

住院保障计划 Hospital Benefits

HB

YFLife
萬通保險



《iMoney智富杂志》优秀保险企业大奖2019
最佳医疗保障



资本卓越银行及金融大奖
2012-2023
资本卓越保险服务大奖

未來在我手
Own the future

万通保险提供周全的住院医疗多重保，让你可配合自己及家人的需要，灵活自选多达三款各具特色的额外保障计划——额外医疗保、额外癌症多重保及住院现金津贴，未雨绸缪，保障珍贵的健康生活。

YF Life is proud to offer you its comprehensive Hospital & Surgical Plus. To give you extra peace of mind, three optional extra benefits are available, including Extra Major Medical Benefit, Extra Cancer Benefit and Hospital Income Benefit.



住院保障计划

Hospital Benefits

1

多重保障范围
Extensive Coverage



- 全面涵盖实际住院及医疗费用开支
Comprehensive coverage and reimburses the actual hospitalization and medical expenses
- 每症最高保障总额可超过1,900,000港元
Total maximum payable per disability over HK\$1,900,000

3

无索偿奖赏
No Claim Bonus



- 最高可达15%
Up to 15%

2

终身保障至100岁
Lifetime Coverage
Till Age 100



- 每年续保至100岁
Annual renewal up to age 100

4

自选额外保障
Optional Extra Benefits



- 额外医疗保
Extra Major Medical Benefit
- 额外癌症多重保
Extra Cancer Benefit
- 住院现金津贴
Hospital Income Benefit

1

多重保障范围

Extensive Coverage



住院医疗多重保全面涵盖因患病或意外受伤而需住院及接受治疗的实际住院及医疗费用开支，让你无后顾之忧，可选择于私家医院即时就医。计划提供5款保障级别选择，而每症最高保障总额可超过1,900,000港元。

Hospital & Surgical Plus provides you with comprehensive coverage and reimburses the actual 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 hospitals without suffering any devastating financial setbacks. There are 5 plan levels to choose from, with a total maximum payable per disability over HK\$1,900,000.

住院费用 Hospitalization Benefit	住院医生费、住院专科医生费、手术津贴、深切治疗、住院陪床 ¹ 、住院、膳食及一般护理津贴。 In-hospital Doctor's Call, In-hospital Specialist Consultation, Surgical Benefit, Intensive Care, Hospital Companion Bed ¹ and Room, Board and General Nursing Benefit.
门诊手术费用 Clinical Surgery Benefit	部份指定手术如白内障切除、肠镜、胃镜及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 ² 进行，无需住院，亦可享手术津贴及特别住院费（住院杂费）保障。 Some specified surgical procedures performed in the day case unit of a Hospital or a clinic ² in Hong Kong / Macau are also eligible for Surgical Benefit and Hospital Special Services (Miscellaneous Hospital Expenses), including removal of cataract, colonoscopy, gastroscopy and removal of stones in bladder by endoscopic treatment.
手术前及手术后保障 Pre- and Post- surgery Benefits	门诊津贴、家中看护津贴（只适用于手术后）等。 Out-patient Treatment, Home Nursing Benefit (post-surgery only).
其他 Others	在医院、医院日症房或香港 / 澳门诊所 ² 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。 Chemotherapy, radiotherapy, target 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 clinic ² in Hong Kong / Macau are also covered.

2

终身保障至100岁

Lifetime Coverage Till Age 100



本计划为每年续期保单，保障年期可达至受保人100岁。为让你时刻可享有充裕的保障，以及抗衡医疗通胀，本公司可能会于每年续期³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。

To ensure you are well covered at all times, this yearly renewal plan offers a benefit term up to age 100, enabling you to easily cope with unexpected medical expenses. Moreover, the coverage may be reviewed upon renewals³ in order to ensure adequate protection for you and to combat soaring medical costs. Renewal premium will be adjusted 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.

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**住院医疗多重保**以及**额外医疗保**有任何索偿纪录，于支付续期保费时，两者均可获享无索偿保费折扣优惠，优惠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 **Hospital & Surgical Plus** and **Extra Major Medical Benefit**, you will be entitled to a No Claim Bonus discount for both benefits upon paying the renewal policy premium. The discount 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%



你更可自选以下三项额外保障计划，以获得更全面的保障。

You may freely choose to include the extra benefits for extra peace of mind.

额外医疗保

若实际的住院及医疗费用⁴超出住院医疗多重保每症的最高保障额，则此附加保障会作出额外赔偿，最高超过440,000港元的额外保障额。

Extra Major Medical Benefit

If the actual hospital expenses⁴ incurred are in excess of those covered by Hospital & Surgical Plus, this Benefit will pay for a maximum reimbursement of over HK\$440,000.

额外癌症多重保

为治疗癌症提供充裕的资金，每次癌症可获赔偿的实际治疗费用可高达2,000,000港元⁵。

Extra Cancer Benefit

Provides adequate financial support for cancer therapy, with a maximum reimbursement of actual expenses per cancer up to HK\$2,000,000⁵.

