

**Tender Document**

**Medical Insurance**

**for**

**Hong Kong Chu Hai College,  
80 Castle Peak Road, Castle Peak Bay,  
Tuen Mun, Hong Kong**

**Hong Kong Chu Hai College Limited**

Mar 2026

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## SECTION ONE: INFORMATION TO TENDERERS

### 1.1. Preambles

The purpose and intent of this “Information to Tenderers” is to facilitate the tenderers to submit tender for providing medical insurance at Hong Kong Chu Hai College (the “HKCHC”) in Hong Kong, Tuen Mun, New Territories.

The tender document consists of:

- 1) Information to Tenderers;
- 2) Schedule of Requirements;
- 3) Tender Evaluation;
- 4) Agreement of Medical Insurance
- 5) Terms and Conditions of Agreement

The tenderer shall check the number of pages of all the documents attached. Should there be any missing or indistinct pages, the tenderer shall inform the Employer at once and have the same rectified.

Should the tenderer for whatsoever reason be in doubt as to the precise meaning of any description or item, clarification shall be made for correct meaning before the closing time for tender submission.

### 1.2. Tender Inquires

Any inquiries from tenderers concerning this tender shall be directed to the HKCHC and attention to [fo@chuhai.edu.hk](mailto:fo@chuhai.edu.hk).

### 1.3. Tender Closing Date

All tenders must be submitted complete, entire and in the required to HKCHC not later than **3:00 p.m. on 9 April 2026 (Thursday)**. Tenders received after the closing time will NOT be accepted.

Please note that the closing time and date shall automatically be deferred to 3:00 pm on the next earliest possible working day if Tropical Cyclone Warning Signal No. 8 or above is hoisted or Black Rainstorm Warning is announced by the Government before and remains hoisted beyond the closing time. However, the closing time and date will remain unchanged should the Tropical Cyclone Warning Signal No. 8 or above or Black Rainstorm Warning be lowered or withdrawn two hours or more before the specified closing time.

Should a tenderer discover a genuine error in the tender after it has been deposited, written amendment submitted on or before the closing time of the tender submission may be accepted.

**1.4. Delivery of Tenders**

One set of original and 1 set of copy must be submitted by hand, courier delivery or registered mail. One set should be marked “Original” and the other two sets marked “Copy”. In the event of any discrepancy between the copies, the “original” one will be taken as the true Tender.

The tender is to be submitted in a sealed envelope labeled “Tender of Medical Insurance for Hong Kong Chu Hai College” and “Private & Confidential” and be addressed to the following:

Company	Hong Kong Chu Hai College Limited
Address	E701, 7/F, Hong Kong Chu Hai College, 80 Castle Peak Road, Castle Peak Bay, Tuen Mun, New Territories, Hong Kong
Contact	Finance Office
Tender Box Location	Cashier Office, 1/F, Hong Kong Chu Hai College, 80 Castle Peak Road, Castle Peak Bay, Tuen Mun, New Territories, Hong Kong

**1.5. Confidentiality Provision**

The terms of this tender and all other information provided by us in connection with this initiative are to be treated by your company as strictly confidential and proprietary. Such materials are to be used by your company solely for the purpose of responding to this tender. Access to this information shall not be granted to third parties except on prior written consent of HKCHC and upon the written agreement of the intended recipient to treat the same as confidential. We may request at any time that any of our material be returned or destroyed at our election.

**1.6. This Tender is NOT an Offer to Agreement**

This tender is not an offer to agreement, nor should it be construed as such. It is a definition of specific requirements of HKCHC and an invitation to recipients to submit a responsive proposal addressing such requirements. The Company reserves the right to make no selection and enter into no agreement as a result of this tender. Only the execution of a written agreement between the Company and a Tenderer will obligate the Company in accordance with the terms and conditions contained in such agreement.

**1.7. Your Response to this Tender Constitutes an Offer to do Business**

It should be understood that your responsive to this tender constitutes an offer to do business on the terms stated in your proposal and should an agreement be awarded to you, the Company may, at its option, incorporate all or any part of your proposal to this tender in the agreement. The Company reserves the right to accept your offer without further discussions and without any additional opportunity for you to amend, supplement or revise your submitted offer after Tender Closing Date.

**1.8. Rights Of Hong Kong Chu Hai College Limited**

The Company reserves the right to reject all proposals, to accept one which is not at the lowest cost or one which provides a lesser or larger range of services than indicated in this tender.

The Company is not bound to give any explanation or reason for the rejection of any of the proposals or for the award or non-award of the agreement to any or none of the tenderers.

