

保障範圍

Benefit Table

| (A) 住院及手術保障 – 必選 Hospital & Surgical benefit – Core | 每名受保人最高賠償額 (港幣) Maximum limit per Insured Person (HK\$) | | |
|--|--|---|--|
| | 標準 Standard | 特級 Superior | 尊尚 Premier |
| 住房 Accommodation level | 大房 Ward | 半私家房 Semi-private | 私家房 Private |
| 1 每日住院及膳食費用 Daily room and board 每日最高限額 Maximum amount per day 每項病症最高日數 Maximum days per disability | 750 90 | 1,660 90 | 3,600 90 |
| 2 住院雜費 Hospital services 每項病症最高限額 Maximum limit per disability | 10,500 | 21,000 | 30,000 |
| 3 深切治療費用 Intensive care 每日最高限額 Maximum amount per day 每項病症最高日數 Maximum days per disability | 3,000 10 | 6,000 10 | 10,000 10 |
| 4 住院後之私家護士費用* Home nursing* 每日最高限額 Maximum amount per day 每項病症最高日數 Maximum days per disability | 400 10 | 600 10 | 800 10 |
| 5 手術醫生費 (每項病症) Surgeon's fee (per disability) 繁複大型 Complex Major 超大型 Super Major 大型 Major 中型 Intermediate 小型 Minor | 43,000 33,000 22,000 10,000 4,200 | 80,000 60,000 40,000 20,000 8,200 | 95,000 70,000 46,000 22,000 10,000 |
| 6 麻醉師費 (每項病症) Anaesthetist's fee (per disability) | 手術醫生費的 35% 35% of surgeon's fee payable | | |
| 7 手術室費 (每項病症) Operating theatre fee (per disability) | 手術醫生費的 35% 35% of surgeon's fee payable | | |
| 8 住院醫生巡房費 In-patient physician consultation 每日最高限額 Maximum amount per day 每項病症最高日數 Maximum days per disability | 630 90 | 1,300 90 | 3,000 90 |
| 9 住院專科醫生費 In-patient specialist consultation 每項病症最高限額 Maximum limit per disability | 2,200 | 5,500 | 7,500 |
| 10 公立醫院普通病房每日現金賠償 [§] Alternative daily cash for hospitalization at general ward of Government Hospitals[§] 每日金額 Amount per day 每項病症最高日數 Maximum days per disability | 500 45 | 600 45 | 800 45 |
| 11 出院後覆診費用 Post-hospitalization out-patient follow-up 每項病症最高限額 Maximum limit per disability | 1,200 | 2,480 | 5,000 |
| 12 洗腎 / 化療 / 放射性治療 (非住院) Renal dialysis/ chemotherapy/radiotherapy (outpatient only) 每年最高限額 Maximum limit per year 個人終身賠償限額 (洗腎) Per lifetime limit (renal dialysis) 個人終身賠償限額 (化療 / 放射治療) Per lifetime limit (chemotherapy/ radiotherapy) | 10,000 150,000 50,000 | 20,000 250,000 100,000 | 50,000 400,000 200,000 |
| 13 意外身故賠償 Accidental death | 10,000 | 20,000 | 30,000 |
| 14 恩恤賠償 Compassion benefit | 1,500 | 3,000 | 5,000 |
| 於保單年度滿 70 歲或以上之受保人的每年最高總賠償額 Annual overall limit per policy year applicable at aged 70 or above at the most recently reached Policy Anniversary | 200,000 | 350,000 | 650,000 |

