

# 住院保障計劃 Hospital Benefits

HBP

**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  
2012-2024  
資本卓越保險服務大獎

未來在我手  
Own the future

就醫無憂 自選所求  
Choose Wisely, Live Freely:  
Medical Freedom As You Want It

只有您，最了解自己的真正需要。您可以按個人需要選取合適的醫療保障範疇，而無需多花不必要的金錢，自選保障由您定！

「住院保障計劃」讓您靈活自選兩大醫療住院的基本計劃—醫 + 住院保、住院現金津貼，又可以在醫 + 住院保附加保障—額外住院保、額外癌症多重保，配合自己及摯愛的需要，盡享安心保障。

Only you know your true needs. By choosing an appropriate coverage according to your personal needs, you don't spend money unnecessarily. It's up to you to choose your level of medical protection.

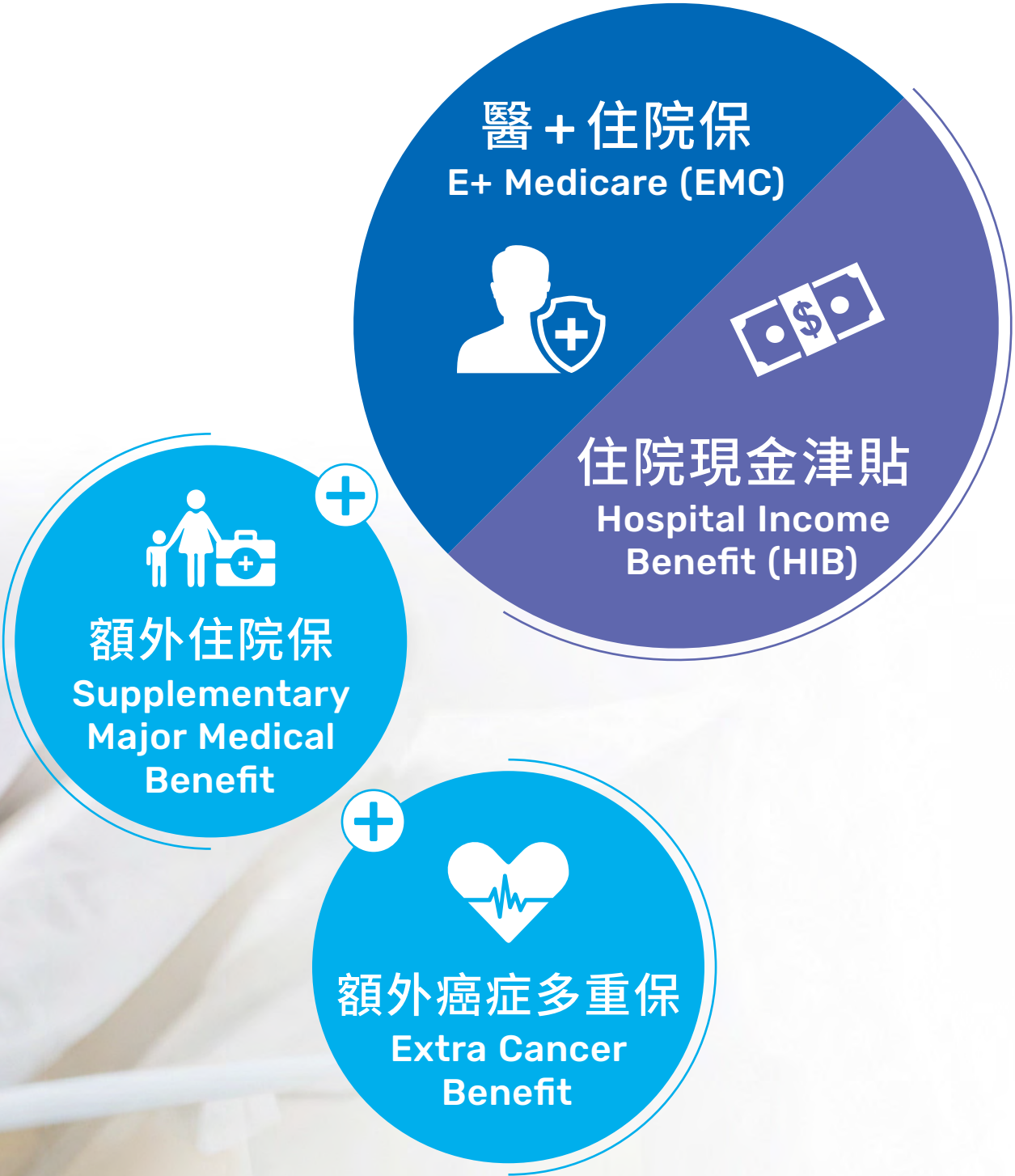
With **Hospital Benefits**, you can choose from two basic plans for medical and hospitalization: **E+ Medicare** and **Hospital Income Benefit**. You can also opt for both **Supplementary Major Medical Benefit** and **Extra Cancer Benefit** together, or choose either one to attach to **E+ Medicare**, ensuring total peace of mind for yourself and your loved ones.



產品特點 Product Features	醫 + 住院保 E+ Medicare	住院現金津貼 Hospital Income Benefit	一覽表 At a Glance	註 Remarks	重要資料 Important Information
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可自選醫 + 住院保、住院現金津貼其一或全選 (另設附加保障，只適用於醫 + 住院保)。

You may choose either one or both **E+ Medicare** and **Hospital Income Benefit** (with supplementary benefits, attachable only to **E+ Medicare**).



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# 醫+住院保

## E+ Medicare

1

多重保障範圍  
 Extensive Coverage

- 全面涵蓋合資格住院及醫療開支  
Comprehensive coverage and reimbursement of eligible hospitalization and medical expenses
- 3款保障計劃  
3 plan levels



2

保證終身保障至 100歲  
 Guaranteed Lifetime Coverage until Age 100

- 每年保證續保至 100 歲  
Guaranteed annual renewal up to age 100



3

無索償獎賞  
 No Claim Bonus

- 最高可達 15%  
Maximum of up to 15%



4

自選附加保障 (只適用於醫+住院保)  
 Optional Supplementary Benefits (Applicable to E+ Medicare only)

- 額外住院保<sup>1,2</sup>  
Supplementary Major Medical Benefit<sup>1,2</sup>
- 額外癌症多重保  
Extra Cancer Benefit



1

多重保障範圍  
Extensive Coverage



**醫+住院保**全面涵蓋因患病或意外受傷而需住院及接受治療的合資格住院及醫療開支，讓您無後顧之憂，可選擇於私家或公立醫院，及醫院日症房或香港／澳門診所<sup>3</sup>即時就醫。此基本計劃提供3款保障計劃，切合您的需要。

**E+ Medicare** provides you with comprehensive coverage and reimbursement of eligible 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 or government hospitals as well as in the day case unit of a Hospital or a clinic<sup>3</sup> in Hong Kong/ Macau. This basic plan offers 3 plan levels to suit your needs.

住院費用保障 Hospitalization Benefit	住院及膳食、住院醫生費、雜項開支、住院專科醫生費、深切治療、住院陪床 <sup>4</sup> 及手術保障。 Room & Board, In-hospital Doctor's Call, Miscellaneous Charges, In-hospital Specialist Consultation, Intensive Care, Hospital Companion Bed <sup>4</sup> , and Surgical Benefit.
門診手術費用保障 Clinical Surgery Benefit	手術如白內障切除、腸鏡、胃鏡、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 <sup>3</sup> 進行，無需住院，亦可享手術保障及雜項開支保障。 Surgical procedures performed in the day case unit of a Hospital or a clinic <sup>3</sup> in Hong Kong/ Macau are also eligible for Surgical Benefit and Miscellaneous Charges, including removal of cataract, colonoscopy, gastroscopy, and removal of stones in bladder by endoscopic treatment.
住院前後／手術前後的保障 Pre- and Post-Hospitalization/ Surgery Benefit	住院前後／手術前後門診保障 <sup>5,6</sup> 、家中看護保障（只適用於手術後）等。 Pre- and Post-Hospitalization/ Surgery Out-patient Treatment Benefit <sup>5,6</sup> , Home Nursing Benefit (post-surgery only).
其他 Others	在醫院、醫院日症房或香港／澳門診所 <sup>3</sup> 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。此外，亦設有第二索償現金津貼 <sup>7</sup> 及醫療意外事故保障。 Chemotherapy, Radiotherapy, Targeted 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 <sup>3</sup> in Hong Kong/ Macau are also covered. In addition, Second Claim Cash Benefit <sup>7</sup> and Medical Negligence Benefit are included.



