

# proMediLink Medical Plan

靈利保醫療保險計劃



**Liberty**  
**International**

Member of Liberty Mutual Group

## Special Plan Features 計劃優點

- ✓ Renew Up To Age 100
- ✓ No Schedule on Surgical Fees, Anaesthetist's Fee & Operating Theatre
- ✓ Full Refund for Hospital Special Services Fee
- ✓ No Claim Incentives
- ✓ Guarantee Renewal and subject to pool rating
- ✓ Optional Supplementary Major Medical Benefits
- ✓ Hospital Authority Ward Daily Cash Benefit
- ✓ Day Surgery Benefit
- ✓ Oncology Treatment / Kidney Dialysis Benefit
- ✓ Family Cover Discount
- ✓ Provide e-claim payment advice and online claim enquiry
- ✓ Enjoy "Liberty Health Club" membership privileges
- ✓ **FREE** Medical Second Opinion Services
- ✓ 可續保至100歲
- ✓ 手術費、麻醉師費及手術室租金不設分類細表
- ✓ 醫院雜費不設上限
- ✓ 零索償優惠
- ✓ 保證續保及整體計劃(保費、福利)調整
- ✓ 自選附加重症醫療保障
- ✓ 政府大房現金津貼
- ✓ 日間 / 門診外科手術費福利
- ✓ 腫瘤治療或洗腎福利
- ✓ 家庭投保優惠
- ✓ 提供電子理賠索償通知及網上理賠索償查詢
- ✓ 兼享「寶康會」會員優惠
- ✓ **免費**第二醫療意見服務

如成功投保『靈利保』，您即可免費尊享由『美康佳』提供的『第二醫療意見』。當危疾出現時，您可即時與美國或其他國際頂尖的醫療機構聯繫。由意見獨立而富經驗的專家所提供的『第二醫療意見』，有助減低您對疾病的焦慮，也許還會另覓一個新的診治方法。『第二醫療意見』服務包括：診斷意見、全面醫療報告檢視、治療評估檢視等等。

(此服務由美國著名第二醫療意見服務提供者『美康佳』提供)

As an insured member of proMediLink plan, you can enjoy an EXCLUSIVELY FREE benefit – Medical Second Opinion (MSO) Service. When a critical illness occurs, you will have immediate access to world class physician at the USA or other leading international medical institutions. When diagnosed with a serious illness you want an independent analysis and an experienced specialist that can help you face a challenging situation more confidently and allows you to make an informed decision about treatment options available for your condition. The Medical Second Opinion Service includes a complete medical file review, an assessment review of the treatment plan, etc. (This service is provided by MediGuide which is a renown US institution specializing exclusively in medical second opinions.)

## (A) HOSPITALIZATION BENEFITS (Basic Cover)

(甲) 住院保障 (基本保障)

Maximum Limits 最高賠償額 (HK\$)

