

**MediSure Plus**  
**至尊萬健寶醫療保障計劃**

Supplement to your  
existing medical plan  
配合您現有的醫療計劃



PROTECTING  
GOALS  
POWERING  
FUTURES

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

## Table of benefits (HK\$)

Core cover	Standard plan	Excel plan	Super plan	Executive plan
<b>Overall maximum limit per disability</b>	250,000	500,000	2,500,000	10,000,000
<b>(A) Hospital &amp; related services benefit</b>				
<b>Maximum limit</b> • Per year	250,000	500,000	750,000	1,500,000
<b>Room &amp; board</b> • Per day	1,050 (up to 120 days per disability)	2,100	2,900	4,000
<b>Accompany bed</b> • Per day for one adult family member for hospitalisation of children aged 17 or below	1,050 (up to 120 days per disability)	Full cover	Full cover	Full cover
<b>Intensive care</b> • Supplement to room & board • Per disability	16,000	Full cover	Full cover	Full cover
<b>Miscellaneous hospital charges</b> (covers prescribed diagnostic imaging test) <sup>1</sup> • Per disability	16,000	Full cover	Full cover	Full cover
<b>Physician fees</b> • Per day	1,050 (up to 120 days per disability)	2,100	2,900	4,000
<b>In-hospital specialists</b> • Per disability	5,200	Full cover	Full cover	Full cover
<b>Surgeon fee<sup>2</sup></b> • Per operation - Complex - Major - Intermediate - Minor	52,000 26,000 13,000 5,200	330,000 165,000 82,500 33,000	Full cover	Full cover
<b>Anaesthetist fee</b> • Per operation	35% of surgeon fee	35% of surgeon fee		
<b>Operation theatre</b> • Per operation	35% of Surgeon Fee	35% of Surgeon Fee		
<b>Outpatient chemotherapy/radiotherapy/targeted therapy/immunotherapy/hormonal therapy/kidney dialysis treatment</b> • Per disability	17,000	Full cover	Full cover	Full cover
<b>Pre-admission outpatient visit and post-hospital follow-up treatment</b> • Per disability • 1 visit within 30 days before admission • Up to 3 follow-up treatments within 90 days after discharge	1,350	Full cover	Full cover	Full cover
<b>Post operation and cancer treatment recovery benefit</b> • Per day • Up to 5 visits per year for each of the following treatments: 1. Psychological counselling (consultation fee only) 2. Dietetic consultation (consultation fee only) 3. Speech therapy (treatment fee only) 4. Occupational therapy (treatment fee only) 5. Chinese herbalist consultation and acupuncture • Reimbursement percentage	420      80%	630      80%	840      80%	1,050      80%
<b>Private nursing</b> • Per day • Up to 26 weeks per year	320	Full cover	Full cover	Full cover

<sup>1</sup> Prescribed diagnostic imaging tests: computer tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined).

<sup>2</sup> According to Surgical Schedule.

## Table of benefits (HK\$)

Core cover	Standard plan	Excel plan	Super plan	Executive plan
<b>(A) Hospital &amp; related services benefit</b>				
<b>Public hospital cash benefit</b> • Per day	1,000 (up to 120 days per disability)	1,500	2,000	2,500
<b>Second claim benefit</b> • Per claim	1,000	1,000	1,000	1,000
<b>Day surgery cash allowance</b> • Per operation	1,000	1,000	1,000	1,000
<b>Lifetime limit</b> • Per person, applied at or above age 70	1,000,000	2,000,000	3,000,000	6,000,000
<b>(B) Increased international cover benefit</b> (in excess of maximum limit per year for hospital & related services benefit)				
<b>Maximum limit</b> • Per year	N/A	N/A	N/A	4,500,000
<b>(C) Organ transplantation benefit</b>				
<b>Maximum limit</b> • Per year and per disability	250,000	500,000	750,000	1,500,000
<b>(D) Additional benefits</b>				
<b>Free medical service at appointed centre</b>	Once per year	Once per year	Once per year	Once per year
<b>International payment guarantee<sup>3</sup></b>	Available	Available	Available	Available
<b>24-hour international emergency assistance</b>	Available	Available	Available	Available
<b>Emergency evacuation &amp; repatriation</b> • Per year and per disability	N/A	N/A	1,000,000	1,500,000
<b>Free travel personal accident benefit</b> • Per year and per accident	N/A	N/A	N/A	1,000,000

