

QBE Insurance 昆士蘭保險

Group Health 360

全方位團體醫療福利計劃

One-stop protection for your employees
為您的僱員提供一站式醫療保障

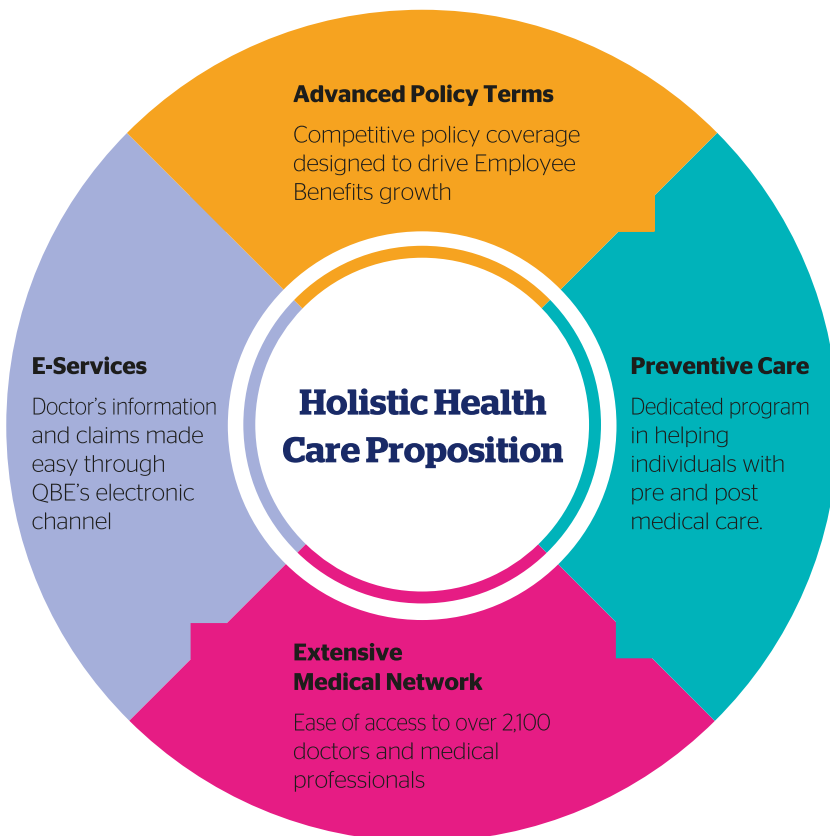


Group Health 360

QBE-HKSI has adopted a holistic health plan approach with solutions that integrate Preventive Care Programs, Advanced Insurance Terms and a pioneered Disease Management Program to ensure 360-degree care for your employees.

Holistic approach explained

	Preventive Care Programs	Advanced Insurance Terms	Disease Management Program
Objectives	<ul style="list-style-type: none"> Aim to encourage adoption of programs Better health awareness 	<ul style="list-style-type: none"> Focus on financial coverage often neglected Even better financial coverage in the unfortunate case of a major illness 	<ul style="list-style-type: none"> Tackle diabetes, which often results in medical complications and serious inpatient incidents Medical treatment option when there is a prolonged medical condition
Benefits to employers	<ul style="list-style-type: none"> Minimise the incident of major inpatient claims in the medium run 	<ul style="list-style-type: none"> Employees' satisfaction and appreciation of your benefits investment 	<ul style="list-style-type: none"> Less inpatient claims, less sick leaves, better productivity
Benefits to employees	<ul style="list-style-type: none"> Enables early detection of disease and awareness 	<ul style="list-style-type: none"> Minimise the chances of unexpected high medical costs 	<ul style="list-style-type: none"> Better treatment outcomes, less chance of having severe medical complications



Providing a competitive benefits package has always been an effective mean in attracting and retaining talents. Particularly in recent years where the level of health awareness has significantly increased, medical insurance has become one of the top two benefits most preferred by employees, second only to retirement protection. Annual medical cost inflation has been in double digit figures over the past 10 years; one reason is the advance of chronic medical conditions to younger age groups. Chronic conditions account for more than 70% of outpatient visits and often this would relate to employees with higher-than-average outpatient visits.

