

## MediSure Pro 醫健寶醫療保障計劃

Life is for living to the fullest, so it's important you seize every opportunity. And because you never know what is around the next corner, you need the confidence of knowing your health is well protected. That's why we have created MediSure Pro, a tailored, flexible medical protection plan that gives you the freedom to live your life the way you want. Under this plan, you will receive comprehensive cover for many conditions, hospitalisation and treatments, as well as a No Claim Discount Benefit and a range of optional extra benefits. So make the most of your future, safe in the knowledge that your wellbeing is protected by MediSure Pro.

要活出豐盛人生，最重要是把握每一個機會。您永遠不知道下一刻會發生什麼事情，所以必需確保自己的健康得到最好的保護。因此我們推出醫健寶醫療保障計劃，此為一個度身訂造、靈活的醫療保障計劃，讓您可以自由地按照自己想要的方式生活。投保醫健寶醫療保障計劃，您可獲得涵蓋多種疾病、住院和治療的全面保障，以及無索償保費折扣優惠和額外自選保障，守護您的健康，活出精彩未來。

### Peace of mind about those big expenses 毋須為大額費用費心

We want you to focus on your recovery, so we will reimburse a range of major hospitalisation charges. These include hospital accommodation, in-patient specialists, surgeons fees, intensive care unit fees, anaesthetists fees and operation theatre charges.

為令您能專心休養，我們會賠償主要住院醫療費用。這些費用包括醫院病房費用、住院專科醫生費用、手術費用、深切治療室費用、麻醉師費用和手術室費用。

### Flexible options 多元化墊底費選項

You may wish to select a fixed annual aggregate deductible<sup>†</sup>. If your medical expenses exceed your selected annual aggregate deductible, and are not covered by your existing medical insurance, MediSure Pro will cover the outstanding amount beyond the selected annual aggregate deductible. You can enjoy a premium discount of up to 65% when covering yourself with MediSure Pro's annual aggregate deductible discount. In doing so, your coverage will be much higher due to being under two medical plans while paying far less.

您可自選合適的每年總自負額<sup>†</sup>。若醫療費用超出您所選的每年總自負額而現有的醫療保險未能獲得賠償，醫健寶醫療保障計劃會為您支付超出所選每年總自負額的餘數。如選擇醫健寶醫療保障計劃同時加入每年總自負額，您可享有的低至35折保費折扣優惠，讓您以較低的保費透過兩份醫療保障獲享更高保障額。

Annual aggregate deductible per person <sup>†</sup> (HK\$) 每人每年總自負額 <sup>†</sup> (港幣 / 元)	Core cover premium discount 基本保障的保費折扣	
	Gold plan 星級計劃	Diamond plan 至尊計劃
10,000		25%
20,000		35%
40,000		45%
80,000		55%
120,000		65%

<sup>†</sup>"Deductible" is "excess" that policyholders must bear before their insurance cover is payable. 「自負額」是指於索償時保單持有人在得到保障賠償前必須扣除的「墊底費」。

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.

您可於保單週年日前30天內申請提高每年自負額而無需重新核保；但如申請減少或免除每年自負額，請向我們提供您當前健康狀況的詳細資訊以作核保之用。

### Medical top up plan 醫療增值計劃

Our MediSure Pro medical top up plan is a practical way of boosting your protection at a lower premium by topping up your existing individual or your employer's group medical insurance.

醫健寶醫療保障特設醫療增值計劃，為增加您現有的個人或公司團體醫療保險的保障而設，讓您以較低的保費去享有更充足的保障。

### Care before and after your hospital stay 照顧您住院前後的需要

Enjoy cover as an outpatient for pre and post-hospital treatment.  
保障入院前的門診診斷費用及出院後的覆診費用。

### Comprehensive protection with guaranteed renewal up to aged 100<sup>▲</sup> 全面保障 保證續保至 100 歲<sup>▲</sup>

You will remain covered, with guaranteed renewal, up to age 100.  
保證為您提供保障及續保至100歲。

<sup>▲</sup> Subject to conditions 受有關條款約束:

- The Medical top up plan will be renewed up to aged 69 and can be transferred to the Gold plan upon reaching aged 70, underwriting will be waived.  
醫療增值計劃續保年齡至69歲，並可於70歲起，在豁免再核保的情況下轉換至星級計劃。
- The optional serious illness benefit and lady care benefit will be renewed up to aged 79. Maternity benefits will be renewed up to aged 49.  
自選精選危疾保障及女性保障續保年齡至79歲。產科保障續保年齡至49歲。
- The optional serious illness benefit and lady care benefit will be terminated if you claim the maximum limit.  
當受保人獲得自選精選危疾保障及女性保障的最高保障額後，其保障將會被終止。

### No claim discount benefit 無索償保費折扣優惠

If you don't claim for two consecutive years or more, you can enjoy a no claim discount of up to 15% upon renewal of your MediSure Pro policy.

如連續2年或以上沒有提出索償，於續保醫健實醫療保障計劃時您可享受高達85折無索償保費折扣優惠。

Number of consecutive years with no claim 無索償之年期	No claim premium discount 無索償保費折扣
2 consecutive years / 連續 2 年	5%
3 consecutive years / 連續 3 年	10%
4 consecutive years / 連續 4 年	10%
5 consecutive years / 連續 5 年	15%

### Full cover for a range of common outpatient treatments 全額保障多種常見的非住院治療費用

Your cover includes chemotherapy, radiotherapy, targeted therapy, immunotherapy, hormonal therapy and kidney dialysis treatment at a hospital, regardless of whether you are treated as a registered in-patient or outpatient.

保障涵蓋醫院提供之化療、電療、標靶治療、免疫治療、荷爾蒙治療及洗腎，不論您以住院病人或門診病人身份接受有關治療。

### Global hospitalisation payment guarantee 全球住院付款信用保證

Relax knowing you are covered by our global hospitalisation payment guarantee. No matter where you are in the world, we will issue payment guarantees and/or arrange direct settlement to the hospital to ease your worries.

不論您身處何地，我們的全球住院付款信用保證會為您簽發付款信用保證及 / 或安排直接付款予醫院，讓您安心。

### Yearly free medical service 年度免費醫療服務

As a caring insurer, we believe that prevention is always better than the cure. Under MediSure Pro, you can have a free medical check-up once per year so you can identify any health issues before they develop into something more serious.

作為一間關懷備至的保險公司，我們深信預防勝於治療的重要性。因此醫健實醫療保障計劃特別為您安排免費周年身體檢查服務，讓您可及早發現健康問題。

### Additional family discount 額外家庭折扣優惠

Enjoy an additional 10% discount on your premium when you enrol your family members.

若您和家人成功同時投保，更可享受額外9折保費折扣優惠。

## Optional serious illness benefit 自選精選危疾保障

### Comprehensive coverage for up to 28 types of critical illness: 全面保障多達 28 種危疾:

1. Cancer (spread of malignant cells) 癌症 (已擴散)
2. Stroke (permanent neurological damage) 中風 (永久神經損傷)
3. Heart attack 心臟病突發
4. Coronary artery-bypass surgery 冠狀動脈手術 (搭橋手術)
5. Complete liver failure (end-stage liver failure) 肝臟完全衰竭 (末期肝衰竭)
6. Kidney failure (end-stage kidney failure) 腎衰竭 (末期腎衰竭)
7. Major organ transplant(s) 主要器官移植手術
8. Motor neurone disease 運動神經細胞疾病
9. Loss of hearing (both ears) 失聰 (雙耳)
10. Blindness (both eyes) 失明 (雙眼)
11. Major burns 嚴重燒傷
12. Coma 昏迷
13. Parkinson's disease 帕金森病
14. Multiple sclerosis 多發性硬化
15. Paralysis/Paraplegia 癱瘓症 / 截癱
16. Loss of independent existence 喪失獨立能力
17. HIV resulting from blood transfusion 因輸血感染愛滋病病毒
18. Aorta surgery 主動脈手術
19. Heart valve surgery 心瓣膜手術
20. Alzheimer's disease 阿耳滋海默氏症
21. Loss of speech 喪失語言能力
22. Benign brain tumour 良性腦腫瘤
23. Terminal illness 末期病症
24. Loss of limbs 喪失肢體
25. Muscular dystrophy 肌失養症
26. Encephalitis 腦炎
27. Accidental head injury resulting in major head trauma 頭部意外受傷引致嚴重腦創傷
28. Pulmonary Hypertension 肺動脈高壓

