

Concise Guide to Medical Insurance Plan for Retirees/ Long Serving Leavers (MIPR)

This guide serves as a quick reference only. Please refer to the MIPR booklet on the Finance Office's website below for detailed terms and conditions before deciding whether to join the plan or not. For enquiries, please contact the Payroll and Superannuation Unit (PSU) of Finance Office at 3943 7236, 3943 1556 or 3943 8614. (<https://www.fno.cuhk.edu.hk/staff/medical-benefits/psu/medical-insurance-plan-for-retirees-long-serving-leavers-mipr/>)

Nature	<ul style="list-style-type: none"> ➤ Insurer: Liberty International Insurance Limited (the Insurer) ➤ A voluntary and self-paid medical insurance scheme that provides cover for <u>specialist outpatient care & in-patient care at second class accommodation (but NOT maternity care) referred by a Hong Kong Registered Western Medical Practitioner, including those practicing in University Medical Service Office (UMSO).</u> ➤ There is a choice of “deductibles” (amount of eligible expenses born by member) of either HK\$10,000 or HK\$30,000 per person per Policy Year. ➤ The deductible chosen must be the same for a couple and cannot be changed, except for a <u>one-off conversion</u> from a deductible amount of HK\$10,000 to HK\$30,000 at policy renewal. 	
Anniversary date	1 July each year	
Eligibility	<ul style="list-style-type: none"> ➤ staff and spouse who are aged under 70 and meet the following service criteria upon retiring from or leaving University service: ➤ as a staff member on regular terms of service, you are retiring after having served the University for not less than 10 years; or ➤ as a full-time or fractional-time staff, you are leaving University service on resignation or completion of contract after having completed not less than 10 years' continuous full-time or fractional-time University service; or ➤ have at least 5 years' continuous membership under the University Voluntary Top-up Medical Insurance Scheme immediately prior to leaving University service ➤ Spouse should be enrolled at the same time except under special circumstances as provided for in section 1.3 of the MIPR booklet. Otherwise, they will NOT be able to do so at a later date. 	
Enrolment deadline	Application Form together with the premium payment should reach the PSU of Finance Office <i>within 21 days from the date of retirement/departure from University service.</i> Late application will NOT be accepted by the Insurer. [No medical examination is required.]	
2024-2025 Annual premium	Deductible : HK\$30,000 \$5,596 p.a. (aged up to 50) \$5,890 p.a. (aged 51 to 64) \$8,833 p.a. (aged 65 to 69) \$12,660 p.a. (aged 70 to 74) \$15,194 p.a. (aged 75 to 77) \$18,232 p.a. (aged 78 to 80) \$21,876 p.a. (aged 81 to 85) \$26,252 p.a. (aged 86 to 90) \$30,191 p.a. (aged 91 to 100)	Deductible : HK\$10,000 \$8,391 p.a. (aged up to 50) \$8,833 p.a. (aged 51 to 64) \$13,247 p.a. (aged 65 to 69) \$18,989 p.a. (aged 70 to 74) \$22,787 p.a. (aged 75 to 77) \$27,346 p.a. (aged 78 to 80) \$32,814 p.a. (aged 81 to 85) \$39,376 p.a. (aged 86 to 90) \$45,283 p.a. (aged 91 to 100)
Payment method	Cheque payment should be made payable to “ <i>Liberty International Insurance Limited</i> ”. For staff who join the Plan after an Anniversary Date, a pro-rata premium will be charged for the first partial year of membership.	
Benefit coverage	<ul style="list-style-type: none"> ● Overall maximum benefit is HK\$450,000 per insured member per year ● Eligible expenses are reimbursed in accordance with the Schedule of Benefits under the appendix of MIPR booklet (see copy overleaf) ● Coverage extends to pre-existing medical conditions, but subject to pre-specified limits as set out in section 2.3 of the MIPR booklet ● Cash Benefits for hospitalisation in an open ward of HA hospitals: HK\$500 per night (consecutive stay for at least 2 nights and up to 180 nights per year) ● Medical expenses incurred outside Hong Kong are not covered <p><i>[Other limitation items and exclusion items are set out in the MIPR Booklet.]</i></p>	
Claim procedure	Member should submit the claim form, a copy of referral letter and original receipts to the Insurer <u>within 90 days or 180 days (only for those within the deductible amount)</u> after the date of treatment. <i>[More details can be found on Section 4 of the scheme booklet]</i>	
Remarks	Refunds will be arranged automatically within 2 months to new members who have paid full-year premium of Voluntary Top-up Medical Insurance Scheme for 2024/25.	

Medical Insurance Plan for Retirees/ Long Serving Leavers**Schedule of Benefits****With effect from 1 July 2024**

	HK\$
Reimbursement Percentage	100%
Room Class	Semi-Private Room
Room and Board, per day limit	\$2,010
Maximum no. of days per policy year	365
Intensive Care Unit, per day limit	\$7,820
Maximum no. of days per policy year	365
Hospital Special Services, per policy year limit (including clinical investigation - X-ray examination, ECG examination, Ultrasonic examination / Organ imaging, Radioisotope scan, CT scanning, MRI scan)	\$40,000
Surgical Fees per confinement	
- Complex Operation	\$79,500
- Major Operation	\$48,850
- Intermediate Operation	\$24,440
- Minor Operation	\$10,000
Operating Theatre Charges	
- Complex Operation	\$19,360
- Major Operation	\$17,110
- Intermediate Operation	\$8,570
- Minor Operation	\$3,500
Anaesthetist's Fee per confinement	
- Complex Operation	\$19,360
- Major Operation	\$17,110
- Intermediate Operation	\$8,570
- Minor Operation	\$3,500
In-patient Doctor's Consultation, per day limit	\$640
Maximum no. of days per policy year	365
In-Hospital / Out-Patient Specialist Fees * per day limit	\$1,380
Maximum no. of days per policy year	365
Clinical Prescribed Drug and Medicine/Target Therapy #, per policy year limit	\$150,000
Chemotherapy Expense , per policy year limit	\$400,000
In-patient / Out-Patient Therapy Treatment #, per day limit (including : Physiotherapy / Occupational therapy / Speech Therapy)	\$315
Maximum no. of days per policy year	365
Post Hospitalization Treatment per day limit (within 30 days immediately following discharges from hospital)	\$1,380
Clinical Oncology for Radiotherapy per policy year (including planning, moulding, teletherapy, brachytherapy and similar therapeutic procedure)	\$100,000
Mental Illness and Psychiatric disorders, per policy year limit (including Psychotherapy treatment at \$440 per visit)	\$15,000
HIV / AIDS treatment, per policy year limit	\$15,000
Self-inflicted injuries treatment, per policy year limit	\$30,000
Daily Cash - Government Ward (confinement at least 2 nights), per day limit	\$500
Maximum no. of days per policy year	180
Overall annual limit per policy year	\$450,000

* Referral letter is required for Specialist Consultation & In-patient Care, either referred by UMSO or any Registered Medical Practitioner in Western Medicine.

Specialist Referral letter is required for Clinical Prescribed Drug, Medicine and therapy treatment.

The above scale is subject to changes as may be made and approved by the University/Insurer from time to time. For reimbursement claims of expenses for items not shown in the above table, the Insurer has the authority and discretion to determine whether or not the claims should be accepted and if so the amount to be reimbursed.