

永明港健康醫療保、永明港稱心醫療保計劃 1 與永明港稱心醫療保計劃 2 的保障比較

自願醫保認可產品	標準計劃	靈活計劃	
	永明港健康醫療保	永明港稱心醫療保計劃 1	永明港稱心醫療保計劃 2
基本保障：			
a. 病房及膳食			
b. 雜項開支			
c. 主診醫生巡房費			
d. 專科醫生費			
e. 深切治療			
f. 外科醫生費			
g. 麻醉科醫生費	✓	✓	✓
h. 手術室費			
i. 訂明診斷成像檢測			
j. 訂明非手術癌症治療			
k. 入院前或出院後／ 日間手術前後的門診護理			
l. 精神科治療			
額外保障：			
1. 居家看護保障	X	✓	✓
2. 洗腎治療保障	X	✓	✓
3. 緊急門診治療保障	X	✓	✓
4. 心臟復康診療保障	X	✓	✓
5. 親屬之附加床位保障	X	✓	✓
6. 出院後／日間手術後脊椎治療師／針灸治療師／物理治療師診療保障	X	✓	✓
7. 額外醫療保障	X	X	✓
其他保障：			
8. 因醫療疏忽導致身故或手術保障	✓	✓	✓
9. 日間手術現金保障	✓	✓	✓
10. 恩恤身故保障	✓	✓	✓

上述資料只為保障摘要，有關釋義、完整的條款及細則和除外責任包括主要產品風險的詳情，請參閱有關產品推銷刊物或認可產品樣本。

Benefit Comparison of

WeHealth, WeHealth Plus Scheme 1 and WeHealth Plus Scheme 2

VHIS Certified Plan	Standard Plan	Flexi Plan	
	WeHealth	WeHealth Plus Scheme 1	WeHealth Plus Scheme 2
Basic Benefit:			
a. Room and Board			
b. Miscellaneous charges			
c. Attending doctor's visit fee			
d. Specialist's fee			
e. Intensive care			
f. Surgeon's fee			
g. Anaesthetist's fee	✓	✓	✓
h. Operating theatre charges			
i. Prescribed Diagnostic Imaging Tests			
j. Prescribed Non-surgical Cancer Treatments			
k. Pre- and post-Confinement / Day Case Procedure outpatient care			
l. Psychiatric treatments			
Enhanced Benefits:			
1. Home nursing benefit	X	✓	✓
2. Kidney dialysis treatment benefit	X	✓	✓
3. Emergency outpatient treatment benefit	X	✓	✓
4. Cardiac rehabilitation treatment benefit	X	✓	✓
5. Extra bed for family members benefit	X	✓	✓
6. Post-Confinement / Day Care Procedure Chiropractor / acupuncturist / physiotherapist benefit	X	✓	✓
7. Supplementary medical benefit	X	X	✓
Other Benefits:			
8. Death or surgical benefit due to medical negligence	✓	✓	✓
9. Day surgery cash benefit	✓	✓	✓
10. Compassionate Death Benefit	✓	✓	✓

The above bullet points are product summary only, please refer to respective product brochure or sample Certified Plan, for details including definitions, full terms and conditions and exclusions including key product risks.