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

Memo

Attn:	All EDD & Honorable Advisors/ EDDs/ PSDDs/ SDDs/ DDs/ MICs/ Agency Leaders/ Financial Planners (Hong Kong and Macau)	From:	May Leung
Copy:	Mr. Alger Fung / Ms. Amy Chan / Mr. Louie Ho / Ms. Amelie Shen / All Department Heads / ABDD Executives / CSBD Executives / IVS Executives / Contact Centre	Dept:	Corporate Solutions
Date:	21 March2025	Total pages:	8

Subject: **(A250331) 特選團體醫療保險成員尊享優惠 - 2025「友家賞」推廣活動**
Exclusive Discount for Selected Group Medical Policy Members – "Family Delight" Promotion Campaign 2025

好消息！企業業務深明團體醫療保險成員於人生不同階段可能有不同保障需要，因此**「友家賞」推廣活動將延長至 2025 年 12 月 31 日**，且**優惠內容維持不變**，向特選團體醫保成員提供**尊享優惠（電子保費現金券）**；同時，亦會向所屬團險的營業同事發出相關的 iEngage 提示訊息，讓其把握機會向該成員介紹全新禮遇及銷售合適個人保單，**促成更多 IVS「友得揀」新生意**。

「友家賞」推廣活動詳情如下：

<table>
<tr><th>推廣期</th><td colspan="3">即日起至 2025 年 12 月 31 日</td></tr>
<tr><td rowspan="8">特選客戶</td><td colspan="3">符合以下特定情況之香港或澳門 AIA 團體醫療保險計劃受保僱員^：</td></tr>
<tr><td colspan="3">不同人生階段的特定情況</td></tr>
<tr><td>1</td><td></td><td>新增受保配偶成員</td></tr>
<tr><td>2</td><td></td><td>新增受保新生子女成員（1 歲以下）</td></tr>
<tr><td>3</td><td></td><td>受保子女將滿 23 歲</td></tr>
<tr><td>4</td><td></td><td>成為現有團體醫療保險計劃之新入職僱員</td></tr>
<tr><td>5</td><td></td><td>現有受保僱員滿 55 歲 為退休部署作更充足準備</td></tr>
<tr><td>6</td><td></td><td>年齡介乎 18 至 50 歲之受保僱員
於指定診斷（包括上呼吸道感染 / 流行性感冒 / 傷風 / 皮膚炎 / 腸胃炎）之門診理賠少於 50% 並自付費用 500 港元或以上
例子：受保僱員門診醫療費用1,600 港元，診斷為皮膚炎，遞交索償後，根據團體醫療保障範圍，可索償並獲得理賠金額 880 港元，換言之受保僱員自付費用 720 港元。
以上例子只作參考，並不代表所有計劃的理賠及自付費用實際情況。</td></tr>
<tr><td colspan="3">^ 客戶必須於電子保費現金券發放當日仍為合資格受保僱員</td></tr>
</table>

