

MACAO POLYTECHNIC UNIVERSITY
澳門理工大學

Group Medical Insurance Scheme
團體醫療保險福利計劃

PLAN 1
計劃 1

Policy Year
保險計劃期
16.08.2024 – 15.08.2025

Insured by
MACAU INSURANCE COMPANY LIMITED
承保
澳門保險股份有限公司

Hospitalization & Surgical Benefits
住院及手術福利

Maximum Amount (MOP)
最高賠償金額 (澳門幣)

100% Reimbursement 按單賠償100%	
a) Room and Board, per day limit 房租膳食，每天限額 (Maximum 30 days per disability) (每病症最高賠償30天)	200
b) In-Hospital Doctor's visit, per day limit 醫生巡房，每天限額 (Maximum 30 days per disability) (每病症最高賠償 30天)	100
c) Miscellaneous Hospital Charges 醫院雜費 per disability limit 每病症最高限額	4,000
d) In-Hospital Specialist Consultation 專科醫生巡房 * per disability limit 每病症最高限額	1,000
e) Surgical Fee, per disability limit 手術費，每病症最高限額	
Complex 複雜	10,000
Major 大型	7,500
Intermediate 中型	5,000
Minor 小型	2,250
f) Anaesthetist's Fee, Per disability limit 麻醉師費，每病症最高限額	
Complex 複雜	3,000
Major 大型	2,250
Intermediate 中型	1,500
Minor 小型	750
g) Operating Room, Per disability limit 手術室費，每病症最高限額	
Complex 複雜	3,000
Major 大型	2,250
Intermediate 中型	1,500
Minor 小型	750

Worldwide Emergency Assistance Service 全球緊急支援服務

Evacuation Cover 醫療運送	Unlimited 不設限額
Repatriation of Mortal Remains/Ashes 運返遺體/骨灰回國	HKD32,000

Out-Patient Benefits 門診福利

(MOP)
(澳門幣)

100% Reimbursement 按單賠償100%	
a) General Practitioner, per visit per day 西醫門診醫療費，每天一次限額	250
Maximum no. of Visit per policy year 每保單年度次數	15
Diagnostic X-Rays & Laboratory Tests Benefit * 診斷性 X光及化驗費 *	
Maximum amount per policy year 每保單年度限額	1,000

Remark 備註:

- (1) The local student can join the medical scheme in specific period, after the specific period, enroll and/or cancelation are not allowed during the policy year and no refund if the student drop out.本地學生只可於指定之時期參加此計劃，新加入的本地學生不能於中途加入，中途退學之本地學生亦不獲退還已繳保費。
- (2) Inpatient and Outpatient benefits limit to Kiang Wu Hospital, University Hospital and Centro Hospitalar Conde de S. Januario Macau, other doctors /Clinics/Hospitals will not be acceptable.住院及門診醫療保障範圍僅限於鏡湖醫院，科大醫院和仁伯爵醫院(即山頂醫院)，其他醫生/醫院將不獲賠償。
- (3) If the total reimbursement amount of Centro Hospitalar Conde de S. Januario Macau is less than MOP300, which is requested to write down a diagnosis and stamp the company chop or the student's self-declaration and signature on the receipt, if the total reimbursement amount is more than MOP300, please submit the certificates which is issued by Hospital, otherwise it will not be reimbursed. 仁伯爵醫院(即山頂醫院)之索償單據，若索償總金額不多於 MOP300，請於正式收據上寫上該次診斷，並於學生處蓋章作實或學生自我聲明並簽名作實，方能賠償。若索償總金額多於 MOP300，則需提交由醫院開出之診斷證明，否則不予賠償。
- (4) Premiums quoted above are based on the assumption that all Insured Members reside in Macau throughout the covered period. 以上醫療保障乃根據所有受保人必須於保單年度在澳門居住。



Please scan the QR code for online claims handling or inquiry services under Macau Insurance's WeChat official account
請掃描二維碼以登陸澳門保險的微信公眾號辦理網上索償或查詢服務

IMPORTANT NOTE: The policy is insured by Macau Insurance Company Limited (hereinafter to be referred as “MIC”. This leaflet is for reference only and the description herein is a general summary of the coverage described. Please refer to the current Group Policy contract for the exact and complete terms, conditions, provisions, definitions and exclusions of the Group Policy. If any discrepancy exists between this leaflet and the Policy contract, the Policy contract will govern.

