

By E-mail
Private and Confidential

To: Hong Kong Physiotherapists' Union.
C/o Mr. Eric Ching
MI Insurance Brokers Limited
(E-mail: eching@mibins.com)

From: Ms. Kathy Ng
HMMP (Dental) Limited

Date: January 27, 2017

Re: **Quotation of Dental Package Plan**

DENTAL COVERED ITEMS	
<p>Plan A: HK\$390 per member per year (Voluntary)</p> <ul style="list-style-type: none"> ◆ Scaling and polishing 洗牙石/牙漬 (每年一次) ◆ Oral examination including oral hygiene instruction 口腔檢查及口腔健康講解(每年一次) ◆ Intra-oral small film radiograph (if necessary) 口腔 X-光片檢查 (如有需要) ◆ Amalgam filling due to decay (molars and premolars) 銀粉補牙 (由蛀牙引起) (包括白齒及前白齒) ◆ Composite filling due to decay (canine and incisors only) 瓷粉補牙(由蛀牙引起) (只限門牙及犬齒) ◆ Simple extraction (excluding wisdom teeth & surgical extraction) 普通脫牙 (不包智慧齒及手術脫牙) ◆ Drainage of Abscesses (without surgery) 牙瘡治療 (非手術) ◆ Emergency consultations & dressings for pain relief 緊急治療及臨時補牙止痛服務 ◆ Medications (pain killers) 藥物 (止痛藥) <p>Preferential rate for all other treatments not covered above 其他治療收費請參考合約優惠費用</p>	<p>Limit</p> <p>Once a year</p> <p>Once a year</p> <p>Unlimited</p> <p>Unlimited</p> <p>Unlimited</p> <p>Unlimited</p> <p>Unlimited</p> <p>Unlimited</p> <p>Unlimited</p>

Additional Offer (could be done at Central Clinic)
<p>Those staff/dependants who enrol HMMP dental plan could receive 1 free Panoramic X-ray Check Up (worths HK\$450) 那些參加維健牙科的員工/家屬可獲得免費環迴X光檢查一次 (價值港幣450元)</p> <p>Note備註: Panoramic X-ray enables patient and dentist to see dentition and the jaw at a glance. It helps in diagnosing caries, periodontal disease, the impacted wisdom tooth and bone conditions. 環迴X-光片能夠讓病人和牙醫看見牙齒排列和顎骨狀況, 並可以幫助牙醫診斷出蛀牙, 牙週病, 阻生智慧齒及牙齒骨骼的情況。</p>

All treatments will be provided and subjected to the attending dentist's judgement based on individual patient's condition. 當值牙醫會根據病人之實際情況而決定所需之牙科服務

Remarks:

1. If there are members joining the dental scheme in the middle of the policy year, full scheme fee would be charged by HMMP (Dental) Limited. 若被保成員中途參加此計劃, 須繳付全數費用。
2. If there are members being terminated in the middle of the policy year, no refund of scheme fee would be arranged. 若被保成員中途終止此計劃, 已繳之費用將不獲退還。
3. Members must be aged over 8. 會員必須年齡滿8歲。
4. Young children who are unable to accept dental treatment from a General Dentist, and require the attention of a Dentist with Specialty Training in Children's Dentistry, will not be covered under the benefits of this Dental Plan 如小童未能接受由普通科牙科醫生診治, 而需兒科訓練的牙醫進行治療, 有關之診金及治療費不包括在此保健計劃範圍內。
5. Consultations & Treatment fees of Dental Specialists or Dentists with Specialty Training are not included in the Dental Plan 註冊專科牙醫或已接受牙科專科訓練的牙醫之診金及治療費不包括在計劃服務範圍內。
6. All annual subscription fee and membership for the Dental Plan shall not be transferable. 所有年費和會籍皆不能轉讓。

Exclusions and Conditions 不保事項及使用條款:

(Member should read through the exclusion items and conditions below. Do not hesitate to contact our Service Hotline Tel: 2302 0930 for any queries. 會員請詳細閱讀下列不保事項及使用條款，如有任何查詢，請致電熱線 2302 0930)。