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優惠詳情	合資格的特選團體醫保成員^將以每項人生階段的特定情況**獲取 2 張 500 港元 / 澳門幣 *電子保費現金券（總值 1,000 港元 / 澳門幣），**並可**同時尊享 IVS「友得揀 」客戶優惠**。 ^ 成員必須於電子保費現金券發放當日仍為合資格受保僱員。 * 相等於 500 澳門幣 / 420 人民幣 / 63 美元 / 63 澳元 / 63 加元 / 38 英鎊 / 44 歐元 / 75 新加坡元。 電子保費現金券將會按月發放給合資格的僱員（如適用），有效期為 3 個月。使用電子保費現金券受條款及細則約束。
電子保費現金券有效期	**電子保費現金券有效期為 3 個月，逾期無效。**新個人保單必須於申請遞交日期後的 2 個月內繕發。詳情如下： 示例： 假設電子保費現金券之發出日期為 2025 年 4 月 10 日，合資格成員須於 2025 年 7 月 9 日或之前（即 3 個月內）按個人需要使用電子保費現金券投保新保單，而該新保單則須於申請遞交後之 2 個月內（即 2025 年 9 月 8 日或之前）繕發，逾期繕發，電子保費現金券將失效。 **電子保費現金券發出日期（只供參考之用）** / **電子保費現金券到期日（以實際發出日期起計之 3 個月為準）** / **新個人保單繕發日（必須於申請遞交日期後 2 個月內繕發）** 2025 年 4 月 10 日 / 2025 年 7 月 9 日 / 2025 年 9 月 8 日或之前 2025 年 5 月 12 日 / 2025 年 8 月 11 日 / 2025 年 10 月 10 日或之前 2025 年 6 月 10 日 / 2025 年 9 月 9 日 / 2025 年 11 月 8 日或之前 2025 年 7 月 10 日 / 2025 年 10 月 9 日 / 2025 年 12 月 8 日或之前 2025 年 8 月 11 日 / 2025 年 11 月 10 日 / 2026 年 1 月 9 日或之前 2025 年 9 月 10 日 / 2025 年 12 月 9 日 / 2026 年 2 月 8 日或之前 2025 年 10 月 13 日 / 2026 年 1 月 12 日 / 2026 年 3 月 11 日或之前 2025 年 11 月 10 日 / 2026 年 2 月 9 日 / 2026 年 4 月 8 日或之前 2025 年 12 月 10 日 / 2026 年 3 月 9 日 / 2026 年 5 月 8 日或之前 2026 年 1 月 12 日 / 2026 年 4 月 11 日 / 2026 年 6 月 10 日或之前 註： ▪ 電子保費現金券有效期為由發出日期起計 3 個月。 ▪ 以上發出日期只供參考，每月之實際發出日期由 AIA 決定。
電子保費現金券條款及細則	1. 此 500 港元電子保費現金券（「現金券」）適用於所有新基本計劃 / 新附加契約（投資連繫壽險 / 萬用壽險 /「大灣醫薈通」門診計劃除外 /「友愛護」癌症保障計劃 / AIA「承諾您」儲蓄計劃 / AIA延期年金計劃 2 除外），而新基本計劃及 / 或同時投保的新附加契約之首年年度化保費（包括標準保費及因核保而需附加之額外保費（如有）），須為 5,000 港元 / 5,000 澳門幣 / 4,200 人民幣 / 625 美元 / 625 澳元 / 625 加元 / 375 英鎊 / 438 歐元 / 750 新加坡元或以上（「新保單」）。如符合資格，新保單之首年年度化保費金額每滿 5,000 港元 / 5,000 澳門幣 / 4,200 人民幣 / 625 美元 / 625 澳元 / 625 加元 / 375 英鎊 / 438 歐元 / 750 新加坡元，即可自動扣減一張現金券，如此類推。新附加契約必須附加於新保單。 2. 現金券只可用作支付新保單的首期保費。此現金券之有效日期由發出日期起計 3 個月，逾期無效。每張現金券只限使用一次。新保單必須於現金券生效期間遞交申請並於遞交日期後 2 個月內繕發方可獲保費扣減。 3. 現金券不適用於任何透過轉移現有保障安排之新保單。 4. 現金券使用方法受下列條款及細則約束，若客戶持有多於一項現金券，多款現金券可同時使用，系統將扣減到期日較前之現金券並根據如下之扣減次序： i. 10,000 港元 / 澳門幣現金券；

