

SME Group Medical Insurance
中小企團體醫療保險

Flexibility for Employers & Care for Employees

為僱主提供靈活周全的
團體醫療保障，照顧
僱員所需



NAVIGATOR
Insurance Brokers Ltd.

Tel (852) 2530 2530 Unit 8E Golden Sun Centre
Fax (852) 2530 2535 59-67 Bonham Strand West
crew@navigator-insurance.com Sheung Wan, Hong Kong
www.navigator-insurance.com



Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

Annual Premium Table^ (HK\$)

Per Insured Person

(Effective from 01 March 2023)

Hospitalisation & Surgical Benefit						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-17	459	1,077	1,603	2,656	3,458	6,707
18-25	458	1,075	1,598	2,649	3,451	6,691
26-30	503	1,178	1,753	2,905	3,784	7,339
31-35	548	1,282	1,908	3,162	4,118	7,986
36-40	663	1,554	2,312	3,832	4,991	9,678
41-45	751	1,758	2,616	4,335	5,646	10,950
46-50	912	2,135	3,177	5,265	6,857	13,297
51-55	1,071	2,512	3,738	6,194	8,068	15,644
56-60	1,400	3,280	4,881	8,088	10,534	20,428
61-64	1,728	4,049	6,023	9,982	13,001	25,212
65-69 (For renewal only)	2,160	5,061	7,529	12,478	16,251	31,515

Supplementary Major Medical Benefit (Optional)						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-17	680	906	999	1,252	1,504	2,515
18-25	693	922	1,016	1,274	1,531	2,561
26-30	757	1,008	1,111	1,392	1,674	2,798
31-35	822	1,093	1,205	1,511	1,815	3,036
36-40	976	1,299	1,432	1,795	2,158	3,607
41-45	1,088	1,447	1,595	2,000	2,404	4,019
46-50	1,326	1,766	1,946	2,440	2,932	4,902
51-55	1,566	2,083	2,297	2,878	3,460	5,784
56-60	2,016	2,683	2,957	3,707	4,455	7,448
61-64	2,466	3,282	3,617	4,534	5,451	9,111
65-69 (For renewal only)	3,083	4,103	4,521	5,668	6,814	11,389

Outpatient Benefit (Optional)						
Reimbursement Percentage: 100%						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-17	2,027	2,988	3,723	4,824	6,049	15,625
18-25	1,458	2,149	2,677	3,470	4,351	11,240
26-30	1,577	2,323	2,894	3,751	4,703	12,150
31-35	1,695	2,497	3,111	4,032	5,055	13,059
36-40	1,754	2,584	3,219	4,172	5,232	13,514
41-45	1,812	2,672	3,327	4,312	5,408	13,969
46-50	2,031	2,995	3,730	4,834	6,062	15,658
51-55	2,251	3,318	4,133	5,356	6,715	17,347
56-60	2,601	3,833	4,775	6,187	7,759	20,044
61-64	2,951	4,349	5,417	7,020	8,803	22,740
65-69 (For renewal only)	3,689	5,436	6,771	8,775	11,004	28,425

NAVIGATOR
Insurance Brokers Ltd.

Tel (852) 2530 2530 Unit 8E Golden Sun Centre
Fax (852) 2530 2535 59-67 Bonham Strand West
crew@navigator-insurance.com Sheung Wan, Hong Kong
www.navigator-insurance.com

Outpatient Benefit (Optional)						
Reimbursement Percentage: 80%						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-17	1,724	2,540	3,164	4,101	5,142	13,282
18-25	1,240	1,827	2,276	2,949	3,699	9,554
26-30	1,340	1,975	2,460	3,188	3,998	10,327
31-35	1,441	2,123	2,645	3,427	4,297	11,100
36-40	1,490	2,197	2,737	3,547	4,446	11,487
41-45	1,541	2,271	2,829	3,666	4,596	11,874
46-50	1,727	2,546	3,171	4,108	5,153	13,310
51-55	1,914	2,820	3,513	4,552	5,708	14,745
56-60	2,211	3,258	4,059	5,260	6,596	17,037
61-64	2,508	3,697	4,605	5,967	7,482	19,329
65-69 (For renewal only)	3,135	4,621	5,756	7,459	9,353	24,161

Dental Benefit (Optional)						
Reimbursement Percentage: 100%						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-64	518	777	1,036	1,554	2,590	5,180
65-69 (For renewal only)	648	971	1,295	1,943	3,238	6,475

Dental Benefit (Optional)						
Reimbursement Percentage: 80%						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-64	467	699	932	1,399	2,331	4,661
65-69 (For renewal only)	584	874	1,165	1,749	2,914	5,826

Personal Accident Benefit (Optional)						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-64	22	44	67	89	111	133
65-69 (For renewal only)	33	66	101	134	167	200

^ The premium amounts are subject to levy which is collected by the Insurance Authority ("IA"). IA has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this factsheet are subject to levy. For further information, please visit www.ia.org.hk/en/levy.

