

## 「靈活自選」 團體醫療保

商伴同恒 BUSINESS  
partner

### 助你提升僱傭關係 及業務競爭力

每位僱員均渴望能享有周全的僱員福利。

作為一個英明及關懷員工的僱主，亦必明白僱員的需要，並樂意提供周全僱員福利，以吸引優秀人才、提升士氣、減少員工流失，提高及保持企業競爭力。

恒生財險(香港)有限公司(「恒生財險」)的「靈活自選」團體醫療保專為聘用2位或以上僱員之公司而設，提供稱心的團體醫療保障予你的僱員及其家屬，助他們安枕無憂，專心一致協助貴公司繼續發展業務，助你大展鴻圖！



恒 生 保 險  
Hang Seng Insurance



理財創富 專注為你

## "Easy Choice" Group MediCare

商伴同恒 BUSINESS  
partner

### Adds Value to Your Company's Employment Relations and Competitive Strengths

**Every employee would like to have  
comprehensive staff benefits.**

As a sharp-minded and caring employer, you understand the needs of your employees and the merits of providing them with comprehensive staff benefits. This is not only the way to draw in high-calibre new blood, maintain high morale and low turnover, but also the key to sustaining and empowering your company's competitive strengths.

The "Easy Choice" Group MediCare is especially tailored by Hang Seng General Insurance (Hong Kong) Company Limited ("Hang Seng General Insurance") to allow companies with a headcount of 2 or above to provide group medical insurance protection which is suitable for the needs of employees and their dependants. With peace of mind, your employees will be able to focus on their work to maximise the growth potential of your company!



恒生保險  
Hang Seng Insurance



*Managing wealth for you, with you.*

## Major Features of the Plan

### 24 Hours Worldwide Protection

Apart from Hospital & Surgical benefits, your company may also provide your staff and their dependants (where appropriate) with outpatient benefits, which cover consultations with General Medical Practitioner, Specialist, Physiotherapist, Chiropractor, Chinese Herbalist, Bonesetter and Acupuncture.

### Flexible Choice of Coverage

You can choose from 20 different combinations from 4 groups of Hospital & Surgical benefits and 4 groups of outpatient benefits to fit in with your company's protection needs and budget planning. You may even classify your employees and their dependants under different groups of benefits in line with your company's personnel structure.

### Affordable Premiums

The premium costs as little as HKD1.7 per day per insured person to provide your employees and their dependants (where appropriate) with our comprehensive medical insurance coverage.

### Flat Premiums

Premiums depend on the group(s) of benefits selected, irrespective of the insured persons' ages. So you can have better control of your budget planning.

### Easy Administration

An outpatient medical card will be issued to such employees and their dependants (where appropriate) optionally with outpatient coverage, and they simply present it when they consult a network doctor. Without any follow-up claim procedure, your company will be freed from unnecessary administrative hassles to focus on business development.

### Extensive Network

The medical network of this plan covers over 1,400 General Medical Practitioners and Specialists, which means that your employees and their dependants (where appropriate) can have the convenience of getting at-hand medical attention wherever they are.

### Easy Enrolment Procedure

Your company just needs to complete and submit the appropriate form. No medical check-up for your employees and their dependants (where appropriate) is required.

### Guaranteed Membership Transfer from Corporate to Individual Plan

When employees are going to retire or move on to a new career, "Easy Choice" Group MediCare allows them who have been insured under the plan for at least 12 months to continue to be insured under an individual plan, which also covers pre-existing conditions before transfer in accordance with terms and conditions of the policy\*.

\* For details, please refer to the relevant leaflet.

### Hang Seng General Insurance Solid Financial Standing

"Hang Seng General Insurance" is a wholly-owned subsidiary of Hang Seng Bank Limited ("the Bank"). It shares the Bank's philosophy of service excellence. It has committed to providing comprehensive insurance protection and prompt claims processing.

For enquiries, please call 2526 1110, select language and press 1 or contact your Account Manager.



