

Benefit Schedule 保障一覽表

International Healthcare Plan

(effective 1st October 2005) (2005 年10 月1 日生效)

In the tables below We have summarised the Benefits applicable for each product option. Please refer to the Policy wording for full Benefit details and definitions. All Benefits shown are per Insured Person, per Period of Cover (unless specifically stated). 下表摘要了每個產品組合的有效「保障」,「保障」範圍及釋義請參閱「保單措詞」。下表列出的所有「保障」均以每名「受保人」每個「保險期」(特別指定除外)計算。



ALL limits and excesses expressed in \$ shall in all instances mean US\$. 最高保障限額及免賠額如註明「元」,一律指美元。

Product Options 產品組合

Benefits 保障	Major Medical 001	Foundation 002	Lifestyle 003	Lifestyle Plus 004
Maximum Annual Aggregate Limit 每年最高賠償總額	£1,000,000 or/或 €/\$1,600,000	£1,000,000 or/或 €/\$1,600,000	£1,000,000 or/或 €/\$1,600,000	£1,000,000 or/或 €/\$1,600,000
In-Patient Charges 「住院病人」收費 Hospital accommodation, Drugs and Dressings, surgeon and anaesthetist fees, theatre charges, intensive care unit and pathology. 「醫院」病床、「藥物及敷藥」、外科手術及麻醉師、手術室、深切治療部及病理的費用。	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Hospital Cash Benefit 住院現金保障 When Treatment is received as an In-Patient for an eligible Medical Condition for a maximum of 20 nights and no costs are incurred for accommodation and/or Treatment. This Benefit is not applicable to Accident and Emergency admissions. 因承保的「傷病」以「住院病人」方式住院不超過20 晚接受「治療」,而並無招致病床及/或「治療」費用。本項「保障」並不適用於「意外」及「緊急事故」入院的「受保人」。	£75 or/或 €/\$125	£75 or/或 €/\$125	£75 or/或 €/\$125	£75 or/或 €/\$125
Parent Accommodation 父母在「醫院」留宿 Hospital accommodation costs in respect of a parent or legal guardian staying with an Insured Person who is under 18 years of age and is admitted to a Hospital as an In-Patient. 父母或合法監護人其中一人在「醫院」陪伴以「住院病人」方式入住「醫院」的未滿18 歲「受保人」所招致的留宿費用。	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Newborn Cover 新生嬰兒保障 In-Patient Treatment of an Acute Medical Condition and any associated costs which presents symptoms at birth or which manifests itself within 30 days following birth. 以「住院病人」方式入院接受「治療」,以及在初生或出生後30 天內呈現「急性疾病」而入院的有關「治療」費用。	Up to £6,250 or €/\$10,000 & to a maximum of 30 days Hospital stay 每次住院最高賠償 額為 £ 6,250 或 €/\$10,000,最長賠 償期為30 天	Up to £6,250 or €/\$10,000 & to a maximum of 30 days Hospital stay 每次住院最高賠償 額為 £ 6,250 或 €/\$10,000,最長賠 償期為30 天	Up to £6,250 or €/\$10,000 & to a maximum of 30 days Hospital stay 每次住院最高賠償 額為 £ 6,250 或 €/\$10,000,最長賠 償期為30 天	Up to £6,250 or €/\$10,000 & to a maximum of 30 days Hospital stay 每次住院最高賠償 額為 £ 6,250 或 €/\$10,000,最長賠 償期為30 天
Newborn Accommodation 新生嬰兒在「醫院」留宿 Hospital accommodation costs relating to a newborn baby (up to 16 weeks old) to accompany its mother (being an Insured Person) whilst she is receiving Treatment as an In-Patient in a Hospital. 新生嬰兒(年齡不超過16 週)在母親(「受保人」)以「住院病人」方式在「醫院」接受「治療」時於「醫院」留宿的費用。	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
In-Patient Psychiatric Treatment 「住院病人」接受精神科「治療」 In a registered psychiatric unit of a Hospital. All Benefits are conditional upon pre-authorisation from Us and all Treatment being administered under the direct control of a registered psychiatrist. 接受精神科「治療」在「醫院」的註冊精神科接受治療。所有「保障」必須事前獲得「本公司」索償服務部批准,所有「治療」均需由註冊精神科醫生直接監督進行。	Full Refund (up to 30 days) 全費獲償 (最長賠償期為 30天)	Full Refund (up to 30 days) 全費獲償 (最長賠償期為 30天)	Full Refund (up to 30 days) 全費獲償 (最長賠償期為 30天)	Full Refund (up to 30 days) 全費獲償 (最長賠償期為 30天)

