



UNIVERSITY OF MACAU
VOLUNTARY BENEFITS TOP UP PROGRAM
FOR STUDENT MEDICAL INSURANCE

澳門大學
學生醫療保險服務
自願性福利提升計劃

Eligibility

參加資格

On the first registration date of each academic year.

在每學年的第一次註冊日期。

Enrollment

參加手續

All students participating in the Voluntary Benefits Top Up Program must fill in the relevant application form provided by Asia Insurance Co., Ltd.

所有參加自願性福利提升計劃之學生必須填寫由亞洲保險有限公司提供有關之申請書。

To complete the application process, all students participating in the Voluntary Benefits Top Up Program need to pay an annual fee **MOP170** and retain the payment evidence to the designated bank account of Asia Insurance, and email the signed application form together with the payment evidence to the designated email address of Asia Insurance.

所有參加自願性福利提升計劃之學生於亞洲保險的指定帳戶繳付年費 **MOP170** 及保留入帳通知書，將已填寫及簽署的申請書連同入帳通知書一併電郵致亞洲保險指定電郵後，完成申請手續。

Bank Details 銀行資料:

Bank 銀行: 大豐銀行股份有限公司

Account No. 帳戶編號: 201-1-08629-9

Email : medical@asiainsurance.com.mo

CLAIM PROCEDURES FOR MEDICAL
INSURANCE

醫療保險之賠償程序

1. Request for the Official Receipt(s) and Hospital Statements with diagnosis issued by the Attending Physician for hospitalization.
取回有醫院醫生簽名及蓋章之正式收據，收據上須有醫生註明所有診斷之病症。
2. For In-Hospital Specialist Consultation, ensure that a letter of referral is obtained from an attending Physician.
所有住院專科診治賠償必須持有主診醫生所簽發之轉介信。
3. Submit the original receipts together with the completed Group Medical Insurance claims form to the Student Resources Section within 90 days for onward delivery to the Insurance Company.
將正式收據連同填妥之賠償申請於 90 日之內，一併交回學生資源處，以便轉寄給保險公司處理。
4. Any queries of the above, please contact the Student Resources Section
如對上述各項有任何疑問，請聯絡學生資源處。

Designated Medical Service Centers in Macau

澳門指定的醫療服務中心

Hospital Kiang Wu 鏡湖醫院

Hospital Conde de Sao Januario 仁伯爵綜合醫院

珠海市人民醫院橫琴醫院及其所屬門診部

廣州醫科大學附屬第一醫院橫琴醫院及其所屬門診部

**This Leaflet is for reference only. The exact terms and conditions shall be in accordance with the Group Policy issued by Asia Insurance Co., Ltd.*

**此乃醫療計劃之簡介，正式條文應以亞洲保險有限公司所發之團體保單為準。*

MOP
澳門幣

Hospitalization Benefit (100% Reimbursement)

住院醫療保險計劃 (100% 賠償)

1. Daily Room & Board 住院及膳食費用	
Limit per day 每日最高賠償	700
Max. day per disability 每宗病症最高賠償日數	30
2. Hospital Special Services 住院雜費	
Limit per disability 每宗病症最高賠償	15,000
3. Surgical Fees 手術費用	
Limit per disability 每宗病症最高賠償	
Complex 複雜手術	40,000
Major 嚴重手術	20,000
Intermediate 普通手術	10,000
Minor 簡單手術	5,000
4. Anaesthetist's Fees 麻醉師費用	
Limit per disability 每宗病症最高賠償	
Complex 複雜手術	12,000
Major 嚴重手術	6,000
Intermediate 普通手術	3,000
Minor 簡單手術	1,500
5. Operation Theatre Fees 手術室費用	
Limit per disability 每宗病症最高賠償	
Complex 複雜手術	12,000
Major 嚴重手術	6,000
Intermediate 普通手術	3,000
Minor 簡單手術	1,500
6. In-hospital Physician's Visit 住院醫生巡房費用	
Limit per day 每日最高賠償	700
Max. day per disability 每宗病症最高賠償日數	60
7. In-hospital Specialist Consultation #	
住院專科醫生費用 #	
Limit per disability 每宗病症最高賠償	4,000
8. Intensive Care 深切治療費	
Limit per day 每日最高賠償	1,200
Limit per disability 每宗病症最高賠償	10
9. Pro-Hospitalization 出院後六週內之住院後治療	
Limit per disability 每宗病症最高賠償	2,500

