



Innovation for Wellbeing

**SOMPO** HONG KONG


# Quick Guide to the Personal Health Plans

## Gold

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Health insurance can be confusing. There's lots to think about, with different benefits, excesses, limits, and T&Cs. In this guide, we've made things simple. You can learn more about the Gold plan, how to make it work for you, and what options are available.

Get in touch

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William  
Russell

# Gold at a glance

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**The Gold plan is our top-level health plan, with the highest level of cover and most comprehensive benefits for treatment inside and out of hospital. With a Gold plan you have all the benefits of Silver, plus cover for dental care, maternity costs, and a cash benefit upon diagnosis of cancer.**

Gold is a good fit for members with the following circumstances: -

## Highest level of cover

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*When you want US\$5,000,000 of annual cover for medical treatment both inside and out of hospital, with generous benefits for cancer treatment, mental health treatment, and the privacy of a private room during hospital stays.*

## Family plan

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*If you're looking to start a family, the Gold plan has benefits for routine maternity care and emergency childbirth, with generous cover for routine care of newborn babies.*

## Direct billing

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*If you want to take advantage of direct billing for everyday medical costs, including doctor visits, specialist consultations, and other out-patient treatment.*

You can customise your Gold plan with our range of plan options, including direct billing, and dental care. You can also use our tailoring tools to put the finishing touches on your Gold plan and make your premium work for you.

# Benefits of the Gold plan

Just to let you know—you won't find complete information for the Gold plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. These can be found in the personal health plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

Key  Full cover within annual benefit limit  Partial or limited cover  Optional cover

Gold	
<b>Annual benefit limit</b>	HK\$38,750,000 or US\$5,000,000
<b>Hospital costs</b>	
Hospital accommodation	 Private hospital room
Hospital treatment	 Full cover
Parent accommodation	 Full cover
Road ambulance	 Full cover
Hospital cash benefit	 HK\$2,713 or US\$350 per night
Acute flare-ups for chronic conditions	 Full cover
<b>Cancer treatment</b>	
Cancer treatment	 Full cover
Cancer genome tests	 Up to HK\$46,500 or US\$6,000 per period of cover
Cash benefit upon diagnosis of cancer (6-month waiting period)	 HK\$38,750 or US\$5,000 with a lifetime limit of one claim per insured person
Wigs	 Lifetime limit of HK\$1,163 or US\$150
Counselling	 Lifetime limit of HK\$3,875 or US\$500
Dietitian	 Lifetime limit of HK\$775 or US\$100
<b>Organ, bone marrow or tissue transplants</b>	
Transplant and related treatment	 Full cover
Donor costs	 Up to HK\$193,750 or US\$25,000 per transplant
<b>Kidney dialysis</b>	
Kidney dialysis	 Full cover
<b>Reconstructive surgery</b>	
Reconstructive surgery	 Full cover
<b>Congenital conditions or hereditary conditions</b>	
Congenital conditions or hereditary conditions	 Lifetime limit of HK\$620,000 or US\$80,000

Key  Full cover within annual benefit limit  Partial or limited cover  Optional cover

## Gold

### Mental health treatment

#### Lifetime mental health treatment limit

HK\$775,000 or US\$100,000

In-patient and day-patient mental health treatment (24-month waiting period)

Up to 30 days per period of cover

Out-patient mental health treatment (24-month waiting period)

Up to 10 consultations per period of cover

### HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period)

Up to HK\$775,000 or US\$100,000 per period of cover

### Medical appliances

Medical aids

Up to HK\$7,750 or US\$1,000 per medical condition per period of cover

Prosthetic implants

Full cover

Prosthetic devices

Up to HK\$11,625 or US\$1,500 per device

### Out-patient treatment

#### Annual limit for out-patient treatment

HK\$232,500 or US\$30,000

Primary medical care

30 consultations, up to the annual limit for out-patient treatment and subject to a 15% co-insurance

Emergency ward treatment

Full cover

Out-patient surgical procedures

Full cover

Advanced diagnostic tests

Up to the annual limit for out-patient treatment

Complementary treatments

15 sessions, up to the annual limit for out-patient treatment

Traditional Chinese medicine

HK\$388 or US\$50 per session, up to a maximum of 20 sessions and the annual limit for out-patient treatment

Physiotherapy

Up to the annual limit for out-patient treatment

Hormone replacement therapy

Maximum period of 18 months from the date of diagnosis

Monitoring and maintenance for chronic conditions

Up to the annual limit for out-patient treatment

### Well-being benefits

You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.

Preventive health and well-being (6-month waiting period)

Up to HK\$5,813 or US\$750 per period of cover

Up to HK\$10,075 or US\$1,300 per period of cover (only if selected by you)

Vaccinations for adults

Up to HK\$1,938 or US\$250 per period of cover

Well-child benefit (12-month waiting period)

Up to HK\$3,100 or US\$400 per period of cover

### Rehabilitation treatment

Rehabilitation treatment

Up to 30 days per medical condition

Key  Full cover within annual benefit limit  Partial or limited cover  Optional cover

## Gold

### Home nursing costs

Home nursing costs  Up to 12 weeks per medical condition

### Lifetime care

Lifetime limit for all lifetime care HK\$775,000 or US\$100,000

Hospice and palliative care  Up to the lifetime limit for all lifetime care

Artificial life maintenance  Up to the lifetime limit for all lifetime care

Persistent vegetative state and neurological damage  Up to the lifetime limit for all lifetime care

### Dental costs

You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.

