



Innovation for Wellbeing

SOMPO HONG KONG

Quick Guide to the Personal Health Plans

Bronze

Health insurance can be confusing. There's lots to think about, with different benefits, excesses, limits, and T&Cs. In this guide, we've made things simple. You can learn more about the Bronze plan, how to make it work for you, and what options are available.

Get in touch

 852-3702-6162

 william-russell.com.hk

William
Russell

Bronze at a glance

The Bronze plan is a solid international health plan, designed to cover the major healthcare costs. You have cover for hospital treatment, cancer treatment, and other serious medical issues, plus a private room when you're admitted to hospital. Cover for everyday medical costs is limited to treatment you receive within 90 days of your discharge from hospital, but you're always covered in full for cancer treatment and advanced diagnostic tests.

Bronze is a good fit for members with the following circumstances: -

Cover for major medical expenses

When you want cover for the most expensive healthcare costs (e.g. transplants, cancer treatment) and the privacy of a private room during hospital stays, but you're not concerned with wider cover for complementary treatments, well-being benefits or full cover for everyday medical care.

High excess

When you want a high excess for a greater premium discount. Most likely, members with a high excess (e.g. US\$5,000, US\$10,000) will not be reimbursed for everyday medical costs because these expenses are unlikely to exceed the excess. As such, a high excess is typically taken with a Bronze plan, which doesn't have much cover for everyday medical care anyway.

You can customise your Bronze plan with our range of plan options, including Medevac Plus. You can also use our tailoring tools to put the finishing touches on your Bronze plan and make your premium work for you.

Benefits of the Bronze plan

Just to let you know—you won't find complete information for the Bronze plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. These can be found in the personal health plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

Key ○ Full cover within annual benefit limit ○ Partial or limited cover ○ Optional cover

Bronze	
Annual benefit limit	HK\$11,625,000 or US\$1,500,000
Hospital costs	
Hospital accommodation	○ Private hospital room
Hospital treatment	○ Full cover
Parent accommodation	○ Full cover
Road ambulance	○ Full cover
Hospital cash benefit	○ HK\$1,163 or US\$150 per night
Acute flare-ups of chronic conditions	○ In-patient, day-patient, and post-hospital treatment received within the 90-day period following the date you are discharged from hospital
Cancer treatment	
Cancer treatment	○ Full cover
Cancer genome tests	○ Up to HK\$46,500 or US\$6,000 per period of cover
Wigs	○ Lifetime limit of HK\$1,163 or US\$150
Counselling	○ Lifetime limit of HK\$3,875 or US\$500
Dietitian	○ Lifetime limit of HK\$775 or US\$100
Organ, bone marrow or tissue transplants	
Transplant and related treatment	○ Full cover
Donor costs	○ Up to HK\$193,750 or US\$25,000 per transplant
Kidney dialysis	
Kidney dialysis	○ Full cover
Reconstructive surgery	
Reconstructive surgery	○ In-patient, day-patient and post-hospital treatment received within the 90-day period following the date you are discharged from hospital

Key ● Full cover within annual benefit limit ● Partial or limited cover ● Optional cover

Bronze

Congenital conditions or hereditary conditions

Congenital conditions or hereditary conditions ● In-patient, day-patient and post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to a lifetime limit of HK\$155,000 or US\$20,000

Mental health treatment

Lifetime mental health treatment limit HK\$387,500 or US\$50,000

In-patient and day-patient mental health treatment (24-month waiting period) ● Up to 30 days per period of cover

Out-patient mental health treatment (24-month waiting period) ● Up to 10 consultations per period of cover for post-hospital treatment received within the 90-day period following the date you are discharged from hospital

HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period) ● In-patient and day-patient treatment only, up to HK\$38,750 or US\$5,000 per period of cover

Medical appliances

Medical aids ● Up to HK\$1,938 or US\$250 per medical condition per period of cover

Prosthetic implants ● Full cover

Prosthetic devices ● Up to HK\$3,875 or US\$500 per device

Out-patient treatment

Primary medical care ● Post-hospital treatment received within the 90-day period following the date you are discharged from hospital (subject to a 15% co-insurance)

Emergency ward treatment ● Essential and immediate treatment necessary as the result of an accident, plus one follow-up appointment with a medical doctor

