



MI Insurance Brokers Limited

# 透視高端醫療保險

## Exploring High-end Medical Insurance



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**香**港這個彈丸之地，竟然成為全球平均年齡之冠。因為香港人很著重身體健康，除了每年的體檢，當身體出現小毛病時，就尋求醫療，正所謂病向淺中醫，這就是永恒的道理。

在尋求醫治中，我們很希望有保險公司承保所帶來的醫療費用。以一個入住半私家病房計算的腹腔鏡內膽囊切除術，費用就要港幣 120,000 至港幣 150,000，而心臟搭橋手術更高達港幣 600,000 至港幣 700,000。至於治療癌症的標靶藥更貴得驚人，例如治療肺癌的標靶針需要港幣 90,000 一針，整個療程需花上百幾二百萬，這筆費用你會怎樣負擔呢？

雖然我們可以選擇到政府醫院醫治疾病，但輪候時間長之外，所提供的藥物都是基本的。如果想要最新，療效最好，最少副作用的藥物政府醫院未必能夠提供，而需要選擇私家醫院，高端醫療保險正正可以承擔這昂貴的費用。

一般的醫療保險的最高賠償額普遍為數十萬元，每個住院費用項目，例如房租手術費都設有上限，癌症治療一般只保電療及化療。

反之，高端醫療保險每個住院費用項目不設賠償上限，賠償額可以由幾百萬至幾千萬港幣，癌症治療亦包括電療，化療及標靶治療。

高端醫療有三種地區性選擇，環球地區，環球地區（北美洲除外）及亞洲地區。當中以環球地區最貴，亞洲地區最平，當然要視乎投保人經常住的地區性而決定。例如投保亞洲地

區，到北美旅遊出現意外所帶來的醫療費用，保單也提供保障，不過就不包括在北美地區醫治疾病的醫療開支。

假如現時已經享有僱員福利（公司）的醫療保險，可選擇較高的自負額（墊底），因為可享有較平的保費，待日後退休，才轉換較低的自負額（墊底），並投保一份可續保至 100 歲的高端醫療保險。

高端醫療保險的投保年齡一般在 65 歲以下及需要健康問卷的審核，所以應在今天開始，重新檢視閣下的醫療保險，為未來作準備，應付龐大的醫療開支。

在市場上有很多種類的醫療保險，究竟那種醫療保險適合自己，往往要花很多時間研究及比較，因此，尋找合適的保險經紀人（Broker）是非常重要的。保險經紀人可以幫助您選擇合適的保險，與保險公司商討最合理的保費，亦幫助投保人處理醫療費用賠償，維護投保人的利益。



### 公司簡介

MI 保險顧問有限公司 (MI Insurance Brokers Ltd) 歷史悠久，致力為客戶及企業提供一站式專業保險中介服務，擅於安排特別的保險產品，包括馬匹、高端醫療保險、私人收藏品、遊艇、電腦網絡、綁架勒索保險、董事和行政人員責任保險等。MI 保險顧問團隊會以其豐富經驗和專業知識，協助客戶挑選最實惠和最合適的保險方案。若想獲取更多資訊或對保險有疑問，請瀏覽網站 [www.mibins.com](http://www.mibins.com) 或電郵 [enquiries@mibins.com](mailto:enquiries@mibins.com) 或致電 2511 2775。

### 免責聲明

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**D**espite Hong Kong is a small and populated city, Hong Kong is one of the highest life expectancy region in the world. Hong Kong people are getting more concerned about their health, when there is something wrong with the body, they seek medical help. This is the eternal truth.

In seeking medical treatment, we very much hope that there will be insurance coverage for medical expenses. With a laparoscopic cholecystectomy conducted in a semi-private room, the cost is HK\$120,000 to HK\$150,000. The cost of coronary bypass operation is as high as HK\$600,000 to HK\$ 700,000. The target drugs for cancer treatment are more expensive. For example, for lung cancer costs around HK \$ 90,000 per needle. The entire therapy takes several million dollars. How are you going to pay for this huge medical expenses?

Although we have the option of going to government hospitals for treatment of diseases, the drugs provided are basic and the waiting time is long. If you want the latest, most effective, least side effects of drugs, government hospitals may not be able to provide, and we need to choose a private hospital, with a high-end medical insurance, this expensive cost can be afforded.

The maximum amount of compensation for general medical insurance is only several hundred thousand dollars. Each hospitalization cost item, for example, the ceiling for rent and operation costs is limited. Cancer treatment generally only includes radiotherapy and chemotherapy.

For high-end medical insurance, there are no sub-limits for each hospitalization cost item. The maximum compensation limit can be several millions to tens millions of Hong Kong dollars. Cancer treatment also includes radiotherapy, chemotherapy and targeted therapy.

In general, there are three regions for high-end medical insurance to choose from: Worldwide, Worldwide (except North America) and Asia. Worldwide plan is the most expensive, while Asia plan is the least expensive. Deciding the plan depends on which region the insurance policyholders often live. Although you choose Asia plan, the policy still provides protection while we are traveling to North



America has resulted in unexpected medical treatment. The main point to note is that the policy does not cover medical treatment expenses in North America caused by diseases.

If you have employee benefits or company health insurance, you can choose a higher deductible option to enjoy a cheaper premium. When you are planning your retirement in the future, you can convert to a lower deductible option.

You can choose a plan attaches a routine body checkup plan and can be renewable to 100 years old insurance age.

The attend age is generally under the age of 65 and subject to health questionnaire review.

Therefore, starting today, review your medical insurance plan, prepare for the future and cope with huge medical expenses.

There are many types of medical insurance on the market, like individual medical insurance, group medical insurance with employee benefits etc. Picking the kind of medical insurance suits yourselves and often takes a lot of time to study and compare. That is why it is so important to protect your interests and find the right insurance broker for your needs. They will help you choose the right coverages, negotiate with insurance companies and achieve the most reasonable premiums for the coverage. They will also assist you in the medical claim settlement by acting on your behalf.

## Company Profile

MI Insurance Brokers Ltd has a long history and a well-deserved reputation that goes beyond the shores of Asia. With its mission to deliver one-stop service to its clients and corporates, MI assures direct access to its team of insurance specialists and advisors. MI is a specialized insurance broking firm for niche insurance products such as bloodstock, high-end medical insurance, fine art and antiques, yacht, cyber, kidnap, directors' and officers' liability insurance etc. Their goal is to share their wealth of insurance expertise with their clients and to secure the most appropriate insurance cover at the best price. For more information or insurance enquiries, please visit their website: [www.mibins.com](http://www.mibins.com) or contact [enquiries@mibins.com](mailto:enquiries@mibins.com) or Tel: 2511 2775.

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