



# The Chinese University of Hong Kong 香港中文大學

self-paid Medical Insurance Schemes 自費醫療保險計劃

## Top-up Medical Insurance Scheme 附加醫療保險計劃 (VTP)

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### Note 備註

The following presentation slides only serve to capture some salient points of the VTP, Leavers & MIPR Schemes.

Please refer to the booklet / relevant official documents on the Schemes for detailed information.  
以下投影片旨在簡介計劃的一些重點，詳細內容請參閱計劃的小冊子/相關官方文件。

## Leavers' Hospitalization Plan 離職個人醫療保險計劃

## Medical Insurance Plan for Retirees / Long Serving Leavers 退休及合資格離職僱員醫療保險計劃 (MIPR)

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# Agenda

# Voluntary Top-up Medical Insurance Scheme 自願性附加醫療保險計劃 (VTP)



## VTP – Objective 目的

The primary purpose of the Top-Up Medical Insurance Scheme is to cover eligible in-patient treatment expenses that exceed the reimbursement limits under the CUHK's Staff Medical Benefits Scheme ( SMBS ).

**本附加醫療保險計劃之主要目的是涵蓋大學根據僱員醫療福利計劃（SMBS）所提供的住院醫療福利與實際住院醫療費用的差額之保障。**

# VTP – General Information 概況

- The Top-up Scheme is a self-paid insurance plan.  
自行供款保險計劃。
- Anniversary date is 1 July each year.  
週年日為每年七月一日。
- All medical treatment and hospitalisation must be referred and approved by UHS before payment under this Top-up Scheme can be made.  
任何醫療及住院必須先得到大學保健處轉介及批准，承保公司方會接受索償。
- Only cover medical expenses incurred in HK.  
保障只限於香港境內支付之醫療費用。

# VTP – Eligibility 參加資格

- All CUHK appointees who are eligible for private class hospital benefits under the SMBS and who are under the age of 85.

凡大學僱員享有僱員醫療福利計劃 (SMBS) 私家病房住院福利而年齡在八十五歲以下，均可以參加本計劃。

- MUST apply within 60 days after becoming eligible for private class hospital benefits.

必須於取得 SMBS 私家住院醫療福利資格六十天內申請。

# VTP – Eligibility - Dependant's Coverage

## 參加資格 - 家屬保障

- When you apply to join the Top-up Scheme, you must also enrol your eligible dependants.

閣下申請參加本計劃時，必須與合資格家屬一起參加。

- Dependants include your spouse (under 85) and dependent child(ren) (from 15th day after birth to up to 21st birthday) who are maintained by you.

〔合資格家屬〕指閣下之配偶（八十五歲以下）及需閣下供養之子女（從出生後第十五日起直至二十一歲生日）。

# VTP – Eligibility - Dependant's Coverage

## 參加資格 - 家屬保障

- An eligible dependant need not be enrolled immediately if he/she is:  
在下列情況下，合資格家屬毋須參加本計劃：
  - a. Not normally resident in HK for more than 6 months in a 12-month period;  
在十二個月內通常居住在香港不多過六個月；
  - b. Covered under another medical protection/ insurance scheme provided by the spouse's employer (this does not include any individually purchased medical insurance plan).  
享有配偶僱主提供之醫療保障／保險計劃 (並不包括個人購買之醫療保障計劃)。



# VTP – Plan Classification 計劃類別

## Plan 1 計劃一

- For appointees who are eligible for Class 1 hospital accommodation benefit. 適用於可享用頭等病房福利的僱員。
- Accommodation level restricted to private room accommodation or below. No cover for hospitalization in VIP or deluxe suites. 住房等級只限於私家病房或以下。VIP或豪華套房均不受保障。

## Plan 2 計劃二

- For appointees who are eligible for Class 2 hospital accommodation benefit. 適用於可享用二等病房福利的僱員。
- Accommodation level restricted to semi-private room accommodation or below. No cover for hospitalization in private room, VIP or deluxe suites. 住房等級只限於半私家病房或以下。私家病房、VIP及豪華套房均不受保障。

# VTP – Special Features 特點

- No medical examination is required

參加本計劃無需驗身

- Pre-existing medical conditions will be covered except for

- late enrolment accepted by the Insurer, or
- newly enrolled appointee/spouse who has reached or exceeded the age of 71 on joining the scheme