- **治疗保障** – 保障范围包括费用高昂的标靶治疗、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”，以及治疗癌症相关的面部及 / 或乳房“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、以至完成治疗后5年内的监测检查及诊症
- **延续寿险保障** – 被确诊患上非初期癌症一年后的90日内，于无须提供满意的投保资料的情况下，可投保另一份终身寿险计划

- **Medical Treatment Benefit** – includes the costly target 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
- **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 completion of treatment of cancer
- **Extension of Life Protection** – offers the option of taking out a 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

- 若受保人不幸因伤病住院治疗达8小时，计划会提供每日最高达1,200港元的现金津贴⁶以弥补住院期间的收入损失，而每症的保障期更可长达1,000日
- 若需要接受深切治疗，计划更会提供双倍的现金津贴，即每日高达2,400港元
- 24小时保障，适用全球各地⁷
- 可与住院医疗多重保一并投保，亦可独立投保

Hospital Income Benefit

- Provides a daily cash benefit⁶ of up to HK\$1,200 to offset any temporary income loss if the insured person is confined for eight hours or more due to Disability, up to a maximum of 1,000 days
- While receiving treatment in an Intensive Care Unit, this Benefit will be doubled, up to HK\$2,400 per day
- 24-Hour coverage, available all around the world⁷
- Can be taken out together with Hospital & Surgical Plus, or as a stand-alone plan

附注

1. 以一张额外床位为限。
2. 本公司保留决定合资格诊所的权利。
3. 本公司会于保单周年日不少于30天前，以书面通知有关修订的保障、保费或保单不获续保。
4. 癌症治疗保障、洗肾保障、家中看护津贴、手术前及手术后门诊津贴除外。
5. 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（除特别注明外）；3) 住院及膳食费用。
6. 同一受保人于本公司投保的所有住院现金津贴及原银奉还住院现金计划的每日总保障额最高为1,200港元，而所有住院现金津贴、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。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。
7. 住院现金津贴适用全球各地，包括北美洲、欧洲、澳洲、纽西兰、日本、星加坡、马来西亚、台湾、南韩、香港及澳门；若于其他地区住院，亦可获每日现金津贴的50%赔偿额，而保障期则长达90日。
8. 依据手术分类表而定。
9. 在医院日症房或在香港 / 澳门诊所进行的部份指定手术亦适用，本公司保留决定合资格诊所的权利。
10. 手术前及手术后门诊津贴只适用于手术前的31日内的1次门诊治疗费用，以及出院后起计60日内的门诊治疗费用。
11. 只适用于18岁或以上的受保人。
12. (a)、(b)及(c)项的保障将于受保人入院后的第61天（优惠计划）、第91天（计划1及计划2）或第121天（计划3及计划4）起生效。

Notes

1. Subject to one extra bed.
2. The Company reserves the right to determine the eligibility of a clinic.
3. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the adjustment of benefit coverage, premium, or non-renewal of the policy.
4. Cancer Treatment Benefit, Renal Dialysis Benefit, Home Nursing Benefit, Pre- and Post-surgery Out-patient Treatment are not included.
5. The followings 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 and board charges.
6. The maximum combined daily benefit from both Hospital Income Benefit and Money-Back Hospital Income Protector for the same insured person with the Company is HK\$1,200. And 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 person with the Company is HK\$2,000. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.
7. Hospital Income Benefit is available around the world, including North America, Europe, Australia, New Zealand, Japan, Singapore, Malaysia, Taiwan, South Korea, Hong Kong and Macau. For Confinement in other areas, half of the daily benefit is available, for up to a maximum of 90 days.
8. Maximum subject to Surgical Fees Schedule.
9. Applicable to the specified 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.
10. Pre- and post-surgery outpatient treatment covers 1 outpatient visit within 31 days preceding the surgery and covers those visits within 60 days after discharge.
11. Only applicable to the Insured age of 18 or above.
12. (a), (b) & (c) benefits are payable starting on the 61st day (Plan Extra), 91st day (Plan 1 & Plan 2) or 121st day (Plan 3 & Plan 4) of hospitalization.

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
- 宽限期届满
- 保单持有人呈交书面要求终止本保单
- 于每年续期时，我们于保单周年日的30天前以书面通知保单持有人本保单 / 保障不获续保
- 受保人身故

除了上述情况外，当“**额外医疗保**”及“**额外医疗保障计划**”附加保障所属之“**住院医疗多重保**”/“**住院医疗保障计划**”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“**住院医疗多重保**”/“**住院医疗保障计划**”的保障终止时
- ii. 在总保障赔偿已达最高终身保障总额后

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 Grace Period ends
- The policy owner submits a written request to terminate this policy
- At annual renewal, we give the policy owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the policy / benefit(s)
- The Insured dies

Besides the above conditions, for **Extra Major Medical Benefit** and **Supplementary Major Medical Benefit**, the supplementary benefit will also be terminated when the **Hospital & Surgical Plus / Hospital & Surgical Benefit** 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 **Hospital & Surgical Plus / Hospital & Surgical Benefit** to which the supplementary benefit is attached terminates.
- ii. The total benefit payment reaches the maximum lifetime limit.

保障及保费调整

如接获所需保费（根据受保人当时实际年龄及当时同类保障级别的保费率计算），保单会于每个保单周年获续期一年。为配合医疗科技的进步及确保能持续为你提供保障，在每次续期时，万通保险国际有限公司（“本公司”）保留更改保障内容及保费之权利。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。

通胀风险

将来的医疗费用有机会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。

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：

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

主要不保事项

甲、适用于“住院医疗多重保”、“住院医疗保障计划”、“额外医疗保”及“额外医疗保障计划”

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：

1. 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）；
2. 一般身体检查、病后复康、托管、疗养或休养；
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. 参与驾驶或骑术竞赛；
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电离扩散污染；
8. 人类免疫能力缺乏症（包括爱滋病）；
9. 受保人在12岁前及保单日期后2年内因接受包皮环截术而住院；
10. 根据政府条例或其他保险计划而获得赔偿的情况。

Benefit and Premium Adjustment

The policy 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 you with continuous protection, YF Life Insurance International Ltd. ("the Company") reserves the right to change the benefit and premium on each renewal. 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.

