AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)

From: Sheila Lui
Director of Claims

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 22 June, 2022

Total page : 6 + Appendix

Subject: (Ref: A220673) 醫療費用預先批核服務流程及更新熱綫服務時間
Medical Expenses Pre-Approval Service Procedures and Hotline Service Hours Update

我們一向重視優質服務，當客戶面對健康挑戰時，醫療費用預先批核服務可讓客戶專心接受治療，讓他們無需為索償程序而操心。為協助財務策劃顧問更清楚了解服務詳情，我們現提供服務流程作參考。財務策劃顧問亦可瀏覽 AIA 網頁查詢有關資料 (https://www.aia.com.hk/zh-hk/help-and-support/individuals/health-care-claims/pre-approval-service.html)。

網絡專科醫生	
預約	**如客戶已有選定的網絡專科醫生：** 客戶或財務策劃顧問可以隨時隨地透過「電子預約服務」預約，避免預約熱線輪候時間。 當成功預約，我們會於一個工作天內以短訊通知客戶或財務策劃顧問#。有關電子預約服務使用詳情，可參閱通告 A210944（附件一）。 **如客戶未有選定的網絡專科醫生：** 客戶或財務策劃顧問可以致電「網絡醫生預約熱線」，我們會為客戶提供預約服務。 當成功預約，我們會於一個工作天內以短訊通知客戶或財務策劃顧問#。
提交預先批核申請	網絡專科醫生直接向我們提交預先批核申請。預先批核申請將於兩個工作天內完成。緊急個案我們會優先處理。
預先批核結果通知	批核完成後，我們會將申請結果直接通知網絡專科醫生。 如醫療費用衍生預計自付差額、涉及不保事項或未能成功安排門診代支服務或「出院免找數服務」，我們會致電客戶或財務策劃顧問#解釋詳情。

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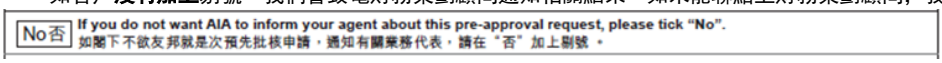
自付差額通知及繳付方法	有關診所或醫院會於客戶接受治療或出院後一個月內直接向 AIA 收取相關醫療費用。於收妥賬單後，我們將計算客戶保單內合資格賠償金額。 如醫療費用衍生自付差額，我們會向客戶發出「差額付款通知書」，客戶可選擇憑現金、支票或電子渠道繳費。 如已安排「出院免找數服務」，我們會於「差額付款通知書」發出後 14 天直接從授權的信用卡戶口收取有關差額。「差額付款通知書」大約於接受治療或出院後約六至八星期後發出。
醫療費用收據認証真本申請	如客戶需向其他保險公司索償餘額，客戶繳付差額後可向我們要求發出確認信件及退回賬單之認証真本。

客戶自選非網絡專科醫生	
預約	客戶需自行預約醫生
提交預先批核申請	客戶需於入院前兩個工作天遞交已填妥的「醫療費用預先批核表格」。 如海外住院，需七個工作天處理。
預先批核結果通知	批核完成後，我們會致電客戶或財務策劃顧問#通知有關結果。
自付差額通知及繳付方法	有關醫院會於客戶接受治療或出院後一個月內直接向 AIA 收取相關醫療費用。於收妥賬單後，我們將計算客戶保單內合資格賠償金額。 如醫療費用衍生自付差額，我們會向客戶發出「差額付款通知書」，並將於該通知書發出後 14 天直接從授權的信用卡戶口收取有關差額，客戶或可選擇憑現金、支票或電子渠道繳費。「差額付款通知書」大約於接受治療或出院後約六至八星期後發出。
醫療費用收據認証真本申請	如客戶需向其他保險公司索償餘額，客戶繳付差額後可向我們要求發出確認信件及退回賬單之認証真本。

註：

#我們會根據申請表上客戶之指示通知有關批核結果

- 如客戶在「否」**加上**剔號，我們會將批核結果直接通知客戶。
- 如客戶**沒有加上**剔號，我們會致電財務策劃顧問通知相關結果。如未能聯絡上財務策劃顧問，我們將直接通知客戶。



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此外，由 2022 年 7 月 1 日起, 我們將調整以下熱綫服務時間, 詳情如下:

