

### **Medical, Hospital and Dental Benefits Schemes**

This Administrative Note announces the approved medical, hospital and dental benefits schemes with effect from 1 July 2000.

#### **A. Outpatient Benefits Scheme**

##### **1. Appointed Doctors**

Staff and their eligible dependants will continue to be provided with outpatient medical service from the on-campus Young Chung Yee Health Centre and clinics under the Community Health Centre Group Medical Practice (CHC), Allied Medical Practices Guild (Allied), Quality HealthCare Medical Services Limited (QHMS), except the latter's clinic at Prince's Building in Central.

##### **2. Non-appointed Doctors**

Staff may also consult registered medical practitioners of their own choice and claim reimbursement from the medical insurer, Manulife. The maximum reimbursement ceiling will remain unchanged at HK\$196, with a token fee contribution from staff at HK\$26 for each reimbursement claim.

##### **3. Extent of Coverage for Outpatient Treatment**

An annual limit of 50 visits to appointed doctors and non-appointed doctors for each patient will be maintained as a cost control and monitoring measure to avoid payment for unnecessary heavy utilization of outpatient benefits. The first 30 visits for physiotherapy treatment will not be counted towards the ceiling. For any visits exceeding such ceiling, the patient will have to bear the full cost.

#### **B. Hospital Insurance Plan**

##### **1. Basic Plan**

The levels of coverage under the Basic Plan provided to staff and their eligible dependants who have opted to receive the medical benefits from the University will be maintained at the current levels. Details of the Basic Plan are at Appendix I.

##### **2. Supplementary Plan and Top-Up Plan**

Staff may choose to join either one of the following two Plans at their own expense to upgrade the hospitalisation insurance coverage provided under the Basic Plan:

- the Supplementary Plan that provides an increased coverage for each item provided by the Basic Plan. Details of the Plan and the premium charges are at Appendix IIa;

- the Top-Up Plan that provides coverage for hospitalisation expenses (other than that of Room and Board charges) up to a prescribed limit and for Room & Board Charges at the rate of the Basic Plan level. Details of the Plan and the premium charges are at Appendix IIb.

The enrolment procedures for those who wish to join the Supplementary Plan/Top-up Plan are as follows:

- For serving staff members who have authorised the Finance Office to renew their enrolment in these plans, their enrolment will be renewed as instructed. The related premium charges will be deducted from their salary in August 2000. In case they wish to discontinue with the enrolment, they are advised to inform the Finance Office as soon as possible.
- For serving staff members who have not yet given such instructions to the Finance Office or wish to change their option from the Supplementary Plan to the Top-up Plan or vice versa, they are requested to complete Form F11/9aJULY00 (for General/Minor Grade Staff) or F11/9bJULY00 (for Academic and Equivalent Administrative Staff & Above) obtainable from the General Office of their department or the Finance Office, and to return it to the Finance Office on or before 21 July 2000. The related premium charges will be deducted from their salary in August 2000.

For staff members who are on leave during the enrolment period and therefore unable to apply before the above deadline, they may make their application to the Finance Office with an explanatory statement enclosed, within 30 days from their return from leave. Similarly, new staff members who join the University after 1 July 2000 may make their application within 30 days from the date of their appointment. Please note that the insurer is not obligated to accept late applications.

C. Exclusion of the Medical and Hospital Benefits Schemes

Two excluded items, namely HIV virus infection and diseases as a result of the HIV virus infection or sexually transmitted disease, and charges for blood and blood plasma will be removed from the exclusion list.

D. Re-opting for the Medical and Hospital Benefits Schemes

Staff who have opted out of the medical and dental schemes for themselves or their dependants may re-opt to join the schemes on or before 30 July 2000, by completing the 'Statement in respect of Fringe Benefits Options' obtainable from the Human Resources Office.

E. Hospital Maintenance Charges and Maternity Benefits Coverage

The Hospital Maintenance Charges and Levels of Provision for Maternity Benefits will remain unchanged as shown in Appendix III.

F. Dental Benefits Scheme

The existing schedule of charges for permitted items of dental treatment will remain unchanged as shown in Appendix IV.

The names, clinic locations and consultation hours of the Panel Dentists are attached at Appendix V.

For enquiries, please contact respective colleagues in the Human Resources Office servicing your department.

