

HONG KONG BAPTIST UNIVERSITY
INTEGRATED MEDICAL SCHEME
Hospitalisation Benefits

Group I

General Staff (Band A – C) and Research Staff
(unless otherwise stipulated in individual staff's contract or pertinent document)

Definition of Benefits: Per disability per year ¹		<u>Effective from 1 July 2021</u>	
Coverage		<u>Basic Plan</u> HK\$	<u>Sapphire Plan</u> HK\$
A.	Hospital & Surgical Benefits (Maximum Reimbursable %: 100%)		
1.	Room, Board and General Nursing Care Limit per day Max. no. of days per disability per year: 90 days	470	590
2.	Home Nursing, Limit per day Max. no. of days per disability per year: 90 days	235	295
3.	Miscellaneous Hospital Charges Limit per disability per year	8,615	10,770
4.	Physician's Hospital Visit (for non-surgical cases only) Limit per day Max. no. of days per disability per year: 90 days	470	590
5.	Surgical and Attendance Fees, Limit per disability per year Complex Operation Major Operation Intermediate Operation Minor Operation	30,680 15,340 7,670 3,070	35,400 17,700 8,850 3,540
6.	Anaesthetist's Fees, Limit per disability per year Complex Operation Major Operation Intermediate Operation Minor Operation	10,740 5,370 2,685 1,075	12,390 6,195 3,100 1,240
7.	Operating Theatre Charges, Limit per disability per year Complex Operation Major Operation Intermediate Operation Minor Operation	10,740 5,370 2,685 1,075	12,390 6,195 3,100 1,240
8.	In-Hospital Specialist's Fees Limit per disability per year	2,360	2,950
B.	Supplementary Major Medical Benefits (SMM) (Maximum Reimbursable %: 80%) Eligible Room Type Benefit per disability per year Deductible limit per confinement/claim	Ward 40,000 500	Ward 60,000 500

Notes:

1. The Scheme year runs from 1 July to 30 June of the following year.