服務範圍	熱綫電話號碼	服務時間
預約網絡醫生 / 申請預先批核服務	2232-8888 客戶服務熱綫 （選擇語言後，分別按 # 及 2）	**星期一至星期五（服務時間將調整）** **上午 9 時 - 下午 6 時** 星期六（服務時間維持不變） 上午 9 時 - 下午 1 時
	2232-8870 至尊醫療保障服務熱線	
	2232-8770 友心意及全程保網絡診所查詢熱綫	
	4008-428-009 出院易客戶服務熱綫	

如有任何查詢，請於 iEngage/PES 使用 Live Chat 或透過 PES 以電郵進行查詢。財務策劃顧問亦可使用「預約回電服務」或預約友邦香港大樓之營運服務中心查詢。澳門可親臨營運服務中心查詢。

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We are committed to providing quality services, should our clients face a health challenge, Medical Expense Pre-approval Service provide clients complete peace of mind when receiving treatment and save the hassle of making a claim. In order to assist financial planner have a better understanding of the service details, we now provide the service procedures for reference. Financial planners can also browse the AIA website for relevant information (https://www.aia.com.hk/zh-hk/help-and-support/individuals/health-care-claims/pre-approval-service.html).

Panel Network Specialists	
Appointment Booking	**If the client has already selected a network specialist**: Clients or financial planners can make appointments anytime and anywhere through the "Digital Appointment Booking Service", avoiding the waiting time of the booking hotline. When the appointment booking is successful, we will notify the client or financial planner[#] by SMS within one working day. For details on the use of "Digital Appointment Booking Service", please refer to memo A210944 (Appendix 1). **If the client does not have a selected network specialist:** Clients or financial planners can call the "Appointment Booking Hotline", and we will provide appointment services for clients. When the appointment booking is successful, we will notify the client or financial planner[#] by SMS within one working day.
Submission of Pre-approval	Network specialists submit pre-approval applications directly to us. Pre-approval applications will be completed within two working days. We will give priority to urgent cases.
Notification of Pre-approval result	After the approval is completed, we will notify the network specialist of the result of the application directly. If there is an estimated out-of-pocket shortfall in medical expenses, excluded items are involved, or Credit Facility for outpatient or Letter of Guaranteed service for hospitalization cannot be successfully arranged, we will contact the client or financial planner[#] to explain the details.
Notification of out-of-pocket shortfall and payment method	The relevant clinic or hospital will directly bill AIA for the relevant medical fees within one month after the client receives treatment or is discharged from the hospital. Upon receipt of the bill, we will calculate the eligible claim amount in the client's policy. If there is out-of-pocket shortfall in medical expenses, a Shortfall Notification will be sent and the shortfall may be settled by cash, cheque or electronic payments.

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	If Letter of guaranteed is arranged, the designated credit card will be automatically charged with the shortfall amount 14 days from the date of the Shortfall Notification issued. A Shortfall Notification is issued about six to eight weeks after receiving treatment or being discharged from hospital.
Application of Medical Expenses Receipt Verified True Copy	Upon the shortfall is settled, clients can request for a confirmation letter and a set of verified true copy of receipts to proceed the balance of claim at other insurance companies.

Client chooses a non-network specialist	
Appointment Booking	Clients need to make an appointment with the doctor.
Submission of Pre-approval	Clients are required to submit the completed "Medical Expenses Pre-Approval Form" two working days before admission. If the client is hospitalized overseas, it will take seven working days to process.
Notification of Pre-approval result	After the approval is completed, we will call the client or financial planner[#] to notify the result.
Notification of out-of-pocket shortfall and payment method	The relevant hospital will directly bill AIA for the relevant medical fees within one month after the client receives treatment or is discharged from the hospital. Upon receipt of the bill, we will calculate the eligible claim amount in the client's policy. If there is out-of-pocket shortfall in medical expenses, a Shortfall Notification will be sent, and the designated credit card will be automatically charged with the shortfall amount 14 days from the date of the notification. Alternatively, the shortfall may be settled by cash, cheque or electronic payments. A "Shortfall Notification " is issued about six to eight weeks after receiving treatment or being discharged from hospital.
Application of Medical Expenses Receipt Verified True Copy	Upon the shortfall is settled, clients can request for a confirmation letter and a set of verified true copy of receipts to proceed the balance of claim at other insurance companies.

