



Group Personal Insurance Program 2017/ 2018

The Group Personal Insurance Program, which is renewable on 1 October each year, offers Members and Registered Students a plan which is inclusive of total permanent disability, accidental death and disablement, terminal illness and simplified critical illness, at competitive premiums. The salient features of the Program are set out below. Further information can be obtained from the Institute's insurance broker, **Insuright**, by:

- returning the reply slip below; or
- calling Mr. Kent Leung (tel: 3443 9891 / 2541 1300) / Ms. Estella Cheng (tel: 3443 9898); or
- visiting <http://www.insuright.com.hk/eprem/> for the e-premium calculator to get a quick quotation, and for details of the insurance program

Life Insurance Plan , Disability Income and Critical Illness Benefits

Underwriter :
AIA International Ltd

- Life coverage extending to include below benefits:
TPD : Total Permanent Disability
ADD : Accidental Death & Disablement
TI : Terminal Illness
SCI : Simplified Critical Illness
- TPD, TI & SCI allowing advance Life benefit payment
- Death compensation up to 235% due to accidental death
- Critical Illness plan offers you cash compensation against more than 48 commonly seen critical illnesses.
- Disability Income benefit provides income protection against unexpected illnesses or accidents. Monthly benefit is paid up to your retirement at age 65 and is escalated at 5% per annum.

Hospital and Surgical Insurance Plan Optional: Out-patient Benefits Stepup medical protection plan

Underwriter :
AIA International Ltd

- Provides hospital and surgical expenses. There are 3 plans at different coverage level with Major Medical benefit.
- **Optional** out-patient benefits with no claims procedure for visits at AIA panel clinics.
- **Top-up Option:** StepUp Medical Protection Plan for existing insured members with 3 benefit levels
 - Ward (max benefit HK\$100,000)
 - Semi-private (max HK\$200,000)
 - Standard Private (max HK\$500,000)

[must enroll in the same room type or lower as the HKICPA medical insurance scheme]

 - 10% discount on first year's premium and no room choice restriction if application submitted before 10 December 2017

The major features are set out below:

- top up medical plan with lifetime protection for existing insured
- guaranteed acceptance with no underwriting required
- age of the insured can be from 15 days' old to aged 64
- pre-existing conditions are covered if the insured has been under the HKICPA medical insurance scheme for at least 12 months
- can choose using network hospitals (90% reimbursement) or non-network hospitals (80% reimbursement)
- cashless arrangement service for designated clinical operation at AIA medical network
- extended care protection for cancer and renal dialysis treatment
- advanced diagnostic imaging including PET scan, CT scan and MRI test performed in outpatient setting are covered
- Optional Out-patient benefit is provided with 4 different benefit levels

For existing insured members, apply on or before 10 December 2017

For newly joined members, apply within 30 days after joining the HKICPA medical insurance scheme

Other Personal Insurance/ Health Program 2017/ 2018

High-End Medical Insurance Plan

Underwriters:

Now Health (AXA General) / Aetna / AXA China / Bupa / Cigna / Henner / April (Liberty Insurance) etc

- Offers you and your family access to high quality healthcare. Most of the hospitalization expenses are fully covered.
 - Flexible combination of medical benefits with different levels of Deductible to meet your budget.
 - We can help you to find the most suitable medical plan with competitive premium rate.
- For your easy reference, below are some rate comparisons of the major insurers (as at 1 Oct 2017):

Premium (USD)	A company	B company	C company
Annual Benefit Limit	US\$2,500,000	US\$2,000,000	US\$2,000,000
Selected Age	Male/Female	Male/Female	Male/Female
40	2,037	8,554	5,276
45	2,298	10,272	5,970
50	2,820	10,272	7,065

* The premium is age-related for worldwide cover excluding USA and subject to revision as per insurer's schedule. Above rate is for reference only and final rate is based on insurer's quotation.

Medical Examination Plan

Provider:

- Union Concordia Medical Group

- Two levels of medical examination at discounted rates.

- Basic Examination – **HK\$860**
Extended Examination – **HK\$2,100**

Dental Plan

Providers:

- Union Concordia Medical Group
- HMMP (Dental) Ltd

- Benefits include scaling, polishing and prophylaxis (twice a year), oral check-up, x-ray, medication, fluoride varnish treatment, fillings and simple extraction and emergency treatment. The **annual fee** is **HK\$600 (UCMG) / HK\$720 (HMMP)**

Householder Insurance Plan

Underwriter:

- AXA General Insurance Hong Kong Ltd
- MSIG Insurance (Hong Kong) Ltd

- The plan offers all risks coverage on home contents and personal liability. Optional coverage on domestic structure, personal accident, worldwide all risks, domestic servants, etc. are also available. Special rates are offered to Members.

Motor Insurance Plan

Underwriters:

- AXA General Insurance Hong Kong Ltd
- Liberty International Insurance Ltd
- MSIG Insurance (Hong Kong) Ltd

- Preferential terms are offered. Competitive quotations from the insurers will be available upon request.

To: Insuright Employee Benefits Ltd
Fax: 3443 9889 / email: kent.leung@insubest.com.hk

Re: HKICPA Personal Insurance Program 2017/ 2018

I wish to obtain information on the following plan(s): *(please ✓)*

- | | |
|--|---|
| <input type="checkbox"/> Life Insurance Plan | <input type="checkbox"/> Medical Examination Plan |
| <input type="checkbox"/> Hospital and Surgical Insurance Plan | <input type="checkbox"/> Dental Plan |
| <input type="checkbox"/> High-end Medical Insurance Plan
(including Bupa IHHP plan with special discount) | <input type="checkbox"/> Householder Insurance Plan |
| | <input type="checkbox"/> Motor Insurance Plan |

Email Address : _____

Fax No. _____

Mail Address : _____

Name:
Mr/Ms/Mrs

HKICPA Member / Student Registration no.:

Tel. no.: