



EC2 MEDICARE PLAN – EMPLOYEE TOP-UP SUPPLEMENTARY MAJOR MEDICAL BENEFITS (SMM) 僱員附加保障 — 附加額外醫療保障



真生活 真夥伴
THE REAL LIFE COMPANY

AIA understands that a one-size-fits-all employee benefits plan cannot satisfy all employees as they are at different stages of life and have different needs.

To help employers and HR specialists design a perfect solution to retain and attract talent, AIA offers **EC2 MediCare with Supplementary Major Medical Benefits (SMM) options**. These options are for different age groups and levels of seniority, allowing employees to choose the plan that is right for them.

AIA 深明一套基本的僱員福利計劃未必能滿足僱員在不同人生階段的需要。

為協助僱主及人力資源顧問設計一份稱心的保障計劃予每一位僱員，並有效吸引及挽留人才，AIA精心推出 **EC2 MediCare 醫療保障計劃 — 附加額外醫療保障** 讓僱員自願參與。這附加保障適合不同年齡、不同職位的僱員，讓他們因應個人需要選購附加額外醫療保障。

Product Highlights

- ✓ **No individual underwriting is required**
- ✓ **Maximum benefit per disability¹ up to HK\$1,200,000**
- ✓ **Better coverage for employees and their dependents at competitive rates**
- ✓ **Quick and easy set up** — it only takes 10 working days to set up the platform for EC2
- ✓ **No extra cost for providing additional benefits to employees**
- ✓ **No administrative burden** — from set-up to communications materials with employees, everything is ready to go

產品特點

- ✓ **無需個人核保**
- ✓ **最高賠償限額 (每病症¹) 高達 1,200,000 港元**
- ✓ **僱員和他們的家屬以較相宜的保費獲得更全面的保障**
- ✓ **建立平台簡易快捷** — 只需10個工作天便可建立EC2網上平台
- ✓ **零成本方案，為您的僱員提供更多福利**
- ✓ **無需額外行政支援** — 提供全方位支援服務，由建立平台至與受保成員溝通，一切已準備就緒

EMPLOYEE CHOICES

As an employer, many people depend on you – your customers, your suppliers, but most of all, your employees. Let your employees choose their level of cover while you have total control over the cost and your level of participation!

作為僱主，很多人都需要您，包括您的客戶、供應商，而當中最需要您的，是您的僱員。讓您的僱員選擇他們所需保障的同時，您亦能有效控制公司的營運成本和參與程度！

EC2 MediCare Plan — 6 options for your employees EC2 MediCare 醫療保障計劃 — 6個計劃供僱員選擇

Benefits (HK\$) 保障額 (港元)	Ward 普通房	Semi-Private 半私家房	Private 私家房
Top-up Daily Room & Board Limit [^] 加高每日病房及膳食限額 [^]	750	1,800	3,500
Maximum Benefit per disability ¹ 每病症 ¹ 最高保障額	150,000	300,000	600,000
Top-up deductible per disability ¹ 每病症 ¹ 之加高墊底費	50,000	100,000	150,000
Top-up coinsurance 加高共同保險	100%	100%	100%
Benefits (HK\$) 保障額 (港元)	Ward S 普通房 S	Semi-Private S 半私家房 S	Private S 私家房 S
Top-up Daily Room & Board Limit [^] 加高每日病房及膳食限額 [^]	750	1,800	3,500
Maximum Benefit per disability ¹ 每病症 ¹ 最高保障額	300,000	600,000	1,200,000
Top-up deductible per disability ¹ 每病症 ¹ 之加高墊底費	50,000	100,000	150,000
Top-up coinsurance 加高共同保險	100%	100%	100%

CASE 案例 (All figures are hypothetical and for the purpose of illustration only) (以下數字乃假設並只作舉例說明之用)

Mrs. Chan [Female / Aged 42]
Supervisor in a Trading Company
陳太 [女性, 42歲] 貿易公司主任

Married with a son and a daughter
已婚，育有一兒一女

Maximum Hospitalization Benefit under group core plan HK\$48,000
基本僱員福利計劃 — 住院保障上限 48,000 港元

- Mrs. Chan suffered from multiple uterine fibroids. Following medical advice, she decided to undergo surgery to remove them and stayed in the hospital for 5 days.
陳太患有多發性子宮肌瘤。她接受醫生建議，決定接受手術，並留院5天。

Mrs. Chan is insured with EC2 MediCare — Ward Plan. Even if the medical related expenses exceed the cover of the group insurance core plan, certain other specified expenses can be covered by EC2 MediCare.