Note:
[#]We will notify the approval result according to the client's instructions on the application form

- If the client ticks "No", we will notify the client directly of the approval result.
- If the client does not tick, we will call the financial planner to inform the relevant results. If the financial planner cannot be reached, we will notify the client directly



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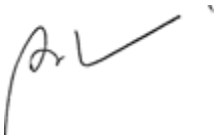
In addition, from July 1, 2022, we will adjust the following hotline service hours, details are as follows:

Service Scope	Hotline No.	Service Hours
Book Network Doctor / Apply for Pre-approval Service	2232-8888 Client Service Hotline (Press # and then 2 after selecting language)	**Monday to Friday** **(Service Hours Update)** **9am - 6pm** Saturday (Service Hours Unchanged) 9am - 1pm
	2232-8870 CEO Medical Hotline	
	2232-8770 Step Up and Journey Protect Clinic Enquiry Hotline	
	4008-428-009 Pre-Admission Hotline	

Should you have any queries, please enquire by using Live Chat in iEngage/PES, email enquiry in PES, or make an appointment for Outbound Call Services or visit to our Operations Service Centre in AIA Hong Kong Tower. For Macau, please visit Operations Enquiry Counter for details.

Regards,



Sheila Lui

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Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)

From: Sheila Lui
Director of Claims

Co/Dept:

Dept: Services and Operations

Copy: All Department Heads

Date: 20 September, 2021

Total page: 2 + Appendix

Subject: (Ref: A210944) 個人醫療計劃網絡醫生電子預約服務
Digital Appointment Booking Service for Individual Medical Plan Network Doctors

我們一直致力提高醫療網絡服務水平。我們透過科技及數碼化的支援，為財務策劃顧問和客戶帶來更簡單便捷的個人醫療計劃網絡醫生電子預約安排，呈現更優質的用戶體驗。

透過網絡醫生電子預約服務，財務策劃顧問和客戶於有需要時可隨時隨地預約網絡醫生，申請結果會於一個工作天內回覆。當成功預約時，我們會以短信通知財務策劃顧問和客戶預約詳情。

我們同時準備了用戶指南以供財務策劃顧問與客戶分享這項服務, 詳情請參閱附件。

財務策劃顧問可經由 iEngage 進入，透過 Chatbot 主目錄進入網上預約醫生

客戶可經由「友聯繫」流動應用程式進入網上預約醫生

For your reference

如有任何查詢，請於 iEngage/PES 使用 Live Chat 或透過 PES 以電郵進行查詢；或預約友邦香港大樓、九龍灣Manhattan Place 或友邦九龍大樓之營運服務中心查詢。澳門可親臨營運服務中心查詢。

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We have been committed to uplifting the level of our medical network services. Through technology and digital supports, our financial planners and customers can have a simpler and more convenient digital appointment booking service for our individual medical plans.

Through the digital appointment booking service, financial planner and customer can make appointment for our network doctor anytime and anywhere when necessary, and the appointment result will be replied within one working day. When the appointment is successful, we will notify the financial planner and customer of the appointment details by SMS.

We have also prepared a user guide for you to share this service with customers. For details, please refer to the attachment.

Financial Planners can login to the iEngage application to access Doctor's Appointment Booking through the main menu of iChat

Customers can login to the AIA Connect mobile application to access Doctor's Appointment Booking

For your reference

Should you have any queries, please enquire by using Live Chat in iEngage/PES, email enquiry in PES or visit our Operations Service Centre in AIA Hong Kong Tower, Manhattan Place or AIA Kowloon Tower by booking. For Macau, please visit Operations Enquiry Counter for details.

Regards,

Sheila Lui

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網絡醫生電子預約安排 財務策劃顧問篇

我們一直致力提高醫療網絡服務水平，透過科技及數碼化的支援，為財務策劃顧問帶來**更簡單便捷的網絡醫生預約安排**，呈現更優質的用戶體驗。

財務策劃顧問可經由iEngage進入，透過Chatbot主目錄進入網上預約醫生



❶ 按下**「關於個人保險索償服務」**。
❷ 選擇**「網上預約醫生」**。
❸ 選擇**「即時網上預約醫生」**。
❹ 閱讀使用守則並輸入**保單號碼**，按「是」後，轉到電子表格頁面。