**1.9. Incurred Expenses & Property Rights**

This tender does not commit or obligate the Company to pay any expenses incurred by you in the preparation of your proposal. All such expenses are solely at the risk of the tenderer. By submitting your tender you agree that all proposals to this tender shall become the property of the Company.

**1.10. Non-Use of Hong Kong Chu Hai College Name**

You shall not use the names, trademarks, or proprietary indicate of HKCHC nor its parent corporation, subsidiaries or affiliates as a reference, or in any advertising, announcement, press release or promotional materials, including testimonials, quotations, case studies, and other endorsements. No exceptions are granted without prior written consent from the Company.

**1.11. Media Release**

In addition to obligations under your existing confidentiality agreement with the Company, you will not make (or cause to be made) any public announcement relating to this tender or the Company evaluation process, and shall not otherwise publicize, confirm the existence of or comment on this tender in any manner, without the express written consent of the Company.

**1.12. Gifts or Payments**

Tenderers shall not offer, agree to give or give any gift or consideration of any kind to any employee or representative of the Company or its affiliated enterprises as an inducement or reward for any act, including, without limitation, refraining from an act and showing favour or disfavour to any person or entity, in relation to the evaluation and consideration of this proposal or award of this or any other agreement by HKCHC.

**SECTION TWO: SCHEDULE OF REQUIREMENTS**

The basic requirement of the Medical Insurance is set out as below:

- 2.1 The medical insurance should cover all the present staff members of HKCHC. For new staff members of HKCHC, immediate cover should be given after 6 months of employment. We will send a report to notify service supplier of any employees who need to be added to the medical insurance plan each month. New staff will be eligible for a **prorated insurance coverage period**, starting from the reported actual effective date and extending to the end of the insurance term, excluding the health body check. Health body check will be fully covered at 100%."
  
- 2.2 The insured benefits should be divided into three plans. Please refer to Appendix 1 for the required basic coverage. Appendix 1 is for reference quote only, as the categories or names included in each company's plan may vary. The yellow highlighted sections are mandatory basic coverage, while the other items are suggested or existing coverage. Please provide appropriate coverage amounts and ranges according to the ratios for plans 1-3. If there are any other items that tenderer can offers, feel free to include them in tender document.
  
- 2.3 Appendix 2 outlines the current coverage. If you need to reference our company's insurance loss ratio report for this year, please email [fo@chuhai.edu.hk](mailto:fo@chuhai.edu.hk) for inquiries.
  
- 2.4 The college will currently and continues cover the costs of the same medical insurance plan for one dependents of employees under Plan 1;
  
- 2.5 All employees can choose to purchase one additional corresponding plan for their immediate dependent. For this case, tenderer can request existing medical conditions be excluded."
  
- 2.6 Below is the staff information that requires coverage starting from June, the actual number of staff who will enroll the medical insurance to be confirmed on 1st June 2026:

<b>Medical Staff plan</b>	<b>M</b>	<b>F</b>	<b>Total</b>
Plan 1	6	4	10
Plan 2	49	40	89
Plan 3	34	65	99
<b>Total</b>	<b>89</b>	<b>109</b>	<b>198</b>

Figure for reference:

<b>Existing Compulsory Dependent ppl.</b>	
Plan 1	10
<b>Voluntary Dependent ppl.</b>	
Plan 3	3

### SECTION THREE: TENDER EVALUATION

3.1 The following evaluation system is applicable to all bids:

<b>Criteria</b>	<b>Percentage</b>
- Premium Costs	70%
- Coverage Options	10%
- Additional Benefits	10%
- Network of Providers	5%
- Claims Process	5%
Total	100%

3.2 We attach great importance to follow a structured evaluation process to ensure that the selected provider meets our college needs. We will refer to the following criteria to determine the successful bidder, tenderer need to provide the corresponding information for our reference.

- ❖ Premium Costs: reasonable price, providing high-cost performance and being competitive.
- ❖ Coverage Options: Assess the range of coverage provided, including hospitalization, outpatient services, preventive care, and specialist consultations.
- ❖ Additional Benefits: Look for added services such as wellness programs, telehealth options, or employee support services.
- ❖ Network of Providers: Availability and accessibility of hospitals, clinics, and specialists in the insurance company's network.
- ❖ Claims Process: Review the claims procedures for ease of use, turnaround time, and customer service support.