本計劃受理投保前已有的病症，惟以下除外：

- 獲保險公司接納的逾期投保者；或
- 首次參加計劃時年齡已屆七十一歲或以上的新參加者

# VTP – The scheme Covers 保障範圍

**TOP UP INSURANCE ANNUAL COVER**

**附加醫療保險計劃每保障年度最高賠償額**

**HK\$800,000**

**CUHK SMBS Reimbursement Limits**

**大學僱員醫療福利計劃申領上限**



- the shortfall between the actual medical expenses and the entitlement under the SMBS benefits limits, up to the limits as set out in the **Scale of Charges** in Appendix II of the scheme booklet.

賠償SMBS所提供的醫療福利與實際醫療費用(按「**保障表**」(計劃小冊子附件II) 規定上限) 之差額。

- the corresponding benefit items under Scale of Charges if your eligible SMBS maximum benefits has been fully exhausted.

倘若按SMBS規定之總上限已用罄，賠償「**保障表**」的相關福利項目。

# VTP – The Scheme covers 保障範圍

Cover eligible in-patient treatment expenses that exceed reimbursable limits under CUHK's Staff Medical Benefits Scheme 主要保障 大學根據「僱員醫療福利計劃」所提供的住院福利與實際住院費用的差額。	Plan 1 計劃一	Plan 2 計劃二
BASIC HOSPITALISATION 基本住院保障	HK\$	HK\$
Room and Board, per day, up to 182 days per disability 病房及膳食費用 ( 每日 ) ,每一病症最高賠償至182日	3,000	2,000
Intensive Care Unit, per day, up to 15 days per disability 深切治療 ( 每日 ) ,每一病症最高賠償至15日	4,500	3,500
Maintenance Fee charged under SMBS, per day limit 成員按SMBS須支付的病房費(每日)	248	184
Doctor's Visits, per day, up to 182 days per disability 醫生巡房費 ( 每日 ) ,每一病症最高賠償至182日	3,000	2,000
Hospital Miscellaneous Expenses, per disability 住院雜費 ( 每一病症 )	44,000	31,000
Surgeon's Fee, per disability 外科手術費 ( 每一病症 )		
Complex Operation 複雜手術	150,000	100,000
Major Operation 大手術	75,000	50,000
Intermediate Operation 中手術	37,500	25,000
Minor Operation^ 小手術	7,500	5,000
Anaesthetist's Fee, per disability		
Complex Operation 複雜手術	45,000	30,000
Major Operation 大手術	22,500	15,000
Intermediate Operation 中手術	11,250	7,500
Minor Operation 小手術	2,250	1,500
Operating Theatre Fee, per disability		
Complex Operation 複雜手術	45,000	30,000
Major Operation 大手術	22,500	15,000
Intermediate Operation 中手術	11,250	7,500
Minor Operation 小手術	2,250	1,500

# VTP – The Scheme covers 保障範圍

Cover eligible in-patient treatment expenses that exceed reimbursable limits under CUHK's Staff Medical Benefits Scheme 主要保障大學根據「僱員醫療福利計劃」所提供的住院福利與實際住院費用的差額。	Plan 1 計劃一	Plan 2 計劃二
BASIC HOSPITALISATION 基本住院保障	HK\$	HK\$
*Special Nursing Care, per day, up to 30 days per disability *特別看護費（每日）,每一病症最高賠償至30日	1,000	1,000
*Specialist Fee, per disability *專科醫生費（每一病症）	10,000	7,500
Privately-purchased Medical Items incurred in connection with inpatient or outpatient treatments, approved by UHS:- 經保健處核准之下列自購醫療項目（不論住院或門診） a) Chemotherapy drugs 化療藥物; b) PET scans 正電子發射斷層照相術; c) Percutaneous Transluminal Coronary Angioplasty (PTCA) and other consumable interventional cardiology 經皮徹照心臟血管成形術（PTCA）及其它介入性心臟科的消耗品; d) Prosthesis and corrective devices when implanted into the body, such as Catheters for interventional cardiology, Cardiac Pacemakers and Intraocular Lens 植入體內之矯正裝備及器具，如介入性心臟導管、心臟調節器（起搏器）及眼內鏡（人造晶體）		HA Hospitals: 100% of actual charges 醫管局轄下醫院: 實際費用之100%  Private Hospitals : 50% of actual charges 私家醫院: 實際費用之50%
Mental Illness and psychiatric disorder, limit per policy year 精神病或心理失調，每保單年的限額		15,000
HIV/AIDS treatment, limit per policy year 人體免疫力缺乏病毒及愛滋病，每保單年的限額		15,000
Self-inflicted injury and suicide treatment, limit per policy year 自殘及自殺，每保單年的限額		30,000
Cost of an accompanying bed when child member under the age of 12 is hospitalised 陪同十二歲以下小童住院的加床費		Covered 實際費用