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Application for "Easy Choice" Group MediCare  
「靈活自選」團體醫療保申請表

Application is hereby made for group medical insurance coverage to provide medical benefits for the employees of the undermentioned employer (hereinafter known as the proposer).

本僱主(下稱「投保人」)現申請團體醫療保險，為員工提供醫療福利。

Proposer 投保人 : \_\_\_\_\_

Address 地址 : \_\_\_\_\_ Tel. no. 電話 : \_\_\_\_\_

\_\_\_\_\_ Fax no. 傳真 : \_\_\_\_\_

Contact Person 聯絡人 : \_\_\_\_\_

Business Registration Number 商業登記號碼 : \_\_\_\_\_ (Please provide copy) (請提供副本)

### 1. Eligibility 資格

Each present full-time employee shall be eligible for benefits 現時每位全職之僱員由下列日期起，有資格享有醫療保障

upon the effective date of the contract 本合同之生效日期  
or 或

upon the date they have completed \_\_\_\_\_ months of continuous service. 在連續服務滿 \_\_\_\_\_ 個月後。

New full-time employees shall be eligible for benefits 新聘的全職僱員由下列日期起，有資格享有醫療保障

upon the date of their employment 受僱當日起  
or 或

upon the date they have completed \_\_\_\_\_ months of continuous service. 在連續服務滿 \_\_\_\_\_ 個月後。

Employees not actually at work on the date they would otherwise be eligible will be eligible on the date of their return to full-time work in good health.  
在上述日期符合資格但實際上沒有上班之僱員，一旦在健康良好的情況下恢復全職工作，便可即時享有醫療保障。

### 2. Plan of benefits 保障計劃

The contract shall be in respect of not less than \_\_\_\_\_ per cent of the employees eligible for cover under the plan of benefits as indicated below:

根據本合同，合資格享有保障的僱員須不得少於百分之 \_\_\_\_\_

The cover is to be issued 保障方式

on a non-contributory basis covering all eligible employees without contribution on their part towards the payment of subscriptions 非供款方式，保障所有毋須就下列人士支付供款的合資格僱員

with respect to employees 僱員本身

with respect to dependants of employees 僱員的受供養人

or 或

on a contributory basis covering all eligible employees who participate in the plan and agree to contribute towards the payment of subscriptions 供款式，保障所有參與計劃並同意就下列人士支付供款的合資格僱員

with respect to employees 僱員本身

with respect to dependants of employees 僱員的受供養人

### 3. Premiums 保費

The premium rates shall be the same as those shown on "Easy Choice" Group MediCare leaflet.

保費將與「靈活自選」團體醫療保之單張上所示之保費相同

Premium payments are to be payable \_\_\_\_\_ in advance, commencing on the effective date.

而保費須由保單生效日期起提前 \_\_\_\_\_ 繳交。

### 4. Benefits schedule 保障項目表

The benefits schedule shall be the same as those shown on "Easy Choice" Group MediCare leaflet.

保障項目表將與「靈活自選」團體醫療保之單張上所示之保障項目相同

### 5. Contributory coverage 供款式醫療保障

The group contract shall not take effect until the first premium has been paid to Hang Seng General Insurance (Hong Kong) Company Limited, and, if contributory coverage for employee is applied for, until at least 75% of eligible employees have enrolled.

在恒生財險(香港)有限公司尚未收到首次保費之前，本團體醫療保險合同不會生效，而如屬供款式醫療保障，則至少須有百分之七十五的合資格僱員參加計劃，本合同方會生效。

If coverage for dependants is applied for, it will not become effective before the coverage for the employees becomes effective nor, if the coverage for the dependants is applied for on a contributory basis, before at least 75% of the eligible employees having dependants have enrolled in the plan both for themselves and their dependants.

倘若為僱員的受供養人申請醫療保障，則有關保障須在僱員本身獲得醫療保障後才可生效，而倘若受供養人的醫療保障為供款式，則至少須有百分之七十五有受供養人的合資格僱員參與計劃，受供養人方享有醫療保障。

## 6. Effective date 生效日期

Coverage will be effective from \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_, for a period of \_\_\_\_\_ months, provided that the first premium has been paid to Hang Seng General Insurance (Hong Kong) Company Limited.