Key Benefit Features



COMPREHENSIVE Insurance Terms for the Most Adequate Financial Protection

Group Health 360 extended the coverage for hospitalization with multiple surgeries, which often trigger gaps between insurance coverage and actual expenses. The policies can be treated as a very good top-up coverage on surgical benefits when an insured has two medical policies. To achieve this, Group Health 360 offers you and your employees the following extensions:

- A. **Free Surgical Benefits Expander**
- B. **Free Coordination of Benefits Expander**
- C. **Optional Supplementary Major Medical Benefits Expander**



FREE Personal Accident Coverage

Group Health 360 is the first to bundle with a free HK\$200,000 Personal Accident Coverage to each employee*.

* Occupational Class 1 and 2:

Class 1 - indoor work and non-hazardous in nature, e.g. accountant, doctor, clerical officer, teacher

Class 2 - requiring outdoor and occasional use of light machine or non-hazardous machines or tools, e.g. commercial traveller, insurance agent, surveyor



FREE Preventive Care Program

It is free for all insured members to use the following service at designated clinics if they are insured with optional out-patient benefits:

Plan 1 to 3 members: free executive check-up profile with voluntary options to upgrade to comprehensive profile with a very economic fee.

Plan 4 to 6 members: free basic check-up profile with voluntary options to upgrade to the executive or comprehensive profile with a very economic fee.



FREE Disease Management Program

The Disease Management Program (DMP) is offered to help members with inpatient and outpatient coverages to achieve better control over their diabetic conditions and to reduce the possibility of serious complications.

DMP includes:

- Initial blood tests to establish the baseline of the diabetic mellitus patient's condition
- 5 times specialists consultations
- 1 time ankle brachial index (ABI) test as prescribed by the medical specialist
- 1 time dietician consultation as prescribed by the medical specialist

Note: The above services must be referred by QBE-HKSI's designated medical service provider for this program. Accordingly, all participants need to apply for this service entitlement by verification of their eligibility.



DESIGNATED Advanced Diagnostic Imaging Facility

Advanced Diagnostic Imaging (ADI) has been usually conducted in hospitals in the past but more recently in outpatient facilities. The frequency of patients being prescribed for ADI has also increased significantly over the past decades. Group Health 360 has extended to cover the expenses of the ADI hospitalisation part insurance coverage instead of the outpatient part of insurance coverage since the latter is often not sufficient. QBE-HKSI has designated ADI facilities to widen the choice of access for members, with preferential rates to minimise the potential out-of-pocket expenses.



EXTENSIVE Clinical Network Access

Sizeable clinical network consisting of major and reputable medical groups with more than 2,100 medical professionals including:

- General Practitioners
- Specialists
- Physiotherapists
- Traditional Chinese Medicine Practitioners



Medical Benefits Schedule

醫療福利保障表

I. BASIC HOSPITALIZATION BENEFITS - 100% REIMBURSEMENT 基本住院保障 ¹ - 100%賠償	MAXIMUM LIMIT PER DISABILITY PER YEAR (HK\$) 每年每病症最高限額 (港元)					
	PLAN 1 計劃一	PLAN 2 計劃二	PLAN 3 計劃三	PLAN 4 計劃四	PLAN 5 計劃五	PLAN 6 計劃六
A. Room, Board & General Nursing Benefits 房租、膳食及基本護理 Maximum limit per day 每天最高限額 Maximum 90 days per disability 每宗病症最多為90天	3,100	2,500	1,400	900	650	450
B. Hospital Special Services 醫院雜費 (Includes medically necessary Advanced Diagnostic Imaging Tests conducted in an Outpatient setting ²) (包括因醫療需要在門診進行的先進診斷造影 ²)	34,000	27,000	18,000	11,500	9,000	4,500
C. In-Hospital Doctor's Call (non-surgical) 住院醫生巡房費 (非手術治療) Maximum limit per day 每天最高限額 Maximum 90 days per disability 每宗病症最多為90天	3,100	2,500	1,400	900	650	450
D. In-Hospital Specialist Consultation³ 住院專科治療費 ³	13,000	11,000	9,500	8,000	5,000	900
E. Surgical Benefit (Subject to Surgical Schedule of Fees) 醫生手術費 (根據手術費用表列明) Complex Operation 複雜大手術 Major Operation 大手術 Intermediate Operation 中手術 Minor Operation 小手術	130,000	110,000	82,000	65,000	47,000	35,000
F. Anaesthetist's Fee 麻醉師費 Complex Operation 複雜大手術 Major Operation 大手術 Intermediate Operation 中手術 Minor Operation 小手術	39,000	33,000	24,600	19,500	14,100	10,500
G. Operating Theatre Fee 手術室費 Complex Operation 複雜大手術 Major Operation 大手術 Intermediate Operation 中手術 Minor Operation 小手術	39,000	33,000	24,600	19,500	14,100	10,500
H. Intensive Care 深切治療 Maximum limit per day 每天最高限額 Maximum 30 days per disability 每宗病症最多為30天	6,500	5,500	4,500	3,500	2,500	1,600
I. Hospital Confinement Cash Benefit 住院現金賠償 Maximum limit per day 每天最高限額 Maximum 90 days per year 每年最高日數為90天 (Applicable for treatment in a Ward Bed at government hospitals in Hong Kong and is payable in lieu of all other benefits payable under this insurance) (適用於入住香港政府醫院之大房及取代此保單其他住院保障)	1,200	1,000	700	500	350	200

