



For HKCSS Application Form for Voluntary Employee Benefits Program

Personal Accident Cover 個人意外保障

Coverage (HK\$)			Monthly Premium (HK\$)				
Unit	Accidental Death & Disablement	Accidental Medical Expenses	Unit	Insured	Insured + Spouse	Family	Insured+Child(ren)
1	\$200,000	\$3,000	1	\$27	\$54	\$54	\$27
2	\$400,000	\$6,000	2	\$44	\$88	\$88	\$44
3	\$600,000	\$9,000	3	\$61	\$122	\$122	\$61
4	\$800,000	\$12,000	4	\$78	\$156	\$156	\$78
5	\$1,000,000	\$15,000	5	\$95	\$190	\$190	\$95
6	\$1,200,000	\$18,000	6	\$112	\$224	\$224	\$112
7	\$1,400,000	\$21,000	7	\$129	\$258	\$258	\$129

Daily Hospital Income Cover 每日住院現金保障

Coverage(HK\$)				Monthly Premium(Per Unit) (HK\$)				
Unit	Daily Hospital Income Benefit	Intensive Care Unit Benefit	Long Term Hospitalization Benefit	Age	Insured	Insured + Spouse	Family	Insured+Child(ren)
1	\$250/Day	Extra\$250/Day	Extra\$250/Day	18-25	\$23	\$46	\$58	\$35
2	\$500/Day	Extra\$500/Day	Extra\$500/Day	26-30	\$26	\$52	\$65	\$39
3	\$750/Day	Extra\$750/Day	Extra\$750/Day	31-35	\$28	\$56	\$70	\$42
4	\$1,000/Day	Extra\$1,000/Day	Extra\$1,000/Day	36-40	\$29	\$58	\$73	\$44
5	\$1,250/Day	Extra\$1,250/Day	Extra\$1,250/Day	41-45	\$34	\$68	\$85	\$51
				46-50	\$41	\$82	\$103	\$62
				51-55	\$50	\$100	\$125	\$75
				56-60	\$56	\$112	\$140	\$84
				61-65	\$73	\$146	\$183	\$110
				extend to 66-69	\$98	\$196	\$245	\$147

Critical Illness Cover 危疾保障

Coverage(HK\$)		Monthly Premium(Per Unit) (HK\$)					
Unit	Critical Illness	Age	Insured		Family / Insured + Spouse	Insured+Child(ren)	
			Female	Male		Female	Male
1	\$100,000	18-25	\$24	\$32	\$48	\$30	\$40
2	\$200,000	26-30	\$35	\$50	\$73	\$44	\$63
3	\$300,000	31-35	\$47	\$71	\$100	\$59	\$89
4	\$400,000	36-40	\$62	\$98	\$135	\$78	\$123
5	\$500,000	41-45	\$84	\$138	\$188	\$105	\$173
		46-50	\$103	\$178	\$238	\$129	\$223
		51-55	\$125	\$229	\$301	\$156	\$286
		56-60	\$139	\$261	\$340	\$174	\$326
		61-65	\$239	\$326	\$433	\$299	\$408
		extend to 66-69	\$347	\$473	\$628	\$433	\$590

Optional CIS Cover 額外危疾保障 - 原位癌

Coverage(HK\$)		Monthly Premium (HK\$)		
Unit	Optional CIS Cover	Unit	Insured / Insured+Child(ren)	Family / Insured + Spouse
1	\$20,000	1	\$5	\$10
2	\$40,000	2	\$10	\$20
3	\$60,000	3	\$15	\$30
4	\$80,000	4	\$20	\$40
5	\$100,000	5	\$25	\$50



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Optional Senior Care Protection Plan 額外保障 – 頤康樂

Coverage(HK\$)			Monthly Premium (HK\$)	
Coverage	Plan A	Plan B	Plan A	Plan B
1. Accidental Death and Disablement Benefit	\$150,000	\$300,000	\$107	\$195
2. Accidental Medical Expenses Benefit	HK\$10,000/policy year (HK\$2,000/accident)	HK\$20,000/policy year (HK\$3,000/accident)		
(a) Medical Expenses	This benefit reimburses the Insured Person for accident surgical expenses, general medical expenses, including expenses of in/out patient.			
(b) Chinese Bone-setting and Acupuncture Expenses (Not exceeding the sum insured of Accidental medical expenses)	Chinese Bonesetters and Acupuncturists with \$180/visit/day reimbursement, maximum HK\$2,000 per accident and maximum HK\$4,000 per policy year.			
3. Daily Hospital Income Benefit*	\$200/Day	\$300/Day		
4. Care Assistant Benefit	HK\$2,500 / month (Max. 60 months)	HK\$5000 / month (Max. 60 months)		
5. Broken Bones Benefit	\$75,000	\$150,000		

Optional China Assist Card 頤康樂 – 額外中國支援咭

Coverage	Monthly Premium (HK\$)
1. Hospital Admission Deposit Guarantee Service	\$29
2. Hospitalization & Medical Expenses (Up to HK\$200,000 /per policy year; HK\$100,000/per accident)	
3. Emergency Cash Transmission Service	
4. 24-hour Legal Advice Service	