



# Group Medical Insurance Scheme 醫療保險計劃

The University of Hong Kong  
香港大學



Aug 2025

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# 1. Basic Information 基本資料

## Basic Information 基本資料



### Policy Period 保單年度

1 Sept 2025 – 31 Aug 2026  
2025年9月1日-2026年8月31日



### Insurance Company 保險公司

AXA General Insurance Company  
Limited  
安盛保險有限公司



### Policy Number 保單編號

40110501GH  
The University of Hong Kong  
(Catastrophic Insurance)  
香港大學員工危疾保險



### Coverage 保障範圍

Hong Kong 香港

# Basic Information 基本資料

## Staff Covered By The Policy 受保員工\*

**Plan 1 計劃一** : Appointees of Professor grade and above (or Bands I & J) 教授或以上(或寬幅組別I及J)的僱員

**Plan 2 計劃二** : All other appointees except those on Bands A & B 其他職級而不屬於寬幅組別A及B的僱員

**Plan 3 計劃三** : Bands A & B appointees 寬幅組別A及B的僱員

## Geographical Location & Approval 適用地區及批核程序

Policy is applicable within Hong Kong; All applications for claim reimbursement under the Scheme are subject to prior approval from Director of University Health Service. 保單適用於香港；所有遞交的索償申請均須事先獲得大學醫療保健處處長的批准。

## Special Terms & Conditions 特殊條款及細則

The General Exclusion regarding “Pre-existing Conditions” shall be waived for Members joining the University of Hong Kong before 1 September 2024. For Members joining the University for Hong Kong on or after 1 September 2024, “Pre-existing Conditions” shall be waived only after the Member has been continuously eligible for hospitalisation benefits under the SMBS for a period of 12 months. 於 2024 年 9 月 1 日前受僱於香港大學的成員，其已有病症的一般除外責任將獲豁免。於 2024 年 9 月 1 日或之後受僱於香港大學的成員，則須連續 12 個月符合資格享有大學僱員醫療福利計劃下的住院福利，其已有病症方可獲豁免。

*\*Applicable to HKU Staff (Employee only) who are eligible for hospitalisation benefits under the Staff Medical Benefits Scheme.*

適用於大學僱員醫療福利計劃下住院福利資格的受保香港大學教職員（僅限員工）

# Basic Information 基本資料

## Scope of Coverage 受保範圍

- 1 Admission into ICU 入住加護病房
- 2 All ultra-major operations as defined in the Government Gazette 《香港政府憲報》中所定義的複雜手術
- 3 All cancers (malignancies) and all brain tumours, excluding carcinoma-in-situ 所有癌症（惡性腫瘤）和所有腦腫瘤，不包括原位癌
- 4 Diseases involving acute and/or chronic failure of the heart, lung, kidney, liver 涉及心臟、肺、腎、肝的急性及/或慢性衰竭的疾病
- 5 All organ transplants, including but not limited to, heart, lung, liver, kidney, bone marrow and cornea. 所有器官移植，包括但不限於心臟、肺、肝、腎、骨髓和角膜。
- 6 The following diseases 以下疾病:
  - Meningitis and encephalitis, Creutzfeldt-Jacob Disease (CJD) 腦膜炎和腦炎、克雅氏症 (CJD)
  - Major head trauma 嚴重頭部創傷
  - Stroke resulting in neurological deficit with corresponding findings in a CT or MRI scan 中風導致神經功能缺損，並在CT 或MRI 掃描中出現相應發現
  - Multiple sclerosis 多發性硬化症
  - Motor neurone disease, muscular dystrophy, Parkinson's disease, poliomyelitis, severe myasthenia gravis of grade III or above under the Myasthenia Gravis Foundation of America Clinical Classification 運動神經元疾病、肌肉萎縮症、巴金森氏症、小兒麻痺、美國重症肌無力基金會臨床分類III 級或以上嚴重重症肌無力
  - Disease resulting in limb paralysis or blindness 導致肢體癱瘓或失明的疾病
  - Major burns 嚴重燒傷
  - Aplastic anemia 再生不良性貧血
  - Acute necrotic pancreatitis 急性壞死性胰臟炎
  - Necrotising fasciitis 壞死性筋膜炎
  - HIV infection or AIDS due to blood transfusion or occupation 因輸血或職業原因感染愛滋病毒或愛滋病



## 2. Benefit Schedule 保障範圍

# Hospitalization Benefits 住院保障

Plan 計劃		Plan 1 計劃一	Plan 2 計劃二	Plan 3 計劃三
Geographic cover 地區保障範圍		Hong Kong 香港	Hong Kong 香港	Hong Kong 香港
Benefit level 保障級別		Private 私家病房	Semi-Private 半私家病房	Ward 大房
Overall maximum (HKD) For items 1-7 (per Disability per Policy Year) 最高總限額 (港元) 第1-7項 (每年每個傷病)		\$750,000	\$500,000	\$200,000
Deductible (per Disability per Policy Year) 自負額 (每年每個傷病)		\$100,000	\$100,000	\$100,000
Reimbursement percentage 賠償百分比 (%)		90%	90%	90%
1)	<b>Room &amp; Board 病房及膳食費用</b> Maximum 365 days per policy year 每年最多365 日	\$3,000 Per day 每日	\$2,000 Per day 每日	\$800 Per day 每日
2)	<b>Doctor's visit 醫生巡房費用</b> Maximum 365 days per policy year 每年最多365 日	\$3,000 Per day 每日	\$2,000 Per day 每日	\$800 Per day 每日
3)	<b>Hospital Expenses</b> per year 醫院雜項費用 每年限額	\$120,000	\$80,000	\$32,000

The Company will only reimburse the Reasonable and Customary Charges actually incurred for eligible expenses that are covered under this Policy which are Medically Necessary.

