

The claim reimbursement for Group Insurance Policy with Clinical Expenses Benefit, Hospitalization and Surgical Benefit and Major Medical Benefit may be subject to reimbursement percentage and deductible. Below are claims illustration which demonstrate these features.

Please refer to the Policy Contract and Schedule of Benefits for the coverage details.

Claims Illustration

(The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.)

Staff A has Clinical Expenses Benefit, Hospitalization and Surgical Expenses Benefit (per disability) and Major Medical Benefit (per disability) under a Group Insurance Policy.

Staff A has incurred an outpatient consultation by a general Doctor of HKD500 and was subsequently hospitalized in a semi-private room for 2 days due to sickness and had an Intermediate Operation and incurred medical expense of HKD40,000.

Schedule of Benefits

Benefit Item	Maximum Benefit Amount (HKD)	Maximum No. of Visit (Days)	Reimbursement Percentage (%)
General Consultation	120	30	80
Daily Hospital Room and Board (inclusive of meal allowance)	500	90	100
Daily Doctor's Visit	500	90	100
Miscellaneous Hospital Expenses	7,000		100
Surgical Fees	7,500		100

Benefit Item	Entitled Level of Hospital Accommodation	Maximum Benefit Amount (HKD)	Deductible per Disability (HKD)	Reimbursement Percentage (%)
Major Medical Benefit	Ward	50,000	500	80

Accommodation Adjustment Table 1

Entitled Level of Hospital Accommodation	Actual Level of Hospital Accommodation	Adjustment Factor (%)
Ward	Semi-Private	50
Ward	Private	25
Ward	Deluxe	12.5
Semi-Private	Private	50
Semi-Private	Deluxe	25
Private	Deluxe	50

Accommodation Adjustment Table 2

$\frac{\text{Maximum Daily Hospital Room \& Board Benefit as stipulated under the Hospitalization \& Surgical Benefit Schedule}}{\text{Average Room \& Board Charge incurred per day for the disability}} \times 100\%$	Maximum Reimbursement Percentage
Greater than 75%	100
Greater than 50% but less than or equal to 75%	75
Greater than 25% but less than or equal to 50%	50
Less than or equal to 25%	25
No Room & Board charge incurred for the disability	0

Clinical Expenses Benefit

Benefit Item	Medical Expense (HKD)	Paid Amount ¹ (HKD)
General Consultation	500	120

Hospitalization and Surgical Expenses Benefit

1. The hospitalization medical expense is first paid under Hospitalization and Surgical Expenses Benefit.

Benefit Item	Medical Expense (HKD)	Paid Amount ¹ (HKD)
Daily Hospital Room and Board (inclusive of meal allowance)	2,000 (1,000 x 2 days)	1,000
Daily Doctor's Visit	2,000 (1,000 x 2 days)	1,000
Miscellaneous Hospital Expenses	20,000	7,000
Surgical Fees	16,000	7,500
Subtotal:	40,000	16,500

Major Medical Benefit

2.1. The excess amount in respect of the any benefit item under the Hospitalization and Surgical Expenses Benefit is then paid under Major Medical Benefit (**applicable to Accommodation Adjustment Table 1**).

Benefit Item	Eligible Medical Expense (HKD)	Paid Amount ² (HKD)
Major Medical Benefit	40,000 - 16,500 = 23,500	(23,500 - 500) x 50% = 11,500
Subtotal:		11,500

Total reimbursement for (1) + (2) : **HKD16,500 + HKD11,500 = HKD28,000**
The rest of medical expense will not be covered in this claim.

2.2. The excess amount in respect of the any benefit item under the Hospitalization and Surgical Expenses Benefit is then paid under Major Medical Benefit (**applicable to Accommodation Adjustment Table 2**).

Benefit Item	Eligible Medical Expense (HKD)	Paid Amount ³ (HKD)
Major Medical Benefit	40,000 - 16,500 = 23,500	(23,500 - 500) x 50% = 11,500
Subtotal:		11,500

Total reimbursement for (1) + (2) : **HKD16,500 + HKD11,500 = HKD28,000**
The rest of the medical expense will not be covered in this claim.

Note:

¹ The paid amount is subject to the maximum amount of benefit for Clinical Expenses Benefit or Hospitalization and Surgical Expenses Benefit per Disability and maximum number of visits or Days of Confinement (if applicable) as shown in the Schedule of Benefits.

² The paid amount has applied 50% adjustment factor as staff A has used a higher level of hospital accommodation, facilities and services other than the entitled level as shown in the Schedule of Benefits.

³ The paid amount has applied 50% adjustment factor according to the above Accommodation Adjustment Table 2:

$\frac{\text{HKD500 (Maximum Daily Hospital Room \& Board Benefit)}}{\text{HKD1,000 (Average Room \& Board Charge incurred per day)}} \times 100\% = 50\%$ (which is in the category of "Greater than 25% but less than or equal to 50%", therefore the reimbursement percentage is 50%)

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