

110年度新竹市政府各家團體保險公司方案比較表

製表日期：110年7月16日

單位：(元)

| 團保公司名稱       |                           |                       | 台灣人壽                                |                      |                      |                      |                      |        |                |         |          |          |       | 臺銀人壽           |         |          |             |                         |         |             |         |          |       |      |      |
|--------------|---------------------------|-----------------------|-------------------------------------|----------------------|----------------------|----------------------|----------------------|--------|----------------|---------|----------|----------|-------|----------------|---------|----------|-------------|-------------------------|---------|-------------|---------|----------|-------|------|------|
| 方案/計劃別       |                           |                       | 計劃一                                 | 計劃二                  | 計劃三                  | 計劃四                  | 計劃五                  | 計劃六    | 計劃七            | 計劃八     | 計劃九      | 計劃十      | 計劃十一  | 計劃一            | 計劃二     | 計劃三      | 計劃四         | 計劃五                     | 計劃六     | 計劃七         | 計劃八     | 計劃九      | 計劃十   |      |      |
| 身份別          | 員工本人                      | 正式人員、約聘僱人員、臨時人員       | 員工、配偶、15足歲以上子女                      |                      | 員工                   | 未滿15足歲子女             |                      | 父母     | 員工、配偶、15足歲以上子女 |         | 員工       | 未滿15足歲子女 |       | 66歲以上員工        |         | 66歲以上之員工 |             | 65歲以下職業類別限第四類以內之員工各計劃均可 |         | ---         |         | ---      |       |      |      |
|              | 眷屬                        | 配偶、父母、子女              | 父母、配偶、15足歲以上子女                      |                      | 配偶                   | 配偶、15足歲以上子女          |                      | 配偶     | 配偶、15足歲以上子女    |         | 未滿15足歲子女 | 未滿15足歲子女 |       | 父母、配偶、15足歲以上子女 |         | 配偶       | 配偶、15足歲以上子女 |                         | 配偶      | 配偶、15足歲以上子女 |         | 未滿15足歲子女 |       |      |      |
| 保障內容         | 意外壽險                      | 每人意外失能或身故             | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | 100萬        | 100萬    | ---      | ---   |      |      |
|              | 意外傷害醫療給付附加條款              | 實支實付傷害醫療保險金限額         | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              |                           | 傷害醫療保險金日額             | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              | 團體一年定期                    | 身故保險金或喪葬費用保險金         | 100萬                                | 300萬                 | 500萬                 | ---                  | ---                  | 100萬   | 100萬           | 300萬    | 500萬     | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              |                           | 傷害保險                  | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | 100萬           | 200萬    | 500萬     | 100萬        | 200萬                    | 500萬    | 100萬        | 200萬    | 100萬     | 200萬  | 100萬 | 200萬 |
|              |                           | 失能保險金                 | 5-100萬                              | 15-300萬              | 25-500萬              | ---                  | ---                  | 5-100萬 | 5-100萬         | 15-300萬 | 25-500萬  | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  | ---  |
|              | 團體一年期住院醫療健康保險附約(日額、限額二擇一) | 實支實付型                 | 每日病房費用                              | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | 1000    | 1000     | 1000  | 1000 | 1000 |
|              |                           |                       | 住院醫療費用                              | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | 2萬       | 2萬    | 2萬   | 2萬   |
|              |                           | 手術費用                  | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | 2萬       | 2萬    | 2萬   | 2萬   |
|              | 日額型                       | 住院醫療費用                | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | 1000    | 1000     | 1000  | 1000 | 1000 |
|              |                           | 特種/重大燒燙傷保險金           | 25萬                                 | 75萬                  | 125萬                 | ---                  | ---                  | 25萬    | 25萬            | 75萬     | 125萬     | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              | 燒燙傷                       | 加護或燒燙病房健康保險附加條款(限14天) | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              |                           | 失能保險金                 | ---                                 | ---                  | ---                  | 5-100萬               | 10-200萬              | ---    | ---            | ---     | ---      | ---      | ---   | 5-100萬         | 10-200萬 | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              | 團體兒童傷害保險附加條款              | 重大燒燙傷保險金              | ---                                 | ---                  | ---                  | 25萬                  | 50萬                  | ---    | ---            | ---     | ---      | ---      | ---   | 25萬            | 50萬     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              |                           | 傷害醫療保險-實支實付           | 5萬                                  | 5萬                   | 5萬                   | 5萬                   | 5萬                   | 3萬     | 3萬             | 3萬      | 3萬       | 3萬       | 3萬    | 3萬             | 3萬      | 3萬       | 3萬          | 3萬                      | 3萬      | 3萬          | 3萬      | 3萬       | 3萬    | 3萬   | 3萬   |
