

healthcare

extensive medical cover for you and your employees



SmartCare Entrepreneur
give you and your employees
better group medical
insurance protection

redefining / standards



As one of the important components of an Employee Benefits package, medical insurance is needed to help companies to retain staff as well as to attract new talents. **SmartCare Entrepreneur** provides a flexible and optional cover to all small & medium business. You can easily pick and choose different coverage for your staff. It gives financial protection to the employees against a wide range of healthcare expenses resulting from illness or injury.

competitive pricing

You can provide your employees with comprehensive medical insurance coverage for as little as \$2.8 a day per person.

flexible benefits

With a choice of 6 classes and a full range of optional cover, there is bound to be a plan that meets your needs and budget.

- Basic Cover – hospitalization
- Optional Cover – outpatient, supplementary major medical, outpatient kidney dialysis & cancer treatment, dental
- **FREE 24-hour Emergency Assistance Service**

easy enrolment

You can apply for as long as you have **3** employees and there is no need for Group Insurance Individual Health Declaration Form if you have at least **6** employees.

basic cover

Hospitalization Benefits

The following expenses will be reimbursed

- Daily Room & Board
- In-Hospital Doctor's Visit
- Hospital Expenses
- Surgeon's Fees
- Anaesthetist's Fees
- Operating Theatre Fees
- In-Hospital Specialist's Consultation
- Hospital Cash Benefit
- Post Hospitalization Treatment
- Intensive Care Unit
- Organ Transplantation

optional cover

(1) Additional Hospitalization Benefits

This provides coverage for the following treatment subject to a maximum limit per year:

- (i) Outpatient Kidney Dialysis
- (ii) Outpatient Cancer Treatment

(2) Supplementary Major Medical

This section provides substantial assistance in the payment of large medical bills brought about by a serious disability.

(3) Outpatient Benefits

This provides coverage for the following treatment subject to a maximum reimbursement of 80% or 100%:

- (i) Clinical Consultation
- (ii) Specialist Consultation
- (iii) X-Ray & Laboratory Expenses

(4) Additional Outpatient Benefits

This provides coverage for Chinese Herbalist/ Bonesetter treatment and Physiotherapy/ Chiropractic treatment subject to a maximum reimbursement of 80% or 100%.

(5) Dental Benefits

Covers the cost for the treatment of Accidental Denture Treatment, Extraction & Fillings, Dental X-Ray and Preventive & Oral Examination.

free additional benefit

(1) 24-Hour Emergency Assistance Service

Anywhere in the world, in the case of sickness or injury, you can get access to AXA Assistance Hotline for emergency assistance including medical advice, medical evacuation, repatriation and all other emergency assistance services.

(2) China Hospital Deposit Guarantee Card

- Worry free as no cash deposit required
- Cover over 200 Hospitals Network in China
- Allow immediate hospital admission arrangement

(3) AXA Medical Card (Hong Kong only)

When you opt for Outpatient Benefits Class 1-4, you will get our exclusive AXA Medical Card

- A list of AXA panel doctors for clinical and specialist consultations services for you to choose from
- No need to make any medical payments when you present your AXA Medical Card to the listed doctors

NB: The information of this leaflet does not form any part of a contract of insurance. For full terms and conditions, please refer to the policy for complete details. A specimen policy can be made available upon request.

All amounts are in Hong Kong Dollars.

AXA: a world leader in financial protection

AXA Group in 2011

- HK\$868 billion* in consolidated revenues
- HK\$10,738 billion* in assets under management
- 163,000 employees worldwide working to deliver the right solutions and top quality service to our customers
- 101 million customers across the globe have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Standard & Poor's Rating: AA-

AXA General Insurance Hong Kong Limited

- One of the top general insurers in Hong Kong, leading in motor insurance
- Over 170 years of local experience in Asia
- Over 220 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

* As at 31 December 2011, calculated based on exchange rate of 1 Euro = HK\$10.0822

To apply or for more details, please contact your agent
or broker, or you can contact us on