## SECTION FOUR: AGREEMENT OF MEDICAL INSURANCE

This agreement is entered into on the date set forth in Part 4 hereto (the “Effective Date”), by and between the party set forth in Part 2 hereto (the “Purchaser”) and the party set forth in Part 3 hereto (the “Vendor”) in the following Property according to the Terms and Conditions mentioned hereinafter:

### Part 1 – Type of Agreement

Medical Insurance at Hong Kong Chu Hai College

### Part 2 – The Purchaser

**Hong Kong Chu Hai College Limited**, a company with a principal place of business at Hong Kong Chu Hai College, 80 Castle Peak Road, Castle Peak Bay, Tuen Mun, New Territories, Hong Kong

### Part 3 – The Vendor

Company Name : \_\_\_\_\_  
Contact Person : \_\_\_\_\_  
Contact No. : \_\_\_\_\_  
Business Registration Certificate No. : \_\_\_\_\_  
BR Date of Expiry : \_\_\_\_\_  
Registered Address : \_\_\_\_\_  
\_\_\_\_\_

### Part 4 – Agreement Period (Effective Date)

Twelve (12) months commencing from **1<sup>st</sup> Jun 2026 to 31<sup>st</sup> May 2027** (Both dates inclusive)

### Part 5 – Services Charges

The brief description given hereunder is to be read in conjunction with the whole Tender and Agreement document.

Item	Description of item	Insured Value	Price
1.		HK\$	HK\$
2.		HK\$	HK\$
3.		HK\$	HK\$
4.		HK\$	HK\$
5.		HK\$	HK\$
6.		HK\$	HK\$
7.		HK\$	HK\$
<b>Total Contract Sum</b>			<b>HK\$</b>

**Part 6 – Payment Term**

The Vendor shall submit to the Company (“Hong Kong Chu Hai College Limited”) an original invoice upon order confirmation. The settlement of payment will only be proceeded by the Company upon the receipt of the original invoice.

Signed with company chop by  
[Name: \_\_\_\_\_]  
[Title: \_\_\_\_\_]

for and on behalf of the Vendor:  
[\_\_\_\_\_  
\_\_\_\_\_]

\_\_\_\_\_  
Duly authorized person  
Date: \_\_\_\_\_

Signed with company chop by  
[Name: \_\_\_\_\_]  
[Title: \_\_\_\_\_]

for and on behalf of the Purchaser:  
Hong Kong Chu Hai College Limited

\_\_\_\_\_  
Duly authorized person  
Date: \_\_\_\_\_

## SECTION FIVE: TERMS AND CONDITIONS

In consideration of the mutual promises in the Agreement including these Terms and Conditions (“this Agreement”), the Vendor and the Purchaser agree as follows:

### 1 Confidential Information

- 1.1 Neither Party shall disclose to any third party any Confidential Information of the other Party, or use the other Party’s Confidential Information except in the proper performance of its obligations under this Agreement (or, in the case of Purchaser, its use of the Services performed under this Agreement). “Confidential Information” means any information which relates in any way whatsoever to any research, development, trade secrets, customers, technology, systems, proprietary products or business affairs of a Party, but does not include information which (a) is at the time of its disclosure publicly known; or (b) was rightfully known by the receiving Party at the time of disclosure; or (c) is lawfully received from a third party not bound by any confidentiality obligations to the owner of such Confidential Information. Each Party will share the other Party’s Confidential Information on a “need to know” basis, and must give its personnel (including but not limited to employees, officers, agents and contractors) notice of the confidentiality obligations in this Agreement and the requirement to be bound by them. If there is a breach or threatened breach of this Section, remedies at law may be inadequate and the injured Party will have the right, without proof of special damages (in addition to its other legal rights) to seek an injunction or other equitable relief to enforce this Section.
- 1.2 Vendor may only disclose Purchaser’s Confidential Information to the Vendor’s Personnel who are directly involved in the provision of the Services and who need to know the information. Vendor shall ensure that such Vendor’s Personnel are aware of, and comply with, the confidentiality obligations in this Agreement.
- 1.3 Vendor shall not, and shall procure that Vendor’s Personnel do not, use any of Purchaser’s Confidential Information received otherwise than for the purposes of this Agreement.
- 1.4 Vendor shall notify Purchaser immediately upon discovery of any unauthorized use or disclosure of Confidential Information, or any other breach of this Section 16 by Vendor, and shall cooperate with Purchaser in every reasonable way to help Purchaser regain possession of the Confidential Information and prevent its further unauthorized use or disclosure.
- 1.5 Upon the expiry or termination of this Agreement or at Purchaser’s request, whichever is the earlier, Vendor shall forthwith return to Purchaser (or at Purchaser’s option, destroy and certify the destruction of) all originals, copies, reproductions, notes, summaries and extracts of, containing or relating to Confidential Information which are in Vendor’s possession, custody or control.