	Plan 1 計劃一	Plan 2 計劃二	Plan 3 計劃三
* Room Class 住房種類	Ward 大房	Semi-Private 半私家房	Private 私家房
1. (Maximum 91 days per disability) 病房及膳食費 – 每日限額	每日per day 780	每日per day 1,300	每日per day 2,800
2. Hospital Special Services – per policy year 醫院雜費 – 每保單年度計	Full Covered 全數賠償	Full Covered 全數賠償	Full Covered 全數賠償
3. Intensive Care Unit – per day limit 深切治療病房費 – 每日限額	每日per day 900 (Max. 7 Days per year 每年最多7日)	每日per day 1,500	每日per day 3,000
4. In-Hospital Doctor's Consultation – per day limit 住院醫生診療費 – 每日限額	每日per day 780	每日per day 1,300	每日per day 2,800
5. In-Hospital Specialist's Consultation – per day limit (Referred by attending physician in writing) 住院專科醫生診療費 – 每日限額 (必須由主診醫生推薦)	每日per day 1,000	每日per day 2,000	每日per day 3,000
6. Surgical Fees – per policy year (No Schedule) 醫生手術費 – 每保單年度計 (無手術細表)	25,000	Full Covered 全數賠償	Full Covered 全數賠償
7. Anaesthetist's Fee – per policy year (No Schedule) 麻醉師費 – 每保單年度計 (無手術細表)	7,500	Full Covered 全數賠償	Full Covered 全數賠償
8. Operating Theatre – per policy year (No Schedule) 手術室租金 – 每保單年度計 (無手術細表)	7,500	Full Covered 全數賠償	Full Covered 全數賠償
9. In-patient/Out-patient Oncology Treatment or Kidney Dialysis – per policy year 住院/門診腫瘤治療或洗腎 – 每保單年度計	50,000	100,000	120,000
10. Day Surgery – per policy year 日間 / 門診外科手術費 – 每保單年度計	10,000	20,000	30,000
11. Pre-Hospitalization Treatment – per policy year (Maximum consecutive 30 days prior to hospital admission) 入院前之治療 – 每保單年度計 (入院前30日內與住院治療有關的診治)	1,000	2,000	3,000
12. Post-Hospitalization Treatment – per policy year (Maximum consecutive 90 days from day of discharge) 出院後之治療 – 每保單年度計 (出院後90日內與住院治療有關的診治)	1,000	4,000	6,500
13. Daily Cash Benefit – Maximum 14 days per policy year (Ward room confinement in HA hospital with 2 consecutive nights' confinement) 住院現金津貼 – 每保單年度最多14日 (只適用於連續兩晚或以上之住院治療並 需選擇政府醫院大房)	N/A 不適用	每日per day 500	每日per day 800
Annual Overall Limit - per person per policy year 每人最高賠償總額 – 每保單年度計	130,000	450,000	680,000
<b>FREE Medical Second Opinion (Please refer to Product Features) 免費第二醫療意見保障 (保障詳情請參閱計劃優點)</b>	<b>Covered 適用</b>		
<b>Free overseas SOS Emergency Medical Evacuation 免費海外緊急救援服務 Applicable to member age below 70 70歲以下受保人適用</b>	<b>HK\$1,000,000</b>		

## (B) SUPPLEMENTARY MAJOR MEDICAL BENEFITS (Optional Cover)

## (乙) 附加重症醫療保障 (附加保障)

Maximum Limits 最高賠償額 (HK\$)

	Plan 1 計劃一	Plan 2 計劃二	Plan 3 計劃三
* Room Class 住房種類	Ward 大房	Semi-Private 半私家房	Private 私家房
Reimbursement Percentage 賠償百分比	80 %	80 %	80 %
Deductible per claim 每次索償墊底費	1,500	1,500	1,500
Maximum Limit (per policy year) 最高賠償額 (每保單年度計)	50,000	150,000	300,000
Notes 註：			
(1) Apply after any items of 1-9 under Hospital Benefit is exhausted 必須於住院保障下項目1-9任何一項耗盡時才適用。			
(2) In case of overseas hospitalisation, only medical Emergency case will be covered. 如身處海外，只適用於因急症入院之治療。			

- \* If the confinement in an accommodation of one level higher than as stated, the reimbursement percentage of Hospitalization Benefits and SMM will be reduced to 50% and likewise 25% for two levels higher than as stated. 假如投保人住院時並非根據原有之計劃選擇住房，選擇比原定住房種類高一級時，住院保障及附加重症醫療保障之賠償百分比將會減至百分之五十；選擇比原定住房種類高兩級時，住院保障及附加重症醫療保障之賠償百分比將會減至百分之二十五。

## (C) PANEL NETWORK DOCTOR OUT-PATIENT BENEFITS (Optional Cover)

## (丙) 網絡醫生門診保障 (附加保障)

Co-payment / Maximum Limit

自付額 / 最高限額 (HK\$)

1. General Doctor's Consultation – 1 visit per day 普通科醫生門診 – 每日只限1次 Maximum 20 visits per policy year 每保單年度最多20次 (Inclusive of 3 days of ordinary medication 包括3天基本藥物)	Co-payment (per visit) 自付額(每次) 港幣HK\$ 20
2. Chinese Herbalist Consultation – 1 visit per day 中醫門診 – 每日只限1次 Maximum 10 visits per policy year 每保單年度最多10次 (Inclusive of 2 packs of ordinary medication 包括2劑基本中藥)	Co-payment (per visit) 自付額(每次) 港幣HK\$ 40
Item 1 to 2 shall be limited to either one visit per day. 以上兩項治療不可於同一天內進行。	
3. Specialist Consultation – 1 visit per day 專科門診 – 每日只限1次 Maximum 10 visits per policy year 每保單年度最多10次 (Subject to Network Doctor's Referral, 須獲網絡醫生書面轉介) (Inclusive of 3 days of ordinary medication 包括3天基本藥物)	Co-payment (per visit) 自付額(每次) 港幣HK\$ 40
4. Diagnostic X-ray / Laboratory Test X光檢查 / 化驗費 (Subject to Network Doctor's Referral, 須獲網絡醫生書面轉介)	No Co-payment (per visit) 無須自付額 (每次) Limit per policy year 每保單年度最高港幣 HK\$ 2,000

