

A decorative graphic in the top-left corner consisting of a solid pink square above a series of diagonal pink and white stripes.

## 保障表

### Bowtie 公司醫療保險計劃 – Bowtie 公司門診保

本單張為由保泰人壽保險有限公司所提供的 Bowtie 公司醫療保險計劃的保障簡介。本單張旨在以簡單方式介紹本計劃，本計劃的最終解釋將以我們發出的保單為準。

請立即透過我們的電子平台細閱所有有關文件，以確保你明白及滿意你的保障。若你有任何疑問，請致電 3008-8123，或登入網站 [www.bowtie.com.hk](http://www.bowtie.com.hk) 與我們即時交談。

*Bowtie 致力環保及實現無紙化，因此我們會盡量採用電子通訊。請定期更新你的聯絡方法，包括你的電郵地址及手機號碼，以便我們在需要時與你聯絡，為你提供最新資訊。*

## 保障範圍

<p>保障範圍</p>	<p><b>身故</b> — 在受保人身故的情況下向受益人支付相等於保障額的金額。</p> <p><b>門診</b> — 賠償於指定網絡診所內，賠償由註冊醫生、註冊中醫師、及註冊專科醫生提供的傷病治療的合資格費用。為免生疑問，於指定網絡診所以外所產生的合資格費用，除本文件另有明文規定外，概不在此保障範圍之內。我們亦會向每名受保人提供 BowtieGo<sup>4</sup> 會員會籍，供其以會員專享價格於網絡診所就診。</p> <p><b>保健</b> — 賠償指定身體檢查計劃及指定流感疫苗接種服務的實際費用。</p>
<p>保障地區</p>	<p><b>全球</b></p>
<p>賠償方式</p>	<p><b>一筆過賠償（適用於身故保障）</b> —</p> <ol style="list-style-type: none"> <li>1. 在受保人身故的情況下我們向受益人支付一筆過的賠償。</li> </ol> <p><b>醫療卡（適用於門診保障）</b> —</p> <ol style="list-style-type: none"> <li>2. 受保人可憑 Bowtie 卡於網絡診所接受醫療服務，並須按下表所列支付相關自付額。受保人無需進行任何索償程序。</li> <li>3. 受保人及保單持有人需要承擔任何憑 Bowtie 卡接受但不在本計劃保障範圍內的服務的費用。</li> </ol> <p><b>由我們直接支付（適用於保健保障）</b> —</p> <ol style="list-style-type: none"> <li>4. 我們會按照下表直接向網絡診所支付指定身體檢查計劃及指定流感疫苗接種服務的費用。受保人不需向網絡診所支付費用，亦不需進行任何索償程序。</li> </ol>

## 保障表

計劃級別	VIII. Bowtie 公司門診保級別
資格要求	所有成員 / 其配偶: 75 歲 <sup>1</sup> 或以下; 其子女: 15 天至 25 歲 <sup>2</sup>
人壽保障	保障額
(a) 身故保障	港幣 3,000 元
網絡下的門診保障 <sup>3,4</sup>	賠償限額
(b) 普通科醫生	全數保障， 惟須支付港幣 50 元之自付額 及 每保單年度最高就診次數為 10 次
(c) 中醫 — 中草藥、針灸治療及跌打	全數保障， 惟須支付港幣 50 元之自付額 及 每保單年度最高就診次數為 10 次
(d) 門診專科醫生	全數保障， 惟須支付港幣 100 元之自付額 及 每保單年度最高就診次數為 5 次
保健保障 <sup>5</sup>	賠償限額

(e) 身體檢查 — 指定身體檢查計劃	全數保障；及 每保單年度 1 次
(f) 流感疫苗 — 指定流感疫苗服務	全數保障；及 每保單年度 1 次
<b>BowtieGo 會員會籍</b>	免費獲得會員會籍並可享以會員專享價格於網絡診所及網絡牙科診所無限次就診 <sup>4</sup>
<b>Bowtie 卡</b>	受保人可憑此醫療卡於網絡診所接受門診醫療服務

1. 如受保人在年滿七十 ( 70 ) 歲前已在本計劃下受保，其保障可延續至七十五 ( 75 ) 歲。
2. 年齡介乎十八 (18) 歲至二十五 (25) 歲的子女必須是全日制學生，並需提供我們接受之有效證明。
3. 就門診保障而言，每保單年度的累計最高就診次數為 15 次，每天每項目最高就診次數為 1 次。
4. 網絡下的診所組成會不時變更；適用於各醫療專業人士的會員專享價各有不同，亦會不時變更。請參閱客戶平台以獲取最新資訊。請注意：BowtieGo 為獨立的會員優惠計劃，並非保險計劃，不產生任何賠償或墊付責任。此計劃與 Bowtie Card 計劃 ( 持卡人就診時只需繳付墊底費，其餘合資格費用由保險計劃承擔 ) 屬性質不同的獨立安排，敬請注意區分。
5. 保健保障只承保網絡下指定身體檢查計劃及指定流感疫苗服務的費用。請參閱客戶平台以獲取有關指定計劃及服務的資訊。

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## Benefit Schedule

### Bowtie Corp Medical Insurance Plan – Bowtie Corp Outpatient Insurance

This leaflet is a summary of your benefits under Bowtie Corp Medical Insurance Plan offered by Bowtie Life Insurance Company Limited. It is designed to describe the Plan in a simple way and the final interpretation of the Plan is subject to the policy issued by us.