Benefits 保障	Major Medical 001	Foundation 002	Lifestyle 003	Lifestyle Plus 004
Complications of Pregnancy 懷孕出現的併發症 Treatment of a Medical Condition which arises during the antenatal stages of pregnancy, or a Medical Condition which arises during childbirth & requires a recognised obstetric procedure. 因產前或分娩時的「傷病」而需進行認可婦產科「治療」程序。	Full Refund (subject to a waiting period)** 全費獲償 (另設待候期)**	Full Refund (subject to a waiting period)** 全費獲償 (另設待候期)**	Full Refund (subject to a waiting period)** 全費獲償 (另設待候期)**	Full Refund (subject to a waiting period)** 全費獲償 (另設待候期)**
Accidental Damage to Teeth 牙齒意外受損 Treatment received in an Emergency room in a Hospital within 7 days of incurring accidental damage caused to sound, natural teeth. 因意外損壞天然健全牙齒後7天內在「醫院」急症室接受「治療」。	Full Refund, when Treatment received as an In-Patient only 「住院病人」接受「治療」可全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Oncology 腫瘤 Treatment given for cancer received as an In-Patient, Day-Patient, or Out-Patient. 以「住院病人」、「日間病人」或「門診病人」方式入院接受癌症「治療」。	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
CT & MRI 電腦斷層及磁力共振掃描 Scans received as an In-Patient, Day-Patient or Out-Patient and pre-authorised by Us. 事前獲「本公司」批准，以「住院病人」、「日間病人」或「門診病人」方式接受掃描。	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Emergency Transportation 「緊急交通」 Emergency Transportation costs to and from Hospitals by the most appropriate form of transport. 以最恰當的交通工具緊急運送「受保人」往來「醫院」的交通費用。	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Evacuation 「護送轉院」 Evacuation of an Insured Person in the event of Treatment not being readily available at the place of the incident, to the nearest appropriate facility, for the purpose of admission to Hospital as an In-Patient or Day-Patient. Extended to cover the costs for one other person to travel with the Insured Person as an escort. 如發生意外當地未能即時提供「治療」設施，而需把「受保人」運送至最接近的適當醫療設施，以「住院病人」或「日間病人」方式入住「醫院」接受診治所招致的費用。「本公司」並會償付一名陪同「受保人」的人士的交通費用。	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Additional Travel Expenses (following Evacuation) 額外交通費(「護送轉院」後) Reasonable travel costs 合理交通費用；				
i to and from medical appointments when Treatment is being received as a Day-Patient. 以「日間病人」方式接受「治療」時每次約診往來「醫院」的費用；	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
ii for an accompanying person to travel to and from the Hospital to visit the Insured Person following admission as an In-Patient. 受保人以「住院病人」方式住院時，陪伴「受保人」的人士往來「醫院」探望「受保人」的交通費用；	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
iii non-Hospital accommodation for immediate pre and post Hospital admission periods provided that the Insured Person is under the care of a Specialist. 「受保人」接受「專科醫生」診治期間，在入院前後入住「醫院」以外其他地方的住宿費用；額外交通費(「護送轉院」後)合理交通費用；	Up to £95 or €/\$150 per person per day and £3,000 or €/\$5,000 per person, per Evacuation 每人每天最高賠償 額為£95或 €/\$150，每次 「護送轉院」每人 最高賠償 額為£3,000或 €/\$5,000	Up to £95 or €/\$150 per person per day and £3,000 or €/\$5,000 per person, per Evacuation 每人每天最高賠償 額為£95或 €/\$150，每次 「護送轉院」每人 最高賠償 額為£3,000或 €/\$5,000	Up to £95 or €/\$150 per person per day and £3,000 or €/\$5,000 per person, per Evacuation 每人每天最高賠償 額為£95或 €/\$150，每次 「護送轉院」每人 最高賠償 額為£3,000或 €/\$5,000	Up to £95 or €/\$150 per person per day and £3,000 or €/\$5,000 per person, per Evacuation 每人每天最高賠償 額為£95或 €/\$150，每次 「護送轉院」每人 最高賠償 額為£3,000或 €/\$5,000

