

THE PLAN AT A GLANCE

We designed three protection levels to meet different needs, so you can pick the best plan for your circumstances.

Issue Age:	Age 18 – 65 (At last birthday)
Policy Term :	10 years, renewable up to age 65
Premium Structure:	6-year level and guaranteed premium
Premium Payment Frequency:	Annual or monthly
Policy Currency:	HKD or USD

Benefit Schedule (HKD/ USD)

		Maximum benefit amount		
		Plan 1	Plan 2	Plan 3
Room type		Ward		Semi-private
Benefit and Coverage				
Medical Reimbursement	Hospital Room & Board Benefit (limit per day, up to 100 days per disability)	HK\$500 / US\$65	HK\$800 / US\$100	HK\$1,800 / US\$225
	Inpatient Surgical Expenses Benefit (including surgeon's fee, anaesthetist's fees and operating theatre fee) (per disability)	HK\$21,000 / US\$2,625	HK\$30,000 / US\$3,750	HK\$42,000 / US\$5,250
	Post surgical Expenses Benefit (Outpatient Expenses and Auxiliary Treatment) (e.g. chiropractor treatment, physiotherapy) (per disability)	HK\$1,000 / US\$125	HK\$1,500 / US\$190	HK\$2,500 / US\$315
	Outpatient Surgical Expenses Benefit (per disability)	HK\$3,000 / US\$375	HK\$3,000 / US\$375	HK\$5,000 / US\$625
Lump-sum Payment	Cancer Benefit	HK\$100,000 / US\$12,500	HK\$150,000 / US\$18,750	HK\$300,000 / US\$37,500
		Lump-sum benefit amount plus 100% refund of total premium paid minus CIS Benefit paid if any		
	Carcinoma-in-situ (CIS) Benefit (once per lifetime; maximum HK\$240,000 per life')	HK\$30,000 / US\$3,750	HK\$45,000 / US\$5,625	HK\$90,000 / US\$11,250
	Cash Value	Up to 108% of your total premium paid (cash value will be payable according to the cash value table)		
	Compassionate Death Benefit	100% refund of the total premium paid		

Remarks:

- For the Carcinoma-in-situ Benefit, the maximum amount of the same or similar benefits paid under all policies with the company is HK\$240,000 per life.