

## HONG KONG BAPTIST UNIVERSITY

### Integrated Medical Scheme

The Integrated Medical Scheme consists of six benefit modules and a list of exclusion items are set out as below:

- (a) **Out-Patient (Western medicine)** – Scheme members are free to consult doctors of their own choice. Staff will contribute 15% while the University will reimburse 85% of each medical bill, including those incurred for physiotherapy and chiropractic treatments referred by registered medical practitioner, subject to an annual overall reimbursement limit of \$13,000 for each Scheme member. Within this limit, there is a sub-limit of \$6,000 for diagnostic laboratory tests (with referral letter) and long-term medication (with prescription).
- (b) **Out-Patient (Chinese medicine)** – Scheme members may consult Chinese medicine practitioners at University appointed Chinese medicine clinics. Each member is entitled to 20 visits per financial year at a registration fee of \$30 for the 1<sup>st</sup> – 15<sup>th</sup> visits and \$50 for the 16<sup>th</sup> – 20<sup>th</sup> visits. Coverage of one visit provided by the University will be defined as coverage up to a maximum benefit limit (currently at \$280) equivalent in value to one medical consultation plus two packs of Chinese medicine.
- (c) **In-Patient** – In-patient benefits will be provided through an insurance company, covering hospitalization and surgical benefits in accordance with a schedule of benefits (refer to as the “Basic Plan”). In addition, arrangements have been made with the appointed Underwriter to offer an optional voluntary plan – the “Sapphire Plan”, for members to enhance medical coverage for themselves (and their eligible family members) at their own cost.
- (d) **Dental** – The University will appoint one dental group at an annual fee per head for all scheme members. Members may visit dentists of the appointed dental group for primary dental care service. As for secondary dental care items provided by the appointed dental group, the University will cover up to 50% of the quoted reference price of the respective item, and subject to an annual limit of \$3,800 per scheme member.
- (e) **Maternity** – Maternity will be treated as a physical condition rather than an illness. Its benefit limit is separate from those of out-patient and in-patient. Members will need to contribute 15% of the maternity-related expenses, and the University will reimburse 85% of such expenses, subject to maximum benefit limits for different labour conditions. Members are therefore requested to submit all claims in one batch after the process ends.
- (f) **Preventive Care** – Staff members aged 35 and above may claim reimbursement for undertaking either physical check-up or gynaecological check-up as appropriate, up to a ceiling of \$1,000 per annum per staff member with effect from 1 July 2021. The current mechanism has the flexibility of allowing claims in alternate year for a combined 2 years’ limit, subject to certain guidelines.
- (g) **Area of Coverage/Exclusion Items** – The age limit for medical coverage provided under the Integrated Scheme will be set at 15<sup>th</sup> day after birth up to the age of 64 in general. Benefits extended to legal spouse will be up to 64 years of age while benefits for unmarried children who are in full-time education will be up to 20. A list of exclusion items as approved by the Council will be adopted for the entire Scheme.

*The Scheme details, rules and regulations can be found in the Human Resources Office homepage at the following link: <https://hro.hkbu.edu.hk> (Policies & Procedures >> Benefits >> Medical & Dental Benefits >> Scheme Regulations). The University reserves the right to modify, amend or discontinue any or all the provisions of the Scheme benefits at any time.*