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iv. economy class airline ticket to return the Insured Person and one other person who has travelled as an escort to the Country of Residence, or to the country from where Evacuation occurred. 提供經濟客位飛機票將「受保人」及一名陪同人士送返「居留國」或「護送轉院」的國家。	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Mortal Remains 遺體 i. Transportation of a body or ashes to the Country of Nationality or Country of Residence, or 把遺體或骨灰運返「本籍國」或「居留國」的交通運費；或 ii. Burial or cremation costs at the place of death. 在身故當地土葬或火葬費用。	Up to £5,300 or €/\$8,500 最高賠償額為 £5,300或€/\$8,500	Up to £5,300 or €/\$8,500 最高賠償額為 £5,300或€/\$8,500	Up to £5,300 or €/\$8,500 最高賠償額為 £5,300或€/\$8,500	Up to £5,300 or €/\$8,500 最高賠償額為 £5,300或€/\$8,500
Aids 「愛滋病」 Medical expenses which arise from or are in any way related to Human immunodeficiency Virus (HIV) and/or HIV related illness, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) and/or any mutant derivative or variation thereof. 源於或關乎人類免疫力缺乏病毒及/或愛滋病相關病症的費用，包括「愛滋病」或與其有關的綜合症及/或任何變種或病變的醫療開支。	Up to £30,000 or €/\$50,000 per lifetime 終生最高賠償額為 £30,000或 €/\$50,000	Up to £30,000 or €/\$50,000 per lifetime 終生最高賠償額為 £30,000或 €/\$50,000	Up to £30,000 or €/\$50,000 per lifetime 終生最高賠償額為 £30,000或 €/\$50,000	Up to £30,000 or €/\$50,000 per lifetime 終生最高賠償額為 £30,000或 €/\$50,000
Reconstructive Surgery 「矯型改造手術」 Reconstructive surgery following an Accident or following surgery for an eligible Medical Condition. 遭遇「意外」或外科手術後，就本「保單」承保的「傷病」接受矯型改造手術。	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Home Nursing 家居看護 Immediately following Hospital discharge on the recommendation of a Specialist and must be provided by a Qualified Nurse. All Treatment under this Benefit must be pre-authorised by Us. 依從「專科醫生」建議，在出院後即時聘請看護料理，而護理服務必須由「合格護士」提供。任何本項「保障」承保的「治療」，必須事前獲「本公司」批准。	Full Refund up to 30 days per condition 全費獲償 (每宗「傷病」最高賠償期為30天)	Full Refund up to 30 days per condition 全費獲償 (每宗「傷病」最高賠償期為30天)	Full Refund up to 30 days per condition 全費獲償 (每宗「傷病」最高賠償期為30天)	Full Refund up to 30 days per condition 全費獲償 (每宗「傷病」最高賠償期為30天)
Out-Patient Charges Including: 「門診病人」收費包括： i. Medical Practitioner fees including consultations. 「醫生」費用(包括診症費用)。 ii. Specialist fees. 「專科醫生」費用。 iii. Diagnostic procedures. 診斷程序。 iv. Physiotherapy on referral by a Medical Practitioner. 由「醫生」轉介接受「物理治療」。 v. Treatment administered by registered chiropractors, osteopaths, homeopaths & acupuncturists on referral by a Specialist (maximum 10 sessions in aggregate). 由「專科醫生」轉介註冊「按摩師」、「按骨推拿師」、「順勢治療師」及「針灸師」提供的「治療」(每年最多10次)。 vi. Prescribed Drugs and Dressings 處方「藥物及敷藥」	每宗「傷病」住院後 最高賠償額為 £ 1,000或 €/\$1,700，最高賠償期為60天。	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Out-Patient Surgery 「門診病人」外科手術	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Out-Patient Psychiatric Treatment 「門診病人」 Including Specialist consultations. All Benefits are conditional upon pre-authorisation from Us and all Treatment must be administered under the direct control of a registered psychiatrist. 接受精神科「治療」包括「專科醫生」診治。所有「保障」必須事前獲「本公司」批准，所有「治療」均需由註冊精神科醫生直接監督進行。	No Cover 不獲賠償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Traditional Chinese Medicine 中國傳統醫學 Administered by a traditional Chinese practitioner, registered to practice in China. 由在中國註冊具備執業資格的中醫師提供中藥「治療」。	No Cover 不獲賠償	Up to a maximum of £20 or €/\$30 per session and to a maximum of 10 sessions 每次診治最高賠償額£20或€/\$30 (最多10次)	Up to a maximum of £20 or €/\$30 per session and to a maximum of 10 sessions 每次診治最高賠償額£20或€/\$30 (最多10次)	Up to a maximum of £20 or €/\$30 per session and to a maximum of 10 sessions 每次診治最高賠償額£20或€/\$30 (最多10次)

