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: 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: 09 January 2025

Total pages: 6 + Appendix

Subject: (A250150) 2025 Q1「智悠選」團體保險計劃 2 – 特別推廣
2025 Q1 Flexi Choice Group Insurance Plan 2 - Special Promotion

踏入 2025 年，為協助營業同事拓展更多企業業務生意，企業業務 (CS) 繼續誠意**推出「智悠選」團體保險計劃 2 （「智悠選 2」）特別推廣，讓新客戶尊享以下兩大優惠：豁免健康申報或醫療核保**及**受保成員獲豁免於「已存在病症」不保事項 (須符合指定資格)** 。詳情如下：

<table>
<tr><th colspan="2">推廣優惠 1：豁免健康申報或醫療核保</th></tr>
<tr><td>推廣期：</td><td>2025 年 1 月 1 日至 3 月 31 日</td></tr>
<tr><td>保單生效日：</td><td>2025 年 1 月 2 日至 4 月 1 日</td></tr>
<tr><td>合資格客戶：</td><td>投保「智悠選 2」之新客戶及轉移客戶</td></tr>
<tr><td>推廣詳情 [1-4]：</td><td>旗下全職僱員人數 5 至 7 名的企業客戶可獲豁免健康申報或醫療核保及不設保障級別選擇限制</td></tr>
<tr><td>豁免健康申報或醫療核保之安排：</td><td>不同保單時段內之健康申報或醫療核保要求如下:
<table>
<tr><th rowspan="2">情況</th><th rowspan="2">受保僱員人數</th><th rowspan="2">保單時段</th><th rowspan="2">申請時段</th><th colspan="2">新加入成員之健康申報要求 [3,4]</th></tr>
<tr><th>一般情況下</th><th>於推廣期內</th></tr>
<tr><td rowspan="2">1</td><td rowspan="2">3 至 4</td><td rowspan="4">第一個
保單年度內</td><td>提交申請時</td><td colspan="2" rowspan="2">需要</td></tr>
<tr><td>保單年度期間</td></tr>
<tr><td rowspan="2">2</td><td rowspan="2">5 至 7</td><td>提交申請時</td><td rowspan="2">需要</td><td rowspan="2">不需要</td></tr>
<tr><td>保單年度期間</td></tr>
<tr><td rowspan="2">3</td><td rowspan="2">8 或以上</td><td>提交申請時</td><td colspan="2" rowspan="2">不需要</td></tr>
<tr><td>保單年度期間</td></tr>
<tr><td rowspan="2">4</td><td rowspan="2">3 至 7</td><td rowspan="4">往後
每個保單週年</td><td>續保時</td><td colspan="2" rowspan="2">需要</td></tr>
<tr><td>續保年度期間</td></tr>
<tr><td rowspan="2">5</td><td rowspan="2">8 或以上</td><td>續保時</td><td colspan="2" rowspan="2">不需要</td></tr>
<tr><td>續保年度期間</td></tr>
</table></td></tr>
<tr><td>申請途徑:</td><td>只接受經 CS iPoS 遞交的申請</td></tr>
</table>

有關以上優惠的**客戶通訊**，請參閱**附件一**。

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司
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<table>
<tr><th colspan="2">推廣優惠 2：受保成員獲豁免於「已存在病症」不保事項（須符合指定資格）</th></tr>
<tr><td>推廣期：</td><td>2025 年 1 月 1 日至 3 月 31 日</td></tr>
<tr><td>保單生效期：</td><td>2025 年 1 月 2 日至 4 月 1 日</td></tr>
<tr><td>合資格客戶：</td><td>由現時獲其他保險公司套裝團體保險計劃（以下簡稱「先前保單」）承保並轉移投保「智悠選 2」之企業客戶</td></tr>
<tr><td>推廣詳情 [1-3]：</td><td>在「智悠選 2」下，「已存在病症」不保事項將不適用於客戶旗下獲先前保單承保達 12 個月或以上的全職僱員及其家屬（65 歲或以上的成員則除外）。換言之，「已存在病症」不保事項仍將適用於所有獲先前保單承保不足 12 個月的全職僱員及其家屬，而該等受保成員之「已存在病症」將會在其後連續受保於先前保單及「智悠選 2」合共 12 個月後才獲承保（65 歲或以上的成員則除外）。