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.

Medically Necessary

The Company will cover the Medically Necessary expenses incurred by the Insured.

Medically Necessary means all of the following conditions are met:

- i. consistent with the diagnosis and customary medical treatment for the condition.
- ii. in accordance with standards of good medical practice.
- iii. not for the convenience of the Insured or the Doctor.

Key Exclusions

A. For Hospital & Surgical Plus, Hospital & Surgical Benefit, Extra Major Medical Benefit 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:

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

乙、适用于“额外癌症多重保”

“额外癌症多重保”的保障范围将不包括甲部份第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”的保障范围不包括甲部份第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

在投保时，你 / 你们必须提供一切知悉或据常理知悉的资料，因本公司会按照所提供的资料评核接受投保及决定保险条款。提供资料的责任将会在投保申请表的签署日期或任何补充文件的签署日期（以较后日期为准）完成。你 / 你们若不清楚某一事项是否重要，请将该事项填写于申请书内。若未符合以上要求，该保单可能因此而作废。

索偿程序

有关索偿程序，请浏览本公司网页<https://www.ylflife.com/sc/Hong-Kong/Individual/Services/Claims-Corner>。

保费征费

保监局会透过保险公司向所有保单持有人，为其于香港续发之保单，于每次缴付保费时收取征费。有关征费之详情，请浏览保监局网站网页www.ia.org.hk/tc/levy。

保单冷静期及取消保单的权利

如保单未能满足你的要求，你可以书面方式要求取消保单，连同保单退回本公司（香港：香港湾仔骆克道33号万通保险大厦27楼 / 澳门：澳门苏亚利斯博士大马路320号澳门财富中心8楼A座），并确保本公司的办事处于交付保单的21个日历日内，或向你 / 你的代表人交付《通知书》（说明已经可以领取保单和冷静期届满日）后起计的21个日历日内（以较早者为准）收到书面要求。于收受书面要求后，保单将被取消，你将可获退回已缴保费金额及你所缴付的征费，但不包括任何利息。若曾获赔偿或将获得赔偿，则不获发还保费。

退保

如需申请退保，你只需填妥、签署并寄回由本公司提供的特定表格，以及你的有效身份证明文件副本及固定住址证明（如适用），本公司将安排退保事宜。

B. For Extra Cancer Benefit

The exclusions of 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

You are required to disclose in application all information you know or could reasonably be expected to know because the Company will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

Claims Procedures

For details of the procedures for making claims, please refer to our website at <https://www.ylflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>.

Premium Levy

The Insurance Authority (IA) imposes a levy on insurance premiums from policy for all new and in-force insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period and Right of Cancellation

If you are not satisfied with the policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and 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.

Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

“住院保障计划”一览表

Hospital Benefits – at a glance

表一: 住院医疗多重保

Table 1: Hospital & Surgical Plus

(港元HK\$)

	每症最高保障额 Max. Benefit per Disability				
	优惠计划 Plan Extra	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4
住院保障 Hospitalization Benefit					
住院、膳食及一般 护理津贴 (每症最长保障期) Room, Board & General Nursing Benefit (Max. days per disability)	每日 600 per day (60日 days)	每日 840 per day (90日 days)	每日 1,520 per day (90日 days)	每日 3,000 per day (120日 days)	每日 5,050 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 600 per day (60日 days)	每日 840 per day (90日 days)	每日 1,520 per day (90日 days)	每日 3,000 per day (120日 days)	每日 5,050 per day (120日 days)
特别住院费 (住院杂费) (亦适用于门诊手术 ⁹) Hospital Special Services (Miscellaneous Hospital Expenses) (Also applicable to Outpatient Surgery ⁹)	6,220	8,340	11,060	16,550	29,600
住院专科医生费 In-hospital Specialist Consultation	4,700	6,720	6,720	7,800	11,500
深切治疗 Intensive Care	15,030	18,790	25,050	30,100	39,110
住院陪床 ¹ (每症最长保障期) Hospital Companion Bed¹ (Max. days per disability)	每日 280 per day (60日 days)	每日 400 per day (90日 days)	每日 500 per day (90日 days)	每日 630 per day (120日 days)	每日 800 per day (120日 days)
手术津贴 Surgical Benefit					
外科医生的手术收费 ^{8,9} Surgeon's Fee^{8,9}	35,510	47,830	59,820	76,820	100,380
麻醉师费 ^{8,9} Anesthetist's Fee^{8,9}	14,210	18,790	24,040	30,810	40,160
手术室租金 ^{8,9} Operating Theatre Fee^{8,9}	14,210	18,790	24,040	30,810	40,160
手术前及手术后保障 Pre- and Post-surgery Benefits					
门诊津贴 ^{9,10} Out-patient Treatment^{9,10}	910	1,340	2,230	3,320	5,100
家中看护津贴 (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 380 per day (31日 days)	每日 475 per day (31日 days)	每日 620 per day (31日 days)	每日 935 per day (31日 days)	每日 1,365 per day (31日 days)

