30	30	30
	Max. visits per year 每年最高次數	25 (visits 次)	25 (visits 次)	25 (visits 次)
2. Chinese Medicine Practitioner's Treatment 中醫師診症治療 (including Bonesetting & Acupuncture 包括跌打及針灸) 1 visit per day 每日最多一次	Limit per visit 每次限額	180	150	120
	Max. visits per year 每年最高次數	10 (visits 次)	10 (visits 次)	10 (visits 次)
Benefit items 1 and 2 are subject to overall maximum 25 visits per year. 保障項目1和2的全年最高賠償次數合共為25次。				
3. Specialist's Consultation <sup>a</sup> 專科醫生診症 <sup>a</sup> 1 visit per day 每日最多一次	Limit per visit - Non-network Specialist 每次限額 - 非網絡專科醫生	400	300	250
	Co-payment per visit - Network Specialist <sup>c</sup> 每次自付額 - 網絡專科醫生 <sup>c</sup>	100	100	100
	Max. visits per year 每年最高次數	5 (visits 次)	5 (visits 次)	5 (visits 次)
4. Physiotherapy and Chiropractic Treatment <sup>a</sup> 物理治療及脊椎治療 <sup>a</sup> 1 visit per day 每日最多一次	Limit per visit 每次限額	250	200	150
	Max. visits per year 每年最高次數	10 (visits 次)	10 (visits 次)	10 (visits 次)
5. Diagnostic X-ray & Laboratory Tests <sup>a</sup> X光診斷及化驗 <sup>a</sup>	Limit per year 每年限額	2,000	1,500	1,000
<sup>a</sup> Referral letter is required. 需具書面轉介。 <sup>b</sup> Applicable to General Practitioner's Consultation treatment in network clinics inclusive of 3-day basic medication only. 適用於網絡診所接受的普通科醫生治療，包括3日基本藥物在內。 <sup>c</sup> Applicable to Specialist's Consultation treatment in network clinics inclusive of simple medication only. 適用於網絡診所接受的專科醫生治療，包括簡單藥物在內。				

## C) FREE VALUE-ADDED SERVICES<sup>^</sup> 免費增值服務<sup>^</sup>

1. 24-hour Worldwide Emergency Assistance Service 24小時全球緊急支援服務	1. Emergency Medical Evacuation or Repatriation (Unlimited cover) 緊急醫療撤離或送返 (無限額) 2. Repatriation of Mortal Remains/Ashes (Unlimited cover) 送返遺體或骨灰 (無限額) 3. Compassionate Visit (One Return Economy Class Air Ticket) 安排親友探望 (一張來回經濟客位機票) 4. Return of Unattended Dependent Child(ren) [under the age of 18] (One Way Economy Class Air Ticket) 安排未成年子女返港 [年齡為十八歲以下] (一張單程經濟客位機票) 5. Deposit Guaranteeing of Hospital Admission (up to USD6,500) 代墊入院按金擔保 (最高達美金6,500元)
2. Annual Health Check-up Programme 每年體檢計劃	1. Anaemia & Blood Diseases Screening 預防貧血及血病檢查 i) Complete Blood Count 全血計算 2. Diabetic Screening 預防糖尿病檢查 i) Glucose 血糖 3. Lipids Pattern Screening 血脂脂肪檢查 i) Cholesterol Total 總膽固醇 ii) Triglycerides 三酸甘油酯

### NOTE 註解：

<sup>^</sup> The above free services are subject to review and the Company reserves the right to change the free services offered without prior notice.  
以上免費服務將不時檢定，本公司保留作出任何更改的權利而無需預先通知。

## PREMIUM TABLE 保費表 (HKD 港幣)

(calculation based on per Insured Person 按每名被保險人計算)