# VTP – The Scheme covers 保障範圍

<b>SUPPLEMENTARY MAJOR MEDICAL (80% reimbursement)</b> 額外醫療保障 ( SMM ) 賠償比率：80%	<b>Plan 1</b> 計劃一	<b>Plan 2</b> 計劃二
Maximum amount per disability 每一病症最高賠償限額	250,000	180,000
Deductible per disability 每一病症自付額	1,000	1,000
<b>Annual Overall Limit 每保單年度每位投保人之賠償總上限</b>	<b>800,000</b>	
<p>*Recommendation by attending physician is required. 必須由主診醫生推薦。            Post-surgical in-hospital visits will be covered under Doctor's Visit benefit 手術後巡房費算入住院醫生巡房費。            ^Extend to cover Radiotherapy and Target Therapy. For Supplementary Major Medical, only Radiotherapy are covered.            放寬保障至放射治療和標靶治療。而額外醫療保障部分僅保障放射治療。</p>		

# VTP – The Scheme covers 保障範圍

The following privately purchased medical items (whether incurred as inpatient or outpatient treatment), approved by UHS

下列自購醫療項目(住院或門診)的費用:

- a) Chemotherapy drugs 化療藥物;
- b) PET scans 正電子發射斷層照相術;
- c) Percutaneous Transluminal Coronary Angioplasty (PTCA) and other consumables for interventional cardiology;  
經皮徹照心臟血管成形術 (PTCA) 及介入性心臟科的消耗品;
- a) Prosthesis and corrective devices when implanted into the body, such as catheters, cardiac pacemaker and Intraocular lens.  
為體內醫療裝置支付的費用，如導管、心臟調節器 (起搏器)及眼內鏡 (人造晶體).

If the above expenses are incurred in a private hospital, the refund under the Top-up Scheme is capped at 50% of actual charges.

如以上支出發生在私家醫院，此附加保險計劃下的賠償只限於實際費用之百份之五十。

# VTP – The Scheme covers 保障範圍

- Covers the cost of an accompanying bed when a child member under the age of 12 is hospitalised.  
陪同十二歲以下小童住院的加床費。
- Mental illnesses and psychiatric disorder up to HK\$15,000 per policy year.  
精神病或心理失調，每保單年的限額為港幣一萬五千元。
- HIVS / AIDS up to HK\$15,000 per policy year.  
人體免疫力缺乏病毒及愛滋病，每保單年的限額為港幣一萬五千元。
- Self-inflicted injury and suicide up to HK\$30,000 per policy year.  
自殘及自殺，每保單年的總限額為港幣三萬元。
- Covers the daily maintenance fee charged under SMBS (Currently HK\$248 for Plan 1 and HK\$184 for Plan 2).  
在SMBS下你需要分擔的每日住院費用 (現時金額為計劃一港幣248元及計劃二港幣184元)。



# VTP – Annual Premium 全年保費

Insurance Period From 1 July 2022 To 30 June 2023

保險年度由二零二二年七月一日至二零二三年六月三十日

Annual Premium per head 每人保險費 (港幣 \$)							
	Child 子女	Appointee / Spouse 僱員 / 配偶					
		36歲以下 Aged under 36	36至50歲 Aged 36 to 50	51至70歲 Aged 51 to 70	71至75歲 Aged 71 to 75	76至80歲 Aged 76 to 80	81至85歲以 下 Aged 81 to aged under 85
Plan 1 計劃一	1,765	1,841	2,231	3,286	8,353	10,101	11,883
Plan 2 計劃二	1,498	1,564	1,894	2,785	7,075	8,560	10,069

New appointees whose joining date fall between July and December must pay the full annual premium. Those joining between January and June will be charged 50% of the annual premium for the first partial year of membership.

