

为了自己和家人、为了希望和梦想、也为了前途和保障，您将一生辛勤工作所得的血汗钱储蓄起来。

但若您或家人突然患病，或遭致意外等不测事故，昂贵的手术费和长期住院治疗的费用可能将您所有的积蓄都消耗掉。

千万别让这种情况发生在您的身上。您可以利用首选保健计划所提供的保障来偿还昂贵的保健开销，并确保自己能妥善保有积蓄，以供本身和家人享用。

它配合您的需要和预算

首选保健计划为您和家人提供全面性的保障。它能为您偿付您的住院开销，无论是在政府医院或私人医院留医。

首选保健计划特别设有五种不同种类的计划，以配合您的保健需求和预算。您只要参阅利益表，便会知道您所能享有的广泛住院利益和保障。

高达一百五十万元的保障

当您需要住院或接受外科手术时，根据您选择的计划种类而定，首选保健计划将偿还您住院的开支，常年顶限高达\$300,000，而终身利益的最高限额更是多达\$1,500,000。

保证续保

您可以每年都为您的首选保健计划续保，一直到85岁*。无论您的健康状况如何或索赔次数多少，只要不超出终身利益最高限额，续保将获得保证。

住院的所有开销都能享有保障

在首选保健计划下，您可以选择所有住院开销都能获得偿还的计划种类[▲]。如果您是自雇人士，那我们特别建议您考虑这项选择。

“扣除额”与“共同保险”

对保费的预算较为谨慎的人士，首选保健计划也提供具“扣除额”和“共同保险”的计划种类，以便您缴付较低的保费。

在这些计划种类下，当索赔时，您需要支付住院开销的首笔数额（称为“扣除额”）。除此，您也须支付所索赔数额的若干百分比，也即是所谓的“共同保险”。

全球性的保障

首选保健计划提供全球性24小时的保障。在D和E计划下，当您在国外需要医疗咨询或紧急医疗援助时，您还可以享有国际救援中心（International SOS）所提供的服务。

申请程序简便

只要您的年龄介于19到75岁*，就可以为自己申请一份个人保单。您也可以申请一份包括自己和配偶及孩子的家庭保单，且享有家庭折扣。

今天就申请首选保健计划

别再犹豫了，为了保护您至爱的亲人和他们的前途，你务必要确保他们的储蓄能应付与日俱增的医药护理费。请和您的大东方财务策划师联络，以协助您尽早做出明智的选择，选出最适合于您的计划种类。

请与您的大东方财务策划师 / 代表洽谈。

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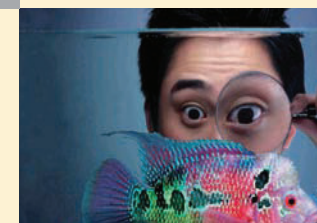
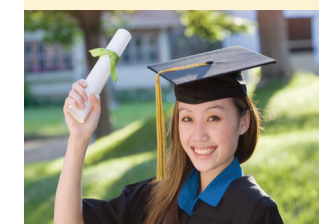

请注意：此小册子不是一份保险契约。请参考列于保单文件中各项明确的条款，包括此保险计划不给予赔偿的项目。

以新保单取代现有的意外与健康保险计划，往往弊多于利。提早解约可能会涉及某些费用。新计划的费用也可能更贵，即使费用相同，其利益也可能较少。

[▲] 必须符合合格开销顶额条件。

* 在此所注明之年龄皆指该人士下一次生日的岁数。

	穿金戴玉能带来平安和保障吗？
保障	
静待吉祥数字，以期钱财滚滚？	
	投资
	孩子越早接触天才，前途就越无量？
教育	
想丰衣足食，米缸就要常满吗？	
	退休

	Will wearing jade keep you safe?
PROTECTION	
Looking at the right set of numbers to get rich?	
	INVESTMENT
	Will early exposure to genius secure your child's future?
EDUCATION	
To always have plenty, never leave the rice bin empty?	
	RETIREMENT

想获取专业咨询，
请与大东方财务策划师洽谈。

For Sound Advice on Life Planning,
talk to a Great Eastern Life Planner.

