

MediSure Plus

Enjoy ultimate guaranteed renewal up to age 100 healthcare protection

MediSure Plus comprehensively protects you with the hospitalisation & related services benefit and optional cover for all levels of medical needs

- **Enjoy lifelong healthcare protection with guaranteed renewal** regardless of your health condition or claims history
- **Receive up to HK\$10,000,000 in hospitalisation benefits**
- **MediSure Plus top up plans** provide a practical way of supplementing protection at a lower premium by topping up your existing individual or group medical insurance
- **Pre and post hospitalisation care for 30 days before admission and 90 days after discharge**
- **Post operation and cancer treatment recovery benefit**
 - Cover consultation fee or treatment fee including psychological counselling, dietetic consultation, speech therapy, occupational therapy, Chinese herbalist consultation and acupuncture
- **Optional supplementary major medical benefit cover up to HK\$600,000**
- **Optional cover against up to 28 critical illnesses**
 - including cancer, stroke, heart attack, kidney failure, complete liver failure, coronary artery-bypass surgery, major organ transplant, motor neurone disease, loss of hearing, blindness, major burns & coma etc.
- **Optional lady care benefit**
 - Female specific cancers in situ: breast, cervix (CINIII or above), uterus, fallopian tube, vagina / vulva, ovary
 - Common female illnesses: rheumatoid arthritis, osteoporosis leading to hip fractures, systemic lupus erythematosus (SLE) with lupus nephritis
- **Optional dental benefit**
 - Including scaling and polishing, routine oral examination, intraoral X-ray and medications, fillings and extractions etc.
- **Optional maternity benefit covers up to HK\$64,000**
- **No individual sub-limits*** for key hospitalisation benefits
- **24-hour worldwide protection** including guaranteed payment of hospital admission and assistance services
- **Free medical services† once per policy year** choosing from one of the services below: kid's spinal assessment, medical check-up plan, bone densitometry or female check-up plan
- **Hassle-free enrolment without medical check-up**
- **Enjoy no claim renewal discount**

Number of consecutive years with no claim	No claim premium discount
2 consecutive years	5%
3 consecutive years	10%
4 consecutive years	10%
5 consecutive years or more	15%

- **Exclusive savings for optional excess amount**
 - Save up to **55%** on annual premium for opting an excess amount at HK\$80,000 per year
 - **10% discount** for insuring with your family**

Core cover premium discount for excess

Excess amount per Insured Person per year (HK\$)	Standard plan	Superior plan	Excel plan	Super plan	Executive plan
10,000		25%		20%	15%
20,000		35%		30%	25%
40,000		45%		40%	30%
80,000		55%		50%	40%

You may change the annual deductible amount within 30 days before the policy anniversary, no underwriting is required if you request to increase the annual deductible amount. However, any request to decrease the annual deductible amount will be subject to underwriting review and you are required to provide us with the current details of your health condition.

* Applicable to superior plan, excel plan, super plan and executive plan only.

** Family refers to legal spouse, parents, parents-in-law and/or your unmarried dependent children from 15 days to aged 18, or up to aged 23 if they are full-time students.

† Free medical services ("The Service"):

- The Service is provided by relevant suppliers. DBS and MSIG will not be responsible for the quality of the services offered by them. Redemption letter will be sent to the customer by MSIG within 3 months after the policy inception date.
- Customers will not be entitled to the offer if they withdraw or terminate their policies during the first year of cover. MSIG reserves the right to deduct the value of offer from the customer's account in such cases.

