

Your and your family's health deserves your very special attention

The importance of our health starts as soon as we are born, and continues throughout our lives. To ensure good health, we need a protection. With Fubon MediChoice Medical Insurance Plan, you and your family can have a medical protection tailored to your needs and be worry-free about the increasing medical expenses.

Make your own medical protection plan

- Unlike other ordinary inpatient medical insurance plan in town, which delivers full set of medical expenses that you may not all require, Fubon MediChoice Medical Insurance Plan allows you to have your own tailor-made medical combo that best fits your own need and your personal budget.

Get your medical protection when you have a choice

- You may think that you are still young or your health is good enough, so medical insurance may be required later. Actually, you should get your own medical insurance as early as possible rather than when you get old and feel a need of medical insurance.
- It is because you might have received a number of diagnosis consultations or might have had symptoms prior to the effective date of your policy and they will not be covered by your policy, or premium loading may be added, or your application may be even declined. So don't delay your medical insurance when you have a choice!

Maximize the use of your group medical plan to get privileged discount on your own medical insurance

- Many employees may probably have their existing group medical protection from their employers, but many of them are of very limited coverage which may not be enough when needs arise.
- Fubon MediChoice Medical Insurance Plan is designed with voluntary deductible plans, which allows you to make good use of your existing medical plan and at the same time to enjoy privileged discount up to 27.5% on your own medical protection. So when a claim arises, you may firstly claim from your existing medical plan, whilst the balance left could be claimed from Fubon MediChoice Medical Insurance Plan.

Guarantee renewal up to aged 100*

- Enrol from aged 15 days to 65 years, and guarantee renewable up to aged 100 years*.

*Zurich Insurance Company Limited reserves the right to amend terms and conditions of the policy upon renewal.

No compensation table of surgical operations to apply, enjoy total peace of mind

- Better still, Fubon MediChoice Medical Insurance Plan is designed with no compensation table of surgical operations to apply! It means that you don't need to care what kind of surgical operations you are having as every insurable surgical operation, regardless being a minor or serious one, will be reimbursed from the first dollar spent up to the same maximum amount insured.

Protection against a wide range of medical expenses

- With package plan, all necessary medical expenses, including room & board and general nursing charges, in-hospital doctor's call fees, hospital special services charges, surgical charges, anaesthetist's fees and intensive care charges, etc. will be compensated according to the amount shown on the bill and are excess-free.
- Minor surgical operations carried out by registered doctor at a medical clinic are also covered.

Special care for children

- Children aged 15 days or over can enrol independently at any plan level.

Enrolment is simple and easy

- No medical check-up is required.

Special discount

- Special promotion discount of 20% valid until 31 December 2008.
- No claim discount up to 15% at annual renewal.

Extra benefits

- Free public hospital cash benefit for package cover.
- Optional extension of supplementary major medical benefit up to HK\$150,000.
- 24-hour emergency assistance services including overseas telephone medical advice assistance, medical referral and emergency house-call nursing assistance (Hong Kong only).

Benefits table

Package or stand-alone cover

Maximum benefits per disability (HK\$)			
	Standard plan	Premier plan	Deluxe plan
Section 1			
1. Room & board & general nursing charges			
No. of days	182	182	182
Limit per day	600	1,500	2,000
2. Intensive care unit charges			
No. of days	15	15	15
Limit per day	1,200	3,000	5,000
Section 2			
3. In-hospital doctor's call fees			
No. of days	182	182	182
Limit per day	600	1,000	2,000
4. Hospital special services charges	9,000	14,500	20,000
5. Surgical charges	20,000	35,000	50,000
6. Anaesthetist's fees	7,000	12,000	17,500
7. Operating theatre charges	7,000	12,000	17,500
For items 4 to 7 overall maximum limit per insured person and per policy year	70,000	100,000	150,000
Extended benefits (only available for the package cover of Section 1 & Section 2)			
8. Public hospital cash benefit			
No. of days	30	30	30
Limit per day	500	500	500

Optional plan (Only either plan A or plan B can be selected. The plan level of plan A must be the same as that of the package cover)

Maximum benefits per insured disability (HK\$)			
	Standard plan	Premier plan	Deluxe plan
A. Supplementary major medical benefit	60,000	100,000	150,000
B. Voluntary deductible	Insured person can enjoy a specified premium discount by paying a fixed deductible amount for each and every claim		

Premium table

Package cover (Annual premium per insured person (HK\$))

Current age	Standard plan		Premier plan		Deluxe plan	
	M	F	M	F	M	F
15 days - 17 years	1,590	1,710	3,510	3,810	5,235	5,685
18 years - 25 years	1,485	1,905	3,285	4,215	4,905	6,300
26 years - 35 years	1,635	2,505	3,630	5,550	5,430	8,295
36 years - 45 years	2,205	3,720	4,890	8,250	7,305	12,315
46 years - 55 years	3,495	5,700	7,740	12,630	11,565	18,870
56 years - 65 years	5,250	7,545	11,610	16,695	17,355	24,945

Package cover (Monthly premium per insured person (HK\$))

Current age	Standard plan		Premier plan		Deluxe plan	
	M	F	M	F	M	F
15 days - 17 years	139	150	307	333	458	497
18 years - 25 years	130	167	287	369	429	551
26 years - 35 years	143	219	318	486	475	726
36 years - 45 years	193	326	428	722	639	1,078
46 years - 55 years	306	499	677	1,105	1,012	1,651
56 years - 65 years	459	660	1,016	1,461	1,519	2,183