❺ 成功登入後，畫面將自動顯示**營業員資料**。
❻ 按指示**填寫聯絡人資料**。
❼ 按指示輸入**預約醫生的要求**。



❽ **閱讀聲明**並**確認資料**後，即可**遞交申請**。

申請結果會於一個工作天內回覆；非辦工時間的申請則會於下一個工作天處理。

健康長久好生活

For your reference

網絡醫生電子預約安排 客戶篇

我們一直致力提高醫療網絡服務水平，透過科技及數碼化的支援，為客戶帶來**更簡單便捷的網絡醫生預約安排**，呈現更優質的用戶體驗。

客戶可經由「友聯繫」流動應用程式進入網上預約醫生





❶ 於主頁面選擇**「健康及索償」**。

❷ 選擇**「醫生及醫院」**並輸入所需預約醫生的要求後，按**「搜尋」**。









❸ 在列表中，選擇所需預約的醫生，並按**「預約醫生」**>**「網上預約」**。

❹ 依指示輸入資料。

❺ 按**「遞交」**完成申請。

申請結果會於一個工作天內回覆；非辦工時間的申請則會於下一個工作天處理。

For your reference

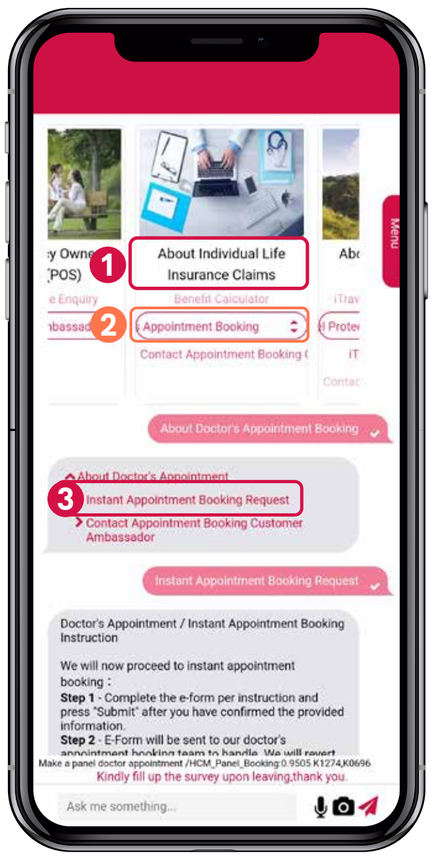
健康長久好生活

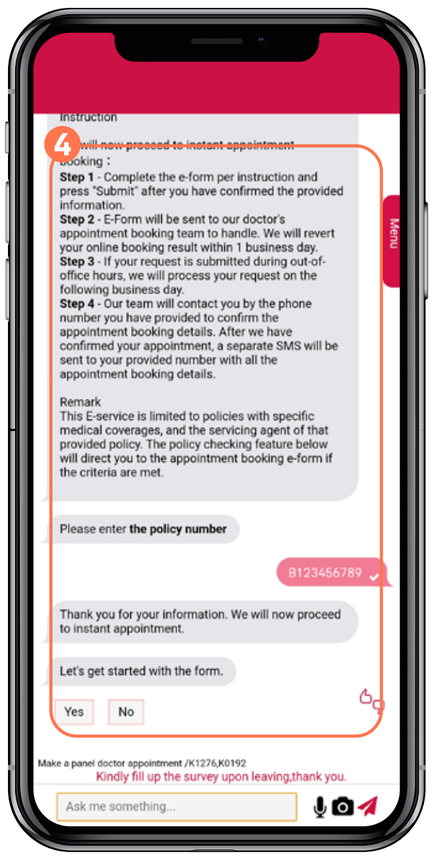
For Financial Planners

Network Doctor Digital Appointment Booking

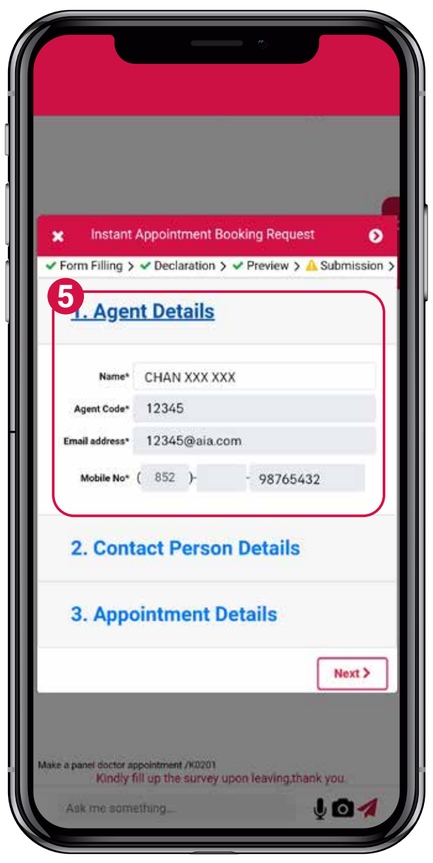