2

保證終身保障至100歲  
Guaranteed Lifetime Coverage Until Age 100



**醫+住院保**為每年保證續期保單，保障年期長達受保人100歲。為了讓您時刻可享有充裕的保障，應付越來越高的醫療費用，本公司可能會於每次續期<sup>8</sup>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。

**E+ Medicare** is a yearly guaranteed renewal plan with a benefit term up to age 100. To ensure you are well covered to cope with higher medical expenses, the Company may review and adjust respective benefits upon each renewal<sup>8</sup>. Renewal premium will be adjusted based on the attained age of the Insured and at the premium rate in effect for 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**醫+住院保**以及**額外住院保**<sup>1,2</sup>（如有）有任何索償紀錄，於支付續期保費時，兩者均可獲享無索償獎賞，其獎賞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 **E+ Medicare** and **Supplementary Major Medical Benefit**<sup>1,2</sup> (if any), you will be entitled to a No Claim Bonus for both benefits upon paying the renewal policy premium. The bonus 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%



4

自選附加保障 (只適用於醫+住院保)

Optional Supplementary Benefits

(Applicable to E+ Medicare only)



您亦可自選以下的附加保障，以獲得更全面的保障。

You may also freely choose to include these supplementary benefits for extra peace of mind.

額外住院保<sup>1,2</sup>

若實際的住院及醫療費用<sup>9</sup>超出醫+住院保每症的最高保障額，此附加保障會就合資格費用作出額外賠償，高達350,000港元／350,000澳門元的額外保障額

Supplementary Major Medical Benefit<sup>1,2</sup>

If the actual hospitalization and medical expenses<sup>9</sup> incurred are in excess of maximum benefit per disability covered by **E+ Medicare**, this supplementary benefit will reimburse eligible expenses up to HK\$350,000/ MOP350,000

額外癌症多重保

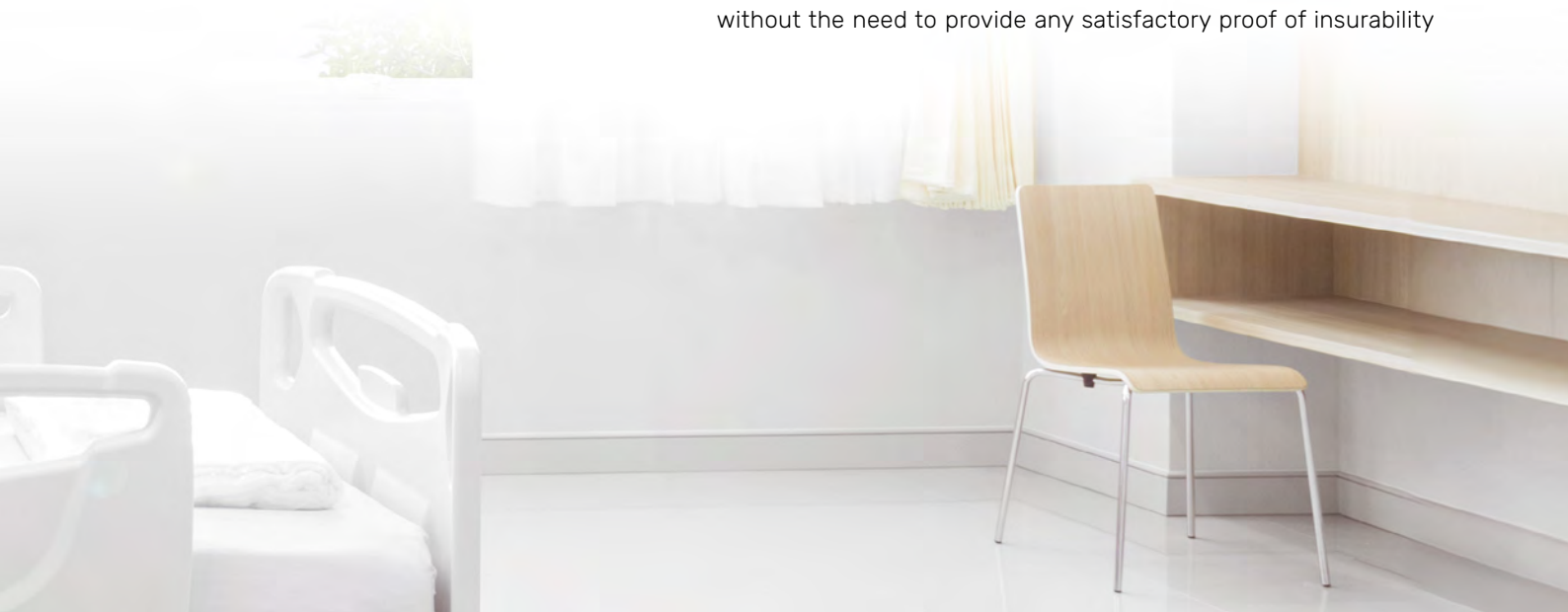
為治療癌症提供充裕的資金，每次癌症<sup>10</sup>可獲賠償的合資格費用可高達2,000,000港元／2,000,000澳門元<sup>11</sup>

Extra Cancer Benefit

In order to provide adequate financial support for Cancer Therapy, a maximum reimbursement of eligible expenses Per Cancer<sup>10</sup> will be payable up to HK\$2,000,000/ MOP2,000,000<sup>11</sup>

- **治療保障**—保障範圍包括由主診癌症專科醫生建議的標靶治療、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**—提供中醫診症及舒緩護理，以及因患癌而需為面部及／或乳房進行矯型手術
- **醫療診症及診斷保障**—涵蓋多元化的癌症診斷檢查及診症、以至由醫生確定完成癌症治療的最後一天起計的5年內的監測檢查及診症<sup>12</sup>
- **人壽保障復效權益<sup>13</sup>**—被確診患上非初期癌症一年後的90日內，於無須提供滿意的可保性證明的情況下，可投保一份指定的終身壽險計劃

- **Medical Treatment Benefit** – includes Targeted 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 recommended by the attending Cancer Specialist
- **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 the last completion date of the treatment for Cancer<sup>12</sup> confirmed by the Doctor
- **Death Benefit Revival Option<sup>13</sup>** – offers the option of taking out a designated 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

## Hospital Income Benefit

為配合您的醫療需要，或強化已有的醫療保障組合，您可投保住院現金津貼為基本計劃。

To fit your medical needs, or to strengthen your existing medical protection, you may apply for the **Hospital Income Benefit** as a stand-alone basic plan.

1

彌補保障缺口  
Filling Coverage Gaps

- 若受保人不幸因傷病住院達 8 小時，**住院現金津貼**會提供每日最高達 2,000 港元／2,000 澳門元的現金津貼<sup>14</sup>以彌補住院期間的收入損失，而每症的保障期可長達 1,000 日<sup>15</sup>  
**Hospital Income Benefit** provides a daily cash benefit<sup>14</sup> of up to HK\$2,000/ MOP2,000 to offset any temporary income loss if the Insured is confined for eight hours or more due to Disability, up to a maximum of 1,000 days<sup>15</sup>



2

深切治療 雙倍照料  
Intensive Care: Double Support

- 若需要接受深切治療，**住院現金津貼**更提供雙倍的現金津貼，即每日高達 4,000 港元／4,000 澳門元  
While receiving treatment in an Intensive Care Unit, the **Hospital Income Benefit** will be doubled, up to HK\$4,000/ MOP4,000 per day



3

24小時環球住院  
24-hour Global Hospitalization

- 24 小時保障，適用全球各地<sup>16</sup>  
24-hour coverage available all around the world<sup>16</sup>





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# 「住院保障計劃」一覽表

## Hospital Benefits - at a glance

表一：醫 + 住院保  
Table 1: E+ Medicare

(港元／澳門元 HK\$ / MOP)