Stand-alone cover of Section 1 (Annual premium per insured person (HK\$))

Current age	Standard plan		Premier plan		Deluxe plan	
	M	F	M	F	M	F
15 days - 17 years	735	795	1830	1980	2670	2895
18 years - 25 years	690	885	1710	2190	2490	3210
26 years - 35 years	750	1,155	1890	2895	2760	4215
36 years - 45 years	1,020	1,725	2550	4290	3720	6255
46 years - 55 years	1,620	2,625	4035	6585	5880	9600
56 years - 65 years	2,415	3,480	6045	8700	8820	12675

Stand-alone cover of Section 1 (Monthly premium per insured person (HK\$))

Current age	Standard plan		Premier plan		Deluxe plan	
	M	F	M	F	M	F
15 days - 17 years	64	70	160	173	234	253
18 years - 25 years	60	77	150	192	218	281
26 years - 35 years	66	101	165	253	242	369
36 years - 45 years	89	151	223	375	326	547
46 years - 55 years	142	230	353	576	515	840
56 years - 65 years	211	305	529	761	772	1,109

Stand-alone cover of Section 2 (Annual premium per insured person (HK\$))

Current age	Standard plan		Premier plan		Deluxe plan	
	M	F	M	F	M	F
15 days - 17 years	1110	1200	1860	2025	2895	3135
18 years - 25 years	1035	1335	1740	2250	2715	3480
26 years - 35 years	1155	1755	1935	2955	3000	4575
36 years - 45 years	1545	2610	2595	4380	4035	6810
46 years - 55 years	2445	3990	4125	6720	6390	10425
56 years - 65 years	3675	5280	6180	8880	9585	13785

Stand-alone cover of Section 2 (Monthly premium per insured person (HK\$))

Current age	Standard plan		Premier plan		Deluxe plan	
	M	F	M	F	M	F
15 days - 17 years	97	105	163	177	253	274
18 years - 25 years	91	117	152	197	238	305
26 years - 35 years	101	154	169	259	263	400
36 years - 45 years	135	228	227	383	353	596
46 years - 55 years	214	349	361	588	559	912
56 years - 65 years	322	462	541	777	839	1206

Optional plan

A. Supplementary major medical benefit
Premium equals to 30% of the premium of the package cover of Section 1 & Section 2
B. Voluntary deductible (Premium discount due to payment of a selected voluntary deductible below)
1. HK\$10,000 deductible plan, 20% discount of the premium
2. HK\$20,000 deductible plan, 25% discount of the premium
3. HK\$30,000 deductible plan, 27.5% discount of the premium

Notes:

1. Insured person can choose to enrol either Section 1 or Section 2 alone, or the package cover of Section 1 & Section 2.
2. The plan level of optional plan A must be the same as that of the package cover of Section 1 & Section 2.
3. Optional plan A or optional plan B is not available to customer or insured person who opts for stand-alone cover of either Section 1 or Section 2 only.
4. Only either optional plan A or optional plan B can be selected.
5. Age – Cover is available from aged 15 days to 65 years. If you enrol before aged 65 years, policy can be renewable up to aged 100 years. Zurich Insurance Company Limited reserves the right to amend terms and conditions of the policy upon renewal.
6. Premium – Your premium will be adjusted when you enter a new age bracket, according to the premium table or any subsequent premium adjustment.
7. Supplementary major medical benefit – i) In the event that total costs exceed the amount actually payable under your package cover, we will reimburse 80% of the balance, except for room & board & general nursing charges and doctor's call fees; ii) If confined in hospital over 182 days, we will reimburse 100% of the room & board & general nursing charges and doctor's call fees up to the amount shown in package cover.
8. No claim discount - If there is no claim under a policy year, the renewal Premium of the following policy year will be increased by 5%, subject to a max. 15% discount. If there is a claim under a policy year, the renewal Premium of the following policy year will be deducted by 5%, subject to a min. 0% discount.
9. If a policyholder chooses to pay the Premium on a monthly basis and once a claim occurs, he/she must have paid all the outstanding Premium in that policy year before Zurich Insurance Company Limited settles the claim.
10. No compensation table of surgical operations is applicable.

Major exclusions:

1. Sickness occurring in the first 30 days from policy inception will not be covered.
2. Pre-existing conditions, mental illness, congenital anomalies, epilepsy, strabismus, Hydrocephalus, pregnancy, plastic surgery (except that necessitated by accidents), whilst under the influence of alcohol or drugs, general medical check ups, dental care unless arising from accidental injury, AIDS or related complications.
3. Medical treatment and surgery for anal fistulae; cholecystitis; calculi of kidney, urethra or bladder; gall bladder calculi; diabetes mellitus; gastric or duodenal ulcer; hallux valgus; hypertension or cardio vascular disease; tuberculosis; bone tumors; malignancies of blood or bone marrow until the insured person has been continuously covered by the policy for 180 consecutive days immediately preceding such surgery.
4. Medical treatment and surgery for cataracts, endometriosis, diseased tonsils, haemorrhoids, hyperthyroidism, vocal nodule, tumors/ cyst of skin/ subcutaneous or muscular tissue, pathological abnormalities of nasal septum or turbinates, sinus conditions, tumors of internal organs or circumcision until the insured person has been continuously covered by the policy for 365 consecutive days immediately preceding such surgery.
5. Medical treatment and surgery for hernia up to 8 years of age of the insured person.

This above information is only a summary and does not constitute any part of the contract. For full terms and conditions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

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