I. BASIC HOSPITALIZATION BENEFITS - 100% REIMBURSEMENT 基本住院保障 ¹ - 100%賠償	MAXIMUM LIMIT PER DISABILITY PER YEAR (HK\$) 每年每病症最高限額 (港元)					
	PLAN 1 計劃一	PLAN 2 計劃二	PLAN 3 計劃三	PLAN 4 計劃四	PLAN 5 計劃五	PLAN 6 計劃六
J. Special Private Nursing Benefit³ 特別私人看護保障 ³ Maximum limit per day 每天最高限額 Maximum 90 days per disability 每宗病症最多為90天	1,200	1,000	700	500	350	200
K. Pre & Post-Hospitalization Treatment 入院前及出院後治療	6,500	4,500	2,500	2,500	1,650	900
L. Coordination of Benefits Expander 共付賠償額外津貼 Maximum limit per day 每天最高限額 Maximum 90 days per disability 每宗病症最多為90天	1,200	1,000	700	500	350	200
M. Overseas Hospitalization Benefit Expander 額外海外住院保障 (due to accident只限於意外)	200%	200%	200%	200%	200%	200%
N. WORLDWIDE EMERGENCY ASSISTANCE SERVICES⁴ 全球緊急援助服務 ⁴ (extend to provide deposit-free admission in the designated hospitals within China area) (提供免按金入住指定中國內地醫院的延伸保障) Evacuation and Repatriation Services 緊急護送及運返服務	Actual Cost 實際支出					
O. FREE ACCIDENTAL DEATH & DISABLEMENT BENEFITS 免費意外死亡及永久傷殘保障 Maximum limit per person 每人最高限額 (with double indemnity 附雙重保障) (for insured employees only只適用於受保僱員)	200,000					

Remarks 備註:

- Eligible Day Case Surgery shall be paid under the Hospitalization Benefits. Day Case Surgery means a surgical procedure, chemotherapy and radiotherapy which may effectively be undertaken at a clinic or day case unit of a Hospital by a Registered Medical Practitioner and a stay in Hospital is not Medically Necessary. 合資格之診所手術或日症手術，將於「住院保障」福利內賠償。日症手術指於診所或醫院日症並因醫療必需進行而無須留院之外科手術，化學治療和放射性治療。
- Reimbursement: 100% up to the benefit limits for in-network visits and 70% up to the benefit limits for out-of-network expense for Advanced Diagnostic Imaging conducted in an outpatient setting as specified in the benefit schedule. 賠償額：在門診診斷時使用委任的先進診斷造影中心可獲100%賠償至福利保障表內之最高上限；在委任以外的診斷中心亦可獲70%賠償，最高為福利保障表內之上限。
- To be referred and recommended by attending physician. 須由應診醫生轉介及建議。
- The services are provided by a designated third party service provider as arranged by QBE-HKSI. 此服務由昆士蘭聯保所指定的服務供應商提供。

Medical Benefits Schedule

醫療福利保障表

II. OPTIONAL SUPPLEMENTARY MAJOR MEDICAL BENEFITS

自選附加重症醫療保障

(must be taken in conjunction with the corresponding Basic Hospitalization Benefits Plan)
(必須與基本住院保障計劃相同)

MAXIMUM LIMIT PER DISABILITY PER YEAR (HK\$)

每年每病症最高限額 (港元)

PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6
計劃一	計劃二	計劃三	計劃四	計劃五	計劃六

(Free upgrade by 50% in benefit limit if hospitalized for Organ transplant, Carcinoma in situ, Kidney failure, Coma or Non-traumatic lower extremity amputations with Diabetes.)