	每症 <sup>17</sup> 最高保障額 Max. Benefit per Disability <sup>17</sup>		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
住院保障 Hospitalization Benefit			
住院及膳食 (每症最長保障期) Room & Board (Max. days per Disability)	每日 1,000 per day (90 日 days)	每日 1,700 per day (90 日 days)	每日 3,900 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 850 per day (90 日 days)	每日 1,550 per day (90 日 days)	每日 3,600 per day (120 日 days)
雜項開支 (亦適用於門診手術 <sup>5</sup> ) Miscellaneous Charges (Also applicable to Out-patient Surgery <sup>5</sup> )	8,500	11,000	16,500
住院專科醫生費 In-hospital Specialist Consultation	6,800	7,200	7,800
深切治療 (每症最長保障期) Intensive Care (Max. days per Disability)	每日 4,000 per day (90 日 days)	每日 6,000 per day (90 日 days)	每日 10,000 per day (120 日 days)
住院陪床 <sup>4</sup> (每症最長保障期) Hospital Companion Bed <sup>4</sup> (Max. days per Disability)	每日 600 per day (90 日 days)	每日 800 per day (90 日 days)	每日 1,000 per day (120 日 days)
手術保障 Surgical Benefit (每項手術，按手術表之最高支付金額劃分 Each surgery is subject to the maximum payment amount as outlined in the Schedule of Surgical Procedures)			
外科醫生的手術收費 <sup>5</sup> Surgeon's Fee <sup>5</sup>	57,500	80,000	110,000
麻醉師費 <sup>5</sup> Anesthetist's Fee <sup>5</sup>	20,125	28,000	38,500
手術室費 <sup>5</sup> Operating Theatre Fee <sup>5</sup>	20,125	28,000	38,500
住院前後／手術前後的保障 Pre- and Post-Hospitalization/ Surgery Benefit			
住院前後／手術前後門診保障 <sup>5,6</sup> (每症最高保障額) Pre- and Post-Hospitalization/ Surgery Out-patient Treatment Benefit <sup>5,6</sup> (Max. Benefit per Disability)	1,350	2,250	3,350
家中看護保障 (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 600 per day (31 日 days)	每日 900 per day (31 日 days)	每日 1,800 per day (31 日 days)
其他保障 Other Benefits			
癌症治療保障 (每症最高保障額) Cancer Treatment Benefit (Max. Benefit per Disability) – 化療 Chemotherapy – 電療 Radiotherapy – 標靶治療 Targeted Therapy – 荷爾蒙治療 Hormonal Therapy – 免疫治療 Immunotherapy	30,000	60,000	90,000

	每症 <sup>17</sup> 最高保障額 Max. Benefit per Disability <sup>17</sup>		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
洗腎保障 (每症最高保障額) Renal Dialysis Benefit (Max. Benefit per Disability)	30,000	60,000	90,000
第二索償現金津貼 <sup>7</sup> (每症最長保障期) Second Claim Cash Benefit <sup>7</sup> (Max. days per Disability)	每日 300 per day (90 日 days)	每日 600 per day (90 日 days)	每日 1,200 per day (90 日 days)
醫療意外事故保障 Medical Negligence Benefit	100,000	100,000	100,000
身故保障 <sup>18</sup> Death Benefit <sup>18</sup>	5,000	10,000	15,000

表二：額外住院保<sup>1,2</sup>

Table 2: Supplementary Major Medical Benefit<sup>1,2</sup>

(港元／澳門元 HK\$ / MOP)

受保住院病房級別 <sup>1</sup> Covered Room Level <sup>1</sup>	每症 <sup>17</sup> 最高保障額 Max. Benefit per Disability <sup>17</sup>		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
	普通病房 Ward	半私家病房 Semi-Private Room	標準私家病房 Standard Private Room
若住院及膳食、住院醫生費、雜項開支、住院專科醫生費、深切治療、住院陪床 <sup>4</sup> 、外科醫生的手術收費、麻醉師費及手術室費超過表一所列的每症最高保障額，而超出之金額可另獲賠償80%，並以下列各項的最高保障額為上限。 If the expenses incurred for Room & Board, In-Hospital Doctor's Call, Miscellaneous Charges, In-Hospital Specialist Consultation, Intensive Care, Hospital Companion Bed <sup>4</sup> , Surgeon's Fee, Anesthetist's Fee and Operating Theatre Fee exceed the maximum benefit per disability as shown in Table 1, 80% of the exceeding amount will be reimbursed subject to the limit of each of the following item.			
(a) 住院及膳食 Room & Board	由住院第 91 日起 Payable from 91 <sup>st</sup> day of confinement in hospital		由住院第 121 日起 Payable from 121 <sup>st</sup> day of confinement in hospital
	每日 1,000 per day	每日 1,700 per day	每日 3,900 per day
(b) 住院醫生費 In-hospital Doctor's Call	由住院第 91 日起 Payable from 91 <sup>st</sup> day of confinement in hospital		由住院第 121 日起 Payable from 121 <sup>st</sup> day of confinement in hospital
	每日 850 per day	每日 1,550 per day	每日 3,600 per day
(c) 深切治療 Intensive Care	由住院第 91 日起 Payable from 91 <sup>st</sup> day of confinement in hospital		由住院第 121 日起 Payable from 121 <sup>st</sup> day of confinement in hospital
	每日 4,000 per day	每日 6,000 per day	每日 10,000 per day
(d) 住院陪床 <sup>4</sup> Hospital Companion Bed <sup>4</sup>	由住院第 91 日起 Payable from 91 <sup>st</sup> day of confinement in hospital		由住院第 121 日起 Payable from 121 <sup>st</sup> day of confinement in hospital
	每日 600 per day	每日 800 per day	每日 1,000 per day
(e) 每症最高保障額 Maximum Benefit per Disability	100,000	180,000	350,000

表三：額外癌症多重保

Table 3: Extra Cancer Benefit

(港元／澳門元 HK\$ / MOP)

保障 Benefit	保障概要 Summary	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
每次癌症 <sup>10</sup> 最高保障總額 Overall Per Cancer <sup>10</sup> 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 <sup>11</sup> Medical Treatment Benefit <sup>11</sup>				
標靶治療 Targeted 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 <sup>3</sup> 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 <sup>3</sup> 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.	賠償按合資格費用支付，但不可超出每次癌症 <sup>10</sup> 最高保障總額上限  Full reimbursement of eligible expenses incurred, but it cannot exceed the maximum coverage limit for Per Cancer <sup>10</sup>		
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	於治療期間須使用之抗排斥及止嘔藥物。  Anti-rejection and Anti-nausea medication during the treatment of Cancer.			
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.	賠償按合資格費用支付，但不可超出每次癌症 <sup>10</sup> 最高保障總額上限  Full reimbursement of eligible expenses incurred, but it cannot exceed the maximum coverage limit for Per Cancer <sup>10</sup>		
癌症監測檢查 <sup>12</sup> Cancer Monitoring Investigation <sup>12</sup>	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.			