所有新入職受保全職僱員及其家屬之「已存在病症」將會在連續受保於「智悠選 2」達 12 個月後才獲承保。

<table>
<tr><th>受保成員類別</th><th>「已存在病症」之受保狀況</th></tr>
<tr><td>1) 已獲先前保單承保達 12 個月或以上</td><td>在轉移投保後即時受保</td></tr>
<tr><td>2) 已獲先前保單承保但不足 12 個月</td><td>在轉移投保後不獲即時受保，
但可在其後連續受保於先前保單及
「智悠選 2」合共 12 個月後獲承保</td></tr>
<tr><td>3) 新入職全職僱員及其家屬</td><td>在投保時不獲即時受保，
但可在其後連續受保於
「智悠選 2」達 12 個月後獲承保</td></tr>
</table>

請注意：擁有全職僱員人數 3 至 4 名的企業客戶則需如常進行健康申報或醫療核保。</td></tr>
<tr><td>獲取優惠之文件要求：</td><td>轉移客戶必須提供證明現有保障獲其他保險公司承保的文件，而保障期需達一年或以上。所需證明文件包括：
1) 現有的保障表和保單合約；及
2) 最新的受保成員名單</td></tr>
<tr><td>申請途徑：</td><td>只接受經 CS iPoS 遞交的申請</td></tr>
</table>

有關以上優惠的**客戶通訊**，請參閱**附件一**。

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註：

1. 「智悠選 2」保單必須：(a) 於申請遞交日後 3 個月內生效；(b) 於推廣期內經 CS iPoS 提交所有投保申請文件至 AIA（以申請遞交日為準）及 (c) 於推廣期內獲成功繳付首年保費，以符合資格獲享上述推廣優惠。
2. 所有申請需根據「智悠選 2」的產品細則及參加指引。有關詳情，請參閱產品小冊子（https://www.aia.com.hk/content/dam/hk/zh-hk/pdf/product-brochure/employee-benefits/sme-solution/FlexiChoice-2-tc.pdf）。
3. 此推廣優惠適用於受保僱員及其合資格家屬（如適用）。
4. 於保單週年日之醫療核保要求：
   a. 我們將於每個保單週年日審查受保公司現有「智悠選 2」保單下的全職僱員人數。如受保公司在保單週年日所擁有的全職僱員人數為 8 名或以上，則任何在來年保單年度內加入的新成員（包括僱員及其合資格家屬（如適用））均毋需進行醫療核保。
   b. 如受保公司於保單週年日所擁有的全職僱員人數少於 8 名，則需遵從以下核保要求：
      - 所有新加入成員（包括僱員及其合資格家屬（如適用））均需要進行醫療核保
      - 如受保公司按照以下列表提升保障，則無毋需進行醫療核保。如任何保障升級不符合以下列表之要求，申請則會被拒絕：

保障	如符合以下要求 則不需進行醫療核保	保障升級可能獲接受之例子	保障升級會被拒絕之例子
主要保障（住院保障或住院保障及額外醫療保障）	提升 1 個級別	由計劃 2 升級至計劃 3	由計劃 2 升級至計劃 4
門診保障	提升至任何級別	▪ 由計劃 2A 升級至計劃 6B ▪ 由沒有選擇門診保障升級至計劃 6B	不適用
牙科保障	提升至任何級別	▪ 由計劃 1 升級至計劃 2 ▪ 由沒有選擇牙科保障升級至計劃 2	不適用
人壽及意外保障	提升 1 個級別	由計劃 2 升級至計劃 3	由計劃 2 升級至計劃 4
AIA Vitality	加入	不適用	不適用

.一般規則：

- 友邦保留隨時修改本推廣活動規則、條款及細則之權利，恕不另行通知。
- 如有任何爭議，友邦保留最終決定權。
- 推廣優惠 1 不適用於任何在推廣期內由其他 AIA 團體醫療保險產品轉換至「智悠選 2」之保單。

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**團體保險營業員熱線** 2200 6386，或經 iEngage/PES 使用 iChat 查詢。

