友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	From:	May Leung
Copy:	Mr. Alger Fung / Mr. Jim Jan Zen / Mr. Louie Ho / Ms. Amelie Shen / All Department Heads / ABDD Executives / CSBD Executives / IVS Executives / Contact Centre	Dept:	Corporate Solutions
Date:	23 December 2024	Total pages:	6
Subject:	**(A241249) 營業員團體醫療計劃 – 「友愛護」癌症保障計劃及「友心意」醫療保障計劃 2 投保特別安排 Agency Group Medical Program - Special Enrolment Arrangement for Shield Up Cancer Protection Plan and StepUp Medical Protection Plan 2**		

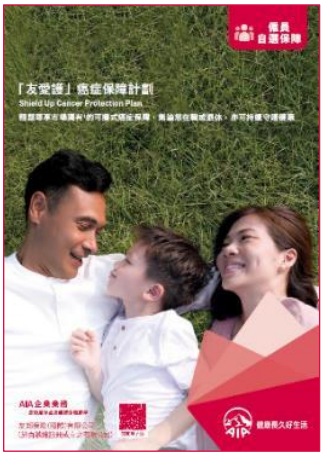
「友愛護」癌症保障計劃（「友愛護」）及「友心意」醫療保障計劃 2（「友心意 2」）自推出以來深受歡迎。有見及此，企業業務（CS）誠意推出**「友愛護」及「友心意 2」投保特別安排**，讓**所有合資格營業員**可於**即日起至 2025 年 4 月 30 日**之特別推廣期內隨時為自己投保，提升保障。

「友愛護」癌症保障計劃

「友愛護」讓您可以相宜保費為自己提供全面的癌症保障至 80 歲，只需於投保時作簡單健康申報，**毋須驗身或遞交任何健康證明**，即可投保。無論受保人的健康狀況如何，均可每 5 年續保保單，直至 80 歲為止。保費於每 5 年的保障期內維持不變。

投保資格

65 歲或以下並受保於營業員團體醫療保險計劃（CB）或營業員自選團體醫療計劃（Non-CB）之營業員均符合資格投保（家屬並不適用）。



如何投保？

- 香港及澳門營業員均須經 iPoS 遞交申請。
- 申請必須於 **2025 年 4 月 30 日或之前**遞交。
- 透過 iPoS 遞交申請（適用於所有香港^及澳門營業員）：
  登入 iPoS → 聯絡資料 → 新增聯絡資料（請依照指示填寫所需個人資料）
- 申請時需要輸入「成員編號」，「成員編號」為一組 10 位字元的號碼或英文字母組合，組合為 000 + 營業員編號（5 個位）+ 01。

^營業員必須已完成「友愛護」癌症保障計劃線上學習及內部牌照評測才能遞交申請。
（路徑：iAcademy → 網上學習 → 內部牌照 → 企業業務產品 →「友愛護」癌症保障計劃線上學習及內部牌照評測）

請注意：

- 「友愛護」提供的計劃選擇為計劃一、計劃二或計劃三。
- 所有香港及澳門營業員均可處理其個人的「友愛護」投保申請，並可獲發「友愛護」的營業員佣金，而每份「友愛護」癌症保障計劃均當作 1 份人壽保單計算。
- 詳情請按此參閱計劃簡介。

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「友心意」醫療保障計劃 2

「友心意 2」讓您以相宜保費為自己及家人提供全面的終身醫療保障，**毋須接受醫療核保**，**保證接納申請**，受保項目包括已存在病症#，**並享有首年 9 折保費優惠**^，營業員可於「營業員專頁」下載計劃之詳情及查閱投保資格。