保障 Benefit	保障概要 Summary	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
治療前或治療後診症 (每次診症金額及次數上限) <b>Pre or Post-treatment Consultations</b> (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) <b>Chinese Herbalist Consultations</b> (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 <b>Palliative Care</b>	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 <b>Reconstructive Surgery</b>	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 visits, and cost of implants.	賠償按合資格費用支付，但不可超出每次癌症 <sup>10</sup> 最高保障總額上限  Full reimbursement of eligible expenses incurred, but it cannot exceed the maximum coverage limit for Per Cancer <sup>10</sup>		
壽險保障 Life Protection				
人壽保障復效權益 <sup>13</sup> (以每張額外癌症多重保計算之最高保障額) <b>Death Benefit Revival Option<sup>13</sup></b> (Maximum aggregate Sum Insured for each Extra Cancer Benefit)		500,000	750,000	1,000,000
身故保障 <sup>18</sup> <b>Death Benefit<sup>18</sup></b>		1,000	1,500	2,000

表四：住院現金津貼

Table 4: Hospital Income Benefit

(港元／澳門元 HK\$ / MOP)

	每症 <sup>17</sup> 最高保障額 Max. Benefit per Disability <sup>17</sup>				
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4	計劃 Plan 5
每日保障 <sup>14,15,16</sup> <b>Daily Benefit<sup>14,15,16</sup></b>	600	900	1,200	1,500	2,000
深切治療 <sup>15,16</sup> <b>Intensive Care<sup>15,16</sup></b>	1,200	1,800	2,400	3,000	4,000
身故保障 <sup>18</sup> <b>Death Benefit<sup>18</sup></b>	5,000	10,000	15,000	20,000	25,000
24小時全球保障 <sup>16</sup> <b>24-hour Worldwide Coverage<sup>16</sup></b>	適用 Applicable				

保單資料 Policy Information				
	醫 + 住院保 E+ Medicare	額外住院保 <sup>1,2</sup> Supplementary Major Medical Benefit <sup>1,2</sup>	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	附加保障，可附加於醫 + 住院保 Supplementary benefits, attachable to <b>E+ Medicare</b>		基本計劃 Basic Plan
保單貨幣單位 Currency	港元 HK\$ / 澳門元 MOP			
保費 <sup>8</sup> Premium <sup>8</sup>	<div>- 每年續期，保費並非保證。續期保費會按投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「醫 + 住院保」及「額外住院保」）</div> <div>- 保費按每年／每半年／每季／每月繳付</div> <div>- 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 according to 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. (The discount is only applicable to <b>E+ Medicare</b> and <b>Supplementary Major Medical Benefit</b>)</div> <div>- Annual/ Semi-annual/ Quarterly/ Monthly Payment</div>			
保障類別 Type of Benefit	<div>償款產品 — 賠償合資格住院及醫療費用 (受限於計劃內每項保障的最高保障額)</div> <div>Indemnity Product – Reimburses the eligible hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)</div>		<div>償款產品 — 賠償合資格治療費用<sup>11</sup>、額外護理、癌症診症及診斷費用</div> <div>Indemnity Product – Reimburses the eligible medical treatment expenses<sup>11</sup>, extra care, consultation and diagnosis expenses</div>	<div>非償款產品 — 於住院期間提供每日現金保障</div> <div>Non-indemnity Product – Provides daily cash benefits during the period of hospitalization</div>

投保資料 Basic Information					
	醫 + 住院保 E+ Medicare	額外住院保 <sup>1,2</sup> Supplementary Major Medical Benefit <sup>1,2</sup>	額外癌症多重保 Extra Cancer Benefit	住院現金津貼 Hospital Income Benefit	
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		計劃 Plan 1 0 至 65 歲 Age 0-65	計劃 Plan 2-5 18 至 65 歲 Age 18-65
保障年期 Benefit Term		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 75 歲 To Age 75	

產品特點 Product Features	醫 + 住院保 E+ Medicare	住院現金津貼 Hospital Income Benefit	一覽表 At a Glance	註 Remarks	重要資料 Important Information
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註

- 「普通病房」是指一間於香港的醫院分類為低於半私家病房級別房間，包括分類為普通病房或標準病房的房間。對於沒有相應病房級別分類的醫院或於香港以外的任何醫院，普通病房是指醫院內設有多於兩張病床的房間，但不包括住院陪床。  
「半私家病房」是指一間於香港的醫院分類為半私家病房的房間。對於沒有相應病房級別分類的醫院或於香港以外的任何醫院，半私家病房是指醫院內設有共用浴室／淋浴間並提供（一）一張床或兩張床的房間；或（二）最多雙人使用的房間。在上述各種情況下，半私家病房不包括設有廚房、飯廳或客廳之任何以上等級病房。  
「標準私家病房」是指一間於香港的醫院分類為標準私家病房的房間。對於沒有相應病房級別分類的醫院或於香港以外的任何醫院，標準私家病房是指受保人在住院期間入住設有私人設施（只包括睡房及浴室／淋浴間）並只供受保人私人使用的病房。在上述各種情況下，標準私家病房不包括設有廚房、飯廳或客廳之任何以上等級病房。
- 若受保人實際入住之病房級別高於**額外住院保**下受保住院病房級別，本公司將根據病房級別調整因子而調整**額外住院保**之賠償金額，詳情請參考「重要資料」內的「選擇病房級別限制」。
- 本公司保留決定在香港／澳門之合資格診所的權利。
- 以一張額外床位為限。
- 在醫院日症房或在香港／澳門診所進行的手術亦適用，本公司保留決定合資格診所的權利。
- 住院前後／手術前後門診保障只適用於入院／手術前的31日內的1次門診治療費用，以及出院／手術後起計60日內的門診治療費用。
- 如受保人已在其他保險公司獲得部份賠償，並於**醫 + 住院保**及／或**額外住院保**（如有）可獲賠償，本公司會支付第二索償現金津貼。
- 本公司會於保單週年日30天前，以書面通知有關修訂的保障或保費。
- 癌症治療保障、洗腎保障、家中看護保障、住院前後／手術前後門診保障除外。
- 兩次或以上的癌症確診會被視為同一次癌症，除非 (i) 其後的癌症屬不同病理學及組織學類型（無論是發生於相同或不同器官）並且不是任何之前已確診的癌症的復發，而其首次確診日期必須是緊接之前的癌症的首次確診日期最少一年之後；或 (ii) 其後的癌症是前次相關癌症的復發，而其首次確診日期是在前次相關癌症的五年無癌症期完結之後。
- 不包括1)因接受癌症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。
- 跟進評估不包括專為防止癌症復發而採用的長期荷爾蒙治療或類似的長期治療輔助方法。
- 人壽保障復效權益會在受保人76歲當日屆滿。
- 同一受保人於本公司投保的所有住院現金津貼、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比保費回贈計劃的每日總保障額最高為2,000港元／2,000澳門元／250美元。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。
- 如受保人因精神病而引致住院，則每症最長保障期為90日。
- 住院現金津貼**適用全球各地，包括北美洲、歐洲、澳洲、紐西蘭、星加坡、日本、馬來西亞、台灣、南韓、香港及澳門；即使於其他地區住院留醫（包括深切治療部留醫），亦可獲50%賠償額，住院留醫以每日600港元／600澳門元為限，深切治療部留醫以每日1,200港元／1,200澳門元為限，而保障期則長達90日。
- 持續的傷病只當作一項傷病計算，除非該等傷病由不同的原因造成，或與出院當天或最後接受醫生診治當天（以較後者為準）相隔最少90天或以上。
- 只適用於18歲或以上的受保人。如保單持有人並非受保人，其在保障生效期間身故，本公司會根據保單條款，支付一次過賠償額125美元予保單持有人的遺產內。

