

HONG KONG BAPTIST UNIVERSITY
INTEGRATED MEDICAL SCHEME
Hospitalisation Benefits

Group II

**Instructor / Lecturer Staff, Executive/Professional Staff (Band D1 – E2),
Research Assistant Professor and Senior 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	710	945
2.	Home Nursing, Limit per day Max. no. of days per disability per year: 90 days	355	470
3.	Miscellaneous Hospital Charges Limit per disability per year	14,000	17,230
4.	Physician's Hospital Visit (for non-surgical cases only) Limit per day Max. no. of days per disability per year: 90 days	710	945
5.	Surgical and Attendance Fees, Limit per disability per year Complex Operation Major Operation Intermediate Operation Minor Operation	47,200 23,600 11,800 4,720	56,640 28,320 14,160 5,665
6.	Anaesthetist's Fees, Limit per disability per year Complex Operation Major Operation Intermediate Operation Minor Operation	16,520 8,260 4,130 1,650	19,825 9,910 4,955 1,980
7.	Operating Theatre Charges, Limit per disability per year Complex Operation Major Operation Intermediate Operation Minor Operation	16,520 8,260 4,130 1,650	19,825 9,910 4,955 1,980
8.	In-Hospital Specialist's Fees Limit per disability per year	4,130	4,720
B.	Supplementary Major Medical Benefits (SMM) (Maximum Reimbursable %: 80%) Eligible Room Type Benefit per disability per year Deductible limit per confinement/claim	Semi-private 80,000 500	Semi-private 128,000 500

Notes:

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