

Top-up Medical Insurance



The **Top-up Medical Insurance** of Macau Insurance Company Limited (MIC) is a comprehensive top-up plan that provides you hospitalization coverage (including surgery and hospitalization costs). It helps you to avoid or alleviate the burden of medical expenses in case your existing medical coverage is not adequate for expenses settlement. This is an additional coverage to the group medical insurance and/or hospitalization plan, providing any coverage difference in case of excess.

Product Features

-  No waiting period - policy immediate effect once approved
-  Up to 100% reimbursement after deductible¹
-  Top-up hospitalization benefits up to \$2,000,000 per year
-  Pre-and post operation treatment limit up to \$10,000
-  Accidental medical extra annual limit up to \$1,000,000 per year
-  Extra \$20,000 for death benefit²
-  Full coverage for Chemotherapy and Radiotherapy for cancer treatment benefit after deductible
-  24/5 Different plan selection according to your needs

Plan Level & Plan Cover

Plan	1	2	3	4	5	6
Hospitalization Room Type	General	Semi-private	Private	General	Semi-private	Private
Annual Limit	\$ 300,000	\$ 500,000	\$ 700,000	\$ 1,000,000	\$ 1,500,000	\$ 2,000,000
Accidental Medical Extra Annual Limit	\$ 150,000	\$ 250,000	\$ 350,000	\$ 500,000	\$ 750,000	\$ 1,000,000
Deductible per Illness or Accident	\$ 30,000	\$ 50,000	\$ 100,000	\$ 30,000	\$ 50,000	\$ 100,000
1. Room and Board	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
2. Accompanying Bed Benefit ³						
3. In-patient Physician's Fees						
4. In-patient Specialist's Fees						
5. Hospital Special Services Charges	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
6. Surgical Charges ⁴						
7. Day Patient Surgery						
8. Chemotherapy and Radiotherapy for Cancer	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
9. Dialysis ⁵						
10. Pre & Post Surgery Outpatient Fees						
11. Compassionate Death Cash Benefit	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000

* Maximum benefits per policy year for item 1 to item 10

**Policy currency: MOP or HKD

Exclusions

- Pre-existing medical conditions;
- Treatment or investigation which is not medically necessary;
- Pregnancy, childbirth, miscarriage or abortion including complications resulting there from;
- Congenital Conditions, Developmental Conditions or Hereditary Conditions;
- Suicide, attempted suicide or intentionally self-inflicted injuries, while sane or insane;
- Infection with Human Immunodeficiency Virus (HIV) or variants including Acquired Immune Deficiency Syndrome (AIDS) and AIDS-related complex (ARC);
- Routine eye/ear examinations, cost of spectacles, contact lenses, hearing aids, artificial lens and eye refraction error except due to bodily injury;
- Alternative treatment including but not limited to Chinese medicine treatment, acupuncture, acupressure, Tui Na, hypnotism, rolfing, massage therapy, aromatherapy, etc;
- Any expenses for health or dietary supplements and all specialized Chinese herbs and/or tonic medicine such as but not limited to bird's nest, lingzhi, red ginseng, American ginseng, radix ginseng silvestris, cordyceps sinensis, agaricus blazei murill, sika deer antler, donkey-hide gelatin, hippocampus, antelope horn powder, placenta hominis, musk, pearl powder, etc.

Remarks :

1. Up to 50% reimbursement after deductible for hospital confinement outside Macau, Hong Kong or Guangdong Province (Third Level Grade A Hospital). For hospital in China, only the hospital recognized as Third Level Grade A is acceptable. Full cover is payable for eligible medical expenses of above Item 1 to Item 8, up to the maximum limit per policy year.
2. This is a lump sum compassionate death cash benefit payable on the death of an insured person during hospitalization for treatment with no deductible and does not count towards the annual limit of Plan 1 to 6, payable on top of the annual policy limit. For details please refer to policy schedule;
3. This benefit is applicable to the insured person under 18 years old;
4. Including anaesthetist's charges and operating theatre charges;
5. Maximum aggregate limit up to 78 years old, provided that the insured person renews the policy continuously;
6. This plan will always be secondary if the insured person has other medical insurance plans in force, regardless of group or personal medical plans;
7. Adjustment factor will be applied if the insured person is confined to a higher level of hospital facility than is originally entitled;
8. This marketing material is for Macau SAR used only;
9. The above information is for reference only. For detailed terms and conditions of this plan please refer to the policy schedule.

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