Remarks

- “Ward” shall mean a room categorised as a ward class lower than a Semi-private Room including the room categorised as a general ward or standard room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Ward shall mean a room in a Hospital with more than 2 patient beds (not including hospital companion bed).  
“Semi-private Room” shall mean a room categorised as a Semi-private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Semi-private Room shall mean: (i) a single or two-bedded room; or (ii) a room with maximum double occupancy, and with a shared bath/ shower room in a Hospital. In any case mentioned above, a Semi-private Room shall exclude any room of upper class with its own kitchen, dining or sitting room(s).  
“Standard Private Room” shall mean a room categorised as a Standard Private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Standard Private Room shall mean a room for Insured’s private use during the Confinement with its own private facilities including a bedroom and bath/ shower room(s) only. In any case mentioned above, a Standard Private Room shall exclude any room of upper class with its own kitchen, dining or sitting room(s).
- If the actual room level of the confinement is of a level higher than the covered room level under **Supplementary Major Medical Benefit**, the Company will adjust the benefits paid under **Supplementary Major Medical Benefit** subject to the room level adjustment factor. For details, please refer to Restriction in the Choice of Room Level in Important Information.
- The Company reserves the right to determine the eligibility of a clinic in Hong Kong/ Macau.
- Subject to one extra bed.
- Applicable to the 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.
- Pre- and Post-hospitalization/ Surgery Out-patient Treatment Benefit covers 1 out-patient visit within 31 days preceding the Confinement/ the surgery and covers those visits within 60 days after discharge/ surgery.
- If benefits are payable under **E+ Medicare** and/ or the **Supplementary Major Medical Benefit** (if any) after expenses has been partly paid or reimbursed by another insurance company, the Company shall pay the Second Claim Cash Benefit.
- A written notice will be given no less than 30 days prior to each policy anniversary date regarding the adjustment of benefit coverage or premium.
- Cancer Treatment Benefit, Renal Dialysis Benefit, Home Nursing Benefit and Pre- and Post-hospitalization/ Surgery Out-patient Treatment Benefit are not included.
- Two or more Cancer diagnoses are considered as the same Cancer except where (i) the subsequent Cancer is of a different pathological and histological type (whether it occurs in the same or a different organ), and is not a Recurrence of any previously diagnosed Cancer and is first diagnosed at least 1 year after the date of first diagnosis of the immediate preceding Cancer, or (ii) the subsequent Cancer is a Recurrence of the Relevant Preceding, but has been first diagnosed after a 5 year Cancer Waiting Period from a previously diagnosed Cancer.
- The following 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 & board charges.
- Follow-up Evaluation will not include any long term Hormonal Therapy or any similar long term adjuvant treatment modality prescribed only to prevent recurrence of Cancer.
- The Death Benefit Revival Option expires on the Insured’s 76<sup>th</sup> birthday.
- 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 with our company is HK\$2,000/ MOP2,000/ US\$250. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.
- For confinement in respect of the Insured’s Disability due to mental illness, Daily Benefit for up to a maximum of 90 days shall be payable for each Disability.
- The **Hospital Income Benefit** is available all over the world, including North America, Europe, Australia, New Zealand, Japan, Singapore, Malaysia, Taiwan, South Korea, Hong Kong and Macau. For hospitalization (including hospitalization in an Intensive Care Unit) in other areas, half of the benefit is available, limited to HK\$600/ MOP600 for each day of hospitalization and HK\$1,200/ MOP1,200 for each day of hospitalization in an Intensive Care Unit, for up to a maximum of 90 days.
- Successive Disabilities are treated as one disability unless they are due to causes unrelated to each other or separated by at least 90 days from the date of discharge from the Hospital or the last consultation at the Doctor’s office, whichever is later.
- Only applicable to the Insured aged 18 or above. If the Policy Owner is not the Insured, the Company shall pay a lump sum equal to US\$125 to the Policy Owner’s estate upon his/ her death which occurs while this Benefit is In Force and subject to the provisions of this Policy.



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
- 在寬限期屆滿前，到期的保費仍未能繳付
- 保單持有人呈交書面要求終止本保單，而保單持有人的要求獲我們接納
- 受保人身故

除了上述情況外，當「**額外住院保**」附加保障所屬之「**醫 + 住院保**」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「**醫 + 住院保**」的保障終止時
- (ii) 在總保障賠償已達最高終身保障總額後
- (iii) 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障不獲續保

除了上述情況外，「**住院現金津貼**」亦會於每年續期時，我們於保單週年日的 30 天前以書面通知保單持有人本保障不獲續保而被終止。

保障及保費調整

甲、適用於「**醫 + 住院保**」及「**額外住院保**」

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），本保障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受保人提供保障，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，並會於每個保單週年日不少於 30 日前以書面通知保單持有人有關更改。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。保證續保至本保障之保障到期日。

乙、適用於「**額外癌症多重保**」

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），本附加保障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受保人提供保障，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，及保留不批准本附加保障續保的權利，並會於每個保單週年日不少於 30 日前以書面通知保單持有人有關更改。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。本附加保障不獲續保將不會影響受保人在本附加保障期滿前出現的保障索償。

丙、適用於「**住院現金津貼**」

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），本保障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受保人提供保障，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，及保留不批准本保障續保的權利，並會於每個保單週年日不少於 30 日前以書面通知保單持有人有關更改。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。本保障不獲續保將不會影響受保人在本保障期滿前出現的保障索償。

有關本計劃過往保費增長率資料，請瀏覽本公司網頁：



香港：<https://www.yflife.com/tc/Hong-Kong/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates/>



澳門：<https://www.yflife.com/tc/Macau/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates/>

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 due premium is still unpaid at the end of the Grace Period
- The Policy Owner submits a written request to terminate this Policy and the request is accepted by us
- The Insured dies

Besides the above conditions, for **Supplementary Major Medical Benefit**, the supplementary benefit will also be terminated when the **E+ Medicare** 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 **E+ Medicare** to which the supplementary benefit is attached terminates
- (ii) The total benefit payment reaches the maximum lifetime limit
- (iii) At annual renewal, we give the Policy Owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefit

Besides the above conditions, the **Hospital Income Benefit** will also be terminated at annual renewal if we give the Policy Owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefit.

Benefit and Premium Adjustment

A. For E+ Medicare and Supplementary Major Medical Benefit

The benefit 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 the Insured with continuous protection, YF Life Insurance International Ltd. ("the Company") reserves the right to change the benefit and premium on each renewal, and notifies the Policy Owner the related changes by giving the Policy Owner a written notice no less than 30 days prior to each policy anniversary. 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. Renewal is guaranteed up to the Benefit Expiry Date of this benefit.

B. For Extra Cancer Benefit

The supplementary benefit 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 the Insured with continuous protection, YF Life Insurance International Ltd. ("the Company") reserves the right to change the benefit and premium, and the right not to renew this supplementary benefit on each renewal, and notifies the Policy Owner the related changes by giving the Policy Owner a written notice no less than 30 days prior to each policy anniversary. 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. Non-renewal of this supplementary benefit will not affect the Insured's benefit claims under this supplementary benefit arising before the expiration date of this supplementary benefit.

C. For Hospital Income Benefit

The benefit 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 the Insured with continuous protection, YF Life Insurance International Ltd. ("the Company") reserves the right to change the benefit and premium, and the right not to renew this benefit on each renewal, and notifies the Policy Owner the related changes by giving the Policy Owner a written notice no less than 30 days prior to each policy anniversary. 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. Non-renewal of this benefit will not affect the Insured's benefit claims under this benefit arising before the expiration date of this benefit.

For relevant historical premium increase rates of this plan, please visit our website:



Hong Kong: <https://www.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates/>



Macau: <https://www.yflife.com/en/Macau/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates/>



通脹風險

將來的醫療費用有機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。若我們無法按保單的承諾履行其財務責任，您可能損失保單的價值及其保障。

匯率風險

如選擇的保單貨幣並非本地貨幣，閣下須承受匯率風險。匯率可能波動，因而影響您以本地貨幣計算時所需繳付保費及利益的金額。

選擇病房級別限制（只適用於「額外住院保」）

若受保人實際入住之病房級別高於額外住院保下受保住院病房級別，本公司將根據病房級別調整因子而調整額外住院保之賠償金額：

於保單計劃表內所列明之受保住院病房級別	受保人於住院期間實際入住的病房級別	病房級別調整因子
普通病房	半私家病房	50%
普通病房	標準私家病房或以上	25%
半私家病房	標準私家病房	50%
半私家病房	標準私家病房以上	25%
標準私家病房	標準私家病房以上	25%

選擇病房級別限制將不會應用於以下情況：

- (i) 在接受急症治療時，因房間短缺而無法入住指定病房級別；
- (ii) 因病情需要隔離而入住特定級別的病房；或
- (iii) 不涉及保單持有人及／或受保人個人偏好的其他原因。

「額外住院保」的賠償將按照以下公式計算，並受限於表二所列的限額：

(超出表一所列的限額之可獲賠償開支 × 80% × 病房級別調整因子 (如適用))

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。

合理及慣常的收費

指因醫療上必須的醫療服務的收費而言，對情況類似的人士（例如同性別及相近年齡），就類似傷病提供類似治療、服務或物料時，不超過當地相關醫療服務供應者收取的一般收費範圍的水平。合理及慣常的收費水平由本公司合理及絕對真誠地決定，在任何情況下，此收費不得高於實際收費。任本公司必須參照以下資料（如適用）以釐定合理及慣常收費：

- (i) 由保險或醫學業界進行的治療或服務費用統計及調查；
- (ii) 公司內部或業界的賠償統計；
- (iii) 政府憲報；及／或
- (iv) 提供治療、服務或物料當地的其他相關參考資料。

如本公司之公司醫生認為任何醫院／醫療費用並非合理及慣常的收費，本公司保留權利調整部份或全部賠償金額。

主要不保事項

甲、適用於「醫 + 住院保」及「額外住院保」

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；

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. If we are unable to satisfy the financial obligations of the policy, you may lose the value of policy and its coverage.