Bowtie would strongly encourage you to read all relevant documents carefully at the start of your coverage. You can conveniently access these anytime from our electronic platform. Please make sure you are familiar with the scope of coverage to ensure you have the cover that you wanted. If you have any questions, please do not hesitate to get in touch by calling us at 3008-8123 or through our live chat on our website [www.bowtie.com.hk](http://www.bowtie.com.hk).

***Bowtie strives to be environmentally friendly and tries to be paperless, so we use electronic communications as much as possible. It is essential that you keep us up-to-date with your contact information, including your email address and mobile phone number, so we can reach and update you when it's important to do so.***

## Scope of Coverage

<p>Coverage</p>	<p><b>Death</b> — Sum Insured payable to the Beneficiary in the event of the Insured Person's death.</p> <p><b>Outpatient</b> — cover Eligible Expenses for treatments of a Disability provided by a Registered Medical Practitioner, Registered Chinese Medicine Practitioner and Registered Specialist within the designated Network clinics. For the avoidance of doubt, Eligible Expenses incurred outside the designated Network Clinics shall not be covered under this benefit, unless otherwise expressly provided herein. We also provide each Insured Person with a BowtieGo<sup>4</sup> membership under which he can access our Network clinics with member exclusive price.</p> <p><b>Wellness</b> — cover actual expenses for designated health check-up plans and designated influenza vaccination services.</p>
<p>Area cover</p>	<p><b>Worldwide</b></p>
<p>Claim method</p>	<p><b>Lumpsum (applicable to death benefit) —</b></p> <ol style="list-style-type: none"> <li>1. We will pay in lumpsum to the Beneficiary in the event of the Insured Person's death.</li> </ol> <p><b>Medical Card (applicable to Outpatient benefits) —</b></p> <ol style="list-style-type: none"> <li>2. The Insured Person may receive Medical Services at the Network clinics by presenting the Bowtie Card, and paying the relevant Co-Payment as set out in the table below. The Insured Person will not need to carry out any claim procedure.</li> <li>3. The Insured Person and the Policyholder shall pay any expenses for services received using the Bowtie Card which are not covered by this Plan.</li> </ol> <p><b>Direct settlement by us (applicable to Wellness benefits) —</b></p> <ol style="list-style-type: none"> <li>4. We will directly pay the expenses of designated health check-up plans and designated influenza vaccination services to the relevant Network clinic according to the table below. The Insured Person will not need to pay to the relevant Network clinic and will not need to carry out any claim procedure.</li> </ol>

## Schedule of Benefits

Plan Level	VIII. Bowtie Corp Outpatient Insurance Level
Eligibility requirements	All Associate / Spouse: Age 75 <sup>1</sup> or below;  Child: 15 days to Age 25 <sup>2</sup>
Life insurance benefit	Sum Insured
(a) Death benefit	HKD3,000
Outpatient benefits under the Network <sup>3,4</sup>	Benefit limit
(b) General practitioner	Fully covered, subject to a Co-Payment of HKD50, and the maximum number of visits per Policy Year is 10 visits
(c) Chinese medicine practitioner — herbal, acupuncture and bonesetting treatments	Fully covered, subject to a Co-Payment of HKD50, and the maximum number of visits per Policy Year is 10 visits
(d) Specialist	Fully covered, subject to a Co-Payment of HKD100, and the maximum number of visits per Policy Year is 5 visits
Wellness benefits <sup>5</sup>	Benefit limit
(e) Health check-up — designated health check-up plan	Fully covered; and 1 time per Policy Year
(f) Influenza vaccination — designated influenza vaccination service	Fully covered; 1 time per Policy Year
BowtieGo membership	Free membership allowing unlimited visits to Network clinics and Network Dental clinics at member-exclusive price <sup>4</sup>



<b>Bowtie Card</b>	<b>The Insured Person may receive Outpatient Medical Services at the Network clinics by presenting this medical card</b>
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1. Coverage may be extended to Insured Persons up to Age seventy-five (75) if such Insured Persons had been insured under this Plan before attaining Age seventy (70).
2. A child between the Age of eighteen (18) and twenty-five (25) must be a full-time student with valid proof accepted by us.
3. In respect of Outpatient benefits, the maximum number of visits in aggregate per Policy Year is **15** and the maximum number of visits per item per day is **1**.
4. The composition of Network clinics is subject to change from time to time; member exclusive price varies by practitioners and is also subject to change from time to time. Please refer to the customer portal for latest information. Please note that BowtieGo is a standalone member benefits programme and does not constitute an insurance plan; it does not give rise to any reimbursement or indemnity obligation. BowtieGo is distinct from the Bowtie Card arrangement, under which cardholders are only required to pay a designated co-payment at the point of consultation, with the remaining eligible expenses covered by the insurance plan. The two arrangements are separate in nature and should not be conflated.
5. Wellness benefits only cover expenses for designated check-up plans and designated influenza vaccination services within the Network. Please refer to the customer portal for details of the designated plans and services.