### Optional lady care benefit covers: 自選女性保障包括:

- Female specific cancers in situ 女性原位癌
  - Breast 乳房
  - Fallopian tube 輸卵管
  - Cervix (CIN III or above) 子宮頸 (第三級或以上)
  - Vagina/Vulva 陰道 / 外陰
  - Uterus 子宮
  - Ovary 卵巢
- Female illnesses 女性疾病
  - Rheumatoid arthritis 類風濕性關節炎
  - Osteoporosis leading to hip fractures 骨質疏鬆導致髖骨骨折
  - Systemic lupus erythematosus (SLE) with lupus nephritis 系統性紅斑狼瘡導致狼瘡性腎炎

### Other optional benefits 其他自選保障

- Supplementary major medical benefit 附加醫療保障
- Dental benefit 牙科保障
- Maternity benefit 產科保障

**Benefits table (HK\$) 保障概覽 (港幣 / 元)**

Benefits 保障	Gold plan 星級計劃	Diamond plan 至尊計劃	Medical top up plan <sup>1</sup> 醫療增值計劃 <sup>1</sup>
<b>Overall maximum limit per disability</b> 每宗傷病最高總保障額	250,000	500,000	N/A 不適用
<b>Core benefits 基本保障</b>			
<b>(A) Hospital &amp; related services benefit 醫院及有關服務保障</b>			
<b>Maximum limit 最高保障額</b> – Per year 每年	250,000	500,000	250,000
<b>Room &amp; Board 住院及膳食費用</b> – Per day 每日	1,150	1,950	50% reimbursement for each eligible claim up to maximum limit per year 每宗合資格索償的賠償額為索償額的50%以不超過每年最高保障額為上限
<b>Accompany bed 加床費用</b> – An extra charge for one adult family member to accompany a children aged 17 or below during hospitalisation 17 歲或以下兒童住院時由一位成年家庭成員陪伴之額外收費	Full cover 全額賠償	Full cover 全額賠償	
<b>Intensive care 深切治療費用</b> – Supplement to room & board 額外津貼住院及膳食費用	Full cover 全額賠償	Full cover 全額賠償	
<b>Miscellaneous hospital charges (covers prescribed diagnostic imaging tests)<sup>#</sup></b> 住院雜費 (包括訂明診斷成像檢測) <sup>#</sup> – Per disability 每症	Full cover 全額賠償	Full cover 全額賠償	
<b>Physician fees 醫生巡房費用</b> – Per day 每日	1,150	1,950	
<b>In-patient specialists fees 專科醫生費用</b> – Per disability 每症	Full cover 全額賠償	Full cover 全額賠償	
<b>Surgeon fee 手術費用</b> – Per operation 每宗手術 <ul style="list-style-type: none"> <li>▪ Complex 複雜</li> <li>▪ Major 大型</li> <li>▪ Intermediate 中型</li> <li>▪ Minor 小型</li> </ul>	165,000 82,500 41,250 16,500	320,000 160,000 80,000 32,000	
<b>Anaesthetist fee 麻醉師費用</b> – Per operation 每宗手術	35% of surgeon fee 手術費用的 35%	35% of surgeon fee 手術費用的 35%	
<b>Operation Theatre 手術室費用</b> – Per operation 每宗手術	35% of surgeon fee 手術費用的 35%	35% of surgeon fee 手術費用的 35%	
<b>Pre-admission outpatient visits and post-hospital follow-up treatments</b> 入院前之門診診斷費用及出院後之覆診費用 – 1 visit within 30 days before admission 入院前 30 日內之 1 次門診 – 3 follow-up treatments 90 days after discharge 出院後 90 日內之 3 次覆診	Full cover 全額賠償	Full cover 全額賠償	
<b>Private nursing 私家看護費用</b> – Up to 26 weeks per year 每年最多 26 個星期	Full cover 全額賠償	Full cover 全額賠償	
<b>Outpatient chemotherapy/radiotherapy/targeted therapy/immunotherapy/hormonal therapy/kidney dialysis treatment</b> 非住院化療 / 電療 / 標靶治療 / 免疫治療 / 荷爾蒙治療 / 洗腎費用 – Per disability 每症	Full cover 全額賠償	Full cover 全額賠償	
<b>Organ transplantation benefit 器官移植保障</b> Maximum Limit 最高保障額 – Per year and per disability 每年及每宗傷病	250,000	500,000	

