

住院保障計劃 Hospital Benefits

HB

YFLife
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
2012-2023
資本卓越保險服務大獎

未來在我手
Own the future

萬通保險提供周全的住院醫療多重保，讓你可配合自己及家人的需要，靈活自選多達三款各具特色的額外保障計劃——額外醫療保、額外癌症多重保及住院現金津貼，未雨綢繆，保障珍貴的健康生活。

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.



住院保障計劃

Hospital Benefits

1

多重保障範圍
Extensive Coverage



- 全面涵蓋實際住院及醫療費用開支
Comprehensive coverage and reimburses the actual hospitalization and medical expenses
- 每症最高保障總額可超過1,900,000港元
Total maximum payable per disability over HK\$1,900,000

3

無索償獎賞
No Claim Bonus



- 最高可達15%
Up to 15%

2

終身保障至100歲
Lifetime Coverage
Till Age 100



- 每年續保至100歲
Annual renewal up to age 100

4

自選額外保障
Optional Extra Benefits



- 額外醫療保
Extra Major Medical Benefit
- 額外癌症多重保
Extra Cancer Benefit
- 住院現金津貼
Hospital Income Benefit

1

多重保障範圍

Extensive Coverage



住院醫療多重保全面涵蓋因患病或意外受傷而需住院及接受治療的實際住院及醫療費用開支，讓你無後顧之憂，可選擇於私家醫院即時就醫。計劃提供5款保障級別選擇，而每症最高保障總額可超過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.

住院費用 Hospitalization Benefit	住院醫生費、住院專科醫生費、手術津貼、深切治療、住院陪床 ¹ 、住院、膳食及一般護理津貼。 In-hospital Doctor's Call, In-hospital Specialist Consultation, Surgical Benefit, Intensive Care, Hospital Companion Bed ¹ and Room, Board and General Nursing Benefit.
門診手術費用 Clinical Surgery Benefit	部份指定手術如白內障切除、腸鏡、胃鏡及內窺鏡清除膀胱結石亦可選擇安排在醫院日症房或香港 / 澳門診所 ² 進行，無需住院，亦可享手術津貼及特別住院費（住院雜費）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.
手術前及手術後保障 Pre- and Post-surgery Benefits	門診津貼、家中看護津貼（只適用於手術後）等。 Out-patient Treatment, Home Nursing Benefit (post-surgery only).
其他 Others	在醫院、醫院日症房或香港 / 澳門診所 ² 進行的癌症化療、電療、標靶治療、荷爾蒙治療及免疫治療，以及洗腎，亦可獲得保障。 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

終身保障至100歲

Lifetime Coverage Till Age 100



本計劃為每年續期保單，保障年期可達至受保人100歲。為讓你時刻可享有充裕的保障，以及抗衡醫療通脹，本公司可能會於每年續期³時檢討及調整各項保障，續期保費會根據受保人當時實際年齡及適用之同類保障級別的保費率計算。

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

無索償獎賞

No Claim Bonus



只要在續保時保單已於本公司從不間斷地連續生效達三個保單年或以上，以及期間並無就**住院醫療多重保**以及**額外醫療保**有任何索償紀錄，於支付續期保費時，兩者均可獲享無索償保費折扣優惠，優惠金額會按上一保單年的「每年保費」的百分比計算，最高可達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%.

連續生效及無索償保單年期 Consecutive years of policy in force and without claims	無索償獎賞折扣率 No Claim Bonus Rate
3	5%
4	10%
≥ 5	15%



你更可自選以下三項額外保障計劃，以獲得更全面的保障。

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

額外醫療保

若實際的住院及醫療費用⁴超出住院醫療多重保每症的最高保障額，則此附加保障會作出額外賠償，最高超過440,000港元的額外保障額。

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.

額外癌症多重保

為治療癌症提供充裕的資金，每次癌症可獲賠償的實際治療費用可高達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.