Ellen Ko (Mrs)  
Acting Director of Human Resources

Human Resources Office/ml  
30 June 2000

Schedule of Basic Plan Benefits  
(with effect from 1 July 2000)

|                   |  | Professors on<br>Professorial Salary<br>Range & Structural<br>Heads & Above | Academic & Equiv<br>Admin Staff     | General Grade & Minor<br>Grade Staff |
|-------------------|--|---|-------------------------------------|--------------------------------------|
| Hospital Benefits |  | Group I<br>HK\$   | Group II<br>HK\$                    | Group III<br>HK\$                    |
| a)                | Room & Board<br>Max. 26 weeks per year each day; up to   | 1,700#  | 1,000*                              | 450                                  |
| b)                | Intensive Care Unit<br>Accommodation Charges<br>Max. 20 days per disability<br>each day; up to   | 4,000   | 3,000                               | 2,000                                |
| c)                | Hospital Services<br>(Miscellaneous including drugs,<br>dressing, general nursing,<br>diagnostic X-Ray & Lab Tests)<br>Limit per disability                              | Full Refund   | Full Refund                         | 10,000                               |
| d)                | RN Nursing<br>Max 26 weeks per year<br>each day; up to   | 550   | 350                                 | 250                                  |
| e)                | Physician's Fees<br>In-hospital Doctor's calls<br>Max 13 weeks per year<br>each day; up to   | 1,700   | 1,000                               | 540                                  |
| f)                | Surgeon's Fees (per disability)<br>Including after care<br>Complex Operation; up to<br>Major Operation; up to<br>Intermediate Operation; up to<br>Minor Operation; up to | 74,000<br>37,000<br>18,500<br>7,400   | 60,000<br>30,000<br>15,000<br>6,000 | 40,000<br>20,000<br>10,000<br>4,000  |
| g)                | Anaesthetist's Fees (per disability)<br>Complex Operation; up to<br>Major Operation; up to<br>Intermediate Operation; up to<br>Minor Operation; up to                    | 22,200<br>11,100<br>5,550<br>2,220  | 18,000<br>9,000<br>4,500<br>1,800   | 12,000<br>6,000<br>3,000<br>1,200    |
| h)                | Operating Theatre Fees (per disability)<br>Complex Operation; up to<br>Major Operation; up to<br>Intermediate Operation; up to<br>Minor Operation; up to                 | 22,200<br>11,100<br>5,550<br>2,220  | 18,000<br>9,000<br>4,500<br>1,800   | 12,000<br>6,000<br>3,000<br>1,200    |
| i)                | Specialist's Fees<br>Maximum Limit per disability  | 30,000  | 20,000                              | 14,000                               |

Note : # Full Refund for staying in a private ward of Public Hospitals  
\* Full Refund for staying in a semi-private ward of Public Hospitals

Supplementary PlanSchedule of Supplementary Plan Benefits  
(with effect from 1 July 2000)

|                   |  | Professors on<br>Professorial Salary Range<br>& Structural Heads &<br>Above | Academic & Equiv<br>Admin Staff     | General Grade & Minor<br>Grade Staff |
|-------------------|--|---|-------------------------------------|--------------------------------------|
| Hospital Benefits |  | Group I<br>HK\$   | Group II<br>HK\$                    | Group III<br>HK\$                    |
| a)                | Room & Board<br>Max. 26 weeks per year each day; up to   | 2,150#  | 1,150*                              | 500                                  |
| b)                | Intensive Care Unit<br>Accommodation Charges<br>Max. 20 days per disability<br>each day; up to   | 5,000   | 3,850                               | 2,700                                |
| c)                | Hospital Services<br>(Miscellaneous including drugs,<br>dressing, general nursing,<br>diagnostic X-Ray & Lab Tests)<br>Limit per disability                              | Full Refund   | Full Refund                         | 14,000                               |
| d)                | RN Nursing<br>Max 26 weeks per year<br>each day; up to   | 650   | 400                                 | 300                                  |
| e)                | Physician's Fees<br>In-hospital Doctor's calls<br>Max 13 weeks per year<br>each day; up to   | 2,150   | 1,150                               | 750                                  |
| f)                | Surgeon's Fees (per disability)<br>Including after care<br>Complex Operation; up to<br>Major Operation; up to<br>Intermediate Operation; up to<br>Minor Operation; up to | 120,000<br>60,000<br>30,000<br>15,000                                       | 88,000<br>44,000<br>22,000<br>8,800 | 55,000<br>27,500<br>13,750<br>5,500  |
| g)                | Anaesthetist's Fees (per disability)<br>Complex Operation; up to<br>Major Operation; up to<br>Intermediate Operation; up to<br>Minor Operation; up to                    | 36,000<br>18,000<br>9,000<br>3,600  | 26,400<br>13,200<br>6,600<br>2,640  | 16,500<br>8,250<br>4,125<br>1,650    |
| h)                | Operating Theatre Fees (per disability)<br>Complex Operation; up to<br>Major Operation; up to<br>Intermediate Operation; up to<br>Minor Operation; up to                 | 36,000<br>18,000<br>9,000<br>3,600  | 26,400<br>13,200<br>6,600<br>2,640  | 16,500<br>8,250<br>4,125<br>1,650    |
| i)                | Specialist's Fees<br>Maximum Limit per disability  | 40,000  | 30,000                              | 20,000                               |