**Benefits table (HK\$) 保障概覽 (港幣 / 元)**

Benefits 保障	Gold plan 星級計劃	Diamond plan 至尊計劃	Medical top up plan <sup>1</sup> 醫療增值計劃 <sup>1</sup>
<b>Post operation and cancer treatment recovery benefit</b> 手術或癌症治療後復康保障			
– Per day 每日	420	630	420
– Up to 5 visits per year for each of following treatments 下列每項治療每年最多 5 次			
1. Psychological counselling (consultation fee only) 心理輔導 (只限診症費)			
2. Dietetic consultation (consultation fee only) 營養諮詢 (只限診症費)			
3. Speech therapy (treatment fee only) 言語治療 (只限診療費)			
4. Occupational therapy (treatment fee only) 職業治療 (只限診療費)			
5. Chinese herbalist consultation and acupuncture 中醫及針灸治療			
Reimbursement percentage 賠償率	80%	80%	50%
<b>Day surgery allowance</b> 日間手術現金津貼			
– Per operation 每宗手術	1,000	1,000	1,000
<b>Public hospital cash benefit</b> 公立醫院現金保障			
– Per day 每日	1,000	1,500	1,000
<b>Second claim benefit</b> 第二索償現金津貼保障			
– Per claim 每宗索償	1,000	1,000	1,000
<b>Lifetime limit</b> 終生保障額			
– Per person, applied at or above aged 70 每位受保人於 70 歲或以上適用	1,000,000	2,000,000	N/A 不適用
<b>(B) Additional benefits 額外保障</b>			
<b>Free medical service at appointed centre</b> 於指定醫療中心享用免費醫療服務	Once per year 每年一次	Once per year 每年一次	Once per year 每年一次
<b>International payment guarantee<sup>4</sup></b> 全球入院付款信用保證 <sup>4</sup>	Available 適用	Available 適用	N/A 不適用
<b>24-hour international emergency assistance</b> 24 小時海外緊急支援服務	Available 適用	Available 適用	Available 適用
<b>Job changer hospital benefit<sup>2</sup></b> 轉職住院保障 <sup>2</sup>	N/A 不適用	N/A 不適用	26,000
– Per year 每年			

Optional benefits 自選保障	Gold plan 星級計劃	Diamond plan 至尊計劃	Medical top up plan <sup>1</sup> 醫療增值計劃 <sup>1</sup>
<b>(C) Supplementary major medical benefit 附加醫療保障</b> (applicable after Core Cover (A) Hospital & related services benefit is exhausted) (適用於當(A)醫院及有關服務保障保額索償耗盡後)			
<b>Maximum limit per disability</b> 每宗傷病最高保障額	105,000	210,000	N/A 不適用
<b>Deductible per claim</b> 每次索償墊底費	1,000	1,000	
<b>Reimbursement percentage</b> 賠償率	80%	80%	