祝　業務蒸蒸日上！

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Stepping into 2025, to assist producers in expanding Corporate Solutions business, Corporate Solutions (CS) continues to launch the Flexi Choice Group Insurance Plan 2 ("Flexi Choice 2") Special Promotion, allowing new clients to enjoy the following 2 offers: waiver of health declaration or medical underwriting requirement and waiver of "pre-existing conditions" exclusion for insured members (subject to specified conditions). Details are as follows:

<table>
<tr><th colspan="2">Promotion Offer 1: Wavier of Health Declaration or Medical Underwriting</th></tr>
<tr><td>Promotion Period:</td><td>1 January to 31 March 2025</td></tr>
<tr><td>Policy Effective Date:</td><td>2 January to 1 April 2025</td></tr>
<tr><td>Eligible Clients:</td><td>New and transferred clients enrolled in Flexi Choice 2</td></tr>
<tr><td>Offer Details[1-4]:</td><td>Corporate clients with 5-7 full-time employees can enjoy the wavier of health declaration or medical underwriting requirement with no restriction on the selection of benefit level</td></tr>
<tr><td>Arrangement for Waiver of Health Declaration or Medical Underwriting:</td><td>The requirements of health declaration or medical underwriting in different policy periods are listed as below:
<table>
<tr><th rowspan="2">Scenario</th><th rowspan="2">No. of insured employees</th><th rowspan="2">Policy Period</th><th rowspan="2">Enrolment Period</th><th colspan="2">Requirement of Health Declaration for any new join member(s)[3,4]</th></tr>
<tr><th>In General</th><th>During Promotion Period</th></tr>
<tr><td rowspan="2">1</td><td rowspan="2">3-4</td><td rowspan="6">Within the 1st policy year</td><td>At the time of application submission</td><td colspan="2" rowspan="2">Required</td></tr>
<tr><td>During the policy year</td></tr>
<tr><td rowspan="2">2</td><td rowspan="2">5-7</td><td>At the time of application submission</td><td rowspan="2">Required</td><td rowspan="2">Not required</td></tr>
<tr><td>During the policy year</td></tr>
<tr><td rowspan="2">3</td><td rowspan="2">8 or above</td><td>At the time of application submission</td><td colspan="2" rowspan="2">Not required</td></tr>
<tr><td>During the policy year</td></tr>
<tr><td rowspan="2">4</td><td rowspan="2">3-7</td><td rowspan="4">Upon all policy anniversaries thereafter</td><td>At the time of renewal</td><td colspan="2" rowspan="2">Required</td></tr>
<tr><td>During the renewal year</td></tr>
<tr><td rowspan="2">5</td><td rowspan="2">8 or above</td><td>At the time of renewal</td><td colspan="2" rowspan="2">Not required</td></tr>
<tr><td>During the renewal year</td></tr>
</table></td></tr>
<tr><td>Application method:</td><td>Only applications submitted via CS iPoS are accepted</td></tr>
</table>

For client communication of the above offers, please refer to Appendix 1.

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Promotion Offer 2: Waiver of "Pre-existing Conditions" Exclusion for Insured Members (subject to specified conditions)	
Promotion Period:	1 January to 31 March 2025
Policy Effective Date:	2 January to 1 April 2025
Eligible Clients:	A corporate client which is currently insured under a packaged group insurance plan underwritten by another insurance company (hereinafter referred to as "Prior Policy") and will be transferred to Flexi Choice 2
Offer Details[1-3]:	Under Flexi Choice 2, the "pre-existing conditions" exclusion is **not applicable to** Client's full-time employees and their dependents who have been insured under Prior Policy **for 12 months or above** (except members aged 65 or above). In other words, the "pre-existing conditions" exclusion **will remain applicable to all full-time employees and their dependents who have been insured under Prior Policy for less than 12 months**, and the "pre-existing conditions" of such insured members will then be covered after they have been insured under Prior Policy and Flexi Choice 2 for 12 consecutive months in total (except members aged 65 or above). The "pre-existing conditions" of all newly insured full-time employees and their dependents will be covered after they have been insured under Flexi Choice 2 for 12 consecutive months. **Type of Insured Members** / **The coverage of "pre-existing conditions"** 1) Covered by Prior Policy **for 12 months or more** — **Covered immediately** after transfer 2) Covered by Prior Policy **for less than 12 months** — **Not covered immediately** after transfer, but will then be covered after being insured under Prior Policy and Flexi Choice 2 for 12 consecutive months in total 3) **New** full-time employees and their dependents — **Not covered immediately** after being insured, but will then be covered after being insured under Flexi Choice 2 for 12 consecutive months in total Please note: Corporate clients with 3 to 4 full-time employees are required to proceed health declarations or medical underwriting as usual.
Required Documents for Obtaining the Offer:	Transferring clients must provide proof of their existing coverage being underwritten by another insurance company, **with coverage period of one year or more**. The required supporting documents include: 1) The existing Benefit Schedule and Policy Contract; 2) The latest list of insured members
Application method:	Only applications submitted via **CS iPoS** are accepted