If the charges are higher than the Reasonable and Customary Charges, the Company will only pay the amount which is reasonably and customarily charged.

本公司將只報銷本保單所承保的醫療必需的合格費用實際產生的合理和慣常費用。如果費用高於合理和慣例費用，公司將只支付合理和慣例收取的金額。

# Hospitalization Benefits 住院保障

Plan 計劃		Plan 1 計劃一	Plan 2 計劃二	Plan 3 計劃三
4)	<b>Surgeon's Fees 外科手術費用</b> Per disability per year 每年每病症限額 Super Major 複雜手術 Major 大型手術 Intermediate 中型手術 Minor 小型手術	\$120,000 \$120,000 \$60,000 \$24,000	\$80,000 \$80,000 \$40,000 \$16,000	\$32,000 \$32,000 \$16,000 \$6,400
5)	<b>Anaesthetist's Fees 症麻醉師費用</b> Per disability per year 每年每病症限額 Super Major 複雜手術 Major 大型手術 Intermediate 中型手術 Minor 小型手術	\$36,000 \$36,000 \$18,000 \$7,200	\$24,000 \$24,000 \$12,000 \$4,800	\$9,600 \$9,600 \$4,800 \$1,920
6)	<b>Operating Theatre 手術室費用</b> Per disability per year 每年每病症限額 Super Major 複雜手術 Major 大型手術 Intermediate 中型手術 Minor 小型手術	\$36,000 \$36,000 \$18,000 \$7,200	\$24,000 \$24,000 \$12,000 \$4,800	\$9,600 \$9,600 \$4,800 \$1,920
7)	<b>Home Health Care</b> Per disability 家居醫療護理費 每個傷病	\$300,000	\$200,000	\$80,000



### 3. Major Exclusions 主要不保事項

# Main Exclusions 主要不保事項

- 1** Treatment in any hospital that is not registered with the government or any person other than a registered doctor  
非正式註冊醫院或醫生所施行之治療
- 2** General check-up, preventive medication  
一般之健康檢查、預防性之藥物
- 3** Elective treatment e.g. cosmetic surgery, sterilization or beautification  
選擇性之治療，如整容、絕育或美容手術
- 4** Congenital anomalies conditions, or infertility  
先天性狀況或不育
- 5** Any treatment by a chiropractor unless recommended by a registered doctor and treated in a registered clinic or hospital  
任何脊椎治療（由醫生推薦之註冊診所或醫院內施行之治療除外）
- 6** Eye refraction or the fitting or glasses  
視力矯正或眼鏡裝配
- 7** Rental or purchase of prosthetic appliances  
租用或購買治療輔助儀器，如助聽器、義肢等

# Main Exclusions 主要不保事項

8

Illegal acts

參與觸犯法紀之行為

9

Declared or undeclared war or any act thereof

宣告或未經宣告之戰爭或軍事行動

10

Charges compensated by law or reimbursed by other insurance policies

有關費用已從僱員補償條例或其他醫療保險計劃中獲得賠償

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Pre-existing illness#; unless (i) no medical treatment is incurred on such injuries or sickness within the three consecutive months after participation or (ii) has been insured under this policy after 12 months membership

已存在的症狀; 除非 (i) 參加計劃後連續三個月內未有因此等傷疾而進行治療或 (ii) 受保此保單十二個月後



## 4. Customer Services 客戶服務

# Customer Services 客戶服務

## Your support from the HKU 香港大學對你的支援

Enquiries related to	Email contact
Eligibility under Catastrophic Insurance 大學員工危疾保險受保資格	Human Resources Office, HKU 香港大學人力資源處 <a href="mailto:hro.healthcare@hku.hk">hro.healthcare@hku.hk</a>
Medical Benefits Entitlement Under HKU's Staff Medical Benefits Scheme 閣下及家屬在大學僱員醫療福利計劃下可享有的醫 療福利	Medical Benefits Finder 尋找我的醫療福利 <a href="https://rewards.hku.hk/mb/mbf/">https://rewards.hku.hk/mb/mbf/</a>
Enquiries related to reimbursement matters under HKU's Staff Medical Benefits Scheme 大學僱員醫療福利計劃下的索償事宜	University Health Service, HKU 香港大學醫療保健處 <a href="mailto:uhealth@hku.hk">uhealth@hku.hk</a> 3917 2508



## Important Note 重要聲明:

1. Please refer to the benefit table for checking the maximum limit of each benefit item  
•有關每項福利項目之最高保障金額，請參閱閣下的計劃級別福利表
2. This briefing material is intended only to be a summary of the principal rules of the insurance plan. Any and all rights of the members are to be determined by the applicable rules of the Policy Contract  
•此簡報材料之目的乃對本計劃之規則作簡括說明。受保成員之一切權益將取決於保單內可適用之章程。
3. The Company will only reimburse the Reasonable and Customary Charges actually incurred for eligible expenses that are covered under this Policy which are Medically Necessary. If the charges are higher than the Reasonable and Customary Charges, the Company will only pay the amount which is reasonably and customarily charged.  
•本公司將只報銷本保單所承保的醫療必需的合格費用實際產生的合理和慣常費用。如果費用高於合理和慣例費用，公司將只支付合理和慣例收取的金額。

Thank you !