在首次保費已付予恒生財險(香港)有限公司的情況下,保單將由二〇\_\_\_\_年\_\_\_\_月\_\_\_\_日起生效,為期\_\_\_\_個月。

## 7. Outpatient Medical Card 門診醫療卡 (Please tick the appropriate box. 請選擇合適方格。)

Outpatient Medical Card is required for all insured members. The Proposer understands that a separate Counter Guarantee needs to be completed. The Proposer requests Hang Seng General Insurance (Hong Kong) Company Limited to send the updated doctor list to \_\_\_\_\_ (e-mail address).

所有受保會員需要門診醫療卡, 投保人獲悉需要另外填寫一份使用門診醫療卡保證書及要求恒生財險(香港)有限公司將最新的醫生名單送致 \_\_\_\_\_ (電郵地址)。

Outpatient Medical Card is NOT required for all insured members.  
所有受保會員不需要門診醫療卡。

## 8. Policy terms 保單條款

The Proposer agrees that the contract to be issued will be the standard Hang Seng group medical policy document.  
投保人同意獲發之保單為標準的恒生團體醫療保單。

## 9. Authorization 授權

The Proposer authorises Hang Seng General Insurance (Hong Kong) Company Limited to arrange his/her staff medical scheme with doctors and other service providers on his/her behalf.

投保人授權恒生財險(香港)有限公司代表他/她與醫生及其他服務供應者安排其僱員醫療計劃。

## 10. Personal Information Collection Statement 收集個人資料聲明

The information you provide to us is collected to enable us and any of our affiliated companies to carry on business and may be used for the purpose of:

- any insurance, banking, provident fund scheme or financial related products or services or any sale or marketing, or any alterations, variations, cancellation or renewal of such products or services;
- any claims or investigation or analysis of such claims;
- exercising any right of subrogation, if applicable;

Further the information you provide to us may be transferred (in and outside the Hong Kong Special Administrative Region) to:

- any of the company or companies within the Hang Seng Group for the purpose of insurance, banking or other business of the affiliated company concerned;
- any related company, or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;
- any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
- any members of the Federation by the Federation for any of the above or related purposes.

Moreover, we are hereby authorised to obtain access to and/or verify any of your data with the information collected by the Federation from the insurance industry.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by us. Requests for such access can be made in writing to Data Protection Officer, L32, Tower 2, Enterprise Square V, 38 Wang Chiu Road, Kowloon Bay, Hong Kong. (Telephone: 2198 7800, Fax: 2629 5163).

閣下提供的資料, 為本公司及相關聯公司提供業務所需, 並可能使用於下列目的:

- 任何與保險、銀行、公積金計劃或財務有關的產品或服務, 或該等產品或服務的任何銷售或推廣, 或任何更改、變更、取消或續期;
- 任何索償, 或該等索償的調查或分析;
- 行使任何代位權, 如適用;

閣下提供的資料亦可能轉移(無論在香港特別行政區以內或以外)予:

- 任何恒生集團的公司用作與保險、銀行或相關聯公司之其他業務;
- 任何有關的公司, 或任何其他從事與保險或再保險業務有關的公司, 或中介人或索償或調查或其他保險業務有關的服務提供者, 以達到任何上述或有關目的;
- 現存或不時成立之任何保險公司協會或聯會或類同組織(「聯會」), 以達到任何上述或有關目的, 或以便聯會執行其監管職能, 或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能; 及
- 或透過聯會轉移予任何聯會的會員, 以達到任何上述或有關目的。

此外, 本公司亦據此獲授權由聯會從保險業內收集的資料中查閱及/或核對閣下任何資料。

閣下有權查閱及要求更正由本公司持有有關閣下的個人資料, 如有需要查閱, 可用書面寄香港九龍宏照道38號企業廣場第五期第二座32樓(電話: 2198 7800, 圖文傳真: 2629 5163), 向本公司資料保護主任提出。

## 11. Declaration 聲明

The Proposer declares that all statements contained in this application and all information supplied from which Hang Seng General Insurance (Hong Kong) Company Limited prepared the quotation annexed hereto are true and shall form the basis of any contract of insurance which may result from this application.

