



恒昌保險顧問有限公司

香港專業保險經紀協會

恒昌資訊網 三月份

個人醫療保險 高額保障

二月份恒昌資訊網介紹過醫療保險市場的最新保障，是適合一般大眾所要求的醫療保障。但若遇上有客戶要求更高、更全面的保障時，閣下便可能須要為客戶選擇提供高額保障之醫療保險；其中包括全數賠償的入院醫療費用、門診費用、牙齒保障，更可能要求附加懷孕保障、甚至愛滋病保障等。

可以提供上述保障及保額高達一百萬美元或以上的醫療保險公司並不多，現附上 2004 年提供上述相關保障對照表，方便閣下參考。

當然，保障條款及細節以保險公司及投保書為準，歡迎索取或查詢。

恒昌保險市場推廣部 2004 年 3 月

高額保障 - 私家病房

Hong Kong market product comparisons as at 1 April 2004

All amounts are in US \$	BLUE CROSS Taipan Plan	BUPA Asia Gold	Goodhealth IHP Lifestyle
OVERALL LIMIT PER YEAR	1,000,000	Full Refund subject to benefit schedule	1,600,000
BASIC PLAN			
Room & Board, per day limit	600	Full refund for max of 182 days	Full Refund
Overseas		554 per day	
Hospital Charges	Full refund	Full refund	Full Refund
Intensive Care	Full refund	6,415 per confinement	Full Refund
Home Nurse, per day limit	Full refund	141 per day	Full Refund
Max. no. of days		91 days	28 weeks per condition
Surgeon's Fee, per disability	40,000	Complex: 22,324 Major: 11,162 Intermediate: 4,619 Minor: 1,950	Full Refund
Anaesthetist's Fee	12,000	Complex: 6,479 Major: 3,015 Intermediate: 1,283 Minor: 590	Full Refund
Operating Theatre Fee	12,000	Complex: 6,479 Major: 3,015 Intermediate: 1,283 Minor: 590	Full Refund
In-Patient Physician's Fee			
Max. Limit per day	Full refund	334	Full Refund
Max. no. of days		182	
In-Patient Specialist's Fee			
Per year Limit	Full refund	1,848	Full Refund
Mental or Nervous Disorders :			
~ In-Patient treatment	3,000	N/A	Full refund up to 30 days per year
~ Out-Patient treatment	N/A	N/A	Full Refund
Reconstructive Surgery	N/A	N/A	Full Refund
Accidental Damage to Teeth	N/A	N/A	Full Refund
Complications of Pregnancy	N/A	N/A	Full Refund
AIDS	N/A	N/A	50,000 per lifetime
OUT-PATIENT BENEFIT			
	(Optional)		
General Practitioner Consultation/Specialist	Full Refund	Full Refund	Full Refund
Max. no. of visits per year		50 visits	
Medicines and drugs per year	Full Refund	962	Full Refund
Diagnostic X-Ray & Lab. Text	Full Refund	962	Full Refund
Chinese Medicine	\$45 per visit, up to 10 visits	N/A	\$30 per visit, up to 10 visits
EVACUATION BENEFIT			
	To the nearest appropriate medical facility	To the nearest appropriate medical facility	To country of your choice Extended to cover the costs for one other person to travel with the insured as an escort
OTHERS			
Asia-wide Direct Settlement Network	No (for local only)	No (for local only)	Yes
Claims Loading upon Renewal	Yes	No	No
Age Limit - for entry	Up to 65	Before 65	Before 65
- for renewal	Up to 75	No Limit	No Limit
Waiting Period	No	No	No
Sports Risks	Excluded	Covered	Covered
Chronic Conditions	Yes	No	Yes
Effective Date	Anytime	1st day of each month	Anytime
PREMIUMS (US\$)			
Excess	Nil	Nil	Nil
Sex	Male	Male/Female	Male/Female
Age			
10	1,508	1,778	1,206
25	1,946	2,037	1,775
35	2,248	2,700	2,090
40	2,248	2,700	2,405
45	2,248	2,700	2,926