1.6 All Confidential Information are and shall remain the property of Purchaser. By disclosing Confidential Information to Vendor, Purchaser does not grant any express or implied right to Vendor to or under any of Purchaser's patents, copyrights, design rights, trademarks, trade secrets or other intellectual property or other proprietary rights.

1.7 The provisions of this Clause 1 shall survive the expiry or termination of this Agreement.

## **2 Publicity**

Vendor must not use the name, trademarks, service marks, logos, domain names, Web sites, or any other identifiers of Purchaser or any of Purchaser's Affiliates in any way without prior written approval of Purchaser.

## **3 Entire Agreement**

This Agreement is the entire agreement between the Parties with respect to the subject matter of this Agreement. The appendix and schedules attached to or referred to in this Agreement are incorporated by reference. If there is a conflict between these Terms and Conditions and any Schedule, the provisions of these Terms and Conditions (as they may be amended by mutual agreement of the Parties) will prevail. No change or amendment to this Agreement will be valid unless it is in writing and signed by an authorized representative of both Parties.

## **4 Governing Law**

This Agreement shall be construed in accordance with the laws of Hong Kong and both Parties agree to submit to the non-exclusive jurisdiction of the courts of Hong Kong.

## **5 Time is of the Essence**

Vendor acknowledges that time is of the essence with respect to the performance of its obligations hereunder.

## **6 No Waiver**

The failure of either Party to insist upon or enforce strict performance by the other Party of any part of this Agreement or to enforce any right under this Agreement shall not be construed as a waiver or a relinquishment of such Party's right to assert or rely upon such provision or any other provision of this Agreement.

## **7 Counterparts and Electronic Signatures**

This Agreement, and all agreements executed hereunder, may be executed in counterparts, with the same effect as if the Parties had signed the same document. Each counterpart so executed shall be deemed to be an original, and all such counterparts shall be construed together and shall constitute one Agreement. The counterparts of this Agreement and any agreement executed hereunder may be executed and delivered by facsimile or other electronic signature by any of the Parties to any other Party and the receiving Party may rely on the receipt of such document so executed and delivered by facsimile or other electronic means as if the original had been received.

## **8 Compliance with laws**

- 8.1 The Parties hereto mutually agree, for themselves and their employees, agents and intermediaries, that they will not pay, and will not permit or suffer any agent, intermediary or employee to pay, directly or indirectly, any money or thing of value, to any official of the government of any nation or political subdivision thereof, or any of their agencies, instrumentalist, corporations or ventures, or to any political party, official thereof, or any candidate, for the purposes of influencing the acts, omissions or decisions, in an official capacity, of such official, party or candidate in violation of his/her or its lawful duty or inducing him or it to exercise his/her or its influence to affect or influence any act or decision of such government or instrumentality or to obtain or retain business for Vendor or Purchaser.
- 8.2 Moreover, before making payment of any money or thing of value on behalf of, or with funds directly or indirectly received from Vendor or Purchaser, the Parties hereto will make such inquiry as the circumstances may indicate is prudent into whether the immediate recipient and any ultimate recipient or beneficiary of such payment may have any official status with the government of any nation or political subdivision thereof, or any of their agencies, instrumentalities, corporations or ventures, or with any political party, official thereof, or any candidate for political office.
- 8.3 Should either Party become aware of a possible violation of Section 8.1 and/or 8.2, or of the facts and circumstances from which a prudent person could conclude that further inquiry is necessary to determine whether such a violation has occurred, is occurring or is likely to occur, such Party will give representatives designated by the other Party immediate notice of such violation, facts or circumstances, and will cooperate fully, and direct all agents, employees and other person(s) the other Party may retain or direct in connection herewith, to cooperate fully, with any inquiry or investigation the other Party may conduct.

**9 Exclusion of Rights**

Notwithstanding any other provisions of this Agreement, a person who is not a party to this Agreement shall not have any right under the Contracts (Rights of Third Parties) Ordinance to enforce any provisions of this Agreement. This does not affect any right or remedy of such third party which exists or is available apart from that Ordinance.

**10 Disputes**

This agreement and the rights and obligations of the parties hereunder shall be governed by the construed in all respects in accordance with the laws of Hong Kong Special Administrative Region and the parties hereto submit to the non-exclusive jurisdiction of the Hong Kong Courts.

