

EasyCare

Employee Benefit Insurance Scheme

易僱保僱員福利保險計劃



Liberty
Insurance™

利寶國際保險有限公司

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Special Plan Features 計劃優點

- ☑ Flexible cross plan combination on Hospitalization & Out-patient
- ☑ Provide FREE Out-patient doctor panel card
- ☑ FREE Extended Major Medical Benefit
- ☑ Final Tribute Costs (to all insured members)
- ☑ Optional Dental Benefits
- ☑ FREE Overseas Emergency Medical Evacuation
- ☑ 24-hours worldwide cover
- ☑ Provide e-claim payment advice and online claim enquiry
- ☑ Enjoy "Liberty Health Club" membership privileges
- ☑ 5% discount on the first year total premium offered for groups with more than 10 employees
- ☑ 住院及門診福利保障可靈活配搭
- ☑ 提供免費門診醫療卡
- ☑ 免費額外醫療福利保障
- ☑ 禮儀費用 (適用於所有受保人)
- ☑ 附加牙科福利保障
- ☑ 免費海外緊急救援服務
- ☑ 24小時全球保障
- ☑ 提供電子理賠索償通知及網上理賠索償查詢
- ☑ 兼享「寶康會」會員優惠
- ☑ 參加僱員人數達10人以上，首年保費可享5%折扣優惠

HOSPITALIZATION BENEFITS (Basic Cover)

住院福利 (基本保障)

Maximum Limit 最高賠償額 (HK\$)

		Option 1 選擇一	Option 2 選擇二	Option 3 選擇三	Option 4 選擇四
1.	Room & Board Charges – per day limit 病房及膳食費 – 每日限額 (Maximum 91 days per disability 每宗病症最多91日)	2,200	1,400	950	600
2.	Intensive Care Unit – per day limit 深切治療病房費 – 每日限額 (Maximum 10 days per disability 每宗病症最多10日)	3,000	2,000	1,300	700
3.	Hospital Special Services – per disability limit 醫院雜費 – 每宗病症限額	26,000	20,000	13,000	9,000
4.	Surgical Fees – per disability limit 醫生手術費 – 每宗病症限額				
	Complex Operation 複雜手術	90,000	70,000	50,000	32,000
	Major Operation 大型手術	45,000	35,000	25,000	16,000
	Intermediate Operation 中型手術	22,500	17,500	12,500	8,000
	Minor Operation 小型手術	11,250	8,750	6,250	4,000
5.	Anaesthetist's Fee – per disability limit 麻醉師費 – 每宗病症限額				
	Complex Operation 複雜手術	27,000	21,000	15,000	9,600
	Major Operation 大型手術	13,500	10,500	7,500	4,800
	Intermediate Operation 中型手術	6,750	5,250	3,750	2,400
	Minor Operation 小型手術	3,375	2,625	1,875	1,200
6.	Operating Theatre – per disability limit 手術室租金 – 每宗病症限額				
	Complex Operation 複雜手術	27,000	21,000	15,000	9,600
	Major Operation 大型手術	13,500	10,500	7,500	4,800
	Intermediate Operation 中型手術	6,750	5,250	3,750	2,400
	Minor Operation 小型手術	3,375	2,625	1,875	1,200
7.	In-Hospital Doctor's Consultation – per day limit 住院醫生診療費 – 每日限額 (Maximum 91 days per disability 每宗病症最多91日)	2,200	1,400	950	600
8.	In-Hospital Specialist's Consultation – per disability limit (Referred & recommended by attending physician in writing) 住院專科醫生診療費 – 每宗病症限額 (必須由主診醫生推薦及列明病症)	5,500	4,500	3,500	1,200
9.	Pre & Post-Hospitalization Treatment – per disability limit (Including 1 pre-admission visit within 30 consecutive days before admission to hospital and all related post-hospitalization treatment within 90 consecutive days after discharge from hospital) 入院前及出院後之治療 – 每宗病症限額 (包括1次入院前30日內及出院後90日內與住院治療有關之診治)	4,500	3,000	1,200	1,000
10.	Daily Cash Benefit – per day limit 住院現金津貼 – 每日限額 (Maximum 91 days per disability) (每宗病症最多91日) (In lieu of all the benefits payable & applicable for Ward room confinement in HA Hospitals only)(此保障只適用於入住政府大房及會取代其他住院賠償)	1,000	650	450	275
11.	Final Tribute Costs – per case limit 禮儀費用 – 每宗限額	90,000	70,000	50,000	30,000
12.	Free Extended Major Medical Benefit (80% reimbursement) 免費額外醫療福利 (八成賠償) (Please refer to the policy terms for coverage detail. 保障詳情請參閱保單條款。)				
	Deductible 自付額	NIL不適用			
	Max. limit per disability 每宗病症最高賠償額	150,000	100,000	50,000	30,000
13.	Free Overseas Emergency Medical Evacuation (Applicable to member age below 70) 免費海外緊急救援服務 (70 歲以下受保人適用)	HK\$ 2,000,000			

