亞洲保險
ASIA INSURANCE

医疗计划之简介

Introduction to the Medical Plan

保单年度 **2026 年 8 月 28 日 至 2027 年 8 月 27 日**

Policy Year **August 28, 2026 to August 27, 2027**

参加资格
ELIGIBILITY

会员：已在香港专业教育学院（VTC）注册之非本地学生(包括国际及中国内地学生).到达香港的第一天可以参加。

现有会员：自保单生效日（2026 年 8 月 28 日）起生效
新加入会员：自抵达香港之日起生效。

Member : Registered non-local (including international and Mainland China) Students of VTC.

Existing member : on the policy effective date (28 Aug 2026)
New join member : 1st day of arrived in Hong Kong.

全球性医疗保险保障
WORLDWIDE MEDICAL INSRANCE COVERAGE
包括
Includes:
24 小时全球紧急支持服务热线
24 HOURS Worldwide Emergency Assistance Service Hotline
(852) 2861 9232

24 小时精神健康支持服务热线
24 HOURS Mental Wellness Service Hotline
(852) 2521 8186

精神健康支持服务包括
24 HOURS Mental Wellness Service include:

1. 心理咨询师提供24小时热线服务
   24 hours hotline service provided by Counseling Psychologist
2. 心理咨询师提供面对面/在线咨询（每保单年度总共 4 次免费咨询服务）
   Face-to-Face / Online consultations provided by Counseling Psychologist (Overall 4 times free consultation visit per policy year)

医疗保险之赔偿程序
CLAIM PROCEDURES FOR MEDICAL INSURANCE

取回有医院或门诊医生签名或盖章之正本收据,收据上须有医生注明所有诊断之病症，诊症费，病人姓名，诊症日期。如透过手机应用程序 myAsia App 提交理赔申请，请于提交的收据右上角注明用作赔款支付的香港银行帐户资料，包括银行编号、分行编号及银行帐户号码。
示例：012-888-123456789
012（银行编号） + 888（分行编号） + 123456789（户口号码）
如选择以支票方式收取理赔款项，则无须提供银行帐户资料。
Request for doctor's receipt and account statement with proper specification of the nature of illness consultation fee, name of patient and consultation date by the attending doctor on the original bills in the event of either hospitalization or clinical call. When uploading a claim application via the mobile app, please indicate the Hong Kong bank account details for claim settlement at the top-right corner of the receipt submitted for the claim. Please include the bank code, branch code, and account number.
For example: 012-888-123456789
012 (Bank Code) + 888 (Branch Code) + 123456789 (Account Number)
The provision of bank account details shall not be required where the claim settlement payment is made by cheque.

使用网络门诊医生时，请向护士出示阁下之医疗咭以供核对。每次于网络医生求诊时需要自费自付额及额外药物费用。
In case of Panel Doctor's consultation, please show your membership card to the nurse for verification. Network co-payment and extra medication will be needed for each consultation.

转介信在发出日起计六个月内诊治与该信有关之病症均为有效，而当诊治病症被诊断为一新症，或诊治与该转介信无关之病症则须其他转介信”。
A referral letter / prescription, if applicable, is valid for the same or related disability for 6 months from the issue date. Treatment for a new or unrelated disability requires another referral letter.

港币三万元以上索偿将正本收据连同填妥之赔偿申请表格交回亚洲保险处理。所有赔偿均须于 90 天内送交保险公司。
For claim more than HKD30,000 submit the original receipts together with the completed Group Medical Insurance claim form to Asia Insurance. All claims must be submitted to the Insurance Company within 90 days.

中医治疗之索偿，只需递交中医师发出的正式收据（药方可以豁免递交)。
Medical receipt must be submitted for claim of Chinese Medical Practitioner's Consultation (Prescription is waived).

如所需资料齐备保险公司可于收到赔偿申请后 10-14 个工作天内作出赔偿。赔偿款项将会直接存入成员之银行户口。
Claims can normally be settled within 10-14 working days if sufficient information is provided. Payment of claims will be credited to the employee's bank account directly.

医疗保险不受保项目
GENERAL EXCLUSIONS FOR MEDICAL INSURANCE

1. 投保前已存在疾病（只适用于新加入会员）。
   Pre-existing Conditions (for new join members only).

2. 先天性疾病、发展性疾病、遗传性疾病或任何种类的疾病，包括出生时已存在之任何医学异常；或于出生后六（6）个月内发展出之新生儿异常。
   Congenital condition, Developmental Condition, Hereditary Condition or Disease of any and all kinds including medical abnormalities existing at the time of birth, or neo-natal abnormalities developed within six (6) months of birth;

3. 因战争(不论是否宣战)、罢工、暴动、内战、革命或任何敌对行动而造成的伤害。
   War, whether declared or not, strikes, riots, civil war, revolution or any warlike operations.

