



Innovation for Wellbeing


SOMPO HONG KONG

Quick Guide to the Personal Health Plans

Silver

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 Silver plan, how to make it work for you, and what options are available.

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Silver at a glance

The Silver plan is our most popular and best-selling plan, with all the benefits of Bronze but with no limit to your cover for everyday medical costs. You also have cover for complementary therapies, mental health treatment, and well-being benefits.

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

Comprehensive cover

When you want comprehensive, balanced cover for a wide range of medical treatments, with the privacy of a private room during hospital stays.

Cover for everyday medical care

When you want full cover for everyday medical costs such as primary care, physiotherapy, and monitoring & maintenance of chronic conditions, as well as cover for complementary treatments.

Direct billing

















If you want to take advantage of direct billing for everyday medical costs, including doctor visits, specialist consultations, and other out-patient treatment.

You can customise your Silver plan with our range of plan options, including direct billing and dental care. You can also use our tailoring tools to put the finishing touches on your Silver plan and make your premium work for you.

Benefits of the Silver plan

Just to let you know—you won't find complete information for the Silver 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

Silver	
Annual benefit limit	HK\$19,375,000 or US\$2,500,000
Hospital costs	
Hospital accommodation	 Private hospital room
Hospital treatment	 Full cover
Parent accommodation	 Full cover
Road ambulance	 Full cover
Hospital cash benefit	 HK\$1,550 or US\$200 per night
Acute flare-ups of chronic conditions	 Full cover
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	 Full cover
Congenital conditions or hereditary conditions	
Congenital conditions or hereditary conditions	 Lifetime limit of HK\$310,000 or US\$40,000

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

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Mental health treatment

Lifetime mental health treatment limit HK\$581,250 or US\$75,000

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

HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period) Up to HK\$581,250 or US\$75,000 per period of cover

Medical appliances

Medical aids Up to HK\$3,875 or US\$500 per medical condition per period of cover

Prosthetic implants Full cover

Prosthetic devices Up to HK\$7,750 or US\$1,000 per device

Out-patient treatment

Annual limit for out-patient treatment HK\$155,000 or US\$25,000

Primary medical care 25 consultations, up to the annual limit for out-patient treatment and subject to a 15% co-insurance

Emergency ward treatment Full cover

Out-patient surgical procedures Full cover

Advanced diagnostic tests Up to the annual limit for out-patient treatment

Complementary treatments 10 sessions, up to the annual limit for out-patient treatment

Traditional Chinese medicine HK\$388 or US\$50 per session, up to a maximum of 15 sessions and the annual limit for out-patient treatment

Physiotherapy Up to the annual limit for out-patient treatment

Hormone replacement therapy Maximum period of 12 months from the date of diagnosis

Monitoring and maintenance of chronic conditions Up to the annual limit for out-patient treatment and subject to a 15% co-insurance

Well-being benefits

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

Preventive health and well-being (6-month waiting period) Up to HK\$2,325 or US\$300 per period of cover
 Up to HK\$3,875 or US\$500 per period of cover (only if selected by you)

Vaccinations for adults Up to HK\$1,163 or US\$150 per period of cover

Well-child benefit (12-month waiting period) Up to HK\$1,550 or US\$200 per period of cover

Rehabilitation treatment

Rehabilitation treatment Up to 15 days per medical condition

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

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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\$50,000

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

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

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

Emergency restorative treatment you receive as an out-patient Up to HK\$3,875 or US\$500 per period of cover

Dental Basic (6-month waiting period) Up to HK\$7,750 or US\$1,000 per period of cover, subject to a 20% co-insurance (only if selected by you)

Dental Plus (12-month waiting period) Up to HK\$11,625 or US\$1,500 per period of cover, subject to a 20% co-insurance (only if selected by you)

Maternity costs

Complications of pregnancy (12-month waiting period) Up to HK\$116,250 or US\$15,000 per period of cover

Emergency medical treatment for newborn babies (12-month waiting period) Up to HK\$77,500 or US\$10,000 per pregnancy

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\$744 or US\$96 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 Silver plan

Make your Silver 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 Silver 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.



Direct billing

With direct billing for everyday medical care, you can pay for doctor visits, specialist consultations, and other out-patient treatment with your William Russell membership card. We'll settle your bills directly with the doctor or clinic. This means you won't be left out-of-pocket for your treatment, and you won't have to make a claim to us.



Well-Being Plus

We encourage our members to take charge of their own health. The Silver plan comes with well-being benefits as standard, but you can boost your limits for additional control.



Dental options

You can add cover for routine dental care and complex dental care with our two options: Dental Basic and Dental Plus. The cover provided by Dental Basic includes screening, polishing, and simple extractions, while the cover provided by Dental Plus includes dentures, crowns, and implants. Dental Plus must be taken in conjunction with Dental Basic.



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 Silver plan

There's a range of tools you can use to tailor your Silver 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



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