Optional benefits 自選保障	Gold plan 星級計劃	Diamond plan 至尊計劃	Medical top up plan <sup>1</sup> 醫療增值計劃 <sup>1</sup>
<b>(D) Dental benefit 牙科保障</b>			
<b>Maximum limit per year 每年最高保障額</b> – Scaling and polishing 洗牙 (maximum 2 visits per contract year): HK\$500 per visit (每合約年度 2 次) : 每次港幣 500 元 – Routine oral examination 定期口腔檢查 – Intraoral X-ray and medications 口腔 X 光及藥物 – Fillings and extractions 補牙及脫牙 – Drainage of dental abscesses 膿瘡排放 – Pins for cusp restoration 齒尖或齒邊修復 – Dentures, crowns and bridges 假牙、牙冠及牙橋 (only if necessitated by an accident) (只適用於因意外而導致)	2,600	2,600	2,600
<b>(E) Maternity benefit (12-month waiting period) 產科保障 (等候期為 12 個月)</b>			
<b>Normal delivery 自然分娩</b> – Per pregnancy 每次懷孕	32,000	32,000	32,000
<b>Complicated delivery (including miscarriage) 手術分娩 (包括流產)</b> – Per pregnancy 每次懷孕	32,000	32,000	32,000
<b>(F) Serious illness benefit 精選危疾保障</b>			
<b>Standard plan: covers critical illnesses item (1) – (12) 標準計劃：保障(1) – (12) 項危疾</b> <b>Comprehensive plan: covers critical illnesses item (1) – (28) 週全計劃：保障(1) – (28) 項危疾</b>			
<b>Overall maximum limit for serious illness benefit 精選危疾保障最高總保障額</b>	250,000	500,000	250,000
<b>Maximum limit for optional lady care benefit<sup>3</sup> 自選女性保障最高保障額<sup>3</sup></b>	50,000	100,000	50,000

Notes 註:

- The insured person should be covered by a valid hospital & surgical insurance policy at the time of hospital confinement or treatment; otherwise the benefit of top up plan will become invalid.  
受保人於住院或治療時，必須持有一份有效的住院及手術醫療保險，否則增值計劃的保障將會無效。
  - Waiting period: 90 days from the policy effective date of the medical top up plan. Maximum period of coverage: within the first 120 days from the date of termination of employment. The Insured Person has to provide proof of termination of employment upon submission of claim.  
等候期：於醫療增值計劃保單生效後之首90天。最長保障期：離職日後之首120天。受保人必須於索償時提供離職證明。
  - Lady care benefit is a rider benefit of serious illness benefit and cannot be insured separately. Benefit paid for lady care benefit will reduce the overall maximum limit for serious illness benefit.  
女性保障乃精選危疾保障之附加保障，不可獨立投保。女性保障一經索償，精選危疾保障之最高總保障額將會相應遞減。
  - 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.  
三井住友海上火災保險(香港)有限公司(「MSIG」)取得受保人以住院病人方式入住醫院治療的預先通知後，會確定保險的保障範圍、監察索償程序、簽發(可能情況下)適當的付款信用保證及/或根據保單條款與規章安排直接付款予醫院、醫生或其他服務供應者。如受保人未能預先通知MSIG有關上述的詳情，MSIG將不會簽發付款信用保證或安排直接付款。鑑於MSIG不會就本保單承保的門診服務提供付款信用保證或安排直接付款，受保人必須先自行付費，再根據本保單索取賠償。
- # 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  
訂明診斷成像檢測：電腦斷層掃描("CT"掃描)、磁力共振掃描("MRI"掃描)、正電子放射斷層掃描("PET"掃描)、PET-CT 組合及PET-MRI 組合。



Core cover (HK\$) 基本保障 (港幣 / 元)						
Age group 年齡組別 <sup>#</sup>	Gold plan 星級計劃		Diamond plan 至尊計劃		Medical top up plan 醫療增值計劃	
	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>
15 days 日-6 years 歲	390	4,212	505	5,454	155	1,674
7-17 years 歲	345	3,726	445	4,806	130	1,404
18-30 years 歲	500	5,400	640	6,912	185	1,998
31-40 years 歲	600	6,480	770	8,316	225	2,430
41-50 years 歲	800	8,640	1,025	11,070	280	3,024
51-60 years 歲	1,155	12,474	1,485	16,038	395	4,266
61-70 years 歲	1,845	19,926	2,355	25,434	650	7,020
71-80 years 歲	2,265	24,462	2,920	31,536	N/A 不適用	N/A 不適用
81-100 years 歲	2,355	25,434	3,035	32,778	N/A 不適用	N/A 不適用