Exchange Rate Risk

Should you choose a policy currency other than the local currency, you are subject to exchange rate risk. Exchange rates fluctuate from time to time, which may affect the premium and benefit amounts in local currency.

Restriction in the Choice of Room Level (Applicable to Supplementary Major Medical Benefit only)

If the actual room level of the confinement is of a level higher than the covered room level under Supplementary Major Medical Benefit, the Company will adjust the benefits paid under Supplementary Major Medical Benefit subject to the room level adjustment factor:

Covered room level as specified in the Policy Schedule	Actual room level occupied by the Insured during Confinement	Room level adjustment factor
Ward	Semi-Private Room	50%
Ward	Standard Private Room or above	25%
Semi-Private Room	Standard Private Room	50%
Semi-Private Room	Above Standard Private Room	25%
Standard Private Room	Above Standard Private Room	25%

The restriction in the choice of room level shall not be applied under the following circumstances:

- (i) Unavailability of accommodation at the covered room level due to ward or room shortage for Emergency Treatment;
- (ii) Isolation reasons that require a specific class of accommodation; or
- (iii) Other reasons not involving personal preference of the Policy Owner and/ or the Insured.

The benefit of **Supplementary Major Medical Benefit** shall be payable according to the following formula, subject to the limit stated in Table 2: (Exceeding Eligible Expenses of the limit stated in Table 1 × 80% × room level adjustment factor (if applicable))

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.

Reasonable and Customary Charges

This means a charge for medical care which is Medically Necessary, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by the Company in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred. In determining whether a charge is Reasonable and Customary, the Company shall make reference to the followings (if applicable):

- (i) treatment or service fee statistics and surveys in the insurance or medical industry;
- (ii) internal or industry claim statistics;
- (iii) gazette published by the Government; and/or
- (iv) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

The Company reserves the right to adjust any or all benefits payable in relation to any hospital/ medical charges which in the opinion of the Company's doctor is not a Reasonable and Customary charge.

Key Exclusions

A. For E+ Medicare 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;

產品特點 Product Features	醫 + 住院保 E+ Medicare	住院現金津貼 Hospital Income Benefit	一覽表 At a Glance	註 Remarks	重要資料 Important Information
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- (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) 參與賽馬或賽車而引致受傷；
- (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

#### 乙、適用於「額外癌症多重保」

「額外癌症多重保」的主要不保事項將包括甲部份第 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」的主要不保事項將包括甲部份第 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

本保單是基於您和受保人於投保申請表內提供給我們的資料。重要的是，您和受保人對所提供的所有資料都是真實和準確的，因為這些資料有助於我們決定您和受保人是否符合本保單的資格。如果您或受保人提供給我們的資料不準確、誤導或被誇大，您應該立即通知我們。如您或受保人未有提供準確及真實的資料，或您或受保人提供誤導或被誇大的資料，本保單的保障可能會受到影響。

於本保單作為依據的投保申請內，或任何足以影響本保單的任何事項、或有關依據本保單提出任何索償事宜中，如有任何詐騙、關鍵性的錯誤陳述或隱瞞，我們有絕對權決定本保單自成立之日起無效及本保單的所有索償失效。任何已支付的保費，將在此情況下不被發還及沒收。

#### 索償程序

有關索償程序，請瀏覽本公司網頁

香港: <https://www.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>

澳門: <https://www.yflife.com/tc/Macau/Individual/Services/Claims-Corner>

#### 保費徵費 (只適用於香港)

保監局會透過保險公司向所有保單持有人，為其於香港緒發之保單，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](http://www.ia.org.hk/tc/levy)。

#### 保單冷靜期及取消保單的權利

如保單未能滿足您的要求，您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，或向您／您的代表人交付《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。於收妥書面要求後，保單將被取消，您將可獲退回已繳保費金額及您所繳付的徵費，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。

#### 期滿及退保

如需申請退保，您只需填妥、簽署並寄回由本公司提供的特定表格，本公司將安排退保事宜。

於保單期滿時，本公司將致函通知您，並會安排保單終止事宜。

- (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

#### B. For Extra Cancer Benefit

The exclusions of the above 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

This policy is based on the information you and the Insured gave us in your insurance application. It is important that you and the Insured were truthful and accurate with all of the information provided, as this information helped us to decide if you and the Insured were eligible for the policy. You should let us know immediately if the information you or the Insured gave us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or the Insured gave misleading or exaggerated information, the benefits under this Policy may be affected.

If there is any fraud, material misstatement or concealment in the insurance application on which the policy is based, or in relation to any other matter affecting the policy, or in connection with the making of any claim under the policy, we shall have the sole and absolute discretion to render the policy null and void from the date of inception and forfeit all claims. Any premium paid shall not be refundable and shall be forfeited.

#### Claims Procedures

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

Macau: <https://www.yflife.com/en/Macau/Individual/Services/Claims-Corner>

#### Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) collects levy on insurance premiums from policy holders through the Company for insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at [www.ia.org.hk/en/levy](http://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.

#### Maturity and Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes. We will arrange the policy surrender.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly.

**住院保障計劃之醫 + 住院保及住院現金津貼**由萬通保險國際有限公司(「萬通保險」)承保。您可以選擇單獨投保**醫 + 住院保及／或住院現金津貼**，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。此產品冊子只提供一般資料，僅作參考之用，並非保單的一部分，亦未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單的條款及保障／保單文件。此產品冊子不能作為萬通保險與任何人士或團體所訂立之任何合約。

此產品冊子僅旨在香港／澳門傳閱，不能詮釋為萬通保險在香港／澳門境外提供或出售或游說購買、要約、招攬及建議任何保險產品。如您現時本人不是身在香港／澳門境內，萬通保險將無法向您提供有關產品及優惠。您和相關各方應尋求獨立的財務、稅務及法律建議。

儘管萬通保險已謹慎處理此產品冊子所載列之資料，但萬通保險並不會對其內容的準確性作任何明示或暗示擔保，亦不會承擔任何相關責任。若內容與相關保單合同之間存在任何不一致或歧義，則以相關保單合同為準。如有垂詢或欲索取保單文件之範本，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡。其他查詢請致電客戶服務熱線：香港 (852) 2533 5555／澳門 (853) 2832 2622。

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# YFLife 萬通保險

萬通保險國際有限公司（萬通保險）的主要權益股東\*包括擁有174年歷史、美國五大壽險公司\*\*之一的 Massachusetts Mutual Life Insurance Company（美國萬通），以及雲鋒金融控股有限公司等。

萬通保險與 Barings（霸菱）為長久戰略合作夥伴，憑藉獨佔鰲頭的環球投資實力與合作網絡，攜金融科技創新強勁動能，居香港保險業領先地位。

The major shareholders\* of YF Life Insurance International Limited (YF Life) include Massachusetts Mutual Life Insurance Company (MassMutual), which itself has 174 years of experience and is one of the Five Largest US Life Insurance Companies\*\*, as well as Yunfeng Financial Holdings Limited, among others.

YF Life is a long-term strategic partner of Barings. We stay at the forefront of Hong Kong's insurance industry with our superior global investment capabilities, extensive partnership network, and fintech innovation.

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\* 美國萬通及雲鋒金融控股有限公司為間接持有萬通保險國際有限公司的股份。

\*\*美國五大壽險公司乃按2025年6月2日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2024年收入排行榜合併計算。

\* MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life Insurance International Limited.

\*\*The "Five Largest US Life Insurance Companies" are ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2024, and based on the FORTUNE 500 as published on June 2, 2025.