(如因器官移植、原位癌、腎衰竭、昏迷或因糖尿病引致的非創傷性下肢截肢住院，賠償上限將免費提升達百分之五十。)

Reimbursement Percentage

賠償率

(for Confinement at same Room, Board & General Nursing benefits level of benefit plan)
(根據房租、膳食及基本護理限額入住同等病房)

80%

Room and Board limit to

病房等級

Private	Private	Semi-Private	Semi-Private	Ward	Ward
私家病房	私家病房	半私家病房	半私家病房	普通病房	普通病房

Maximum limit
最高限額

200,000 150,000 100,000 80,000 60,000 30,000

Note 注意:

1. Reimbursement of expenses shall not exceed the maximum limit per day as per Benefits Schedule.

賠償金額不應超過保障計劃的每天最高限額。

2. If the hospital confinement is at higher accommodation (i.e. Room and Board) than the Benefit Level insured under the Basic Hospitalization Plan, the following adjustment factor will be applicable in addition to the Reimbursement Percentage:

如入住之病房等級高於基本住院保障之病房福利(即房租及膳食)，賠償比率將額外再按以下之調整系數調整：

Restricted Level 限定等級	Chosen Level 選擇等級	Adjustment Factor 調整系數
Semi-private room 半私家病房	Private room 私家病房	0.5
Ward 普通病房	Semi-private room 半私家病房	0.5
Ward 普通病房	Private room 私家病房	0.25

III. OPTIONAL OUT-PATIENT BENEFITS

自選門診保障

(Plan level may be different from Basic Hospitalization Benefits Plan)

(計劃級別可與基本住院保障計劃不同)

MAXIMUM LIMIT PER YEAR (HK\$)

每年最高限額 (港元)

	PLAN 1 計劃一	PLAN 2 計劃二	PLAN 3 計劃三	PLAN 4 計劃四	PLAN 5 計劃五	PLAN 6 計劃六
A. Out-Patient Doctor's Consultation per visit per day^{2,5} 普通科門診醫療費 – 每日最高限額^{2,5}	750	450	280	210	170	160
Reimbursement Percentage ¹ 賠償百分比 ¹	100% or 80%					
Maximum no. of visits per year 每年最高次數限額	30 (visit / 次)					
Insured Member's co-payment per visit 受保成員每次診症自付額 (Applicable only for 80% option 只適用於80%之選擇)	30					
B. Free extension - Dental Treatment per visit per day^{2,5} 免費附加保障 – 牙科治療每日最高限額^{2,5}	750	450	280	210	170	160
Reimbursement Percentage ¹ 賠償百分比 ¹	100% or 80%					
Maximum no. of visits per year 每年最高次數限額	1 (visit / 次)					
<ul style="list-style-type: none"> • Scaling and polishing 洗牙 • Routine oral examination 定期口腔檢查 • Intraoral X-ray and medications 口腔X光及藥物 • Fillings and extractions 補牙及脫牙 • Drainage of abscesses 膿瘡排放 • Pins for cusp restoration 齒尖或齒邊修復 • Root canal filling 齒根管的填補 • Dentures, crowns and bridges 活動假牙、牙冠及牙橋 (Only if necessitated by an accident 只適用於因意外而導致) 						
C. Out-Patient Specialist Consultation per visit per day^{2,3,5} 專科門診醫療費 – 每日最高限額^{2,3,5}	1,800	1,100	680	550	400	320
Reimbursement Percentage ¹ 賠償百分比 ¹	100% or 80%					
Maximum no. of visits per year 每年最高次數限額	10 (visit / 次)					
Insured Member's co-payment per visit 受保成員每次診症自付額 (Applicable only for 80% option 只適用於80%之選擇)	80					
D. Traditional Chinese Medicine Practitioner's Consultation per visit per day^{2,5} 中醫門診醫療費 – 每日最高限額^{2,5} (including Chinese Herbalist / Bonesetter / Acupuncturist) (包括中藥 / 跌打 / 針灸)	750	450	280	210	170	N/A
Reimbursement Percentage ¹ 賠償百分比 ¹	100% or 80%					
Maximum no. of visits per year 每年最高次數限額	10 (visit / 次)					
Insured Member's co-payment per visit 受保成員每次診症自付額 (Applicable only for 80% option 只適用於80%之選擇)	30					