新入職僱員倘若於七月至十二月期間參加本計劃，須繳交全年保險費。若於一月至六月期間參加，則此年度只須繳交半年保險費。

# VTP – Major Exclusions 主要不保事項

- **Terrorism, war, riot, civil commotion or participating in an illegal act.**  
恐怖襲擊、戰爭、暴亂、叛亂或參加非法活動。
- **Routine medical examinations and preventive treatment (including vaccinations or inoculations).**  
例行身體檢查及預防性治療（包括防疫注射）。
- **Racing of any form other than on foot, and all sports undertaken in a professional capacity where an income can be earned.**  
任何競賽（賽跑除外）及任何職業運動引致的醫療費用。
- **Procurement or use of special braces, appliances, wheel chairs, crutches, etc.**  
購買或使用特別支架、器材、輪椅、形拐杖。
- **Routine eye and ear examinations, including the cost of spectacles, contact lenses, correction of eye visions or eye refraction and hearing aids.**  
例行眼睛、聽覺檢查（包括配眼鏡、隱形眼鏡、視力矯正及助聽器）。
- **All dental treatment, oral or maxillofacial surgery.**  
一切牙科治療或手術。
- **Maternity Care.**  
有關懷孕的治療。
- **Elective cosmetic surgery.**  
非必要的整容手術。
- **Acquisition of the organ itself and all expenses incurred by the donor.**  
購買移植器官的費用及捐器官者的一切費用。

# VTP – Claims Procedure 索償程序

- The claim form (same form as your SMBS claim) together with the relevant supporting documents must be submitted to the UHS, within 90 days after discharge from the hospital. Late submission of claim will not be entertained.

閣下須於出院日後九十天內遞交索償表，並附上有關證明文件至**UHS**，逾期申請將不予受理。

- The Insurer will process the claims upon receipt of documents from the University and arrange payment into the appointee's bank account directly in one month's time. Payment advice will be sent to the appointees separately.

承保公司收到大學轉交的有關文件後，會於一個月內辦妥賠償，賠款會以自動轉帳形式存入僱員的銀行戶口，並會向個別僱員發出付款通知。

# VTP – Re-opening in 2022 重開投保安排

- 1) One-off concessionary arrangement for eligible SMBS members with private class inpatient benefit.  
只適用於已享有私家住院醫療福利的大學僱員。
- 2) Health Declaration is required.  
須遞交病歷聲明

