

Enhanced Supplementary Labour Scheme Group Medical Insurance  
補充勞工優化計劃團體醫療保險計劃

# Providing thoughtful medical protection for imported workers

為輸入勞工提供貼心的  
醫療保障



PROTECTING  
GOALS  
POWERING  
FUTURES

A Member of **MS&AD** INSURANCE GROUP

In September 2023, the Hong Kong Government launched the “Enhanced Supplementary Labour Scheme” to help alleviate labour shortages affecting various industries. By September 2024, nearly 29,000 imported workers had been approved to take up employment in Hong Kong, with the majority engaged in the catering industry, followed by the retail industry. From an employer’s perspective, this means that in addition to the employee compensation insurance required by the Employees’ Compensation Ordinance, they must also cover the medical expenses of imported workers in Hong Kong.





In response to this situation, MSIG has designed the “Enhanced Supplementary Labour Scheme Group Medical Insurance” plan for employers. This plan provides tailored medical coverage for imported workers, and includes a hospitalisation and surgical benefit, plus outpatient and personal accident benefits. Imported workers can use their medical cards to visit over 700 outpatient network clinics across Hong Kong, allowing for direct billing, which eliminates the repetitive administrative task of claiming for reimbursements after each visit. By offering a degree of medical protection to imported workers, employers are ensuring a win-win for themselves and their employees.

## Plan highlights



### Flexible coverage option

- Employers have the flexibility to choose different levels of hospitalisation and surgical, outpatient (Plan 1 and Plan 2), personal accident as well as repatriation expense benefits (Plan A and B), according to their budget and needs

	Plan 1		Plan 2	
 <b>Hospitalisation and surgical benefit</b>	Up to HK\$35,000 per year		Up to HK\$50,000 per year	
 <b>Outpatient benefit</b>	<ul style="list-style-type: none"> <li>Over <b>500</b> outpatient network clinics across Hong Kong</li> <li>General and specialist medical practitioner: <b>unlimited</b> number of visits</li> <li>Physiotherapist: maximum <b>5</b> visits per disability per year</li> <li><b>No co-payment</b></li> </ul>		<ul style="list-style-type: none"> <li>Over <b>700</b> outpatient network clinics across Hong Kong</li> <li>General and specialist medical practitioner: <b>unlimited</b> number of visits</li> <li>Physiotherapist: <b>unlimited</b> number of visits per year</li> <li><b>No co-payment</b></li> </ul>	
 <b>Personal accident benefit</b>	<b>Plan A</b> <ul style="list-style-type: none"> <li>Coverage during work duties and commuting</li> <li>Applies to Hong Kong only</li> </ul>	<b>Plan B</b> <ul style="list-style-type: none"> <li>24-hour protection</li> <li>Applies to the Guangdong-Hong Kong-Macao Greater Bay Area</li> </ul>	<b>Plan A</b> <ul style="list-style-type: none"> <li>Coverage during work duties and commuting</li> <li>Applies to Hong Kong only</li> </ul>	<b>Plan B</b> <ul style="list-style-type: none"> <li>24-hour protection</li> <li>Applies to the Guangdong-Hong Kong-Macao Greater Bay Area</li> </ul>
 <b>Repatriation expense benefit</b>	<b>Plan A</b> <ul style="list-style-type: none"> <li>Repatriation to country of residence</li> <li>Applies to Hong Kong only</li> </ul>	<b>Plan B</b> <ul style="list-style-type: none"> <li>Repatriation to country of residence</li> <li>Applies to the Guangdong-Hong Kong-Macao Greater Bay Area</li> </ul>	<b>Plan A</b> <ul style="list-style-type: none"> <li>Repatriation to country of residence</li> <li>Applies to Hong Kong only</li> </ul>	<b>Plan B</b> <ul style="list-style-type: none"> <li>Repatriation to country of residence</li> <li>Applies to the Guangdong-Hong Kong-Macao Greater Bay Area</li> </ul>



## Comprehensive hospitalisation & surgical benefit:

- Confinement in general wards of public hospitals under the Hospital Authority
- Emergency dental treatment at public dental clinics under the Department of Health



## Extended outpatient benefits:

- Outpatient treatment in public clinics, or outpatient/physiotherapy departments of public hospitals under the Hospital Authority
- Emergency treatment in Accident and Emergency Departments of public hospitals

Applicable industries:



Catering



Retail



Hotel



Beauty & Salon



Logistics


and others



Please [click here](#) to see the list of all applicable industries and common posts.