## NO CLAIM DISCOUNT 零索償優惠 (For out-patient cover renewal only 只適用於門診保障續保後)

A coupon valued HK\$ 800 for Health Check-up or HK\$ 800 cash redemption on Spectacles / Eyeglasses will be presented to those members who have made no claims throughout the policy year.

在受保一年期間，未有使用以上任何門診服務者，醫療網絡公司會送出一張價值港幣800元之現金優惠券，此券可於指定診所接受身體檢查時獲得優惠，或使用此優惠券作驗配眼鏡連鏡片。

(適用於近視、遠視、老花。太陽鏡或隱形眼鏡並不適用。)

# Annual Premium Rates 按年保費表 (HK\$)

(Effective from Feb 1, 2010 由2010年2月1 號生效)

	Hospitalization Benefit 住院福利			Supplementary Major Medical Benefits 附加重症醫療保障		
Age (Last Birthday) 年齡 (足歲)	YEARLY PAYMENT 按年繳費 (HK\$)					
	Plan 1 計劃一	Plan 2 計劃二	Plan 3 計劃三	Plan 1 計劃一	Plan 2 計劃二	Plan 3 計劃三
15 days日 -17	1,431	2,962	4,389	308	638	1,254
18 - 20	1,407	2,559	3,741	339	702	1,379
21 - 25	1,592	3,161	4,565	373	772	1,517
26 - 30	1,663	3,353	5,415	410	849	1,669
31 - 35	2,152	4,538	7,331	451	934	1,836
36 - 40	2,308	4,771	7,705	496	1,027	2,020
41 - 45	2,939	5,512	7,856	546	1,130	2,222
46 - 50	3,139	5,851	10,288	600	1,243	2,444
51 - 55	4,651	8,947	14,029	660	1,368	2,688
56 - 60	4,930	9,319	16,380	726	1,504	2,957
61 - 64	6,421	13,306	21,488	799	1,655	3,253
65 – 100 (Renewal Only只限續保)	9,723	17,348	29,665	N/A 不適用	N/A 不適用	N/A 不適用
	Panel Network Doctor Out-patient Benefits 網絡醫生門診保障					
Age (Last Birthday) 年齡 (足歲)	YEARLY PAYMENT 按年繳費 (HK\$)					
15 days日 - 5 / 61 – 64	2,311					
6 - 60	2,108					

Some occupations may be subject to premium loading. 個別職業或會被收取附加費。

This insurance plan is unavailable to permanent residents outside Hong Kong. Purchase of this insurance plan by permanent residents outside Hong Kong will render the policy null and void. 非本港居留人士，不論其國籍，均不獲接受投購本醫療計劃。本港居民如在投購此保險計劃後長期離港，此保單即屬無效。

## Family Cover Discount 家庭投保優惠

5% discount on the first year total premium will be offered for any application with one or more family members.\*  
任何人士與一位或以上家庭成員同時投保，首年總保費可享5%折扣優惠。\*

\*Family members only include spouse or child(ren) 家庭成員只包括配偶或子女。

# Major Exclusions 主要不保事項

(All terms and conditions are subject to the Policy 所有內容以保單為準)