1. Scaling and polishing means removal of calculus and stains from the tooth surfaces which excludes subgingival root debridement (root planing). 洗牙石及牙漬是指除去牙齒表面的牙石及牙漬，但不涉及牙週下的牙腳刮療。
2. Intra-oral small X-ray would be done when necessary. 如有需要會進行牙腔內小X-光片檢查。
3. Amalgam (silver) fillings are for posterior teeth decay. Posterior teeth are teeth distal to the canines. 因蛀牙而導致的後牙蛀牙會使用銀粉補牙，後牙指犬齒以後的牙齒。
4. Composite (tooth colour) fillings are for anterior teeth decay. Anterior teeth are the teeth mesial to the canine including to the canines. 因蛀牙而導致的前牙蛀牙會使用合成樹脂或瓷粉補牙，前牙指犬齒至犬齒間的牙齒。
5. Filling service covered by the plan is restricted to the cases of tooth decay ONLY. Filling for cosmetic reasons or non-decayed cases of trauma、erosion, attrition、abrasion and others are not included. 合約內的補牙只限於蛀牙導致的補牙，因美容、創傷、溶蝕、磨牙、擦損及其他非蛀牙而導致的補牙均不包括在內。
6. Dislodged fillings/replacement which is not caused by tooth are excluded. 不因蛀牙而導致的補牙剝落及重補均不受保障。
7. Simple extractions are covered by the plan but the plan does not cover the extraction of retained roots, wisdom teeth, extraction of teeth for cosmetic or orthodontic purpose. 牙科計劃只保障簡單脫牙，但不包括脫除殘留的牙腳、智慧齒脫牙、因美容或牙齒矯正之脫牙。
8. All re-treatment or any Endodontic, Periodontal, Prosthodontics and Oral Surgery conditions requiring specialist treatment are excluded. 任何牙科再治療及涉及專科治療的杜牙根、牙週病、牙橋、牙套及口腔手術，不包括在保障範圍內。
9. Member will be referred for specialist treatment if the clinical problem requires specialist attention and care. Please be reminded that the referral will be on member request and member will have free choice to see their own specialists. Specialist fee is not covered and patient should be responsible for it. 如有需要，會員會被轉介接受專科牙醫治療及跟進。請注意只有在會員要求下才會轉介，而會員亦有權選擇接受自己的專科牙醫治療。專科治療費用不在保障範圍內，會員要自付那些費用。
10. Orthodontic / implant treatment out of health /aesthetic reason would only be provided by HMMP network specialist or general dentists. Pre-screen by HMMP network specialist for treatment is required prior to referral to orthodontist (The orthodontist treatment done by non- HMMP network specialist is not covered by the plan). HMMP reserves the final right of such referral. 因健康而需要接受牙齒矯正及植牙治療會由維健網絡診所的專科及普通科牙醫主理。牙齒矯正須由維健網絡的專科牙醫先檢查然後再轉介給牙齒矯正專科 (由非維健網絡專科進行的牙齒矯正不在保障範圍內)，維健會保留最後轉介的權利。
11. Periodontal (Gum) treatment means localized scaling on certain area to relieve pain which excludes local anesthetic injection, root planing or any operative procedure (such as open flap to access the diseased root surface). It also excludes any treatment provided by specialist. (If applicable in the plan) 牙周 (牙肉) 治療是指為某部份進行局部洗牙以舒緩疼痛，而當中不涉及局部麻醉注射，刮牙腳，或任何手術程序 (例如開放牙肉瓣之牙腳治療)。另外，也不包括專科醫生之治療。(如果適用於該計劃)
12. Members are welcome to ask for quotations and/or information prior to treatment. 被保成員可於接受治療前向牙科醫生查詢或索取報價單及有關指引。
13. For treatments not covered in the above package, the preferential rate will be offered by the network dentists. 非計劃承保之治療，指定網絡牙醫均提供優惠費用。
14. The preferential rate is for reference only and may vary depending on the complexity of the procedure. 優惠價格祇供參考，最終收費須以治療服務之複雜程度為準。
15. Accident means the incident leads to hospitalization for not less than 1 day and requires medical certification. (If applicable in the plan) 意外指該事件會導致參與僱員入院不少於1日及需要醫療證明。(如適用於計劃內)
16. Employee can enroll his/ her family members as a member of this plan. Employee and family members can select different dental plan. 僱員可選擇其家庭成員參加此計劃。僱員與家庭成員可選擇參加不同的牙科保健計劃。
17. For more detailed guidelines, please refer to the guidebooks in the dental clinics. 如需要更詳細的指引，請參考診所的指引小冊子。
18. The service provider will exercise the reasonable care and members are free to question about her/his dental conditions. The service provider reserves the right to interpret the coverage of the benefit in case of dispute. 牙科網絡醫生會提供合理謹慎的牙科治療服務，而被保成員也可詢問牙醫有關其本身牙齒情況。若對此計劃內容有任何爭議，牙科網絡有最終解釋權。