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	ii. 500 港元 / 澳門幣現金券； iii. 200港元 / 澳門幣現金券 (只適用於指定保障計劃，詳情請參閱通告A250113)； iv. 100 港元 / 澳門幣現金券 (只適用於指定保障計劃，詳情請參閱通告A250113)。 5. 每張新保單使用保費現金券之保費扣減上限為22,500 港元。 6. 若投保一次性繳付保費之新保單，年度化保費的計算方式為一次性繳付保費的10%，然而，若所投保之計劃可享其他推廣計劃之保費扣減，年度化保費的計算方式為： **一次性繳付保費 X (100% – 其他推廣計劃之保費扣減%) X 10%。** 7. 在任何情況下，如取消新保單或新保單不獲繕發，曾使用之現金券不可再次用於其他保單，相關之保費優惠金額亦不會獲得退還。 8. 在任何情況下，現金券均不得兌換現金或轉售，任何餘額亦不會獲得退還現金。 9. 此現金券可與其他 AIA 推廣優惠一併使用。若所投保之計劃可享其他推廣計劃之保費扣減，使用電子保費現金券的首年年度化保費要求將以已扣減其他推廣優惠之首年年度化保費來計算。 10. 客戶必須於指定推廣期內以「保單持有人」的名義投保指定新計劃並達指定年度化保費要求，方可使用現金券。 11. 客戶可把現金券轉讓予合資格的承讓人。每張現金券只能轉讓一次，一經成功轉讓，該現金券將變更為「不可轉讓」之類別，同時不得退還予轉讓人或轉讓給其他人。詳情請參閱有關現金券轉讓的條款及細則。 12. 客戶可透過AIA+手機應用程式或致電 AIA 客戶熱線查閱現金券餘額。 13. AIA 有權隨時更改本推廣活動的條款及細則而無須另行通知。如對本推廣活動有任何爭議，AIA 保留最終決定權。 14. 如保單於香港繕發 / 開設，保單之條款及條件均受香港特區法律所管轄，並按其詮釋，各方亦須同意接受香港特區法院之裁決。若保單於澳門繕發 / 開設，其條款及條件則受澳門特區法律所管轄及按其詮釋，各方亦須同意接受澳門特區法院之裁決。 15. 條款及細則的中英文版本如有歧義，概以英文版本為準。 註： ▪ 100 港元 / 澳門幣電子保費現金券相等於 13 美元； ▪ 200港元 / 澳門幣電子保費現金券相等於 25 美元； ▪ 500 港元 / 澳門幣電子保費現金券相等於 420 人民幣 / 63 美元 / 63 澳元 / 63 加元 / 38 英鎊 / 44 歐元 / 75 新加坡元； ▪ 10,000 港元 / 澳門幣電子保費現金券相等於 8,400 人民幣 / 1,250 美元 / 1,250 澳元 / 1,250 加元 / 750 英鎊 / 875 歐元 / 1,500 新加坡元。
檢閱電子保費現金券的剩餘數量	電子保費現金券已存入客戶於 AIA 的紀錄內。 **財務策劃顧問**可透過以下途徑確認「特選客戶」的電子保費現金券剩餘數量： 1. 致電 AIA 客戶熱線 (852) 2232-8888 (只可查詢其特選客戶的電子保費現金券剩餘數量) 2. PES 電子保費現金券紀錄 **「特選客戶」**可透過以下途徑查詢電子保費現金券剩餘數量： 1. 親自致電 AIA 客戶熱線 (852) 2232-8888 2. 透過手機應用程式 AIA+ 的「獎賞」內
財務策劃顧問提示訊息	財務策劃顧問會於 iEngage 接收提示訊息，了解客戶的人生階段轉變及為您所帶來的銷售機遇。

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注意事項	▪ 財務策劃顧問只能於所屬營業牌照境內推行此推廣計劃。 ▪ 於接觸保單持有人前，請您必須檢查保單持有人是否已選擇拒收訊息。 ▪ 財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品屬於須要完成財務需要分析之產品，財務策劃顧問必須於進行產品推介 / 銷售前與客戶完成相關之財務需要分析。

AIA 有權隨時更改本推廣活動的條款及細則而無須另行通知。如對本推廣活動有任何爭議，AIA 保留最終決定權。

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Good news! Corporate Solutions fully understands that group medical insurance members may have different protection needs at different stages of life, so **"Family Delight" promotion campaign** will continue to provide these members with **exclusive discounts (ePremium Coupons) till 31 December 2025 with offers remain unchanged**. We will also send a relevant iEngage alert message to the respective producers of that group insurance policies at the same time, allowing these producers to seize the opportunity of introducing new benefits and selling suitable individual policies to the members for **more IVS new business**.

Details of the "Family Delight" Campaign are as follows:

<table>
<tr><td>Promotion Period</td><td>From now until 31 December 2025</td></tr>
<tr><td>Selected Customers</td><td>Insured employees^ covered under AIA Hong Kong or Macau group medical insurance scheme will be entitled at the below specific moments:
<table>
<tr><th colspan="3">Corporate Customers – Change of Life Stage</th></tr>
<tr><td>1</td><td></td><td>Welcoming a new insured dependent (Spouse)</td></tr>
<tr><td>2</td><td></td><td>Welcoming an insured newborn dependent
(Child aged below 1)</td></tr>
<tr><td>3</td><td></td><td>Insured Child reaching the age of 23</td></tr>
<tr><td>4</td><td></td><td>New employee
under the existing Group Medical Insurance Scheme</td></tr>
<tr><td>5</td><td></td><td>EB member reaching age 55
to be well-prepared with retirement planning</td></tr>
<tr><td>6</td><td></td><td>Existing employee aged 18-50
with an outpatient claim of the specific diagnosis (including URTI / Influenza / Common Cold / Dermatitis / Gastroenteritis) and received payment below 50% of the claimed amount, and out-of-pocket payment shortfall at HK$500 or above