## Benefits at a glance


(Effective from 1 September 2025)

 <b>Hospitalisation &amp; surgical Benefit</b>	<b>Maximum benefits payable (HK\$)</b>	
	<b>Plan 1</b>	<b>Plan 2</b>
The hospitalisation & surgical benefits are available for the following only: 1. Hospital confinement in general ward of public hospital under Hospital Authority. 2. Emergency dental treatment received in public dental clinic under Department of Health in Hong Kong.		
Territorial limit	Hong Kong Only	Hong Kong Only
Reimbursement percentage	100%	100%
<b>1. Room and board</b> Cost of accommodation and meals during hospital confinement in public hospital under Hospital Authority	350 per day Maximum 100 days per disability per year	350 per day Maximum 100 days per disability per year
<b>2. Surgeon's fees &amp; miscellaneous hospital services</b> Extended to cover surgical implants which are surgically required	12,500 per disability per year	25,000 per disability per year
<b>3. Accidental dental treatment</b> Emergency dental treatment is received within 14 days from the date of accident and performed by a dentist in a public dental clinic under Department of Health	3,000 per year	4,000 per year
<b>Overall maximum limit of (1), (2) and (3)</b>	35,000 per year	50,000 per year

## Benefits at a glance


(Effective from 1 September 2025)

 <b>Outpatient benefit</b>	Maximum benefits payable (HK\$)	
	Plan 1	Plan 2
The outpatient benefits are available for the following only: <ol style="list-style-type: none"> <li>Outpatient visits in public clinic or Outpatient/Physiotherapy Department in public hospital under Hospital Authority.</li> <li>Emergency treatment received in Accident and Emergency Department in public hospital under Hospital Authority.</li> <li>Outpatient visits in MSIG network doctor/physiotherapist with the presentation of medical card to obtain direct billing services.</li> </ol>		
MSIG network doctor/physiotherapist	Over 500 outpatient network clinics	Over 700 outpatient network clinics
Territorial limit	Hong Kong Only	Hong Kong Only
Reimbursement percentage applicable to public clinic or Outpatient/Physiotherapy Department in public hospital under Hospital Authority only	100%	100%
<b>1. General medical practitioner</b> <ul style="list-style-type: none"> <li>Network doctor (up to 3 days basic medication) or public clinic or Outpatient Department in public hospital under Hospital Authority</li> <li>Extended to cover emergency treatment received in Accident and Emergency Department in public hospital under Hospital Authority</li> </ul>	Unlimited number of visits per year Maximum 1 visit per day	Unlimited number of visits per year Maximum 1 visit per day
<b>2. Specialist medical practitioner</b> <ul style="list-style-type: none"> <li>Network doctor (up to 3 days basic medication) or public clinic or Outpatient Department in public hospital under Hospital Authority</li> <li>Referral letter is required from a registered medical practitioner for all specialist consultation</li> </ul>	Unlimited number of visits per year Maximum 1 visit per day	Unlimited number of visits per year Maximum 1 visit per day
<b>3. Physiotherapist</b> <ul style="list-style-type: none"> <li>Network physiotherapist or public clinic or physiotherapy department in public hospital under Hospital Authority</li> <li>Referral letter is required from a registered medical practitioner for physiotherapy</li> </ul>	Maximum 5 visits per disability per year Maximum 1 visit per day	Unlimited number of visits per year (pre-approval and medical report is required after 5 visits per disability) Maximum 1 visit per day