For **client communication** of the above offers, please refer to **Appendix 1**.

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Notes:

1. Flexi Choice 2 policy must: (a) be effective within 3 months after the application submission date; (b) have all application documents submitted to AIA via CS iPoS during the Promotion Period (based on the application submission date); and (c) have the first-year premium successfully settled within the Promotion Period, to qualify for the above promotional offers.
2. All applications shall subject to the product conditions and participation guidelines of Flexi Choice 2. For details, please refer to the product brochure.
   (https://www.aia.com.hk/content/dam/hk/en/pdf/product-brochure/employee-benefits/sme-solution/FlexiChoice-2-en.pdf)
3. This promotion offer is applicable to both insured employees and their eligible dependents (if applicable).
4. The medical underwriting requirements upon policy anniversary:
   a. The number of the company's existing insured full-time employees under Flexi Choice 2 policy will be reviewed upon each policy anniversary. If the insured company has 8 or more full-time employees at policy anniversary, medical underwriting will not be required for any new join member(s) (including employees and their eligible dependents (if applicable)) in the coming policy year.
   b. If the insured company has less than 8 full-time employees upon policy anniversary, it must comply with the following underwriting requirements:
      - Medical underwriting will be required for all new join member(s), including employees and their eligible dependents (if applicable)
      - No medical underwriting will be required if the insured company follows the benefit upgrade requirements listed in the table below. Benefit upgrade request(s) will be subject to rejection if they do not fulfil the requirements outlined below:

Benefits	Medical Underwriting is not required if	Examples of Acceptable Cases	Examples of Rejected Cases
Core Benefits (Hospitalisation with or without SMM)	Upgrade 1 level	Upgrade from Plan 2 to 3	Upgrade from Plan 2 to 4
Outpatient Benefits	Upgrade to any levels	▪ Upgrade from Plan 2A to 6B ▪ Upgrade from no outpatient coverage to Plan 6B	N/A
Dental Benefits	Upgrade to any levels	▪ Upgrade from Plan 1 to 2 ▪ Upgrade from no dental coverage to Plan 2	N/A
Life and Accident Benefits	Upgrade 1 Level	Upgrade from Plan 2 to 3	Upgrade from Plan 2 to 4
AIA Vitality	Join	N/A	N/A

General Rules:
- AIA reserves the right to amend the rules, terms and conditions of this promotion at any time without prior notice.
- In case of any disputes, AIA reserves the right for any final decision.
- Promotion Offer 1 is not applicable to Flexi Choice 2 policies converted from other AIA group medical insurance plans during the Promotion Period.

If you have any questions, please contact your designated CSBD sales representatives or call **Group Insurance Agency 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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附件一

日期: _____

客戶名稱: _____

地址: _____

_____

親愛的客戶：

「智悠選」團體保險計劃 2 – 特別推廣

感謝閣下對 AIA 團體保險產品及服務感興趣，我們誠意為閣下提供下列尊享優惠，以體現我們提供優質產品及服務的承諾：

申請遞交日期： 2025 年 1 月 1 日至 3 月 31 日

保單生效日： 2025 年 1 月 2 日至 4 月 1 日

尊享優惠 [1-3]： (1) 豁免健康申報或醫療核保

(2) 受保成員獲豁免於「已存在病症」不保事項（須符合指定資格）

有關優惠 (1) 豁免健康申報或醫療核保之詳情如下：

合資格客戶：投保「智悠選 2」之新客戶及轉移客戶

- 旗下全職僱員人數 5 至 7 名的公司客戶可於第一個保單年度內獲豁免健康申報或醫療核保及不設保障級別選擇限制
- 不同保單時段內之健康申報或醫療核保要求如下：