Plan Rules 計劃守則

- ☑ Hong Kong registered companies with at least 2 employees are applicable
- ☑ Health Declaration required for groups with 5 employees or below for medical insurance and 10 employees or below for life insurance
- ☑ For groups with 5 employees or below, all employees must be under the same plan
- ☑ Premium must be paid by Policyholder
- ☑ Policy renewal is subject to experience rating
- ☑ All eligible staff must be actively at work and participate mandatorily
- ☑ Dependent coverage must be the same benefit level as the employee
- ☑ Dental cover must be accompanied with Out-patient Benefits
- ☑ Eligibility : Full time employees and employees' spouse aged 64 or below / Unmarried child(ren) from 15 days to age 18, or 23 if in full-time education with proof
- ☑ 只適用於最少2位僱員的香港註冊公司
- ☑ 如僱員人數是6人或以上(醫療保障)或11人或以上(人壽保障)，每名僱員毋須申報其健康狀況
- ☑ 如僱員人數是5人或以下，所有僱員必須為同一級別
- ☑ 保費必須由僱主支付
- ☑ 續保保費會根據過往所有賠償紀錄而定
- ☑ 所有合資格之僱員必須參加此計劃和正常上班
- ☑ 僱員家屬所參加的計劃必須與該僱員為同一級別
- ☑ 牙科福利保障必須與門診福利保障同時投保
- ☑ 申請資格：全職僱員或僱員的配偶(64歲或以下) / 未婚子女(15天大至18歲或19至23歲而有全日制學生證明)

OUT – PATIENT BENEFITS (Optional Cover) (80% or 100%, with optional Panel Network Doctors ※) 門診福利 (附加保障) (八成賠償 或 全數賠償 及 可附加網絡醫生 ※)

		Maximum Limit 最高賠償額 (HK\$)			
		Option 1 選擇一	Option 2 選擇二	Option 3 選擇三	Option 4 選擇四
1.	General Doctor's Consultation – limit per visit per day 醫生門診費 – 每日最高賠償額 (Including Physiotherapist / Chiropractic Treatment * 包括物理治療 / 脊醫*) Maximum 30 visits per policy year 每保單年度最高賠償額為30次	330	260	190	140
2.	Specialist Consultation * - limit per visit per day 專科門診費 * – 每日最高賠償額 Maximum 10 visits per policy year 每保單年度最高賠償額為10次	670	520	400	300
3.	Chinese Herbalist / Bonesetter – limit per visit per day 中醫門診或跌打 – 每日最高賠償額 Maximum 10 visits per policy year 每保單年度最高賠償額為10次	200	160	140	110
4.	Diagnostic X-ray / Laboratory Test * X光檢查 / 化驗費 * Maximum limit per policy year 每保單年度最高賠償額	2,500	1,900	1,250	650
Items 1-3 shall be subject to overall maximum 30 visits per policy year. (for both non-panel network doctors and panel network doctors) 項目1-3每年合共總限額為30次 (適用於非網絡醫生及網絡醫生)					
* To be referred and recommended by attending physician in writing 必須由主診醫生推薦及列明病症					
※ Note: Liberty Out-patient Medical Card can be offered to Option 1, 2 & 3 only. Co-payment for Panel Doctor's Consultation: 80% reimbursement option: HK\$20 for General Doctor's Consultation and Chinese Herbalist & HK\$40 for Specialist's Consultation. 100% reimbursement option: NO Co-payment for General Doctor's Consultation, Chinese Herbalist and Specialist's Consultation.					
※ 註：利寶醫療門診卡只提供予選擇一 / 二 / 三 之會員 網絡醫生自付費： 如選擇80%賠償：普通科醫生門診和中醫各為港幣20元，專科每次為港幣40元。 如選擇100%全數賠償：普通科醫生門診、中醫及專科每次均毋須繳付自付費。					

DENTAL BENEFITS (Optional Cover) (80% Reimbursement and Accompanied with Out-patient Benefits) 牙科福利 (附加保障) (八成賠償 及 必須與門診福利保障同時投保)

		Maximum Limit 最高賠償額 (HK\$)			
		Option 1 選擇一	Option 2 選擇二	Option 3 選擇三	Option 4 選擇四
1.	Oral examination, scaling & polishing – Once a year, limit per visit 定期口腔檢查及洗牙 – 每年一次，最高賠償額	350	350	350	350
2.	Dental X-ray & medications 牙科X光及藥物	3,000	3,000	3,000	3,000
3.	Filling & Simple Extractions 補牙及脫牙	3,000	3,000	3,000	3,000
4.	Emergency treatment of dental pain (Palliative) 因牙痛而所需之緊急緩和和治療	3,000	3,000	3,000	3,000
5.	Impaction 阻生	3,000	3,000	3,000	3,000
	Overall Maximum per policy year 每年最高賠償額	3,000	3,000	3,000	3,000

Annual Premium Rates 按年保費表 (HK\$)
(Effective from Feb 1, 2014 由2014年2月1日生效)

