

創興「樂健保」醫療保障摘要

Product Summary for Chong Hing "Joy Health Plus" Insurance

內容 Description	每宗病症最高賠償額 Maximum Benefits Per Disability		
	HS 1	HS 2	HS 3
病房等級 Room Class	半私家房 Semi-Private	大房 Ward	大房 Ward
1 每日住院及膳食費 (最長 90 天) Hospital Room and Board per day (maximum 90 days)	1,500	1,000	600
2 醫院雜項費用 Hospital Services	24,000	12,000	5,000
3 手術費 Surgical Fee			
複雜手術 Complex Operation	60,000	40,000	20,000
嚴重手術 Major Operation	30,000	20,000	10,000
普通手術 Intermediate Operation	13,500	9,000	4,500
簡單手術 Minor Operation	6,000	4,000	2,000
4 麻醉師費 Anaesthetist's Fee			
複雜手術 Complex Operation	18,000	12,000	6,000
嚴重手術 Major Operation	9,000	6,000	3,000
普通手術 Intermediate Operation	4,050	2,700	1,350
簡單手術 Minor Operation	1,800	1,200	600
5 手術室費 Operating Theatre Fee			
複雜手術 Complex Operation	18,000	12,000	6,000
嚴重手術 Major Operation	9,000	6,000	3,000
普通手術 Intermediate Operation	4,050	2,700	1,350
簡單手術 Minor Operation	1,800	1,200	600
6 每日醫生巡房費 (最長 90 天) Physician's Visit per day (maximum 90 days)	1,500	1,000	600
7 專科醫生費用 Specialist's Fee	5,000	3,000	1,500
8 每日深切治療費 (最長 7 天) Intensive Care Treatment per day (maximum 7 days)	3,000	1,500	1,200
9 每日家庭看護費 (最長 30 天) Home Nursing Care (maximum 30 days)	800	400	200
10 出院後之門診治療 (出院後 31 天內) Post-Hospitalization Treatment (within 31 days after discharge from hospital)	1,500	1,000	500
11 於醫院門診部之意外緊急治療 Emergency Out-Patient Accident Treatment in hospital	1,500	1,000	500
12 每日住院現金保障 (最長 90 天) (只限入住醫院管理局轄下醫院之大房, 以代替其他住院福利) Hospital Income (maximum 90 days) (Only payable for confinement in general wards of HA's hospitals and in lieu of all other hospitalization benefits)	600	300	200
13 全球緊急支援服務 Worldwide Emergency Assistance Services	隨保單免費附送 Included in the policy without additional premium		

自選保障 (Optional Covers)			
附加額外重症治療 Supplementary Major Medical Benefits	MM 1	MM 2	MM 3
每病症最高賠償 Limit per disability *	100,000	50,000	30,000
自負額 Deductible	1,000	1,000	1,000
賠償比率 Reimbursement %	80.00%	80.00%	80.00%
* 註 Notes :			
1 於住院保障耗盡後才適用 Only payable after Hospitalization Benefits is exhausted			
2 若所住病房級別與上述不同, 賠償比率將更改為以下: If the Room confinement is higher than stated above, the reimbursement % shall be changed as follow: 由大房至半私家房 from ward to semi-private 50%			
3 續保至 64 歲 Policy renewal upto age 64			

註: 所有保障及保費金額, 均以港幣計算。

All premium and benefits are in Hong Kong Dollars.

此保單提供的保險, 必須在本公司確定接納投保後, 才能正式生效。

The liability of the Company does not commence until this proposal has been accepted by the Company.

一切條款以保單為準, 如有需要, 可向本公司索取保單樣本以作參考。

Please refer to the policy for complete details. A specimen policy can be made available upon request.