 <b>Personal accident benefit</b>	Maximum benefits payable (HK\$)	
	Plan A	Plan B
<b>Plan A:</b> <ol style="list-style-type: none"> <li>The coverage is provided for the insured person while he is engaging in his job duty arranged by the policyholder as per employment contract.</li> <li>The coverage commences when the insured person leaves his place of residence to the appointed workplace or 2 hours before the insured person arrives at the appointed workplace for the purpose of performing his job duty whichever occurs later. Coverage ceases when the insured person arrives at his place of residence or 2 hours after the completion his job duty, whichever occurs earlier.</li> </ol> <b>Plan B:</b> The coverage is provided on 24 hour basis during the period of insurance.		
Territorial limit	Hong Kong Only	Guangdong-Hong Kong-Macao Greater Bay Area Only
<b>1. Accidental death</b>	150,000 per lifetime	150,000 per lifetime
<b>2. Permanent total disablement indemnity</b>		


## Benefits at a glance

(Effective from 1 September 2025)

 Repatriation expense benefit	Maximum benefits payable (HK\$)	
	Plan A	Plan B
The repatriation expense benefits cover the necessary and reasonable costs to repatriate the insured person or his mortal remains to his country of residence under the following conditions: 1. In the event of a serious injury or illness resulting in the insured person being certified by a registered medical practitioner as medically unfit to complete the term of employment contract. 2. In the event of the insured person's death.		
Territorial limit	Hong Kong Only	Guangdong-Hong Kong-Macao Greater Bay Area Only
<b>Repatriation expense benefit</b>	50,000 per lifetime	50,000 per lifetime

## Premium table<sup>^</sup>

(Effective from 1 September 2025)

 Plan	Annual Premium (HK\$) (Per Insured Person)
Plan 1A	2,785
Plan 1B	2,915
Plan 2A	3,695
Plan 2B	3,825

<sup>^</sup> The premium amounts are subject to levy which is collected by the Insurance Authority ("IA"). IA has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1<sup>st</sup> January 2018. As a result, all premium amounts shown in this factsheet are subject to levy. For further information, please visit [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy).

## Important notes

1. All insured imported workers must hold a valid working permit and Hong Kong Identity Card to work in Hong Kong.
2. This product covers imported workers only. Dependents of imported workers are not eligible to join the plan.
3. Imported workers must be aged under 65 years old at the time of enrolment or at the time of policy renewal.
4. All eligible full-time imported workers must be enrolled.
5. All eligible imported workers must be actively at work on the policy effective date.
6. Individual health declaration is not required.

## Major exclusions

1. Pre-existing conditions
2. Congenital and hereditary conditions
3. Drug addiction or alcoholism
4. Suicide or self-inflicted injury
5. Cosmetic surgery
6. Dental (unless covered under Dental Benefit) and optical treatment
7. Pregnancy, childbirth, birth control and treatment for infertility
8. Sexually transmitted disease
9. Routine medical check-ups
10. Professional and hazardous sports
11. Appliances and equipment
12. War or warlike operation, strike, riot and civil revolution

The above is a summary of major exclusions only. For details, please refer to policy provisions.



## Rest assured about our claims solution

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at **+852 2894 0660** (Mon – Fri, 09:00 – 17:30, except public holidays).

Also, you can submit your claim through our **EASY Claims** online platform anytime, anywhere.

In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.



香港政府於2023年9月推出「補充勞工優化計劃」，旨在協助紓緩不同行業的人手短缺的問題。截至2024年9月，已有接近29,000名輸入勞工（外勞）獲批准來港工作，其中以飲食業最多，其次為零售業。除了《僱員補償條例》所規定的僱員補償保險外，僱主還必須為輸入勞工負責在香港的醫療費用開支。





針對這一情況，MSIG特別為僱主設計了「補充勞工優化計劃團體醫療保險計劃」，讓僱主為輸入勞工提供度身訂造的醫療保障，包括住院及手術保障、門診保障，以及人身意外保障。輸入勞工憑醫療卡可於全港超過700間門診醫療網絡診所就診，並且直接結算，免除了僱主就每次就診進行報銷的繁瑣行政工作。僱主為輸入勞工提供貼心的醫療保障，僱員便能安心工作，達至雙贏的效果。

