

至 · 衛一醫療計劃保單條款下載

最新版本（適用於 2025 年 6 月 2 日起生效的新申請及續保保單）

標準保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

標準優越版保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

特等保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

優等保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

過往版本（適用於 2023 年 3 月 1 日至 2025 年 6 月 1 日生效的新申請及續保保單）

標準保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

標準優越版保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

特等保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

優等保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

過往版本（適用於 2022 年 7 月 11 日至 2023 年 2 月 28 日生效的新申請保單）

標準保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

標準優越版保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

特等保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

優等保障級別

0 港元自付費	80,000 港元自付費
25,000 港元自付費	120,000 港元自付費
40,000 港元自付費	250,000 港元自付費

vTheOne Medical Plan Policy Provisions Download

Latest Version (Applicable to new applications effective from 2 June 2025 onwards)

Standard Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible

Standard Plus Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible

Superior Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible

Premier Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible

Latest Version (Applicable to new applications and renewed policies effective from 1 March 2023 to 1 June 2025)

Standard Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible

Standard Plus Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible

Superior Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible

Premier Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible

Latest Version (Applicable to new applications effective from 11 July 2022 to 28 February 2023)

Standard Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible

Standard Plus Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible

Superior Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible

Premier Benefit Level

HKD0 Deductible	HKD80,000 Deductible
HKD25,000 Deductible	HKD120,000 Deductible
HKD40,000 Deductible	HKD250,000 Deductible