陳太投保了EC2 MediCare 醫療保障 — 普通房計劃。即使醫療開支超出基本僱員福利計劃的賠償上限，指定保障項目的餘額也可獲得額外醫療保障賠償。

	HK\$ 港元
Medical-related expenses 相關醫療費用	63,180
Room and board 病房與膳食	4,000
Surgery and medical treatment 手術和醫藥費	
5-days in general ward of a private hospital (HK\$800/day)	
5天的私家醫院的普通病房 (每天800港元)	

Total expenses of hospitalization and surgery 是次手術及住院總開支 67,180

Benefit payable from group core plan 團體基本計劃的賠償金額	48,000
Benefit payable under EC2 MediCare — Ward Plan 額外醫療保障(EC2 MediCare 普通房計劃)的賠償金額	19,181

Calculation 計算方法：

$[(\text{Top-up eligible expenses} \times \text{Top-up adjustment factor}^*) - \text{Top-up deductible}^{\#} \text{ per disability}] \times \text{Top-up coinsurance}$
[(符合可獲得加高賠償的金額 x 加高調整基數*) - 每病症之加高墊底費#] x 加高共同保險
[HK\$19,180 x 0.9375 - (50,000 - 48,000)] x 100% = HK\$15,981.25

Total benefit payable (from group core plan and EC2 MediCare) 團體基本計劃及EC2 MediCare總賠償金額 63,981

- Mrs. Chan is insured under MediCare — Ward Plan, so she only needs to pay HK\$4,780 including annual premium paid (HK\$1,581).
陳太投保了EC2 MediCare普通房計劃，她只需自付4,780港元(當中已包括年繳保費1,581港元)。
- If Mrs. Chan did not have EC2 MediCare, she would then need to pay HK\$19,180 on her own.
如陳太沒有投保EC2 MediCare，她需自付19,180港元。

What is Top-up Adjustment Factor*?

Top-up adjustment factor is a percentage that is applied if the Insured Person's average daily room and board charges incurred during such hospitalization are higher than the Top-up Daily Room and Board Limit set forth in the EC2 MediCare Plan.

什麼是「加高調整基數」*?

「加高調整基數」是指當受保人住院的平均每日病房及膳食費用高於EC2 MediCare計劃內的加高每日病房及膳食限額時，在計算額外醫療保障賠償時，用於調整賠償的百分數。

1. Any one disability shall include all Sicknesses/Injuries arising from the same cause (including any and all complications therefrom), as well as Sicknesses/Injuries concurrently arising from different causes during the same Hospital Confinement, except that a Sickness/Injury treated after 90 days or more following the latest Confinement or treatment of a prior Sickness/Injury from the same cause shall be treated as new Disability.
每病症是指由相同原因所引起之病症及其併發症，以及於同一次住院期間因不同原因所引起而同時出現之病症；如最後出院或接受治療(以較後日期起計算)起計90日後再因同一原因而出現之病症，則會被視作新病症。

* Top-up adjustment factor (Top-up Daily Room & Board Limit/Average daily room & board charges incurred).
加高調整基數(加高每日病房及膳食賠償限額/平均每日病房及膳食開支)。

[^] For the calculation of Top-up adjustment factor only.
只用作計算加高調整基數。

[#] "Top-up Deductible" shall be the relevant amount set forth in the Plan as Top-up Deductible less the Aggregate Paid Benefits.

Any Deductible and Coinsurance previously borne by the Insured Person under the SMM for the same Disability are reimbursable under the Voluntary Top-up SMM Plan (EC2 MediCare) and accordingly such amounts shall not be counted towards the Top-up Deductible calculation.

「加高墊底費」是指計劃內所訂明之加高墊底費(Top-up Deductible)減除總支付保障(Aggregate Paid Benefits)。

若受保人因同一病症在團體基本計劃內已承擔了墊底費和共同保險，其金額將不會計算在加高墊底費內。

"Aggregate Paid Benefits" shall mean the aggregate amount of benefits paid by the Company under the Core Benefits and the Voluntary Top-up HS Benefit.
「總支付保障」是指團體基本計劃及自願附加住院福利的總賠償金額。

General Eligibility

- Suitable for Corporate groups with a minimum of 10 employees
- Suitable for members with AIA Group Medical Policy (not including Voluntary or Top-up policies)
- Any full-time permanent employee who is in Active Service and below 65 years old; his or her spouse below 65 years old; and his or her unmarried dependent child(ren) aged from at least 2 weeks up to 19 or 23 years old (for full-time student) are eligible for enrolment
- Minimum and maximum entry age will align with group core plan

Participation Guideline

- Enrol on anniversary date or member's initial effective date, on employee-only or family basis
- Coverage of dependents must be at the same or lower level of the insured employee (if dependents' cover is available)