Table of benefits

Core cover	Maximum benefit (HK\$)				
	Standard plan	Superior plan	Excel plan	Super plan	Executive plan
Overall maximum limit per disability	250,000	250,000	500,000	2,500,000	10,000,000
(A) Hospital & related services benefit					
Maximum limit – Per year	250,000	250,000	500,000	750,000	1,500,000
Room & board – Per day	1,050 (up to 120 days per disability)	1,050	2,100	2,900	4,000
Accompany bed – Per day, for one adult family member for hospitalisation of children of aged 17 or below	1,050 (up to 120 days per disability)	Full cover	Full cover	Full cover	Full cover
Intensive care – Supplement to room & board – Per disability	16,000	Full cover	Full cover	Full cover	Full cover
Miscellaneous hospital charges (covers prescribed diagnostic imaging tests) ¹ – Per disability	16,000	Full cover	Full cover	Full cover	Full cover
Physician fees – Per day	1,050 (up to 120 days per disability)	1,050	2,100	2,900	4,000
In-hospital specialists – Per disability	5,200	Full cover	Full cover	Full cover	Full cover
Surgeon fee² – Per operation <ul style="list-style-type: none"> • Complex • Major • Intermediate • Minor 	52,000 26,000 13,000 5,200	135,000 67,500 33,750 13,500	330,000 165,000 82,500 33,000	Full cover	Full cover
Anaesthetist fee – Per operation	35% of surgeon fee	35% of surgeon fee	35% of surgeon fee		
Operation theatre – per operation	35% of surgeon fee	35% of surgeon fee	35% of Surgeon Fee		
Outpatient chemotherapy / radiotherapy / targeted therapy/ immunotherapy/ hormonal therapy/ kidney dialysis treatment – Per disability	17,000	Full cover	Full cover	Full cover	Full cover
Pre-admission outpatient visit and post-hospital follow-up treatments – Per disability – 1 visit within 30 days before admission – Up to 3 follow-up treatments within 90 days after discharge	1,350	Full cover	Full cover	Full cover	Full cover
Post operation and cancer treatment recovery benefit – Per day – Up to 5 visits per year for each of the following treatments <ol style="list-style-type: none"> 1. Psychological counselling (consultation fee only) 2. Dietetic consultation (consultation fee only) 3. Speech therapy (treatment fee only) 4. Occupational therapy (treatment fee only) 5. Chinese herbalist consultation and acupuncture 	420	420	630	840	1,050
– Reimbursement percentage	80%	80%	80%	80%	80%

Core cover	Maximum benefit (HK\$)				
	Standard plan	Superior plan	Excel plan	Super plan	Executive plan
Private nursing – Per day Up to 26 weeks per year	320	Full cover	Full cover	Full cover	Full cover
Public hospital cash benefit – Per day	1,000 (up to 120 days per disability)	1,000	1,500	2,000	2,500
Second claim benefit – Per claim	1,000	1,000	1,000	1,000	1,000
Day surgery cash allowance – Per operation	1,000	1,000	1,000	1,000	1,000
Lifetime limit – Per person, applied at or above aged 70	1,000,000	1,000,000	2,000,000	3,000,000	6,000,000
(B) Increased international cover benefit (in excess of maximum limit per year for Hospital & related services benefit)					
Maximum limit – Per year	N/A	N/A	N/A	N/A	4,500,000
(C) Organ transplantation benefit					
Maximum limit – Per year and per disability	250,000	250,000	500,000	750,000	1,500,000
(D) Additional benefits					
Free medical services at appointed centre[†]	Once per year	Once per year	Once per year	Once per year	Once per year
International payment guarantee[‡]	Available	Available	Available	Available	Available
24-hour international emergency assistance	Available	Available	Available	Available	Available
Emergency evacuation & repatriation – Per year and per disability	N/A	N/A	N/A	1,000,000	1,500,000
Free travel personal accident benefit – Per year and per accident	N/A	N/A	N/A	N/A	1,000,000

Optional cover	Maximum benefit (HK\$)				
	Standard plan	Superior plan	Excel plan	Super plan	Executive plan
Supplementary major medical benefit⁴ (applicable after core cover (A) Hospital & related services benefit is exhausted)					
Maximum limit per disability	105,000	105,000	210,000	315,000	630,000
Deductible per each claim	1,000	1,000	1,000	1,000	1,000
Reimbursement percentage	80%	80%	80%	80%	80%
Dental benefit					
Maximum limit per year – Scaling and polishing (maximum 2 visits per year): HK\$500 per visit – Routine oral examination – Intraoral X-ray and medications – Fillings and extractions – Drainage of dental abscesses – Pins for cusp restoration – Dentures, crowns and bridges (only if necessitated by an accident)	2,600	2,600	2,600	2,600	2,600
Maternity benefit (12-month waiting period from policy inception)					
Normal delivery – Per pregnancy	32,000	32,000	32,000	32,000	32,000
Complicated delivery (including miscarriage) – Per pregnancy	30,000	32,000	32,000	32,000	64,000
Critical illness insurance benefits					
Standard coverage: covers critical illnesses item (1) – (12) ⁵	250,000	250,000	500,000	500,000	500,000
Comprehensive coverage: covers critical illnesses item (1) – (28) ⁶	250,000	250,000	500,000	500,000	500,000
Maximum limit for lady care insurance benefit⁷	50,000	50,000	100,000	100,000	100,000