|              | 新團體傷害醫療保險附約               | 傷害醫療保險-日額(每次給付)       | 1000                                | 1000                 | 1000                 | 1000                 | 1000                 | ---    | 500            | 500     | 500      | 500      | 500   | 500            | 500     | 500      | 500         | 500                     | 500     | 500         | 500     | 500      | 500   | 500  |      |
|              | 重大疾病提前給付健康保險              | ---                   | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              | 新團體傷害保險                   | ---                   | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              | 骨折未住院醫療保險金                | ---                   | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              | 住院前後門診健康保險附加條款            | ---                   | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              | 急診健康保險附加條款                | ---                   | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              | 加護病房健康保險附加條款              | ---                   | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              | 門診手術健康保險附加條款              | ---                   | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              | 傷害醫療                      | 團體住院醫療日額病房            | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
|              |                           | 第一次罹癌保險金              | 1萬                                  | 1萬                   | 1萬                   | 1萬                   | 1萬                   | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | 5萬      | 5萬       | ---   | ---  |      |
|              |                           | 癌症住院醫療保險金             | 1000                                | 1000                 | 1000                 | 1000                 | 1000                 | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | 500      | 500   | ---  | ---  |
|              |                           | 癌症在家療養保險金             | 1000                                | 1000                 | 1000                 | 1000                 | 1000                 | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | 250      | 250   | ---  | ---  |
|              |                           | 癌症門診醫療保險金             | 1000 <sup>(註1)</sup>                | 1000 <sup>(註1)</sup> | 1000 <sup>(註1)</sup> | 1000 <sup>(註1)</sup> | 1000 <sup>(註1)</sup> | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | 250      | 250   | ---  | ---  |
| 癌症手術醫療保險金    |                           | 1萬 <sup>(註2)</sup>    | 1萬 <sup>(註2)</sup>                  | 1萬 <sup>(註2)</sup>   | 1萬 <sup>(註2)</sup>   | 1萬 <sup>(註2)</sup>   | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | 1萬      | 1萬       | ---   | ---  |      |
| 癌症醫療放射線治療保險金 |                           | ---                   | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
| 癌症醫療化學治療保險金  |                           | ---                   | ---                                 | ---                  | ---                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | ---         | ---     | ---      | ---   | ---  |      |
| 癌症身故保險金      | 10萬                       | 10萬                   | 10萬                                 | 10萬                  | 10萬                  | ---                  | ---                  | ---    | ---            | ---     | ---      | ---      | ---   | ---            | ---     | ---      | ---         | ---                     | ---     | 10萬         | 10萬     | ---      | ---   |      |      |
| 注意事項         |                           |                       | 註1. 同一保單年度最高為90次<br>註2. 同一保單年度最高為3次 |                      |                      |                      |                      |        |                |         |          |          |       |                |         |          |             |                         |         |             |         |          |       |      |      |
| 保險費(每人每年)    |                           |                       | \$1,380                             | \$2,410              | \$3,440              | \$1,070              | \$1,275              | \$625  | \$730          | \$1,760 | \$2,790  | \$420    | \$625 | \$1,006        | \$1,748 | \$4,350  | \$2,806     | \$3,548                 | \$6,150 | \$6,267     | \$7,009 | \$406    | \$548 |      |      |

製表說明：各家保險公司理賠項目與規範不同，仍需依各家之投保合約為準。

110年度新竹市政府各家團體保險公司方案比較表

製表日期：110年7月16日  
單位：(元)

| 團保公司名稱    |                           | 遠雄人壽                  |                    |            |         |         |                    | 台灣產物保險  |                     |         |          | 新安東京海上產物保險 |                             |         | 兆豐產物保險  |         |         |         |      |
|-----------|---------------------------|-----------------------|--------------------|------------|---------|---------|--------------------|---|---------------------|---------|----------|------------|-----------------------------|---------|---|---------|---------|---------|------|
| 方案/計劃別    |                           | A計劃                   | B計劃                | D計劃        | E計劃     | F計劃     | G計劃                | 方案A   | 方案B <sup>(註2)</sup> | 方案C     | 方案D      | 計劃A        | 計劃B                         | 計劃C     | 方案A   | 方案B     | 方案C     | 方案D     |      |
| 身份別       | 員工本人                      | 正式人員、約聘僱人員、臨時人員       | 65歲以下員工、配偶及15歲以上子女 | 55歲以下員工、配偶 | 70歲以下父母 | 未滿15歲子女 | 65歲以下員工、配偶及15歲以上子女 | 限職業類別一至三類   |                     |         | 限職業類別一至二 | 未滿15歲子女    | 員工、父母、配偶、15足歲以上子女(限職業類別第一類) |         | 投保年齡須年滿15歲至70歲，續保至75歲 <sup>(註3)</sup>   |         |         |         |      |
|           | 眷屬                        | 配偶、父母、子女              |                    |            |         |         |                    | 限配偶、父母、子女   |                     |         |          |            |                             |         |   |         |         |         |      |
| 保障內容      | 意外壽險                      | 每人意外失能或身故             | 100萬               | 200萬       | ---     | ---     | 100萬               | 200萬  | 100萬                | 00萬(失能) | 200萬     | 300萬       | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           | 意外傷害醫療給付附加條款              | 實支實付傷害醫療保險金限額         | 2萬                 | 2萬         | 2萬      | 2萬      | ---                | ---   | 3萬                  | 3萬      | 3萬       | 3萬         | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           |                           | 傷害醫療保險金日額             | ---                | ---        | ---     | ---     | ---                | ---   | 2000                | 2000    | 2000     | 2000       | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           | 團體一年定期                    | 身故保險金或喪葬費用保險金         | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           |                           | 傷害保險                  | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | 100萬    | 200萬  | 100萬    | 200萬    | 300萬    | 500萬 |
|           |                           | 失能保險金                 | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           | 團體一年期住院醫療健康保險附約(日額、限額二擇一) | 實支實付型                 | 每日病房費用             | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           |                           |                       | 住院醫療費用             | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           |                           | 手術費用                  | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           | 日額型                       | 住院醫療費用                | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           |                           | 特種/重大燒燙傷保險金           | 50萬                | 100萬       | 50萬     | ---     | 50萬                | 100萬  | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | 100萬    | 200萬    | 300萬    | 500萬 |
|           | 燒燙傷                       | 加護或燒燙病房健康保險附加條款(限14天) | 1500               | 1500       | 1000    | 1500    | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           |                           | 團體兒童傷害保險附加條款          | 失能保險金              | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           | 新團體傷害醫療保險附約               | 重大燒燙傷保險金              | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           |                           | 傷害醫療保險-實支實付           | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | 3萬                          | 3萬      | 3萬  | 1萬      | 2萬      | 3萬      | 5萬   |
|           | 重大疾病提前給付健康保險              | 傷害醫療保險-日額(每次給付)       | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | 1000                        | 1000    | 2000  | 1000    | 1000    | 2000    | 2000 |
|           | 重大疾病提前給付健康保險              | 傷害醫療保險-日額(每次給付)       | 20萬                | 40萬        | ---     | ---     | 20萬                | 40萬   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           | 新團體傷害保險                   | 傷害醫療保險-日額(每次給付)       | 100萬               | 200萬       | 100萬    | ---     | 100萬               | 200萬  | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           | 骨折未住院醫療保險金                | 骨折未住院醫療保險金            | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           | 住院前後門診健康保險附加條款            | 住院前後門診健康保險附加條款        | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           | 急診健康保險附加條款                | 急診健康保險附加條款            | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           | 加護病房健康保險附加條款              | 加護病房健康保險附加條款          | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
|           | 門診手術健康保險附加條款              | 門診手術健康保險附加條款          | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     | ---     |      |
| 傷害醫療      | 團體住院醫療日額病房                | 1500                  | 1500               | 1000       | 1500    | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     |         |      |
|           | 第一次罹癌保險金                  | ---                   | ---                | ---        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     |         |      |
|           | 癌症住院醫療保險金                 | 3000                  | 3000               | 1000       | 3000    | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     |         |      |
|           | 癌症在家療養保險金                 | 100                   | 100                | 100        | 100     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     |         |      |
|           | 癌症門診醫療保險金                 | 100                   | 100                | 100        | 100     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     |         |      |
|           | 癌症手術醫療保險金                 | 3萬                    | 3萬                 | 1萬         | 3萬      | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     |         |      |
|           | 癌症醫療放射線治療保險金              | 3000                  | 3000               | 1000       | 3000    | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     |         |      |
|           | 癌症醫療化學治療保險金               | 3000                  | 3000               | 1000       | 3000    | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     | ---     |         |      |
| 癌症身故保險金   | 30萬                       | 30萬                   | 10萬                | 30萬        | ---     | ---     | ---                | ---   | ---                 | ---     | ---      | ---        | ---                         | ---     | ---   | ---     |         |         |      |
| 注意事項      |                           |                       |                    |            |         |         |                    | 1. 本案限出生滿1個月至未滿65足歲者且職業類別第一至三類投保，續保至70歲為限。<br>2. 未滿15足歲限投保方案B。<br>3. 方案D限職業類別一至二類在職公教人員(含約聘)投保。<br>4. 員工退休或離職後續年度保險公司不再承保，並喪失續保資格。<br>5. 眷屬(限在職公教人員之父母、配偶、子女)投保保額不得超過在職公教人員本人，在職公教人員未投保或本公司不受理要保者，眷屬不予受理投保。 |                     |         |          |            |                             |         | 1. 員工及眷屬投保年齡須年滿15足歲至70歲，續保至75歲。<br>2. 眷屬限員工之父母、配偶及子女(如未滿20足歲之被保險人，需附帶法定代理人簽名。)<br>3. 配偶及父母最高投保年齡為70歲，續保至75歲。<br>4. 子女投保年齡為年滿15足歲至23足歲仍在學者且未婚未就業者。<br>5. 員工本人投保後眷屬使得投保。<br>6. 另有附加保險方案可供選擇 |         |         |         |      |
| 保險費(每人每年) |                           | \$2,350               | \$3,950            | \$2,300    | \$850   | \$1,520 | \$3,020            | \$590   | \$390               | \$980   | \$1,480  | \$535      | \$1,072                     | \$1,890 | \$690   | \$1,038 | \$1,533 | \$2,182 |      |

製表說明：各家保險公司理賠項目與規範不同，仍需依各家公司之投保合約為準。