

## HealthMultiple Outpatient Medical Plan

Outpatient medical expenses could be costly and may become a burden to the family. Our HealthMultiple Outpatient Medical Plan is designed to offer you an essential outpatient medical protection against disbursement on clinical care and medication.



**For enquiry, please contact Zurich insurance intermediaries or call our Customer Hotline at 2903 9391.**

### Plan highlights

- ✓ Unlimited outpatient services during the period of insurance, including general practitioner visits and specialist consultations at just one annual premium
- ✓ Extensive medical network of more than 500 top medical experts in various districts throughout Hong Kong
- ✓ Coverage also includes X-ray and laboratory examination, physiotherapy, Chinese medical general practitioner consultation and bone-setting
- ✓ Free annual medical check-up<sup>1</sup>

<sup>1</sup> Only applicable to Enhanced Plan and Platinum Plan.

## Table of Benefits

Coverage (per policy year)			
Coverage	Maximum benefits per insured person (HKD)		
	Standard Plan	Enhanced Plan	Platinum Plan
Age limit	15 days to 64 years	15 days to 64 years	15 days to 64 years
<b>General practitioner consultation and basic medication</b>			
• Maximum no. of visits	Unlimited	Unlimited	Unlimited
• Co-payment per visit	50	35	0
<b>Specialist consultation and basic medication</b>			
• Maximum no. of visits	Unlimited	Unlimited	Unlimited
• Co-payment per visit	100	70	0
<b>X-ray &amp; laboratory examination</b>			
	500	1,000	1,000
<b>Physiotherapy</b>			
• Maximum no. of visits	10 visits	15 visits	15 visits
• Co-payment per visit	100	70	0
<b>Chinese medicine practitioner consultation</b>			
• Maximum no. of visits	10 visits	15 visits	Unlimited
• Co-payment per visit	50	35	\$0
<b>Chinese medicine bone-setting</b>			
• Maximum no. of visits	10 visits	15 visits	Unlimited
• Co-payment per visit	50	35	0
<b>Free medical check up</b>			
Choose one from the following :			
For insured person aged 13 – 75 years			
• Physical check up			
• Gynaecology check up			
• Flu vaccine	N/A	Once per policy year	Once per policy year
For insured person aged 15 days – 12 years:			
• Flu vaccine			

## Premium Table

Current age	Premium per insured person (HKD)					
	Standard Plan		Enhanced Plan		Platinum Plan	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
15 days – 5 years	223	2,676	380	4,560	668	8,016
6 – 64 years	196	2,352	356	4,272	601	7,212
65 – 75 years*	235	2,820	390	4,680	690	8,280

\* For renewal only

### Notes

- The HealthMultiple Outpatient Medical Plan (the "Plan") is a standalone cover and can be enrolled individually.
- The HealthMultiple Outpatient Medical service is provided by an independent medical service provider which is nominated by Zurich Insurance Company Ltd ("Zurich").
- Cover for insured person aged from 15 days to 64 years and renewable up to aged 75 years.
- Coverage shall be effective on the 1st or the 15th day of the month following the date of receipt of the application by Zurich (whichever is earlier).
- All consultations are limited to one visit per day only.
- Up to three-day medication supplied by the general practitioner, up to two-day basic herbs supplied by the herbalist and one external medicated dressing by Chinese bone-setter.
- A referral letter from a network general practitioner is required for specialist consultation. It is valid for six months from issue date.
- Laboratory examination received as an outpatient if medically indicated and recommended by network doctors.
- All general X-ray investigations performed by network doctors are included.
- Free medical check up shall be provided upon completion of the full policy year.
- Zurich is an authorized insurer in Hong Kong and the above information is not intended to solicit business outside Hong Kong.

### Major exclusions

- Routine physical examination, investigations, specialized x-rays, medication on request.
- Chronic disease or pre-existing conditions.
- Childbirth, sterilization, abortion or pregnancy including but not limited to pregnancy test and complications of pregnancy, primary infertility, contraceptive or contraceptive devices.
- Female hormonal tests or assays and female hormonal replacement therapy unless resulting from a disease; pre-menopause, menopause and post-menopause treatments are all excluded.
- Any form of treatment not presently or universally available but which may become available subsequent to the contract of disease and which may be highly expensive.
- Any treatment for sexually transmitted disease. Any treatment arising from sexual dysfunction including but not limited to impotence, erectile dysfunction, pre-mature ejaculation, regardless of cause.
- Any treatment for congenital abnormalities. Alcoholism and/or drug addiction or rest cures.
- Any treatment arising from any geriatric, psychogeriatric or psychiatric condition, including but not confirmed to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioral disorders, etc.
- Charges in respect of cosmetic surgery or treatment for cosmetic purpose. Dental or eye refraction treatment and/or correction.
- All expensive tonic and nutrient herbs. Pre-package commercial health supplement.
- Any sickness occurring in the first 14 days after policy inception.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters.

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)  
25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong  
Telephone: +852 2903 9391 Fax: +852 2968 0639 Website: www.zurich.com.hk



**ZURICH**<sup>®</sup>