投保人聲明, 本申請表所載一切聲明以及其向恒生財險(香港)有限公司提供用以制訂有關報價單的資料, 均為正確無誤, 並可作為根據此申請表發出保險合同之基礎。

Dated at \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_  
本合同於 \_\_\_\_\_ 日 \_\_\_\_\_ 月 \_\_\_\_\_ 二〇 \_\_\_\_\_ 年由

For and on behalf of \_\_\_\_\_ (Proposer 投保人)之代表簽署

Witnessed by 見證人 \_\_\_\_\_

(Signature and company stamp) 簽署及公司印鑑 \_\_\_\_\_

For Office Use Only

Transaction branch code: \_\_\_\_\_ Referral Staff ID: \_\_\_\_\_ Transaction Agent Code: \_\_\_\_\_

Application accepted 申請已獲接納

Date 日期 \_\_\_\_\_

For and on behalf of  
Hang Seng General Insurance (Hong Kong) Company Limited  
恒生財險(香港)有限公司代表



Coverage for "Easy Choice" Group Medicare  
「靈活自選」團體醫療保投保詳情

Coverage for Hang Seng "Easy Choice" Group MediCare 「靈活自選」團體醫療保投保詳情		Please fill in selected group no. 請填寫所選保障組合		Please fill in the no. of insured persons (if applicable) 請填寫投保人數目(如適用)		Total Annual Premium 每年總保費 HKD 港幣
Benefit Class* 保障組別	Class Description 組別種類	Hospital & Surgical (Basic) 住院及手術福利 (基本保障)	Outpatient (Optional) 門診保障 (附加保障)	No. of Insured Persons 投保人數目		
				Employee only 僱員	Employee + Spouse + Child 僱員 + 配偶 + 子女	
Example1 例子1 Class 1 (組別一)	General Staff 一般職員	1	1	Employee : 2 僱員	-	6,508
Example2 例子2 Class 2 (組別二)	Senior Staff 高級職員	2	3	-	Employee僱員 : 2 Spouse配偶 : 1 Child子女 : 2	12,046
Class 1 (組別一)				Employee : 僱員 :	Employee僱員 : Spouse配偶 : Child子女 :	
Class 2 (組別二)				Employee : 僱員 :	Employee僱員 : Spouse配偶 : Child子女 :	
Class 3 (組別三)				Employee : 僱員 :	Employee僱員 : Spouse配偶 : Child子女 :	
Class 4 (組別四)				Employee : 僱員 :	Employee僱員 : Spouse配偶 : Child子女 :	
Class 5 (組別五)				Employee : 僱員 :	Employee僱員 : Spouse配偶 : Child子女 :	
Class 6 (組別六)				Employee : 僱員 :	Employee僱員 : Spouse配偶 : Child子女 :	