Medical top up plan⁸

Core cover	Maximum benefit (HK\$)	
	Medical top up plan 240	Medical top up plan 500
Maximum limit – Per year	240,000	500,000
Room & board	50% reimbursement for each eligible claim up to maximum limit per year	
Accompany bed – Per day, for one adult family member for hospitalisation of children of aged 17 or below		
Intensive care		
Miscellaneous hospital charges		
Physician fees		
In-hospital specialists		
Surgeon fee		
Anaesthetist fee		
Operation theatre		
Pre-admission outpatient visit and post-hospital follow-up treatments – 1 visit within 30 days before admission – Up to 3 follow-up treatments within 90 days after discharge		
Private nursing – Up to 26 weeks per year		
Outpatient chemotherapy / radiotherapy / targeted therapy/ immunotherapy/ hormonal therapy/ kidney dialysis treatment		
Organ transplantation benefit		
Post operation and cancer treatment recovery benefit – per day – up to 5 visits per year for each of the following treatments 1. Psychological counselling (consultation fee only) 2. Dietetic consultation (consultation fee only) 3. Speech therapy (treatment fee only) 4. Occupational therapy (treatment fee only) 5. Chinese herbalist consultation and acupuncture – Reimbursement percentage	420	
Job changer hospital benefit⁹ – Per year	26,000	
Public hospital cash benefit – Per day	1,000	
Day surgery cash allowance – Per operation	1,000	
Additional benefits		
Free medical services at appointed centre[†]	Once per year	
24-hour international emergency assistance	Available	
Optional cover		
Dental benefit		
Maximum limit per year – Scaling and polishing (maximum 2 visits per year): HK\$500 per visit – Routine oral examination – Intraoral X-ray and medications – Fillings and extractions – Drainage of dental abscesses – Pins for cusp restoration – Dentures, crowns and bridges (only if necessitated by an accident)	2,600	
Maternity benefit (12-month waiting period)		
Normal delivery – Per pregnancy	32,000	
Complicated delivery (including miscarriage) – Per pregnancy	32,000	
Critical illness insurance benefits		
Standard coverage: covers critical illnesses item (1) – (12) ⁵	250,000	
Comprehensive coverage: covers critical illnesses item (1) – (28) ⁶	250,000	
Maximum limit for lady care insurance benefit⁷	50,000	