	Plan 1	Plan 2	Plan 3
<b>Hospitalization Benefits 住院福利</b>	<b>100% per disability per Policy Year up to</b> <b>100%支付，每病症每保單年度最高</b>	<b>100% per disability per Policy Year up to</b> <b>100%支付，每病症每保單年度最高</b>	<b>100% per disability per Policy Year up to</b> <b>100%支付，每病症每保單年度最高</b>
<b>Designated Room Level 指定住房級別</b>	Private 私家病房	Semi-Private 半私家病房	Ward 大房
<b>Inpatient Facilities Services 住院設施服務</b>			
- Daily Room & Board 每日膳宿費	\$3,500 per day (Max. 180 days) 每日\$3,500 (最高 180 日)	\$1,600 per day (Max. 180 days) 每日\$1,600 (最高 180 日)	\$800 per day (Max. 180 days) 每日\$800 (最高 180 日)
- Intensive Care Unit 深切治療病房費			
- Operating Room 手術室費			
- Surgeon's Fee 手術費			
- Anesthetist's Fee 麻醉師費			
- In-Hospital Physician's Consultation 醫生巡房費			
- In-Hospital Specialist Physician's Consultation 專科醫生巡房費			
- Other Hospital Services 住院雜費			
<b>Pre- and Post-Hospitalization Out-Patient Consultation 入院前及出院後門診諮詢服務</b>			
<b>Home Health Care 家居康護</b>			
<b>HA Hospitals Reimbursement (General Ward only) 醫管局住院保障 (普通病房)</b>			
<b>Psychiatric Treatment 精神科治療</b>			
<b>Increased Overseas Hospitalization Benefit (Due to accidental cause) 額外之海外住院福利 (因意外導致之住院)</b>			
<b>Supplementary Major Medical Benefit 附加醫療保障福利</b>			

<b>Outpatient Benefits 門診福利 (Outpatient total 30 or up visits per policy year 門診每保單年度次數總額 30 次或以上)</b>			
<b>General Physician's Consultation 普通科門診諮詢</b>	100% up to \$2,500 per visit	100% up to \$800 per visit	100% up to \$500 per visit
<b>Telemedicine Service - General Physician's Consultation 視像診症服務 - 普通科門診諮詢</b>	100%支付,每次診症最高\$2,500	100%支付,每次診症最高\$800	100%支付,每次診症最高\$500
<b>Chinese Herbalist's Treatment 中醫藥治療</b>			
<b>Physiotherapy 物理治療</b>			
<b>Chiropractic Treatment 脊骨神經治療</b>			
<b>Specialist Physician's Consultation 專科門診諮詢</b>			
<b>Bonesetter's Treatment 跌打治療</b>			
<b>Acupuncturist's Treatment 針灸治療</b>			
<b>Basic Diagnostic Testing 基本診斷測試</b>			
<b>Prescribed Medicine 處方藥物</b>			
<b>Psychiatric Treatment 精神科治療</b>			
<b>Psychological Consultation 心理輔導</b>			
<b>Outpatient Benefits 門診福利 (Amount per policy year 年度總金額計算)</b>			
<b>Vaccination 疫苗注射</b>			
<b>Health Body Check 例行健康檢查</b>	100% up to \$5,500 per policy year 100%支付, 每保單年度最高\$5,500	100% up to \$5,500 per policy year 100%支付, 每保單年度最高\$5,500	100% up to \$5,500 per policy year 100%支付, 每保單年度最高\$5,500
<b>Dental Benefit 牙科醫療福利</b>			
- Oral Examination / Cleaning 口腔檢查/洗牙 (Max. 1 visit per policy year 每保單年度最高限額 1 次)	100% up to \$1,100 per policy year 100%支付, 每保單年度最高\$1,100	100% up to \$1,100 per policy year 100%支付, 每保單年度最高\$1,100	100% up to \$550 per policy year 100%支付, 每保單年度最高\$550
- Dental Treatment 牙科治療			

<b>Other Benefits 其他福利</b>			
<b>Medical Evacuation &amp; Repatriation Benefit 醫療運送及遺體運返福利</b>			
- Emergency Medical Evacuation 緊急醫療運送			
- Repatriation of Remains 遺體運返			
- Worldwide Hospitalization Deposit Guarantee 全球住院按金保証			
- Compassionate Visit 家屬恩恤探訪			
- Return of Children (under 18 years of age) 子女護送 (只限十八歲以下子女)			