	每症最高保障额 Max. Benefit per Disability				
	优惠计划 Plan Extra	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4
其他保障 Other Benefits					
癌病治疗保障 Cancer Treatment Benefit - 化疗 Chemotherapy - 电疗 Radiotherapy - 标靶治疗 Target Therapy - 荷尔蒙治疗 Hormonal Therapy - 免疫治疗 Immunotherapy	18,080	30,300	60,250	90,400	120,480
洗肾保障 Renal Dialysis Benefit	18,080	30,300	60,250	90,400	120,480
意外的额外津贴 Additional Benefits for Accident	7,280	10,860	17,230	21,600	33,490
身故保障¹¹ Death Benefit¹¹	1,000	5,000	10,000	15,000	20,000
每症最高保障总额 Total Maximum Payable Per Disability	235,810	398,985	638,510	1,238,195	1,910,775

表二：额外医疗保

Table 2: Extra Major Medical Benefit

(港元HK\$)

	每症最高保障额 Max. Benefit per Disability				
	优惠计划 Plan Extra	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4
a. 住院、膳食及一般 护理津贴 ¹² Room, Board & General Nursing Benefit¹²	表一所示每日最高保障额的80% 80% of the max. benefit per day shown in Table 1				
b. 住院医生费 ¹² In-hospital Doctor's Call¹²	表一所示每日最高保障额的80% 80% of the max. benefit per day shown in Table 1				
c. 住院陪床 ¹ Hospital Companion Bed¹	表一所示每日最高保障额的80% 80% of the max. benefit per day shown in Table 1				
d. 每症最高保障额 Maximum Benefit Per Disability	75,860	83,650	166,980	334,600	446,810
e. 自付额 Deductible	0	0	0	0	0

若住院费用⁴超过表一所示的每症最高保障额，可另获赔偿余额的80%，并以(a)、(b)、(c)及(d)的最高保障额为上限。
If the hospitalization expenses⁴ exceed the maximum benefit per disability as shown in Table 1, 80% of the extra expenses will be reimbursed subject to the limit of (a), (b), (c) & (d).

表三: 额外癌症多重保

Table 3: Extra Cancer Benefit

(港元HK\$)

保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan 3
每次癌症最高保障总额 Overall Per Cancer 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⁵ Medical Treatment Benefit⁵				
标靶治疗 Target Therapy	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 ² 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。 Medical treatment performed in a Hospital, the day case unit of a Hospital, Cancer Specialist, Cancer Clinic, or clinic ² 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.			
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	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。 The fees for performing the procedure, including surgeon, anesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology or laboratory charges, Doctor or specialist visit.			并无个别治疗项目的保障上限 赔偿按实际费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred
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				
射频消融术 Radiofrequency Ablation				
抗排斥及止呕药物 Anti-Rejection and Anti-Nausea Drugs				

保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan 3
医疗诊断及诊断保障 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>	<p>并无个别治疗项目的保障上限 赔偿按实际费用支付</p> <p>No limit per course of medical treatment, full reimbursement of actual charges incurred</p>		
癌症监测检查 Cancer Monitoring Investigation	<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>			
治疗前或治疗后诊症 (每次诊症金额及次数上限) Pre or Post-treatment Consultation (Max. limit per visit & no. of visits)	<p>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。</p> <p>Cancer specialist consultation before and up to 5 years after the completion of cancer treatment.</p>	<p>每次1,000 per visit</p>		
		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 Consultation (Max. limit per visit & no. of visits)	<p>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。</p> <p>Chinese medical practitioner consultation during and up to 5 years after the completion of the cancer treatment.</p>	<p>每次600 per visit</p>		
		20次 visits	30次 visits	40次 visits
纾缓护理 Palliative Care	<p>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。</p> <p>Medical and surgical treatment to relieve the Insured's discomfort or side-effects due to the treatment.</p>	20,000	30,000	40,000
矫形手术 Reconstructive Surgery	<p>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。</p> <p>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 visit, and cost of implants.</p>	<p>并无个别治疗项目的保障上限 赔偿按实际治疗费用支付</p> <p>No limit per course of medical treatment, full reimbursement of actual charges incurred</p>		

保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan 3
寿险保障 Life Protection				
延续寿险保障 (以每张额外癌症多重保计算之最高保障额) Extension of Life Protection (maximum aggregate Sum Insured for each Extra Cancer Benefit)		500,000	750,000	1,000,000
身故保障 ¹¹ Death Benefit¹¹		1,000	1,500	2,000

表四: 住院现金津贴

Table 4: Hospital Income Benefit

(港元HK\$)

	每症最高保障额 Max. Benefit per Disability		
	计划 Plan 1	计划 Plan 2	计划 Plan 3
每日保障 Daily Benefit	600	900	1,200
深切治疗 Intensive Care	1,200	1,800	2,400
身故保障 ¹¹ Death Benefit¹¹	5,000	10,000	15,000
24小时全球保障 24-Hour Worldwide Coverage	适用 Applicable		