- ¹ Prescribed diagnostic imaging tests: computer tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- ² According to surgical schedule and plan chosen.
- ³ Upon receipt of adequate prior notification of claim for Hospital in-patient treatment, MSIG Insurance (Hong Kong) Limited ("MSIG") will confirm the extent of insurance benefits, monitor claims procedures, issue (wherever possible) appropriate payment guarantees and/or arrange direct settlement to the Hospitals, Physicians or other service providers subject always to policy terms and conditions. No such payment guarantees or direct settlements can be made if MSIG is not contacted in advance with all relevant details as stated above. Covered outpatient services are not subject to payment guarantees or direct settlement and must be paid by the Insured Person and reimbursement claimed under the policy.
- ⁵ Not applicable to pre and post-hospitalisation care and post operation and cancer treatment recovery benefit. HK\$1,000 of deductible amount will be applied to each claim.
- ⁶ Type (1)-(12) critical illnesses:
 - (1) Cancer
 - (2) Stroke
 - (3) Heart attack
 - (4) Coronary artery bypass surgery
 - (5) Complete liver failure
 - (6) Kidney failure
 - (7) Major organ transplant(s)
 - (8) Motor neurone disease
 - (9) Loss of hearing
 - (10) Blindness
 - (11) Major burns
 - (12) Coma
- ⁷ Type (1)-(12) critical illnesses listed as above plus (13)-(28) critical illnesses:
 - (13) Parkinson's disease
 - (14) Multiple sclerosis
 - (15) Paralysis/Paraplegia
 - (16) Loss of independent existence
 - (17) HIV resulting from blood transfusion
 - (18) Aorta surgery
 - (19) Heart valve surgery
 - (20) Alzheimer's disease
 - (21) Loss of speech
 - (22) Benign brain tumor
 - (23) Terminal illness
 - (24) Loss of limbs
 - (25) Muscular dystrophy
 - (26) Encephalitis
 - (27) Accidental head injury resulting in major head trauma
 - (28) Pulmonary hypertension
- ⁸ Lady care insurance benefit covers female specific cancers in situ, female illnesses of rheumatoid arthritis, osteoporosis leading to hip fractures and systemic lupus erythematosus with lupus nephritis. It is a rider of critical illness insurance benefits and cannot be insured separately. Benefit paid for lady care insurance benefit will reduce the overall maximum limit for critical illness insurance benefit.
- ⁹ The Insured Person should own a valid hospital & surgical insurance policy at the time of hospital confinement or treatment; otherwise the benefit for top up plan will become invalid.
- ¹⁰ Waiting period: 90 days. Maximum period of coverage: within 120 days from the date of termination of employment. The Insured Person has to provide proof of termination of employment upon submission of claim.
- [†] Free medical services ("The Service"):
 - The Service is provided by relevant suppliers. DBS and MSIG will not be responsible for the quality of the services offered by them. Redemption letter will be sent to the customer by MSIG within 3 months after the policy inception date.
 - Customers will not be entitled to the offer if they withdraw or terminate their policies during the first year of cover. MSIG reserves the right to deduct the value of offer from the customer's account in such cases.

Premium Table (HK\$)^

(With effect from 1 Apr 2025)

Core cover								
Age group*	Standard plan		Superior plan		Excel plan			
	Monthly	Annual^	Monthly	Annual^	Monthly	Annual^		
15 days - 6 years	310	3,348	395	4,266	515	5,562		
7 - 17 years	280	3,024	345	3,726	465	5,022		
18 - 30 years	395	4,266	505	5,454	675	7,290		
31 - 40 years	470	5,076	615	6,642	805	8,694		
41 - 50 years	620	6,696	800	8,640	1,080	11,664		
51 - 60 years	915	9,882	1,155	12,474	1,540	16,632		
61 - 70 years	1,475	15,930	1,900	20,520	2,520	27,216		
71 - 80 years	1,845	19,926	2,370	25,596	3,130	33,804		
80 - 100 years	1,900	20,520	2,445	26,406	3,225	34,830		
Age group*	Super plan		Executive plan		Medical top up plan 240		Medical top up plan 500	
	Monthly	Annual^	Monthly	Annual^	Monthly	Annual^	Monthly	Annual^
15 days - 6 years	875	9,450	1,480	15,984	135	1,458	275	2,970
7 - 17 years	760	8,208	1,300	14,040	115	1,242	235	2,538
18 - 30 years	1,045	11,286	1,620	17,496	170	1,836	335	3,618
31 - 40 years	1,245	13,446	1,940	20,952	190	2,052	405	4,374
41 - 50 years	1,620	17,496	2,430	26,244	250	2,700	505	5,454
51 - 60 years	2,295	24,786	3,390	36,612	345	3,726	710	7,668
61 - 70 years	3,695	39,906	5,375	58,050	580	6,264	1,170	12,636
71 - 80 years	4,590	49,572	6,680	72,144	N/A	N/A	N/A	N/A
80 - 100 years	4,720	50,976	6,865	74,142	N/A	N/A	N/A	N/A