<table>
<tr><th rowspan="2">情況</th><th rowspan="2">受保僱員人數</th><th rowspan="2">保單時段</th><th rowspan="2">申請時段</th><th colspan="2">新加入成員之健康申報要求 [3]</th></tr>
<tr><th>一般情況下</th><th>於推廣期內</th></tr>
<tr><td rowspan="2">1</td><td rowspan="2">3 至 4</td><td rowspan="6">第一個
保單年度內</td><td>提交申請時</td><td colspan="2" rowspan="2">需要</td></tr>
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<tr><td rowspan="2">2</td><td rowspan="2">5 至 7</td><td>提交申請時</td><td rowspan="2">需要</td><td rowspan="2">不需要</td></tr>
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每個保單週年</td><td>續保時</td><td colspan="2" rowspan="2">需要</td></tr>
<tr><td>續保年度期間</td></tr>
<tr><td rowspan="2">5</td><td rowspan="2">8 或以上</td><td>續保時</td><td colspan="2" rowspan="2">不需要</td></tr>
<tr><td>續保年度期間</td></tr>
</table>

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有關優惠 (2) 受保成員獲豁免於「已存在病症」不保事項之詳情如下：

合資格客戶： 由現時獲其他保險公司套裝團體保險計劃 (以下簡稱「先前保單」) 承保並轉移投保「智悠選 2」之企業客戶

在「智悠選 2」下，「已存在病症」不保事項將不適用於客戶旗下獲先前保單承保達 12 個月或以上的全職僱員及其家屬 (65 歲或以上的成員則除外) 。換言之，「已存在病症」不保事項仍將適用於所有獲先前保單承保不足 12 個月的全職僱員及其家屬，而該等受保成員之「已存在病症」將會在其後連續受保於先前保單及「智悠選 2」合共 12 個月後才獲承保 (65 歲或以上的成員則除外) 。

所有新入職受保全職僱員及其家屬之「已存在病症」將會在連續受保於「智悠選 2」達 12 個月後才獲承保。

受保成員類別	「已存在病症」之受保狀況
1) 已獲先前保單承保**達 12 個月或以上**	在轉移投保後**即時受保**
2) 已獲先前保單承保**但不足 12 個月**	在轉移投保後**不獲即時受保**， 但可在其後連續受保於先前保單及 「智悠選 2」合共 12 個月後獲承保
3) **新入職**全職僱員及其家屬	在投保時**不獲即時受保**， 但可在其後連續受保於 「智悠選 2」達 12 個月後獲承保

請注意：擁有全職僱員人數 3 至 4 名的企業客戶則需如常進行健康申報或醫療核保。

轉移客戶必須提供證明現有保障獲其他保險公司承保的文件，而保障期需達一年或以上。所需證明文件包括：

1) 現有的保障表和保單合約；及
2) 最新的受保成員名單

若貴公司對上述優惠有任何查詢，歡迎與您的友邦財務策劃顧問聯絡。

此致

AIA 企業業務
謹啓

條款及細則：
1. 「智悠選 2」保單必須：(a) 於申請遞交日後 3 個月內生效；(b) 於推廣期內經 CS iPoS 提交所有投保申請文件至 AIA (以申請遞交日為準) ；(c) 於推廣期內獲成功繳付首年保費，以符合資格獲享上述推廣優惠。
2. 所有申請需根據「智悠選 2」的產品細則及參加指引。有關詳情，請參閱產品小冊子。
3. 此推廣優惠適用於受保僱員及其合資格家屬 (如適用) 。

一般規則：
- 友邦保留隨時修改本推廣活動規則、條款及細則之權利，恕不另行通知。
- 如有任何爭議，友邦保留最終決定權。
- 推廣優惠 1 不適用於任何在推廣期內由其他 AIA 團體醫療保險計劃轉換至「智悠選 2」之保單。

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Appendix 1

Date: _____

Name of Client: _____

Address: _____

_____

Dear Client,

Flexi Choice Group Insurance Plan 2 - Special Promotion

Thank you for your interest in AIA Group Insurance products and services. We are pleased to present you the following preferential offers to demonstrate our commitment in providing quality products and services.