保单资料 Policy Information

	住院医疗多重保 Hospital & Surgical Plus	额外医疗保 Extra Major Medical Benefit	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	附加计划, 可附加于住院医疗多重保 Supplementary Plan, attachable to Hospital & Surgical Plus		基本计划 Basic Plan
保单货币单位 Currency	港元 HK\$			
保费 ³ Premium³	<ul style="list-style-type: none"> - 每年续期, 保费并非保证。续期保费会按受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, 续期保费可享有折扣 (优惠只适用于“住院医疗多重保”及“额外医疗保”) - 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 of 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. (Only applicable to Hospital & Surgical Plus and Extra Major Medical Benefit). - Annual / Semi-annual / Quarterly / Monthly Payment 			

保单资料 Policy Information

	住院医疗多重保 Hospital & Surgical Plus	额外医疗保 Extra Major Medical Benefit	额外癌症多重保 Extra Cancer Benefit	住院现金津贴 Hospital Income Benefit
最低保障额 Minimum Sum Insured	优惠计划 Plan Extra		计划 Plan 1	HK\$600港元
最高保障额 Maximum Sum Insured	计划 Plan 4		计划 Plan 3	HK\$1,200港元 ⁶
保障类别 Type of Benefit	偿款产品 — 赔偿实际住院及医疗费用 (受限于计划内每项保障的最高保障额) Indemnity Product - Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)		偿款产品 — 赔偿实际治疗费用 ⁵ 、额外护理、癌症诊断及诊断费用 Indemnity Product - Reimburses the actual medical treatment expenses ⁵ , 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

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	0至70岁 Age 0-70	0至65岁 Age 0-65
保障年期 Benefit Term	至100岁 To Age 100	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.

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YFLife 萬通保險

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Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US Mutual Life Insurance Companies” is ranked according to the results of “Insurance: Life, Health (Mutual)” on total revenues for 2022, and based on the FORTUNE 500 as published on June 6, 2023.

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8 Andar A, Macau



住院医疗多重保 Hospital & Surgical Plus (HSP)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0 - 17	2,132	2,367	2,480	2,632	4,003	4,284	7,460	7,543	11,441	11,635
18	2,143	2,494	2,511	3,084	4,043	4,965	7,558	8,736	11,523	12,359
19	2,149	2,588	2,537	3,195	4,092	5,203	7,664	9,223	11,619	13,113
20	2,158	2,682	2,568	3,271	4,146	5,291	7,768	9,334	11,712	13,752
21	2,168	2,776	2,597	3,487	4,202	5,635	7,874	9,934	11,819	14,530
22	2,178	2,871	2,630	3,664	4,269	5,921	7,983	10,443	11,928	15,169
23	2,187	2,966	2,666	3,803	4,333	6,150	8,085	10,845	12,063	15,652
24	2,200	3,067	2,698	3,982	4,399	6,439	8,196	11,345	12,209	16,284
25	2,222	3,163	2,732	4,140	4,470	6,702	8,306	11,803	12,354	16,907
26	2,241	3,264	2,766	4,257	4,541	6,901	8,419	12,135	12,501	17,353
27	2,261	3,370	2,803	4,414	4,613	7,166	8,547	12,584	12,660	17,971
28	2,283	3,487	2,842	4,569	4,689	7,428	8,697	13,033	12,843	18,587
29	2,314	3,603	2,886	4,727	4,777	7,693	8,867	13,481	13,065	19,201
30	2,354	3,733	2,935	4,881	4,890	7,957	9,064	13,931	13,319	19,817
31	2,400	3,863	3,023	5,037	5,035	8,221	9,327	14,384	13,667	20,432
32	2,449	4,000	3,108	5,194	5,159	8,485	9,553	14,830	13,974	21,049
33	2,511	4,139	3,199	5,371	5,282	8,770	9,833	15,300	14,359	21,787
34	2,578	4,284	3,271	5,564	5,411	9,066	10,032	15,812	14,618	22,605
35	2,656	4,434	3,367	5,764	5,543	9,376	10,291	16,347	14,906	23,433
36	2,676	4,580	3,400	5,978	5,554	9,693	10,319	16,913	15,278	24,269
37	2,776	4,729	3,487	6,214	5,716	10,012	10,457	17,515	15,405	25,115
38	2,883	4,871	3,620	6,504	5,920	10,352	10,790	18,164	15,818	25,992
39	3,007	5,014	3,779	6,774	6,222	10,785	11,376	18,857	16,797	26,966
40	3,170	5,151	3,981	7,053	6,493	11,227	12,096	19,563	17,788	28,003
41	3,326	5,289	4,238	7,286	7,067	11,696	13,086	20,302	19,223	29,085
42	3,472	5,426	4,517	7,589	7,478	12,182	13,833	21,057	20,288	30,208
43	3,639	5,558	4,823	7,896	7,913	12,684	14,754	21,907	21,638	31,416
44	3,813	5,691	5,121	8,302	8,447	13,367	15,757	23,120	23,115	33,137
45	3,999	5,820	5,318	8,717	8,700	14,049	16,244	24,335	23,796	34,857
46	4,230	5,950	5,672	9,176	9,319	14,728	17,220	25,548	25,210	36,577
47	4,425	6,077	6,045	9,552	9,821	15,409	18,324	26,763	26,853	38,297
48	4,633	6,200	6,402	9,922	10,343	16,088	19,276	27,975	28,326	40,017
49	4,842	6,321	6,744	10,296	10,891	16,769	20,313	29,194	29,841	41,735
50	5,055	6,442	6,991	10,668	11,364	17,450	21,183	30,409	31,111	43,460
51	5,236	6,546	7,424	11,016	12,064	18,083	22,503	31,551	32,804	45,062
52	5,413	6,650	7,786	11,360	12,660	18,716	23,625	32,682	34,570	46,664
53	5,622	6,755	8,148	11,702	13,265	19,343	24,750	33,809	36,418	48,254