4. 因受保人参与任何非法行为而引致之伤残（但交通违例及行人违例除外)。
   Disabilities arising from the Insured Person's participation in any illegal acts (except traffic offences and pedestrian offences).

5. 因自杀、自杀未遂或故意自我造成伤害,不论当时是否神智清醒或精神失常。
   Suicide, attempted suicide or intentionally self-inflicted injury whether sane or insane.

6. 不需支付或被豁免付款的照护或治疗，或可向第三方或在任何其他保险下(包括雇员补偿保险)追讨之费用。
   Care or treatment for which payment is not required or is waived or is recoverable from a third party or under any other insurance including Employees' Compensation Insurance.

7. 美容手术或为美化目的而进行之治疗；为配戴眼镜而作之验光（眼睛屈光检查），以及为矫正眼睛屈光而作之外科手术；为配戴助听器而作之检查；购置或使用特别牙套、假体装置或设备，例如人造肢体。
   Cosmetic surgery or treatment for beautification purposes, eye refraction for fitting of glasses or surgical procedure for correction of eye refraction, examination for fitting of hearing aids, procurement or use of special braces, prosthetic appliances or equipment such as artificial limbs

8. 牙科护理及治疗，除非为意外伤害导致健康自然牙齿受损而需接受者；口腔卫生指导、瘟疫控制计划及膳食指示。
Dental care and treatment, except necessitated by accidental injuries to sound natural teeth; Oral hygiene instructions, plague control program and dietary instructions.

9. 慢性酗酒或滥用药物的治疗，或由此产生的任何其他并发症。
Treatment of chronic alcoholism or drug abuse or any other complications arising therefrom.

10. 怀孕、其导致之分娩、流产、自然流产或由此引致之状况；基因检测或咨询；人工授精治疗；或与避孕或不育有关之治疗。
Pregnancy, resulting childbirth, abortion, miscarriage or conditions resulting therefrom, genetic testing or counseling, artificial fertilization treatment or treatment related to birth control or infertility;.

11. 对精神错乱 / 精神病以及任何心理、情绪、精神或行为状况或疾病 / 障碍之调查及治疗。
Investigation and treatment of psychosis, psychological, emotional, mental or behavioral conditions or disorders.

12. 在提供时并不被认为对有关伤害或疾病而言安全、有效及适当的实验性医疗，以及并不被接纳为该伤害或疾病的标准治疗。
Experimental medical treatment which, at the time it is provided, is not considered safe, effective and appropriate for the injury or sickness, and is not accepted as standard treatment for the injury or sickness.

13. 非因治疗或诊断伤残而需作之例行身体检查、健康检查或测试；任何属自选且并非医疗上必需之治疗或服务；或任何预防性治疗、药物或检查；疫苗 / 免疫 / 接种；或康复期护理 / 看护 / 寄宿或休养。
Routine physical examinations, health checks or tests not incidental to treatment or diagnosis of a Disability or any elective treatments or services which are not medically necessary or any preventive treatments, medicines or examinations, vaccinations, immunizations or inoculations, or convalescence, custodial or rest care.

14. 性病及其他后遗症，后天缺乏免疫能力症。
Conditions related to sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).

15. 因任何形式的赛跑而引致之伤残（但徒步赛跑除外）、跳伞、攀山或攀岩、职业运动、航空或航天活动引致之伤残（除非属乘坐商用飞机、以付费乘客身分进行的旅程）。
Disabilities arising from racing of any kind (except on foot racing), skydiving, mountain or rock climbing, professional sports, aviation or aeronautics (other than travelling as a fare-paying passenger in commercial airplanes).

16. 因核武器物料、电离辐射或由任何核燃料或核废料所致的核污染，或由燃烧核燃料所产生之污染而引致之伤残。就本除外事项而言，燃烧包括任何可自我持续的核裂变过程。
Disabilities arising from nuclear weapons material, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this Exclusion, combustion shall include any self-sustaining process of nuclear fission.

myAsia 登入指南
myAsia Login User Guide

1. 在流动装置应用程序商店搜寻"myAsia"。/ 或扫瞄以下 QR Code.
Search for "myAsia" under application store via mobile devices. / Scan below QR code.

Download on the App Store　　GET IT ON Google Play

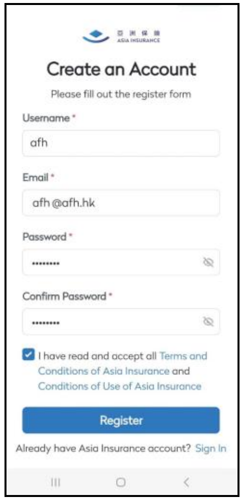
2. 建立账户 Create an Account

在「建立账户」页面下，可以根据您的喜好输入用户名称、电邮、密码。
Under "Create an account" page, Username, Email, Password can be input at your preference.