Dental Clinic Location

Hong Kong 香港區

Causeway Bay 銅鑼灣Smart Dental Centre (3 Dental Treatment Rooms)
Room 2310A, Hang Lung Centre, 2-20 Paterson Street, Causeway Bay
維健牙科中心 (3 間牙科診療室)
銅鑼灣百德新街2-20號恆隆中心23樓2310A室
Tel: 2576 3028 Fax: 2199 7775Mon – Fri 10:00 a.m. – 1:00 p.m.
2:00 p.m. – 6:30 p.m.
Sat 10:00 a.m. – 1:00 p.m.
2:00 p.m. – 5:30 p.m.
Sun & P.H. Closed* Scaling & Polishing could be done by Dentist or Dental Hygienist
洗牙服務可由牙醫或牙齒衛生員提供**Central 中環**Smart Dental Centre (6 Dental Treatment Rooms)
Room 2010-12, Melbourne Plaza, 33 Queen's Road Central, Central
維健牙科中心 (6 間牙科診療室)
中環皇后大道中33號萬邦行20樓2010-12室
Tel: 2810 5066 Fax: 2810 5811Mon – Fri 10:00 a.m. – 1:00 p.m.
2:00 p.m. – 6:30 p.m.
Sat 10:00 a.m. – 1:00 p.m.
2:00 p.m. – 5:30 p.m.
Sun & P.H. Closed* Scaling & Polishing could be done by Dentist or Dental Hygienist
洗牙服務可由牙醫或牙齒衛生員提供**Kowloon 九龍區****Kwun Tong 觀塘**Dr. Lee Kin Man, Raymond's Clinic (2 Dental Treatment Rooms)
Shop 112 - 113, Tsui Pak House, Tsui Ping Estate, Kwun Tong
李健民牙科診所 (2 間牙科診療室)
觀塘翠屏邨翠柏樓112至113室
Tel: 2709 6705 Fax: 2793 1781Mon, Wed, Fri 10:00 a.m. – 1:00 p.m.
2:30 p.m. – 6:30 p.m.
Alternate Sat 10:00 a.m. – 1:00 p.m.
2:30 p.m. – 5:00 p.m.
Sun & P.H. Closed* Scaling & Polishing could be done by Dentist or Dental Hygienist
洗牙服務可由牙醫或牙齒衛生員提供**Mongkok 旺角**HM DentalCare Centre (Smart Dental Centre) (4 Dental Treatment Rooms)
Room 1025 - 1028, 10/F, Office Tower One, Grand Plaza, 639 Nathan Road,
Mongkok
維健牙科中心 (4 間牙科診療室)
旺角彌敦道639號雅蘭中心第1期1025 – 1028 室
Tel: 2391 2208 / 2391 2210 Fax: 2391 2228Mon – Fri 10:00 a.m. – 1:00 p.m.
2:00 p.m. – 6:30 p.m.
Sat 10:00 a.m. – 1:00 p.m.
2:00 p.m. – 5:30 p.m.
Sun & P.H. Closed* Scaling & Polishing could be done by Dentist or Dental Hygienist
洗牙服務可由牙醫或牙齒衛生員提供**New Territories 新界區****Kwai Fong 葵芳**Yan Oi Tong Kwai Fong Medical Centre – Dental Clinic (2 Dental Treatment Rooms)
Shop G, G/F, Kwai Fong Terrace, No. 15 Kwai Yi Road, Kwai Chung, N.T.
仁愛堂葵芳綜合醫療中心 – 牙科診所 (2 間牙科診療室)
葵芳葵義路15號葵芳閣地下G舖
Tel: 3690 8198 Fax: 3690 8196Mon – Fri 10:00 a.m. – 1:00 p.m.
2:30 p.m. – 7:30 p.m.
Sat 10:00 a.m. – 1:00 p.m.
2:30 p.m. – 5:30 p.m.
Sun & P.H. Closed**Tuen Mun 屯門**Yan Oi Tong Melody Garden Dental Centre (2 Dental Treatment Rooms)
Shop 60 on G/F, Melody Garden, No. 2 Wu Chui Road, Tuen Mun, N.T.Mon – Fri 10:00 a.m. – 1:00 p.m.
2:30 p.m. – 7:30 p.m.

