



Recent members' experiences with the KAre helpline have highlighted the need for some basic information to be easily accessible in the event of an unplanned visit to hospital. We recommend that you save this PDF to your phone for easy reference.

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2. Make sure you and your family know where your nearest hospital with emergency facilities is, as this is the most likely place an ambulance will take you (ambulance staff may not speak fluent English).

3. Previous experience by members indicates that it is not unusual for a private hospital to ask for a large up-front deposit in the case of an unplanned/non-pre-approved hospital visit. The DPAC recommends that you have a credit card on hand with an available limit of at least HK\$100,000. If you regularly entrust your children's care to your helper it may be advisable for her to have access to such a credit card also, as she may be the only adult available to accompany your ill/injured family member to hospital.

4. See enclosed for details of KAre Network hospitals. Note the statement: "The Doctors in outpatient departments of Network hospitals are NOT Network Doctors." Also attached are details of KAre Indemnity Plan Benefit Limits, which may be of use when being admitted to private hospitals.

5. For queries about the Plan or a potential claim situation, please contact the **Medical Scheme Helpline** at **2116 0011** (after office hours, this helpline is for emergency medical assistance or network doctors information only). Office hours: 9:00am – 6:00pm (Mon – Fri). This Helpline has proved to be of little help during a number of recent out-of-office-hours emergencies.

6. Doctor Fowler is retained by Dragonair as the Company Doctor and has agreed to answer questions from KA staff about Hospitals and their suitability for treatment of particular ailments. He can be reached on 9759 8477 or jgfowler@netvigator.com .

7. When leaving Hong Kong (particularly for the US) please ensure you have adequate medical travel insurance for each trip as the KAre benefit limit is just US\$12,000 for overseas treatment.

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The DPAC strongly recommends you consider extra/alternative inpatient insurance as we consider the KAre scheme grossly inadequate for hospital cover.

Health KAre Medical Scheme Network Hospital & Doctor List – Network Hospital

Network Hospital

網絡醫院

The doctors in outpatient department of Network Hospitals are NOT Network Doctors

