



在醫療保險中，SMM（Supplementary Major Medical）是一種「附加保障」，旨在補足基本醫療保險計劃的不足。

它的核心功能是为一些重大且昂貴的醫療情況提供額外的賠償額度。您可以將其視為一道重要的安全網，當主要保險的賠償額用盡或不足以支付龐大開支時，SMM 便會啟動，幫助受保人分擔沉重的經濟負擔。

SMM 通常涵蓋的項目包括：

- 住院及手術相關的巨額費用：例如長時間入住深切治療部（ICU）、進行器官移植等複雜手術的費用。

它有效地提升了整體保障的頂限，讓您在面對嚴重疾病時，能獲得更全面財務保護，避免因醫療開支而耗盡積蓄。



In health insurance, Supplementary Major Medical (SMM) serves as an "additional protection" designed to bridge the gaps in basic medical insurance plans.

The primary function of SMM is to provide extra compensation for significant and costly medical conditions. You can think of it as an essential safety net that activates when the coverage limits of the primary insurance are exhausted or insufficient to cover substantial expenses, helping policyholders manage heavy financial burdens.

Typically, SMM covers:

- Hospitalization and Surgical Costs: This includes expenses for extended stays in intensive care units (ICU) and complex surgeries such as organ transplants.

By effectively increasing the overall coverage limit, SMM provides more comprehensive financial protection in the face of serious illnesses, helping to prevent the depletion of savings due to medical expenses.