## 計劃特點



### 靈活選擇：

- 僱主可因應預算和需求，靈活選擇不同級別的住院及手術和門診保障（計劃1和計劃2）、人身意外保障及送返原居地費用保障（計劃A和計劃B）

	計劃 1	計劃 2	
 住院及手術保障	每年高達港幣35,000元	每年高達港幣50,000元	
 門診保障	<ul style="list-style-type: none"><li>• 全港超過<b>500間</b>門診醫療網絡診所</li><li>• 普通科醫生及專科醫生： 每年<b>無限</b>就診次數</li><li>• 物理治療師： 每症每年最多就診<b>5</b>次數</li><li>• <b>無需自負費用</b></li></ul>	<ul style="list-style-type: none"><li>• 全港超過<b>700間</b>門診醫療網絡診所</li><li>• 普通科醫生及專科醫生： 每年<b>無限</b>就診次數</li><li>• 物理治療師： <b>每年無限</b>就診次數</li><li>• <b>無需自負費用</b></li></ul>	
 人身意外保障	<b>計劃A</b> <ul style="list-style-type: none"><li>• 工作職責期間及往返工作地點保障</li><li>• 適用於香港</li></ul>	<b>計劃B</b> <ul style="list-style-type: none"><li>• 24小時保障</li><li>• 適用於粵港澳大灣區</li></ul>	
	<b>計劃A</b> <ul style="list-style-type: none"><li>• 送返原居地</li><li>• 適用於香港</li></ul>	<b>計劃B</b> <ul style="list-style-type: none"><li>• 送返原居地</li><li>• 適用於粵港澳大灣區</li></ul>	
 送返原居地費用保障	<b>計劃A</b> <ul style="list-style-type: none"><li>• 送返原居地</li><li>• 適用於香港</li></ul>	<b>計劃B</b> <ul style="list-style-type: none"><li>• 送返原居地</li><li>• 適用於粵港澳大灣區</li></ul>	



## 綜合住院及手術保障：

- 醫院管理局轄下公立醫院的普通病房留醫
- 衛生署轄下公立牙科診所接受緊急牙科治療



## 延長門診保障：

- 醫院管理局轄下公立診所或公立醫院的門診/物理治療部門的門診治療
- 公立醫院的急症室接受緊急治療

適用行業：



飲食



零售



酒店



美容及美髮



貨運

及其他



請[按此](#)查閱「補充勞工優化計劃」的所有適用行業及常見職位表。


## 保障概覽


(由2025年9月1日生效)

 住院及手術保障	最高賠償額(港幣/元)	
	計劃 1	計劃 2
住院及手術保障只適用於以下情況： 1. 於醫院管理局轄下公立醫院的普通病房留醫。 2. 於香港衛生署轄下公立牙科診所接受緊急牙科治療。		
地域限制	只限於香港	只限於香港
賠償率	100%	100%
<b>1. 住院及膳食</b> 於醫院管理局轄下公立醫院住院期間的住院及膳食費用	每日350元 每症每年最多100日	每日350元 每症每年最多100日
<b>2. 手術費用及住院雜費</b> 延伸至涵蓋外科手術所需的手術植入物	每症每年12,500元	每症每年25,000元
<b>3. 意外牙科治療</b> 意外事故發生之後的14日內，於香港衛生署轄下公立牙科診所接受牙醫的緊急牙科治療	每年3,000元	每年4,000元
<b>(1)、(2) 及 (3) 的最高賠償總額</b>	每年35,000元	每年50,000元

保障概覽

(由2025年9月1日生效)