Plans	Plan 1	Plan 2	Plan 3
	Out-of-Network 非網絡	Out-of-Network 非網絡	Out-of-Network 非網絡
Hospitalization Benefits 住院福利	100% per disability per Policy Year up to 100% 支付, 每病症每保單年度最高	100% per disability per Policy Year up to 100% 支付, 每病症每保單年度最高	100% per disability per Policy Year up to 100% 支付, 每病症每保單年度最高
Designated Room Level 指定住房級別	Private 私家病房	Semi-Private 半私家病房	Ward 大房
Inpatient Facilities Services 住院設施服務			
- Daily Room & Board 每日膳宿費	\$3,500 per day (Max. 182 days) 每日\$3,500 (最高 182 日)	\$1,600 per day (Max. 182 days) 每日\$1,600 (最高 182 日)	\$800 per day (Max. 182 days) 每日\$800 (最高 182 日)
- Intensive Care Unit 深切治療病房費	\$48,510	\$27,720	\$12,100
- Operating Room 手術室費			
- Complex Operation 複雜手術	\$59,400	\$28,050	\$14,300
- Major Operation 大型手術	\$29,700	\$14,850	\$8,250
- Intermediate Operation 中型手術	\$14,850	\$7,480	\$3,850
- Minor Operation 小型手術	\$6,600	\$3,300	\$1,870
- Other Hospital Services 住院雜費	\$88,000	\$33,000	\$16,500
- Special Nursing 註冊護士特別護理費	\$1,320 per day (Max. 91 days) 每日\$1,320 (最高 91 日)	\$660 per day (Max. 91 days) 每日\$660 (最高 91 日)	\$308 per day (Max. 91 days) 每日\$308 (最高 91 日)
Inpatient Physician Services 住院醫生服務			
- Surgeon's Fee 手術費			
- Complex Operation 複雜手術	\$165,000	\$88,000	\$46,200
- Major Operation 大型手術	\$88,000	\$48,125	\$26,400
- Intermediate Operation 中型手術	\$44,000	\$24,063	\$13,200
- Minor Operation 小型手術	\$22,000	\$10,560	\$6,050
- Anesthetist's Fee 麻醉師費			
- Complex Operation 複雜手術	\$53,900	\$28,050	\$14,300
- Major Operation 大型手術	\$27,500	\$14,850	\$8,250
- Intermediate Operation 中型手術	\$13,860	\$7,480	\$3,850
- Minor Operation 小型手術	\$6,600	\$3,300	\$1,870
- In-Hospital Physician's Consultation 醫生巡房費	\$3,300 per day (Max. 91 days) 每日\$3,300 (最高 91 日)	\$1,650 per day (Max. 91 days) 每日\$1,650 (最高 91 日)	\$770 per day (Max. 91 days) 每日\$770 (最高 91 日)
- In-Hospital Specialist Physician's Consultation 專科醫生巡房費	\$14,300	\$6,600	\$3,300
Pre- and Post-Hospitalization Out-Patient Consultation 入院前及出院後門診諮詢服務	\$24,200	\$12,100	\$5,500
Home Health Care 家居護理	\$92,400	\$46,200	\$23,100
Second Claim Incentive 第二索償獎賞	\$1,650 per day (Max. 182 days) 每日\$1,650 (最高 182 日)	\$880 per day (Max. 182 days) 每日\$880 (最高 182 日)	\$495 per day (Max. 182 days) 每日\$495 (最高 182 日)
Designated Clinical Surgery Incentive 指定門診手術之福利獎賞 (Gastroscopy/Colonoscopy/Cystoscopy/Arthroscopy/Cataract/Colposcopy & Bronchoscopy) (胃鏡/結腸鏡/膀胱鏡/關節鏡/白內障手術/陰道鏡/支氣管鏡檢查)	\$1,650	\$1,100	\$770
HA Hospitals Reimbursement (General Ward only) 醫管局住院保障 (普通病房)			
- Daily Cash Benefit 每日住院現金福利	\$1,650 per day (Max 182 days) 每日\$1,650 (最高 182 日)	\$880 per day (Max 182 days) 每日\$880 (最高 182 日)	\$550 per day (Max 182 days) 每日\$550 (最高 182 日)
- Surgical Supplies 手術醫療用品賠償	\$88,000	\$33,000	\$16,500
Psychiatric Treatment 精神科治療	\$33,000	\$33,000	\$33,000
Increased Overseas Hospitalization Benefit (Due to accidental cause) 意外之海外住院福利 (因意外導致之住院)	Up to 200% of applicable basic hospitalisation benefits amounts 高達適用的基本住院福利金額的 200%	Up to 200% of applicable basic hospitalisation benefits amounts 高達適用的基本住院福利金額的 200%	Up to 200% of applicable basic hospitalisation benefits amounts 高達適用的基本住院福利金額的 200%
Supplementary Major Medical Benefit 附加住院醫療福利			
Supplementary Major Medical Benefit 附加醫療保障福利	80% up to \$330,000 80%賠償, 最高限額\$330,000	80% up to \$220,000 80%賠償, 最高限額\$220,000	80% up to \$165,000 80%賠償, 最高限額\$165,000
Outpatient Benefits 門診福利			
General Physician's Consultation 普通科門診諮詢 (GP) / 視像診症服務 - 普通科門診諮詢 (TMGP)	100% up to \$2,500 per visit 100% 支付, 每次診症最高\$2,500	100% up to \$700 per visit 100% 支付, 每次診症最高\$700	100% up to \$400 per visit 100% 支付, 每次診症最高\$400
