



**PTU**  
**hospitalcover**

**AXA 安盛**

**redefining / standards**





# Worry-free medical protection for you

Unexpected illnesses and accidents can occur anytime. Quality hospital services are expected by everyone, but treatment in a private hospital can be expensive. With **PTU HospitalCover**, underwritten by AXA, you do not need to worry about financial hardship. **PTU HospitalCover** helps you to pay your hospital bills.

A medical scheme exclusive for members and family cardholders of Hong Kong Professional Teachers' Union ('PTU').

As a member or family cardholder of PTU, you can enjoy this comprehensive medical insurance with special rates. Members and family cardholders under the age of 60 can apply for the scheme.

## Cover for an extensive range of hospital expenses

The scheme provides you with cover for room and board, physician's fees, surgeon's fees, anaesthetist's fees, intensive care, in-hospital specialist's fees and operating theatre charges.

## A choice of three plans

The scheme offers you three plans: Premier, Superior and Standard. All plans provide comprehensive benefits to suit your needs, depending on whether you prefer a private room, semi-private room or ward-bed accommodation.

## 24-hour worldwide coverage

You are covered in the Hong Kong SAR and around the world. This protection can be extended to cover your spouse and children under the age of 18.

## A cash benefit is available for treatment in public hospitals

You have a free choice of doctors and hospitals. A cash benefit of up to HK\$1,500 per day is available for treatment in third class public wards, up to a maximum of 90 days per year.

## Moving overseas<sup>†</sup>

AXA can arrange transfer of cover for policyholders if they emigrate.

## 15-day policy review period

Enrol in **PTU HospitalCover** today and if you change your mind within 15 days from the effective date of the policy, for whatever reason, you can cancel your policy as long as you have not made any claims within this period.

<sup>†</sup> Subject to the acceptance of overseas insurance companies



## Hospital and surgical benefits

| Table of benefits  | Plan           |                 |                 |
|--|----------------|-----------------|-----------------|
|  | Premier (HK\$) | Superior (HK\$) | Standard (HK\$) |
| <b>Room, board and general nursing</b><br>Limit per day  | 1,500          | 800             | 450             |
| <b>Hospital services</b><br>Limit per day  | 3,000          | 1,600           | 900             |
| <b>Home nursing</b><br>Limit per day   | 1,000          | 700             | 500             |
| <b>Physician's services (non-surgical)</b><br>Limit per day  | 1,500          | 800             | 450             |
| <b>Surgeon's fees, per disability (including aftercare)</b>  |                |                 |                 |
| Complex operation  | 55,000         | 44,000          | 27,000          |
| Major operation  | 27,500         | 22,000          | 13,500          |
| Intermediate operation   | 12,375         | 9,900           | 6,075           |
| Minor operation  | 5,500          | 4,400           | 2,700           |
| <b>Operating theatre fees, per disability</b>  |                |                 |                 |
| Complex operation  | 13,750         | 11,000          | 6,750           |
| Major operation  | 6,875          | 5,500           | 3,375           |
| Intermediate operation   | 3,713          | 2,970           | 1,823           |
| Minor operation  | 1,925          | 1,540           | 945             |
| <b>Anaesthetist's fees, per disability</b>   |                |                 |                 |
| Complex operation  | 13,750         | 11,000          | 6,750           |
| Major operation  | 6,875          | 5,500           | 3,375           |
| Intermediate operation   | 3,713          | 2,970           | 1,823           |
| Minor operation  | 1,925          | 1,540           | 945             |
| <b>In-hospital specialist's fees</b><br>Limit per year   | 10,000         | 7,500           | 5,000           |
| <b>Intensive care</b><br>Limit per disability  | 12,500         | 10,000          | 7,000           |
| <b>Cash benefit</b><br>for hospitalisation in third class (public ward) at a public hospital<br>(when all other benefits above are not applicable) |                |                 |                 |
| Limit per day  | 1,500          | 800             | 400             |
| Maximum no. of days per year   | 90             | 90              | 90              |
| <b>Annual overall limit</b>  | <b>480,000</b> | <b>240,000</b>  | <b>140,000</b>  |

## Annual premiums (HK\$)

| Age            | Plan           |                 |                 |
|----------------|----------------|-----------------|-----------------|
|                | Premier (HK\$) | Superior (HK\$) | Standard (HK\$) |
| <b>Insured</b> |                |                 |                 |
| 49 or below    | 2,055          | 1,283           | 767             |
| 50 to 59       | 2,363          | 1,475           | 882             |
| 60 or above*   | 2,672          | 1,668           | 997             |
| <b>Child</b>   |                |                 |                 |
| below 19**     | 1,376          | 860             | 514             |

\* For renewal only

\*\* For child below 19 or up to 23 if registered as a full time student

## Apply now

No medical check-up is required prior to enrolment. Simply select the plan, complete the application form and return it to us. You will be covered from the first day of the month after your application is approved by AXA. A copy of the policy will be forwarded to you. Payment is easy with premiums deducted from your designated bank account. The policy is renewable each year and AXA will advise you in writing before the renewal date.

### Exclusions

Some exclusions apply to **PTU HospitalCover**, e.g. pre-existing conditions, congenital abnormalities, dental treatment, optical treatment, pregnancy, fertility or infertility treatment, cosmetic surgery, blood and blood plasma, prosthetic appliances and routine medical examinations, treatment for drug addiction, alcoholism, sexually transmitted diseases and HIV if diagnosed within five years from inception of cover, war, insurrection and dangerous sports or activities.

**PTU HospitalCover** is underwritten by AXA General Insurance Company Limited ("AXA", the "Company", or "we").

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. This leaflet contains general information only and does not constitute any contract between any other parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the relevant policy contract.

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(Not for use in Mainland China)

November 2012



## Emergency evacuation application form

|                                 |       |
|---------------------------------|-------|
| <input type="checkbox"/> Member | Name: |
| <input type="checkbox"/> Spouse | Name: |
| <input type="checkbox"/> Child  | Name: |
|                                 | Name: |

Please complete and attach to the **PTU HospitalCover** Application Form and return to AXA.

## Emergency evacuation annual premiums (HK\$)

|        | Original (HK\$) | Special PTU rate (HK\$) |
|--------|-----------------|-------------------------|
| Member | <del>660</del>  | 350                     |
| Spouse | 660             | 350                     |
| Child  | <del>660</del>  | 350                     |

Special note: The benefits provided are strictly subject to the agreement between AXA and the designated service provider.

## Emergency evacuation cover (optional)

### Benefits

The emergency evacuation coverage ensures peace of mind whenever you travel, anywhere in the world.

- 24-hour hotline to a worldwide network of multilingual doctors, operations staff and medical escort crews, 365 days a year.
- Medical advice and referral. Call the hotline any time for advice and assistance from a doctor at the emergency assistance centre.
- Medical evacuation. If you are seriously ill or injured overseas where medical facilities are inadequate, the emergency assistance centre will arrange to take you to the nearest hospital for treatment.
- Guarantee of hospital admittance deposit up to US\$2,500.
- Compassionate visit. A round trip air ticket for a friend or relative to join you, if you are hospitalised overseas for more than seven consecutive days and travelling alone.
- Repatriation of mortal remains. The emergency assistance centre will arrange the transfer home of your mortal remains.