HMMP (Dental) Limited 維健醫務(牙科)有限公司

Unit 405, 4/F., Tower 1, Silvercord, 30 Canton Road, Tsim Sha Tsui
Tel: 2302 0930 Fax: 2529 9812 E-mail: info@hmmp.com.hk <http://www.smartdental.hk>
九龍尖沙咀廣東道30號新港中心第1期4樓405室



仁愛堂美樂牙科中心 (2間牙科診療室)
屯門湖翠路2號美樂花園商場地下60號舖
Tel: 2618 2689 Fax: 2618 0613

Sat 10:00 a.m. – 1:00 p.m.
2:30 p.m. – 5:30 p.m.
Sun & P.H. Closed

Tai Po 大埔

Yan Oi Tong Tse Ng Tsui Ha Medical Centre (4 Dental Treatment Rooms)
Shop 1 & 2, G/F., 2 - 16 Kwong Fuk Road, Tai Po
仁愛堂謝吳翠霞醫療中心 (4間牙科診療室)
大埔廣福道2-16號地下1號及2號舖
Tel: 2652 0071 Fax: 2652 0079

Mon – Fri 10:00 a.m. – 1:00 p.m.
2:30 p.m. – 7:30 p.m.
Sat 10:00 a.m. – 1:00 p.m.
2:30 p.m. – 5:30 p.m.
Sun & P.H. Closed

Referral Service 轉介服務 (subject to Private Fee 按醫生私人收費)

Specialist in Family Dentistry 家庭牙醫科專科

Dr. Lee Kin Man, Raymond
李健民 家庭牙醫科專科醫生

Qualification 專業資格

B.D.S. (HK)
P.Dip. D.S. (HK)
D.G.D.P. (UK)
M.G.D.S., R.C.S. (Edin)
F.H.K.A.M. (Dental Surgery)
F.C.D.S.H.K. (Family Dentistry)

Oral Surgery 口腔外科

Dr. Tsui Hing Chung, Sunny
徐興中 牙科醫生

Qualification 專業資格

B.D.S. (HK) F.D.S.R.C.S. (Eng)
F.R.A.C.D.S.
F.H.K.A.M. (Dental Surgery)
F.C.D.S.H.K. (OMS)

Smart Dental Specialist Centre 維健牙科專科中心

Room 2010-12, Melbourne Plaza, 33 Queen's Road Central, Central
中環皇后大道中33號萬邦行20樓2010-12室

Appointment only 敬請預約

Tel: 2116 0076

* Should any of the above clinic information be changed, notification will not be sent individually. For details, please kindly refer to our website: <http://www.smartdental.hk> 診所資料如有更改，恕不另行通知。詳情請瀏覽本公司網址 <http://www.smartdental.hk>

Appendix II: Normal and Preferential Rates (All items available including some benefits covered in the agreement are listed.)