Core cover	Medical top up plan <sup>4</sup>
<b>Maximum limit</b> • Per year	250,000
<b>Room &amp; board</b>	50% reimbursement for each eligible claim up to maximum limit per year
<b>Accompany bed</b> • Per day for one adult family member for hospitalisation of children aged 17 or below	
<b>Intensive care</b>	
<b>Miscellaneous hospital charges</b> (covers prescribed diagnostic imaging test) <sup>1</sup>	
<b>Physician fees</b>	
<b>In-hospital specialists</b>	
<b>Surgeon fee</b>	

<sup>3</sup> Upon receipt of adequate prior notification of claim for Hospital in-patient treatment, MSIG Insurance (Hong Kong) Limited ("MSIG") will confirm the extent of insurance benefits, monitor claims procedures, issue (wherever possible) appropriate payment guarantees and/or arrange direct settlement to the hospitals, physicians or other service providers subject always to policy terms and conditions. No such payment guarantees or direct settlements can be made if MSIG is not contacted in advance with all relevant details as stated above. Covered outpatient services are not subject to payment guarantees or direct settlement and must be paid by the Insured Person and reimbursement claimed under the policy.

<sup>4</sup> The Insured Person should own a valid hospital & surgical insurance policy at the time of hospital confinement or treatment; otherwise the benefit for medical top up plan will become invalid.

## Table of benefits (HK\$)

Core cover	Medical top up plan <sup>4</sup>
<b>Anaesthetist fee</b>	50% reimbursement for each eligible claim up to maximum limit per year
<b>Operation theatre</b>	
<b>Pre-admission outpatient visit and post-hospital follow-up treatment</b>	
<ul style="list-style-type: none"> <li>1 visit within 30 days before admission</li> <li>Up to 3 follow-up treatments within 90 days after discharge</li> </ul>	
<b>Private nursing</b>	
<ul style="list-style-type: none"> <li>Up to 26 weeks per year</li> </ul>	
<b>Outpatient chemotherapy/radiotherapy/ targeted therapy/immunotherapy/hormonal therapy/kidney dialysis treatment</b>	
<b>Organ transplantation benefit</b>	
<b>Post operation and cancer treatment recovery benefit</b>	
<ul style="list-style-type: none"> <li>Per day</li> <li>Up to 5 visits per year for each of the following treatments:               <ol style="list-style-type: none"> <li>Psychological counselling (consultation fee only)</li> <li>Dietetic consultation (consultation fee only)</li> <li>Speech therapy (treatment fee only)</li> <li>Occupational therapy (treatment fee only)</li> <li>Chinese herbalist consultation and acupuncture</li> </ol> </li> <li>Reimbursement percentage</li> </ul>	420
<b>Job changer hospital benefit<sup>5</sup></b>	26,000
<b>Public hospital cash benefit</b>	1,000
<ul style="list-style-type: none"> <li>Per day</li> </ul>	1,000
<b>Day surgery cash allowance</b>	1,000
<ul style="list-style-type: none"> <li>Per operation</li> </ul>	1,000
<b>Additional benefits</b>	
<b>Free medical service at appointed centre</b>	Once per year
<b>24-hour international emergency assistance</b>	Available