Written referral from the attending physician is

需要有主診醫生之轉介信



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Policy no.: AMC/GHL/96499
保單編號: AMC/GHL/96499

Plan 1
計劃 1

GENERAL EXCLUSION
FOR MEDICAL INSURANCE

醫療保險不受保項目

1. Pre-existing Conditions;
固有症狀
2. Congenital abnormalities existing at the time of birth;
先天性異常(指出生時已存在之醫學性畸形)
3. War, whether declared or not, strikes, riots, civil war, revolution or any warlike operations;
因戰爭、罷工、騷亂、革命或任何軍事活動所引致之疾病或損傷
4. Disabilities arising from the Insured Person's participation in any illegal acts (except traffic offences and pedestrian offences);
因參加非法活動引起之損傷
5. Suicide, attempted suicide or intentionally self-inflicted injury whether sane or insane;
不論在神智清醒或精神錯亂下自殺、企圖自殺或自招之損傷
6. Care or treatment for which payment is not required or is waived or is recoverable from a third party or under any other insurance including (without limitation) Employees' Compensation Insurance;
不必要的醫療服務、僱員賠償條例或其他法例上可賠償之治療費用
7. Cosmetic surgery or treatment for beautification purposes, eye refraction for fitting of glasses or surgical procedure for correction of eye refraction, examination for fitting of hearing aids, procurement or use of special braces, prosthetic appliances or equipment such as artificial limbs;
任何美容整形手術、矯視眼鏡 / 眼鏡、矯視手術、助聽器的檢查、購買或使用特殊支架、各項配置或裝置
8. Dental care and treatment, except necessitated by accidental injuries to sound natural teeth;
牙科護理及治療，因意外引致牙齒損傷除外
9. Treatment of chronic alcoholism or drug abuse or any other complications arising therefrom;
濫用藥物或酒精中毒
10. Pregnancy, resulting childbirth, abortion, miscarriage or conditions resulting therefrom, genetic testing or counseling, artificial fertilization treatment or treatment related to birth control or infertility;
有關避孕、不育、懷孕或由懷孕而引致之治療或測試

GENERAL EXCLUSION
FOR MEDICAL INSURANCE

醫療保險不受保項目

11. Investigation and treatment of psychosis, psychological, emotional, mental or behavioral conditions or disorders;
由精神病、心理、情緒、精神或行為的條件或障礙而引致之治療或測試
12. Experimental medical treatment which, at the time it is provided, is not considered safe, effective and appropriate for the injury or sickness, and is not accepted as standard treatment for the injury or sickness;
實驗性質及非標準的醫學治療
13. Routine physical examinations, health checks or tests not incidental to treatment or diagnosis of a Disability or any elective treatments or services which are not medically necessary or any preventive treatments, medicines or examinations, vaccinations, immunizations or inoculations, or convalescence, custodial or rest care;
非因病理所需或意外所致之例行健康檢查、預防治療及藥物、防疫注射、純屬休養之治療及聘請特別護士之費用
14. Conditions related to sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC);
性病、後天缺乏免疫能力症及其他後遺症
15. Disabilities arising from racing of any kind (except on foot racing), skydiving, mountain or rock climbing, professional sports, aviation or aeronautics (other than travelling as a fare-paying passenger in commercial airplanes);
接或間接由參與各項危險活動或運動所招致之受傷，如：滑翔、乘坐雪橇、越野障礙賽、搏擊、潛水、登山運動、攀石等等
16. Disabilities arising from nuclear weapons material, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this Exclusion, combustion shall include any self-sustaining process of nuclear fission.
由核武、核原料、電離輻射、核燃料或核廢料或燃燒核燃料的放射性污染所引致的疾病
17. Other as per Policy.
其他按保單條款內規定