萬通保險國際有限公司  
YF Life Insurance International Ltd.  
www.yflife.com

### 客戶服務：

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醫+住院保  
E+ Medicare (EMC)

每年保費 (港元 / 澳門元) Annual Premium (HK\$ / MOP)

上次生日年齡 Age at Last Birthday	計劃 Plan 1		計劃 Plan 2		計劃 Plan 3	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0	3,255	2,790	5,422	4,689	10,318	8,433
1	3,039	2,649	5,063	4,453	9,634	8,009
2	2,824	2,509	4,705	4,217	8,952	7,584
3	2,608	2,369	4,345	3,981	8,268	7,160
4	2,393	2,229	3,986	3,746	7,586	6,737
5	2,178	2,088	3,628	3,510	6,904	6,313
6	2,137	2,055	3,560	3,453	6,774	6,211
7	2,096	2,020	3,492	3,396	6,644	6,107
8	2,055	1,986	3,424	3,338	6,514	6,005
9	2,014	1,953	3,355	3,282	6,385	5,903
10	1,973	1,918	3,287	3,224	6,255	5,798
11	1,995	1,921	3,323	3,228	6,323	5,806
12	2,016	1,923	3,359	3,232	6,391	5,814
13	2,038	1,926	3,394	3,237	6,459	5,822
14	2,060	1,929	3,431	3,242	6,529	5,830
15	2,081	1,931	3,467	3,245	6,597	5,836
16	2,114	2,022	3,521	3,399	6,700	6,113
17	2,147	2,114	3,576	3,554	6,805	6,391
18	2,204	2,206	3,665	3,667	7,000	6,589
19	2,260	2,266	3,767	3,810	7,204	6,899
20	2,321	2,300	3,874	3,842	7,410	6,921
21	2,358	2,450	3,938	4,087	7,532	7,359
22	2,393	2,569	4,010	4,288	7,657	7,725
23	2,432	2,664	4,083	4,449	7,781	8,010
24	2,469	2,784	4,157	4,650	7,908	8,368
25	2,507	2,891	4,237	4,836	8,036	8,698
26	2,529	2,968	4,284	4,968	8,109	8,925
27	2,548	3,073	4,332	5,151	8,193	9,235
28	2,570	3,174	4,382	5,331	8,298	9,551
29	2,599	3,277	4,445	5,511	8,421	9,862
30	2,632	3,377	4,529	5,688	8,570	10,173
31	2,714	3,469	4,669	5,845	8,827	10,446
32	2,792	3,557	4,787	6,000	9,051	10,710
33	2,878	3,659	4,906	6,169	9,327	10,992
34	2,945	3,767	5,030	6,343	9,524	11,298
35	2,982	3,882	5,064	6,523	9,609	11,615
36	3,019	4,031	5,096	6,753	9,635	12,037
37	3,056	4,197	5,169	6,986	9,661	12,483
38	3,124	4,400	5,277	7,234	9,823	12,965
39	3,215	4,589	5,467	7,547	10,208	13,478
40	3,336	4,785	5,621	7,869	10,695	14,004
41	3,496	4,872	6,021	8,078	11,385	14,320
42	3,667	4,997	6,269	8,288	11,846	14,631
43	3,851	5,121	6,529	8,500	12,431	14,993
44	4,021	5,303	6,854	8,820	13,057	15,581
45	4,109	5,481	6,941	9,124	13,237	16,143
46	4,371	5,663	7,418	9,393	14,001	16,643
47	4,649	5,789	7,801	9,648	14,866	17,113
48	4,910	5,897	8,198	9,882	15,604	17,552
49	5,162	6,005	8,614	10,104	16,407	17,969

由2025/01/01起生效

With effect from 2025/01/01

醫+住院保  
E+ Medicare (EMC)

每年保費 (港元 / 澳門元) Annual Premium (HK\$ / MOP)

上次生日年齡 Age at Last Birthday	計劃 Plan 1		計劃 Plan 2		計劃 Plan 3	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
50	5,341	6,101	8,966	10,310	17,072	18,353
51	5,696	6,258	9,562	10,613	18,214	18,914
52	6,000	6,410	10,079	10,913	19,206	19,464
53	6,304	6,559	10,604	11,201	20,205	19,997
54	6,618	6,703	11,136	11,487	21,222	20,524
55	6,936	6,845	11,673	11,765	22,245	21,035
56	7,364	7,164	12,399	12,336	23,611	22,069
57	7,818	7,491	13,148	12,920	25,019	23,125
58	8,303	7,847	13,805	13,515	26,231	24,199
59	8,805	8,211	14,653	14,118	27,886	25,293
60	9,338	8,577	15,557	14,734	29,680	26,404
61	9,897	8,868	16,689	15,153	31,720	27,047
62	10,470	9,172	17,694	15,512	33,673	27,996
63	11,075	9,492	18,740	16,084	35,711	28,841
64	11,694	10,006	19,818	16,855	38,004	30,147
65	12,329	10,579	20,918	18,003	40,422	31,964
66	12,871	11,202	21,839	19,252	42,936	34,449
67	13,437	11,850	22,996	20,514	45,523	36,993
68	14,015	12,535	24,213	21,789	48,194	39,389
69	14,918	13,291	25,865	23,079	51,057	41,813
70	15,907	14,069	27,593	24,383	54,062	44,264
71*	16,273	14,145	28,192	24,489	55,258	44,641
72*	16,658	14,225	28,807	24,600	56,540	45,039
73*	17,055	14,312	29,457	24,720	57,848	45,476
74*	17,430	14,392	30,067	24,829	59,090	45,874
75*	17,711	14,457	30,523	24,920	60,012	46,194
76*	17,994	14,520	30,977	25,008	60,934	46,519
77*	18,275	14,585	31,437	25,098	61,866	46,835
78*	18,561	14,652	31,900	25,189	62,797	47,159
79*	18,851	14,718	32,372	25,281	63,727	47,482
80*	19,241	14,786	33,011	25,375	65,019	47,819
81*	19,573	14,860	33,548	25,477	66,104	48,181
82*	19,894	14,931	34,067	25,577	67,160	48,541
83*	20,199	14,999	34,571	25,672	68,154	48,871
84*	20,509	15,069	35,069	25,767	69,183	49,218
85*	20,777	15,126	35,518	25,845	70,089	49,503
86*	20,895	15,150	35,704	25,878	70,458	49,614
87*	21,015	15,174	35,892	25,912	70,831	49,735
88*	21,130	15,199	36,078	25,949	71,221	49,855
89*	21,250	15,224	36,270	25,982	71,591	49,980
90*	21,374	15,249	36,459	26,018	71,973	50,103
91*	21,496	15,275	36,650	26,053	72,386	50,229
92*	21,622	15,300	36,845	26,090	72,767	50,356
93*	21,746	15,326	37,045	26,125	73,173	50,484
94*	21,872	15,352	37,242	26,163	73,565	50,614
95*	22,004	15,379	37,448	26,201	73,983	50,743
96*	22,131	15,406	37,643	26,238	74,387	50,877
97*	22,265	15,433	37,859	26,276	74,811	51,011
98*	22,396	15,460	38,065	26,315	75,231	51,148
99*	22,534	15,487	38,269	26,353	75,655	51,282

\* 只適用於續保 For Renewal Only

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

醫+住院保附加額外住院保  
E+ Medicare with  
Supplementary Major Medical Benefit (EMC+SEMC)

每年保費 (港元 / 澳門元) Annual Premium (HK\$ / MOP)