- Mental illness and psychiatric disorders (For e.g. depression, etc.) 精神 / 心理問題 (如: 抑鬱等等)。
- Any medical services associated with pregnancy and contraceptive technique. 所有與懷孕或節育有關之治療或醫療服務。
- Birth defects and congenital illnesses or cosmetic surgery 先天性缺陷 / 整容手術。
- Dental treatment or oral surgery; eye refraction and ear examinations 牙科治療 / 配眼鏡及聽力測試。
- Injury or sickness arising directly or indirectly from war, strike, riot, revolution, or any warlike operation or participation in illegal acts. 所有因恐怖襲擊活動、戰爭、暴亂及騷動引致之傷病。
- Prostheses, corrective devices special braces, appliances, wheel chairs, crutches or other equipment. 安裝或使用輔助儀器或特殊矯正儀器, 如義肢、助聽器、輪椅、拐杖等費用。
- Self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse. 一切因自己蓄意引起之損傷、自殺、酗酒、吸毒或濫用藥物。
- Vaccination and any preventive treatment 疫苗注射及有關一切預防性的治療。
- Sexually transmitted or Venereal diseases, AIDS, ARC and their sequelae. 性病、愛滋病、後天免疫力缺乏症及其併發症。
- Hospitalization primarily for diagnosis or X-ray examinations or physical therapy or routine medical examinations unless recommended by a registered physician. 非經由註冊西醫推薦及証實之入院治療 / X光檢查 / 物理治療 / 例行體格檢查。
- Medical services not in accordance with the diagnosis and treatment of the condition for which the hospital confinement is required. 一切非與該次入院所治療之疾病有關的醫療服務。
- Pre-existing conditions 受保前已存在的傷病。
- Rest cures or sanatoria care 純屬休養或療養之治理。
- Any benefit covered by employees' compensation scheme or other insurance plan. 有關福利已從其他僱員補償條例或其他醫療保險計劃中獲得賠償。
- Non approved medical transportation 未有預先批核的緊急醫療運送。
- Special Nursing Care & Private Nursing 特護或私人看護。
- All expensive nutrient herbs and tonic, or drugs that may be purchased without Registered Medical Practitioner's prescription; alternative treatment; experimental treatment. 所有昂貴補益藥材或無需由醫生處方購買的藥物、另類治療或實驗性質治療。

## Exclusions for Panel Network Doctor Out-patient Benefits 網絡醫生門診保障不保事項

- Radiotherapy or investigation or treatment involving radioactive isotopes. 放射性治療或任何涉及放射性元素之治療。
- Any special expensive and long-term medication or treatment including but not limited to Anti-Cancer and Anti-Viral Medication. 特別昂貴或長期藥物, 包括但不限於抗病毒、抗癌及類同之藥物。
- Any treatment outside the appointed network. 任何於非指定網絡診所或醫療中心接受之治療。
- MRI, CT Scan and any single item of X-ray & Laboratory test exceeds HK\$1,000. 磁力掃描、電腦切層掃描及其他超過HK\$1,000的單一X光或化驗項目。
- Any matters associates with kidney dialysis and tuberculosis. 洗腎或結核病治療。

Liberty International Insurance Limited is a 100% owned subsidiary company of Liberty Mutual Group. Boston-based Liberty Mutual Group is the 6th largest property and casualty insurer in the United States and the 2nd largest US based international property and casualty insurer. The Company ranks 86th on the Fortune 500 list of largest corporations in the United States based on 2008 revenue. With financial strength ratings of "Excellent" (A) from A.M. Best Company, "Good" (A2) from Moody's Investor Service and "Strong" (A-) from Standard & Poor's. Liberty Mutual Group has the financial strength to provide a wide array of products and services.

利寶國際保險有限公司為美國Liberty Mutual (利寶互助) 集團的全資子公司。總公司設於美國波士頓的利寶互助集團的是全美第六大財產及意外保險公司, 亦是全美第二大國際財產及意外保險公司。以2008年的收入計算, 公司名列美國財富雜誌全美企業五百強之86位。今天, 利寶互助集團是一家多元化的國際保險集團, 被保險金融評級機構A.M. Best 評為"Excellent" (A)、穆迪投資評為"Good" (A2)級及標準普爾評為"Strong" (A-) 級, 擁有極雄厚之財政實力, 能為客戶提供廣泛的保險服務。

For any enquires, please contact your Liberty Insurance's agent or broker. 如有查詢, 請聯絡閣下的利寶保險代理/經紀。

Underwritten by Liberty International Insurance Ltd. 由利寶國際保險有限公司承保

Address: 13/F, DCH Commercial Centre, 25 Westlands Road, Quarry Bay, Hong Kong S.A.R. 地址: 香港鵬魚涌華蘭路25號大昌行商業中心13樓

Telephone/電話: (852) 2892-3877 Fax 傳真: (852) 2572-8071 Website 網址: www.libertyinternational.com.hk

Note: This leaflet serves as a general guideline. All terms and conditions are subject to the Policy 此小冊子之內容只供參考, 所有內容以保單為準。