

CRITICAL ILLNESS BENEFIT

The covered 47 critical illnesses include:

1. Stroke
2. Major Cancer
3. Heart Attack
4. Coronary Artery By – pass Surgery
5. Other Serious Coronary Artery Disease
6. Heart Valve Surgery
7. Fulminant Hepatitis
8. End Stage Liver Failure
9. Primary Pulmonary Hypertension
10. End-stage Lung Disease
11. Kidney Failure
12. Surgery to Aorta
13. Aplastic Anaemia
14. Major Organ/Bone marrow Transplantation
15. Blindness (Loss of Sight)
16. Deafness (Loss of Hearing)
17. Loss of Speech
18. Coma
19. Major Burns
20. Multiple Sclerosis
21. Paralysis (Loss of use of Limbs)
22. Poliomyelitis
23. Muscular Dystrophy
24. Alzheimer’s Disease/Severe Dementia
25. Motor Neurone Disease
26. Parkinson’s Disease
27. Encephalitis
28. Benign Brain Tumour
29. Major head Trauma
30. Bacterial Meningitis
31. Apallic Syndrome
32. Systemic Lupus Erythematosus (SLE) caused with Lupus Nephritis
33. Crohn’s Disease
34. Acute Necrotizing Pancreatitis
35. Terminal Illness
36. Loss of Independent Existence
37. Elephantiasis
38. AIDS due to Blood Transfusion
39. Occupational Acquired HIV
40. Severe Rheumatoid Arthritis
41. Medullary Cystic Disease
42. Cardiomyopathy
43. Ebola
44. Creutzfeld-Jacob Disease
45. Angioplasty and Other Invasive Treatments for Coronary Artery*
46. Severe Acute Respiratory Syndrome (SARS)**
47. Cerebral Aneurysm Requiring Surgery***

* Only 10% of the sum assured will be paid subject to the amount selected. This Critical Illness will be terminated upon such payment and the amount of subsequent Critical Illness Benefit will then be reduced.
** Only 10% of the sum assured or maximum MOP20,000 will be paid subject to whichever is lower. This Critical Illness will be terminated upon such payment and the amount of subsequent Critical Illness Benefit will then be reduced.
*** Only 40% of the sum assured will be paid subject to the amount selected. This Critical Illness will be terminated upon such payment and the amount of subsequent Critical Illness Benefit will then be reduced.

危疾保障

47 種危疾包括：

1. 中風
2. 癌症
3. 心臟病
4. 冠狀動脈搭橋外科手術
5. 其他嚴重的冠狀動脈疾病
6. 心臟瓣膜手術
7. 暴發性病毒性肝炎
8. 末期肝病
9. 原發性肺動脈高血壓
10. 末期肺病
11. 腎衰竭
12. 主動脈外科手術
13. 再生障礙性貧血
14. 重要器官移植或骨髓移植手術
15. 失明
16. 失聰
17. 喪失語言能力
18. 昏迷
19. 嚴重燒傷
20. 多發性硬化症
21. 癱瘓
22. 脊髓灰質炎
23. 肌肉營養不良症
24. 亞爾茲默氏病 / 嚴重癡呆
25. 運動神經原疾病
26. 柏金森病
27. 腦炎
28. 良性腦腫瘤
29. 嚴重頭部創傷
30. 細菌性腦脊髓膜炎
31. 植物人
32. 系統性紅斑狼瘡併發狼瘡性腎炎
33. 克隆氏病
34. 急性壞死性胰腺炎
35. 末期疾病
36. 不能獨立生活
37. 象皮病
38. 因輸血感染人體免疫力不全病毒
39. 因職業感染人體免疫力不全病毒
40. 嚴重類風濕性關節炎
41. 腎髓質囊腫病
42. 心肌病
43. 伊波拉
44. 海綿性腦病變
45. 血管成形手術及其他冠狀動脈疾病之創傷治療法*
46. 嚴重急性呼吸系統綜合症**
47. 腦動脈瘤手術***

* 每次只賠償投保額的10%，賠償後此項危疾將被取消及投保額亦相對遞減。
** 保障賠償額為保額10%或澳門幣20,000，以較低者為準，賠償後此項危疾將被取消及投保額亦相對遞減。
*** 每次只賠償投保額的40%，賠償後此項危疾將被取消及投保額亦相對遞減。

Voluntary Employee Benefits Program 僱員自購保障計劃

Personal Accident Cover 意外保障

Unit 單位	Coverage Summary (MOP) 保障內容 (澳門幣)		Monthly Premium (MOP) 每月保費 (澳門幣)			
	Accidental Death & Permanent Disablement Benefit 意外死亡及永久傷殘保障	Accidental Medical Expenses per Disability 每宗意外醫療費用*2	Staff 員工	Staff + Spouse 員工 + 配偶*1	Family 家庭*1	Staff + Child(ren) 員工 + 子女
1	\$200,000	\$3,000	\$29	\$58	\$58	\$29
2	\$400,000	\$6,000	\$47	\$94	\$94	\$47
3	\$600,000	\$9,000	\$66	\$133	\$133	\$66
4	\$800,000	\$12,000	\$86	\$172	\$172	\$86
5	\$1,000,000	\$15,000	\$105	\$210	\$210	\$105