2523 3061

www.axa-insurance.com.hk

AXA General Insurance Hong Kong Limited

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redefining / standards



醫療系列

我們為你和員工提供 最周全的醫療保障



「卓越」盛康保
給你和你的員工
更好的團體醫療保障

引領／新標準



在僱員福利計劃中，醫療保障佔上重要的一環。周全的醫療保障計劃，不單能為公司留住優秀員工，並且能吸納新的人才加入。「卓越」**盛康保**為中小企提供一個靈活而富彈性的保障組合，讓作為僱主的你，既簡便又容易地選取適合的計劃。使你的員工在疾病或受傷時，毋須為種類繁多的醫療開支而擔憂，在經濟上得到保障。

保費相宜

只需繳付每人每日低至\$2.8元的保費，你與你的僱員便可享有全面的綜合醫療保障。

高彈性組合

提供多達六個基本投保級別及多項附加保障，讓你按預算及需要自由組合最適切的計劃。

- 基本保障－住院
- 附加保障－門診、重症醫療、非住院洗腎及癌病治療、牙科
- **二十四小時緊急支援服務**

申請簡易

你的公司即使只有三名僱員亦可立即投保，若有六名僱員或以上者更可豁免遞交「團體保險個人申報表」，讓你更快捷享用團體醫療的保障。

基本保障計劃

住院保險

凡需留院接受診治而導致以下費用，將會按閣下所投保的保障計劃獲賠償至最高保障額：

- 住房費
- 主診醫生巡房費
- 住院雜項費
- 手術費
- 麻醉師費
- 手術室費
- 住院專科醫生費
- 住院現金津貼
- 離院後治療
- 深切治療病房
- 器官移植

附加保障計劃

(1) 額外洗腎及癌病治療保障

此計劃提供以下額外保障，治療費用可獲賠償至每年最高保障額：

- (i) 非住院洗腎
- (ii) 非住院癌病治療

(2) 附加重症醫療保障

如因複雜的疾病引致巨額醫療費用，而基本住院保障計劃不足以補償，餘額可根據此附加重症醫療保險的條款獲得最高保障。

(3) 門診保障

此計劃提供以下門診保障，治療費用可獲全費或百分之八十賠償：

- (i) 普通科門診費
- (ii) 專科診症費
- (iii) X光檢驗及化驗費

(4) 額外門診保障

此計劃提供中醫或跌打治療及物理或脊骨治療，治療費用可獲全費或百分之八十賠償。

(5) 牙科保障

本計劃提供鑲牙（意外導致）、拔牙及補牙費、X光費、洗牙及口腔檢查的費用賠償。

免費額外保障

(1) 二十四小時緊急支援服務

不論你身處何地，若不幸患上疾病或受傷，你可享受安盛24小時全球緊急支援服務。此服務可為你提供醫療諮詢、醫療運送、護送回國及其他緊急支援服務等。

(2) 中國住院按金保證咭

- 毋須擔心入院保證金
- 覆蓋網絡超過200間醫院
- 即時安排住院手續

(3) 安盛醫療咭（只限香港）

- 投保門診保障級別一至四，安盛醫療咭便隨即附上
- 於指定的普通科門診及專科診所出示安盛醫療咭，便無需支付診療費用

註：此單張上所載之內容並不屬於保險合約的其中一部份。一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。

所有金額均以港元計算。

本中文簡譯，概以英文原文為準。

安盛集團：經濟保障 世界翹楚

安盛集團(2011年)

- 全年總收入達8,681億港元*
- 管理資產總值達107,375億港元*
- 全球聘用163,000名僱員，竭誠為客戶提供所需的方案及最優質的服務
- 獲全球逾101,000,000位客戶信賴
 - 保障他們的財物(汽車、家居、器材)
 - 為他們的家人或僱員提供醫療及個人保險
 - 為他們管理個人或企業的財產
- 標準普爾評級：AA-

安盛保險有限公司

- 全港最大一般保險公司之一，尤以車險具領先地位
- 擁有逾170年亞洲經營經驗
- 聘用超過220名專業及訓練有素的僱員，竭誠為客戶提供所需的方案及最優質的服務
- 「卓越」保險系列專為個人及中小企業提供周全的保障

