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AIA Hong Kong
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183 Electric Road
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Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs/ SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong only)	From:	Victor Man
Copy:	Mr. Alger Fung / Mr. Jim Jan Zen / Mr. Louie Ho / Ms. Amelie Shen / All Department Heads / ABDD Executives / CSBD Executives / Contact Centre	Dept:	Corporate Solutions
Date:	30 August 2024	Total pages:	2

Subject: (A240816) 遙距視像醫療服務可獲常規門診保障涵蓋
Telemedicine Service can be covered by Regular Outpatient Benefits

好消息！為配合市場變化及保持 AIA 團體保險的競爭力，**遙距視像醫療服務現可獲常規門診保障涵蓋**，其賠償最高限額、賠償百分比及賠償申請規定均與一般門診醫生 / 專科或中醫諮詢無異。詳情如下：

- **涵蓋醫療網絡*及非醫療網絡**之遙距視像普通科 / 專科門診醫生諮詢及中醫會診
- **不涵蓋**與遙距視像醫療服務相關的藥物運送費用（個別企業客戶要求涵蓋則除外）
- 適用於**所有度身訂造計劃及套裝計劃**
- 賠償申請規定及所選索償類別**與一般面對面門診診症索償相同**

*個別醫療機構有機會拒絕接受醫療咭，成員則可提交相關收據進行賠償申請。

上述內容只適用於一般情況，並不適用於例外情況。舉例來說，度身訂造計劃客戶可按個別企業需要，要求涵蓋藥物運送費用或不涵蓋非醫療網絡之遙距視像醫療服務。如對個別團體保險客戶之保障範圍有疑問，請查閱相關的保單文件。

如有任何查詢，歡迎與負責貴區之企業業務營業拓展部同事聯絡或致電 AIA 企業業務熱線 2200 6386，或經 iEngage/PES 使用 iChat 查詢。

祝　業務蒸蒸日上！

Good News! To keep up with market changes and maintain the competitiveness of AIA group insurance, telemedicine service can now be covered by regular outpatient benefits. The maximum benefit, reimbursement percentage and claims submission requirement are the same as those for outpatient consultation by general practitioners/specialists or Chinese medicine consultation in clinic. Details are as follows:

- **Cover Network* and non-Network** telemedicine consultations provided by general practitioners/specialists and by Chinese medicine doctors
- **Do not cover** the drug delivery costs related to telemedicine service (Except those individual corporate clients who request to cover)
- Applicable to **all tailor-made plans and packaged plans**
- Claims submission requirement and the type of claims selected are **the same as those for general face-to-face outpatient consultation claims**

* Individual medical providers may refuse to accept medical cards, while members can submit the claim with relevant receipts.

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"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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The above apply only to general circumstances and do not apply to exceptional circumstances. For example, individual tailor-made plan clients can request to have the drug delivery cost covered or to exclude non-Network telemedicine service based on their corporate needs. If you have questions about the coverage of individual group insurance clients, please refer to their relevant policy documents for details.

If you have any questions, please contact your designated CSBD representatives or call AIA Corporate Solutions Hotline at 2200 6386 or enquire by using iChat in iEngage/PES.

We wish you every success!

Yours faithfully,



Victor Man
Head of CS Business Development
(Agency Distribution) - Corporate Solutions

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