Example: An employee, who paid HK$1,600 for medical expenses for an outpatient visit for diagnosis of dermatitis, receives HK$880 after claim submission according to the Group Medical Policy coverage. In other words, the out-of-pocket payment made by the insured employee is HK$720.

This example is for reference only. It does not represent the actual claim amount and out-of-pocket payment of all the policies.</td></tr>
</table>
^Customers shall be in-force insured members under AIA Group Medical Insurance Scheme on ePremium Coupon release date.</td></tr>
</table>

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Offer Details	The eligible selected Group Medical Policy members^ will receive **two HK$500* ePremium Coupons (with a total value of HK$1,000)** for each of the specified moments of life stage change and can **enjoy the IVS Exclusive Customer Offer at the same time**. ^Customer shall be in-force insured member under AIA Group Medical Insurance Scheme on ePremium Coupon release date. *Equivalent to MOP 500 / RMB 420 / US$ 63 / AUD 63 / CAD 63 / GBP 38 / EUR 44 / SGD 75 The ePremium Coupons will be issued to the eligible employees on a monthly basis (if applicable) with a validity of 3 months upon issuance, with terms and conditions applied when using ePremium Coupons.
ePremium Coupon Validity	Each ePremium Coupon is valid for 3 months. Overdue coupons are invalid. The new individual life policy must be issued within 2 months since the new policy application and its submission date. Details are as follows: Example: Assuming the ePremium Coupon is issued on 10 Apr 2025, eligible members shall use the ePremium Coupon to purchase a new policy, based on their protection needs, on or before 9 July 2025 (i.e. within 3 months), and the policy must be issued within 2 months after the application is submitted (i.e. on or before 8 Sep 2025). If the policy issue date beyond 2 months, the ePremium Coupon will become invalid.

ePremium Coupon issuance (for reference only)	**ePremium Coupon validity** (based on 3 months from the actual issue date)	**New individual life policy issue date** (issued within 2 months from the New Individual Life Policy application submission date)
10 Apr 2025	9 Jul 2025	On or before 8 Sep 2025
12 May 2025	11 Aug 2025	On or before 10 Oct 2025
10 Jun 2025	9 Sep 2025	On or before 8 Nov 2025
10 Jul 2025	9 Oct 2025	On or before 8 Dec 2025
11 Aug 2025	10 Nov 2025	On or before 9 Jan 2026
10 Sep 2025	9 Dec 2025	On or before 8 Feb 2026
13 Oct 2025	12 Jan 2026	On or before 11 Mar 2026
10 Nov 2025	9 Feb 2026	On or before 8 Apr 2026
10 Dec 2025	9 Mar 2026	On or before 8 May 2026
12 Jan 2026	11 Apr 2026	On or before 10 Jun 2026

Remarks:
- Each ePremium Coupon will last for 3 months since issuance.
- The above issuance schedule is for reference only and the actual date of each month will be subject to AIA's decision.

ePremium Coupon Terms and Conditions	1. Each HK$500 ePremium Coupon ("Coupon") is applicable to all new basic plans and/or new riders applied at the same time (**except Investment-linked Assurance Schemes / Universal Life insurance products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan / AIA PromiseSaver / AIA Deferred Annuity Plan 2**) with annualised premium of HK$ 5,000 / MOP 5,000 / RMB 4,200 / US$ 625 / AUD 625 / CAD 625 / GBP 375 / EUR 438 / SGD 750 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For New Policy, one Coupon will be automatically deducted for every annualised premium of HK$ 5,000 / MOP 5,000 / RMB 4,200 / US$ 625 / AUD 625 / CAD 625 / GBP 375 / EUR 438 / SGD 750; so on and so forth. The new rider must be attached to the New Policy applied at the same time. 2. The Coupon(s) can only be used for the settlement of initial premium of the New Policy. Each Coupon will be valid for 3 months from the date of coupon issuance. Each Coupon can be used once only. To enjoy the offer, the New Policy application must be submitted during the validity period of the Coupon and be issued within 2 months from the application submission date. 3. Coupon is NOT applicable to any new policy applies through the plan change/ migration arrangement.