* 截至2011年12月31日，以1歐羅兌10.0822港元計算

有意投保人士或欲進一步了解本保險計劃的內容，歡迎致電貴保險代理／經紀或致電向本公司查詢。

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SmartCare Entrepreneur Group Health Insurance

schedule of benefits

Basic Cover		Max. Limit Per Disability					
(A)	Hospitalization Benefit	Class 1	Class 2	Class 3	Class 4	Class 5	Class 6
100% Reimbursement							
	Daily Room & Board (Up to max. 90 days)	\$2,200	\$1,800	\$1,200	\$800	\$600	\$450
	In-Hospital Doctor's Visit (Limit per day; up to max. 90 days)	\$2,200	\$1,800	\$1,200	\$800	\$600	\$450
	Hospital Expenses	\$33,000	\$27,000	\$18,000	\$12,000	\$10,000	\$8,000
	Surgeon's Fees						
	▪ Complex	\$99,000	\$87,000	\$63,000	\$45,000	\$36,000	\$27,000
	▪ Major	\$66,000	\$58,000	\$42,000	\$30,000	\$24,000	\$18,000
	▪ Intermediate	\$33,000	\$29,000	\$21,000	\$15,000	\$12,000	\$9,000
	▪ Minor	\$13,200	\$11,600	\$8,400	\$6,000	\$4,800	\$3,600
	Anaesthetist's Fees	(Up to max. 30% of Surgeon's Fees)					
	Operating Theatre Fees	(Up to max. 30% of Surgeon's Fees)					
	In-Hospital Specialist's Consultation *	\$6,000	\$5,000	\$4,000	\$3,000	\$2,000	\$1,500
	Hospital Cash** (Limit per day; up to max. 90 days)	\$1,000	\$800	\$600	\$400	\$300	\$225
	Post Hospitalization Treatment	\$3,000	\$2,500	\$2,000	\$1,500	\$1,000	\$800
	Intensive Care Unit (Limit per day; up to max. 14 days)	\$3,500	\$3,200	\$2,400	\$1,600	\$1,200	\$900
	Organ Transplantation # (Max. limit per year)	\$100,000			\$50,000		

N.B. All expenses must be medically necessary and reasonable and customary.
Worldwide Cover.

* Recommended or referred by the attending physician.

** Subject to any hospital and surgeon's fee shall not be reimbursed and stayed at Hong Kong Government Public Ward only.

Includes all expenses incurred for operating theatre and materials, anaesthetist, surgeon and hospital services for heart, kidney, liver or bone marrow transplantation.

Optional Cover		Max. Limit					
(B)	Additional Hospitalization Benefit	Class 1	Class 2	Class 3	Class 4	Class 5	Class 6
100% Reimbursement (Max. limit per year)							
	Outpatient Kidney Dialysis	\$30,000					
	Outpatient Cancer Treatment	\$75,000					

(C)	Supplementary Major Medical	Class 1	Class 2	Class 3	Class 4	Class 5	Class 6
80% Reimbursement (Max. limit per disability)							
Supplementary Major Medical ***		\$200,000			\$100,000		
Deductible				\$1,000			

N.B. * Insured shall stay in a room not exceeding the daily room & board rate, otherwise the amount of Benefit payable will be discounted by an adjustment factor.

** Not applicable for Organ Transplantation, Outpatient Kidney Dialysis and Cancer Treatment.

(D)	Outpatient Benefit A	Class 1	Class 2	Class 3	Class 4	Class 5	Class 6
80% / 100% Reimbursement (Max. limit per visit)							
	Clinical Consultation Max. 1 visit per day and 30 visits per year	\$350	\$300	\$250	\$200	\$150	\$100
	Specialist Consultation** Max. 1 visit per day and 10 visits per year	\$700	\$600	\$500	\$400	\$300	\$200
	X-Ray & Laboratory Examination** (Max. limit per year)	\$5,000	\$4,000	\$3,000	\$2,000	\$1,500	\$1,000

(E)	Outpatient Benefit B Outpatient Benefit A + the following benefits	Class 1	Class 2	Class 3	Class 4	Class 5	Class 6
80% / 100% Reimbursement (Max. limit per visit)							
	Chinese Herbalist / Bonesetter Max. 1 visit per day and 8 visits per year	\$350	\$300	\$250	\$200	\$150	\$100
	Physiotherapy / Chiropractic Treatment** Max. 1 visit per day and 10 visits per year	\$700	\$600	\$500	\$400	\$300	\$200

N.B. ** Recommended or referred by the attending physician.