Providing quality healthcare has always been our mission. Through technology and digital support, we make **appointment booking for network doctors much simpler and more convenient**, providing our Financial Planners with a better experience.

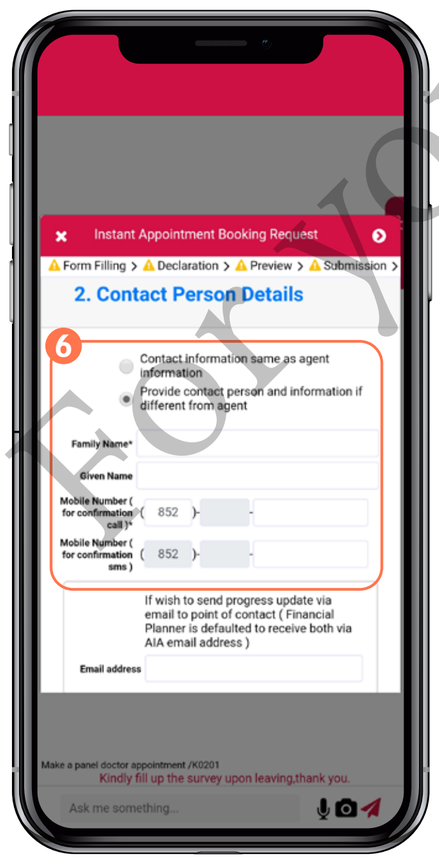
Financial Planners can login to the iEngage application to access Doctor's Appointment Booking through the main menu of iChat

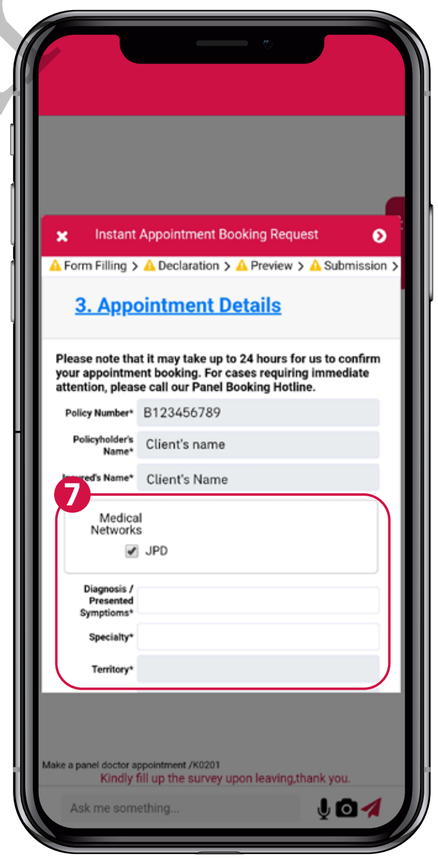




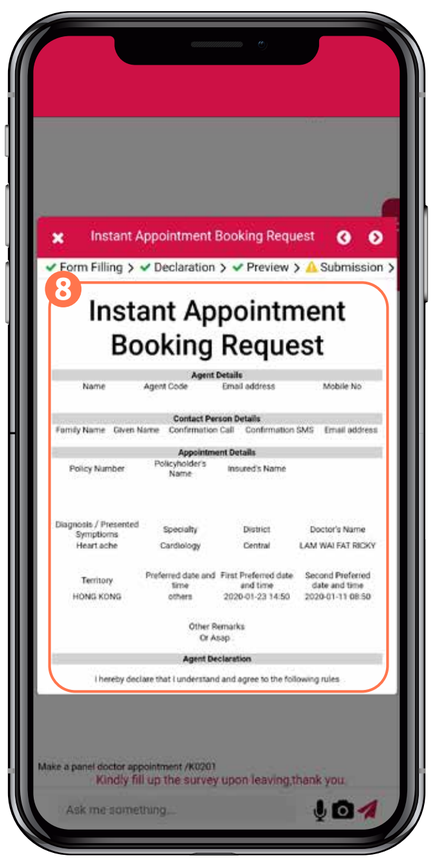
1. Select **"About Individual Life Insurance Claims"**.
2. Select **"Doctor's Appointment Booking"**.
3. Select **"Instant Appointment Booking Request"**.
4. Read the instructions and input the **policy number**. Select "Yes", then proceed to the e-Form.