Basic Hospital and Surgical Benefits 基本住院及手術醫療保障														
Age 年齡	Plan Levels 計劃級別		Plan 1 計劃一				Plan 2 計劃二				Plan 3 計劃三			
			Male 男性		Female 女性		Male 男性		Female 女性		Male 男性		Female 女性	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		
15 (days 日) - 4	5,403	473	5,403	473	3,159	277	3,159	277	1,935	170	1,935	170		
5 - 9	4,419	387	4,419	387	2,583	227	2,583	227	1,599	140	1,599	140		
10 - 18	4,419	387	4,419	387	2,583	227	2,583	227	1,599	140	1,599	140		
19 - 25	4,443	389	4,815	422	2,619	230	2,835	249	1,635	144	1,767	155		
26 - 30	4,887	428	5,537	485	2,881	253	3,260	286	1,799	158	2,067	181		
31 - 35	5,847	512	6,691	586	3,390	297	3,999	350	2,165	190	2,473	217		
36 - 40	6,724	589	7,840	686	4,047	355	4,599	403	2,515	221	2,952	259		
41 - 45	8,080	707	9,822	860	4,804	421	5,836	511	3,063	269	3,725	326		
46 - 50	10,152	889	12,648	1,107	6,036	529	7,515	658	3,848	337	4,797	420		
51 - 55	13,017	1,139	15,525	1,359	7,670	672	9,268	811	4,886	428	5,985	524		
56 - 60	15,414	1,349	18,180	1,591	8,795	770	10,854	950	5,679	497	6,930	607		
61 - 65	18,677	1,635	20,966	1,835	11,031	966	12,388	1,084	7,098	622	7,966	698		
*66 - 70	22,073	1,932	24,778	2,169	12,728	1,114	14,485	1,268	8,318	728	9,460	828		
*71 - 75	26,269	2,299	28,356	2,482	15,185	1,329	16,626	1,455	10,039	879	10,992	962		
*76 (or above 或以上)	28,690	2,511	28,690	2,511	16,952	1,484	16,952	1,484	11,143	976	11,143	976		

Basic Hospital and Surgical Benefits + Optional Supplementary Major Medical Benefits 基本住院及手術醫療保障 + 附加重症醫療保障														
Age 年齡	Plan Levels 計劃級別		Plan 1 計劃一				Plan 2 計劃二				Plan 3 計劃三			
			Male 男性		Female 女性		Male 男性		Female 女性		Male 男性		Female 女性	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		
15 (days 日) - 4	7,299	639	7,299	639	4,359	382	4,359	382	2,715	239	2,715	239		
5 - 9	5,931	520	5,931	520	3,519	309	3,519	309	2,211	194	2,211	194		
10 - 18	5,931	520	5,931	520	3,519	309	3,519	309	2,211	194	2,211	194		
19 - 25	5,967	523	6,471	567	3,591	316	3,879	341	2,259	199	2,451	215		
26 - 30	6,563	575	7,441	652	3,950	347	4,461	392	2,485	219	2,867	251		
31 - 35	7,863	689	8,996	788	4,648	408	5,475	480	2,997	263	3,426	301		
36 - 40	9,042	792	10,540	923	5,549	487	6,296	552	3,481	306	4,080	358		
41 - 45	10,753	941	13,064	1,144	6,514	571	7,911	693	4,121	362	5,103	447		
46 - 50	13,609	1,192	16,956	1,484	8,248	723	10,272	900	5,315	466	6,627	581		
51 - 55	17,559	1,537	20,942	1,833	10,550	924	12,752	1,116	6,795	596	8,320	729		
56 - 60	20,792	1,820	24,524	2,147	12,097	1,059	14,934	1,307	7,898	692	9,633	844		
61 - 65	25,330	2,218	28,435	2,489	15,266	1,337	17,138	1,500	9,932	870	11,146	977		
*66 - 70	29,935	2,620	33,604	2,942	17,615	1,542	20,039	1,754	11,639	1,019	13,236	1,159		
*71 - 75	35,868	3,139	38,719	3,389	21,166	1,853	23,166	2,028	14,154	1,240	15,493	1,356		



Basic Hospital and Surgical Benefits + Optional Outpatient Benefits 基本住院及手術醫療保障 + 附加門診醫療保障														
Age 年齡	Plan Levels 計劃級別		Plan 1 計劃一				Plan 2 計劃二				Plan 3 計劃三			
			Male 男性		Female 女性		Male 男性		Female 女性		Male 男性		Female 女性	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
15 (days 日) - 4	15,255	1,336	15,255	1,336	11,283	988	11,283	988	8,103	710	8,103	710		
5 - 9	13,071	1,145	13,071	1,145	9,711	851	9,711	851	7,011	614	7,011	614		
10 - 18	13,071	1,145	13,071	1,145	9,711	851	9,711	851	7,011	614	7,011	614		
19 - 25	9,663	846	10,635	932	6,927	607	7,635	669	4,899	430	5,415	475		
26 - 30	10,107	885	11,357	995	7,189	630	8,060	706	5,063	444	5,715	501		
31 - 35	11,355	994	13,603	1,191	7,926	694	9,699	849	5,609	492	6,793	595		
36 - 40	12,232	1,071	14,752	1,291	8,583	752	10,299	902	5,959	523	7,272	637		
41 - 45	14,740	1,290	18,642	1,632	10,300	902	13,108	1,148	7,227	634	9,245	809		
46 - 50	16,812	1,472	21,468	1,879	11,532	1,010	14,787	1,295	8,012	702	10,317	903		
51 - 55	21,057	1,843	25,329	2,217	14,294	1,252	17,356	1,519	9,914	868	12,117	1,061		
56 - 60	23,454	2,053	27,984	2,449	15,419	1,350	18,942	1,658	10,707	937	13,062	1,144		
61 - 65	27,965	2,448	31,322	2,742	18,687	1,636	20,932	1,832	12,906	1,131	14,446	1,265		
*66 - 70	31,361	2,745	35,134	3,076	20,384	1,784	23,029	2,016	14,126	1,237	15,940	1,395		
*71 - 75	36,877	3,228	38,964	3,411	23,933	2,095	25,374	2,221	16,675	1,460	17,628	1,543		

Basic Hospital and Surgical Benefits + Optional Supplementary Major Medical Benefits + Optional Outpatient Benefits 基本住院及手術醫療保障 + 附加重症醫療保障 + 附加門診醫療保障														
Age 年齡	Plan Levels 計劃級別		Plan 1 計劃一				Plan 2 計劃二				Plan 3 計劃三			
			Male 男性		Female 女性		Male 男性		Female 女性		Male 男性		Female 女性	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
15 (days 日) - 4	17,151	1,502	17,151	1,502	12,483	1,093	12,483	1,093	8,883	779	8,883	779		
5 - 9	14,583	1,278	14,583	1,278	10,647	933	10,647	933	7,623	668	7,623	668		
10 - 18	14,583	1,278	14,583	1,278	10,647	933	10,647	933	7,623	668	7,623	668		
19 - 25	11,187	980	12,291	1,077	7,899	693	8,679	761	5,523	485	6,099	535		
26 - 30	11,783	1,032	13,261	1,162	8,258	724	9,261	812	5,749	505	6,515	571		
31 - 35	13,371	1,171	15,908	1,393	9,184	805	11,175	979	6,441	565	7,746	679		
36 - 40	14,550	1,274	17,452	1,528	10,085	884	11,996	1,051	6,925	608	8,400	736		
41 - 45	17,413	1,524	21,884	1,916	12,010	1,052	15,183	1,330	8,285	727	10,623	930		
46 - 50	20,269	1,775	25,776	2,256	13,744	1,204	17,544	1,537	9,479	831	12,147	1,064		
51 - 55	25,599	2,241	30,746	2,691	17,174	1,504	20,840	1,824	11,823	1,036	14,452	1,266		
56 - 60	28,832	2,524	34,328	3,005	18,721	1,639	23,022	2,015	12,926	1,132	15,765	1,381		
61 - 65	34,618	3,031	38,791	3,396	22,922	2,007	25,682	2,248	15,740	1,379	17,626	1,544		
*66 - 70	39,223	3,433	43,960	3,849	25,271	2,212	28,583	2,502	17,447	1,528	19,716	1,726		
*71 - 75	46,476	4,068	49,327	4,318	29,914	2,619	31,914	2,794	20,790	1,821	22,129	1,937		

\* For renewal only. 只適用於續保。

**Important Note 留意事項:**

- Age refers to the nearest birthday. If your next birthday falls within the coming 6 months from the application date, the premium rate will be based on your next age attained. Otherwise, it will be based on your current age. The policy effective date will be used to determine the age attained if it is different from the application date. 年齡以最近的生日日期計算。如您下一個生日是在投保日期起計6個月之內，保費將以以下一個生日年齡計算，否則以目前年齡計算。如保單生效日期與投保日期不同，即以保單生效日期決定已屆年齡。
- Monthly premium rates are rounded up for illustration purpose. The above figures may be slightly different from that of the policy documents. 上列月繳保費已調整為整數，與保單文件所示實際數額可能稍有差異。
- The premium rates and age groups of Plans are not guaranteed. The premium payable upon annual renewal and the terms of any renewal may not be the same as the expiring policy and will be determined by the Company. The Company reserves the right to amend or adjust the premium and terms for all policies covered under HealthCare Individual Insurance Scheme. 計劃的保費及年齡組別可不時更改。每年續保時應繳付的保費及續保的條款可能與現有的保單不相同，並將由本公司釐定。本公司保留對醫安寶個人保險計劃所有的保單作出修改條款及/或調整保費的權利。