Medical card can be provided (Class 1-4 Only) subject to indemnification.

(F)	Dental Benefit	Class 1	Class 2	Class 3	Class 4	Class 5	Class 6
80% Reimbursement (Max. limit per year)							
Overall max. limit per year		\$3,200			\$2,200		
	Accidental Denture Treatment	\$1,000			\$800		
	Extraction & Fillings	\$1,200			\$800		
	Dental X-Ray	\$800			\$500		
	Preventive Oral Examination Max. 2 visits per year (Limit per visit)	\$400			\$300		

(Please refer to the policy for complete details. A specimen policy can be made available upon request)

annual premium table

(Effective from 1 September 2012 until further notice)

Basic Cover		Class 1	Class 2	Class 3	Class 4	Class 5	Class 6
		Premium Per Insured Person					
(A) Hospitalization Benefit	Employee / Spouse	\$4,910	\$3,909	\$2,776	\$1,730	\$1,276	\$961
	Dependent Child	\$3,861	\$3,073	\$2,183	\$1,361	\$1,003	\$756
Optional Cover							
(B) Additional Hospitalization Benefit (Outpatient Kidney Dialysis & Outpatient Cancer Treatment)	Employee / Spouse	\$140	\$140	\$140	\$140	\$140	\$140
	Dependent Child	\$112	\$112	\$112	\$112	\$112	\$112
(C) Supplementary Major Medical	Employee / Spouse	\$892	\$1,054	\$1,216	\$527	\$616	\$713
	Dependent Child	\$713	\$842	\$972	\$421	\$492	\$570
(D) Outpatient Benefit A (Clinical & Specialist Consultation + X-Ray & Laboratory Examination)	80% Reimbursement						
	Employee / Spouse	\$2,659	\$2,392	\$2,035	\$1,678	\$1,339	\$1,071
	Dependent Child	\$3,325	\$2,990	\$2,544	\$2,098	\$1,673	\$1,339
	100% Reimbursement						
	Employee / Spouse	\$3,324	\$2,990	\$2,544	\$2,098	\$1,674	\$1,339
	Dependent Child	\$4,156	\$3,737	\$3,180	\$2,622	\$2,092	\$1,674
(E) Outpatient Benefit B (Clinical & Specialist Consultation + X-Ray & Laboratory Examination + Chinese Herbalist / Bonesetter + Physiotherapy / Chiropractic Treatment)	80% Reimbursement						
	Employee / Spouse	\$3,651	\$3,209	\$2,717	\$2,194	\$1,727	\$1,393
	Dependent Child	\$4,563	\$4,011	\$3,397	\$2,742	\$2,159	\$1,741
	100% Reimbursement						
	Employee / Spouse	\$4,564	\$4,011	\$3,397	\$2,743	\$2,159	\$1,741
	Dependent Child	\$5,704	\$5,014	\$4,247	\$3,428	\$2,699	\$2,176
(F) Dental Benefit	Employee / Spouse	\$1,473	\$1,473	\$1,473	\$1,105	\$1,105	\$1,105
	Dependent Child	\$1,473	\$1,473	\$1,473	\$1,105	\$1,105	\$1,105

N.B. Please refer to the policy for complete details. A specimen policy can be made available upon request.
All amounts are in Hong Kong Dollars.

common exclusions

Some of the exclusions under this Package are:

- Pre-existing conditions
- Drug addiction or alcoholism
- Suicide or self-inflicted injury
- Cosmetic or plastic surgery
- Pregnancy, childbirth, birth control and treatment for infertility
- Congenital anomalies
- Sexually transmitted diseases, AIDS or HIV-related conditions
- Routine health checks
- Professional and hazardous sports
- Appliances, equipment and implants
- War or warlike operation, strike, riot and civil revolution

eligibility & requirements

- Minimum group size of 3 employees (excluding dependents)
- Maximum 2 Classes per policy for group with less than 10 employees
- Individual health declaration is required for group with 5 employees or below (excluding dependents)
- Employees must be actively at work
- Premium must be paid by the employer only
- Age limit below 65 for all insured members
- Dependants shall mean any of the following persons:-
 - a spouse aged between 18 and 64 years old inclusive
 - unmarried child(ren) over fourteen (14) days old but under nineteen (19) years old, or twenty-three (23) years old if still in full-time education, and is/are not gainfully employed
- Minimum premium is \$3,000
- All permanent full-time employees have to be insured
- Employees in the same category must enroll in the same Class
- Dependants must be enrolled in the same Class as employees



