



MSIG Insurance (Hong Kong) Limited
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Dear Valued Customer,

Benefits update and premium adjustment for
Enhanced Supplementary Labour Scheme Group Medical Insurance

Thank you for your continued support to MSIG Insurance (Hong Kong) Limited.

At MSIG, we are committed to providing our valued customers with comprehensive insurance coverage. We are writing to inform you that, effective 1 September 2025, we will be updating the benefits of our Enhanced Supplementary Labour Scheme Group Medical Insurance and adjusting the premium accordingly. The medical costs keep rising and we know it is important to us that you continue to receive comprehensive protection against these rising costs.

The updated benefits include:

1. Hospitalisation and surgical benefits:

- Increase the benefit limit for room and board for Plan 1 and Plan 2
- Increase the overall maximum limit for Plan 1

2. Outpatient benefits:

Emergency treatment received in Accident and Emergency Department in public hospital under Hospital Authority to be covered under outpatient benefits

For full details, please refer to the brochure attached.

If you have any questions, please do not hesitate to contact your insurance adviser.

Yours Sincerely,

MSIG Insurance (Hong Kong) Limited

[This is a computer printout, no signature is required.]



親愛的客戶：

補充勞工優化計劃團體醫療保險計劃 – 更新保障及調整保費通知

感謝閣下一直以來對三井住友海上火災保險（香港）有限公司的支持。

三井住友海上火災保險（香港）有限公司致力為我們的客戶提供全面的保險保障。我們現特意致函通知閣下，由2025年9月1日起，我們將更新補充勞工優化計劃團體醫療保險計劃的保障範圍，並相應調整保費。鑑於目前醫療費用不斷上升，我們希望確保客戶在醫療費用成本不斷上漲的環境下，仍能繼續得到全面保障。

更新後之保障包括：

1. 住院及手術保障：

- 提高計劃1及2之住院及膳食費用
- 提高計劃1的最高賠償總額

2. 門診保障：

於醫院管理局轄下公立醫院的急症室接受緊急治療納入門診保障範圍

詳情請參閱隨函附上產品資料。

如閣下對此有任何疑問或有任何其他保險事宜，請致電閣下的保險顧問查詢。

三井住友海上火災保險（香港）有限公司

[此乃電腦編印文件，毋須簽署。]