Total Annual Premium#  
每年總保費

\$ \_\_\_\_\_

\* The maximum benefit class is up to 6 per policy  
每份保單最多可同時選擇6個不同保障組別

# Please make premium cheque payable to "Hang Seng General Insurance (Hong Kong) Company Limited"  
付款支票予恒生財險(香港)有限公司

For and on behalf of \_\_\_\_\_ (Proposer 投保人) 之代表簽署

Witnessed by 見證人 \_\_\_\_\_

Signature and company stamp 簽署及公司印鑑 \_\_\_\_\_

Date 日期 \_\_\_\_\_

Date 日期 \_\_\_\_\_

OUTPATIENT 門診福利		Classification of Benefits 保障類別 (Continued續)			
		Group 1 組合一 HKD	Group 2 組合二 HKD	Group 3 組合三 HKD	Group 4 組合四 HKD
<b>D) Prescriptions for long-term management#</b> (From any legitimate source, other than doctor's clinic) Limit Per Year Reimbursement % Per Visit	長期服藥# (於註冊藥房購買， 醫生及醫院診所以外) 每年最高限額 每次賠償百分率	1,000 80%	750 80%	500 80%	500 80%
<b>E) Network — General Medical Practitioner Consultation</b> Including up to 5 days of basic medication Max Visits Per Year <sup>△</sup> Co-Payment Per Visit	網內普通科醫生診療 包括最多5日基本藥物費 每年最多次數 <sup>△</sup> 每次成員付款	20 10	20 10	20 20	15 20
<b>F) Network — Specialist Consultation#</b> Including up to 5 days of basic medication Max Visits Per Year <sup>△</sup> Co-Payment Per Visit	網內專科醫生診療# 包括最多5日基本藥物費 每年最多次數 <sup>△</sup> 每次成員付款	10 20	10 20	10 40	10 40
<b>G) Registered Chinese Medicine Practitioner Consultation inclusive of Chinese Medicines (includes Chinese Herbalist, Bonesetter and Acupuncture)</b> 註冊中醫診療及中藥費 (包括中醫治療費、跌打治療費及針灸治療費) Limit Per Visit Max Visits Per Year <sup>△</sup> Reimbursement % Per Visit	每次最高限額 每年最多次數 <sup>△</sup> 每次賠償百分率	220 10 80%	180 10 80%	150 10 80%	150 10 80%
<sup>△</sup> Overall Max No. of Visit Per Policy Year <sup>△</sup> 每保單年度總最多次數		20	20	20	15

(B) + (F) = Maximum 10 visits per policy year 於每保單年度最高上限為10次

# Referral letter from General Medical Practitioner is required. 須經由普通科醫生轉介。

Annual Premiums 每年保費		Group 1 組合一 HKD	Group 2 組合二 HKD	Group 3 組合三 HKD	Group 4 組合四 HKD
<b>HOSPITAL &amp; SURGICAL</b>	<b>住院及手術福利</b>				
Employee Only	每名僱員	1,406	1,098	813	616
Spouse Only	每名配偶	1,406	1,098	813	616
Child Only	每名子女	942	735	545	412
<b>OUTPATIENT</b>	<b>門診福利</b>				
Employee Only	每名僱員	1,848	1,493	1,266	1,169
Spouse Only	每名配偶	2,125	1,717	1,456	1,345
Child Only	每名子女	2,402	1,940	1,647	1,520

#### Conditions

- All eligible employees must be covered by Hospital and Surgical benefits.
- Where dependant benefits are chosen for a given group within a company, all dependants in that group must be covered.
- Premiums may be adjusted according to claims experience.
- Eligible insured persons are those aged 15 days to 60 years inclusive. Persons registering before age 60 are entitled to extend their coverage to age 65.
- Premiums are payable annually in advance.
- If employees have pre-existing conditions, coverage may be excluded and/or the premium may be adjusted.
- The minimum group size is 2 employees.
- Renewal premiums will be calculated according to the claims experience of the total portfolio of this product.

#### Exclusions

Some of the major exclusions are as follows. For detailed terms and conditions, please refer to the policy.

- Pre-existing and congenital conditions.
- Dental and optical treatment.
- Cosmetic and plastic surgery.
- Maternity, infertility and birth control.
- Psychiatric and mental illnesses.
- Sexually transmitted diseases, AIDS, alcohol and drug abuse.
- War risks, suicide and self injury.
- Annual check up and inoculations.

#### Important note:

These conditions and exclusions are intended as a general summary of information for reference only. The policy document contains the exact terms that apply. Please refer to the policy for detailed terms and conditions and exclusions.

In case of inconsistency between the Chinese version and the English version of this factsheet, the English version shall prevail.

The "Easy Choice" Group MediCare is underwritten by Hang Seng General Insurance (Hong Kong) Company Limited ("Hang Seng General Insurance"), which is authorised and regulated by the Commissioner of Insurance of the HKSAR. Hang Seng Bank Limited is an authorised insurance agent of "Hang Seng General Insurance".