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| (B) 附加嚴重醫療 (SMM) 保障 – 自選 Supplementary Major Medical (SMM) benefit – optional | 每名受保人最高賠償額 (港幣) Maximum limit per Insured Person (HK\$) | | |
|--|--|----------------------|----------------|
| | 標準 Standard | 特級 Superior | 尊尚 Premier |
| 住房限制 Accommodation restriction | 大房 Ward | 半私家房 Semi-private | 私家房 Private |
| 賠償額 Reimbursement % | 80% | 80% | 80% |
| 每項病症最高限額 Maximum limit per disability | 100,000 | 180,000 | 350,000 |
| (每日住院及膳食費、醫生巡房費於住院日數 90 天後始賠償) (daily room & board charge, physician fee will be reimbursed after hospitalized for more than 90 days) | | | |
| 於保單年度滿 70 歲或以上之受保人的附加嚴重醫療保障個人終身賠償限額 SMM lifetime limit applicable at aged 70 or above at the most recently reached Policy Anniversary | 150,000 | 270,000 | 550,000 |
| (C) 門診保障 – 自選 Outpatient benefit – optional | 每名受保人最高賠償額 (港幣) Maximum limit per Insured Person (HK\$) | | |
| | 標準 Standard | 特級 Superior | 尊尚 Premier |
| 賠償額 Reimbursement % | 80% | 80% | 100% |
| 1 普通科門診 (包括西藥) General medical practitioner consultation (include medicine) 每次最高限額 Maximum limit per visit 每年最高次數 Maximum visits per policy year | 160 25# | 260 25# | 360 25# |
| 2 專科門診 (包括西藥)* Specialist consultation (include medicine)* 每次最高限額 Maximum limit per visit 每年最高次數 Maximum visits per policy year | 300 10 | 500 10 | 720 10 |
| 3 中醫門診 Chinese medicine practitioner consultation 每次最高限額 Maximum limit per visit 每年最高次數 Maximum visits per policy year | 160 10# | 180 10# | 250 10# |
| 4 物理治療* Physiotherapy* 每次最高限額 Maximum limit per visit 每年最高次數 Maximum visits per policy year | 160 10 | 260 10 | 400 10 |
| 5 脊椎治療* Chiropractic treatment* 每次最高限額 Maximum limit per visit 每年最高次數 Maximum visits per policy year | N/A 不適用 | N/A 不適用 | 500 5# |
| 6 醫生處方西藥 (於醫生診所以外的註冊藥房購買註冊西藥)* Prescribed western medication (obtained at a legitimate source outside clinic)* 每年最高限額 Maximum limit per policy year | 1,000 | 3,000 | 5,000 |
| 7 診斷性 X 光檢查及化驗服務* X-rays and laboratory tests* 每年最高限額 Maximum limit per policy year | 1,000 | 3,000 | 5,000 |
| 每年總賠償額 Annual overall limit | N/A 不適用 | N/A 不適用 | 25,000 |
| # 項目 1、3 及 5 的每年總次數合計不超過 25 次，其中中醫門診的每年最高次數為 10 次及脊椎治療 (如適用) 每年最高次數為 5 次。每日只可接受一次中醫門診或普通科門診服務及每日只可接受一次物理治療或脊椎治療 (如適用)。 #aggregate visits for item 1, item 3 and item 5 is limited to 25 visits per policy year which includes maximum 10 visits for Chinese medicine practitioner consultation and 5 visits for Chiropractic treatment (if applicable) per policy year. Either one visit of General medical practitioner consultation or Chinese medicine practitioner consultation is accepted on any one day. Either one visit of Physiotherapy or Chiropractic treatment (if applicable) is accepted on any one day. | | | |

注意：
§ 若選擇此保障項目則 (A) 部份所有其他保障項目將不適用。
+ 必須備有註冊西醫的轉介信方可享用該項保障。

Notes:
§ This benefit is payable in lieu of all other benefits in Part (A)
+ Written referral by a Registered Medical Practitioner in western medicine is required for these services.

智康健醫療保障計劃保費表 GenHealth Premium Table

年繳保費 (港幣) Annual premium rate (HK\$)

由 2014 年 3 月 1 日生效直至另行通知
effective from 1 March 2014 until further notice.