- **治療保障** – 保障範圍包括費用高昂的標靶治療、化療、電療、荷爾蒙治療、免疫療法，以至治療皮膚癌的激光手術、食道癌、肺癌及皮膚癌的光動力治療、冷凍手術及射頻消融術。此外，更包括於癌症治療期間所需的抗排斥及止嘔藥物
- **額外護理保障** – 提供「中醫診症」及「紓緩護理」，以及治療癌症相關的面部及 / 或乳房「矯型手術」
- **醫療診症及診斷保障** – 涵蓋多元化的癌症診斷檢查及診症、以至完成治療後5年內的監測檢查及診症
- **延續壽險保障** – 被確診患上非初期癌症一年後的90日內，於無須提供滿意的投保資料的情況下，可投保另一份終身壽險計劃

- **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

住院現金津貼

- 若受保人不幸因傷病住院治療達8小時，計劃會提供每日最高達1,200港元的現金津貼⁶以彌補住院期間的收入損失，而每症的保障期更可長達1,000日
- 若需要接受深切治療，計劃更會提供雙倍的現金津貼，即每日高達2,400港元
- 24小時保障，適用全球各地⁷
- 可與住院醫療多重保一併投保，亦可獨立投保

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

附註

1. 以一張額外床位為限。
2. 本公司保留決定合資格診所的權利。
3. 本公司會於保單週年日不少於30天前，以書面通知有關修訂的保障、保費或保單不獲續保。
4. 癌病治療保障、洗腎保障、家中看護津貼、手術前及手術後門診津貼除外。
5. 不包括1) 因接受癌病治療導致的併發症和不良反應而需要接受治療的費用；2) 手術費用（除特別註明外）；3) 住院及膳食費用。
6. 同一受保人於本公司投保的所有住院現金津貼及原銀奉還住院現金計劃的每日總保障額最高為1,200港元，而所有住院現金津貼、原銀奉還住院現金計劃、終身醫療保障計劃、一世醫療保及住院現金保百分百保費回贈計劃的每日總保障額最高為2,000港元。本公司將保留隨時修訂最高每日總保障額之權利，而無須事先通知。
7. 住院現金津貼適用全球各地，包括北美洲、歐洲、澳洲、紐西蘭、日本、星加坡、馬來西亞、台灣、南韓、香港及澳門；若於其他地區住院，亦可獲每日現金津貼的50%賠償額，而保障期則長達90日。
8. 依據手術分類表而定。
9. 在醫院日症房或在香港 / 澳門診所進行的部份指定手術亦適用，本公司保留決定合資格診所的權利。
10. 手術前及手術後門診津貼只適用於手術前的31日內的1次門診治療費用，以及出院後起計60日內的門診治療費用。
11. 只適用於18歲或以上的受保人。
12. (a)、(b)及(c)項的保障將於受保人入院後的第61天（優惠計劃）、第91天（計劃1及計劃2）或第121天（計劃3及計劃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.

重要資料

繳付保費年期及保障年期

繳付保費年期及保障年期最長可至受保人100歲（「**住院現金津貼**」除外，其繳付保費年期及保障年期最長可至受保人75歲）。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 保單持有人呈交書面要求終止本保單
- 於每年續期時，我們於保單週年日的30天前以書面通知保單持有人本保單 / 保障不獲續保
- 受保人身故

除了上述情況外，當「**額外醫療保**」及「**額外醫療保障計劃**」附加保障所屬之「**住院醫療多重保**」/「**住院醫療保障計劃**」的保障終止時，附加保障亦會被終止。

除了上述情況外，「**額外癌症多重保**」亦會在下列任何情況下被終止：

- i. 所屬之「**住院醫療多重保**」/「**住院醫療保障計劃**」的保障終止時
- ii. 在總保障賠償已達最高終身保障總額後

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.