#### 重要事項：

上述參加條款及不受保項目乃資料摘要，僅供參考之用。有關詳盡條款、規定及不保事項，概以保單為準，詳情請參閱保單。

如本單張之中英文版本內容有任何差異，概以英文版本為準。

「靈活自選」團體醫療保由恒生財險(香港)有限公司(「恒生財險」)承保。該保險公司已獲香港保險業監理專員授權經營，並受其監管。恒生銀行有限公司為「恒生財險」之授權保險代理商。

#### 參加條款

- 所有合資格員工必須參加住院及手術保障。
- 若為公司內特定的組別提供家屬保障，則該組別的所有家屬均需受保。
- 所列保費將可能因應客戶的索償歷史而作出調整。
- 受保人註冊年齡需在15日至60歲之間，如在60歲前投保可獲延長保障至65歲。
- 保費必須每年預繳。
- 僱員在受保前已患有的病症，或不會被列入保障範圍及/或有關保費會被調整。
- 最基本的受保僱員人數為2位。
- 續保保費計算將以整體索償紀錄作為依據而有所調整。

#### 不受保項目

以下為部份主要不受保項目，有關詳盡條款及規定，概以保單為準。

- 投保前已存在的病症或先天性的缺陷。
- 牙科及視力檢查及護理。
- 為美化容貌而施行的美容或整容手術。
- 產科、不育或節育而引致的護理及疾病。
- 精神病及心理治療。
- 性病、愛滋病及吸食過量酒精、藥物及有關之病症。
- 因戰亂、自殺或自損身體而引致的治理費用。
- 每年定期的身體檢查及預防性的注射。

HOSPITAL & SURGICAL 住院及手術福利		Classification of Benefits 保障類別			
		Group 1 組合一 HKD	Group 2 組合二 HKD	Group 3 組合三 HKD	Group 4 組合四 HKD
<b>Room, Board &amp; General Nursing Care</b> Limit Per Day Max Days Per Disability	<b>病房、膳食及一般護理費用</b> 每日最高限額 每症最多日數	1,200 45	900 45	600 45	500 45
<b>Hospital Special Services</b> Limit Per Year	<b>醫院服務費用</b> 每年最高限額	26,000	21,000	16,000	13,500
<b>Surgeon's Fees</b> (Including normal post-surgical care during hospital confinement) Limit Per Disability	<b>外科手術費用</b> (包括住院期間之正常手術醫生服務費) 每症最高限額				
Complex Operation	複雜手術	52,000	42,000	32,000	27,000
Major Operation	大型手術	26,000	21,000	16,000	13,500
Intermediate Operation	中型手術	14,300	11,550	8,800	7,425
Minor Operation	小型手術	7,800	6,300	4,800	4,050
<b>Anaesthetist's Fees</b> Limit Per Disability	<b>麻醉師費</b> 每症最高限額				
Complex Operation	複雜手術	15,600	12,600	9,600	8,100
Major Operation	大型手術	7,800	6,300	4,800	4,050
Intermediate Operation	中型手術	4,290	3,465	2,640	2,227
Minor Operation	小型手術	2,340	1,890	1,440	1,215
<b>Operating Theatre Charge</b> Limit Per Disability	<b>手術室費用</b> 每症最高限額				
Complex Operation	複雜手術	15,600	12,600	9,600	8,100
Major Operation	大型手術	7,800	6,300	4,800	4,050
Intermediate Operation	中型手術	4,290	3,465	2,640	2,227
Minor Operation	小型手術	2,340	1,890	1,440	1,215
<b>Physician's Services (Non-Surgical)</b> Limit Per Day Max Days Per Disability	<b>住院醫生診療費用(非外科醫生)</b> 每日最高限額 每症最多日數	1,200 45	900 45	600 45	500 45
<b>In-Hospital Specialist's Fees</b> Limit Per Year	<b>住院專科醫生診療費用</b> 每年最高限額	4,000	3,000	2,000	1,500
<b>Intensive Care</b> Limit Per Disability	<b>深切治療</b> 每症最高限額	4,000	3,000	2,000	1,500
<b>Post-hospitalisation Outpatient Benefit</b> Limit Per Day Max Days Per Disability	<b>出院後護理門診保障</b> 每日最高限額 每症最多日數	800 5	600 3	400 3	300 3