Note : # Full Refund for staying in a private ward of Public Hospitals  
 \* Full Refund for staying in a semi-private ward of Public Hospitals

| Annual Subscription Rates   | Group I<br>HK\$ | Group II<br>HK\$ | Group III<br>HK\$ |
|---|-----------------|------------------|-------------------|
| Per Employee  | 588.80          | 239.20           | 245.20            |
| Per Spouse  | 588.80          | 239.20           | 245.20            |
| Per Child   | 415.60          | 197.60           | 202.40            |
| Important : If the Employee joins this Plan, all of his/her eligible family members will be required to join this Plan as well. |                 |                  |                   |

Staff members may also choose to upgrade their hospital benefits to any level of higher coverage under the Supplementary Hospitalization Plan. The upgrade will however not increase the level of coverage in respect of any pre-existing disability prior to the effective date of the upgraded benefits.

| Annual Subscription Rates   | From Group III<br>to Group I<br>HK\$ | From Group III<br>to Group II<br>HK\$ | From Group II<br>to Group I<br>HK\$ |
|---|--------------------------------------|---------------------------------------|-------------------------------------|
| Per Employee  | 2,402.00                             | 764.80                                | 1,876.40                            |
| Per Spouse  | 2,402.00                             | 764.80                                | 1,876.40                            |
| Per Child   | 1,881.60                             | 652.80                                | 1,426.40                            |
| Important : If the Employee joins this Plan, all of his/her eligible family members will be required to join the same level of coverage of this Plan. |                                      |                                       |                                     |

Top-Up Plan

(with effect from 1 July 2000)

The Top-Up Plan will indemnify the insured in respect of medical expenses incurred following sickness or accident occurring and treated during the Period of Insurance up to the agreed limits per disability.

|                               | <u>Class 1</u> | <u>Class 2</u> | <u>Class 3</u> |
|-------------------------------|----------------|----------------|----------------|
| Classification                | Private        | Semi-private   | Ward           |
| Limit of Cover per disability | HK\$300,000    | HK\$200,000    | HK\$100,000    |
| Deductible                    | Nil            | Nil            | Nil            |
| Reimbursement %               | 100%           | 100%           | 100%           |

The reimbursement percentage will be reduced as follows if higher level of hospital room is used (staff member may claim up to the abovementioned limit of cover per disability for his own class):

| <u>Eligible Room</u> | <u>Room Used</u> | <u>Reimbursement Percentage</u> |
|----------------------|------------------|---------------------------------|
| Ward                 | Semi-private     | 50% of actual claims            |
| Ward                 | Private          | 25% of actual claims            |
| Semi-private         | Private          | 50% of actual claims            |

Any expenses of hospital room & board (including Intensive Care) in excess of daily limitation of basic plan is excluded.

| <u>Annual Subscription Rates</u>  | <u>Group I<br/>HK\$</u> | <u>Group II<br/>HK\$</u> | <u>Group III<br/>HK\$</u> |
|---|-------------------------|--------------------------|---------------------------|
| Per Employee  | 894.80                  | 512.00                   | 389.20                    |
| Per Spouse  | 894.80                  | 512.00                   | 389.20                    |
| Per Child   | 761.20                  | 436.80                   | 331.20                    |
| Important : If the Employee joins this Plan, all of his/her eligible family members will be required to join this Plan as well. |                         |                          |                           |

Hospital Maintenance Charges and Levels of Provision for Maternity Cases(I) Hospital Maintenance Charges

| Class of Accommodation |  | Daily Maintenance Charges (HK\$) |
|------------------------|--|----------------------------------|
| Group I                | - First Class                          | 248                              |
| Group II               | - Second Class                         | 184                              |
|                        | Special class bed at Tsan Yuk Hospital | 161                              |
| Group III              | - Third Class                          |                                  |
|                        | European Diet                          | 120                              |
|                        | Special Asian Diet                     | 81                               |
|                        | Asian Diet                             | 40                               |

The hospital maintenance charges for children under age 12 are half of the above rates appropriate to each class.