以下所列之網絡醫院門診部之醫生並非網絡醫生

Causeway Bay 銅鑼灣

St. Paul's Hospital 聖保祿醫院

2 Eastern Hospital Road

東院道 2 號

Tel: 2890-6008

Mid-Levels 半山

Canossa Hospital 嘉諾撒醫院

1 Old Peak Road Mid Levels

舊山頂道 1 號

Tel: 2522-2181

Matilda & War Memorial Hospital 明德醫院

41 Mount Kellett Road The Peak

山頂加列山道 41 號

Tel: 2849-0706

Kowloon City 九龍城

St. Teresa's Hospital 聖德肋撒醫院

327 Prince Edward Road

Kowloon City

九龍城太子道 327 號

Tel: 2200-3100

Shatin 沙田

Union Hospital 仁安醫院

18 Fu Kin Street

Tai Wai

Shatin

大圍富健街 18 號

Tel: 2608-3100

Tsuen Wan 荃灣

Tsuen Wan Adventist Hospital 荃灣港安醫院

199 Tsuen King Circuit

荃灣荃景圍 199 號

Tel: 2276-7676

MEDICAL SCHEME - INDEMNITY PLAN – CLASS 1

醫療保障賠償計劃 – 計劃一

Currency 貨幣單位

HKD 港幣

(A) (甲)	In-patient (Hospital and Surgical) 住院及手術福利	In-Network Benefits 指定網絡福利	Out-of-Network Benefits 非指定網絡福利
	Room Entitlement 福利等級	Private 私家房	Private 私家房
a	Room & Board per day 每日房租及膳食費 Maximum days per disability 每症最多住院日數	Unlimited 不限 Unlimited 不限	2,500 Unlimited 不限
b	Doctor's Visit per day 每日醫生巡房費 Maximum days per disability 每症最多住院日數	(Non-surgical only 非外科醫生) Unlimited 不限 Unlimited 不限	2,500 Unlimited 不限
c	Hospital Services 醫院雜項費 In Hong Kong 香港 outside Hong Kong 海外	Unlimited 不限 N/A 不適用	Unlimited 不限 (1) 100,000
d	Surgeon's Fee (2) 外科手術費 Limit per disability 每症最高賠償額	(Including aftercare 包括手術後醫生巡房費) Unlimited 不限	Super Major 極嚴重 121,250 Major 嚴重 48,500 Intermediate 普通 24,250 Minor 簡單 9,700
e	Anaesthetist's Fee 麻醉師費 Limit per disability 每症最高賠償額	Unlimited 不限	Super Major 極嚴重 42,000 Major 嚴重 16,800 Intermediate 普通 8,400 Minor 簡單 3,360
f	Operating Theatre Charges 手術室費 Limit per disability 每症最高賠償額	Unlimited 不限	Super Major 極嚴重 42,000 Major 嚴重 16,800 Intermediate 普通 8,400 Minor 簡單 3,360
g	In-hospital Specialist's Fees (3) 住院專科醫生診療費 Limit per disability 每症最高賠償額	Unlimited 不限	10,500
h	Intensive Care Unit 深切治療室費用 Maximum days per disability 每症最多住院日數	Unlimited 不限 Unlimited 不限	Up to Room & Board limit 以房租及膳食費為上限 720
i	Home Nursing per day 每日護士聘用費 Maximum days per disability 每症最多日數	Included under (j) 包括在(j)項目內	Unlimited 不限
j	Home Health Care Services 家居護理服務費 Maximum days per disability 每症最多日數	Unlimited 不限 Unlimited 不限	250,000
k	Chemotherapy Treatment 化學治療費用 Maximum Limit 最高賠償額	Per year 每年 150,000 (k + l + m)	Up to Major Surgeon's Fee limit per disability 每症以嚴重手術費為上限
l	Radiotherapy Treatment 放射性治療費用 Maximum Limit 最高賠償額		Up to Major Surgeon's Fee limit per disability 每症以嚴重手術費為上限
m	Renal Dialysis Treatment 腎臟透析治療費用 Maximum Limit 最高賠償額		Up to Hospital Services limit per disability 每症以嚴重手術費為上限
n	Alternative Government Hospitals Reimbursement (9) 可選擇政府醫院住院保障 (3rd Class - General Ward Bed Only只適用於三等之普通病房) Limit per day 每日最高賠償額 Maximum days per disability 每症最多住院日數 (Payable in lieu of all other benefits above 若選擇此項保障，其他以上保障項目均不再適用)	Full Refund 全數賠償 Unlimited 不限	N/A 不適用
Overall Maximum per disability 每次病症最高賠償額 (In-Network + Out-of-Network) (網絡及非網絡福利)			625,000
Supplementary Major Medical 住院附加重症醫療 (6) Deductible 扣除自付金額 90% reimbursement up to per disability limit 九成賠償至每病症之最高上限			500 250,000
Emergency Evacuation & Repatriation 緊急醫療救援保障		N/A 不適用	Unlimited 不限

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此福利表只作參考用途，若與法定保單條文有任何不符，概以保單的條文為準。