(Max. 30 visits per policy year 每保單年度最高限額 30 次)			
Physiotherapy 物理治療 (PHY)	100% up to \$1,100 per visit 100% 支付, 每次診症最高\$1,100	100% up to \$550 per visit 100% 支付, 每次診症最高\$550	100% up to \$330 per visit 100% 支付, 每次診症最高\$330
(Max. 30 visits per policy year 每保單年度最高限額 30 次)			
Chiropractic Treatment 脊骨神經治療 (CHIRO)	100% up to \$1,100 per visit 100% 支付, 每次診症最高\$1,100	100% up to \$550 per visit 100% 支付, 每次診症最高\$550	100% up to \$330 per visit 100% 支付, 每次診症最高\$330
(Max. 30 visits per policy year 每保單年度最高限額 30 次)			
Specialist Physician's Consultation 專科門診諮詢 (SP) / 視像診症服務 - 專科門診諮詢 (TMSP)	100% up to \$3,300 per visit 100% 支付, 每次診症最高\$3,300	100% up to \$1,320 per visit 100% 支付, 每次診症最高\$1,320	100% up to \$660 per visit 100% 支付, 每次診症最高\$660
Telemedicine Service - Specialist Physician's Consultation 視像診症服務 - 專科門診諮詢 (TMSP)			
Telemedicine Service - Specialist Physician's Consultation 視像診症服務 - 專科門診諮詢 (TMSP)			
Bonesetter's Treatment 跌打治療 (BS)	100% up to \$550 per visit 100% 支付, 每次診症最高\$550	100% up to \$330 per visit 100% 支付, 每次診症最高\$330	100% up to \$242 per visit 100% 支付, 每次診症最高\$242
(Max. 15 visits per policy year 每保單年度最高限額 15 次)			
Chinese Herbalist's Treatment 中醫藥治療 (HERB) / 視像診症服務 - 中醫藥門診諮詢 (TMCH)	100% up to \$550 per visit 100% 支付, 每次診症最高\$550	100% up to \$330 per visit 100% 支付, 每次診症最高\$330	100% up to \$242 per visit 100% 支付, 每次診症最高\$242
(Max. 15 visits per policy year 每保單年度最高限額 15 次)			
Acupuncturist's Treatment 針灸治療 (ACCU)	100% up to \$550 per visit 100% 支付, 每次診症最高\$550	100% up to \$330 per visit 100% 支付, 每次診症最高\$330	100% up to \$242 per visit 100% 支付, 每次診症最高\$242
(Max. 15 visits per policy year 每保單年度最高限額 15 次)			
Basic Diagnostic Testing 基本診斷測試	100% up to \$6,600 per policy year 100% 支付, 每保單年度最高\$6,600	100% up to \$3,300 per policy year 100% 支付, 每保單年度最高\$3,300	100% up to \$1,870 per policy year 100% 支付, 每保單年度最高\$1,870
Prescribed Medicine 處方藥物 (Prescription required and purchased from any authorized source 必須由西醫處方, 在西醫診所或診所以外註冊藥劑師購買)	100% up to \$6,600 per policy year 100% 支付, 每保單年度最高\$6,600	100% up to \$2,420 per policy year 100% 支付, 每保單年度最高\$2,420	100% up to \$1,650 per policy year 100% 支付, 每保單年度最高\$1,650
Health Check and Vaccination 例行健康檢查及疫苗注射			
- Health Check and Vaccination 例行健康檢查及疫苗注射	100% up to \$5,500 per policy year 100% 支付, 每保單年度最高\$5,500	100% up to \$5,500 per policy year 100% 支付, 每保單年度最高\$5,500	100% up to \$5,500 per policy year 100% 支付, 每保單年度最高\$5,500
- Vaccination 疫苗注射	100% up to \$1,100 per policy year 100% 支付, 每保單年度最高\$1,100	100% up to \$440 per policy year 100% 支付, 每保單年度最高\$440	100% up to \$330 per policy year 100% 支付, 每保單年度最高\$330
Overall Maximum per Policy Year for Health Check and Vaccination Benefit 每保單年度例行健康檢查及疫苗注射最高賠償額	\$5,500	\$5,500	\$5,500
Psychiatric Treatment 精神科治療 (PRT)	100% up to \$880 per visit 100% 支付, 每次診症最高\$880	100% up to \$660 per visit 100% 支付, 每次診症最高\$660	100% up to \$330 per policy year 100% 支付, 每保單年度最高\$330
(Max. 10 visits per policy year 每保單年度最高限額 10 次)			
Psychological Consultation 心理輔導 (PC)	100% up to \$880 per visit 100% 支付, 每次診症最高\$880	100% up to \$660 per visit 100% 支付, 每次診症最高\$660	100% up to \$330 per policy year 100% 支付, 每保單年度最高\$330
(Max. 10 visits per policy year 每保單年度最高限額 10 次)			
Overall maximum number of visits per Policy Year for Outpatient Benefits 每保單年度門診最多賠償次數 (PRT)+(PC)			
Overall maximum number of visits per Policy Year for Outpatient Benefits 每保單年度門診最多賠償次數 (BS)+(HERB)+(TMCH)+(ACCU)			
Overall maximum number of visits per Policy Year for Outpatient Benefits 每保單年度門診最多賠償次數 (PHY)+(CHIRO)			