Optional cover	Standard plan	Excel plan	Super plan	Executive plan	Medical top up plan <sup>4</sup>
<b>Outpatient services benefit</b>					
<b>Maximum limit</b>	N/A	N/A	N/A	26,000	N/A
<ul style="list-style-type: none"> <li>Per year</li> </ul>				Full cover	
<b>General practitioner (GP)</b>				Full cover	
<ul style="list-style-type: none"> <li>1 visit per day</li> </ul>				Full cover	
<b>Specialist practitioner (SP)</b>				30	
<ul style="list-style-type: none"> <li>1 visit per day</li> </ul>				9,700	
<b>Max. total no. of GP &amp; SP visits</b>				9,700	
<ul style="list-style-type: none"> <li>Per year</li> </ul>	500				
<b>Prescribed medication</b>					
<ul style="list-style-type: none"> <li>Per year</li> </ul>					
<b>Diagnostic X-ray &amp; laboratory tests</b>					
<ul style="list-style-type: none"> <li>Per year</li> </ul>					
<b>Bonesetter, acupuncturist, and chiropractor treatment</b>					
<ul style="list-style-type: none"> <li>For accidental injury</li> <li>1 visit per day up to 8 visits per year</li> </ul>					

<sup>5</sup> Waiting period: 90 days from the effective date of medical top up plan. Maximum period of coverage: within 120 days from the date of termination of employment. The Insured Person has to provide proof of termination of employment upon submission of claim.

## Table of benefits (HK\$)

Optional cover	Standard plan	Excel plan	Super plan	Executive plan	Medical top up plan <sup>4</sup>
<b>Supplementary major medical benefit</b>					
<b>Maximum limit per disability</b>	105,000	210,000	315,000	630,000	N/A
<b>Deductible per each claim</b>	1,000	1,000	1,000	1,000	
<b>Reimbursement percentage</b>	80%	80%	80%	80%	
<b>Dental benefit</b>					
<b>Maximum limit per year</b> <ul style="list-style-type: none"> <li>Scaling and polishing (maximum 2 visits per year): 500 per visit</li> <li>Routine oral examination</li> <li>Intraoral X-ray and medications</li> <li>Fillings and extractions</li> <li>Drainage of dental abscesses</li> <li>Pins for cusp restoration</li> <li>Dentures, crowns and bridges (only if necessitated by an accident)</li> </ul>	2,600	2,600	2,600	2,600	2,600
<b>Maternity benefit (12-month waiting period)</b>					
<b>Normal delivery</b> <ul style="list-style-type: none"> <li>Per pregnancy</li> </ul>	32,000	32,000	32,000	32,000	32,000
<b>Complicated delivery (including miscarriage)</b> <ul style="list-style-type: none"> <li>Per pregnancy</li> </ul>	32,000	32,000	32,000	64,000	32,000
<b>Critical Illness Benefits<sup>6</sup></b>					
<b>Standard coverage:</b> covers critical illnesses item (1) – (12)					
<b>Comprehensive coverage:</b> covers critical illnesses item (1) – (28)					
<b>Overall maximum limit for critical illness benefit</b>	250,000	500,000	500,000	500,000	250,000
<b>Maximum limit for lady benefit<sup>7</sup></b>	50,000	100,000	100,000	100,000	50,000

<sup>6</sup> Critical illness cover:

Under standard coverages (12 critical illnesses): Cancer (spread of malignant cell), stroke (permanent neurological damage), heart attack, coronary artery-bypass surgery, end stage liver failure, end stage kidney failure, major organ transplant, motor neurone disease, loss of hearing (both ears), blindness (both eyes), major burns, coma.

Under comprehensive coverages (28 critical illnesses), with the above listed critical illnesses plus: Parkinson's disease, multiple sclerosis, paralysis/paraplegia, loss of independent existence, HIV resulting from blood transfusion, aorta surgery, heart valve surgery, alzheimer's disease, loss of speech, benign brain tumour, terminal illness, loss of limbs, muscular dystrophy, encephalitis, accidental head injury resulting in major head trauma, pulmonary hypertension.

<sup>7</sup> Lady benefit is a rider benefit of critical illness benefit and cannot be insured separately. Benefit paid for lady benefit will reduce the overall maximum limit for critical illness benefit.

Remark: The above table of benefits is a summary of benefits only. For more details, please refer to the policy provisions.

