

Your Group Medical Insurance Benefits

Policy No. :
05199301GH

Policyholder :
VMWare Hong Kong Ltd

Inpatient

Policy Period : 2021/01/01 - 2021/12/31

Plan 1	Maximum Limit (HK\$)
Benefit Level	Semi-Private
Reimbursement %	100%
a) Room & Board	
Limit per day	\$1,500
Max days per disability per year	60
b) Doctor's Visit	
Limit per day	\$1,500
Max days per disability per year	60
c) Hospital Expenses	
Limit per disability per year	\$26,000
d) Surgeon's Fee, per disability per year	
Super Major	\$69,000
Major	\$46,000
Intermediate	\$23,000
Minor	\$9,200
e) Intensive Care	
Limit per day	\$2,400
Max days per disability per year	10
f) Specialist Consultation *	
Limit per disability per year	\$5,000
g) Government Hospital Cash (Ward only) @	
Limit per day	\$750
Max days per disability per year	60
h) Home Health Care *	
Limit per disability per year	\$45,000
Overall maximum per disability	\$394,000

Your Group Medical Insurance Benefits

Inpatient

Notes :

* Written recommendation is required from attending doctor.

@ This benefit is only applicable for an insured confined in the general ward of a public hospital of HKSAR and the incurred expenses which are paid under other terms of Hospitalization Benefit will not be reimbursed.

This Benefit Schedule 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.

Your Group Medical Insurance Benefits

Supplementary Major Medical

Plan 1	Maximum Limit (HK\$)
Benefit Level	Semi-Private
Deductible	\$500
Max. limit per disability per year	\$200,000
Reimbursement %	80%

Notes :

SMM Benefit is only applicable when there are :

- i. Hospital confinement and;
 - ii. Room & Board is charged by the hospital.
- VIP & Deluxe Room will not be covered.

Should the insured be confined into upper class accommodation, reimbursement % will be changed -
Semi-Private to Private : 50%

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Your Group Medical Insurance Benefits

Outpatient

Plan 1	Maximum Limit (HK\$)
a) Doctor's Visits at clinic, per visit per day	\$450
Max visits per year	35
Reimbursement %	100%
Co-payment for Network Medical Services	\$0
b) Physiotherapy * / Chiropractor* treatment, per visit per day	\$400
Max visits per year	35
Reimbursement %	100%
Co-payment for Network Medical Services - Physiotherapy only	\$0
c) Chinese Bonesetters /Herbalist@ /Acupuncture , per visit per day	\$350
Max visits per year	15
Reimbursement %	100%
Co-payment for Network Medical Services - Herbalist only	\$0
d) Check up # / Vaccination	
Limit per year	\$1,500
Reimbursement %	100%
Overall maximum visits per year for above items	35
e) Specialist Consultation *, per visit per day	\$750
Max visits per year	10
Reimbursement %	100%
Co-payment for Network Medical Services	\$0
f) Prescribed Medicine * Δ	
Limit per year	\$2,200
Reimbursement %	100%
g) Diagnostic X-ray & Laboratory Test *	
Limit per disability	\$1,800
Reimbursement %	100%

Your Group Medical Insurance Benefits

Outpatient

For Network visit, including medication as below :

- 2 - 3 days basic medication for General Consultation
- 3 - 4 days basic medication for Specialist Consultation
- 2 packs basic Chinese herbal medicine for Chinese Herbalist

Notes :

* Written recommendation is required from general practitioner.

Referral letter is waived for the following Specialist :

- Gynaecology
- Otorhinolaryngology
- Orthopaedics & Traumatology
- Ophthalmology
- Paediatrics
- Dermatology
- Clinical or Medical Oncology

The referral letter is valid for 6 months date of issuance. A new referral letter is not required for the treatment for the exact diagnosis within 9 months after the last recommended treatment date.

Referral letter is waived for attending Specialists under Hospital Authority and Department of Health.

@ For Chinese Herbalist, prescriptions are required for claim submission.

Pre-paid check up scheme is not covered unless attendance report be provided for claims assessment.

Δ Prescribed medicine should be purchased from a pharmacy or dispensary, which is not being one within the attending Doctor's clinic and hospital pharmacy.

PRO-RATA CLINICAL BENEFIT

If you are covered for less than a full year, the maximum number of clinical visits per policy year and the benefits items on "yearly basis" under the policy shall be pro-rata by month to the portion of the policy year of which you are covered.

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Your Group Medical Insurance Benefits

Dental

Plan 1	Maximum Limit (HK\$)
(a) Routine Oral Examination & Cleansing, per visit per day	
Limit per visit	\$1,000
Max visits per year	Unlimited
Reimbursement %	100%
(b) Root Canal Fillings	
Limit per visit	\$1,000
Max visits per year	Unlimited
Reimbursement %	100%
(c) X-Ray, Extraction, Filling & Abscess and relief of pain	
Limit per visit	\$1,000
Max visits per year	Unlimited
Reimbursement %	100%
(d) Denture (due to accident only)	
Limit per year	\$5,500
Reimbursement %	100%
Overall maximum per year	\$5,500

PRO-RATA DENTAL BENEFIT

If you are covered for less than a full year, the maximum number of dental visits per policy year and the benefits items on "yearly basis" under the policy shall be pro-rata by month to the portion of the policy year of which you are covered.

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Maternity

Plan 1 Cover female employee / spouse +	Maximum Limit (HK\$)
Reimbursement %	100%
Normal Delivery , per pregnancy	\$22,000
Caesarian , per pregnancy	\$33,000
Miscarriage , per pregnancy	\$12,500

Notes :

+ This benefit pays for charges incurred for pregnancy that is evidenced by a written statement of the attending doctor to have commenced after such person has been insured under This benefit.

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Your Group Medical Insurance Benefits

Emergency Evacuation

Emergency Evacuation (must be authorized by AXA assistance)

Evacuation / Repatriation	Fully Covered
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AXA Assistance (IPA) Emergency Service ("AXA Assistance") is provided by Inter Partner Assistance Hong Kong Limited ("IPA"). It provides assistance when an accident or emergency occurs outside Hong Kong necessitating urgent medical treatment, which is not available locally at the time of the emergency. The cover includes medically necessary transportation, appropriate medical care during transportation and ancillary services in moving the patient to the nearest medical facility where appropriate care is available.

China Health Link Network

AXA Assistance will assist Insured Person to be admitted to an exclusive selected hospital in the People's Republic of China by presenting the AXA Health Card. AXA Assistance will arrange and provide guarantee for any required hospital admission deposit.

Note :

Neither AXA nor IPA shall be liable for any Evacuation and/or Repatriation costs incurred in connection with or consequent upon:

- The provision of services which are not specified in the AXA Assistance Terms & Conditions, or during a period for which payment is not received from the Insured.
- Services rendered without the authorization and/or intervention of AXA Assistance.

IPA Hotline : (852) 2862 0168

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