# VTP – Re-opening in 2022重開投保安排

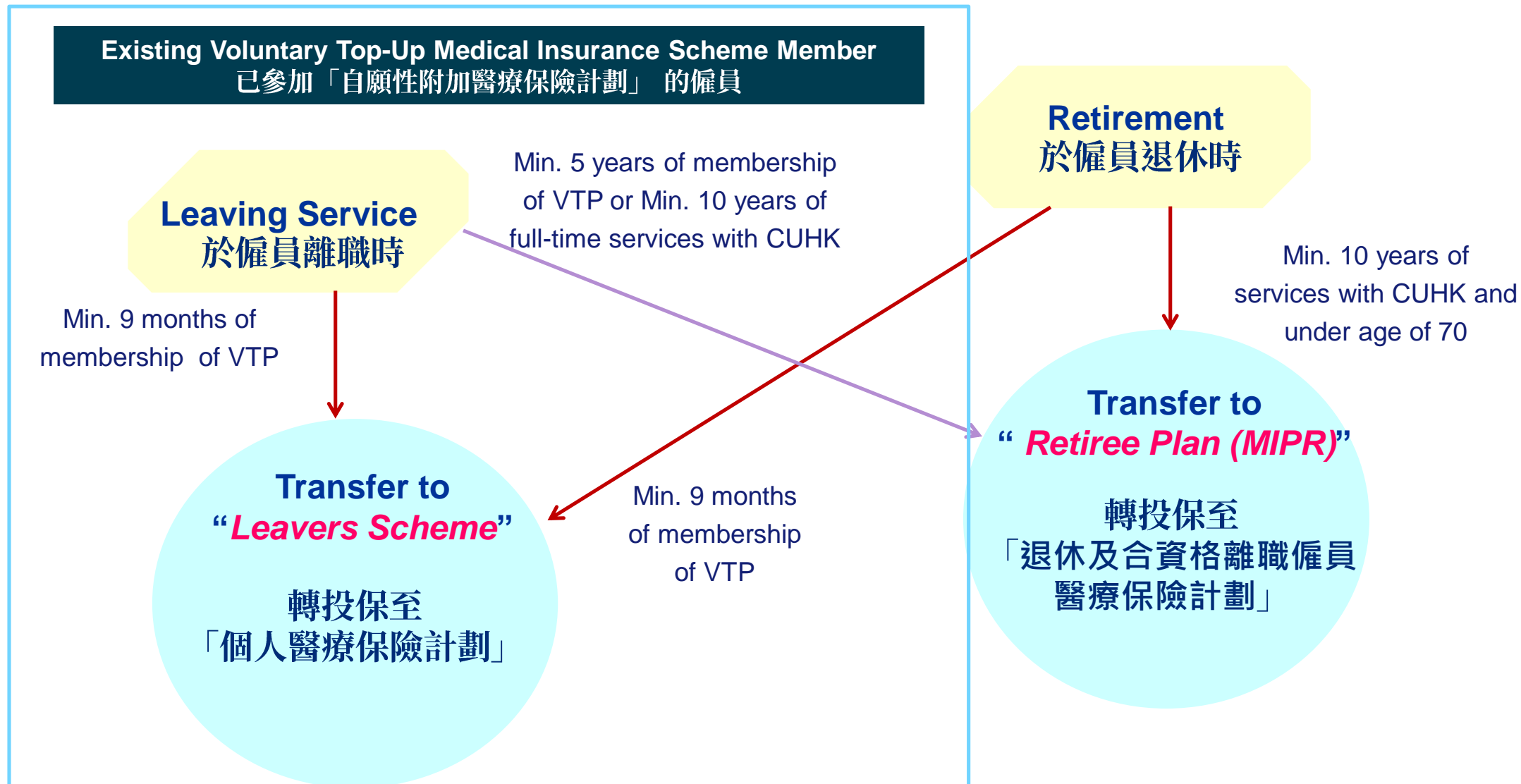
- 3) “Pre-existing conditions” for employees who **HAVE NEVER JOINED / JOINED BUT WITHDRAWN AFTERWARDS** this Voluntary Top-Up Scheme before.  
*Any medical or surgical conditions which has been diagnosed and required medical treatment within 1 year / 3 years period immediately prior to the first day of coverage under this insurance. After 1 year / 2 years of continuous membership, pre-existing medical conditions may become eligible if such medical conditions have not manifested during such period and have been declared and accepted by the insurer.*

**從未參加/曾經退出本計劃的僱員，“投保前已有的病症”定義放寬如下：**  
**任何內外科症狀（或相關症狀及或併發症），在投保此項保險前一年內/前三年內已被斷症或曾接受醫療（包括藥物）或已知或已察覺存在或已發病徵。不過，連續受保一年後/兩年後，若在此期間從未經任何醫生或專家診治或醫療的投保前已有的病症，可書面向保險公司申報，經其接納可獲受理。**

***Please complete the online application  
on / before 22 June 2022***

**參加僱員請於二零二二年六月二十二日  
或之前於網上遞交申請**

# VTP – Transfer Options 轉保選擇



# Leavers' Hospitalization Plan

## 離職個人醫療保險計劃

- Maximum entry age is 69 最高投保年齡為69歲
- Renewal up to aged 100 保障至100歲
- **Worldwide Cover** except permanent resident of USA/Canada  
全球性保障(美加永久居留除外)
- Cover **Hospitalization Treatment** only 只賠償住院治療費用
- Annual benefit limit of **HK\$750,000**  
每保單年度賠償上限為港幣七十五萬元
- No Deductible 不設「扣除額」
- 2 level of scheduled benefits (**Plan 1: Private / Plan 2: Semi-Private**)  
分「計劃一:私家病房」及「計劃二:半私家病房」兩種福利計劃
- **Cover pre-existing medical conditions**  
受理投保前已存在之病症