请拨电 +673 223 3118 或
上网 www.greasternlife.com/bn

Call us at +673 223 3118
Visit www.greasternlife.com/bn



Premier Health Plan

When your health plan covers more than just your healthcare costs

首选保健计划

当您的保健计划足以支付保健开销，人生将更美满

Your life savings are for you and your family. For your hopes and dreams, for your future, and for your security.

But if you or your family members were to suddenly fall ill, or suffer an accident of some sort, the high costs of major surgery and prolonged hospital treatment could drain away your entire family savings.

Don't allow this to happen. Get the protection of Premier Health Plan (PHP) from Great Eastern, which covers the cost of expensive healthcare and ensures that your savings are intact for you and your family.

Protection that suits your needs and budget

PHP provides you and your family with a comprehensive coverage that reimburses eligible hospitalisation expenses, whether they are incurred in a government or private hospital.

PHP comes in 5 Plan Types specially designed to meet your healthcare needs and budget. Just take a look at the Benefit Table for the wide coverage of hospitalisation benefits you can enjoy.

Up to 1.5 million dollars of protection

Should you be hospitalised or required to undergo surgery, depending on the Plan Type you choose, PHP will reimburse you for the hospitalisation expenses incurred up to an Annual Limit of \$300,000 and a Lifetime Benefit Limit of as much as \$1,500,000.

Renewal is guaranteed

You can renew your PHP policy every year, until you are 85*. Renewal is guaranteed, regardless of your health condition and irrespective of the number of claims you have made, as long as you have not exceeded your Lifetime Benefit Limit.

Protection starting from the very first dollar

PHP offers you the option of being reimbursed from the very first dollar of your hospital bill. This is especially recommended if you are self-employed.

Deductibles and Co-insurance

For the more budget-conscious, PHP offers Plan Types that come with Deductibles and Co-insurance, under which you would pay a lower premium.

Under these Plan Types, you would need to pay an initial amount (referred to as a Deductible) when you make a claim. In addition, you would also need to pay a percentage of the claimable amount, which is known as the Co-insurance.

Worldwide Coverage

PHP offers worldwide coverage 24 hours a day. With Plans D and E, you can also benefit from the services of International SOS whenever you need medical advice or emergency medical assistance while you are overseas.

Easy to apply

You can apply for an individual policy for yourself as long as you are between 19 and 75 years old*. Or enjoy a family discount when you apply for a family policy to cover your spouse and children as well.

* All ages stated refer to the person's age on his/her next birthday.