透过电子邮件接收验证码。Receive verification code via email.

在「设定账户」页面下，输入员工编号、全名和出生日期
Under "Setup Profile" page, input Staff No., Full Name and Date of Birth

确认并成功登录后，授予透过生物识别安全账户登入的权限
Confirm and login, and grant access to login via biometric security.



	住院及医疗保险计划 **Hospitalization & Surgical Benefit** **(100% Reimbursement)**	**Plan 1** **HK$**
1.	住院及膳食费用（每日最高赔偿） Daily Room & Board per day	675
	(每宗病症最多赔偿日数) Max. no. of days per disability	90
2.	住院杂费（每宗病症之最高赔偿） Hospital Service (保障延伸至非住院磁力共振/计算机断层扫描/正电子扫描检查/化疗/放疗/标靶治疗/肾透析等) (Extend to cover day case / clinical base CT Scan, MRI, PET, Chemotherapy, Radiotherapy, Targeted Therapy, Kidney Dialysis,etc) Limit per disability	11,500
3.	手术费用（每宗病症之最高赔偿） Surgical Fees per disability	
	-复杂手术 Complex Operations	45,000
	-大型手术 Major Operations	24,500
	-中型手术 Intermediate Operations	12,000
	-小型手术 Minor Operations	5,500
4.	麻醉师费用（每宗病症之最高赔偿） Anaesthetist's Fees per disability	
	-复杂手术 Complex Operations	14,000
	-大型手术 Major Operations	7,000
	-中型手术 Intermediate Operations	3,500
	-小型手术 Minor Operations	1,400
5.	手术室费用（每宗病症之最高赔偿） Operation Theatre Fees per disability	
	-复杂手术 Complex Operations	14,000
	-大型手术 Major Operations	7,000
	-中型手术 Intermediate Operations	3,500
	-小型手术 Minor Operations	1,400
6.	住院医生巡房费用（每日最高赔偿） In-hospital Physician's Visit per day	675
	(每宗病症最多赔偿日数) Max. no. of days per disability	90
7.	住院医生专科医生费用* (每宗病症之最高赔偿) In-hospital Specialist Visit* Limit per disability	3,000
8.	出院后治疗（每宗病症之最高赔偿） 出院后 90 日内之治疗费用 Post-hospitalization Treatment (Within 90 days after discharge from hospital) Limit per disability	1,000
9.	全球紧急支持福利 Worldwide Emergency Assistance Benefit 海外旅程中的医疗运送及其他支持 Medical Evacuation/Repatriation	包括 Covered

10. 心理健康专线 包括
Mental Wellness Hotline Covered
(a) 24 hours hotline service by Counseling Psychologist
心理咨商师 24 小时专线服务
(b) Face-to-Face / Online consultations by Counseling Psychologist (Overall 4 free sessions per policy year)
心理咨商师面对面/在线咨询 (每个保单年度总共 4 次免费咨询)

11. 如因意外而在海外住院（中国大陆及澳门除外），基本住院保障将自动增加 100%
For hospitalization overseas (except Mainland China and Macau) due to accidental cause, basic hospitalization benefit would be increased by 100% automatically.

*** 必须提供主诊西医签发之转介信。**
*** Written referral letter from the attending physician is required.**

<u>门诊医疗计划</u> **<u>Out-Patient Benefit</u>**		**<u>Plan 1</u>** **<u>HK$</u>**
1.	门诊医生费 Out-Patient Physician's Visit ★	
	每日 1 次最高赔偿 per visit per day	250
	每年最高 20 次限额 Max. 20 visits per year	
	赔偿比率 Reimbursement	80%
	每次网络门诊之自付额 Network co-payment per visit	0
2.	中医治疗（包括中草药、跌打及针灸）★ Chinese Medicine Practitioner's Visits (incl. Chinese Herbalist, Bonesetter and Acupuncturist)	
	每日 1 次最高赔偿 per visit per day	250
	每年最高 20 次 Max. 20 visits per year	
	赔偿比率 Reimbursement	80%
	每次网络门诊之自付额(只限中草药治疗) Network co-payment (Chinese Herbalist only) per visit	0

★ 第 1 及 2 项每年限额合共为 20 次。
Item 1 and 2 subject to combined limit 20 visits per year.

此小册子乃医疗计划之简介，正式条文应以亚洲保险公司所发之团体保单为准。
This Leaflet is for reference only. The exact terms and conditions shall be in accordance with Group Policy issued by Asia Insurance Co., Ltd.