上次生日年齡 Age at Last Birthday	計劃 Plan 1		計劃 Plan 2		計劃 Plan 3	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0	5,008	4,292	8,342	7,214	15,874	12,974
1	4,676	4,076	7,789	6,851	14,821	12,321
2	4,345	3,860	7,238	6,487	13,772	11,668
3	4,013	3,644	6,685	6,124	12,720	11,015
4	3,682	3,429	6,133	5,763	11,671	10,365
5	3,351	3,213	5,582	5,400	10,621	9,712
6	3,288	3,161	5,477	5,313	10,422	9,555
7	3,225	3,108	5,372	5,224	10,222	9,395
8	3,162	3,056	5,267	5,136	10,022	9,238
9	3,099	3,004	5,162	5,049	9,823	9,081
10	3,036	2,951	5,057	4,960	9,623	8,920
11	3,069	2,955	5,112	4,966	9,728	8,933
12	3,102	2,959	5,167	4,973	9,832	8,945
13	3,135	2,963	5,222	4,980	9,937	8,957
14	3,169	2,967	5,279	4,987	10,045	8,969
15	3,202	2,970	5,334	4,992	10,149	8,978
16	3,252	3,111	5,417	5,229	10,308	9,404
17	3,303	3,253	5,502	5,467	10,469	9,833
18	3,390	3,394	5,639	5,641	10,769	10,137
19	3,477	3,486	5,795	5,862	11,083	10,614
20	3,571	3,538	5,960	5,911	11,400	10,648
21	3,628	3,769	6,058	6,288	11,588	11,321
22	3,682	3,952	6,169	6,597	11,780	11,885
23	3,742	4,099	6,282	6,845	11,970	12,323
24	3,798	4,283	6,395	7,154	12,166	12,874
25	3,857	4,447	6,518	7,440	12,363	13,381
26	3,890	4,566	6,590	7,643	12,475	13,730
27	3,920	4,727	6,665	7,925	12,605	14,208
28	3,954	4,883	6,741	8,201	12,766	14,694
29	3,998	5,041	6,838	8,478	12,955	15,172
30	4,049	5,196	6,967	8,751	13,184	15,650
31	4,175	5,337	7,183	8,993	13,580	16,070
32	4,295	5,472	7,365	9,230	13,924	16,477
33	4,428	5,629	7,547	9,490	14,349	16,910
34	4,530	5,795	7,739	9,759	14,653	17,381
35	4,588	5,972	7,790	10,035	14,783	17,869
36	4,645	6,202	7,840	10,389	14,823	18,518
37	4,701	6,457	7,952	10,747	14,863	19,204
38	4,806	6,769	8,119	11,129	15,113	19,946
39	4,946	7,060	8,410	11,610	15,705	20,735
40	5,132	7,362	8,648	12,106	16,454	21,545
41	5,378	7,495	9,263	12,427	17,515	22,031
42	5,641	7,688	9,645	12,751	18,225	22,509
43	5,925	7,879	10,045	13,077	19,125	23,066
44	6,186	8,158	10,545	13,569	20,088	23,970
45	6,321	8,432	10,678	14,037	20,364	24,835
46	6,725	8,713	11,412	14,450	21,540	25,604
47	7,153	8,906	12,002	14,843	22,871	26,327
48	7,554	9,073	12,613	15,203	24,006	27,003
49	7,941	9,239	13,252	15,544	25,241	27,645

醫+住院保附加額外住院保
E+ Medicare with
Supplementary Major Medical Benefit (EMC+SEMC)

每年保費 (港元 / 澳門元) Annual Premium (HK\$ / MOP)

上次生日年齡 Age at Last Birthday	計劃 Plan 1		計劃 Plan 2		計劃 Plan 3	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
50	8,217	9,386	13,794	15,861	26,265	28,236
51	8,763	9,628	14,710	16,328	28,022	29,099
52	9,230	9,862	15,506	16,789	29,548	29,945
53	9,699	10,091	16,314	17,233	31,085	30,765
54	10,182	10,313	17,132	17,673	32,649	31,576
55	10,671	10,530	17,959	18,100	34,223	32,362
56	11,329	11,021	19,076	18,979	36,325	33,953
57	12,027	11,525	20,228	19,877	38,490	35,577
58	12,774	12,072	21,238	20,792	40,355	37,229
59	13,546	12,632	22,543	21,720	42,901	38,912
60	14,366	13,196	23,934	22,667	45,662	40,622
61	15,226	13,643	25,676	23,313	48,800	41,611
62	16,108	14,110	27,222	23,864	51,805	43,071
63	17,038	14,603	28,831	24,744	54,940	44,370
64	17,990	15,394	30,489	25,931	58,467	46,380
65	18,968	16,275	32,181	27,697	62,188	49,175
66	19,802	17,234	33,599	29,619	66,055	52,999
67	20,673	18,230	35,379	31,560	70,035	56,912
68	21,562	19,284	37,250	33,521	74,144	60,599
69	22,951	20,447	39,793	35,506	78,549	64,328
70	24,473	21,645	42,451	37,512	83,173	68,098
71*	25,036	21,762	43,373	37,675	85,012	68,679
72*	25,627	21,884	44,318	37,846	86,985	69,290
73*	26,239	22,018	45,318	38,030	88,997	69,963
74*	26,815	22,142	46,257	38,199	90,907	70,575
75*	27,247	22,242	46,959	38,338	92,326	71,068
76*	27,683	22,339	47,657	38,474	93,744	71,567
77*	28,116	22,439	48,365	38,613	95,179	72,054
78*	28,556	22,541	49,077	38,753	96,611	72,553
79*	29,001	22,643	49,803	38,894	98,042	73,049
80*	29,602	22,747	50,786	39,038	100,029	73,568
81*	30,112	22,862	51,612	39,195	101,699	74,125
82*	30,606	22,971	52,410	39,349	103,323	74,678
83*	31,075	23,076	53,186	39,495	104,853	75,186
84*	31,553	23,183	53,953	39,641	106,436	75,720
85*	31,965	23,271	54,643	39,762	107,829	76,158
86*	32,146	23,308	54,929	39,813	108,397	76,329
87*	32,330	23,344	55,219	39,865	108,971	76,515
88*	32,507	23,383	55,505	39,921	109,570	76,700
89*	32,693	23,422	55,800	39,973	110,140	76,892
90*	32,883	23,460	56,091	40,028	110,728	77,081
91*	33,070	23,500	56,384	40,081	111,363	77,276
92*	33,265	23,539	56,685	40,138	111,949	77,471
93*	33,455	23,579	56,993	40,193	112,574	77,668
94*	33,649	23,619	57,295	40,250	113,177	77,868
95*	33,853	23,660	57,612	40,309	113,820	78,066
96*	34,047	23,701	57,913	40,366	114,441	78,272
97*	34,254	23,743	58,244	40,425	115,094	78,479
98*	34,456	23,784	58,561	40,485	115,740	78,689
99*	34,667	23,826	58,876	40,543	116,392	78,896

\* 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 / 澳門元) Annual Premium (HK\$ / MOP)

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 / 澳門元) Annual Premium (HK\$ / MOP)

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

額外癌症多重保  
Extra Cancer Benefit (ECB)

每年保費 (港元 / 澳門元) Annual Premium (HK\$ / MOP)

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

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

# 住院現金津貼

## Hospital Income Benefit (HIB)

每年保費 (港元 / 澳門元) Annual Premium (HK\$ / MOP)

上次生日年齡 Age at Last Birthday	計劃 Plan 1 每日保障 Daily Benefit HK\$/MOP 600		計劃 Plan 2 每日保障 Daily Benefit HK\$/MOP 900		計劃 Plan 3 每日保障 Daily Benefit HK\$/MOP 1,200		計劃 Plan 4 每日保障 Daily Benefit HK\$/MOP 1,500		計劃 Plan 5 每日保障 Daily Benefit HK\$/MOP 2,000	
	男 Male	女 Female	男 Male	女 Female	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	1,350	1,755	1,800	2,340
31 – 35	552	718	828	1,076	1,104	1,435	1,380	1,795	1,840	2,393
36 – 40	570	741	855	1,112	1,140	1,482	1,425	1,853	1,900	2,470
41 – 45	720	900	1,080	1,350	1,440	1,800	1,800	2,250	2,400	3,000
46 – 50	828	994	1,242	1,490	1,656	1,987	2,070	2,485	2,760	3,313
51 – 55	1,320	1,584	1,980	2,376	2,640	3,168	3,300	3,960	4,400	5,280
56 – 60	1,560	1,716	2,340	2,574	3,120	3,432	3,900	4,290	5,200	5,720
61 – 65	1,950	2,145	2,925	3,218	3,900	4,290	4,875	5,363	6,500	7,150
66 – 70*	2,438	2,681	3,656	4,023	4,875	5,363	6,095	6,703	8,127	8,937
71 – 74*	3,170	3,486	4,753	5,230	6,338	6,972	7,925	8,715	10,567	11,620

\* 只適用於續保 For Renewal Only