Medical Benefits Schedule

醫療福利保障表

III. OPTIONAL OUT-PATIENT BENEFITS (CONTINUED)

自選門診保障(續)

(Plan level may be different from Basic Hospitalization Benefits Plan)
(計劃級別可與基本住院保障計劃不同)

MAXIMUM LIMIT PER YEAR (HK\$) 每年最高限額(港元)

	PLAN 1 計劃一	PLAN 2 計劃二	PLAN 3 計劃三	PLAN 4 計劃四	PLAN 5 計劃五	PLAN 6 計劃六
E. Physiotherapy or Chiropractic Treatment per visit per day^{2,4,5} 物理或脊椎治療 – 每日最高限額 ^{2,4,5}	900	550	450	350	280	N/A
Reimbursement Percentage ¹ 賠償百分比 ¹	100% or 80%					
Maximum no. of visits per year 每年最高次數限額	10 (visit / 次)					
Insured Member's co-payment per visit (Physiotherapy only) 受保成員每次診症自付額(只限物理治療) (Applicable only for 80% option 只適用於80%之選擇)	80					
F. Out-Patient Diagnostic Lab Test & X-Ray per year⁴ 門診化驗及X光 – 每年最高限額 ⁴	7,500	4,500	1,800	1,400	900	400
Reimbursement Percentage ¹ 賠償百分比 ¹	100% or 80%					
G. FREE DISEASE MANAGEMENT PROGRAM 免費疾病管理計劃	Covered for insured members diagnosed with diabetic mellitus (DM) 保障已確診為糖尿病(DM)的受保成員					
H. FREE MEDICAL CHECK UP AT DESIGNATED CENTRES^{6,7} 免費在指定中心進行身體檢查 ^{6,7}	Preventive Care (applicable to the respective Outpatient Plan) 預防保健(適用於各種門診計劃)					
1. Basic Profile 基本驗身計劃	Covered 已保障					
2. Executive Profile 高級驗身計劃	Covered 已保障			Optional 自選		
3. Comprehensive Profile 全面驗身計劃	Optional 自選					

Remarks 備註:

1. Reimbursement option can be chosen for 100% or 80%.
可選擇100%或80%賠償百分比。
2. 1 visit per day.
每日一次求診。
3. Referral letter by the general medical practitioner is required except for Family Medicine, Internal Medicine, Gynecology, Pediatric, Ophthalmology and Oncology. (Applicable only for non-panel specialist consultation)
必需提供普通科醫生的轉介信；家庭醫學科、內科、婦科、兒科、眼科和腫瘤科除外。(只適用於非網絡之專科門診)
4. Referral letter by the general medical practitioner is required.
必需提供普通科醫生的轉介信。
5. Out-Patient Doctor's Consultation + Dental + Specialist + Traditional Chinese Medicine Practitioner + Physiotherapist/Chiropractor overall 30 visits per year.
普通科門診、牙科、專科門診、中醫門診、物理或脊椎治療，合共診症次數為每年30次。
6. For details of the check up profile, please refer to the attached leaflet.
有關身體檢查計劃詳情，請參閱附件單張。
7. Applicable to employee and spouse only.
只適用於受保僱員及其配偶。

全方位團體醫療福利計劃簡介

專誠為中小型企業而設

過去二十多年，昆士蘭聯保保險有限公司(昆士蘭聯保)一直為企業的僱員及其家屬提供醫療保障計劃。無論是大小業務，各行各業，我們的客戶服務經驗均非常豐富，能夠為您的僱員設計及提供全面的醫療保障。