5. Upon successful login, **Agent Details** will automatically appear.
6. Follow the instructions and **input the Contact Person Details**.
7. Follow the instructions and input the **appointment booking request**.



8. **Submit the application** after **reading the declaration** and **confirming the details**.

The results will be available within one business day; applications submitted during non-office hours will be handled on the next business day.

For your reference

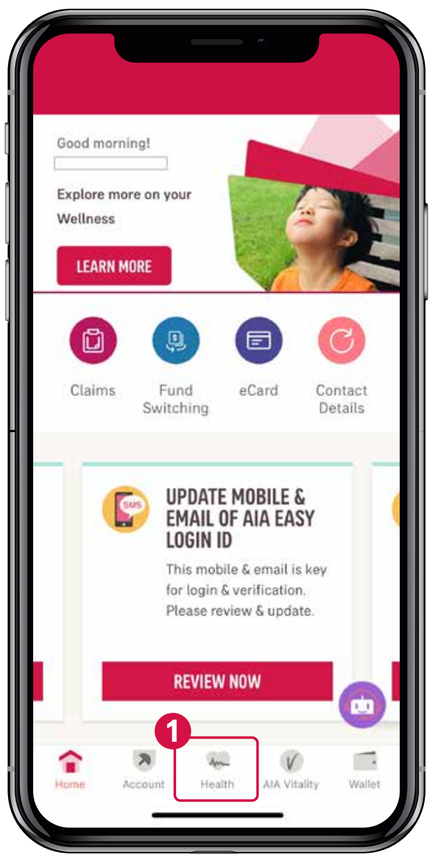
HEALTHIER, LONGER, BETTER LIVES

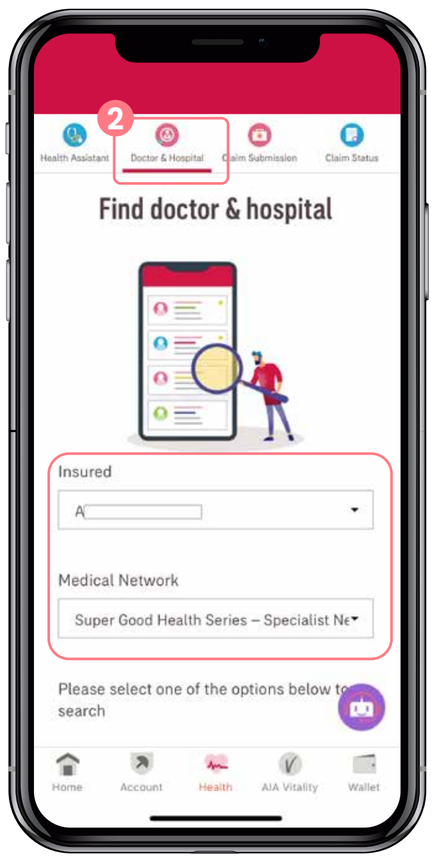
For customers

Network Doctor Digital Appointment Booking

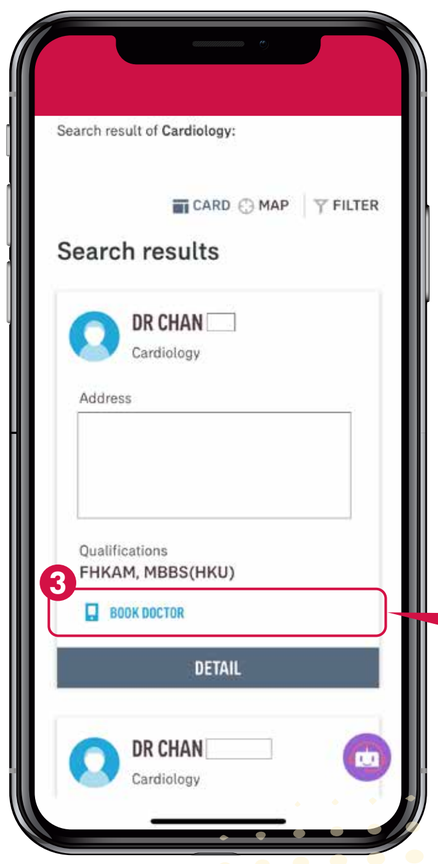
Providing quality healthcare has always been our mission. Through technology and digital support, we make **appointment booking for network doctors much simpler and more convenient**, providing our customers with a better experience.