全年保費表[^] (港幣 / 元)

每名投保人

(由 2023 年 3 月 1 日起生效)

住院及手術保障						
年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-17	459	1,077	1,603	2,656	3,458	6,707
18-25	458	1,075	1,598	2,649	3,451	6,691
26-30	503	1,178	1,753	2,905	3,784	7,339
31-35	548	1,282	1,908	3,162	4,118	7,986
36-40	663	1,554	2,312	3,832	4,991	9,678
41-45	751	1,758	2,616	4,335	5,646	10,950
46-50	912	2,135	3,177	5,265	6,857	13,297
51-55	1,071	2,512	3,738	6,194	8,068	15,644
56-60	1,400	3,280	4,881	8,088	10,534	20,428
61-64	1,728	4,049	6,023	9,982	13,001	25,212
65-69 (只供續保)	2,160	5,061	7,529	12,478	16,251	31,515

附加醫療保障 (自選保障)						
年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-17	680	906	999	1,252	1,504	2,515
18-25	693	922	1,016	1,274	1,531	2,561
26-30	757	1,008	1,111	1,392	1,674	2,798
31-35	822	1,093	1,205	1,511	1,815	3,036
36-40	976	1,299	1,432	1,795	2,158	3,607
41-45	1,088	1,447	1,595	2,000	2,404	4,019
46-50	1,326	1,766	1,946	2,440	2,932	4,902
51-55	1,566	2,083	2,297	2,878	3,460	5,784
56-60	2,016	2,683	2,957	3,707	4,455	7,448
61-64	2,466	3,282	3,617	4,534	5,451	9,111
65-69 (只供續保)	3,083	4,103	4,521	5,668	6,814	11,389

門診保障 (自選保障)						
賠償率 : 100%						
年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-17	2,027	2,988	3,723	4,824	6,049	15,625
18-25	1,458	2,149	2,677	3,470	4,351	11,240
26-30	1,577	2,323	2,894	3,751	4,703	12,150
31-35	1,695	2,497	3,111	4,032	5,055	13,059
36-40	1,754	2,584	3,219	4,172	5,232	13,514
41-45	1,812	2,672	3,327	4,312	5,408	13,969
46-50	2,031	2,995	3,730	4,834	6,062	15,658
51-55	2,251	3,318	4,133	5,356	6,715	17,347
56-60	2,601	3,833	4,775	6,187	7,759	20,044
61-64	2,951	4,349	5,417	7,020	8,803	22,740
65-69 (只供續保)	3,689	5,436	6,771	8,775	11,004	28,425

NAVIGATOR
Insurance Brokers Ltd.

Tel (852) 2530 2530 Unit 8E Golden Sun Centre
Fax (852) 2530 2535 59-67 Bonham Strand West
crew@navigator-insurance.com Sheung Wan, Hong Kong
www.navigator-insurance.com

門診保障 (自選保障)						
賠償率：80%						
年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-17	1,724	2,540	3,164	4,101	5,142	13,282
18-25	1,240	1,827	2,276	2,949	3,699	9,554
26-30	1,340	1,975	2,460	3,188	3,998	10,327
31-35	1,441	2,123	2,645	3,427	4,297	11,100
36-40	1,490	2,197	2,737	3,547	4,446	11,487
41-45	1,541	2,271	2,829	3,666	4,596	11,874
46-50	1,727	2,546	3,171	4,108	5,153	13,310
51-55	1,914	2,820	3,513	4,552	5,708	14,745
56-60	2,211	3,258	4,059	5,260	6,596	17,037
61-64	2,508	3,697	4,605	5,967	7,482	19,329
65-69 (只供續保)	3,135	4,621	5,756	7,459	9,353	24,161

牙科保障 (自選保障)						
賠償率：100%						
年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-64	518	777	1,036	1,554	2,590	5,180
65-69 (只供續保)	648	971	1,295	1,943	3,238	6,475

牙科保障 (自選保障)						
賠償率：80%						
年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-64	467	699	932	1,399	2,331	4,661
65-69 (只供續保)	584	874	1,165	1,749	2,914	5,826

人身意外保障 (自選保障)						
年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-64	22	44	67	89	111	133
65-69 (只供續保)	33	66	101	134	167	200

[^] 保費金額將附加保費徵費，並由保險業監管局（「保監局」）徵收。保監局已於《保險業條例》中公布有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本產品投保書上所列明的保費金額將附加保費徵費。詳情請瀏覽 www.ia.org.hk/tc/levy。

MSIG Insurance (Hong Kong) Limited
9/F 1111 King's Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555 Fax +852 2890 5741

三井住友海上火災保險（香港）有限公司
香港太古城英皇道1111號9樓
電話 +852 2894 0555 傳真 +852 2890 5741

For more information,
please call us at +852 3122 6922
or contact your Insurance Representative at:
詳情請致電 +852 3122 6922
或聯絡您的保險代理 / 經紀：

NAVIGATOR
Insurance Brokers Ltd.

Tel (852) 2530 2530

Fax (852) 2530 2535

crew@navigator-insurance.com

www.navigator-insurance.com

Unit 8E Golden Sun Centre

59-67 Bonham Strand West

Sheung Wan, Hong Kong

H1030 (03-23/03-23/0K)