Daily Hospital Cash Cover 住院現金保障*4

Unit 單位	Coverage Summary (MOP) 保障內容 (澳門幣)		
	Daily Hospital Cash Benefit 每日住院現金保障	Intensive Care Unit Benefit 深切治療保障	Long Term Hospitalization Benefit 長期住院保障
1	每日 \$250/day	額外每日 \$250/day Extra	額外每日 \$250/day Extra
2	每日 \$500/day	額外每日 \$500/day Extra	額外每日 \$500/day Extra
3	每日 \$750/day	額外每日 \$750/day Extra	額外每日 \$750/day Extra
4	每日 \$1,000/day	額外每日 \$1,000/day Extra	額外每日 \$1,000/day Extra
5	每日 \$1,250/day	額外每日 \$1,250/day Extra	額外每日 \$1,250/day Extra

Premium Per Unit 每一單位保費 (Monthly Premium 每月保費) (MOP/澳門幣)

Age 年齡	Staff 員工	Staff + Spouse 員工 + 配偶*3	Family 家庭*1,3	Staff+Child(ren) 員工+子女*3
18-25	17	34	43	26
26-30	19	38	48	29
31-35	22	44	55	33
36-40	24	48	60	36
41-45	29	58	73	44
46-50	37	74	93	56
51-55	47	94	118	71
56-60	53	106	133	80
61-65	71	142	178	107
66-69*7	100	200	250	150

Critical Illness Cover 危疾保障*4

Benefit 保障利益	Number of Unit / Coverage (MOP) 投保單位 / 保額 (澳門幣)				
	1	2	3	4	5
Critical Illness Benefit 危疾保費	100,000	200,000	300,000	400,000	500,000

Premium Per Unit 每一單位保費 (Monthly Premium 每月保費) (MOP/澳門幣)

Age 年齡	Staff 員工		Staff + Spouse 員工 + 配偶*3	Staff + Child(ren) 員工 + 子女*3		Family 家庭*1,3
	Female女性	Male男性		Female女性*1	Male男性*1	
18-25	16	10	22	17	11	22
26-30	19	12	27	21	13	27
31-35	22	14	30	23	15	30
36-40	38	25	53	38	26	53
41-45	56	49	89	57	49	89
46-50	81	87	143	81	88	143
51-55	112	145	217	113	145	217
56-60	154	218	316	155	219	316
61-65	211	294	430	212	295	430
66-69*7	307	427	623	307	428	623

Optional Senior Care Protection Plan 額外頤康樂 – 長者保障計劃*5,6

(Staff should choose one of above basic coverage first before applying the plan for their parent(s) and/or parent(s)-in-law)
(僱員需首先投保上述其中一項基本保障,方可為其父母及/或配偶父母投保「頤康樂保障」)

Coverage Summary 保障內容	Plan 計劃 A (MOP / 澳門幣)	Plan 計劃 B (MOP / 澳門幣)
1. Accidental Death & Permanent Disablement Benefit 意外死亡及永久傷殘保障	150,000	300,000
2. Accidental Medical Expenses Benefit 意外醫療費賠償	Maximum per disability 每次意外: 2,000 Maximum per policy year 全年上限: 10,000	Maximum per disability 每次意外: 3,000 Maximum per policy year 全年上限: 20,000
a) Medical Expenses 醫療費用	Include in / out: patient 包括門診、住院	
b) Chinese Bonesetters and Acupuncturists 跌打及針灸治療費用 (Deductible from Accidental Medical Expenses 會於每次意外醫療費賠償中扣除)	Per visit per day 每日每次: 180; Maximum per disability 每次傷患: 2,000; Maximum per policy year: 全年上限: 4,000	
3. Daily Hospital Cash Benefit 每日住院現金保障*6	Per day 每日: 200	Per day 每日: 300
4. Care Assistant Benefit 特別護理保障	Per month每月:2,500,maximum 60 months 最長60個月	Per month每月:5,000,maximum 60 months 最長60個月
5. Broken Bones Benefit 骨折保障	75,000	150,000
Monthly Premium 每月保費	112	204

Optional China Assist Card 額外中國支援咭	Hospital Admission Deposit Guarantee Service 住院按金保證服務 In-hospital Medical Expenses 住院醫療費用:100,000 (全年上限Max. 200,000 per policy year) Emergency Cash Transmission Service 緊急匯款服務 24-Hour Legal Advice Service 緊急二十四小時法律諮詢服務
Additional Monthly Premium 每月額外保費	30

Note:
1. Spouse's coverage per unit is the same as the proposed Policyholder, each dependent child's coverage is 15% of the Policyholder.
2. Each dependent child enjoys 100% of Chinese Bonesetters and/or Acupuncturists benefit subject to its Accidental Medical Expenses maximum limit.
3. For "Staff + Spouse", "Staff + Child(ren)" & "Family" options, premium is based on the proposed Policyholder's attained age upon application.
4. The premium will be calculated on the attained age of the Policyholder.
5. The entry age is 45-75 and renew up to 85. Benefit will be reduced by 50% for any senior aged over 80.
6. Daily Hospital Income Cover per each hospital confinement is subject to 3 days waiting period and maximum payment period of 30 days.
7. Premium applicable for renewals only.

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僱員自購 保障計劃 Voluntary Employee Benefits Program

保障您及您家人的意外傷亡及醫療保險計劃

Protection for you and your beloved family of accidental death, serious injury & hospitalization

Employee Care