## Premium table\* (HK\$)

Per insured person

(Effective from 1 April 2026)

Core cover										
Age	Standard plan		Excel plan		Super plan		Executive plan		Medical top up plan	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
15 days-6	4,050	375	6,696	620	11,394	1,055	19,278	1,785	1,998	185
7-17	3,186	295	5,292	490	8,640	800	14,742	1,365	1,458	135
18-30	4,482	415	7,668	710	11,826	1,095	18,360	1,700	2,106	195
31-40	5,346	495	9,126	845	14,094	1,305	21,978	2,035	2,538	235
41-50	7,398	685	12,852	1,190	19,278	1,785	28,944	2,680	3,348	310
51-60	10,908	1,010	18,360	1,700	27,324	2,530	40,338	3,735	4,698	435
61-70	16,740	1,550	28,566	2,645	41,904	3,880	60,966	5,645	7,398	685
71-80*	23,004	2,130	39,042	3,615	57,240	5,300	83,322	7,715	N/A	N/A
81-100*	24,786	2,295	42,066	3,895	61,560	5,700	89,532	8,290	N/A	N/A

Executive plan - outpatient services benefit (optional)		
Age	Annual	Monthly
15 days-6	12,366	1,145
7-17	12,366	1,145
18-30	10,692	990
31-40	12,474	1,155
41-50	13,986	1,295
51-60	17,388	1,610
61-70	21,708	2,010
71-80*	26,892	2,490

Supplementary major medical benefit										
Age	Standard plan		Excel plan		Super plan		Executive plan		Medical top up plan	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
15 days-6	1,242	115	1,998	185	3,456	320	5,778	535	N/A	
7-17	918	85	1,566	145	2,592	240	4,428	410		
18-30	1,350	125	2,376	220	3,618	335	5,670	525		
31-40	1,566	145	2,754	255	4,320	400	6,696	620		
41-50	2,160	200	3,834	355	5,670	525	8,532	790		
51-60	3,294	305	5,400	500	8,046	745	11,934	1,105		
61-70	4,806	445	8,262	765	12,150	1,125	17,658	1,635		
71-80*	6,588	610	11,286	1,045	16,524	1,530	24,138	2,235		
81-100*	7,182	665	12,204	1,130	17,820	1,650	25,866	2,395		

Dental benefit (for all plans)		
Age	Annual	Monthly
15 days or above	1,782	165

\* Renewal only at age 76 or above

## Premium table# (HK\$)

Per insured person

(Effective from 1 April 2026)

Maternity benefit				
Age	Standard / Excel / Super / Medical top up plan		Executive plan	
	Annual	Monthly	Annual	Monthly
18-49	8,910	825	9,882	915

Critical illness benefit - standard coverage										
Age	Standard plan		Excel plan		Super plan		Executive plan		Medical top up plan	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
15 days-17	594	55	1,188	110	1,188	110	1,188	110	594	55
18-30	540	50	1,080	100	1,080	100	1,080	100	540	50
31-40	1,242	115	2,376	220	2,376	220	2,376	220	1,242	115
41-50	2,106	195	4,212	390	4,212	390	4,212	390	2,106	195
51-60^	6,048	560	11,988	1,110	11,988	1,110	11,988	1,110	6,048	560
61-70^	11,124	1,030	22,248	2,060	22,248	2,060	22,248	2,060	11,124	1,030
71-80^	21,978	2,035	43,848	4,060	43,848	4,060	43,848	4,060	21,978	2,035

Critical illness benefit - comprehensive coverage										
Age	Standard plan		Excel plan		Super plan		Executive plan		Medical top up plan	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
15 days-17	810	75	1,674	155	1,674	155	1,674	155	810	75
18-30	756	70	1,458	135	1,458	135	1,458	135	756	70
31-40	1,728	160	3,348	310	3,348	310	3,348	310	1,728	160
41-50	2,970	275	5,940	550	5,940	550	5,940	550	2,970	275
51-60^	8,478	785	16,794	1,555	16,794	1,555	16,794	1,555	8,478	785
61-70^	15,606	1,445	31,104	2,880	31,104	2,880	31,104	2,880	15,606	1,445
71-80^	30,726	2,845	61,398	5,685	61,398	5,685	61,398	5,685	30,726	2,845