Optional supplementary major medical benefit (HK\$) 自選附加醫療保障 (港幣 / 元)				
Age group 年齡組別 <sup>#</sup>	Gold plan 星級計劃		Diamond plan 至尊計劃	
	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>
15 days 日-6 years 歲	120	1,296	155	1,674
7-17 years 歲	100	1,080	135	1,458
18-30 years 歲	155	1,674	195	2,106
31-40 years 歲	180	1,944	235	2,538
41-50 years 歲	235	2,538	300	3,240
51-60 years 歲	345	3,726	440	4,752
61-70 years 歲	530	5,724	680	7,344
71-80 years 歲	655	7,074	845	9,126
81-100 years 歲	680	7,344	880	9,504

Optional serious illness benefit (HK\$) 自選精選危疾保障保費表 (港幣 / 元)						
Standard plan: covers critical illnesses item (1) – (12) 標準計劃: 保障 (1) – (12) 項危疾						
Age group 年齡組別 <sup>#</sup>	Gold plan 星級計劃		Diamond plan 至尊計劃		Medical top up plan 醫療增值計劃	
	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>
15 days 日-17 years 歲	55	594	110	1,188	55	594
18-30 years 歲	50	540	100	1,080	50	540
31-40 years 歲	115	1,242	220	2,376	115	1,242
41-50 years 歲	195	2,106	390	4,212	195	2,106
51-60 years 歲	560	6,048	1,110	11,988	560	6,048
61-70 years 歲	1,030	11,124	2,060	22,248	1,030	11,124
71-80 years 歲	2,035	21,978	4,060	43,848	2,035	21,978

**Comprehensive plan: covers critical illnesses item (1) – (28) 全面計劃: 保障 (1) – (28) 項危疾**

Age group 年齡組別 <sup>#</sup>	Gold plan 星級計劃		Diamond plan 至尊計劃		Medical top up plan 醫療增值計劃	
	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>
15 days 日-17 years 歲	75	810	155	1,674	75	810
18-30 years 歲	70	756	135	1,458	70	756
31- 40 years 歲	160	1,728	310	3,348	160	1,728
41-50 years 歲	275	2,970	550	5,940	275	2,970
51-60 years 歲	785	8,478	1,555	16,794	785	8,478
61-70 years 歲	1,445	15,606	2,880	31,104	1,445	15,606
71-80 years 歲	2,845	30,726	5,685	61,398	2,845	30,726

**Optional lady care benefit premium table (HK\$) 自選女性保障保費表 (港幣 / 元)**

Age group 年齡組別 <sup>#</sup>	Gold plan 星級計劃		Diamond plan 至尊計劃		Medical top up plan 醫療增值計劃	
	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>
18-30 years 歲	45	486	95	1,026	45	486
31- 40 years 歲	40	432	80	864	40	432
41-50 years 歲	35	378	70	756	35	378
51-60 years 歲	40	432	80	864	40	432
61-70 years 歲	80	864	160	1,728	80	864
71-80 years 歲	160	1,728	320	3,456	160	1,728

**Optional maternity benefit (HK\$) 自選產科保障保費表 (港幣 / 元)**

Age group 年齡組別	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>
18-49 years 歲	825	8,910

**Optional dental benefit (HK\$) 自選牙科保障保費表 (港幣 / 元)**

Age group 年齡組別	Monthly 月繳	Annual <sup>^</sup> 年繳 <sup>^</sup>
15 days or above 15 日或以上	165	1,782

\* 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 1<sup>st</sup> 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.

\* 收取保費徵費之新規定 - 保險業監管局 (「保監局」) 已於《保險業條例》中公佈有關收取保費徵費的新規定，並於 2018 年 1 月 1 日正式生效。因此，本產品簡介上所列明的保費金額將需附加保費徵費。如保費以月繳形式繳付，我們將於每個保險期之最終到期月(如適用)調整保費差額。

<sup>^</sup> 10% discount has been applied to annual premium payment mode

年繳保費已享有 9 折保費折扣

<sup>#</sup> Core Cover and Supplementary Major Medical Benefit: only renewal will be accepted at aged 76 or above

基本保障及附加醫療保障: 76 歲或以上只接受續保

Serious Illness Benefits and Lady Care Benefit: only renewal will be accepted at aged 60 or above

