

# 「醫安心」住院現金保險 Hospital CashPlus Insurance

入住醫院的負擔可會是十分沉重，不僅是因為醫療開支的上升：當躺臥在病床無法工作而影響收入時，你能否承擔此經濟壓力？當你不在家而無法照顧家人時所帶來的額外經濟開支，你有否作好準備？出院後你又會否即時回復以往的賺錢能力？即使是短短留院數天，便有可能影響你的正常生活並會為你帶來種種的經濟負擔。

「醫安心」住院現金保險是針對高昂的住院開支而設的保險計劃，若被保人因疾病或意外住院，計劃將提供每日住院現金保障，而此現金可因應住院期間的不同經濟需要而運用。

Spending time in hospital can be expensive, not just because of the high costs of medical treatment: How would you make up for the money you lose while lying in hospital, unable to earn? Where will be the money you need to support your family when you're not at home? Will you be able to make money when recovering from hospital? Even a short, unexpected stay in hospital will disrupt your regular income and you will find yourself struggling to meet these financial responsibilities.

The Hospital CashPlus is designed to help you cope with the high cost of a hospital confinement by paying you a cash amount every day when you are hospitalized due to sickness or accident. This money can be used towards the sudden expenses incurred during your confinement or for any other financial purposes.

## 計劃特點 PLAN FEATURES

-  每日住院現金保障高達\$1,200，最長可達366日  
 PAYMENT OF DAILY CASH BENEFIT UP TO \$1,200 FOR A MAX. OF 366 DAYS **1**
-  雙倍現金保障高達\$2,400，最長可達90日  
 DOUBLE CASH BENEFIT UP TO \$2,400 FOR A MAX. OF 90 DAYS **2**
-  24小時全球保障  
 24 HOUR WORLDWIDE COVERAGE **3**
-  伸延投保配偶或子女可獲折扣優惠  
 DISCOUNT FOR EXTENSION OF COVERAGE TO YOUR SPOUSE OR CHILDREN **4**
-  以年費方式繳付可獲折扣優惠  
 DISCOUNT FOR ANNUAL PREMIUM PAYMENT **5**
-  投保手續簡單，毋需身體檢查  
 EASY APPLICATION WITH NO MEDICAL EXAMINATION REQUIRED **6**

## 每日住院現金保障 DAILY HOSPITAL CASH BENEFIT






若被保人一旦因疾病或意外住院，計劃將提供每日住院現金賠償，為期最長可達366日。縱使您可從其他保險計劃獲得賠償，此計劃也會向您發放每日現金利益。您可按需要自由運用這些現金。



You will receive the daily cash benefit for confinement due to sickness or accident up to a maximum of 366 days. This benefit is payable on top of any other insurance plan you may have and there is no limitation on how you spent the benefit.

## 雙倍現金保障 DOUBLE CASH BENEFIT

因下列情況住院可獲雙倍現金保障：  
The daily cash benefit will be doubled up if you are being confined for any of the following situations:

-  需入住深切治療部  
 Intensive care unit  
 最長 90 日 MAX 90 DAYS
-  需進行主要器官移植  
 Major organ transplant  
 最長 90 日 MAX 90 DAYS
-  受特定傳染病感染  
 Specified infectious diseases  
 最長 30 日 MAX 30 DAYS
-  因意外而需於澳門、香港或中國大陸以外住院  
 Confined in hospital outside Macau, Hong Kong or China due to an accident  
 最長 30 日 MAX 30 DAYS
-  被保人與被配偶同時住院  
 Confined in hospital at the same time for both Principal Insured and Insured Spouse  
 最長 30 日 MAX 30 DAYS

## 家庭成員投保優惠 DISCOUNT FOR FAMILY ENROLMENT

與配偶及/或子女一同投保，可享百分之十的折扣優惠。您只需繳付一個固定保費，所有年齡介乎6個月至17歲之子女均受保障。新生子女滿6個月時亦可自動受保，毋須繳付額外保費。



By joining with your spouse and/or child(ren), you will enjoy a 10% discount on premium. Any number of unmarried dependent children aged from 6 months to 17 years will be covered with one fixed premium. Additional children are automatically covered by this plan when they reach the age of 6 months, at no extra cost.