Benefits 保障	Major Medical 001	Foundation 002	Lifestyle 003	Lifestyle Plus 004
Hormone Replacement Therapy 荷爾蒙更替 Medical Practitioner or Specialist consultation and the cost of prescribed tablets, implants or patches for a maximum of 18 months per Medical Condition, when Treatment is prescribed for the female menopause which has been induced artificially and/or through early onset (by early onset We mean prior to age 40 years). 治療法「醫生」或「專科醫生」診治及處方藥片、植片或補片的費用。針對人為誘發及/或提早出現女性更年期的處方「治療」，每宗「傷病」最長賠償期為18個月(提早出現更年期指40歲前)。	No Cover 不獲賠償	Full Refund 全費獲償	Full Refund 全費獲償	Full Refund 全費獲償
Chronic Conditions 慢性疾病 Routine check-ups, Drugs and Dressings prescribed for management of the condition, Hospital accommodation, nursing, surgery and Palliative Treatment for Chronic conditions. 「慢性疾病」有關的例行身體檢查、用於管控病情的處方「藥物及敷藥」、「醫院」病床、看護料理、外科手術及「紓緩性治療」費用。	No Cover 不獲賠償	No Cover 不獲賠償	Up to £30,000 or €/\$50,000 per lifetime (Nil Excess) 終生最高賠償額 £30,000或 €/\$50,000 (無免賠額)	Up to £30,000 or €/\$50,000 per lifetime (Nil Excess) 終生最高賠償額 £30,000或 €/\$50,000 (無免賠額)
Evacuation Extension 「護送轉院」額外保障 Evacuation to the country of Your choice. 護送至「您」選擇的國家。	Optional 自選組合	Optional 自選組合	Full Refund 全費獲償	Full Refund 全費獲償
Routine Dental Treatment 例行牙科「治療」(1) Examinations, tooth cleaning, normal compound fillings, simple or non-surgical extractions incurred after 6 months from the purchase date of this Benefit or Your Date of Entry, whichever is the later. 「投購日」或「受保日」後6個月(二者取其較遲) 檢驗、洗牙、正常複合物補牙、簡單或非外科手術拔牙。	No Cover 不獲賠償	No Cover 不獲賠償	No Cover 不獲賠償	Up to £435 or €/\$700 and subject to 25% Co-Insurance (Nil Excess) 最高賠償額為£435或€/\$700，另設25%「自付額」(無免賠額)
Major Restorative Dental Treatment 複雜的牙齒修復治療 (2) Removal of impacted, buried or unerrupted teeth, removal of roots, removal of solid odontomes, apicetomy, new or repair of bridge work, new or repair of crowns, root canal treatment, new or repair of upper or lower dentures incurred after 9 months from purchase date of this Benefit of Your Date of Entry, whichever is the later. 「投購日」或「受保日」後9個月(二者取其較遲) 拔除受損、埋藏或尚未露出的牙齒、拔牙齦、清除固體牙瘤、切除顛骨巖部頂、新裝或修理橋托、新裝或修整牙冠、牙齦「治療」、新裝或修理上或下假牙。	No Cover 不獲賠償	No Cover 不獲賠償	No Cover 不獲賠償	Up to £945* or €/\$1,500* and subject to 25% Co-Insurance (Nil Excess) 最高賠償額為£945*或€/\$1,500*，另設25%「自付額」(無免賠額)
Pregnancy and Childbirth 懷孕及分娩 Costs associated with normal pregnancy and childbirth, pre- and post-natal check-ups and delivery costs. 正常妊娠及分娩招致的產前及產後身體檢查及接生費用。	No Cover 不獲賠償	No Cover 不獲賠償	No Cover 不獲賠償	Up to £5,300 or €/\$8,500 subject to 20% Co-Insurance (10% for Hong Kong residents selecting Semi-Private Room or when utilising a maternity package in a pre-approved provider facility). Subject to a waiting period.** 最高賠償額為£5,300或€/\$8,500,另設20%「自付額」(選擇「半私家病房」或在預先核准醫護設施使用分娩全套服務的香港居民之「自付額」為10%)，另設待候期**。(無免賠額)