Treatment 治療	Normal Rate 市面治療費用	HMMP (Dental) Preferential Rate 一般合約優惠價費用	Saving % 折扣 %
1 Check-up 口腔健康檢查	300	free	100%
2 X-Ray (small) 口腔細X光片	200	80	60%
3 Scaling & Polishing 洗牙石及牙漬	580	320	45%
4 Chlorhexidine Mouthrinse 漱口水	100	80	20%
5 Localised Fluoride Varnish Application (1-3 teeth) 局部氟素添加 (1-3隻牙齒)	200	80	60%
6 Incision & Drainage (per incision) 開刀放膿 (每切口)	550	350	36%
7 Medicine (Antibiotic / Painkiller) 藥費 (抗生素或止痛藥)	300	80	73%
8 Temporary Dressing 臨時補牙	350	220	37%
9 Permanent Filling for carious teeth only 補牙 (只限蛀牙)			
Amalgam Filling (one surface) 銀粉 (一面)	750	320	57%
Toothcolour Filling for front teeth (one surface) 牙色物料 - 前牙 (一面)	750	420	44%
Toothcolour Filling for backteeth (one surface) 牙色物料 - 後牙 (一面)	780	420	46%
10 Root Canal Treatment 根管治療 (杜牙根)			
Incisor (per unit) 門牙 (每隻)	4,200	2,400	43%
Canine (per unit) 犬齒 (每隻)	4,400	2,700	39%
Premolar (per unit) 前臼齒 (每隻)	4,500	3,000	33%
Molar (per unit) 臼齒 (每隻)	4,600	3,600	22%
11 Crown, Bridge and Post 牙冠、牙橋及牙柱			
Pin Insertion (per pin) 牙針 (每支)	250	200	20%
Metal parapost insertion (per post) 金屬牙柱 (每支)	1,000	800	20%
Cast Post & Core (per unit) 鑄造筍釘柱 (每支)	1,520	1,350	11%
Full Metal Crown (per unit) 合金牙冠 (每單位)	4,200	3,000	29%
Full Metal Bridge (per unit) 合金牙橋 (每單位)	4,000	3,000	25%
Ceramo-metal Crown (per unit) 烤瓷合金牙套 (每單位)	6,400	3,200	50%
Ceramo-metal Bridge (per unit) 烤瓷合金牙橋 (每單位)	6,000	3,200	47%
Maryland Bridge (per unit) 馬利蘭式牙橋 (每單位)	6,000	2,800	53%
12 Oral Surgery 口腔牙科手術			
Extraction (simple) excluding wisdom tooth 普通脫牙不包括智慧齒	850	450	47%
Non Surgical Third Molar 非手術性智慧齒	2,000	1250	38%
Surgical Extraction – simple 小型脫牙手術	2,800	1,500	46%
Surgical Extraction – moderate 中型脫牙手術	3,000	2,000	33%
Surgical Extraction – complicated 複雜脫牙手術	3,800	2,500	34%
Impacted Tooth Extraction – simple 小型脫牙手術 – 阻生齒	3,800	3,000	21%
Impacted Tooth Extraction – moderate 中型脫牙手術 – 阻生齒	4,200	3,500	17%
Impacted Tooth Extraction – complicated 複雜脫牙手術 – 阻生齒	4,750	4,000	16%
13 Denture 假牙			
Acrylic Denture - Full Upper or Lower 牙托 (膠、全上或下顎)	8,000	6,500	19%
14 Acrylic 膠托 - Partial 牙托 (部份)			
1-3 teeth / clasps 1 - 3 隻牙齒 / 鉤	4,000	3,750	6%
4 - 6 teeth / clasps 4 - 6 隻牙齒 / 鉤	4,750	4,500	5%
7 - 9 teeth / clasps 7 - 9 隻牙齒 / 鉤	5,800	5,000	14%
More than 9 teeth / clasps 多過9隻牙齒 / 鉤	9,130	5,500	40%
15 Metal 合金托 - Partial 牙托 (部份)			
1 - 3 teeth / clasps 1 - 3 隻牙齒 / 鉤	4,700	4,250	10%
4 - 6 teeth / clasps 4 - 6 隻牙齒 / 鉤	5,500	5,000	9%
7 - 9 teeth / clasps 7 - 9 隻牙齒 / 鉤	6,000	5,500	8%
More than 9 teeth/clasps 多過9隻牙齒 / 鉤	9,500	6,000	37%

1. Front teeth means 12 teeth from right canines to left canines of lower & upper jaw
2. Back teeth means any teeth other than front teeth
3. Please confirm treatment fee with our clinic staff before service commencement
4. Rates are subject to change without prior notice.