住院医疗多重保 Hospital & Surgical Plus (HSP)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
54	5,829	6,858	8,516	12,042	13,869	19,970	25,879	34,930	38,367	49,836
55	6,037	6,959	8,887	12,379	14,477	20,591	27,012	36,044	40,418	51,405
56	6,231	7,090	9,272	12,728	15,110	21,213	28,169	37,155	42,127	52,970
57	6,394	7,235	9,675	13,079	15,749	21,831	29,339	38,255	44,290	54,525
58	6,611	7,421	10,101	13,468	16,258	22,448	30,242	39,352	46,042	56,075
59	6,897	7,765	10,538	13,854	16,973	23,058	31,619	40,444	48,305	57,614
60	7,333	8,169	10,992	14,237	17,725	23,667	33,106	41,523	50,610	59,143
61	7,863	8,599	11,454	14,629	18,696	24,192	34,787	42,272	53,298	60,100
62	8,251	9,038	11,916	15,034	19,494	24,608	36,317	43,481	55,839	61,729
63	8,646	9,492	12,398	15,463	20,309	25,359	37,890	44,516	58,428	63,160
64	9,049	9,949	12,883	16,203	21,132	26,412	39,674	46,250	61,101	65,711
65	9,461	10,407	13,371	17,022	21,955	28,039	41,536	48,738	63,820	69,571
66	9,778	10,755	13,741	17,855	22,568	29,696	43,437	52,028	66,669	74,216
67	10,162	11,216	14,129	18,708	23,403	31,345	45,356	55,338	69,609	78,882
68	10,548	11,671	14,517	19,604	24,271	32,980	47,299	58,370	72,716	83,152
69	11,072	12,145	15,225	20,592	25,548	34,609	49,371	61,383	75,919	87,396
70	11,601	12,644	15,997	21,598	26,857	36,229	51,521	64,385	79,301	91,616
71*	12,013	13,077	16,536	22,263	27,489	37,633	53,154	66,328	81,989	94,341
72*	12,303	13,417	16,932	22,913	28,228	38,619	54,498	68,174	84,418	96,929
73*	12,417	13,584	17,101	23,235	28,570	39,031	55,077	69,009	85,701	98,077
74*	12,464	13,652	17,268	23,469	28,875	39,076	55,793	69,963	86,824	99,633
75*	12,605	13,786	17,567	23,515	29,380	39,079	56,745	71,374	88,315	101,835
76*	12,643	13,911	17,727	23,586	29,505	39,140	57,248	72,375	89,108	103,386
77*	12,760	14,034	17,998	23,652	29,967	39,152	58,081	73,376	90,413	104,934
78*	12,874	14,167	18,286	23,710	30,459	39,182	58,959	74,366	91,782	106,720
79*	13,114	14,292	18,756	23,743	31,250	39,195	60,435	74,820	94,086	107,159
80*	13,358	14,404	19,229	23,759	32,045	39,211	61,884	74,843	96,348	107,473
81*	13,807	14,520	19,796	23,771	33,006	39,226	63,962	74,868	99,596	107,784
82*	14,125	14,625	20,172	23,781	33,624	39,246	64,777	74,892	100,874	108,096
83*	14,305	14,738	20,538	23,796	34,239	39,261	65,910	74,914	102,637	108,408
84*	14,490	14,848	20,898	23,809	34,851	39,274	67,020	74,937	104,373	108,717
85*	14,598	14,956	21,239	23,821	35,282	39,291	67,773	74,959	105,555	109,032
86*	14,636	15,032	21,357	23,832	35,616	39,307	68,449	74,985	106,517	109,344
87*	14,741	15,108	21,475	23,847	35,767	39,323	68,781	75,006	106,951	109,655
88*	14,852	15,179	21,590	23,859	35,921	39,338	69,113	75,030	107,383	109,968
89*	14,961	15,253	21,705	23,868	36,072	39,357	69,441	75,052	107,816	110,283
90*	14,997	15,324	21,819	23,883	36,226	39,373	69,775	75,078	108,249	110,595

* 只适用于续保 For Renewal Only

住院医疗多重保 Hospital & Surgical Plus (HSP)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
91*	15,031	15,397	21,939	23,897	36,378	39,389	70,109	75,098	108,680	110,907
92*	15,138	15,469	22,056	23,908	36,529	39,404	70,440	75,123	109,113	111,217
93*	15,244	15,536	22,172	23,921	36,685	39,420	70,772	75,151	109,547	111,532
94*	15,352	15,608	22,290	23,935	36,834	39,436	71,103	75,170	109,981	111,845
95*	15,459	15,680	22,405	23,946	36,987	39,455	71,434	75,194	110,414	112,155
96*	15,568	15,747	22,520	23,960	37,141	39,471	71,766	75,217	110,844	112,470
97*	15,677	15,813	22,639	23,971	37,294	39,484	72,102	75,240	111,278	112,781
98*	15,784	15,882	22,756	23,984	37,447	39,500	72,434	75,264	111,711	113,095
99*	15,889	15,949	22,874	23,998	37,597	39,519	72,768	75,289	112,144	113,408