Lady plan										
Age	Standard plan		Excel plan		Super plan		Executive plan		Medical top up plan	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
18-30	486	45	1,026	95	1,026	95	1,026	95	486	45
31-40	432	40	864	80	864	80	864	80	432	40
41-50	378	35	756	70	756	70	756	70	378	35
51-60^	432	40	864	80	864	80	864	80	432	40
61-70^	864	80	1,728	160	1,728	160	1,728	160	864	80
71-80^	1,728	160	3,456	320	3,456	320	3,456	320	1,728	160

^ Renewal only at age 60 or above

# 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).

## 保障限額表 ( 港幣 )

基本保障	標準計劃	精選計劃	特選計劃	智選計劃
每宗傷病最高總保障額	250,000	500,000	2,500,000	10,000,000
<b>(A) 醫院及有關服務保障</b>				
最高保障額 • 每年	250,000	500,000	750,000	1,500,000
住院及膳食費用 • 每日	1,050 ( 每症最多 120 日 )	2,100	2,900	4,000
加床費用 • 17 歲或以下兒童住院時由一位成年家庭成員陪伴之每日額外收費	1,050 ( 每症最多 120 日 )	全額賠償	全額賠償	全額賠償
深切治療費用 • 額外津貼住院及膳食費用 • 每症	16,000	全額賠償	全額賠償	全額賠償
住院雜費 ( 包括訂明診斷成像檢測 ) <sup>1</sup> • 每症	16,000	全額賠償	全額賠償	全額賠償
醫生巡房費用 • 每日	1,050 ( 每症最多 120 日 )	2,100	2,900	4,000
專科醫生費用 • 每症	5,200	全額賠償	全額賠償	全額賠償
手術費用 <sup>2</sup> • 每宗手術 - 複雜 - 大型 - 中型 - 小型	52,000 26,000 13,000 5,200	330,000 165,000 82,500 33,000	全額賠償	全額賠償
麻醉師費用 • 每宗手術	手術費用的 35%	手術費用的 35%		
手術室費用 • 每宗手術	手術費用的 35%	手術費用的 35%		
非住院化療 / 電療 / 標靶治療 / 免疫治療 / 荷爾蒙治療 / 洗腎費用 • 每症	17,000	全額賠償	全額賠償	全額賠償
入院前之門診診斷費用及出院後之覆診費用 • 每症 • 入院前 30 日內之 1 次門診 • 出院後 90 日內之最多 3 次跟進覆診	1,350	全額賠償	全額賠償	全額賠償
手術或癌症治療後復康保障 • 每日 • 下列每項治療每年最多 5 次: 1. 心理輔導 ( 只限診症費 ) 2. 營養諮詢 ( 只限診症費 ) 3. 言語治療 ( 只限診症費 ) 4. 職業治療 ( 只限診症費 ) 5. 中醫及針灸治療 • 賠償率	420      80%	630      80%	840      80%	1,050      80%

<sup>1</sup> 訂明診斷成像檢測：電腦斷層掃描 (「CT」掃描)、磁力共振掃描 (「MRI」掃描)、正電子放射斷層掃描 (「PET」掃描)、PET-CT 組合及 PET-MRI 組合。

<sup>2</sup> 根據外科手術承保表。

## 保障限額表 ( 港幣 )

基本保障	標準計劃	精選計劃	特選計劃	智選計劃
<b>(A) 醫院及有關服務保障</b>				
<b>私家看護費用</b> • 每日 • 每年最多 26 個星期	320	全額賠償	全額賠償	全額賠償
<b>公立醫院現金保障</b> • 每日	1,000 ( 每症最多 120 日 )	1,500	2,000	2,500
<b>第二索償現金津貼保障</b> • 每宗索償	1,000	1,000	1,000	1,000
<b>日間手術現金津貼</b> • 每宗手術	1,000	1,000	1,000	1,000
<b>終生保障額</b> • 每位受保人於 70 歲或以上適用	1,000,000	2,000,000	3,000,000	6,000,000
<b>(B) 海外緊急醫療額外保障 ( 當醫療費用超出醫院及有關服務的每年最高保障額時之額外保障 )</b>				
<b>每年最高保障額</b> • 每年	不適用	不適用	不適用	4,500,000
<b>(C) 器官移植保障</b>				
<b>最高保障額</b> • 每年及每宗傷病	250,000	500,000	750,000	1,500,000
<b>(D) 額外保障</b>				
<b>於指定醫療中心享用免費醫療服務</b>	每年一次	每年一次	每年一次	每年一次
<b>全球入院付款保證<sup>3</sup></b>	適用	適用	適用	適用
<b>24 小時海外緊急支援服務</b>	適用	適用	適用	適用
<b>緊急醫護運送服務</b> • 每年及每宗傷病	不適用	不適用	1,000,000	1,500,000
<b>免費旅遊人身意外保障</b> • 每年及每宗意外	不適用	不適用	不適用	1,000,000