# Medical insurance plan for Retirees / Long Serving leavers 退休及合資格離職僱員醫療保險計劃(MIPR)

- Maximum entry age is 69 最高投保年齡為**69歲**
- Renewal up to aged 100 保障至**100歲**
- Cover in **Hong Kong** only 只限香港境內之醫療費用
- Cover Hospitalization Treatment and Out-Patient Specialist Consultation  
賠償住院及門診專科治療費用
- Annual benefit limit of **HK\$450,000** 每保單年度賠償上限為港幣四十五萬元
- With choice of deductible at HK\$10,000 and HK\$30,000  
可選擇港幣一萬元或港幣三萬元之「扣除額」  
The deductible chosen must be the same for a couple and cannot be changed, except for a one-off conversion from a deductible amount of HKD10,000 to HKD30,000 at policy renewal.  
夫婦所選擇的免賠額必須相同且不能更改，除非一次性在保單續期從扣除額港幣**10,000**轉換為港幣**30,000**
- **Semi-private** level of hospital accommodation 以半私家病房(二等)收費水平為準

# Medical insurance plan for Retirees / Long Serving leavers 退休及合資格離職僱員醫療保險計劃(MIPR)

- Limited Cover of pre-existing medical conditions for the first 18 months of membership, then full cover will be provided
- 投保前已存在之病症，首18個月有限度保障，之後可全數受理
- Retirees / Long Serving Leavers not joining Voluntary Top-Up Medical Insurance Scheme during employment but have at least 10 years of services with CUHK
- 非參加「自願性附加醫療保險計劃」的僱員，倘已有不少於十年全職服務，可於退休或離職時參加本計劃。
- Member should submit the claim form, a copy of referral letter and original receipts to the Insurer within 90 days after the date of treatment.
- 會員應在治療日期後90天內向保險公司提交索賠表，轉介信副本和原始收據。

# Medical insurance plan for Retirees / Long Serving leavers 退休及合資格離職僱員醫療保險計劃(MIPR)

	HK\$ 港幣\$
<b>Reimbursement Percentage 賠償比率</b>	<b>100%</b>
<b>Room Class 住房等級</b>	Semi-Private Room 半私家病房 (二等)
Room and Board, per day limit 病房及膳食費用 (每日)	\$2,010
Maximum no. of days per policy year 每保單年度最高賠償至365日	365
Intensive Care Unit, per day limit 深切治療 (每日)	\$7,820
Maximum no. of days per policy year 每保單年度最高賠償至365日	365
Hospital Special Services, per policy year limit 住院雜費 (每保單年度最高賠償)	\$40,000
(including clinical investigation - X-ray examination, ECG examination, Ultrasonic examination / Organ imaging, Radioisotope scan, CT scanning, MRI scan) (包括：X光檢驗、心電圖檢驗、超音波造影/器官影像、放射性掃描、電腦X線體層照相掃描術、磁力共振掃描)	
Surgical Fees per confinement 外科手術費(每次留院)	<ul style="list-style-type: none"> <li>- Complex Operation 繁複手術 \$79,500</li> <li>- Major Operation 大手術 \$48,850</li> <li>- Intermediate Operation 中手術 \$24,440</li> <li>- Minor Operation 小手術 \$10,000</li> </ul>
Operating Theatre Charges 手術室費(每次留院)	<ul style="list-style-type: none"> <li>- Complex Operation 繁複手術 \$19,360</li> <li>- Major Operation 大手術 \$17,110</li> <li>- Intermediate Operation 中手術 \$8,570</li> <li>- Minor Operation 小手術 \$3,500</li> </ul>
Anaesthetist's Fee per confinement 麻醉科醫生費(每次留院)	<ul style="list-style-type: none"> <li>- Complex Operation 繁複手術 \$19,360</li> <li>- Major Operation 大手術 \$17,110</li> <li>- Intermediate Operation 中手術 \$8,570</li> <li>- Minor Operation 小手術 \$3,500</li> </ul>
In-patient Doctor's Consultation, per day limit 醫生巡房費 (每日)	\$640
Maximum no. of days per policy year 每保單年度最高賠償至365日	365
In-Hospital / Out-Patient Specialist Fees * per day limit 住院/門診專科醫生費 * (每日)	\$1,380
Maximum no. of days per policy year 每保單年度最高賠償至365日	365