全方位團體醫療福利計劃

昆士蘭聯保秉持全面照顧客戶的態度，設計了全方位的醫療計劃。當中包括預防保健計劃、優化的保險條款和創新的疾病管理計劃，保證令您的僱員獲得360度無微不至的醫療保障。

何謂全方位的保健計劃？

	預防保健計劃	優化的保險條款	疾病管理計劃
目的	<ul style="list-style-type: none">鼓勵僱員採用各種計劃提高健康意識	<ul style="list-style-type: none">集中提供經常被忽略的醫療保障為不幸罹患嚴重疾病者提供更佳的醫療費用保障	<ul style="list-style-type: none">特別為針對糖尿病患者而設，因為此病常常引起其他併發症狀和導致病患者因病情嚴重而需要住院為需要作長期治療的僱員提供醫療選擇
對僱主的效益	<ul style="list-style-type: none">就中期來看，僱主能將僱員因患上嚴重疾病而需要住院的索償事件減至最低	<ul style="list-style-type: none">僱主投資在保障計劃之上，會令僱員滿意和感謝公司的關顧	<ul style="list-style-type: none">減少僱員的住院索償和放病假的次數，從而提高工作效率
對僱員的效益	<ul style="list-style-type: none">加強健康意識，及早延醫診斷病患	<ul style="list-style-type: none">將在預計之外所需要支付的昂貴醫療費用減至最低	<ul style="list-style-type: none">可享有更佳的治療效果，減低演變成嚴重併發症的機會



一直以來，為僱員提供優厚的福利待遇是吸引和挽留人才的有效方法。近年來，社會的健康意識水平大幅提高，醫療保險僅次於退休保障，成為「打工一族」第二項最希望獲得的僱員福利保障，排行僅次於退休保障。過去十年，企業的醫療費用的增幅每年均以雙位數字上升，其中一個原因是年紀較輕的僱員成為長期病患者的數目增加。長期病患者到門診求診的數目超過門診診治病症總數目的百份之七十，此類僱員到門診求醫的數字亦高於平均人次。



全面性的保險條款，為僱主提供最充足的財務保障

全方位團體醫療福利計劃將醫療保障擴展至多項住院手術項目，從而將以往林林種種的手術費用獲保金額與實際的住院支出距離縮窄。若受保人擁有兩份醫療保險的話，更可將我們的保單當作額外保障，從而提高手術費用的保額。為了能令客戶享受到這項保障，全方位團體醫療福利計劃為您及您的僱員提供以下的增值項目：

- A. 免費手術附加保障
- B. 免費共付賠償額外津貼
- C. 自選附加重症醫療升級保障



免費個人意外保障

全方位團體醫療福利計劃為每名受保的成年僱員額外免費提供高達200,000港元的個人意外保障*，此為醫療保險的首創。

*職業類別一及二：

- 第一類** — 在室內工作及從事非危險性質的工作，例如：會計師、醫生、文員、教師
- 第二類** — 在戶外工作及偶爾需使用輕型或非具危險性的機器或工具之人士，
例如：旅行推銷員、保險從業員、測量師



免費預防保健計劃

所有已有自選門診保障的受保成員，在指定的診所可享有以下的免費服務：

- 計劃一至三的受保成員**：可享有免費的高級驗身計劃，並可以優惠價自選升級至全面驗身計劃
- 計劃四至六的受保成員**：可享有免費的基本驗身計劃，並可以優惠價自選升級至高級驗身計劃或全面驗身計劃



免費疾病管理計劃

疾病管理計劃專為已有住院及門診保障計劃的受保成員而設，目的是幫助成員更有效地控制糖尿病及減低患上嚴重併發症的風險。

免費疾病管理計劃項目包括：

- 首次血液測試，用作對糖尿病人狀況的初步評估
- 五次專科醫生診症
- 由專科醫生轉介一次踝臂指數檢查
- 由專科醫生轉介一次註冊營養師諮詢

注意：以上醫療服務必須由昆士蘭聯保指定的醫療服務機構轉介。所有參加者需要申請和核證資格才能享用此項服務。



先進診斷造影設施

過往病人往往需要入院，才能接受先進診斷造影。時至今日，病人在門診接受此項診斷已十分普遍。在過去數十年，由醫生轉介病人接受先進診斷造影的數目亦顯著地大幅增長。由於醫療保險中的門診保障金額往往未能悉數支付先進診斷造影的費用，全方位團體醫療福利計劃特別擴大住院項目的保障範圍，納入先進診斷造影一項，以替代向來必須要病人住院才會承保是項診斷費用的慣常做法。昆士蘭聯保更委任擁有此項技術的醫學掃描診斷中心為客戶提供服務，受保成員可以優惠價享用是項服務，減低支付潛在醫療費用的負擔。