保障及保費調整

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），保單會於每個保單週年獲續期一年。為配合醫療科技的進步及確保能持續為你提供保障，在每次續期時，萬通保險國際有限公司（「本公司」）保留更改保障內容及保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於本公司過去的索償紀錄、開支、醫療通脹、醫療趨勢，以及 / 或因修定保障架構 / 保障級別（如有）而影響預期未來的索償成本。

通脹風險

將來的醫療費用有機會會因通脹而較現時的費用高。因此，保費率及 / 或保障的級別可能會不時作出調整，此外，即使本公司按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本計劃由本公司承保及負責，保單持有人的保單權益會受其信貸風險所影響。

醫療上必須的

本公司會為受保人醫療上必須的醫療開支作出賠償。

醫療上必須的指符合以下所有情況：

- i. 因應診斷結果而施行一般慣常使用的醫治方法。
- ii. 根據既定之良好醫療守則。
- iii. 並非就受保人或醫生之方便而進行。

主要不保事項

甲、適用於「住院醫療多重保」、「住院醫療保障計劃」、「額外醫療保」及「額外醫療保障計劃」

因以下一種或多種情況而直接或間接引致的受傷或疾病，將不獲賠償：

1. 保障生效日前已存在的傷病情況（包括受保人已察覺或一般情況下應可被察覺的病徵或病狀）；
2. 一般身體檢查、病後復康、託管、療養或休養；
3. 整形外科手術；牙科護理或手術（除非因意外受傷而引致）；眼球的折射毛病；有關扁桃腺、增殖腺、疝氣的治療（除非保單已生效達120天）；購買或使用特別輔助儀器如義肢、假眼、助聽器或假牙等；跌打醫師、針灸治療師及中醫的治療等；
4. 因懷孕、墮胎、生育或小產及其他由上述情況引致的併發症；先天性畸形或反常；
5. 自殺或在神智不清醒的狀況下受傷；自殘；毒癮或酒癮；
6. 參與駕駛或騎術競賽；
7. 因戰爭、叛亂或民間騷動、或參與任何非法行為引致；核子武器物料、核子燃料所導致的輻射或電離子擴散污染；
8. 人類免疫能力缺乏症（包括愛滋病）；
9. 受保人在12歲前及保單日期後2年內因接受包皮環截術而住院；
10. 根據政府條例或其他保險計劃而獲得賠償的情況。

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、適用於「額外癌症多重保」

「額外癌症多重保」的保障範圍將不包括甲部份第1、2、5、7、8及10項，以及以下情況：

1. 於保障生效日的60天內出現的癌症；
2. 整形外科手術（與治療癌症相關的面部及 / 或乳房整形手術除外）；
3. 實驗性或未經證實的治療或手術程序及其引致的醫療狀況、併發症；
4. 鑑定癌症的遺傳性基因測試或任何基於基因測試結果而進行之治療；
5. 預防性檢查；預防癌症的疫苗；
6. 未經確診患上癌症而進行的癌症治療。

丙、適用於「住院現金津貼」

「住院現金津貼」的保障範圍不包括甲部份第1至第8項，以及以下情況：

- 於保障生效日起計15天內患上的疾病。

提供資料責任及未符合這要求的後果

在投保時，你 / 你們必須提供一切知悉或據常理知悉的資料，因本公司會按照所提供的資料評核接受投保及決定保險條款。提供資料的責任將會在投保申請表的簽署日期或任何補充文件的簽署日期（以較後日期為準）完成。你 / 你們若不清楚某一事項是否重要，請將該事項填寫於申請書內。若未符合以上要求，該保單可能因此而作廢。

索償程序

有關索償程序，請瀏覽本公司網頁<https://www.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>。

保費徵費

保監局會透過保險公司向所有保單持有人，為其於香港續發之保單，於每次繳付保費時收取徵費。有關徵費之詳情，請瀏覽保監局網站專頁www.ia.org.hk/tc/levy。

保單冷靜期及取消保單的權利

如保單未能滿足你的要求，你可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道33號萬通保險大廈27樓 / 澳門：澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座），並確保本公司的辦事處於交付保單的21個曆日內，或向你 / 你的代表人交付《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21個曆日內（以較早者為準）收到書面要求。於收受書面要求後，保單將被取消，你將可獲退回已繳保費金額及你所繳付的徵費，但不包括任何利息。若曾獲賠償或將獲得賠償，則不獲發還保費。

退保

如需申請退保，你只需填妥、簽署並寄回由本公司提供的特定表格，以及你的有效身份證明文件副本及固定住址證明（如適用），本公司將安排退保事宜。

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.yflife.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.

