

**HONG KONG BAPTIST UNIVERSITY**  
**INTEGRATED MEDICAL SCHEME**  
**Maternity Benefits**

<b>Description</b>	<b>Group I (HK\$)</b>	<b>Group II (HK\$)</b>	<b>Group III (HK\$)</b>
Hospital Confinement	8,000	9,600	11,000
Cesarean Section	20,000	24,000	27,500
Home Confinement	1,600	1,920	2,200
Natural/Spontaneous Abortion (i.e. Miscarriage)	4,000	4,800	5,500
Staff Contribution	15% of the relevant medical bills		

Benefits Group Classification\*

- Group I – General Staff (Band A – C) and Research Staff
- Group II – Instructor / Lecturer Staff, Executive/Professional Staff (Band D1 – E2), Research Assistant Professor and Senior Research Staff
- 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*

Points to Note:

- (i) Member claiming for Maternity benefit should have completed 40 weeks of continuous service in the University prior to the expected date of her or his spouse's commencement of maternity leave.
- (ii) Female member and spouse of male member may consult any Registered Medical Practitioners of their own choice.
- (iii) Classification of the Benefits Groups is the same as that for hospitalization and the amounts quoted are maximum reimbursable limits which include expenses incurred for ante-natal & post-natal check-up within 6 weeks from the date of delivery/miscarriage.
- (iv) The benefit limit will not be raised for multiple births.
- (v) For natural/spontaneous abortion (i.e. miscarriage) after 24 weeks of pregnancy, the hospital confinement benefit will be paid.
- (vi) Member on no-pay maternity leave will not be eligible for any maternity benefits, including reimbursement for pre-natal & post-natal check-up.