Optional cover						
Supplementary major medical benefit						
Age group*	Standard plan		Superior plan		Excel plan	
	Monthly	Annual^	Monthly	Annual^	Monthly	Annual^
15 days - 6 years	95	1,026	120	1,296	155	1,674
7 - 17 years	80	864	100	1,080	140	1,512
18 - 30 years	120	1,296	155	1,674	210	2,268
31 - 40 years	140	1,512	190	2,052	245	2,646
41 - 50 years	180	1,944	235	2,538	320	3,456
51 - 60 years	275	2,970	345	3,726	455	4,914
61 - 70 years	425	4,590	550	5,940	730	7,884
71 - 80 years	530	5,724	685	7,398	905	9,774
80 - 100 years	550	5,940	710	7,668	935	10,098
Age Group*	Super plan		Executive plan			
	Monthly	Annual^	Monthly	Annual^		
15 days - 6 years	265	2,862	445	4,806		
7 - 17 years	230	2,484	390	4,212		
18 - 30 years	320	3,456	500	5,400		
31 - 40 years	380	4,104	590	6,372		
41 - 50 years	475	5,130	715	7,722		
51 - 60 years	675	7,290	1,000	10,800		
61 - 70 years	1,070	11,556	1,555	16,794		
71 - 80 years	1,325	14,310	1,935	20,898		
80 - 100 years	1,365	14,742	1,985	21,438		

Dental benefit (applicable to all plans)		
Age group	Monthly	Annual [^]
15 days or above	165	1,782

Critical illness insurance benefits								
Plan	Standard plan, superior plan, medical top up plan				Excel plan, super Plan, executive plan			
Type of critical illness	12 types of critical illnesses		28 types of critical illnesses		12 types of critical illnesses		28 types of critical illnesses	
Sum insured (HK\$)	250,000				500,000			
Age group [#]	Monthly	Annual [^]	Monthly	Annual [^]	Monthly	Annual [^]	Monthly	Annual [^]
15 days – 17 years	55	594	75	810	110	1,188	155	1,674
18 - 30 years	50	540	70	756	100	1,080	135	1,458
31 - 40 years	115	1,242	160	1,728	220	2,376	310	3,348
41 - 50 years	195	2,106	275	2,970	390	4,212	550	5,940
51 - 60 years	560	6,048	785	8,478	1,110	11,988	1,555	16,794
61 - 70 years	1,030	11,124	1,445	15,606	2,060	22,248	2,880	31,104
71 – 80 years	2,035	21,978	2,845	30,726	4,060	43,848	5,685	61,398

Critical illness insurance benefits (including lady care insurance benefit)								
Plan	Standard plan, superior plan, medical top up plan				Excel plan, super Plan, executive plan			
Type of critical illness	12 types of critical illnesses		28 types of critical illnesses		12 types of critical illnesses		28 types of critical illnesses	
Sum insured (HK\$)	Critical illness insurance benefits coverage: 250,000				Critical illness insurance benefits coverage: 500,000			
	Lady care insurance benefit coverage*: 50,000				Lady care insurance benefit coverage*: 100,000			
Age group#	Monthly	Annual^	Monthly	Annual^	Monthly	Annual^	Monthly	Annual^
18 - 30 years	95	1,026	115	1,242	195	2,106	230	2,484
31 - 40 years	155	1,674	200	2,160	300	3,240	390	4,212
41 - 50 years	230	2,484	310	3,348	460	4,968	620	6,696
51 - 60 years	600	6,480	825	8,910	1,190	12,852	1,635	17,658
61 - 70 years	1,110	11,988	1,525	16,470	2,220	23,976	3,040	32,832
71 – 80 years	2,195	23,706	3,005	32,454	4,380	47,304	6,005	64,854

Maternity benefit				
Age group	All plans (except executive plan)		Executive plan	
	Monthly	Annual [^]	Monthly	Annual [^]
18 – 49 years	825	8,910	915	9,882

▲ Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product factsheet are subject to levy. If the premium is paid by monthly instalment, we will adjust the rounding in the final month (if applicable) of each insurance period.