「住院保障計劃」一覽表

Hospital Benefits – at a glance

表一：住院醫療多重保

Table 1: Hospital & Surgical Plus

(港元HK\$)

	每症最高保障額 Max. Benefit per Disability				
	優惠計劃 Plan Extra	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4
住院保障 Hospitalization Benefit					
住院、膳食及一般護理津貼 (每症最長保障期) 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)
住院醫生費 (每症最長保障期) 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)
特別住院費 (住院雜費) (亦適用於門診手術 ⁹) Hospital Special Services (Miscellaneous Hospital Expenses) (Also applicable to Outpatient Surgery ⁹)	6,220	8,340	11,060	16,550	29,600
住院專科醫生費 In-hospital Specialist Consultation	4,700	6,720	6,720	7,800	11,500
深切治療 Intensive Care	15,030	18,790	25,050	30,100	39,110
住院陪床 ¹ (每症最長保障期) 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)
手術津貼 Surgical Benefit					
外科醫生的手術收費 ^{8,9} Surgeon's Fee^{8,9}	35,510	47,830	59,820	76,820	100,380
麻醉師費 ^{8,9} Anesthetist's Fee^{8,9}	14,210	18,790	24,040	30,810	40,160
手術室租金 ^{8,9} Operating Theatre Fee^{8,9}	14,210	18,790	24,040	30,810	40,160
手術前及手術後保障 Pre- and Post-surgery Benefits					
門診津貼 ^{9,10} Out-patient Treatment^{9,10}	910	1,340	2,230	3,320	5,100
家中看護津貼 (只適用於手術後) (每症最長保障期) 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)

	每症最高保障額 Max. Benefit per Disability				
	優惠計劃 Plan Extra	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4
其他保障 Other Benefits					
癌病治療保障 Cancer Treatment Benefit – 化療 Chemotherapy – 電療 Radiotherapy – 標靶治療 Target Therapy – 荷爾蒙治療 Hormonal Therapy – 免疫治療 Immunotherapy	18,080	30,300	60,250	90,400	120,480
洗腎保障 Renal Dialysis Benefit	18,080	30,300	60,250	90,400	120,480
意外的額外津貼 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
每症最高保障總額 Total Maximum Payable Per Disability	235,810	398,985	638,510	1,238,195	1,910,775

表二：額外醫療保

Table 2: Extra Major Medical Benefit

(港元HK\$)

	每症最高保障額 Max. Benefit per Disability				
	優惠計劃 Plan Extra	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4
a. 住院、膳食及一般護理津貼¹² Room, Board & General Nursing Benefit¹²	表一所列每日最高保障額的80% 80% of the max. benefit per day shown in Table 1				
b. 住院醫生費¹² In-hospital Doctor's Call¹²	表一所列每日最高保障額的80% 80% of the max. benefit per day shown in Table 1				
c. 住院陪床¹ Hospital Companion Bed¹	表一所列每日最高保障額的80% 80% of the max. benefit per day shown in Table 1				
d. 每症最高保障額 Maximum Benefit Per Disability	75,860	83,650	166,980	334,600	446,810
e. 自付額 Deductible	0	0	0	0	0

若住院費用⁴超過表一所述的每症最高保障額，可另獲賠償餘額的80%，並以(a)、(b)、(c)及(d)的最高保障額為上限。
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：額外癌症多重保

Table 3: Extra Cancer Benefit

(港元HK\$)

保障 Benefit	保障概要 Summary	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
每次癌症最高保障總額 Overall Per Cancer Limit		1,000,000	1,500,000	2,000,000
最高終身保障總額 Maximum Lifetime Limit		3,000,000	4,500,000	6,000,000
治療保障⁵ Medical Treatment Benefit⁵				
標靶治療 Target Therapy	醫院、醫院日症房、癌症專科醫生、癌症診所或香港 / 澳門的診所 ² 提供的治療，以及相關藥物（包括在家自行口服藥物）。而化療更包括輸血及作為輔助化療的粒細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.			
電療 Radiotherapy				
荷爾蒙治療 Hormonal Therapy				
免疫療法 Immunotherapy				
化療 Chemotherapy				
皮膚癌之激光手術 Laser Surgery for Skin Cancer	進行手術之外科醫生及麻醉師、手術室、獲處方的藥物、診斷之放射學 / 化驗、護理、醫生 / 專科醫生巡房等的費用。 The fees for performing the procedure, including surgeon, anesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology or laboratory charges, Doctor or specialist visit.			
食道癌、肺癌及皮膚癌之光動力治療 Photodynamic Therapy for Esophagus, Lung or Skin Cancers				
冷凍手術 Cryosurgery				
射頻消融術 Radiofrequency Ablation				
抗排斥及止嘔藥物 Anti-Rejection and Anti-Nausea Drugs				

並無個別治療項目的保障上限
賠償按實際費用支付
No limit per course of medical treatment,
full reimbursement of actual charges incurred

保障 Benefit	保障概要 Summary	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
醫療診症及診斷保障 Medical Consultation and Diagnostic Benefit				
癌症診斷檢查 Cancer Diagnostic Investigation	化驗、X光檢查、CT掃描、磁力共振、PET掃描、細針抽吸細胞術(FNAC)、病理組織學或細胞學活檢、其他醫療必需的癌症診斷檢查費用，以及找出合適化療藥物的基因測試。 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.	並無個別治療項目的保障上限 賠償按實際費用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
癌症監測檢查 Cancer Monitoring Investigation	為監測接受治療後的反應和進展，以及為排除癌症復發，於完成治療後5年內的跟進及診斷檢查。 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.			
治療前或治療後診症 (每次診症金額及次數上限) Pre or Post-treatment Consultation (Max. limit per visit & no. of visits)	接受癌症治療前及完成治療後5年內的癌症專科醫生診症。 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		
額外護理保障 Extra Care Benefit				
中醫診症 (每次診症金額及次數上限) Chinese Herbalist Consultation (Max. limit per visit & no. of visits)	癌症治療期間及完成治療後5年內與癌症相關的中醫治療。 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		
紓緩護理 Palliative Care	為減輕患者不適或治療的副作用，而接受的內科和外科治療。 Medical and surgical treatment to relieve the Insured's discomfort or side-effects due to the treatment.	20,000 30,000 40,000		
矯形手術 Reconstructive Surgery	因患癌症而需為面部及 / 或乳房重塑或重建而進行手術所需的外科醫生、麻醉師、手術室、處方藥物、診斷之放射學 / 化驗、護理、醫生 / 專科醫生巡房及植入物的費用。 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 visit, and cost of implants.	並無個別治療項目的保障上限 賠償按實際治療費用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		

保障 Benefit	保障概要 Summary	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
壽險保障 Life Protection				
延續壽險保障 (以每張額外癌症多重保計算之最高保障額) 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：住院現金津貼

Table 4: Hospital Income Benefit

(港元HK\$)

	每症最高保障額 Max. Benefit per Disability		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
每日保障 Daily Benefit	600	900	1,200
深切治療 Intensive Care	1,200	1,800	2,400
身故保障 ¹¹ Death Benefit¹¹	5,000	10,000	15,000
24小時全球保障 24-Hour Worldwide Coverage	適用 Applicable		

保單資料 Policy Information

	住院醫療多重保 Hospital & Surgical Plus	額外醫療保 Extra Major Medical Benefit	額外癌症多重保 Extra Cancer Benefit	住院現金津貼 Hospital Income Benefit
保單類別 Plan Type	基本計劃 Basic Plan	附加計劃，可附加於住院醫療多重保 Supplementary Plan, attachable to Hospital & Surgical Plus		基本計劃 Basic Plan
保單貨幣單位 Currency	港元 HK\$			
保費 ³ Premium³	<ul style="list-style-type: none"> - 每年續期，保費並非保證。續期保費會按受保人當時實際年齡及同類保障級別的保費率作出調整。如符合無索償獎賞要求，續期保費可享有折扣（優惠只適用於「住院醫療多重保」及「額外醫療保」） - 保費按每年 / 每半年 / 每季 / 每月繳付 - 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 			