* 只适用于续保 For Renewal Only

住院医疗多重保附加额外医疗保 Hospital & Surgical Plus with Extra Major Medical Benefit (HSP+EMM)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0 - 17	2,739	3,041	3,191	3,384	5,144	5,504	9,582	9,691	14,691	14,941
18	2,754	3,206	3,226	3,965	5,193	6,378	9,709	11,219	14,797	15,869
19	2,762	3,329	3,260	4,107	5,258	6,684	9,844	11,847	14,921	16,842
20	2,779	3,448	3,299	4,204	5,328	6,797	9,977	11,987	15,039	17,661
21	2,791	3,572	3,342	4,484	5,400	7,240	10,113	12,760	15,179	18,655
22	2,802	3,689	3,382	4,708	5,484	7,605	10,251	13,413	15,319	19,479
23	2,814	3,812	3,427	4,890	5,568	7,902	10,385	13,927	15,492	20,097
24	2,830	3,943	3,469	5,116	5,653	8,270	10,527	14,569	15,677	20,912
25	2,856	4,064	3,513	5,318	5,745	8,610	10,668	15,160	15,864	21,712
26	2,881	4,194	3,559	5,471	5,835	8,863	10,813	15,585	16,053	22,282
27	2,903	4,333	3,603	5,674	5,928	9,206	10,976	16,157	16,261	23,076
28	2,936	4,484	3,651	5,871	6,024	9,542	11,167	16,737	16,493	23,869
29	2,978	4,632	3,709	6,072	6,139	9,882	11,386	17,313	16,779	24,657
30	3,025	4,798	3,774	6,270	6,284	10,219	11,642	17,891	17,103	25,446
31	3,086	4,964	3,887	6,475	6,472	10,559	11,978	18,470	17,548	26,234
32	3,149	5,139	3,995	6,675	6,630	10,896	12,270	19,041	17,946	27,026
33	3,226	5,317	4,114	6,903	6,786	11,262	12,630	19,646	18,439	27,974
34	3,316	5,504	4,204	7,146	6,950	11,646	12,883	20,305	18,771	29,023
35	3,414	5,696	4,330	7,405	7,122	12,041	13,217	20,990	19,142	30,084
36	3,442	5,885	4,368	7,678	7,135	12,447	13,251	21,719	19,619	31,161

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

住院医疗多重保附加额外医疗保

Hospital & Surgical Plus with Extra Major Medical Benefit (HSP+EMM)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
37	3,572	6,077	4,484	7,982	7,340	12,857	13,431	22,490	19,784	32,246
38	3,706	6,257	4,651	8,356	7,604	13,295	13,856	23,326	20,311	33,373
39	3,866	6,440	4,857	8,702	7,992	13,849	14,611	24,212	21,569	34,625
40	4,073	6,620	5,115	9,061	8,341	14,419	15,536	25,122	22,843	35,954
41	4,276	6,794	5,446	9,361	9,078	15,020	16,803	26,068	24,683	37,346
42	4,467	6,968	5,804	9,747	9,604	15,645	17,765	27,035	26,049	38,787
43	4,678	7,140	6,196	10,142	10,166	16,290	18,947	28,128	27,785	40,337
44	4,901	7,310	6,577	10,664	10,850	17,165	20,234	29,684	29,678	42,548
45	5,138	7,475	6,834	11,197	11,172	18,039	20,858	31,243	30,553	44,755
46	5,437	7,645	7,287	11,783	11,967	18,911	22,112	32,803	32,369	46,964
47	5,687	7,809	7,768	12,269	12,613	19,788	23,530	34,360	34,478	49,169
48	5,953	7,965	8,221	12,739	13,284	20,657	24,751	35,918	36,369	51,379
49	6,222	8,116	8,661	13,224	13,987	21,531	26,081	37,487	38,316	53,582
50	6,495	8,273	8,982	13,701	14,592	22,406	27,199	39,048	39,947	55,796
51	6,728	8,407	9,537	14,148	15,493	23,219	28,892	40,509	42,118	57,855
52	6,954	8,543	10,002	14,588	16,261	24,033	30,334	41,964	44,387	59,912
53	7,223	8,674	10,465	15,028	17,035	24,836	31,775	43,406	46,761	61,953
54	7,486	8,808	10,938	15,462	17,810	25,642	33,227	44,850	49,261	63,984
55	7,758	8,938	11,415	15,895	18,591	26,440	34,682	46,279	51,895	65,997
56	8,003	9,107	11,907	16,344	19,402	27,238	36,169	47,702	54,087	68,007
57	8,212	9,293	12,425	16,795	20,223	28,032	37,671	49,116	56,862	70,003
58	8,490	9,534	12,974	17,294	20,875	28,825	38,830	50,526	59,114	71,993
59	8,858	9,972	13,531	17,793	21,792	29,607	40,598	51,925	62,023	73,971
60	9,420	10,490	14,116	18,281	22,759	30,389	42,506	53,313	64,976	75,933
61	10,097	11,042	14,709	18,783	24,004	31,061	44,662	54,273	68,430	77,160
62	10,598	11,606	15,304	19,305	25,029	31,597	46,629	55,827	71,691	79,249
63	11,105	12,188	15,924	19,856	26,077	32,560	48,645	57,155	75,014	81,090
64	11,621	12,778	16,544	20,804	27,134	33,913	50,938	59,381	78,447	84,367
65	12,151	13,367	17,169	21,860	28,189	36,002	53,327	62,574	81,936	89,320
66	12,556	13,814	17,647	22,927	28,977	38,132	55,768	66,796	85,592	95,283
67	13,050	14,402	18,144	24,022	30,049	40,246	58,232	71,047	89,368	101,273
68	13,549	14,990	18,641	25,172	31,165	42,344	60,726	74,938	93,357	106,753
69	14,217	15,596	19,550	26,442	32,803	44,435	63,388	78,810	97,469	112,204
70	14,901	16,238	20,544	27,734	34,486	46,514	66,145	82,663	101,811	117,622
71*	15,379	16,743	21,168	28,500	35,191	48,171	68,036	84,897	104,945	120,756
72*	15,693	17,112	21,593	29,222	35,999	49,250	69,499	86,936	107,648	123,602

