

Summary of Changes – MyHEALTH Hong Kong

Effective 1st December 2020

HOSPITAL AND SURGERY PLANS

ANNUAL LIMIT	Until 30 November 2020	Effective 1 December 2020
The overall limit per person per period of insurance	Elite: \$3,000,000	Elite: \$4,500,000
HOSPITAL BENEFITS	Until 30 November 2020	Effective 1 December 2020
Hospital treatment of mental and nervous conditions	Elite: Fully covered up to 30 days	Elite: Fully covered up to 60 days
PRE-HOSPITALISATION BENEFITS	Until 30 November 2020	Effective 1 December 2020
Pre-hospitalisation benefits before a covered confinement	Elite: Fully covered up to 90 days before a covered confinement	Elite: Fully covered up to 180 days before a covered confinement
POST-HOSPITALISATION BENEFITS	Until 30 November 2020	Effective 1 December 2020
Post-hospitalisation benefits following a covered confinement	Elite: Fully covered up to 90 days after a covered confinement	Elite: Fully covered up to 180 days after a covered confinement
PRIVATE NURSING, HOME NURSING	Until 30 November 2020	Effective 1 December 2020
Home nursing prescribed by attending physician	Elite: \$135 per day up to 30 days	Elite: \$225 per day up to 90 days
REHABILITATION TREATMENT	Until 30 November 2020	Effective 1 December 2020
Rehabilitation treatment received while an inpatient at a rehabilitation centre. Admission to the rehabilitation centre must take place within 2 weeks after discharge from hospital for a covered confinement	Elite: Up to 100 days	Elite: Up to 185 days
EXTERNAL PROSTHESIS	Until 30 November 2020	Effective 1 December 2020
External prosthesis in any services associated with selection, fitting or repair	Elite: \$3,000	Elite: \$4,000

HIV/AIDS	Until 30 November 2020	Effective 1 December 2020
<p>All-inclusive lifetime limit for services rendered in connection with HIV/AIDS including antiretroviral treatment, treatment of primary HIV, testing and monitoring, or treatment of AIDS.</p> <p>HIV/AIDS waiting period of 3 years prior to your first positive HIV test result, or the date you received any treatment for HIV/AIDS (or following possible exposure to the virus), whichever is later (Policy Terms and Conditions Section 8.1.4)</p>	<p>Elite: \$200,000 lifetime benefit</p>	<p>Elite: Fully Covered</p>
SPECIAL LIMITS APPLYING TO CERTAIN DISABILITIES	Until 30 November 2020	Effective 1 December 2020
Stem Cell Treatment, including harvesting immediately prior to a treatment	<p>Elite: \$130,000 lifetime benefit</p>	<p>Elite: \$150,000 lifetime benefit</p>
ADULT PREVENTIVE SCREENING	Until 30 November 2020	Effective 1 December 2020
<p>Adult Preventive Screening benefit added with the below limits:</p>		
<p>Adults preventive screening within the following limits:</p> <ul style="list-style-type: none"> • Mammography for women aged 40 years and above • Pap smear for women aged 19 and above • Prostate screening for men aged 40 years and above <p>For members who buy an Outpatient module, cover for this benefit will be provided as per the sum stated on the Outpatient module</p>	<p>Essential / Extensive / Elite: \$250 Panel Network providers only</p>	



HOSPITAL CASH BENEFIT	Until 30 November 2020	Effective 1 December 2020	
Hospital ward cash benefit added with the below limits:			
When you are hospitalised in ward for a covered confinement in a private or public hospital	Essential: \$100 per night to a maximum of 45 nights	Extensive: \$200 per night to a maximum of 45 nights	Elite: \$300 per night to a maximum of 45 nights
ANNUAL DEDUCTIBLE	Until 30 November 2020	Effective 1 December 2020	
Only applies to Hospital and Surgery Plan	Nil \$1,500 \$5,000 \$10,000	Nil \$1,500 \$3,000 \$5,000 \$10,000	