Promotion Period: 1 January to 31 March 2025

Policy Effective Date: 2 January to 1 April 2025

Promotion Offers[1-3]**:**
(1) Wavier of Health Declaration or Medical Underwriting
(2) Waiver of "Pre-existing Conditions" Exclusion for Insured Members (subject to specified conditions)

For Offer (1) waiver of health declaration or medical underwriting, details are as follows:

Eligible Clients: New and transferred clients enrolled in Flexi Choice 2

- Company with 5-7 full-time employees can enjoy the wavier of health declaration or medical underwriting requirement with no restriction on the selection of benefit level
- The requirements of health declaration or medical underwriting in different policy periods are listed as below:

Scenario	No. of insured employees	Policy Period	Enrolment Period	Requirement of Health Declaration for any new join member(s)[3]	
				In General	During Promotion Period
1	3-4	Within 1st policy year	At the time of application submission	Required	
			During the policy year		
2	5-7		At the time of application submission	Required	Not required
			During the policy year		
3	8 or above		At the time of application submission	Not required	
			During the policy year		
4	3-7	Upon all policy anniversaries thereafter	At the time of renewal	Required	
			During the renewal year		
5	8 or above		At the time of renewal	Not required	
			During the renewal year		

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For Offer (2) Waiver of "Pre-existing conditions" Exclusion for Insured Members, details are as follows:

Eligible Clients: A corporate client which is currently insured under a packaged group insurance plan underwritten by another insurance company (hereinafter referred to as "Prior Policy") and will be transferred to Flexi Choice 2

Under Flexi Choice 2, the "pre-existing conditions" exclusion is not applicable to Client's full-time employees and their dependents who have been insured under Prior Policy for 12 months or above (except members aged 65 or above). In other words, the "pre-existing conditions" exclusion will remain applicable to all full-time employees and their dependents who have been insured under Prior Policy for less than 12 months, and the "pre-existing conditions" of such insured members will then be covered after they have been insured under Prior Policy and Flexi Choice 2 for 12 consecutive months in total (except members aged 65 or above).

The "pre-existing conditions" of all newly insured full-time employees and their dependents will be covered after they have been insured under Flexi Choice 2 for 12 consecutive months.

Type of Insured Members	The coverage of "pre-existing conditions"
1) Covered by Prior Policy **for 12 months or more**	**Covered immediately** after transfer
2) Covered by Prior Policy **for less than 12 months**	**Not covered immediately** after transfer, but will then be covered after being insured under Prior Policy and Flexi Choice 2 for 12 consecutive months in total
3) New full-time employees and their dependents	**Not covered immediately** after being insured, but will then be covered after being insured under Flexi Choice 2 for 12 consecutive months in total

Please note: Corporate clients with 3 to 4 full-time employees are required to proceed health declarations or medical underwriting as usual.

Transferring clients must provide proof of their existing coverage being underwritten by another insurance company, with coverage period of one year or more. The required supporting documents include:

1) The existing Benefit Schedule and Policy Contract;
2) The latest list of insured members

If you have any questions regarding the above-mentioned offers, please feel free to contact your AIA Financial Planner.

Yours sincerely,

AIA Corporate Solutions

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Terms and Conditions:

1. Flexi Choice 2 policy must: (a) be effective within 3 months after the application submission date; (b) have all application documents submitted to AIA via CS iPoS during the Promotion Period (based on the application submission date); and (c) have the first-year premium successfully settled within the Promotion Period, to qualify for the above promotional offers.
2. All applications shall be subject to the product conditions and participation guidelines of Flexi Choice 2. For details, please refer to the product brochure.
3. This promotion offer is applicable to both insured employees and their eligible dependents (if applicable).

General Rules:

- AIA reserves the right to amend the rules, terms, and conditions of this promotion at any time without prior notice.
- In case of any disputes, AIA reserves the right for any final decision.
- Promotion Offer 1 is not applicable to any Flexi Choice 2 policies converted from other AIA group medical insurance plans during the Promotion Period.

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