投保資格



1. 營業單位主管級別
   - ✓ 年齡為 69 歲或以下並受保於營業部團體醫療保險計劃（CB）；及
   - ✓ 須於過去 3 年必須達到合約內訂定維持合約的業績要求、團隊成員人數要求及續保率要求（請參閱「報酬及福利手冊營業單位主管的 2.1 部分–維持合約要求」）；或
   - ✓ 須於過去一年獲得卓越營業單位主管（Premium Agency Leader）或以上的資格；或
   - ✓ 如未能符合上述要求，則須符合以下營業員級別的資格要求
2. 營業員級別
   - ✓ 年齡為 69 歲或以下並受保於營業部團體醫療保險計劃（CB）；及
   - ✓ 須於過去 3 年獲得百萬金圓會（MDC）會員或以上的資格；或
   - ✓ 必須符合資格並已登記成為百萬圓桌會員 2024（MDRT 2024）或以上（以業績計算）
3. 營業單位主管或營業員（符合以上資格並受保於營業部團體醫療保險計劃（CB）M 或 S）之家屬（如適用）
   - ✓ 法定配偶，年齡為 69 歲或以下並受保於營業部團體醫療保險計劃（CB）；或
   - ✓ 未婚子女，年齡為 15 日至 18 歲（如屬全日制學生可延伸至 22 歲），並受保於營業部團體醫療保險計劃（CB）

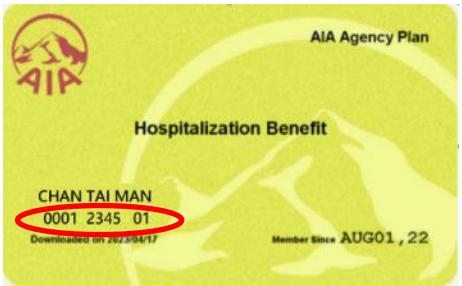
#若您於 AIA 團體醫療保險計劃及「友心意 2」下合共受保至少連續 12 個月，在受保前已存在的疾病將在「友心意 2」下受到保障。
^優惠受有關條款及細則約束，詳情請參閱產品簡介。

查閱投保資格

路徑：營業員專頁 → 成績報告 → Production Reports → 友心意 2 自選醫療計劃投保資格 → Report

如何投保？

- **香港營業員**須經 iPoS 或「AIA+」遞交申請 ，而**澳門營業員**須經 iPoS 遞交申請。
- 申請必須**於 2025 年 4 月 30 日或之前**遞交。
- **「AIA+」遞交申請程序**（只適合**非持有卷二** [一般保險] 牌照的香港營業員）：
  登入「AIA+」→ 選擇「瞭解個人自選保障方案」→ 按「確認」→ 按「探索產品」→ 按「立即申請」
- **iPoS 遞交申請程序**（只適合香港**持有卷二** [一般保險] 牌照的營業員*及所有澳門營業員）：
  登入 iPoS → 聯絡資料 → 新增聯絡資料（請依照指示填寫其他相關個人資料）
- 申請時需要輸入「成員編號」，「成員編號」為一組 10 位字元的號碼或英文字母組合，組合為 **000 + 營業員編號 + 01/02/03**
  -01 為營業員
  -02 或 03 為配偶或子女
  -成員亦可於醫療咭上參考「成員編號」



***營業員必須已完成「友心意」醫療保障計劃 2 產品線上學習課程及內部牌照評測。**
（路徑：iAcademy → 網上學習 → 內部牌照 → 企業業務產品 →
「友心意」醫療保障計劃 2 產品線上學習課程及內部牌照評測）

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請注意：

- 「友心意 2」提供的計劃選擇為計劃一或計劃二。
- **持有卷二** [一般保險] **牌照的營業員**（只適用於香港）及所有澳門營業員，可處理其個人及合資格家屬（如適用）的「友心意 2」投保申請，並可**獲發「友心意 2」的營業員佣金**。
- 只適用於香港：若營業員並未持有卷二 [一般保險] 牌照，其個人及合資格家屬（如適用）的「友心意 2」投保申請將以公司直接銷售保單方式處理。若營業員其後取得卷二 [一般保險] 牌照，可於之後的保單週年日將其個人及合資格家屬（如適用）之「友心意 2」保單轉移至該營業員處理，惟該營業員並不會獲發「友心意 2」的續保佣金。
- **經「AIA+」申請「友心意 2」的營業員將不會獲發「友心意 2」的佣金。**
- 詳情請按此（香港）或按此（澳門）參閱計劃簡介。