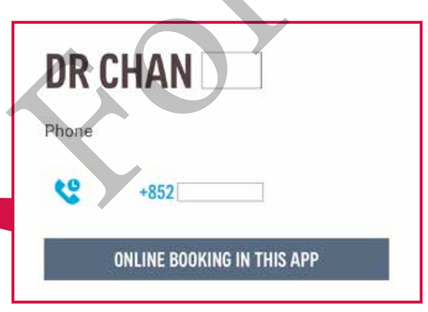
Customers can login to the AIA Connect mobile application to access Doctor's Appointment Booking

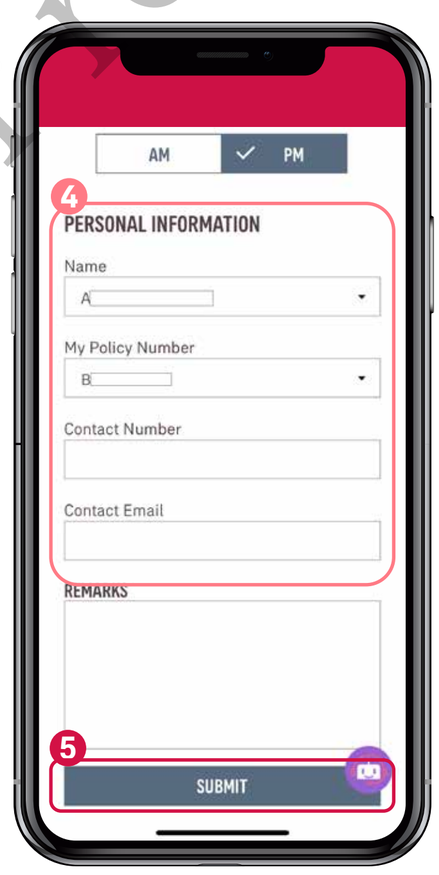


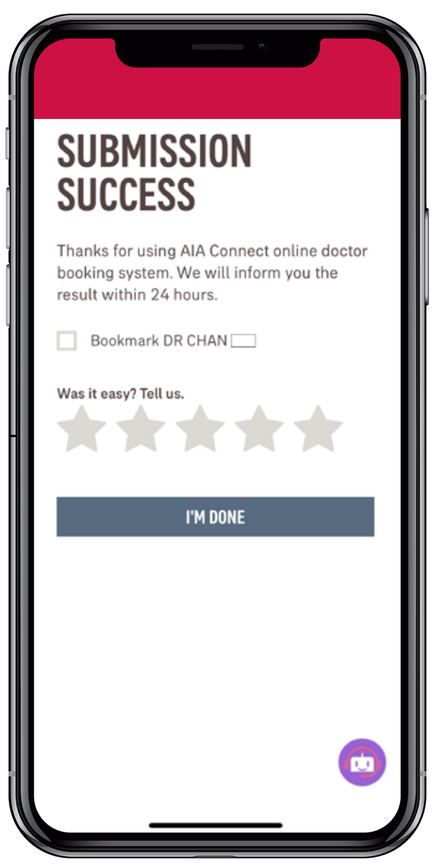


1. Select **"Health"** on the home page.
2. Select **"Doctor & Hospital"**, then input the appointment booking request and select **"Search"**.









3. Select the requested doctor from the list, then select **"Book Doctor"** > **"Online Booking in This App"**.
4. Follow the instructions and input the required information.
5. Select **"Submit"** to complete the application.

The results will be available within one business day; applications submitted during non-office hours will be handled on the next business day.

For your reference

HEALTHIER, LONGER, BETTER LIVES