引領／新標準

「卓越」盛康保團體醫療保險

承保範圍

基本保障		每症最高賠償金額				
(A) 住院保障	級別一	級別二	級別三	級別四	級別五	級別六
賠償金額為 100%						
每天住房費用 (每症最高賠償期為 90 天)	\$2,200	\$1,800	\$1,200	\$800	\$600	\$450
每天主診醫生費用 (每症最高賠償期為 90 天)	\$2,200	\$1,800	\$1,200	\$800	\$600	\$450
醫院雜項費用	\$33,000	\$27,000	\$18,000	\$12,000	\$10,000	\$8,000
外科手術費用						
▪ 複雜手術	\$99,000	\$87,000	\$63,000	\$45,000	\$36,000	\$27,000
▪ 大型手術	\$66,000	\$58,000	\$42,000	\$30,000	\$24,000	\$18,000
▪ 中型手術	\$33,000	\$29,000	\$21,000	\$15,000	\$12,000	\$9,000
▪ 小型手術	\$13,200	\$11,600	\$8,400	\$6,000	\$4,800	\$3,600
麻醉師費用	(最高可達外科費用的 30%)					
手術室費用	(最高可達外科費用的 30%)					
住院專科醫生費用 *	\$6,000	\$5,000	\$4,000	\$3,000	\$2,000	\$1,500
每天住院現金津貼 ** (每症最高賠償期為 90 天)	\$1,000	\$800	\$600	\$400	\$300	\$225
離院後治療費用	\$3,000	\$2,500	\$2,000	\$1,500	\$1,000	\$800
每天深切治療病房費用 (每症最高賠償期為 14 天)	\$3,500	\$3,200	\$2,400	\$1,600	\$1,200	\$900
器官移植費用 # (每年最高限額)	\$100,000			\$50,000		

註 所有費用必須合理及慣常。
全球性保障。

* 需經由主診醫生推薦。

** 只限入住香港政府醫院公眾病房，而其他住院費用則不獲賠償。

包括所有手術室費、麻醉師費、醫生手術費及醫院雜費等作處理移植心、腎、肝或骨髓之用。

附加保障	最高賠償金額					
(B) 額外洗腎及癌病治療保障	級別一	級別二	級別三	級別四	級別五	級別六
賠償金額為 100% (每年最高限額)						
非住院洗腎	\$30,000					
非住院癌病治療	\$75,000					

(C)	重症醫療保障	級別一	級別二	級別三	級別四	級別五	級別六
	賠償金額為 80% (每症最高限額)						
	重症醫療保障 ^{##*}		\$200,000			\$100,000	
	每宗病症自負額			\$1,000			

註 * 投保人不可入住超過住房費最高限額的病房，否則所有住院費用將會以病房實際收費與投保限額按比例作出賠償。

** 不包括器官移植、非住院洗腎及癌病治療。

(D) 門診保障 A	級別一	級別二	級別三	級別四	級別五	級別六
賠償金額為 80%/100% (每次最高限額)						
普通科門診費用 每天一次，每年最多 30 次	\$350	\$300	\$250	\$200	\$150	\$100
專科診症費用 ** 每天一次，每年最多 10 次	\$700	\$600	\$500	\$400	\$300	\$200
X 光檢驗及化驗費用 ** (每年最高限額)	\$5,000	\$4,000	\$3,000	\$2,000	\$1,500	\$1,000

(E) 門診保障 B 門診保障 A + 下列保障	級別一	級別二	級別三	級別四	級別五	級別六
賠償金額為 80%/100% (每次最高限額)						
中醫／跌打 每天一次，每年最多 8 次	\$350	\$300	\$250	\$200	\$150	\$100
物理治療／脊骨治療 ** 每天一次，每年最多 10 次	\$700	\$600	\$500	\$400	\$300	\$200