如有任何查詢，歡迎致電 2232 8238（香港）或 0800 311（澳門），或電郵至 hk.cs.enquiry@aia.com。

祝　業務蒸蒸日上！

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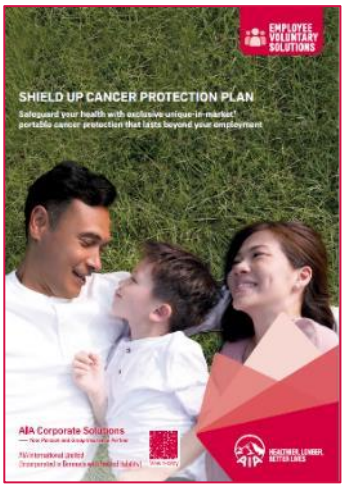
Shield Up Cancer Protection Plan ("Shield Up ") and StepUp Medical Protection Plan 2 ("StepUp 2") have been well received since their launch. In view of this, Corporate Solutions (CS) sincerely launches a **Special Enrolment Arrangement for "Shield Up" and "StepUp 2", allowing all eligible Financial Planners** to insure themselves at any time during the Special Promotion Period **from now till 30 April 2025** to improve protection.

Shield Up Cancer Protection Plan

"Shield Up" provides you with comprehensive cancer protection up to the age of 80 at affordable premiums. Only simple health declaration is required upon application, and there is **no requirement of medical examination or submission of any proof of health**. Regardless of the insured's health condition, you can renew your policy every 5 years until the age of 80, and the premium will be fixed for each 5-year coverage period.

Eligibility

Financial Planners aged 65 or below and being insured under Agency Group Medical Programme (CB) or Agency Voluntary Group Medical Programme (Non-CB); are eligible to enrol (not applicable to Dependents).



How to Enrol?

- Hong Kong and Macau Financial Planners must enrol through "iPoS".
- Applications must be submitted **on or before 30 April 2025**.
- Submit application via "iPoS" (Applicable to all Hong Kong^ and Macau Financial Planners): Log in to "iPoS" → Contact Information → Add Contact Information (Follow the instructions to fill in the required personal information)
- You are required to input "Member ID No." for enrolment. "Member ID No." is a combination of 10-charater numbers or English letters, the combination is **000 + Agent Code (5-charater) + 01**.

^Financial Planners must have first completed the Shield Up Cancer Protection Plan Online Training and Internal License Test before they can submit the application. (Path: iAcademy → eLearning Training → Internal License → Corporate Solutions Product → Shield Up Cancer Protection Plan Online Training and Internal License Test)

Important Notes:

- The Plan choice of "Shield Up" can be Plan 1 / Plan 2 / Plan 3.
- All Hong Kong and Macau Financial Planners can process the "Shield Up" application of their own and will also be entitled to receive the commission of "Shield Up"; each "Shield Up" policy will be counted as 1 life case.
- For details, please click here to refer to the product brochure.

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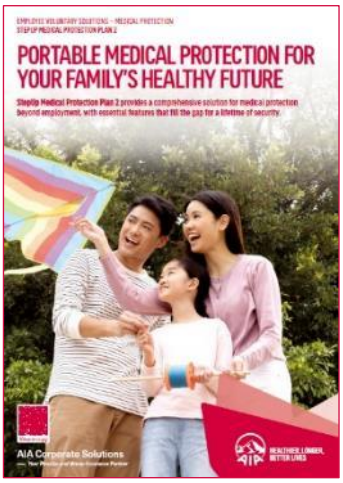
StepUp Medical Protection Plan 2

"StepUp 2" provides comprehensive lifetime medical protection for you and your family members at an affordable premium. There is **no medical underwriting requirement,** and **your application is guaranteed to be accepted**. Any pre-existing conditions will also be covered#. You can even **enjoy a 10% premium discount^ for the first year**. Financial Planners can download the plan details and check their eligibility in "Agency Corner".

Eligibility

1. Agency Leader Level
   - ✓ Aged 69 or below and being insured under the Agency Group Medical Programme (CB); AND
   - ✓ Must comply with the Contract Maintenance's Production Requirement, Manpower Requirement and Persistency Requirement (please refer to section 2.1 – Contract Maintenance in Compensation and Benefits Manual – Agency Leader) over the past 3 years; OR
   - ✓ Must qualify as Premier Agency Leader or above for the previous year; OR
   - ✓ If the requirements above are not met, then the eligibility of Financial Planner Level below must be met.
2. Financial Planner Level
   - ✓ Aged 69 or below and being insured under Agency Group Medical Programme (CB); AND
   - ✓ Must qualify for Million Dollar Club (MDC) or above for the past 3 years; OR
   - ✓ Must be qualified and registered for Million Dollar Round Table 2024 (MDRT 2024) or above (by Production).