規模龐大的門診醫療網絡

昆士蘭聯保提供的龐大門診醫療網絡由信譽良好的主要醫療集團組成，超過 2,100位專業醫療人士為客戶提供醫療服務，包括：

- 普通科醫生
- 專科醫生
- 物理治療師
- 註冊中醫師



Premium Table (HK\$)

保費表(港元)

ANNUAL PREMIUM PER PERSON FOR EMPLOYEE / DEPENDANT 僱員 / 家屬 每人每年保費	PLAN 1 計劃一	PLAN 2 計劃二	PLAN 3 計劃三	PLAN 4 計劃四	PLAN 5 計劃五	PLAN 6 計劃六
I. BASIC HOSPITALIZATION BENEFITS 基本住院保障						
Employee 僱員	4,510	3,818	2,659	2,110	1,312	979
Spouse 配偶	4,510	3,818	2,659	2,110	1,312	979
Child 小童	3,341	2,828	1,970	1,563	972	725
II. OPTIONAL SUPPLEMENTARY MAJOR MEDICAL BENEFITS 自選附加重症醫療保障						
Employee 僱員	1,488	1,260	665	528	328	196
Spouse 配偶	1,488	1,260	665	528	328	196
Child 小童	1,488	1,260	665	528	328	196
III. OPTIONAL OUT-PATIENT BENEFITS 自選門診保障						
i. 100% reimbursement 100%賠償						
Employee 僱員	9,757	5,824	3,943	2,578	2,190	1,927
Spouse 配偶	9,757	5,824	3,943	2,578	2,190	1,927
Child 小童	12,046	7,190	4,868	3,183	2,704	2,379
ii. 80% reimbursement 80%賠償						
Employee 僱員	7,806	4,659	3,154	2,062	1,752	1,542
Spouse 配偶	7,806	4,659	3,154	2,062	1,752	1,542
Child 小童	9,637	5,752	3,894	2,546	2,163	1,903

Eligibility & Key Exclusions

Eligibility

- Minimum 3 full-time employees aged under 65.
- Maximum 2 plan levels for groups of 5 employees or below.
- Groups under 10 employees will be required to complete health declaration form by each employee.
- All eligible employees must enroll and be actively at work on the Policy Effective Date.
- Employees' dependants shall include the legal spouse of the relevant employee who is aged under 65 or the unmarried child aged between 15 days and 19 years, or under 23 years for full-time students (with valid proof of student identification).
- If dependant coverage is applied, all eligible dependants must enroll together with the relevant employees at the same plans.
- Insured member who is between the age of 65 and 69 will be required standard senior loading.
- Insured member who is aged 70 or above will be required to complete a health declaration form, and be subjected to aged and health loading determined after underwriting.
- Annual renewal up to aged 75.
- Age is calculated based on the definition of "next birthday" on the Policy Effective Date or at renewal date.

Key Exclusions

- Congenital deformity or developmental conditions.
- Pre-existing condition means disabilities which presented signs or symptoms of which the Insured Person was aware or should reasonably have been aware or for which the Insured Person received medical or surgical care or treatment within ninety (90) days immediately preceding the Effective Date of coverage applicable to such Insured Person, unless the Insured Person has been covered under the Policy for not less than three hundred and sixty-five (365) days.
- Pregnancy and the related treatments.
- Rest cures or sanatoria care not for a diagnostic purpose.
- Abuse of drugs or alcohol, self-inflicted injuries or attempted suicide, or venereal and sexually transmitted disease.
- Cosmetic surgery, routine eye tests, fitting of spectacles or lens.
- Treatment of HIV-related conditions including AIDS emerging within 5 years after the Policy Effective Date.
- War (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion.
- Medical service caused by terrorism involving the use or release of the threat thereof any nuclear weapon or device or chemical or biological agent.