保單資料 Policy Information

	住院醫療多重保 Hospital & Surgical Plus	額外醫療保 Extra Major Medical Benefit	額外癌症多重保 Extra Cancer Benefit	住院現金津貼 Hospital Income Benefit
最低保障額 Minimum Sum Insured	優惠計劃 Plan Extra		計劃 Plan 1	HK\$600港元
最高保障額 Maximum Sum Insured	計劃 Plan 4		計劃 Plan 3	HK\$1,200港元 ⁶
保障類別 Type of Benefit	償款產品 — 賠償實際住院及醫療費用 (受限於計劃內每項保障的最高保障額) Indemnity Product - Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)		償款產品 — 賠償實際治療費用 ⁵ 、額外護理、癌症診症及診斷費用 Indemnity Product - Reimburses the actual medical treatment expenses ⁵ , extra care, consultation and diagnosis expenses	非償款產品 — 於住院期間提供每日現金保障 Non-indemnity Product - Provides daily cash benefits during the period of hospitalization

投保資料 Basic Information

投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0至70歲 Age 0-70	0至70歲 Age 0-70	0至65歲 Age 0-65
保障年期 Benefit Term	至100歲 To Age 100	至100歲 To Age 100	至75歲 To Age 75
繳付保費年期 Premium Payment Term	至100歲 To Age 100	至100歲 To Age 100	至75歲 To Age 75

有關保費詳情，請瀏覽本公司網頁 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

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及「全美5大互惠壽險公司」之一的美國萬通人壽保險公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，一起建構非凡未來。

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the "Five Largest US Mutual Life Insurance Companies". Leveraging our robust financial background and solid reliability, we are committed to creating a brighter future for our customers by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

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註：雲鋒金融控股有限公司及美國萬通人壽保險公司間接持有雲鋒金融集團。「全美5大互惠壽險公司」乃按2023年6月6日《FORTUNE 500》公佈的「互惠壽險公司」2022年度收入排名榜計算。

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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Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,
8 Andar A, Macau



住院醫療多重保 Hospital & Surgical Plus (HSP)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 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

住院醫療多重保 Hospital & Surgical Plus (HSP)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 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

* 只適用於續保 For Renewal Only

住院醫療多重保 Hospital & Surgical Plus (HSP)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 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

* 只適用於續保 For Renewal Only

住院醫療多重保附加額外醫療保 Hospital & Surgical Plus with Extra Major Medical Benefit (HSP+EMM)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 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

住院醫療多重保附加額外醫療保

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

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 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

* 只適用於續保 For Renewal Only

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

住院醫療多重保附加額外醫療保 Hospital & Surgical Plus with Extra Major Medical Benefit (HSP+EMM)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 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

* 只適用於續保 For Renewal Only

額外癌症多重保

Extra Cancer Benefit (ECB)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	男性非吸煙者 Male Non-smoker			男性吸煙者 Male smoker			女性非吸煙者 Female Non-smoker			女性吸煙者 Female smoker		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 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

額外癌症多重保

Extra Cancer Benefit (ECB)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	男性非吸煙者 Male Non-smoker			男性吸煙者 Male smoker			女性非吸煙者 Female Non-smoker			女性吸煙者 Female smoker		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 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

* 只適用於續保 For Renewal Only

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

額外癌症多重保 Extra Cancer Benefit (ECB)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	男性非吸煙者 Male Non-smoker			男性吸煙者 Male smoker			女性非吸煙者 Female Non-smoker			女性吸煙者 Female smoker		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 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

* 只適用於續保 For Renewal Only

住院現金津貼 Hospital Income Benefit (HIB)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	計劃 Plan 1 每日保障 Daily Benefit HK\$600		計劃 Plan 2 每日保障 Daily Benefit HK\$900		計劃 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

* 只適用於續保 For Renewal Only