



Hong Kong - Disability Benefits

Provided through Generali Hong Kong, GEB's Network Partner in Hong Kong

Assicurazioni Generali S.p.A - Hong Kong Branch (Generali Hong Kong) has been active in the market since the 1970s and offers a comprehensive range of employee benefit solutions including group medical, travel medical, accident, group life insurance and disability products.

Causes of Disability

Hong Kong residents have a high life expectancy of 84 years as of 2024, placing them within the top 2 countries globally in terms of life expectancy.¹ As of 2020, an estimated 534,200 persons, or 7.1% of the population, live with one or more disabilities.² Employed persons with disabilities and chronic diseases constituted 2.4% of the total employed population of Hong Kong. Of the 490,800 persons aged 15 and over with one or more disabilities, 80.3% were economically inactive and the remaining 19.7% were economically active. Among the economically active persons (aged 15 and over) with disabilities, the unemployment rate was 11%.³

Key risk factors which can contribute to disease-related disability include High Blood Pressure, Smoking, Consumption of a High Sodium Diet, and Particulate Pollution.⁴

Many causes of disability can be managed through early intervention, education and lifestyle changes. For disorders that progress to disability and eventual absence from work, Generali Hong Kong offers Long Term Disability and Partial Disability benefits, and associated support services.

Disability Products

Generali Hong Kong offers Total Permanent Disability and Long Term Disability products for GEB clients. Following is a description of standard product features:

Total Permanent Disability & Long Term Disability

Definition of Disability: An Insured Member shall be

considered totally and permanently disabled when, as a result of sickness or injury, they are and presumably shall be permanently unable to engage in their own occupation or in any other reasonable occupation in relation to their education, training or experience.

Benefits structure: Disability benefits are typically calculated as a percentage of annual salary up to a fixed maximum benefit. Long Term Disability (LTD) benefits are paid as an annuity, while Total Permanent Disability (TPD) benefits are paid as a lump sum. If a member returns to partial employment during a period of disability, they are also eligible for a Partial Disability benefit for up to 24 months.

Waiting Period (Deferred Period), Duration of cover: Claimants must satisfy a Waiting Period following disability before a claim can be made under the policy; this is typically 26 weeks. In regard to Duration of cover, LTD benefits may continue up to 5 years from onset of total disability. Partial Disability benefits may be paid for up to 24 months during this period if the individual returns to part time work (please note: the duration of the Partial Disability payments is deducted from the overall 5 year limit for disability benefit payments).

Claims process: The Policyholder is required to report the case to Generali within 30 days from the occurrence which caused the disability. Within 1-2 working days of receipt of the claim notification, Generali will prepare a required document list and send to the policyholder. Upon receipt of completed, certified copies of the required documents, Generali will assess the claim (typically within 20 working days) and issue payment.

1-<https://www.cia.gov/the-world-factbook/field/life-expectancy-at-birth/country-comparison/>; 2-<https://www.info.gov.hk/gia/general/202112/17/P2021121700355.htm>; 3-https://www.censtatd.gov.hk/en/data/stat_report/product/C0000055/att/B11301632021X000B0100.pdf; 4-<https://pubmed.ncbi.nlm.nih.gov/31248666/#:~:text=Musculoskeletal%20disorders%2C%20mental%20health%20disorders,contributing%20to%20deaths%20and%20DALYs>

Note: When moving contracts, past liabilities and associated reserves remain with the prior insurer.

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