重要事項：本保單由澳門保險股份有限公司(以下簡稱“澳門保險”)。而小冊子只供參考，保障惠益之描述為簡介而已，有關保單條款、條文、詞彙定義及不保事項之原文及原整敘述，請參閱團體保單。如此小冊子與保單有異，一概以保單為準。

Claim Procedures (University Student) 索償手續(大學生適用)

A) Using “MIC E-Medical Card” 使用「澳門保險電子醫療卡」

- 1) Present your MIC E-Medical Card to the receptionist of the appointed panel doctor/hospitals. You will be required to show your I.D. card / Foreign Passport.
將病人的「澳門保險電子醫療卡」給予指定的網絡醫生/醫院接待處，並出示病人本人的身份證 / 外地身份認別證 / 外地護照。
- 2) Instant SMS notification / keep the copy of signed voucher after consultation (if applicable).
就診後會收到電話短訊/單據副本以作存錄(如適用)。
- 3) Please take note that if there are expenses over covered by the Policy, the patient will need to pay the amount at the panel doctor/hospital directly.
如就診中有超出受保之費用，閣下須即時繳付有關款項予網絡醫生/醫院。

B) By Reimbursement (not using “MIC E-Medical Card”, MIC Panel Doctor, Kiang Wu Hospital, University Hospital and Centro Hospitalar Conde de S. Januario) 報銷索償(澳門保險網絡醫生, 鏡湖醫院, 科大醫院和仁伯爵綜合醫院, 非使用「澳門保險電子醫療卡」)

- 1) Online Claims: visit <https://www.mic.com.mo> and login “Group Medical Account”, or scan the QR code for online claims handling.
網上索償：登入網址：<https://www.mic.com.mo> 點選“團體醫療帳戶”或掃描二維碼以登陸澳門保險的微信公眾號辦理網上索償。
<User Account: last 3 digits of Policy Number plus Student Number;
Login Password: last 3 digits of Policy Number plus your birthday (yyyymmdd), no space between the numbers. Group Policy Number please refer to the Benefit List>
<用戶帳號：保單編號後三位數字及學號；用戶密碼：保單編號後三位數字及出生日期(年月日)，中間無任何空格。團體保單編號顯示於福利表首頁>
- 2) Hospitalization Claims / Out-patient Claims receipt amount > Mop1,000 : Complete a MediGroup Claim Form, which can be obtained from www.mic.com.mo
住院索償 / 門診索償收據金額>Mop1,000：填妥於從澳門保險網站下載之團體醫療保險索償申請表。網址：www.mic.com.mo
Place the completed Claim Form into the collection box located in Student Office, along with all the original Bills or Receipts and/or Referral Letter (stating the patient name, consultation date, diagnosis, breakdown of charges, and attending doctor’s signature with chop)
把填妥之索償申請表連同所有醫療保險之正本單據及/或轉介信投放於學校務處。(應列明求診者姓名、診症日期、診斷、收費明細、及主診醫生/醫院之簽署並蓋章)

Important Notes 索償注意事項

If member joins the medical insurance scheme for less than one policy year, all benefits on per year basis of the scheme will be proportionately adjusted. (not applicable for University Student Scheme)

倘若受保成員在計劃生效之後才中途加入或退出，所有福利之每保單年度內就診次數或限額將依據閣下的參加日數(由加入該日至保單到期日為止)按比例計算。
(大學生計劃不適用)

- 1) The scheme offers 24 hours worldwide coverage. However, for any medical treatments received in Mainland China, please refer to China Hospital with the rating of grade 3 class A, or refer to “MIC China Hospital List” on www.mic.com.mo
本計劃提供 24 小時全球保障。然而，若你於中國內地就診，只受理國內三甲級或以上醫院，或澳門保險網頁內“團體醫療認可之中國大陸醫院”列表內之醫院，受理範圍外之醫院不予理賠。
- 2) You will be entitled to Hospitalization Benefit when admitted into hospital for a continuous period of not less than six (6) hours except if a surgical operation is performed.
住院索償必須住院不少於連續六小時，唯進行外科手術則不受此條件限制。
- 3) For hospitalization or surgical claims, you must ask attending doctor to complete Part2 of Hospitalization & Surgical Claim form, and sign with hospital chop.
若閣下申請住院或手術之索償，主診醫生必須填寫住院及手術索償申請表之乙部分，並簽名及醫院蓋章。
- 4) Claim forms should be submitted within 30 days after the patient is discharged from hospital (for hospitalization claims) or 90 days from the date of consultation (for out-patient claims).
住院索償申請須於出院後 30 天內遞交，而門診索償申請須於診治後 90 天內遞交至澳門保險。
- 5) If the coverage includes the following benefits, a Referral Letter issued by a registered attending doctor / medical practitioner is required:
若保障範圍包含以下之福利，索償須取得主診西醫生之轉介信
 - Specialist Consultation 專科診治
 - Physiotherapist Treatment 物理醫療費
 - X-ray & laboratory tests X光及化驗
 - Prescribed Drugs & Med 處方藥物(大學生計劃不適用)
- 6) Doctor’s referral letter and prescription for drugs and medicines should be submitted with claims documents. Each referral letter shall be valid for 6 months, and it is recommended that the Member keep a copy of the referral letter in case of any future treatments.
醫生轉介信或藥物處方須連同賠償申請表格一併交回保險公司辦理，而每張轉介信的有效期為六個月，因此，受保成員應保留此轉介信之副本以作日後覆診治療之用。