基本保障	醫療增值計劃 <sup>4</sup>
<b>最高保障額</b> • 每年	250,000
<b>住院及膳食費用</b> <b>加床費用</b> • 17 歲或以下兒童住院時由一位成年家庭成員陪伴之每日額外收費	每宗合資格索償的賠償額為索償額的 50% 以不超過每年最高保障額為限
<b>深切治療費用</b>	
<b>住院雜費 ( 包括訂明診斷成像檢測 )<sup>1</sup></b>	
<b>醫生巡房費用</b>	
<b>專科醫生費用</b>	
<b>手術費用</b>	
<b>麻醉師費用</b>	
<b>手術室費用</b>	
<b>入院前之門診診斷費用及出院後之覆診費用</b> • 入院前 30 日內之 1 次門診 • 出院後 90 日內最多 3 次跟進覆診	

<sup>3</sup> 三井住友海上火災保險 ( 香港 ) 有限公司 ( 「MSIG」 ) 取得受保人以住院病人方式入住醫院治療的預先通知後，會確定保險的保障範圍、監察索償程序、簽發 ( 可能情況下 ) 適當之付款信用保證及 / 或根據保單條款與規章安排直接付款予醫院、醫生或其他服務供應者。如受保人未能預先通知 MSIG 有關上述的詳情，MSIG 將不會簽發付款信用保證或安排直接付款。鑑於 MSIG 不會就本保單承保之門診服務提供付款信用保證或安排直接付款，受保人必須先自行付費，再根據本保單索取賠償。

<sup>4</sup> 受保人於住院或治療時，必須持有一份有效的住院及手術醫療保險，否則醫療增值計劃的保障將無效。

## 保障限額表 (港幣)

基本保障	醫療增值計劃 <sup>4</sup>
<b>私家看護費用</b> • 每年最多 26 個星期 <b>非住院化療 / 電療 / 標靶治療 / 免疫治療 / 荷爾蒙治療 / 洗腎費用</b> <b>器官移植保障</b>	每宗合資格索償的賠償額為索償額的 50% 以不超過每年最高保障額為限
<b>手術或癌症治療後復康保障</b> • 每日 • 下列每項治療每年最多 5 次: 1. 心理輔導 (只限診症費) 2. 營養諮詢 (只限診症費) 3. 言語治療 (只限診症費) 4. 職業治療 (只限診症費) 5. 中醫及針灸治療 • 賠償率	420       50%
<b>轉職住院保障<sup>5</sup></b> • 每年	26,000
<b>公立醫院現金保障</b> • 每年	1,000
<b>日間手術現金津貼</b> • 每宗手術	1,000
<b>額外保障</b>	
<b>於指定醫療中心享用免費醫療服務</b>	每年一次
<b>24 小時海外緊急支援服務</b>	適用