3. Dependents of Agency Leader or Financial Planner (who meet the above eligibility and be insured under Plan M or S of Agency Group Medical Programme (CB), if applicable)
   - ✓ Legal spouses aged 69 or below and being insured under Agency Group Medical Programme (CB); OR
   - ✓ Unmarried children aged between 15 days and 18 years old (full-time students can be extended to 22 years old) and being insured under Agency Group Medical Programme (CB).

If you have been covered under AIA group medical insurance scheme and "StepUp 2" for a total duration of at least 12 consecutive months, the pre-existing conditions will be covered under "StepUp 2".

Eligibility Checking

Path: eAC → Production → Production Reports → StepUp 2 – Voluntary Top Up Eligible List → Report

How to Enrol?

- **Hong Kong Financial Planners** must enrol through "iPoS" or "AIA+". **Macau Financial Planners** must enrol through "iPoS".
- Applications must be submitted **on or before 30 April 2025**.
- **"AIA+" Application Procedures** (Applicable to Hong Kong Financial Planners **without the Paper 2** [General insurance] Licence):
  Log in to "AIA+"→ click "Discover Individual Voluntary Protection" → click "Confirm" → click "Explore the product" → click "Apply Now"
- **"iPoS" Application Procedures** (Applicable to Hong Kong Financial Planners* **with the Paper 2** [General insurance] Licence and all Macau Financial Planners):
  Log in to "iPoS" → Contact Information → Add Contact Information, follow the instructions to fill in the relevant personal information

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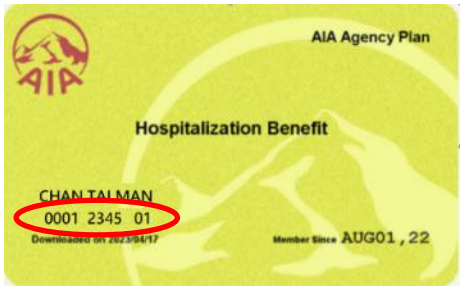
- You are required to input "Member ID No." for enrolment, "Member ID No." is a combination of 10-charater numbers or English letters, the combination is **000 + Agent Code + 01/02/03**
  - 01 is Financial Planner
  - 02 or 03 is Spouse or Child
  - "Member ID No." is embossed on the Medical Card



*Financial Planners must have first completed the StepUp Medical Protection Plan 2 Online Training and Internal License Test. (Path: iAcademy → eLearning Training → Internal License → Corporate Solutions Product → StepUp Medical Protection Plan 2 Online Training and Internal License Test)

Important Notes:

- The Plan choice of "StepUp 2" can be Plan 1 / Plan 2.
- **Financial Planners with the Paper 2** [General insurance] **Licence** (applicable to Hong Kong only) and all Macau Financial Planners can process the "StepUp 2" application of their own and their eligible dependents (if applicable), and **will also be entitled to receive the commission of "StepUp 2"**.
- Applicable to Hong Kong only: If the Financial Planner does not hold the Paper 2 [General insurance] Licence, the "StepUp 2" application from the Financial Planner and their eligible dependents (if applicable) will be treated as direct case. If the Financial Planner obtains the Paper 2 [General insurance] Licence later, the "StepUp 2" policies of his/her own and his/her eligible dependents (if applicable) can be assigned to that Financial Planner on the next policy anniversary. However, such Financial Planner will not be entitled to receive the renewal commission of "StepUp 2".
- **Financial Planners who apply for "StepUp 2" through "AIA+" WILL NOT be entitled to "StepUp 2" commission.**
- For details, please click here (Hong Kong) or click here (Macau) to refer to the product brochure.

If you have any enquiries, please call 2232 8238 (Hong Kong) or 0800 311 (Macau), or email to hk.cs.enquiry@aia.com.

We wish you every success!

Yours faithfully,

May Leung
Head of IVS Business Development
CS – Individual Voluntary Solutions

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