Worldwide Emergency Assistance Services 全球緊急支援服務

A worldwide assistance service is provided by Inter Partner Assistance Hong Kong Limited (IPA) under the Master Policy for your trips abroad.
主保單在閣下出外公幹或旅遊時提供由國際救援(亞洲)公司保障的全球緊急支援服務。

Details of services agreement shall be referred to the agreement subject to limits and exclusions specified in the Master Policy. The Member or any party shall only be entitled to reimbursement for expenses incurred with the prior authorization of IPA. IPA reserves all rights to determine all worldwide emergency assistance services provided.

服務詳情應參閱主保單內列明之限額及除外條款，受保成員或任何其他人的可索償費用應先得到國際救援(亞洲)公司的事前批准。國際救援(亞洲)公司保留一切有關提供此等全球緊急支援服務的決定權利。

For more detailed information or service, please call our Worldwide Assistance Hotline: (852) 2861 9271
如欲查詢詳細資料或服務，請致電全球緊急支援熱線：(852) 2861 9271

General Exclusions of Group Medical Insurance 團體醫療保險之一般不保事項

Coverage of Master Policy is subject to the following exclusions:
以下為載於主保單內之除外條款：

- 1) Losses that can be recovered from others
可向第三者提出索償之損失
- 2) Expenses not deemed medically necessary
非屬必須之醫療費用
- 3) Congenital or developmental conditions
先天性疾患或成長障礙狀況
- 4) Human Immunodeficiency Virus (HIV) and its related disability, including Acquired Immunization Deficiency Syndrome (AIDS)
後天免疫力缺乏症病毒及其有關的傷病，包括愛滋病
- 5) Abuse of drugs or alcohol, self-inflicted injuries or attempted suicide, illegal activity, drunk driving, or venereal and sexually transmitted disease or its sequelae
濫用藥物或酒精、自我毀傷或企圖自殺、違法活動、醉酒駕駛、或經由性接觸傳染的疾病或其後遺症
- 6) Any charges in respect of services for beautification purposes
以美容為目的的任何服務費用
- 7) Dental treatment and oral surgery except for emergency treatment arising from an accident, or except for dental treatment covered by your plan
牙科治療及口腔外科手術，因意外而須在醫院接受的緊急治療除外，或受相關福利保障的治療除外
- 8) Maternity and its complications, except for Maternity benefit covered by your plan
與懷孕及其併發症有關的所有檢查及治療，受相關福利保障的治療除外
- 9) Purchase of artificial limbs and prosthetic devices
購買義肢及矯型裝置
- 10) Psychotic, psychological, or psychiatric conditions
精神或心理狀況，以及其生理及心理表現而引致的治療
- 11) Acupressure, Tui Na, hypnotism, rolfing, massage therapy and aroma therapy, etc.
指壓、推拿、催眠、羅夫式按摩、按摩治療及香薰治療等
- 12) Experimental and/or new medical technology or procedures not yet approved by the Company
未獲本公司批准的試驗性及/或新醫療技術或程序
- 13) Non-medical services
非醫療服務
- 14) Treatment or disability arising from war (declared or undeclared), civil war, invasion, terrorism, acts of foreign enemies, terrorism, hostilities, rebellion, revolution, insurrection or military or usurped power
因戰爭(不論宣戰與否)、內戰、侵略、恐怖活動、外敵行動、敵對行動、叛亂、革命、起義或軍事政變或奪權而引致的治療或傷病
- 15) Treatment or disability resulting from radioactive contamination
由放射性污染引致的治療或傷病
- 16) Treatment or disability resulting from taking part in military, air force, naval and other disciplinary services
因參與陸軍、空軍、海軍及其他紀律性服務而引致的治療或傷病

Details of General Exclusions are as per policy wordings.
不保事項詳情以保單條文為準。

Enquiries 查詢

For any enquiry, please contact Claims Department during office hours.
如有任何查詢，請於辦公時間內聯絡賠償部：

Telephone 電話：(853) 8396 9538 Fax 傳真：(853) 2832 9370

E-Mail 電郵：claims@mic.com.mo Website 網址：www.mic.com.mo

Office Hours 辦公時間：Monday to Friday 星期一至五

9:00am ~ 1:00pm 早上九時至下午一時

2:00pm ~ 6:00pm 下午二時至下午六時

(Except Holiday) (例假日除外)