* In aggregate to Routine Dental limit.已包含例行牙科「治療」的最高賠償額。

** Please refer to the Policy wording. 請參閱「保單措詞」。

Excess Options 免賠額組合

Benefits 保障		Major Medical 001	Foundation 002	Lifestyle 003	Lifestyle Plus 004
Each Product Option carries a standard Excess applicable to each new Medical Condition. You can amend this by selecting alternative options. 各項產品設有一個適用於每宗新「傷病」的標準「免賠額」,「閣下」可另訂新款額以修改「免賠額」。	£ Standard 標準	Nil無免賠額	65	65	65
	Options 自選	625 or 或 3,000	Nil無免賠額; 30; 155; 300; 625; 1,250 or 或3,000	Nil無免賠額; 30 or 或155	Nil無免賠額; 30 or 或155
	€/ \$ Standard 標準	Nil無免賠額	100	100	100
	Options 自選	1,000 or 或 5,000	Nil無免賠額; 50; 250; 500; 1,000; 2,000 or 或5,000	Nil無免賠額; 50 or 或250	Nil無免賠額; 50 or 或250

Additional Options 附加組合

Benefits 保障	Major Medical 001	Foundation 002	Lifestyle 003	Lifestyle Plus 004
USA Elective Treatment Option美國選擇「治療」(005) Costs will be reimbursed on a full refund basis, where In-Patient or Day-Patient Treatment is received within Our Provider Network or for any Out-Patient Treatment. In-Patient or Day-Patient Treatment received outside Our Provider Network will be subject to a 50% Co-Insurance and an annual maximum of £625,000 or €/\$1,000,000. 「受保人」以「住院病人」或「日間病人」方式在「本公司」「服務設施網絡」的醫療機構接受「治療」或接受「門診病人」「治療」,可全數獲償。以「住院病人」或「日間病人」方式在「本公司」「服務設施網絡」的醫療機構接受「治療」設有50%「共同保險」額,每年最高賠償額為£625,000或€/\$1,000,000。	No Cover 不獲賠償	Optional 自選	Optional 自選	Optional 自選
Semi-Private Room Restriction半私家病房限制(006)  Benefits restricted to Semi-Private Room and corresponding rates when receiving Treatment as an In-Patient or Day-Patient. 「保障」只限於「半私家病房」及以「住院病人」或「日間病人」方式接受「治療」的相關費用。	Optional 自選	Optional 自選	Optional 自選	Optional 自選
China Private Room Restriction中國私家病房限制(007)  Benefits restricted to Semi-Private Room and corresponding rates when receiving Treatment as an In-Patient or Day-Patient outside of mainland China. 於中國境外,「保障」只限於「半私家病房」及以「住院病人」或「日間病人」方式接受「治療」的相關費用。	Optional 自選	Optional 自選	Optional 自選	Optional 自選