Out-patient surgical procedures ● Full cover

Advanced diagnostic tests ● Full cover

Complementary treatments ● Up to 10 sessions per period of cover for post-hospital treatment received within the 90-day period following the date you are discharged from hospital

Physiotherapy ● Post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to HK\$7,750 or US\$1,000 per period of cover

Key Full cover within annual benefit limit Partial or limited cover Optional cover

Bronze

Rehabilitation treatment

Rehabilitation treatment Up to 7 days per medical condition

Home nursing costs

Home nursing costs Up to 12 weeks per medical condition

Lifetime care

Lifetime limit for all lifetime care HK\$193,750 or US\$25,000

Hospice and palliative care Up to the lifetime limit for all lifetime care

Artificial life maintenance Up to the lifetime limit for all lifetime care

Persistent vegetative state and neurological damage Up to the lifetime limit for all lifetime care

Dental costs

Emergency restorative treatment you receive as an in-patient Full cover

Maternity costs

Complications of pregnancy (12-month waiting period) Up to HK\$37,200 or US\$4,800 per period of cover

Expat benefits

You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.

24-hour medical assistance helpline Full cover

Medevac Basic Full cover

Return airfare Full cover

Travel expenses of a companion Full cover

Accommodation expenses of a companion Up to HK\$558 or US\$72 per night

Compassionate home visit (12-month waiting period) Lifetime limit of one claim per insured person

Repatriation of mortal remains Full cover

Burial or cremation Up to HK\$12,400 or US\$1,600

Medevac Plus Full cover (only if selected by you)

Customise your Bronze plan

Make your Bronze plan work for you with our range of optional benefits and plans. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.



Medevac Plus

The Medevac Plus option gives you greater peace of mind for your life abroad. As standard on the Bronze plan, we'll organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally. With Medevac Plus, we'll also organise your evacuation should you need urgent advanced diagnostics or cancer treatment that cannot be provided locally.



Non-private hospital room discount

In Hong Kong, the cost of your hospital treatment depends on what type of room you're staying in. If you stay in a private room, you'll pay much more for your treatment costs – even though the standard of care and other services are exactly the same.

By choosing a non-private room you can greatly reduce the cost of your hospital treatment, and we'll pass on savings to your premium.

- A semi-private room is an en-suite room shared with one other patient, typically with a curtain separating your private area. If you choose to receive all your hospital treatment in a semi-private room, **you can save 15%** from your premium.
 - A general ward is a large hospital room shared with up to 14 other patients, typically with a curtain separating your private area. If you choose to receive all your hospital treatment in a general ward, **you can save 20%** from your premium.
-

Tailor your Bronze plan

There's a range of tools you can use to tailor your Bronze plan to your needs. They will help you put the finishing touches on your health plan, but they can also be used to reduce your premium!

Excess

An excess is the fixed cash amount you pay towards a claim. You must choose one when you first apply for your health plan. You pay the excess for each medical condition, per period of cover. There's a range of excess options, including 'per claim' and 'per annum'.

USA cover

None of the areas of cover includes cover in the USA as standard. If you need cover for temporary trips to the USA, we have two options for you: USA-45 and USA-90. Whichever you choose, there is no limit to the number of temporary trips you can make each year. The USA cover options are only available if you have selected Zone 1 as your area of cover.

Payment frequency

When you apply for a health plan, you choose the frequency with which you pay your premium. You can pay annually, monthly, quarterly or half-yearly. Paying your premium annually is the cheapest option overall. If you pay quarterly or half-yearly, you'll pay a surcharge of 3%. If you pay monthly, you'll pay a surcharge of 5%.

Medical underwriting

When you apply for a health plan, we assess your medical records, including any medical conditions or injuries you have suffered in the past. This process is known as medical underwriting. It helps us decide the terms under which we can offer you cover. You can choose from full medical underwriting, moratorium underwriting or switch underwriting.

We mean different things to different people

We mean a better healthcare experience for people living & working abroad. We mean financial security for people with futures to safeguard. We mean healthy & happy staff for international businesses. We mean progressive thinking for insurance partners.

But one thing everyone knows us by is the way we work. By putting our members at the heart of everything we do, we're creating an insurance experience that's personal, sustainable & transparent.

That's why we're the insurance partner of choice for people living & working abroad.

We're here to help



Call us on
852-3702-6162



Visit
william-russell.com.hk