* 只适用于续保 For Renewal Only

住院医疗多重保附加额外医疗保

Hospital & Surgical Plus with Extra Major Medical Benefit (HSP+EMM)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	优惠计划 Plan Extra		计划 Plan 1		计划 Plan 2		计划 Plan 3		计划 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
73*	15,808	17,291	21,769	29,574	36,364	49,679	70,097	87,830	109,069	124,820
74*	15,868	17,376	21,979	29,867	36,747	49,726	71,000	89,028	110,485	126,781
75*	16,039	17,543	22,354	29,922	37,380	49,730	72,194	90,808	112,360	129,559
76*	16,089	17,699	22,556	30,009	37,539	49,793	72,831	92,073	113,354	131,517
77*	16,235	17,857	22,898	30,091	38,121	49,806	73,883	93,338	115,007	133,479
78*	16,379	18,026	23,265	30,162	38,748	49,842	75,001	94,598	116,752	135,751
79*	16,686	18,185	23,862	30,206	39,757	49,860	76,877	95,174	119,680	136,310
80*	16,996	18,327	24,464	30,227	40,766	49,879	78,720	95,204	122,557	136,709
81*	17,568	18,472	25,185	30,244	41,988	49,901	81,362	95,238	126,686	137,104
82*	17,970	18,609	25,664	30,255	42,775	49,927	82,399	95,266	128,315	137,501
83*	18,202	18,753	26,130	30,272	43,556	49,945	83,840	95,292	130,557	137,900
84*	18,436	18,890	26,587	30,291	44,334	49,960	85,252	95,322	132,766	138,292
85*	18,574	19,031	27,021	30,304	44,882	49,982	86,212	95,351	134,267	138,691
86*	18,620	19,125	27,170	30,317	45,308	50,003	87,071	95,381	135,492	139,089
87*	18,757	19,222	27,320	30,336	45,499	50,025	87,492	95,413	136,048	139,483
88*	18,895	19,314	27,469	30,355	45,695	50,043	87,916	95,444	136,595	139,882
89*	19,036	19,405	27,613	30,365	45,890	50,066	88,334	95,470	137,143	140,283
90*	19,081	19,500	27,758	30,384	46,086	50,084	88,760	95,502	137,696	140,681
91*	19,124	19,590	27,911	30,401	46,278	50,107	89,182	95,527	138,241	141,073
92*	19,261	19,680	28,061	30,415	46,470	50,127	89,604	95,559	138,794	141,474
93*	19,395	19,767	28,208	30,435	46,670	50,146	90,026	95,597	139,346	141,871
94*	19,534	19,858	28,358	30,452	46,858	50,167	90,446	95,619	139,896	142,269
95*	19,665	19,951	28,506	30,464	47,052	50,190	90,870	95,653	140,448	142,663
96*	19,806	20,034	28,648	30,482	47,246	50,211	91,291	95,680	140,998	143,065
97*	19,948	20,123	28,801	30,496	47,440	50,229	91,715	95,708	141,547	143,458
98*	20,081	20,204	28,948	30,511	47,636	50,248	92,139	95,739	142,099	143,858
99*	20,214	20,291	29,101	30,529	47,829	50,272	92,563	95,771	142,651	144,255

* 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) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	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

额外癌症多重保

Extra Cancer Benefit (ECB)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	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
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
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

* 只适用于续保 For Renewal Only

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

额外癌症多重保 Extra Cancer Benefit (ECB)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	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
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

住院现金津贴 Hospital Income Benefit (HIB)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age at Last Birthday	计划 Plan 1 每日保障 Daily Benefit HK\$600		计划 Plan 2 每日保障 Daily Benefit HK\$900		计划 Plan 3 每日保障 Daily Benefit HK\$1,200	
	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
31-35	552	718	828	1,076	1,104	1,435
36-40	570	741	855	1,112	1,140	1,482
41-45	720	900	1,080	1,350	1,440	1,800
46-50	828	994	1,242	1,490	1,656	1,987
51-55	1,320	1,584	1,980	2,376	2,640	3,168
56-60	1,560	1,716	2,340	2,574	3,120	3,432
61-65	1,950	2,145	2,925	3,218	3,900	4,290
66-70*	2,438	2,681	3,656	4,023	4,875	5,363
71-74*	3,170	3,486	4,753	5,230	6,338	6,972

* 只适用于续保 For Renewal Only