 門診保障	最高賠償額(港幣/元)	
	計劃 1	計劃 2
門診保障只適用於以下情況： 1. 於醫院管理局轄下公立診所或公立醫院的門診/物理治療部門進行門診就診。 2. 於醫院管理局轄下公立醫院的急症室接受緊急治療。 3. 於MSIG網絡醫生/物理治療師出示醫療卡以獲取直接結算服務的門診就診。		
MSIG網絡醫生/物理治療師	超過500間 門診醫療網絡診所	超過700間 門診醫療網絡診所
地域限制	只限於香港	只限於香港
賠償率 只適用於醫院管理局轄下的公立診所或公立醫院的門診/物理治療部門	100%	100%
<b>1. 普通科醫生</b> <ul style="list-style-type: none"><li>網絡醫生（最多3日基本藥物）或醫院管理局轄下的公立診所或公立醫院的門診部門</li><li>延伸至涵蓋於醫院管理局轄下公立醫院的急症室接受緊急治療</li></ul>	每年無限就診次數 每日最多就診1次	每年無限就診次數 每日最多就診1次
<b>2. 專科醫生</b> <ul style="list-style-type: none"><li>網絡醫生（最多3日基本藥物）或醫院管理局轄下的公立診所或公立醫院的專科部門</li><li>所有專科診症需提供由註冊醫生發出的書面轉介信</li></ul>	每年無限就診次數 每日最多就診1次	每年無限就診次數 每日最多就診1次
<b>3. 物理治療師</b> <ul style="list-style-type: none"><li>網絡物理治療師或醫院管理局轄下的公立診所或公立醫院的物理治療部門</li><li>物理治療需提供由註冊醫生發出的書面轉介信</li></ul>	每症每年最多就診5次 每日最多就診1次	每年無限就診次數 （每症就診5次後，需要預先批核及提供醫療報告） 每日最多就診1次

 人身意外保障	最高賠償額(港幣/元)	
	計劃 A	計劃 B
<b>計劃A：</b> 1. 為受保人提供在根據僱傭合約由保單持有人安排的工作職責期間的保障。 2. 保障由受保人離開住所前往指定工作地點或受保人為履行工作職責而到達指定工作地點前2小時（以較晚者為準）開始；保障在受保人到達住所或完成工作職責後2小時（以較早者為準）結束。  <b>計劃B：</b> 為受保人於保障期內提供24小時保障。		
地域限制	只限於香港	只限於粵港澳大灣區
<b>1. 意外死亡</b>	終身150,000元	終身150,000元
<b>2. 永久傷殘</b>		




## 保障概覽

(由2025年9月1日生效)

 送返原居地費用保障	最高賠償額(港幣/元)	
	計劃 A	計劃 B
就以下情況賠償有關遣送受保人或他/她的遺體返回原居地的必須及合理的實際費用： 1. 因患上嚴重疾病或嚴重身體損傷並經由註冊醫生證明其健康狀況不宜繼續受聘至完成僱傭合約期。 2. 因受保人身故。		
地域限制	只限於香港	只限於粵港澳大灣區
送返原居地費用保障	終身50,000元	終身50,000元

## 保費一覽表<sup>^</sup>

(由2025年9月1日生效)

 計劃	全年保費(港幣/元)(每名受保人)
計劃 1A	2,785
計劃 1B	2,915
計劃 2A	3,695
計劃 2B	3,825

<sup>^</sup> 保費金額將附加保費徵費，並由保險業監管局（「保監局」）徵收。保監局已於《保險業條例》中公布有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本產品投保書上所列明的保費金額將附加保費徵費。詳情請瀏覽[www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

## 重要事項

1. 所有受保的輸入勞工必須持有有效的工作許可證和香港身份證在香港工作。
2. 本產品僅涵蓋輸入勞工。輸入勞工的家屬成員並不合資格投保此計劃。
3. 輸入勞工在參加計劃或續保時年齡必須在65歲以下。
4. 所有合資格的全職輸入勞工必須投保。
5. 在本保單生效當日，所有合資格的輸入勞工必須為正常在職員工。
6. 無須提交「個人健康狀況證明」。

## 主要不承保項目

1. 之前已存在之傷病
2. 先天或遺傳性異常
3. 吸毒或酗酒
4. 自殺或蓄意自殘
5. 美容手術
6. 牙科（除非已投保牙科保障）及視力治療
7. 懷孕、分娩、節育及醫治不育
8. 性病
9. 例行健康檢查
10. 專業及危險運動
11. 輔助設備及裝置
12. 戰爭或任何類似戰爭行動、罷工、暴亂或民事騷亂。

以上僅為主要不承保項目的摘要，詳情請參閱保單條款。



## 貼心的保障及賠償服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由理賠專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。賠償服務熱線：[+852 2894 0660](tel:+85228940660)（星期一至五，上午9時至下午5時30分，公眾假期除外）

您亦可隨時隨地，透過 **EASY網上索償系統** 申請索償。

中、英文版本內容如有歧義，在任何情況下將以英文版本為準。有關保障範圍及承保條款，請參閱保單。

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