自選保障	標準計劃	精選計劃	特選計劃	智選計劃	醫療增值計劃 <sup>4</sup>
<b>門診保障</b>					
<b>最高保障額</b> • 每年	不適用	不適用	不適用	26,000	不適用
<b>普通科門診服務</b> • 每日一次				全額賠償	
<b>專科門診服務</b> • 每日一次				全額賠償	
<b>普通科及專科服務最高總次數</b> • 每年				30	
<b>醫生處方藥物費用</b> • 每年				9,700	
<b>診斷性 X 光檢查及化驗服務費用</b> • 每年				9,700	
<b>跌打、針灸及脊醫治療</b> • 因意外受傷而引致 • 每日一次，每年最多 8 次				500	
<b>附加醫療保障</b>					
<b>每宗傷病最高保障額</b>	105,000	210,000	315,000	630,000	不適用
<b>每次索償墊底費</b>	1,000	1,000	1,000	1,000	
<b>賠償率</b>	80%	80%	80%	80%	

<sup>5</sup> 等候期：於醫療增值計劃生效後之首 90 天。最長保障期：離職日後之首 120 天。受保人必須於索償時提供離職證明。

## 保障限額表 (港幣)

自選保障	標準計劃	精選計劃	特選計劃	智選計劃	醫療增值計劃 <sup>4</sup>
<b>牙科保障</b>					
<b>每年最高保障額</b> <ul style="list-style-type: none"> <li>洗牙 (每年最多 2 次) : 每次 500</li> <li>定期口腔檢查</li> <li>口腔 X 光及藥物</li> <li>補牙及脫牙</li> <li>膿瘡排放</li> <li>齒尖或齒邊修復</li> <li>假牙、牙冠及牙橋 (只適用於因意外導致)</li> </ul>	2,600	2,600	2,600	2,600	2,600
<b>產科保障 (等候期為 12 個月)</b>					
<b>自然分娩</b> <ul style="list-style-type: none"> <li>每次懷孕</li> </ul>	32,000	32,000	32,000	32,000	32,000
<b>手術分娩 (包括流產)</b> <ul style="list-style-type: none"> <li>每次懷孕</li> </ul>	32,000	32,000	32,000	64,000	32,000
<b>危疾保障<sup>6</sup></b>					
標準保障 1 - 12 種危疾					
全面保障 1 - 28 種危疾					
<b>危疾保障最高總保障額</b>	250,000	500,000	500,000	500,000	250,000
<b>女性保障最高保障額<sup>7</sup></b>	50,000	100,000	100,000	100,000	50,000

<sup>6</sup> 危疾保障：

標準保障 (保障 12 種危疾) 包括：癌症 (已擴散)、中風 (永久性神經損傷)、心臟病突發、冠狀動脈手術 (搭橋手術)、末期肝衰竭、末期腎衰竭、主要器官移植手術、運動神經細胞疾病、雙耳失聰、雙目失明、嚴重燒傷、昏迷。

全面保障 (保障 28 種危疾)，除以上所述危疾外，以及：柏金遜症、多發性硬化症、癱瘓 / 半身不遂、喪失獨立生活能力、因輸血感染人體免疫力缺乏病毒、主動脈手術、心瓣手術、認知障礙症、失語症、良性腦腫瘤、末期疾病、斷肢、肌肉萎縮症、腦炎、頭部意外受傷導致嚴重腦損傷、肺動脈高血壓。

<sup>7</sup> 女性保障乃危疾保障之附加保障，不可獨立投保。女性保障一經索償，危疾保障之最高總保障額將相應遞減。

註：以上提供之保障限額表只供參考，有關詳情，請參閱保單。

## 保費表# (港幣)

每名投保人

(由2026年4月1日起生效)

基本保障										
年齡 / 計劃	標準計劃		精選計劃		特選計劃		智選計劃		醫療增值計劃	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
15日-6	4,050	375	6,696	620	11,394	1,055	19,278	1,785	1,998	185
7-17	3,186	295	5,292	490	8,640	800	14,742	1,365	1,458	135
18-30	4,482	415	7,668	710	11,826	1,095	18,360	1,700	2,106	195
31-40	5,346	495	9,126	845	14,094	1,305	21,978	2,035	2,538	235
41-50	7,398	685	12,852	1,190	19,278	1,785	28,944	2,680	3,348	310
51-60	10,908	1,010	18,360	1,700	27,324	2,530	40,338	3,735	4,698	435
61-70	16,740	1,550	28,566	2,645	41,904	3,880	60,966	5,645	7,398	685
71-80*	23,004	2,130	39,042	3,615	57,240	5,300	83,322	7,715	不適用	不適用
81-100*	24,786	2,295	42,066	3,895	61,560	5,700	89,532	8,290	不適用	不適用