<b>Overall maximum number of visits per Policy Year for Outpatient Benefits</b> <b>每保單年度門診最多賠償次數</b> (GP)+(TMGP)+(PHY)+(CHIRO)+(SP)+(TMSP)+(BS)+(HERB)+(TMCH)+(ACCUP)+(PRT)+(PC)			
<b>Dental Benefit 牙科醫療福利</b> - Oral Examination / Cleaning 口腔檢查/洗牙 (Max. 1 visit per policy year 每保單年度最高限額 1 次) - Dental Treatment 牙科治療	80% up to \$1,100 per policy year 80% 支付, 每保單年度最高\$1,100	80% up to \$550 per policy year 80% 支付, 每保單年度最高\$550	80% up to \$550 per policy year 80% 支付, 每保單年度最高\$550
<b>Overall Maximum per Policy Year for Dental Benefit</b> <b>每保單年度牙科最高賠償額</b>	\$1,100	\$1,100	\$550
<b>China Assist Services 中國支援服務</b> - Hospital Deposit Guarantee in China 國內住院按金保證	Up to \$10,000 per hospitalization 每次住院最高\$10,000	Up to \$10,000 per hospitalization 每次住院最高\$10,000	Up to \$10,000 per hospitalization 每次住院最高\$10,000
<b>Medical Evacuation &amp; Repatriation Benefit 醫療運送及遣體運返福利</b> - Emergency Medical Evacuation 緊急醫療運送 - Repatriation of Remains 遣體運返 - Worldwide Hospitalization Deposit Guarantee 全球住院按金保證 - Compassionate Visit (if the Insured Person is hospitalized for more than 7 consecutive days) 家屬慰恤探訪 (如受保人需住院超過連續 7 日) - Return Common Carrier ticket (economy class) 探訪家屬來回機票乙張 (經濟客位) - Visitor's accommodation expenses 探訪家屬之住宿費用 - Return of Children (under 18 years of age) 子女護送 (只限十八歲以下子女) - One-way Common Carrier ticket (economy class) 單程(送返之)機票乙張 (經濟客位) - Qualified escort when necessary 如有需要將由專人陪同送返 - Overseas Medical Monitoring & Repatriation after discharge from overseas Hospitalization 海外住院期間醫療跟進及出院後醫療運返 - Hotel Room Accommodation for Convalescence (Maximum 5 days per Trip per Life) 療癒期間酒店住宿費用 (以個人計每行程最多 5 日)	100% 支付 100% 支付 Maximum \$60,000 per Trip per Life 每行程最高限額 \$60,000 (以個人計)  Included 已包括 Maximum \$12,000 per Trip per Life 每行程最高限額 \$12,000 (以個人計)  Included 已包括 Included 已包括 Included 已包括 Included 已包括 Maximum \$2,000 per day 每日最高限額 \$2,000	100% 支付 100% 支付 Maximum \$60,000 per Trip per Life 每行程最高限額 \$60,000 (以個人計)  Included 已包括 Maximum \$12,000 per Trip per Life 每行程最高限額 \$12,000 (以個人計)  Included 已包括 Included 已包括 Included 已包括 Included 已包括 Maximum \$2,000 per day 每日最高限額 \$2,000	100% 支付 100% 支付 Maximum \$60,000 per Trip per Life 每行程最高限額 \$60,000 (以個人計)  Included 已包括 Maximum \$12,000 per Trip per Life 每行程最高限額 \$12,000 (以個人計)  Included 已包括 Included 已包括 Included 已包括 Included 已包括 Maximum \$2,000 per day 每日最高限額 \$2,000