| Age | 住院及手術保障 (必選) Hospital & Surgical benefit (core) | | | | | |
|--------------|--|-------|----------------|-------|---------------|--------|
| | 標準 Standard | | 特級 Superior | | 尊尚 Premier | |
| | M | F | M | F | M | F |
| 15 days to 4 | 2,441 | 2,072 | 4,991 | 4,089 | 8,385 | 7,328 |
| 5 | 1,638 | 1,706 | 2,773 | 3,033 | 4,728 | 5,644 |
| 6 | 1,638 | 1,706 | 2,773 | 3,033 | 4,728 | 5,644 |
| 7 | 1,630 | 1,699 | 2,773 | 3,033 | 4,728 | 5,644 |
| 8 | 1,630 | 1,699 | 2,773 | 3,033 | 4,728 | 5,644 |
| 9 | 1,630 | 1,659 | 2,785 | 2,961 | 4,728 | 5,404 |
| 10 | 1,608 | 1,659 | 2,785 | 3,009 | 4,605 | 5,404 |
| 11 | 1,516 | 1,659 | 2,793 | 3,011 | 4,644 | 5,404 |
| 12 | 1,526 | 1,659 | 2,800 | 3,011 | 4,683 | 5,404 |
| 13 | 1,535 | 1,659 | 2,812 | 3,011 | 4,723 | 5,404 |
| 14 | 1,546 | 1,659 | 2,826 | 3,011 | 4,762 | 5,404 |
| 15 | 1,559 | 1,664 | 2,842 | 3,011 | 4,802 | 5,437 |
| 16 | 1,572 | 1,673 | 2,868 | 3,011 | 4,878 | 5,492 |
| 17 | 1,585 | 1,692 | 2,868 | 3,020 | 4,954 | 5,605 |
| 18 | 1,630 | 1,744 | 3,016 | 3,194 | 5,031 | 5,722 |
| 19 | 1,643 | 1,765 | 3,044 | 3,237 | 5,108 | 5,849 |
| 20 | 1,656 | 1,789 | 3,071 | 3,288 | 5,185 | 5,998 |
| 21 | 1,669 | 1,814 | 3,098 | 3,360 | 5,261 | 6,147 |
| 22 | 1,682 | 1,842 | 3,126 | 3,478 | 5,338 | 6,297 |
| 23 | 1,695 | 1,898 | 3,153 | 3,606 | 5,415 | 6,448 |
| 24 | 1,709 | 1,949 | 3,182 | 3,717 | 5,492 | 6,602 |
| 25 | 1,727 | 2,009 | 3,219 | 3,835 | 5,568 | 6,763 |
| 26 | 1,755 | 2,078 | 3,277 | 3,995 | 5,646 | 6,972 |
| 27 | 1,774 | 2,135 | 3,317 | 4,152 | 5,725 | 7,195 |
| 28 | 1,792 | 2,200 | 3,356 | 4,302 | 5,803 | 7,423 |
| 29 | 1,813 | 2,273 | 3,399 | 4,341 | 5,915 | 7,686 |
| 30 | 2,012 | 2,344 | 3,755 | 4,587 | 6,056 | 7,965 |
| 31 | 2,061 | 2,411 | 3,867 | 4,720 | 6,224 | 8,255 |
| 32 | 2,084 | 2,478 | 3,915 | 4,875 | 6,392 | 8,552 |
| 33 | 2,107 | 2,551 | 3,964 | 5,010 | 6,566 | 8,851 |
| 34 | 2,131 | 2,640 | 4,015 | 5,140 | 6,738 | 9,151 |
| 35 | 2,156 | 2,709 | 4,068 | 5,279 | 6,912 | 9,452 |
| 36 | 2,207 | 2,804 | 4,144 | 5,417 | 7,089 | 9,755 |
| 37 | 2,240 | 2,876 | 4,214 | 5,571 | 7,282 | 10,058 |
| 38 | 2,275 | 2,942 | 4,288 | 5,703 | 7,494 | 10,364 |
| 39 | 2,310 | 3,048 | 4,361 | 5,863 | 7,706 | 10,671 |
| 40 | 2,357 | 3,165 | 4,435 | 6,078 | 7,918 | 10,978 |
| 41 | 2,470 | 3,337 | 4,649 | 6,341 | 8,153 | 11,287 |
| 42 | 2,523 | 3,482 | 4,780 | 6,582 | 8,476 | 11,596 |
| 43 | 2,585 | 3,588 | 4,994 | 6,785 | 8,849 | 11,908 |
| 44 | 2,647 | 3,683 | 5,205 | 6,968 | 9,222 | 12,230 |
| 45 | 2,709 | 3,763 | 5,430 | 7,152 | 9,595 | 12,561 |
| 46 | 2,858 | 3,828 | 5,655 | 7,314 | 9,976 | 12,898 |
| 47 | 2,922 | 3,890 | 5,871 | 7,466 | 10,365 | 13,236 |
| 48 | 2,991 | 3,950 | 6,101 | 7,600 | 10,781 | 13,574 |
| 49 | 3,066 | 4,006 | 6,323 | 7,735 | 11,233 | 13,915 |
| 50 | 3,418 | 4,053 | 6,587 | 7,855 | 11,691 | 14,257 |

GenHealth table 04/2015