精選危疾保障及自選女性保障: 60 歲或以上只接受續保



**Major exclusions 主要不承保項目:**

1. Pre-existing conditions before policy commencement date  
保單生效日期前所患有的疾病或損傷
2. Routine medical check-ups and vaccinations  
例行體格檢查及預防注射
3. Cosmetic surgery  
整容手術
4. 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.)  
牙科治療及與牙齒有關的口腔手術 (除非在意外發生後 14 天內進行有關健康正常牙齒之修補治療。此不承保事項不適用於牙科保障。)
5. Convalescent care  
休養治療
6. Pregnancy or childbirth, infertility, contraception and sterilization (not applicable to optional maternity benefit, serious illness benefit and lady care benefit)  
懷孕或生育、不孕、節育及絕育 (不適用於自選產科保障、精選危疾保障及女性保障)
7. Congenital and heredity conditions  
先天或遺傳性異常
8. Mental and psychiatric disorders  
神經及精神問題
9. Elective overseas treatment for non-emergency medical conditions  
預先安排在海外治療的非緊急性的醫療情況
10. Participation of hazardous sports and pastime  
參與危險的運動及興趣活動
11. 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  
本可採用門診方式進行但以入院進行的治療。如住院只為接受診斷掃描、X 光檢查或物理治療
12. The 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 and prolapsed intervertebral disc or disc degeneration  
於保單生效後6個月內就以下傷病引致的住院或治療費用繳付賠償之責任：肺結核、肛門瘻管、膽石、腎石、尿道結石或膀胱結石、高血壓或心血管病、胃或十二指腸潰瘍、糖尿病、腫瘤或癌症、痔瘡、扁桃腺切除手術、鼻中隔膜、鼻竇或鼻甲骨病變、甲狀腺機能亢進、白內障、椎間盆突出或退化

The above is a summary of the major exclusions only. For details please refer to policy provisions.  
以上項目為主要不承保項目的撮要。詳情請參閱保單條款。

**Important notes 注意事項:**

1. MediSure Pro applicant must be resident of Hong Kong aged between 18 and 75.  
醫健實醫療保障計劃申請人必須為18-75歲的香港居民。
2. 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 serious illness benefit and lady care benefit are eligible for Insured Person(s) aged 18 to 59 upon enrolment and renewal up to aged 79. Applicant can apply MediSure Pro with his/her legal spouse and unmarried children aged 15 days to 17 (full time students up to 23 years old).  
基本保障適用於申請時年齡介乎15天至75歲的受保人(常居地為美國或加拿大的美國籍或加拿大籍公民除外)。自選精選危疾保障及女性保障適用於申請時年齡介乎18至59歲的受保人及續保至79歲。申請人可與其合法配偶及其年齡介乎15天至17歲之未婚子女(全日制學生至23歲)一同申請醫健實醫療保障計劃。
3. 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 gold plan automatically when the Insured Person attains aged 70 on renewal.

醫療增值計劃適用於申請時年齡介乎15天至59歲的受保人（常居地為美國或加拿大的美國籍或加拿大籍公民除外）。醫療增值計劃將每年續保至69歲，如受保人於續保日年屆70歲，保障將會被自動轉為星級計劃。

4. Premium will be adjusted when the Insured Person enters the next age group according to the premium table. 當受保人年屆下一個年齡組別，保費將根據保費表所列作出調整。

5. An extra 10% premium will be charged for standalone covers for children who are under aged 18. 18歲以下兒童單獨投保保費將額外加收10%。

6. All Insured Persons must select the same plan. Each of them can select different annual aggregate deductible amount.

所有受保人所選的計劃必須相同。而每名受保人可選擇不同的每年總自負額。

7. Optional serious illness benefit and lady care benefit are only applicable to the covered illnesses that are diagnosed after 60 days from the first policy inception date. The Insured Person must survive 21 days after the diagnosis of illness.