# Medical insurance plan for Retirees / Long Serving leavers

## 退休及合資格離職僱員醫療保險計劃(MIPR)

Clinical Prescribed Drug and Medicine/Target Therapy#, per policy year limit 門診自購藥物費用/標靶治療 # (每保單年度最高賠償)	\$150,000
Chemotherapy Expense , per policy year limit 化療藥物 (每保單年度最高賠償)	\$400,000
In-patient / Out-Patient Therapy Treatment #, per day limit 住院/門診專職醫療診治 # (每日) (including : Physiotherapy / Occupational therapy / Speech Therapy) (包括：物理治療、職業治療、言語治療)	\$315
Maximum no. of days per policy year 每保單年度最高賠償至365日	365
Post Hospitalization Treatment per day limit 出院後門診治療 (每日) (within 30 days immediately following discharges from hospital) (出院後三十天內)	\$1,380
Clinical Oncology for Radiotherapy per policy year 腫瘤科(放射治療), 每保單年度最高限額 (including planning, moulding, teletherapy, brachytherapy and similar therapeutic procedure)	\$100,000
Mental Illness and Psychiatric disorders, per policy year limit 精神病及心理失調的醫療費用, 每保單年度最高限額 (including Psychotherapy treatment at \$440 per visit) (包括：心理治療每次最高限額\$440)	\$15,000
HIV / AIDS treatment, per policy year limit 人體免疫力缺乏病毒及愛滋病引發的病症的醫療費用, 每保單年賠償限額	\$15,000
Self-inflicted injuries treatment, per policy year limit 自我傷殘身體的醫療費用, 每保單年賠償限額	\$30,000
Daily Cash - Government Ward (confinement at least 2 nights), per day limit 現金福利 - 醫管局轄下醫院大房 (留醫起碼兩夜), 每夜限額	\$500
Maximum no. of days per policy year 每保單年度最高賠償至180夜	180
<b>Overall annual limit per policy year 每計劃年度最高限額</b>	<b>\$450,000</b>

\* Referral letter is required for Specialist Consultation & In-patient Care either referred by University Health Services (UHS) or any Registered Medical Practitioner in Western Medicine. 需經「註冊西醫」轉介、「註冊西醫」指獲西醫學位並在香港獲合法認可進行醫療和手術的人士，包括大學保健處醫生。

# Specialist Referral letter is required for Clinical Prescribed Drug & Medicine. 需經專科西醫轉介之相關藥物

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. 大學或保險公司有權隨時就上列收費表作出檢討及修訂。倘僱員申領發還的費用不在表列範圍，保險公司有權決定是否接納有關申請及其可發還的金額。

# Medical insurance plan for Retirees / Long Serving leavers

## 退休及合資格離職僱員醫療保險計劃(MIPR)

Plan計劃	Deductible扣除額: HK\$30,000 (Plan 1)	Deductible扣除額: HK\$10,000 (Plan 2)
Aged up to 50 (50歲或以下)	5,407	8,107
Aged 51 to 64 (51 - 64歲)	5,691	8,533
Age 65 to 69 (65 - 69歲)	8,533	12,800
Age 70 to 74 (70 - 74歲)	12,232	18,347
Age 75 to 77 (75 - 77歲)	14,680	22,016
Age 78 to 80 (78 - 80歲)	17,616	26,420
Age 81 to 85 (81 - 85歲)	21,137	31,704
Age 86 to 90 (86 - 90歲)	25,364	38,045
Age 91 to 100 ( 91- 100歲)	29,170	43,752

# Enquiries 查詢

Enquiries can be directed to:

如有查詢，可致電:

Human Resources Office 人力資源處 (3943-1955 / 7291)

Finance Office 財務處 (3943-7251 / 1556)

University Health Service 保健處 (3943-6425 / 6416)

Mercer 保險顧問 (2864-5389 / 2539)

Details of the **VTP** can be viewed at

[https://www.cuhk.edu.hk/fno/stf/eng/psu\\_topup.html](https://www.cuhk.edu.hk/fno/stf/eng/psu_topup.html)

Details of the **MIPR** can be viewed at

[https://www.cuhk.edu.hk/fno/eng/public/payroll\\_benefits/medical/mipr.html](https://www.cuhk.edu.hk/fno/eng/public/payroll_benefits/medical/mipr.html)



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