General Exclusions

1. Pre-existing Conditions.
2. Investigation and treatment of psychological, emotional, mental or behavioral conditions; alcoholism or drug addiction; rest cure or sanatoria care; treatment of an optional nature; intentionally self-inflicted Injuries while sane or insane.
3. Injuries arising directly or indirectly from war, declared or undeclared.
4. Special nursing care; general physical or medical check-up or tests not incidental to treatment or diagnosis of an actual Sickness or Injury or any treatment which is not medically necessary; immunization, vaccination or inoculation.
5. Procurement or use of special braces, any appliances, any equipment or prosthetic devices, any implants, contact lenses, eye glasses, hearing aids or the fitting of the same and non-medical services such as television, telephone and the like.
6. Any dental or eye examination/treatment, surgical procedure for correction of eye refraction, cosmetic procedures or plastic surgery except to the extent that such surgery is necessary for the repair of damage caused solely by Accidental Injury covered under the Policy.
7. Any investigation, treatment or surgical operation for congenital anomalies or complications arising from such congenital anomalies or physical defects present at and existing from the time of birth regardless of the time of discovery or the time of such treatment or surgical treatment.
8. Birth control measures, investigation or treatment pertaining to infertility, genetic testing or counseling, treatment occasioned by or resulting from pregnancy, childbirth or abortion.
9. Non-Medically Necessary health services.
10. Experimental, investigational or unproven services except when authorized by the Company.
11. Services and supplies for smoking cessation programs and the treatment of nicotine addiction.
12. Services rendered by a Physician, Surgeon or Chinese Herbalist (whether legally registered or not) with the same legal residence as the Insured Person or who is a member of the Insured Person's family, including spouse, brother, sister, parent or child; or services delivered by financial planner of the Company.
13. Chinese herbal medicine, bone-setting, acupuncture, tui na (except where and as covered under Optional Benefits), hypnotism, massage therapy, aroma therapy; and other forms of alternative treatments.
14. Clinical home care; custodial care in any setting; day care; hospice, private duty nursing; respite care unless prior approval is obtained from the Company.
15. Other education services such as speech improvement, diabetic classes and nutritional services, or group support services.

Remarks

- Cover continues until end of the policy year in which the insured employee leaves the company.
- After membership of the plan is terminated, the insured member may not rejoin if he/she remains in continuous employment with the company.
- AIA Hong Kong reserves the right to cancel the Policy on any premium due date by giving a minimum of 31 days' prior written notice.
- This brochure is for general information purposes only. It is not a contract of insurance nor does it form any part of the Policy. Details are subject to the terms, conditions, provisions and exclusions of the Policy.
- The Chinese translation of this brochure is for reference only. In case of discrepancy, the English version of this brochure prevails.
- The Company reserves the right to revise this Benefit Summary from time to time.
- "AIA", "AIA Hong Kong", "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

基本參加資格

- 適用於擁有10名或以上僱員的機構
- 適用於持有AIA團體醫療保單之成員(不包括自選或附加保障之計劃)
- 任何65歲以下獲投保企業長期聘用及慣常地執行其固定職務的全職僱員、其65歲以下之配偶，以及出生2星期至19歲之未婚子女(如屬全日制學生則延伸至23年歲)均可參加
- 最低及最高之受保年齡將與基本團體福利保障計劃相同

參加指引

- 需於保單周年日或入職日，以僱員或家庭之身份參加
- 受保家屬需參加與僱員相同或較低之計劃(如該計劃包括家屬保障)

主要不保事項

1. 已存在之病症。
2. 心理、情緒、精神或行為之調查和治療；酗酒或藥物成癮；休養或療養護理；選擇性治療；蓄意自殘身體(不論精神狀況正常或失常)。
3. 直接或間接由戰爭引致的受傷(無論宣戰與否)。
4. 特別護理；不附屬於實際疾病或受傷，或並非醫療需要的一切身體或醫療檢查或測試；免疫注射、疫苗注射或接種。
5. 購買或使用特別支架、任何器具、設備或義肢裝置、任何植入物、隱形眼鏡、眼鏡、助聽器或同等作用的裝置及非醫療服務如電視，電話等。
6. 任何牙科或眼科檢查/治療、矯正眼屈光之外科手術、美容或整容手術(除非有關手術是以作矯治因意外造成的受保身體傷害)。
7. 任何先天性異常或其併發症所引致或任何於出生時出現的身體缺陷所引致之調查、治療或外科手術(不論康復或外科手術之時間)。
8. 避孕、不育之求診或治療、基因檢測或諮詢、因懷孕、分娩或流產而接受之治療。
9. 非醫療所需之治療。
10. 實驗性、研究性或未經證實的治療(除非已獲本公司核准)。
11. 戒煙療程及治療尼古丁上癮之服務及物品。
12. 與受保人或受保人之家庭成員包括配偶、兄弟、姐妹、父母或子女擁有相同合法地址之醫生或中醫(無論是合法註冊與否)所提供的服務；本公司之財務策劃顧問所提供之服務。
13. 中醫治療、跌打、針灸、推拿(除非已受保於附加保障)、催眠治療、按摩療法、香薰療法及其他另類療法。
14. 臨床家庭護理、任何監護治理、日間照顧、善終服務、私人護理、暫託服務(除非已獲本公司預先核准)。
15. 其他教育服務如語音改良、糖尿病講座及營養治療，或支援小組治療。

備註

- 若受保僱員離開該公司，受保僱員於保單終結日前仍會受到保障。
- 如受保成員參與計劃的資格被終止後，該成員即使繼續受僱於該投保公司亦不可再參與此計劃。
- 友邦香港保留權利隨時以不少於31日前的書面通知取消此保單。
- 此產品簡介只供參考用途而非保單契約，亦不構成保單契約的部份。有關保單契約的詳情，請參閱保單契約的條款、條件、條文及不保事項。
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- 本公司保留隨時修訂保障一覽表之權利。
- 此產品簡介上的「友邦」、「友邦香港」或「本公司」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。

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