

HONG KONG BAPTIST UNIVERSITY
INTEGRATED MEDICAL SCHEME
Hospitalisation Benefits

Group III

**Academic Staff, Senior Instructor / Lecturer or above and
Managerial / Senior Professional Staff (Band F or above)**
(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	1,300	1,535
2.	Home Nursing, Limit per day Max. no. of days per disability per year: 90 days	650	765
3.	Miscellaneous Hospital Charges Limit per disability per year	30,155	35,540
4.	Physician's Hospital Visit (for non-surgical cases only) Limit per day Max. no. of days per disability per year: 90 days	1,300	1,535
5.	Surgical and Attendance Fees, Limit per disability per year Complex Operation Major Operation Intermediate Operation Minor Operation	70,800 35,400 17,700 7,080	80,240 40,120 20,060 8,025
6.	Anaesthetist's Fees, Limit per disability per year Complex Operation Major Operation Intermediate Operation Minor Operation	24,780 12,390 6,195 2,480	28,085 14,040 7,020 2,810
7.	Operating Theatre Charges, Limit per disability per year Complex Operation Major Operation Intermediate Operation Minor Operation	24,780 12,390 6,195 2,480	28,085 14,040 7,020 2,810
8.	In-Hospital Specialist's Fees Limit per disability per year	7,080	8,260
B.	Supplementary Major Medical Benefits (SMM) (Maximum Reimbursable %: 80%) Eligible Room Type Benefit per disability per year Deductible limit per confinement/claim	Semi-private 110,000 500	Semi-private 165,000 500

Notes:

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