## MAJOR EXCLUSIONS

- Purchase of drugs, treatment or tests that are not medically necessary; or are not prescribed; or not performed by a registered medical practitioner.
- Hospitalization solely for the purpose of general check-up, diagnostic X-ray, advanced imaging, laboratory tests or physiotherapy.
- Treatment for congenital or developmental conditions or disease of any kind.
- Pre-existing conditions
  - Sickness or Injury which existed before the policy effective date;
  - The following conditions when occurring during the first 6 months from the policy effective date (but not to the exclusion of others) : (i) Anal Fistulae (ii) Calculi of Kidney, Urethra, Bladder or Gall Bladder (iii) Cholecystitis (iv) Diabetes Mellitus (v) Hallux Valgus (vi) Hypertension or Cerebro-Cardio Vascular Disease (vii) Tuberculosis (viii) Tumours of skin, muscular tissue, bone tumours or malignancies of blood or bone marrow;
  - The following conditions when occurring during the first 12 months from the policy effective date (but not to the exclusion of others) : (i) Cataracts (ii) Diseased Tonsils requiring surgery (iii) Endometriosis (iv) Hemorrhoids (v) Hyperthyroidism (vi) Pathological Abnormalities of Nasal Septum or Turbinate (vii) Sinus Conditions requiring surgery (viii) Tumours of Internal Organs;
- Expenses directly or indirectly arising from the Human Immunodeficiency Virus (HIV) and its related disabilities, including Acquired Immunization Deficiency Syndrome (AIDS) and/or any mutation, derivation or variation thereof, consequential upon an HIV infection occurring before the effective date of coverage applicable to such insured.
- Treatment of disability directly or indirectly arising from or consequent upon the abuse of drugs or alcohol, self-inflicted injuries or attempted suicide, illegal activity, or driving whilst exceeding the prescribed alcohol limit, or venereal and sexually transmitted disease or its sequelae.
- Any charges in respect of services for beautification purposes, cosmetic surgery, hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, etc.
- Dental treatment and oral surgery except for emergency treatment arising from an accident received during confinement. Follow up treatment from such hospital confinement relating to dental treatment or oral surgery shall not be covered.
- All investigations, treatments and counseling services relating to maternity and its complications.
- Treatment directly or indirectly arising from any psychotic, psychological, or psychiatric condition of any and all kinds, and any physiological or psychosomatic manifestations thereof.
- Treatment or disability directly or indirectly arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection or military or usurped power.

## 主要不保事項

- 非醫療需要，或並非經由註冊醫生處方購買的藥物或進行的治療或測試；
- 純粹因接受一般身體檢查、X光診斷、先進造影、化驗或物理治療而住院；
- 任何先天性疾病或成長障礙狀況或疾病的治療；
- 既有傷病：
  - 保單生效日前已存在的傷病；
  - 保單生效日後首6個月內出現之下列病患（並不排除其他）：(i) 肛門瘻管 (ii) 腎、尿道、膀胱或膽囊結石 (iii) 膽囊炎 (iv) 糖尿病 (v) 姆指外翻 (vi) 高血壓或腦心臟血管疾病 (vii) 結核病 (viii) 皮膚、肌肉組織腫瘤、骨腫瘤、血或骨髓癌；
  - 保單生效日後首12個月內出現之下列病患（並不排除其他）：(i) 白內障 (ii) 須進行手術之扁桃腺炎 (iii) 子宮內膜異位 (iv) 痔瘡 (v) 甲狀腺機能亢進症 (vi) 鼻隔或鼻介骨肌理不正常 (vii) 須進行手術之竇炎 (viii) 內臟腫瘤；
- 直接或間接因後天免疫力缺乏病毒及其有關的傷病而引致的費用，包括愛滋病及 / 或因愛滋病而引發的任何突變、衍生或變異，並於被保險人的保障生效日期前因感染後天免疫力缺乏病毒而病發；
- 直接或間接由於或因為以下事項所引致的治療或傷病：  
濫用藥物或酒精、自我毀傷或企圖自殺、不法活動、飲用超過規定水平的酒精後駕駛，或經由性接觸傳染的疾病或其後遺症；
- 以美容為目的的任何服務費用，整形外科、聽力測試、例行血液測試、一般身體檢查、接種疫苗或防疫注射等；
- 牙科治療及口腔外科手術，因意外而需在醫院接受的緊急治療除外。保障不包括於住院期間接受有關牙科治療及口腔外科手術後所需的覆診治療；
- 與婦產及其併發症有關的所有檢查、治療及諮詢服務；
- 直接或間接由任何精神或心理狀況，以及其生理及心理表現引致的治療；
- 直接或間接因戰爭（不論宣戰與否）、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義、或軍事政變或奪權所引致的治療或傷病。

**“HealthCare” Medical Insurance Hotline**  
**「醫安寶」醫療保險熱線**  
**(852) 8107 2268**  
(Hotline Code 268 熱線編號 268)

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Underwritten by : **中國太平保險(香港)有限公司**  
承保公司 : **China Taiping Insurance (HK) Company Limited**

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