智選計劃 – 門診保障 (自選保障)		
年齡	年繳	月繳
15日-6	12,366	1,145
7-17	12,366	1,145
18-30	10,692	990
31-40	12,474	1,155
41-50	13,986	1,295
51-60	17,388	1,610
61-70*	21,708	2,010
71-80*	26,892	2,490

附加醫療保障										
年齡 / 計劃	標準計劃		精選計劃		特選計劃		智選計劃		醫療增值計劃	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
15日-6	1,242	115	1,998	185	3,456	320	5,778	535	不適用	
7-17	918	85	1,566	145	2,592	240	4,428	410		
18-30	1,350	125	2,376	220	3,618	335	5,670	525		
31-40	1,566	145	2,754	255	4,320	400	6,696	620		
41-50	2,160	200	3,834	355	5,670	525	8,532	790		
51-60	3,294	305	5,400	500	8,046	745	11,934	1,105		
61-70	4,806	445	8,262	765	12,150	1,125	17,658	1,635		
71-80*	6,588	610	11,286	1,045	16,524	1,530	24,138	2,235		
81-100*	7,182	665	12,204	1,130	17,820	1,650	25,866	2,395		

牙科保障 (所有計劃)		
年齡	年繳	月繳
15日或以上	1,782	165

\* 76歲或以上只供續保

## 保費表# (港幣)

每名投保人

(由2026年4月1日起生效)

產科保障				
年齡 / 計劃	標準 / 精選 / 特選 / 醫療增值計劃		智選計劃	
	年繳	月繳	年繳	月繳
18-49	8,910	825	9,882	915

危疾保障 – 標準保障										
年齡 / 計劃	標準計劃		精選計劃		特選計劃		智選計劃		醫療增值計劃	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
15日-17	594	55	1,188	110	1,188	110	1,188	110	594	55
18-30	540	50	1,080	100	1,080	100	1,080	100	540	50
31-40	1,242	115	2,376	220	2,376	220	2,376	220	1,242	115
41-50	2,106	195	4,212	390	4,212	390	4,212	390	2,106	195
51-60^	6,048	560	11,988	1,110	11,988	1,110	11,988	1,110	6,048	560
61-70^	11,124	1,030	22,248	2,060	22,248	2,060	22,248	2,060	11,124	1,030
71-80^	21,978	2,035	43,848	4,060	43,848	4,060	43,848	4,060	21,978	2,035

危疾保障 – 全面保障										
年齡 / 計劃	標準計劃		精選計劃		特選計劃		智選計劃		醫療增值計劃	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
15日-17	810	75	1,674	155	1,674	155	1,674	155	810	75
18-30	756	70	1,458	135	1,458	135	1,458	135	756	70
31-40	1,728	160	3,348	310	3,348	310	3,348	310	1,728	160
41-50	2,970	275	5,940	550	5,940	550	5,940	550	2,970	275
51-60^	8,478	785	16,794	1,555	16,794	1,555	16,794	1,555	8,478	785
61-70^	15,606	1,445	31,104	2,880	31,104	2,880	31,104	2,880	15,606	1,445
71-80^	30,726	2,845	61,398	5,685	61,398	5,685	61,398	5,685	30,726	2,845

女性計劃										
年齡 / 計劃	標準計劃		精選計劃		特選計劃		智選計劃		醫療增值計劃	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
18-30	486	45	1,026	95	1,026	95	1,026	95	486	45
31-40	432	40	864	80	864	80	864	80	432	40
41-50	378	35	756	70	756	70	756	70	378	35
51-60^	432	40	864	80	864	80	864	80	432	40
61-70^	864	80	1,728	160	1,728	160	1,728	160	864	80
71-80^	1,728	160	3,456	320	3,456	320	3,456	320	1,728	160

^ 60歲或以上只供續保

#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)。

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