(II) Levels of Provision for Maternity Cases

|    |  | Maximum Reimbursement Limits Items |                  |                   |
|----|--|------------------------------------|------------------|-------------------|
|    |  | Group I<br>HK\$                    | Group II<br>HK\$ | Group III<br>HK\$ |
| A) | <u>Normal Confinement</u>  |                                    |                  |                   |
| 1) | Hospital room and board charges (i)  | 1,700 per day                      | 1,000 per day    | 450 per day       |
| 2) | Expenses incurred other than hospital room & board charges (ii)  | 10,510                             | 10,210           | 5,330             |
| B) | <u>Caesarian Section</u>   |                                    |                  |                   |
| 1) | Hospital room and board charges (i)  | 1,700 per day                      | 1,000 per day    | 450 per day       |
| 2) | Expenses incurred other than hospital room & board charges (ii)  | 13,050                             | 12,750           | 6,600             |
| C) | <u>Miscarriage or Abortion on Medical Grounds</u>  |                                    |                  |                   |
| 1) | Hospital room and board charges (i)  | 1,700 per day                      | 1,000 per day    | 450 per day       |
| 2) | Expenses incurred other than hospital room & board charges for miscarriage or abortion within 24 weeks of pregnancy (ii) | 5,255                              | 5,105            | 2,665             |
| 3) | Expenses incurred other than hospital room & board charges for miscarriage or abortion after 24 weeks of pregnancy (ii)  | 10,510                             | 10,210           | 5,330             |

- Notes
- (i) The reimbursement limits are in line with the rate under the Hospitalization Basic Plan effective 1 July 2000.
  - (ii) Include expenses incurred for ante-natal and post-natal care, attention of private medical practitioner in hospital, the use of labour ward, nursing service etc. The figure is based on the charges in Public Hospitals published in Government Gazette and will be subject to revision.



**SCHEDULE OF DENTAL CHARGES**  
(with effect from 1 July 2000)

**I. Basic Dental Care**

(The University is responsible for the full cost of the following charges.)

|    |                                  |              |    |   |              |
|----|----------------------------------|--------------|----|---|--------------|
| 1. | <u>General</u>                   | (max. fee)   |    | (max. fee)  |              |
| a. | Routine Dental Examination       | <u>free</u>  | b. | Related Scaling & Polishing<br>(max. of 2 visits per year at six-month intervals) | <u>\$200</u> |
| c. | X-radiograph (max. 10 per year)  | <u>\$30</u>  | d. | Subgingival Curettage per quadrant  | <u>\$180</u> |
| e. | Emergency Dressing               | <u>\$100</u> | f. | Treatment of Haemorrhage  | <u>\$90</u>  |
| 2. | <u>Fillings</u>                  |              |    |   |              |
| a. | For posterior teeth with Amalgam |              | b. | For anterior teeth with Composite   |              |
|    | - single surface                 | <u>\$140</u> |    | - single surface  | <u>\$160</u> |
|    | - additional surface             | <u>\$70</u>  |    | - additional surface  | <u>\$90</u>  |
| 3. | <u>Oral Surgery</u>              |              |    |   |              |
| a. | Simple Extractions               |              | b. | Complicated Extractions including wisdom teeth                                    | <u>\$430</u> |
|    | - permanent teeth                | <u>\$200</u> | c. | Embedded roots accompanied by x-ray   | <u>\$600</u> |
|    | - deciduous teeth                | <u>\$100</u> |    |   |              |
| 4. | <u>Endodontics</u>               |              |    |   |              |
| a. | Single root                      | <u>\$750</u> | b. | Additional root   | <u>\$270</u> |
| c. | Pulpotomy                        | <u>\$350</u> |    |   |              |

**II. Concessionary Dental Care**

(The University is responsible for up to half of the following charges.)

|    |  |                |    |                                  |                |
|----|--|----------------|----|----------------------------------|----------------|
| 1. | <u>Restoration</u>                         |                |    |                                  |                |
| a. | Crowns- porcelain on semi - precious alloy | <u>\$1,550</u> | b. | Posts                            | <u>\$572</u>   |
| c. | Pin restoration                            | <u>\$75</u>    |    |                                  |                |
| 2. | <u>Dentures</u>                            |                |    |                                  |                |
| a. | Relining/heat                              | <u>\$470</u>   | b. | Repair                           | <u>\$350</u>   |
| c. | Replacement of tooth                       | <u>\$200</u>   | d. | Addition of Clasp                | <u>\$200</u>   |
| e. | Adjustment                                 | <u>\$85</u>    | f. | Full-full acrylic                | <u>\$4,000</u> |
| g. | Single-full acrylic                        | <u>\$2,800</u> | h. | Partial acrylic up to five teeth | <u>\$1,500</u> |
| i. | Partial chrome cobalt up to five teeth     | <u>\$1,800</u> |    |                                  |                |
| 3. | <u>Bridgework</u>                          |                |    |                                  |                |
| a. | Porcelain on non-precious alloy            | <u>\$1,550</u> |    |                                  |                |
| 4. | <u>Oral Surgery</u>                        |                |    |                                  |                |
| a. | Oral Surgery for impactions                | <u>\$1,150</u> | b. | Apicectomy                       | <u>\$1,000</u> |
| 5. | <u>Periodontics</u>                        | <u>\$850</u>   |    |                                  |                |

