

## Why MaidGuard Domestic Helper Insurance Out-patient Benefits?

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### 1. Why my maid has to visit a panel doctor but not any doctor that we choose, e.g. our family doctor?

- Most people visit out-patient doctors for general sickness such as influenza and coughing. Unlike you or your family members who visit your family doctor, maids do not travel long to see a doctor. Convenience of location is perhaps your most important consideration.
- This arrangement covers a vast network of 500 clinics. Check our panel doctor guide or on-line directory, you can easily locate a clinic nearby your home.
- Using a medical card sets you free from paying a fee in advance and making reimbursement afterwards. You DON'T have to
  - Pay your maid in cash each time before she visits a clinic
  - Take extra time to file a claim with the insurance company through your agent or broker and wait for a reimbursement
  - Worry about forgetting or missing the deadline to file a claim
  - Check the limit of reimbursable amount and whether full payment can be reimbursed
- Up to 25 out-patient visits a year, which meet the needs of most people.

### 2. The medical card is held by my maid. How do I know her health status and frequency of out-patient visits?

- If your maid has made more than 15 visits a year, you will receive a notice from us. You can also make an enquiry with us to check the number of visits on record.
- It is a usual practice for a clinic to record the diagnosis on the receipt. As an employer, you can always ask the maid how she is feeling.
- For safety sake, it is advisable to keep the medical card at home but not in wallet. Keep it in a place easily accessible by you or your maid with your consent.

### 3. I have heard that panel doctors are not as good as private doctors. Is it true?

- A research report released by the Government's Census Department in Jan 2011 reveals that about 800,000 people in Hong Kong are participating in panel doctor schemes. Less than 8% of them are not satisfied with the service of the panel doctors. With hindsight, it is important for you to be served by a panel network with sufficient choices of doctors, extensive in its network coverage and a reputable service provider.
- The out-patient network of MaidGuard is run by UMP, a leading medical group operating in Hong Kong since 1990. At present, more than 1,600 companies and 500,000 members have subscribed to its services.
- UMP is regulated by the health authorities and follows the professional code of medical practitioners. Headed by medical practitioners, it endeavours to protect patients' interests.
- Your maid can access an extensive network of 500 clinics throughout the territory, just like many other general employees who enjoy their companies' group medical benefits provided by UMP.
- Back in 2007, a research by the Bauhinia Foundation Research Centre found out that 70% of GPs were accepting medical cards. So please check our doctor guide or on-line directory to find your preferred doctor nearby your home.

**4. I have heard the medication prescribed by panel doctors is not as good as that of private doctors. Is it true?**

- A research report released by the Government's Census Department in Jan 2011 reveals that about 800,000 people in Hong Kong are participating in panel doctor schemes. Less than 8% of them are not satisfied with the service of the panel doctors, whereas less than 3.5% are not satisfied with the medication prescribed by panel doctors. With hindsight, it is important for you to be served by a panel network with sufficient choices of doctors, extensive in its network coverage and a reputable service provider.
- Guided by the professional code of practice, it is the duty of a doctor to prescribe appropriate medication to a patient. Depending on the diagnosis, in case extra including expensive medication is required, the doctor will request the patient to pay an additional fee. However, it is not a must for a patient to procure the medication at the clinic.

**5. Under MaidGuard, is there any difference in the cover for local domestic helper, part-time helper, part-time helper appointed by employment agency, and domestic helper with duties of driving, gardening, nursing, nannying or baby sitting?**

- Local domestic helper - EC cover only
- Part-time domestic helper - EC cover only
- Part-time domestic helper appointed by employment agency - EC cover only, under the name of Employment Agency instead of the helper
- Overseas domestic helper with driving or gardening duties - subject to underwriting
- Local domestic helper with gardening, nursing, nannying or baby-sitting duties - Commercial EC cover only, subject to quote

**6. If the medical card is lost, can I pay first and then apply for reimbursement?**

- In case the medical card is lost and the maid needs to visit a clinic, please contact us during office hours and give us the details about the visit, the date and time of visit, the panel doctor name and the clinic's address. We will notify your intended clinic to waive the use of medical card for that visit. However, please apply for a replacement card at your earliest instance.
- It is advisable to keep the medical card in a safe place at home accessible by you or your maid with your consent.
- Medical Card is always needed for visits of panel doctors. The fee you paid at a non-panel clinic for out-patient services will not be reimbursed by us.

**7. Is chiropractic treatment under cover?**

- Out-patient benefits are applicable to general and special consultations and physiotherapy, but not including chiropractic treatment.

**8. MaidGuard Insurance emphasises FREE out-patient visits. Is it true that I don't need to pay at all?**

- Our out-patient benefits cover doctor's fee and 3-day basic medication. For general sickness, the maid does not need to pay for her visit.
- Depending on the diagnosis, in case extra including expensive medication is required, the doctor will request the patient to pay an additional fee. Long-term medication is excluded.
- If the maid is referred by the panel's GP to specialist or physiotherapist consultation, a co-payment is required when receiving such referred treatment.

**9. The co-payment fees for "Physiotherapy" and "Specialist Consultation" are listed to be HK\$150 and HK\$230 respectively in your brochure. Are they standard under whatever conditions?**

- Yes in general. For specialist consultation, however, if it requires medication for more than 3 days, expensive drugs or long-term treatment then you may be asked for an extra payment. This is subject to the doctor's advice and your consent.

**10. MaidGuard provides closed-panel services under its out-patient benefits. Should I pay the same to look for a policy with a free choice of doctors?**

- As our brochure explains, we provide comprehensive medical care to your maid.
- Medical cover is extended to major illness including heart disease and cancer, without additional premium charged by similar plans.
- Benefit limit for in-patient treatment is one of the highest in the market.
- Benefits for out-patient are among the best in the market with cover for 25 visits a year and no co-payment is required for general condition.
- Enjoy extra privileges such as cash coupons and preferential discounts with value up to HKD870.