OUTPATIENT MODULE

ANNUAL LIMITS FOR OUTPATIENT BENEFITS	Until 30 November 2020	Effective 1 December 2020	
Annual cumulative limit for all benefits shown in the Outpatient Benefits section	Essential: Option 2: \$5,000 with nil co-insurance percentage	Essential: Option 2: \$7,000 with nil co-insurance percentage	
OUTPATIENT MENTAL AND NERVOUS CONDITIONS	Until 30 November 2020	Effective 1 December 2020	
Physician or psychologist consultation fees, diagnostic scans and tests, medicines and drugs prescribed by a physician for mental and nervous conditions	Extensive: \$2,500 lifetime benefit Elite: \$5,000 lifetime benefit	Extensive: \$2,500 per period of insurance Elite: \$5,000 per period of insurance	
OUTPATIENT BEHAVIOURAL OR DEVELOPMENTAL DISORDERS	Until 30 November 2020	Effective 1 December 2020	
Physician, psychologist and psychotherapist fees, diagnostic scans and tests, medicines and drugs prescribed by a physician for behavioural or developmental disorders	Essential: No Cover Extensive: \$1,000 lifetime benefit Elite: \$1,500 lifetime benefit	Essential: No Cover Extensive: 1,000 per period of insurance Elite: \$1,500 per period of insurance	



MEDICAL APPLIANCES & MOBILITY AIDS	Until 30 November 2020	Effective 1 December 2020
Purchase or rental of mobility aids Slings and bandages Purchase or rental of medical appliances	Elite: \$5,000 Maximum two mobility aids per disability	Elite: \$7,000 Maximum two mobility aids per disability
COMPLEMENTARY MEDICINE AND TRADITIONAL CHINESE MEDICINE	Until 30 November 2020	Effective 1 December 2020
Combined limit for all benefits listed in the Complementary Medicine section	Extensive: \$1,500 Elite: \$3,000	Extensive: \$1,750 Elite: \$5,000
Added hypnotherapist in the list of practitioners		
Consultation fees and medicine/consumables dispensed or used by the following practitioners in the course of treatment: Acupuncturist, Ayurveda practitioner, bone setter, Chinese medicine practitioner, naturopath, homeopath, hypnotherapist No referral required.	Elite: Up to \$150 per visit	Elite: Up to \$220 per visit



Medical Checkup and Vaccinations benefit replaced by the below benefit with the following limits:

Adult preventive health screening as follows:

- Mammography for women aged 40 years and above
- Pap smear for women aged 19 and above
- Prostate screening for men aged 40 years and above

Essential:
\$250 (combined limit for the 4 sub-benefits under Screening, Medical Check-ups and Vaccinations benefit)

Extensive:
\$400
One of each test per period of insurance

Elite:
Fully Covered
One of each test per period of insurance

Child health screenings below 16 years old for evaluating medical history, physical and development assessment, school entry health check and or diabetic screening.

Age 3 and below: twice a year
Age 4 to 16: once a year.

Essential:
\$250 (combined limit for the 4 sub-benefits under Screening, Medical Check-ups and Vaccinations benefit)

Extensive:
\$400
Age 3 and below: Maximum two tests per period of insurance
Age 4 to 16: Maximum one test per period of insurance

Elite:
Fully Covered
Age 3 and below: Maximum two tests per period of insurance
Age 4 to 16: Maximum one test per period of insurance

Medical check-up packages or standalone tests or scans not listed above which are conducted in the absence of a diagnosis or suspected diagnosis
No referral required

Vaccinations (cost of vaccination only. Associated GP consult covered under consultation benefit)
No referral required

Essential:
\$250 (combined limit for the 4 sub-benefits under Screening, Medical Check-ups and Vaccinations benefit)

Extensive:
\$750

Elite:
\$2,000



DENTAL AND OPTICAL MODULE

ANNUAL LIMITS FOR OUTPATIENT BENEFITS	Until 30 November 2020	Effective 1 December 2020
Minor dental treatment	Essential / Extensive / Elite: \$1,000	Essential / Extensive / Elite: \$1,250

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