自選精選危疾保障及女性保障只適用於首張保單生效60天後被確診的承保疾病，受保人亦必須在確診後21天仍然在世。

8. Optional serious illness benefit and lady care benefit will be terminated when the maximum limit is claimed. 當受保人獲得自選精選危疾保障及女性保障的最高保障額後，其保障將會終止。

9. All approved applications will be effective on the first day of the following month. Year refers to 12 months from the policy effective date i.e. policy year.

所有獲批核的申請將於下月的1號開始生效，本文所示之每年即為保單生效日起計算的12個月，亦即保單年度。

10. Overall maximum limit per disability is the maximum amount recoverable by an Insured Person in total in respect of any one disability, which cover claims incurred during any one period of insurance and any subsequent periods of insurance.

每宗傷病最高總保障額乃受保人在任何一宗傷病可以追討的最高總限額，包括任何一個保險年度及隨後任何保險年度內累積之索償。

11. All medical charges must be reasonable and customary.

一切醫療費用必須合理及慣常。

12. Cover begins after an application has been accepted and the payable amount has been received. Premium and the levy once paid will not be refundable except due to return of policy within 14 days cooling-off period.

保障於投保申請獲接納及繳付總金額後始行生效。保費及保費徵費一旦繳付概不退還，14天冷靜期內退回保單除外。

13. Premium and terms may be adjusted at renewal at the discretion of MSIG Insurance (Hong Kong) Limited ("MSIG").

保費及保單條款可能會於續保時作出修訂，並由三井住友海上火災保險（香港）有限公司（「MSIG」）釐定。

14. Free medical service redemption letter will be sent together with the policy to each Insured Person by mail in 2 months upon policy inception. The redemption letter is non-transferable and cannot be exchanged for cash. Free medical service includes spinal assessment for children, medical check-up plan, bone densitometry or female check-up plan. Insured Person can choose one of the services.

免費醫療服務換領信將於保障生效起2個月內連同保單以郵寄方式寄給每位受保人。換領信不可轉贈他人或兌換現金。免費醫療服務包括兒童脊椎評估、身體檢查計劃、骨質疏鬆檢查或婦科檢查計劃。受保人可選擇其中一項。

15. Insured person will have 14 days policy review period upon receipt of the insurance policy(ies) and/or policy terms. Insured person may cancel the policy by giving written notice to MSIG within the 14 days policy review period for any reason on the condition that there has been no claim payment incurred or made before the date of cancellation. Any premium and the Levy paid by Insured Person will be refunded without interest. In such case, the policy shall be deemed to have been void from the date of inception. This cancellation right shall not apply at policy renewal.

投保人在收到保單及/或保險條款及細則後將享有14天之保單審閱期。若投保人在收到保單起計14天內基於任何原因對保單不滿，投保人可給予MSIG書面通知取消保單。惟在取消日前MSIG必須未曾招致或作出索償付款。投保人已繳的任何保費及保費徵費將獲退回（不附利息），保單將於生效日起被視為無效。此取消保單的權利並不適用於保單續保。



MediSure Pro is underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG") which is a general insurer authorised and regulated by the Insurance Authority of the HKSAR. Standard Chartered Bank (Hong Kong) Limited ("SCBHK") is an insurance agent appointed by MSIG. To the extent permissible by law, SCBHK shall not be liable to any person for the use of any of the above information. The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy may contain terms and conditions which are not detailed in the above. If there is any discrepancy between the information contained in the above and the terms of the policy, the terms of the policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the relevant policy or contact MSIG.

醫健寶醫療保障計劃由三井住友海上火災保險(香港)有限公司(「MSIG」)承保。MSIG乃由保險業監管局授權經營一般保險業務。渣打銀行(香港)有限公司(「渣打香港」)為MSIG之委任保險代理商。在法律允許的範圍內，渣打香港並不對任何人因使用以上資料而承擔任何責任。以上乃資料摘要，僅供閣下參考，並非任何保險產品之認購要約。有關保單內的條件及條款可未有於上文詳列。以上資料與保單條文若有歧義，一切以有關保單條文為準。有關保單條文及不承保事項之詳情，請參閱有關之保險合約或致電MSIG。

For any inconsistency or conflict between English and Chinese language versions of this material, the English version shall prevail.

中英文版之內容如有歧義，概以英文版為準。

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