## 感染傳染病可獲毋憂保障 WORRY-FREE PROTECTION AGAINST INFECTIOUS DISEASES

現今傳染病十分猖獗，如禽流感、非典型肺炎、登革熱、瘋牛症等等，人們均擔心一旦感染時將會帶來的經濟問題。獲「醫安心」住院現金保險保障的傳染病多達16種，令您倍感安心。



In view of the widespread of Avian Influenza, SARS, Dengue Fever, Mad Cow Disease and others, most people are concerned over the possibility of contracting an infectious disease. Hospital CashPlus provides you with protection against 16 of those diseases, allowing you to meet various financial needs.

## 三種計劃靈活選擇 FLEXIBLE CHOICES OF 3 BENEFIT PLANS

「醫安心」住院現金保險有三種不同保障計劃可供選擇。您可因應您的財政預算及保障需要選擇相應的保障計劃。  
Hospital CashPlus offers you a choice of 3 different benefit plans. You can choose the most suitable benefit level according to your budget and protection needs.

保障範圍 COVERAGE	銅計劃 BRONZE	銀計劃 SILVER	金計劃 GOLD
DAILY 每日住院現金保障 CASH BENEFIT	\$300	\$600	\$1,200
DOUBLE 雙倍現金保障 CASH BENEFIT	\$600	\$1,200	\$2,400

- 註 Notes:
- 被保子女保障額為主被保人保障額的百分之五十。  
Benefit for children is 50% of the benefit of Principal Insured.
  - 中國大陸住院之保障額為被保人保障額的百分之五十，最長可達三十日。  
Benefits for confinement in mainland China is 50% of the benefit of Principal Insured, subject to a maximum of 30 days.

## 無索償折扣 NO CLAIM DISCOUNT

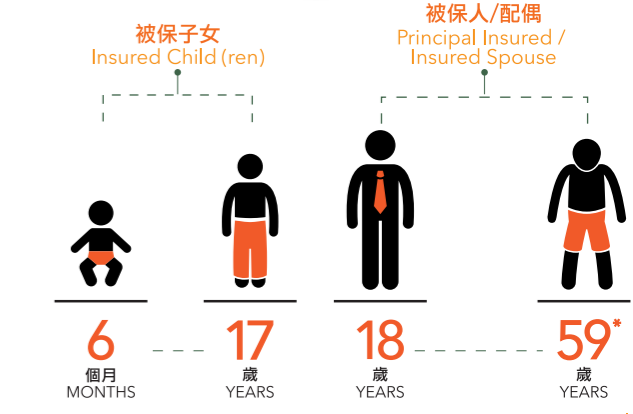
如在保障期內沒有提出任何索償，於下一年度續保時可享無索償折扣優惠。  
If no claim has been made in the period of insurance, you are entitled to a no claim discount on renewal premium



## 24小時全球保障 24-HOUR WORLDWIDE COVERAGE

不論您在何方，「醫安心」住院現金保險均為您提供24小時全球保障，令您安枕無憂。  
Hospital CashPlus offers you a total protection wherever you are, giving you total peace of mind 24 hours a day, 7 days a week.

## 投保年齡 ENTRY AGE



\* | 可續保至64歲 renewable up to the age of 64 |

**越早投保 保費越低**  
**LOWER PREMIUM FOR EARLY ENTRY**

澳門幣 MOP 港幣 HKD

由於保費是根據年齡計算，越早投保「醫安心」住院現金保險，您需繳付的保費越低。若您以年繳方式繳付保費，更可獲10%折扣優惠。投保更毋需驗身，省時方便！

Premium is based on your age at entry. The earlier you enroll in Hospital CashPlus, the lower the premium you can enjoy. If you opt to pay the premium annually, you can enjoy a 10% discount on premium. No medical examination is required and you can save your time!