註 ** 需經由普通科主診醫生推薦。
醫療咭 (只限級別一至四) 須簽妥同意書方可生效。

(F) 牙科保障	級別一	級別二	級別三	級別四	級別五	級別六
賠償金額為 80% (每年最高限額)						
每年最高賠償限額	\$3,200			\$2,200		
鑲牙費用 (因意外導致)	\$1,000			\$800		
拔牙及補牙費用	\$1,200			\$800		
X 光費用	\$800			\$500		
洗牙及口腔檢查 每年最多 2 次 (每次最高限額)	\$400			\$300		

(一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。)

全年保費表

(此保費由 2012 年 9 月 1 日生效，直至另行通知為止。)

基本保障		級別一	級別二	級別三	級別四	級別五	級別六
		每名受保人的保費					
(A) 住院保障	僱員 / 配偶	\$4,910	\$3,909	\$2,776	\$1,730	\$1,276	\$961
	子女	\$3,861	\$3,073	\$2,183	\$1,361	\$1,003	\$756
附加保障							
(B) 額外洗腎及癌病治療保障	僱員 / 配偶	\$140	\$140	\$140	\$140	\$140	\$140
	子女	\$112	\$112	\$112	\$112	\$112	\$112
(C) 重症醫療保障	僱員 / 配偶	\$892	\$1,054	\$1,216	\$527	\$616	\$713
	子女	\$713	\$842	\$972	\$421	\$492	\$570
(D) 門診保障 A (普通科門診及專科診症 + X 光檢驗及化驗)	賠償金額為 80%						
	僱員 / 配偶	\$2,659	\$2,392	\$2,035	\$1,678	\$1,339	\$1,071
	子女	\$3,325	\$2,990	\$2,544	\$2,098	\$1,673	\$1,339
	賠償金額為 100%						
	僱員 / 配偶	\$3,324	\$2,990	\$2,544	\$2,098	\$1,674	\$1,339
	子女	\$4,156	\$3,737	\$3,180	\$2,622	\$2,092	\$1,674
(E) 門診保障 B (普通科門診及專科診症 + X 光檢驗及化驗 + 中醫 / 跌打 + 物理治療 / 脊骨治療)	賠償金額為 80%						
	僱員 / 配偶	\$3,651	\$3,209	\$2,717	\$2,194	\$1,727	\$1,393
	子女	\$4,563	\$4,011	\$3,397	\$2,742	\$2,159	\$1,741
	賠償金額為 100%						
	僱員 / 配偶	\$4,564	\$4,011	\$3,397	\$2,743	\$2,159	\$1,741
	子女	\$5,704	\$5,014	\$4,247	\$3,428	\$2,699	\$2,176
(F) 牙科保障	僱員 / 配偶	\$1,473	\$1,473	\$1,473	\$1,105	\$1,105	\$1,105
	子女	\$1,473	\$1,473	\$1,473	\$1,105	\$1,105	\$1,105

註： 一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。
所有金額均以港元計算。
本中文簡譯，概以英文原文為準。

一般不受保項目

此計劃的不受保項目包括：

- 受保前已存在的疾病
- 吸毒或酗酒
- 自殺或蓄意自殘
- 美容及整容手術
- 懷孕、分娩、節育及醫治不育
- 先天性的疾病
- 性病、愛滋病及其他併發症
- 例行健康檢查 / 療養
- 專業及危險運動
- 輔助儀器及植入設備等
- 戰爭或任何類似戰爭行動、罷工、暴亂或民事騷亂

投保條件及要求

- 適合三名僱員 (家庭成員除外) 或以上之公司申請。
- 少於十名僱員之公司最多可選擇兩種級別。
- 凡僱員人數為五名或以下之公司，每位僱員必須申報其健康狀況。
- 僱員必須執行其正常工作。
- 保費必須由僱主支付。
- 投保人之年齡必須於 65 歲以下。
- 家庭成員須為：
 - 18-64 歲之合法配偶
 - 出生 14 天後至 18 歲；或未滿 23 歲而正接受全日制教育的未婚子女。
- 保單最低保費為 \$3,000。
- 所有全職僱員必須投保。
- 同一組別之僱員，必須投保同一保險級別。
- 家屬成員只可投保與僱員相同之保險級別。