Emergency restorative treatment you receive as an in-patient  Full cover

Emergency restorative treatment you receive as an out-patient  Up to HK\$7,750 or US\$1,000 per period of cover

Dental Basic (6-month waiting period)  Up to HK\$11,625 or US\$1,500 per period of cover

Dental Plus (12-month waiting period)  Up to HK\$15,500 or US\$2,000 per period of cover, subject to a 20% co-insurance (only if selected by you)

### Maternity costs

Routine maternity care and routine care of newborns (12-month waiting period)  Up to HK\$116,250 or US\$15,000 per pregnancy

Complications of pregnancy (12-month waiting period)  Full cover

Childbirth necessitating an emergency surgical procedure (12-month waiting period)  Full cover

Emergency medical treatment for newborn babies (12-month waiting period)  Up to HK\$775,000 or US\$100,000 per pregnancy

### Expat benefits

You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.

24-hour medical assistance helpline  Full cover

Medevac Basic  Full cover

Return airfare  Full cover

Travel expenses of a companion  Full cover

Accommodation expenses of a companion  Up to HK\$1,938 or US\$250 per night

Compassionate home visit (12-month waiting period)  Lifetime limit of one claim per insured person

Repatriation of mortal remains  Full cover

Burial or cremation  Up to HK\$12,400 or US\$1,600

Medevac Plus  Full cover (only if selected by you)

# Customise your Gold plan

Make your Gold plan work for you with our range of optional benefits and plans. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.



## Medevac Plus

The Medevac Plus option gives you greater peace of mind for your life abroad. As standard on the Gold plan, we'll organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally. With Medevac Plus, we'll also organise your evacuation should you need urgent advanced diagnostics or cancer treatment that cannot be provided locally.



## Direct billing

With direct billing for everyday medical care, you can pay for doctor visits, specialist consultations, and other out-patient treatment with your William Russell membership card. We'll settle your bills directly with the doctor or clinic. This means you won't be left out-of-pocket for your treatment, and you won't have to make a claim to us.



## Well-Being Plus

We encourage our members to take charge of their own health. The Gold plan comes with well-being benefits as standard, but you can boost your limits for additional control.



## Dental options

You can add cover for complex dental care with our Dental Plus option. The Dental Plus options gives you cover for dentures, bridges, crowns, and dental implants.



## Non-private hospital room discount

In Hong Kong, the cost of your hospital treatment depends on what type of room you're staying in. If you stay in a private room, you'll pay much more for your treatment costs – even though the standard of care and other services are exactly the same.

By choosing a non-private room you can greatly reduce the cost of your hospital treatment, and we'll pass on savings to your premium.

- A semi-private room is an en-suite room shared with one other patient, typically with a curtain separating your private area. If you choose to receive all your hospital treatment in a semi-private room, **you can save 15%** from your premium.
- A general ward is a large hospital room shared with up to 14 other patients, typically with a curtain separating your private area. If you choose to receive all your hospital treatment in a general ward, **you can save 20%** from your premium.

# Tailor your Gold plan

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**There's a range of tools you can use to tailor your Gold plan to your needs. They will help you put the finishing touches on your health plan, but they can also be used to reduce your premium!**

## Excess

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An excess is the fixed cash amount you pay towards a claim. You must choose one when you first apply for your health plan. You pay the excess for each medical condition, per period of cover. There's a range of excess options, including 'per claim' and 'per annum'.

## USA cover

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None of the areas of cover includes cover in the USA as standard. If you need cover for temporary trips to the USA, we have two options for you: USA-45 and USA-90. Whichever you choose, there is no limit to the number of temporary trips you can make each year. The USA cover options are only available if you have selected Zone 1 as your area of cover.

## Payment frequency

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When you apply for a health plan, you choose the frequency with which you pay your premium. You can pay annually, monthly, quarterly or half-yearly. Paying your premium annually is the cheapest option overall. If you pay quarterly or half-yearly, you'll pay a surcharge of 3%. If you pay monthly, you'll pay a surcharge of 5%.

## Medical underwriting

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When you apply for a health plan, we assess your medical records, including any medical conditions or injuries you have suffered in the past. This process is known as medical underwriting. It helps us decide the terms under which we can offer you cover. You can choose from full medical underwriting, moratorium underwriting or switch underwriting.

## We mean different things to different people

We mean a better healthcare experience for people living & working abroad. We mean financial security for people with futures to safeguard. We mean healthy & happy staff for international businesses. We mean progressive thinking for insurance partners.

But one thing everyone knows us by is the way we work. By putting our members at the heart of everything we do, we're creating an insurance experience that's personal, sustainable & transparent.

That's why we're the insurance partner of choice for people living & working abroad.

## We're here to help



Call us on  
**852-3702-6162**



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**[william-russell.com.hk](http://william-russell.com.hk)**