**保費表 Premium Table**

投保年齡 Entry Age	銅計劃 BRONZE		銀計劃 SILVER		金計劃 GOLD	
	年費 <sup>1</sup> ANNUAL <sup>1</sup>	月費 <sup>2</sup> MONTHLY <sup>2</sup>	年費 <sup>1</sup> ANNUAL <sup>1</sup>	月費 <sup>2</sup> MONTHLY <sup>2</sup>	年費 <sup>1</sup> ANNUAL <sup>1</sup>	月費 <sup>2</sup> MONTHLY <sup>2</sup>
	0-17 所有子女 For all children	270.00	25.00	518.40	48.00	972.00
18-30	486.00	45.00	928.80	86.00	1,749.60	162.00
31-35	594.00	55.00	1,134.00	105.00	2,138.40	198.00
36-40	702.00	65.00	1,339.20	124.00	2,527.20	234.00
41-45	918.00	85.00	1,749.60	162.00	3,304.80	306.00
46-50	1,188.00	110.00	2,257.20	209.00	4,276.80	396.00
51-55	1,512.00	140.00	2,872.80	266.00	5,443.20	504.00
56-59	1,944.00	180.00	3,693.60	342.00	6,998.40	648.00
60-64	1,944.00	180.00	3,693.60	342.00	6,998.40	648.00

<sup>1</sup> 保費已包括百分之十的年費折扣。  
 Premium is inclusive of 10% annual premium discount.  
<sup>2</sup> 只限以大西洋銀行信用卡付款。  
 Must be settled by BNU credit card.

**不保條款  
MAJOR EXCLUSIONS**

因下列情況而住院將不獲賠償：  
 No benefits shall be paid for confinement caused by or resulting from any of the following:

- 已存在的疾病和先天性疾病  
 Pre-existing medical and congenital conditions.
- 牙科和激光之治療  
 Dental and optical treatment.
- 保障開始後30天內出現之疾病  
 Sickness occurred within 30 days from inception of coverage
- 懷孕和生育或不育之治療  
 Pregnancy and fertility or infertility treatment.
- 整容手術、矯形用品和例行身體檢查  
 Cosmetic surgery, prosthetic appliances and routine medical examinations.
- 吸毒、酗酒、性傳染疾病和愛滋病  
 Drug addiction, alcoholism, sexually transmitted diseases, and HIV.
- 戰爭和暴動、高危運動和活動。  
 War and insurrection, dangerous sports and activities.
- 住院之身體檢查、X光檢查或物理治療  
 Hospitalization primarily for diagnostic scanning, X-ray examinations or physical therapy
- 在保障開始後六個月內發生以下情況：  
 1) 肺結核、2) 肛門瘻管、3) 膽結石、4) 腎結石、尿道結石或膀胱結石、5) 高血壓或心血管疾病、6) 胃潰瘍或十二指腸潰瘍、7) 糖尿病、8) 腫瘤或惡性腫瘤
- Any of the following occurring within 6 months from inception of coverage:  
 1) Tuberculosis, 2) Anal fistulae, 3) Gall stones, 4) Calculi of kidney, urethra or bladder, 5) Hypertension or cardiovascular disease, 6) Gastric or duodenal ulcer, 7) Diabetes mellitus and 8) Tumours or malignancies.
- 在保障開始後一年內發生以下情況：  
 1) 體內器官腫瘤、2) 痔瘡、3) 需手術治療的扁桃體病、4) 鼻腔隔膜或鼻甲骨病變、5) 甲狀腺機能亢進、6) 白內障、7) 需手術治療的韌組織疾病、8) 拇指外翻
- Any of the following occurring within 1 year from inception of coverage:  
 1) Tumor of internal organs, 2) Hemorrhoids 3) Diseased tonsils requiring surgery, 4) Pathological abnormalities of nasal septum or turbinates, 5) Hyperthyroidism, 6) Cataracts, 7) Sinus conditions requiring surgery and 8) Hallux Valgus

本單張內容為一般資料並只供參考。有關詳情請參閱保單條款全文及除外條款。  
 This leaflet contains general information and is for reference only.  
 For more details, please refer to the terms, conditions and exclusions of the policy.

參加「醫安心」住院現金保險，請聯絡大西洋銀行各分行  
 You can subscribe to Hospital CashPlus Insurance at any BNU branch

如有查詢，請致電我們 • For enquiry, please contact us at

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