Benefit Table – Various Plan Types and Their Limits on Eligible Expenses

利益表 – 各计划种类和它们的合格开销限额

Choose the Plan Type that best suits your needs and budget 选择适合您的需要与预算的计划种类

Expense Item 开支项目	Plan A / 1A 计划	Plan B / 1B 计划	Plan C / 1C 计划	Plan D / 1D 计划	Plan E / 1E 计划
Limits on Eligible Expenses Per Course of Treatment 每一次医疗之合格开销限额					
Room & Board 病房与膳宿	\$50 per day (max 90 days) 每天 \$50 (90天上限)	\$100 per day (max 90 days) 每天 \$100 (90天上限)	\$250 per day(max 90 days) 每天\$250(90天上限)	\$350 per day (max 120 days) 每天\$350 (120天上限)	\$400 per day (No Time Limit) 每天\$400 (无时限)
Intensive Care 特别护理	\$100 per day (max 90 days) 每天 \$100 (90天上限)	\$200 per day (max 90 days) 每天\$200 (90天上限)	\$500 per day (max 90 days) 每天\$500 (90天上限)	\$700 per day (max 120 days) 每天\$700 (120天上限)	\$800 per day (No Time Limit) 每天\$800 (无时限)
Miscellaneous Hospital Services 其他医院服务	\$ 1,500	\$ 3,000	\$ 6,000	No Sub-Limit 无次限额	No Sub-Limit 无次限额
Surgery 外科手术	\$7,500	\$15,000	\$40,000	\$60,000	No Sub-Limit 无次限额
Hospital Consultation 医院诊治	\$ 50 per day (max 90 days) 每天\$50 (90天上限)	\$100 per day (max 90 days) 每天\$100 (90天上限)	\$200 per day (max 90 days) 每天\$200 (90天上限)	\$250 per day (max 120 days) 每天\$250 (120天上限)	No Sub-Limit 无次限额
Specialist Consultation 专科医生诊治	\$ 500	\$ 1,000	\$ 2,000	No Sub-Limit 无次限额	No Sub-Limit 无次限额
Examination and Laboratory Tests 检查与化验室检验	\$ 250	\$ 500	\$ 1,000	No Sub-Limit 无次限额	No Sub-Limit 无次限额
Ambulance Services 救护车服务	\$150	\$150	\$150	\$250	\$250
Post Hospitalisation Treatment 出院后的医疗	\$ 3,000 (max 60 days) (60天上限)	\$ 6,000 (max 60 days) (60天上限)	\$ 15,000 (max 60 days) (60天上限)	\$ 30,000 (max 90 days) (90天上限)	\$ 50,000 (max 120 days) (120天上限)
Emergency Outpatient Treatment 紧急部门医疗	\$2,000	\$2,000	\$2,000	\$2,000	No Sub-Limit 无次限额
Accidental Dental Treatment (including outpatient treatment) 意外牙科医疗 (包括门诊医疗)	\$2,000	\$2,000	\$2,000	\$2,000	No Sub-Limit 无次限额
Kidney Dialysis Treatment (including outpatient treatment) 洗肾医疗 (包括门诊医疗)	\$10,000 per year 每年\$10,000	\$20,000 per year 每年\$20,000	\$50,000 per year 每年\$50,000	\$80,000 per year 每年\$80,000	\$120,000 per year 每年\$120,000
Cancer Treatment (including outpatient treatment) 癌症医疗 (包括门诊医疗)	\$ 10,000 per year 每年\$10,000	\$ 20,000 per year 每年\$20,000	\$ 50,000 per year 每年\$50,000	\$ 80,000 per year 每年\$80,000	\$120,000 per year 每年\$120,000
International SOS Emergency Assistance 国际救援中心紧急援助	Not Covered 不包括	Not Covered 不包括	Not Covered 不包括	Covered 包括	Covered 包括
LIMITS ON BENEFITS (OTHER THAN EMERGENCY ASSISTANCE) PAYABLE DURING PERIOD OF INSURANCE 保险期间的赔偿利益限额 (除了紧急援助)					
In-hospital Psychiatric Treatment 精神病住院医疗	Not Covered 不包括	Not Covered 不包括	Not Covered 不包括	\$ 3,000	\$ 3,000
Annual Limit 常年限额	\$ 20,000	\$ 40,000	\$ 100,000	\$ 200,000	\$ 300,000
LIMITS ON BENEFITS (OTHER THAN EMERGENCY ASSISTANCE) PAYABLE UNDER ALL PREMIER HEALTH PLAN, INFORCE OR OTHERWISE 所有首选保健计划, 无论是否仍然生效, 的赔偿利益限额 (除了紧急援助)					
Lifetime Benefit Limit 终身利益限额	\$ 100,000	\$ 200,000	\$ 500,000	\$ 1,000,000	\$ 1,500,000
DEATH BENEFIT* 死亡利益*					
Amount payable if death occurs before Life Insured's 51st birthday 投保人若在51岁生日前身亡所能获偿之数额	\$ 1,500	\$ 3,000	\$ 4,500	\$ 6,000	\$ 7,500
Amount payable if death occurs on or after Life Insured's 51st birthday 投保人若在51岁生日当天 或之后身亡所能获偿之数额	\$ 500	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500

* Death benefit is payable on top of the Annual and Lifetime Benefit Limits

死亡利益在常年与终身利益限额之外

PHP Annual Premium Rates (\$) 首选保健计划常年保费表

Without Deductible & Co-insurance 不具“扣除额”与“共同保险”