OUTPATIENT 門診福利		Classification of Benefits 保障類別			
		Group 1 組合一 HKD	Group 2 組合二 HKD	Group 3 組合三 HKD	Group 4 組合四 HKD
<b>A) General Medical Practitioner</b> Consultation inclusive of western medicines Limit Per Visit Max Visits Per Year <sup>△</sup> Reimbursement % Per Visit	<b>普通科醫生</b> <b>診療 (包括西藥費)</b> 每次最高限額 每年最多次數 <sup>△</sup> 每次賠償百分率	220 20 80%	180 20 80%	150 20 80%	150 15 80%
<b>B) Specialist<sup>#</sup></b> (Including Physiotherapist and Chiropractor) Consultation inclusive of medicines Limit Per Visit Max Visits Per Year <sup>△</sup> Reimbursement % Per Visit	<b>專科醫生<sup>#</sup></b> (包括物理治療師及脊醫) <b>診療 (包括藥物)</b> 每次最高限額 每年最多次數 <sup>△</sup> 每次賠償百分率	440 10 80%	360 10 80%	300 10 80%	300 10 80%
<b>C) Diagnostic X-Ray and Laboratory Tests<sup>#</sup></b> Limit Per Year Reimbursement % Per Visit	<b>X光檢驗及化驗診所費用<sup>#</sup></b> 每年最高限額 每次賠償百分率	1,500 80%	1,000 80%	800 80%	600 80%



## 計劃 主要特點

### 24小時全球性保障

除住院及手術福利外，貴公司亦可選擇為僱員及其家屬(如適用)提供門診福利。門診福利範圍廣泛，包括普通科門診、專科門診、物理治療、脊椎治療、中醫治療、跌打治療及針灸治療。

### 設計靈活

本計劃設有4個不同保障程度，住院及手術福利和門診福利更可自由組合，提供多達20個不同配搭，以便貴公司按人事制度為不同僱員及其家屬提供合適的保障，符合你的預算。

### 保費相宜

貴公司只需為每位受保人繳付低至每日HKD1.7的保費，即可為僱員及其家屬(如適用)提供周全的醫療保障。

### 劃一保費

不論受保人的年齡大小，本計劃只按保障類別收取保費，讓僱主更能掌握有關預算。

### 行政簡易

受門診醫療保障的僱員及其家屬(如適用)可選擇獲發一張門診醫療咭，只需憑咭即可到醫療網絡內之診所求診，毋須事後再填表申報，省卻不少煩瑣的行政手續，令貴公司可專注發展公司業務。

### 醫療網絡覆蓋廣泛

本計劃的醫療網絡覆蓋港九新界超過1,400位普通科及專科醫生，方便僱員及其家屬(如適用)於就近之診所享用醫療服務。

### 申請手續簡便

貴公司只需填妥及遞交有關表格，僱員及其家屬(如適用)毋須驗身。

### 保證受保僱員可由團體計劃轉為個人計劃

凡已連續參加「靈活自選」團體醫療保12個月或以上的僱員，即使將來退休，或轉換新工作，均可獲保證將會由團體計劃轉為個人計劃，而其轉計劃前已存在的疾病亦將可根據保單條款而獲承保\*。

\*保障之詳情，請參閱有關小冊子。

### 恒生財險 實力雄厚

「恒生財險」為恒生銀行有限公司(「恒生銀行」)全資附屬機構，其秉承恒生銀行一貫優良服務傳統，為客戶提供周全之保障及快捷賠償處理。

如欲查詢詳情，歡迎致電2526 1110，選擇語言後按1，或聯絡你的客戶經理。