		Hospitalization 住院福利		Out-patient Benefits 門診福利				Dental Benefits 牙科福利
Category A – Composite Average Age at 18 to 40 (Last Birthday) * 甲類 - 所有僱員合計之平均歲數，18至40歲 (足歲) *								
Category B – Composite Average Age at 41 to 64 (Last Birthday) * 乙類 - 所有僱員合計之平均歲數，41至64歲 (足歲) *								
		Category A 甲類	Category B 乙類	80% Reimbursement 八成賠償		100% Reimbursement 全數賠償		Category A & B 甲 及 乙類
				Category A 甲類	Category B 乙類	Category A 甲類	Category B 乙類	
Option 1 選擇一	Employee 僱員 / Spouse 配偶	4,534	4,850	3,495	3,852	4,499	4,955	1,050
	Child 子女	4,534	4,850	4,369	4,815	5,624	6,194	1,050
Option 2 選擇二	Employee 僱員 / Spouse 配偶	3,383	3,615	2,638	2,877	3,449	3,766	1,050
	Child 子女	3,383	3,615	3,298	3,596	4,311	4,708	1,050
Option 3 選擇三	Employee 僱員 / Spouse 配偶	2,310	2,468	2,017	2,201	2,609	2,849	1,050
	Child 子女	2,310	2,468	2,521	2,751	3,261	3,561	1,050
Option 4 選擇四	Employee 僱員 / Spouse 配偶	1,426	1,488	1,558	1,701	1,886	2,056	1,050
	Child 子女	1,426	1,488	1,948	2,126	2,358	2,570	1,050

* Composite average age is counted on all employees within the group only.

* 所有僱員合計之平均歲數只計算所有僱員，家屬不需包括在內。

Medical and Dental Benefits – Major Exclusions 醫療及牙科保障 – 主要不保事項
(All terms and conditions are subject to the Policy. 所有內容以保單為準。)

- Mental illness and psychiatric disorders (e.g. depression, etc.). 精神 / 心理科問題 (如：抑鬱等等)。
- Rest cures or sanatoria care. 純屬休養或療養之治理。
- Birth defects and congenital illnesses, contraception or sterilization or cosmetic surgery. 先天性缺陷 / 節育或絕育 / 整容手術。
- Dental treatment or oral surgery (unless the benefit is available); eye refraction and ear examinations. 牙科治療 (除非已購買牙科保障) / 配眼鏡及聽力測試。
- Injury or sickness arising directly or indirectly from war, strike, riot, revolution, or any warlike operation or participation in illegal acts. 所有因恐怖襲擊活動、戰爭、暴亂及騷動引致之傷病。
- Prostheses, corrective devices special braces, appliances, wheel chairs, crutches or other equipment. 安裝或使用輔助儀器或特殊矯正儀器，如義肢、助聽器、輪椅、拐杖等費用。
- Routine medical examinations. 例行體格檢查。
- Self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse. 一切因自己蓄意引起之損傷、自殺、酗酒、吸毒或濫用藥物。
- Vaccination and any preventive treatment 疫苗注射及有關一切預防性的治療。
- Hospitalization primarily for diagnosis, X-ray examinations or physical therapy, unless recommended by a legally qualified physician or surgeon. 非經由註冊西醫推薦及証實之入院治療、X光檢查或物理治療。
- Medical services not in accordance with the diagnosis and treatment of the condition for which the hospital confinement is required. 一切非與該次入院所治療之疾病有關的醫療服務。
- Non approved medical transportation. 未有預先批核的緊急醫療運送。
- Pre-existing conditions. 受保前已存在的傷病。
- All other dental procedures not listed in the Dental Benefit Section. 除已列出的牙科福利項目外，其他治療並不受保。
- Wisdom tooth extraction. 脫智慧齒。
- Dental cosmetics. 牙科美容。

Liberty International Insurance Limited is a 100% owned subsidiary company of Liberty Mutual Group. Boston-based Liberty Mutual Insurance is a diversified global insurer and the third largest property and casualty insurer in the United States based on 2012 direct premiums written. Liberty Mutual Group has the financial strength to provide a wide array of products and services.

利寶國際保險有限公司為美國Liberty Mutual (利寶互助) 集團的全資子公司。總公司設於美國波士頓的利寶互助集團是全美國第三大國際財產及意外保險公司。今天，利寶互助集團是一家多元化的國際保險集團，擁有極雄厚之財政實力，能為客戶提供廣泛的保險服務。

For any enquires, please contact your Liberty Insurance's agent or broker. 如有查詢，請聯絡閣下的利寶保險代理/經紀。

Underwritten by Liberty International Insurance Ltd. 由利寶國際保險有限公司承保

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Note : This leaflet serves as a general guideline. All terms and conditions are subject to the Policy.

此小冊子之內容只供參考，所有內容以保單為準。

Self-service quotation system. 自助報價系統。 Website 網址：https://www.libertyinternational.com.hk/grpproducer/ECCSimplified.jsp