List of Panel of Dentists

| <u>Name</u>  | <u>Address</u>   | <u>Consultation Hours</u>    |   |
|--|--|------------------------------|---|
| CHEUNG Dominic TW<br>B.D.S.<br>(Sheffield, UK)                                       | Unit A, 13/F., Hop Ying Com'l Bldg., 755<br>Nathan Road, Mongkok, Kowloon<br>Tel: 2381 0788, 2397 1350                   | Mon to Sat                   | 12noon to 5pm                                   |
|  | Shop G16, Ground Floor, Site 11, Whampoa<br>Garden, Hung Hom, Kowloon<br>Tel: 2627 0488                                  | Mon to Sat<br><br>Sun & P.H. | 9am to 11:30 am<br>5:30pm to 9pm<br>10am to 2pm |
| LAM Kwok-pun<br>B.D.S. (LOND)<br><Associate Dentist><br>HO Chi-kwong<br>B.D.S. (HKU) | Rm 708, 7/F., Argyle Centre, Phase I, 688<br>Nathan Road, Mongkok, Kowloon<br>Tel: 2381 8868                             | Mon, Tue, Thur, Fri          | 10am to 1pm<br>2pm to 6:30pm                    |
|  |  | Sat                          | 10am to 1pm                                     |
| LEE Wai-hing<br>B.D.S. (SYD)   | Office A & B, 5/F., 8 North Point Road<br>(Junction with Chun Yeung Street), North<br>Point, Hong Kong<br>Tel: 2564 6808 | Mon to Fri                   | 9:30am to 12:30pm<br>3pm to 7:30pm              |
|  |  | Sat                          | 9:30am to 12:30pm<br>2pm to 4:30pm              |
| LEUNG Eric YS<br>B.D.S. (Bristol)  | Room 208, Shopping Centre, Lek Yuen<br>Estate, Shatin, N.T.<br>Tel: 2691 9680  | Mon to Sat                   | 9am to 12noon<br>5pm to 7pm                     |
|  | Mezz Floor, 29B Nga Tsin Wai Road,<br>Kowloon<br>Tel: 2382 3188  | Mon to Sat                   | 2pm to 5pm                                      |
| LEE Robert C.H.<br>B.D.S.C.<br>(Queensland)  | Rm 901 Loke Yew Bldg., 50-52 Queen's Road,<br>Central, Hong Kong<br>Tel: 2522 3380, 2524 6799                            | Mon to Fri                   | 10am to 1pm<br>2:30pm to 6pm                    |
|  |  | Sat                          | 10am to 1pm                                     |
| IP Thomas HL<br>D.M.D.U.E.   | Room 1305, World Trade Centre, 280<br>Gloucester Road, Causeway Bay, Hong<br>Kong<br>Tel: 2504 2833                      | Mon to Fri                   | 10am to 1pm<br>2:30pm to 6pm                    |
|  |  | Sat                          | 10am to 1 pm                                    |
|  | Room 1002, 10 <sup>th</sup> Floor, China United Centre,<br>28 Marble Road, North Point, Hong Kong<br>Tel: 2558 9000      |                              | By Appointment                                  |
| AU YEUNG Chi-shing<br>D.M.D.<br>(Philippines)  | 6/F., Flat D, Yue Man Mansion, 15 Hong<br>Ning Road, Kwun Tong, Kowloon<br>Tel: 2342 6436                                | Tue, Thur, Sat               | 10:30am to 1pm<br>3pm to 7:30pm                 |
|  | 1/F., Flat A-1, 86 Belcher's Street, Kennedy<br>Town, Hong Kong<br>Tel: 2819 8682  | Mon, Wed, Fri                | 10:30am to 1pm<br>3pm to 7:30pm                 |
| CHAN Kin-wei, Peter<br>B.D.S. (HK)<br>M.Sc. (London, UK)                             | Rm 903, Hang Seng Mongkok Building, 677<br>Nathan Road, Mongkok, Kowloon<br>Tel: 2396 2200                               | Mon to Fri                   | 10am to 1pm<br>2:30pm to 7pm                    |
|  |  | Sat                          | 10am to 1pm<br>2pm to 5:30pm                    |