(This is a summary only, for details of exclusion please refer to the Policy Provisions.)

投保資格

- 必須要有三位65歲以下全職僱員才可投保。
- 五位僱員或以下之團體，只可選擇不多於兩個計劃級別。
- 十位僱員以下之團體，每位僱員須在投保時填寫健康申報表格。
- 所有合資格之僱員必須投保，並於保障生效日仍為正常上班之僱員。
- 僱員家屬包括所屬僱員的65歲以下之合法配偶，或年齡介乎於15日至19歲的未婚子女或未滿23歲的全日制學生（須提交學生身份證明文件）。
- 如申請家屬保障，所有合資格家屬均須與所屬僱員一起投保並選擇同一計劃。
- 年齡為65至69歲的受保成員需繳付長者標準附加保費。
- 年齡為70歲或以上的受保成員必需填寫健康申報表格，以便核保，而投保資格將因應其年齡和健康狀況所決定。
- 每年續保至75歲。
- 年齡定義是以保單生效日或續保日起之「下一個生日」計算。

主要不保事項

- 先天性疾患或發育異常。
- 已存在疾病指已出現癥狀或症狀而受保人需於保單生效日期前90日前接受治療的病症，除非受保人已獲保單保障達365日。
- 懷孕或分娩及其有關之治療。
- 純屬休養或療養而非診斷之治療。
- 濫用藥物或酒精，蓄意令自己受傷或企圖自殺，或性病和性傳播疾病。
- 整容手術，日常眼科檢查，配置眼鏡鏡片或隱形眼鏡。
- 在投保的首5年內因後天免疫力缺乏症病毒包括愛滋病引致的相關治療。
- 戰爭（無論宣戰與否）及一切相關行為、入侵或內戰，包括暴亂及內亂。
- 涉及生物或化學物質或核武的恐怖主義活動或動亂引致的醫療服務。

（以上僅為摘要，不保事項之詳情請參閱保單條款。）

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The QBE Insurance Group is one of the world's top 20 general insurance and reinsurance companies. Listed on the Australian Stock Exchange, QBE operates in around 37 countries and territories worldwide. In the Asia Pacific region, we have had a presence for more than a century. Over the years, we have developed a wealth of local knowledge and expertise in each of our markets in the region. We have also built very strong partnerships with professional insurance intermediaries; these give us unparalleled advantages in understanding the environments in which our customers operate, and the specific risks they face. Today, we have around 60 offices across 16 markets in Asia Pacific.

China Construction Bank (Asia) Corporation Limited is the retail and commercial business platform of China Construction Bank Corporation in Hong Kong, and offers a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services and cross-border financial services, etc.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual customers. We develop and deliver insurance solutions to deal with complex risk exposures in accident and health, liability, employees' compensation, construction and engineering, commercial property, marine cargo and marine hull. We are committed to providing high-quality customer service to our customers.

昆士蘭聯保保險有限公司（昆士蘭聯保）為昆士蘭保險集團與中國建設銀行（亞洲）股份有限公司之聯營機構。

昆士蘭保險集團為全球首20大保險及再保險公司之一，業務遍及約37個國家及地區，是澳洲證券交易所之上市公司。昆士蘭保險集團在亞太區的發展超越一個世紀，多年來累積豐富的本地知識和經驗，加上與專業的保險中介人建立了穩固的夥伴關係，讓我們對市場環境及客戶面對的經營風險等擁有深切理解。現時，我們已於16個亞洲市場設立約60間辦事處。

中國建設銀行（亞洲）股份有限公司為中國建設銀行股份有限公司於香港地區的零售及商業服務平臺，並提供多元化的銀行產品和服務，包括零售銀行服務、商業銀行服務、企業銀行服務、私人銀行服務和跨境金融服務等。

昆士蘭聯保是本港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。我們更制定並提供可應付較複雜風險的專業保險方案，當中包括意外及醫療、責任、僱員補償、商業財產、建築及工程、貨運及船舶保險等。昆士蘭保險一直致力為客戶提供高品質的客戶服務。



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