

**Subcommittee on Members' Remuneration and
Operating Expenses Reimbursement**

A Summary of Quotation for Corporate Medical Insurance Package for Senior Officers

Schedule of Benefits		Limit of Coverage (HK\$)	Annual Premium Rates (HK\$)
A. Outpatient Benefits (i) Panel and free choice of doctors (ii) 80% reimbursement (iii) Items 1 to 4 shall be limited to one call per day (iv) Items 1 to 5 shall be subject to a maximum of 30 visits per policy year			
1.	Out-patient doctor consultation - Non-panel doctor - Panel doctor	\$400 (per visit limit) Nil (the employee has to pay \$30 per visit)	A. Out-patient benefits \$4,006
2.	Physiotherapy - Non-panel doctor - Panel doctor	\$400 (per visit limit) Nil (the employee has to pay \$40 per visit)	B. Hospitalization benefits \$2,385
3.	Chiropractor Non-panel doctor	\$400 (per visit limit)	C. Supplementary major medical benefits \$1,041
4.	Chinese herbalist/Bonesetter/Acupuncture (max. 5 visits per policy year) Non-panel doctor	\$300 (per visit limit)	D. Dental benefits \$542
5.	Out-patient specialist consultation (max. 10 visits per policy year) - Non-panel doctor - Panel doctor	\$800 (per visit limit) Nil (the employee has to pay \$70 per visit)	E. Annual check up \$4,000
6.	Out-patient Diagnostic Lab. test	\$4,000 (max. per disability)	Total premium per annum per member \$11,974 (say \$12,000)
B. Hospitalization Benefits			<i>Notes:</i>
1.	Room & board charges (max. 60 days per disability)	\$2,000 (per day limit)	(1) The package plan is generally designed for corporate customers with between 1 to 50 employees
2.	Hospital special services	\$30,000 (per disability limit)	(2) Worldwide 24-hour coverage
3.	Surgical fee	from \$20,000 (minor) to \$160,000 (complex) (per disability limit)	(3) For new members: Pre-existing medical conditions receiving medical treatment within 3 months preceding the commencement date of their coverage are not covered by the policy.
4.	Anesthetist's fee	from \$6,000 (minor) to \$48,000 (complex) (per disability limit)	(4) Maximum age limit is 65
5.	Operating Theatre	from \$6,000 (minor) to \$48,000 (complex) (per disability limit)	
6.	In-hospital doctor consultation (max. 60 days per disability)	\$2,000 (per day limit)	
7.	In-hospital specialist consultation	\$8,000 (per disability limit)	
8.	Intensive care unit (max. 10 days per disability)	\$4,000 (per day limit)	
9.	Daily cash for co-ordinate of benefits (max. 30 days per disability)	\$1,000 (per day limit)	
10.	Death benefit	\$1,000 (per case)	
Overall maximum per disability		\$604,000	
*Additional benefit: Evacuation expenses to be fully reimbursed by the insurance company			
(C) Supplementary Major Medical Benefits (mainly for hospitalization) (80% reimbursement)			
•	Deductible	\$1,000	
•	Maximum per disability	\$250,000	
•	Room & board limit	Cannot exceed basic plan daily limit	
(D) Dental Benefits (i) Free choice of dentists (ii) Benefits - 80% reimbursement			
•	Dental examination and scaling once a year	\$250	
•	Filling		
•	Extraction		
•	Dental X-ray		
Maximum amount of benefits per year		\$1,000	
(E) Annual check up program		(Around \$3,000 to \$4,000 per head per annum, depending on the coverage)	