^ Annual premium refers to 10% discount of monthly premium

Core Cover and Supplementary Major Medical Benefit: Renewal only at age 76 or above

Critical Illness Benefits and Critical Illness Insurance Benefits (including Lady Care Insurance Benefit): Renewal only at age 60 or above

• Benefit paid For Lady Care Insurance Benefit will reduce the Overall Maximum Limit for Critical Illness Insurance Benefit

Remarks:

1. Premium may be adjusted annually according to inflation and market claims experience.
2. Premium will be adjusted when the Insured enters the next age group according to the premium table.
3. An extra 10% of premium will be charged for children who are under 18 to apply for a standalone cover.

Major exclusions:

1. Pre-existing conditions
2. Confinement or treatment for sickness contracted or commencing within 6 months from the commencement of Policy for the following disabilities: tuberculosis, anal fistulae, gall stones, stones of kidney, urethra or urinary bladder, hypertension or cardiovascular disease, gastric or duodenal ulcer, diabetes mellitus, tumours or malignancies, haemorrhoids, disorders of tonsils requiring tonsillectomy, disorders of nasal septum, sinus or turbinates, hyperthyroidism, cataracts, prolapsed intervertebral disc or disc degeneration
3. Routine medical check-ups and vaccinations
4. Cosmetic surgery
5. Dental treatment or oral surgery related to teeth (unless for restoration or replacement of sound natural teeth within 14 days of accident. This exclusion is not applicable to dental benefit.)
6. Convalescent care
7. Pregnancy or childbirth (except as defined and covered under optional critical illness insurance benefits, lady care insurance benefit and maternity benefit), infertility, contraception and sterilisation
8. Congenital and hereditary conditions
9. Mental and psychiatric disorders
10. Elective overseas treatment for non-emergency medical conditions
11. Participation of hazardous sports and pastime
12. Hospital in-patient treatment for conditions which can be properly treated as an outpatient. This includes hospitalisation primarily for diagnostic scanning, X-ray examinations or physiotherapy treatment.

The above is a summary of major exclusions only. For details, please refer to policy provisions.

Important notes:

1. Eligibility: Eligible Insured Person(s) must be living or working in Hong Kong.
2. Applicant must be resident of Hong Kong and aged between 18 and 75.
3. Core cover is eligible for Insured Person(s) aged 15 days to 75 upon enrolment (excluding citizens of the USA or Canada whose usual country of residence is the USA or Canada). Optional critical illness benefit and lady care benefit are eligible for Insured Person(s) aged 18 to 59 upon enrolment and renewal up to aged 79. Optional maternity benefit is eligible for Insured Person(s) aged 18 to 49 upon enrolment.
4. Medical top up plan is eligible for Insured Person(s) aged 15 days to 59 upon enrolment (excluding citizens of the USA or Canada whose usual country of residence is the USA or Canada). Medical top up plan will be renewed up to aged 69 and will be switched to standard plan automatically when the Insured Person attains aged 70 on renewal.
5. Applicant can apply the plan with his/her legal spouse, parents, parents-in-law, and/or unmarried children aged between 15 days and 17 (full time students up to 23 years old).
6. Policy effective date: The first calendar day of the following month upon approval.
7. Unless a written termination notice is given to MSIG by the Insured Person, this Insurance will be renewed automatically on a yearly basis upon policy expiry date and premium and the levy will be deducted from the account provided by the Insured Person.
8. During the insured period, the Insured Person must inform MSIG immediately in case of any changes of Insured details such as address, otherwise MSIG reserves the right to decline any claims the Insured Person made.
9. DBS Bank (Hong Kong) Limited ("DBS", which expression includes its successors and assigns) is an insurance agent authorised by MSIG Insurance (Hong Kong) Limited ("MSIG").
10. MSIG reserves the right of final approval and amend the above products. In case of disputes, the decision of MSIG shall be final and binding.
11. This document is not a policy of insurance, the above insurance product is underwritten by MSIG. Please refer to the Policy (which will be issued to you upon acceptance of your application) for the terms, conditions and exclusion or the terms and conditions are also available upon request.

DBS MSIG InsureDirect : 3122 6868 Fax no. : 2969 4663

Service hours : Mon-Fri 9:00am-6:00pm (except public holidays)