Effective 1st July 2011

MEDICAL SCHEME - INDEMNITY PLAN – CLASS 1

醫療保障賠償計劃 – 計劃一

(B) (乙)	Out-patient 門診保障	In-Network Benefits 指定網絡福利	Out-of-Network Benefits 非指定網絡福利
	Reimbursement 賠償比率	100%	100%
a	GP Consultations at Doctor's Office (including medication) 普通科醫生診症及治療費(包括藥費) Limit per visit per day 每日一次之最高賠償額	Unlimited 不限	600
b	Consultation at Home 醫生出診治療費 (4) Limit per visit per day 每日一次之最高賠償額	1,000	
c	Specialist Consultation 專科醫生治療費 (5) (7) Limit per visit per day 每日一次之最高賠償額 Maximum visits per year 每年最多賠償次數	Unlimited 不限	1,200
		10 十次	
d	Physiotherapy Treatment / Chiropractic Treatment (3) 物理治療費 / 整脊椎治療費 Limit per visit per day 每日一次之最高賠償額	Unlimited 不限	500
e	Annual Check Up 身體檢查 Once a year 每年一次	500	
f	Chinese Medicine Practitioner (Bone-setting) 跌打治療 (8) Limit per visit per day 每日一次之最高賠償額 Maximum visits per year 每年最多賠償次數	Unlimited 不限	300
		10 十次	
Overall Maximum visits per year 每年門診及專科之最高總次數 (a + b + c + d + e + f) = 40 visits		40 四十次	
g	Prescribed Medicine (per year) (3) (10) 每年處方藥物	1 st Layer 第一級 4,000 (100% reimbursement 賠償比率) + 2 nd Layer 第二級 2,000 (90% reimbursement 賠償比率)	
h	X-ray & Lab Test (per year) (3) 每年X光及化驗費	6,000	
i	Government Hospital Out-patient Clinic 政府醫院門診 (9) / Government Hospital Accident & Emergency Unit (A&E) (9) 政府醫院急症服務 (Except Government Private Clinics 政府醫院附設的私家門診除外) including consultation of GOPD & SOPD, Medication, X-rays & Lab Test 包括普通科及專科門診、藥費、X 光檢驗及化驗診斷費 Limit per visit 每次最高賠償額 Maximum visits per year 每年最多賠償次數	Full Refund 全數賠償 Unlimited 不限	N/A 不適用

NOTES:

- (1) Should an employee/dependant confine in the hospital at a higher accommodation level than the benefit level insured, the benefit will be reduced on a pro-rata basis.
如僱員或家屬入住的病房比本身享有的福利等級為高，賠償將會依比例遞減。
- (2) Surgeon's Fee will be extended to cover the following three complications on pregnancy up to Maximum benefit of HK\$10,000 per pregnancy:
因妊娠所需下列三種複雜之懷孕手術引致手術住院費，可在手術費內獲得賠償惟每次懷孕最高賠償為港幣一萬元正。
(i) Ectopic Pregnancy 宮外孕
(ii) Ruptured Uterus 子宮破裂
(iii) Dilatation & Curettage for Residual Product of Gestation 刮除殘餘妊娠物所需的擴頸刮宮手術
(After giving birth to baby either by normal delivery or caesarian sections. 只適用於嬰兒在自然分娩或剖腹分娩所引致的情況。)
- (3) Written recommendation is required from registered medical practitioner.
必須由註冊西醫推薦。
- (4) It includes the charges for consultation made by a doctor elsewhere than a hospital or at a doctor's office and includes the charges for consultations, injections and medicine.
醫生出診治療包括在醫務所或醫院以外所提供的診療、注射或藥物等各項收費。
- (5) Written recommendation is required from the registered medical practitioner except the following specialties:
Dermatologist, Gynaecologist, Ophthalmologist, Orthopaedist and Paediatrician.
必須附上註冊西醫推薦書除以下專科診查可獲豁免，包括皮膚科專科、婦科專科、眼科專科、骨科專科及兒科專科。
- (6) Supplementary Major Medical covers all necessary and customary expenses in excess of the payable benefits for hospitalization in the same or similar level of benefits under the basic plan.
所有在住院福利項目賠償後餘下而未能得到補償之一般性必須醫療費用均可在住院附加重症醫療福利中獲得補償。
- (7) With prior approval from the Company, the coverage after the tenth specialist visit will be subject to the maximum GP limit specified in the out-of-network benefit.
第十次後之專科醫生治療費會根據非指定網絡福利的普通科醫生診症及治療費賠償，但需預先獲得公司批核。
- (8) Please refer to the Supplementary Chinese Medicine Practitioner (Bone-setting) Benefit card for more details.
請參閱附加額外跌打治療保障福利卡。
- (9) Settle the medical expense & claim reimbursement afterwards from the Scheme Manager.
需先自行墊付醫療費用，隨後向計劃經理索償。
- (10) 2nd layer will be triggered after 1st layer benefit being exhausted.
所有賠償將先由第一級起計算直至最高金額屆滿，方由第二級起計算。

Successive hospital confinement due to the same cause, or confinements within a three-month period arising from closely inter-related causes(s) shall be considered as one disability.
如在三個月內，某僱員因同樣疾病或直接因該疾病引發而必須進院留醫超過一次者，一切費用將按照上次每病症之規定支付，而各次之進院留醫將當作同一病症處理。
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