Plan Type 计划种类	PLAN A 计划		PLAN B 计划		PLAN C 计划		PLAN D 计划		PLAN E 计划	
Age Next Birthday at Commencement or Renewal 自保单生效日或续保日 起计算的下一次生日年龄	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性
Child up to 18 不超过18岁的儿童	143	143	220	220	392	392	601	601	757	757
19-25	195	252	291	376	520	675	795	1,032	1,011	1,307
26-30	220	277	331	417	593	747	908	1,142	1,153	1,451
31-35	248	304	378	463	677	826	1,037	1,265	1,316	1,611
36-40	280	336	432	514	773	919	1,184	1,404	1,506	1,789
41-45	318	371	496	570	884	1,018	1,354	1,562	1,723	1,989
46-50	365	412	569	635	1,015	1,130	1,556	1,743	1,972	2,209
51-55	509	511	797	790	1,418	1,418	2,169	2,169	2,749	2,736
56-60	640	598	1,006	936	1,786	1,663	2,727	2,541	3,459	3,231
61-65*	805	726	1,294	1,172	2,251	2,042	3,433	3,117	4,348	3,929
66-70*	1,116	1,006	1,795	1,631	3,119	2,831	4,759	4,319	6,008	5,444
71-75*	1,552	1,415	2,502	2,297	4,346	3,982	6,618	6,070	8,330	7,647
76-80 (Renewal only只限续保)	2,140	1,964	3,450	3,186	5,994	5,525	9,125	8,423	11,487	10,612
81-85 (Renewal only只限续保)	2,904	2,664	4,683	4,323	8,138	7,495	12,389	11,426	15,595	14,395

With Deductible & Co-insurance 含“扣除额”与“共同保险”

Plan Type 计划种类	PLAN 1A 计划		PLAN 1B 计划		PLAN 1C 计划		PLAN 1D 计划		PLAN 1E 计划	
Deductible 扣除额	\$1,000		\$1,500		\$2,500		\$3,500		\$4,000	
Coinsurance 共同保险	15%		15%		15%		15%		15%	
Age Next Birthday at Commencement or Renewal 自保单生效日或续保日 起计算的下一次生日年龄	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性
Child up to 18 不超过18岁的儿童	72	72	101	96	155	148	217	204	288	271
19-25	106	144	145	183	235	314	327	421	439	564
26-30	122	160	169	208	278	358	385	484	518	648
31-35	141	171	194	229	324	387	456	536	609	720
36-40	155	181	219	247	370	421	523	588	700	794
41-45	174	194	253	272	433	468	622	667	827	894
46-50	197	211	290	298	499	515	723	746	957	993
51-55	291	269	437	390	760	689	1,113	996	1,448	1,295
56-60	370	312	561	464	979	812	1,445	1,183	1,884	1,561
61-65*	480	393	755	613	1,283	1,043	1,897	1,521	2,470	1,987
66-70*	695	581	1,100	919	1,883	1,569	2,813	2,320	3,630	3,011
71-75*	1,004	867	1,604	1,384	2,755	2,373	4,134	3,539	5,293	4,563
76-80 (Renewal only只限续保)	1,460	1,298	2,331	2,071	4,004	3,550	6,008	5,296	7,693	6,828
81-85 (Renewal only只限续保)	2,064	1,860	3,296	2,967	5,662	5,087	8,497	7,588	10,880	9,782

Premiums payable for this coverage are not guaranteed and may be increased at policy renewal at full discretion of the Company. 保額所須繳付之保費非保証, 公司有权在续保时提高保費。

* Medical Examination using PHP-MED form is required and the cost of which will not be borne by the Company.
* 健康檢驗須使用PHP-MED表格, 公司将不承担此費用。

Apply for PHP today

Don't delay. Protect yourself and your loved ones by safeguarding your family savings against rising healthcare cost. Get in touch with your Great Eastern Life Planner to help you select a Plan Type that is most suitable for you.

Call your Great Eastern Life Planner / Representative.



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It is usually detrimental to replace an existing accident and health insurance policy with a new one. A penalty may be imposed for early policy termination and the new policy may cost or have less benefits at the same cost.