Direct Settlement Network直接付款網絡(008)  Cover under this Policy provides nil Excess Benefits for Out-Patient Treatment received within the Direct Settlement Network. Out-Patient Treatment received outside of the Direct Settlement Network and other In-Patient and Day-Patient Treatment will be subject to £65 or €/\$100 Excess applicable to each new Medical Condition. 「本保單」承保「受保人」接受「直接付款網絡」內提供的「門診病人」「治療」的無「免賠額」。如「閣下」以「門診病人」方式接受「直接付款網絡」以外「醫生」及其他以「住院病人」或「日間病人」方式接受的「治療」,則需遵從每宗新「傷病」的「免賠額」為£65或€/\$100的規定。	No Cover 不獲賠償	Optional 自選	Optional 自選	Optional 自選

Benefits 保障	Major Medical 001	Foundation 002	Lifestyle 003	Lifestyle Plus 004
Extended Evacuation 護送轉院附加保障(009) Evacuation costs of an Insured Person on the event of Treatment not being readily available at the place of incident to the nearest appropriate medical facility, Country of Residence, Country of Nationality or country of Your choice, for the purpose of admission to Hospital as an In-Patient or Day-Patient. 如發生意外當地未能即時提供「治療」設施,而需把「受保人」運送至最接近適當醫療設施、「原居國」、「本籍國」或「閣下」選擇的國家,以「住院病人」或「日間病人」方式入住「醫院」接受診治所招致的費用。	Optional 自選	Optional 自選	Included 包括	Included 包括
Medical History Disregarded 以往病歷不拘(010) Cover for Treatment for any Medical Condition or Related Condition where symptoms have existed or Advice has been sought prior to Your Date of Entry under this Policy. (Only available to compulsory group schemes of 10 employees or more). 保障包括「閣下」在「本保單」「投購日」前已存在或經「醫生診治」的「傷病」或「有關傷病」的「治療」費用(只適用於10名僱員或以上的「強制性團體保險計劃」)。	Optional 自選	Optional 自選	Optional 自選	Optional 自選
Extension to Lifestyle Plus 附加(011) Provision for removal of the dental waiting periods applicable to Dental (1) & (2) of the Lifestyle Plus Product, subject to full declaration of dental health. Provision for removal of the Co-Insurance applicable to pregnancy & childbirth of the Lifestyle Plus product. (Only available to compulsory group schemes of 5 employees or more). 遵從牙齒健康聲明,取消適用於Lifestyle Plus產品牙科1及2牙科待候期的條文。適用於Lifestyle Plus產品妊娠及分娩保障取消「自付額」的條文(只適用於5名僱員或以上的「強制性團體保險計劃」)。	Not Applicable 不適用	Not Applicable 不適用	Not Applicable 不適用	Optional 自選

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* Toll free number for Goodhealth Claims Service for residents of the Far East and Pacific Rim will work from Australia, Hong Kong, Japan, New Zealand, Philippines, South Korea and Thailand. If you are calling from another location please dial +852 2860 8000. 佳健環宇索償服務部為遠東及太平洋沿岸地區居民提供的免費電話,適用於11澳洲、香港、日本、紐西蘭、菲律賓、南韓及泰國。如閣下由其他地區致電,請撥+852 2860 8000。