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

Memo

4. The following terms and conditions shall apply to Coupon(s) usage. If the Customer is holding more than one type of Coupons, the Coupons can be used at the same time. The system will deduct the Coupons with the earliest expiry date and according to the below sequence:
   i. HK$/MOP10,000 Coupon(s);
   ii. HK$/MOP500 Coupon(s);
   iii. HK$/MOP200 Coupon (s) only applicable to specified protection plans, for details please refer to memo A250113;
   iv. HK$/MOP100 Coupon(s) only applicable to specified protection plans, for details please refer to memo A250113.
5. The maximum amount of Coupon deduction that a new policy could enjoy would be HK$22,500.
6. For New Policy with single premium payment, the annualised premium is equal to 10% of the single premium payment for calculation purpose. However, If the applied plan is eligible for premium discount of prevailing offer at the same time, the annualised premium used for determining Coupon deduction will be calculated as follows:

   single premium payment x (100% - premium discount % of prevailing offer) x 10%
7. Under any circumstances, if the New Policy is cancelled or not issued, the used Coupon(s) cannot be reused for other policies and no refund will be made.
8. Under any circumstances, the Coupon(s) cannot be exchanged and/or redeemed for cash or resale, and its remaining balance will not be refunded.
9. The Coupon(s) can be used in conjunction with other AIA offers. If the applied plan is eligible for premium discounts under other offer(s), the first-year annualised premium requirement for using the ePremium Coupons will be calculated based on the first-year annualised premium after deducting the discounts from other promotional offer(s).
10. Customers must apply for the specified new plan(s) as the policyowner within the Promotion Period and reach the designated annualised premium requirement to deduct the Coupon.
11. Customer can transfer the Coupon(s) to eligible transferee(s). Each Coupon can only be transferred once. Upon successful transfer, the Coupon will become non-transferable and cannot be transferred to any third party including the transferor. For details, please refer to the terms and conditions of the "Easy-2-share" Coupon transfer function.
12. Customers can check the balance of Coupon(s) via the AIA+ mobile app or AIA customer hotline.
13. AIA reserves the right to change any terms and conditions of this promotion without advance notice. In the event of any disputes, AIA's decision shall be final and conclusive.
14. These terms and conditions shall be governed by and construed in accordance with, the laws of Hong Kong SAR if the policy is issued in Hong Kong, and the laws of Macau SAR if the policy is issued in Macau.
15. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Remark:
- Each HK$/MOP100 ePremium Coupon is equivalent to MOP 100 / US$ 13;
- Each HK$/MOP200 ePremium Coupon is equivalent to MOP 200 / US$ 25;
- Each HK$/MOP500 ePremium Coupon is equivalent to MOP 500 / RMB 420 / US$ 63 / AUD 63 / CAD 63 / GBP 38 / EUR 44 / SGD 75;
- Each HK$/MOP10,000 ePremium Coupon is equivalent to MOP 10,000 / RMB 8,400 / US$ 1,250 / AUD 1,250 / CAD 1,250 / GBP 750 / EUR 875 / SGD 1,500

「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）。「AIA」、「友邦」或「友邦香港」是指友邦保险（国际）有限公司（于百慕达注册成立之有限公司）。 "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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ePremium Coupon Balance Checking	The ePremium Coupon has been updated to the customer's record at AIA. Financial Planners can check the number of remaining ePremium Coupons of selected customers via the following means: 1. Contact AIA Call Centre at (852) 2232-8888 (can only enquire the number of remaining ePremium Coupons of their selected customers) 2. ePremium Coupon record in the Policy Enquiries System "Selected Customers" can check the balance of remaining ePremium Coupons via the following means: 1. Contact AIA Call Centre at (852) 2232-8888 2. In the "Rewards" of AIA+ mobile app
Notification to Financial Planners	Financial Planners will receive an iEngage alert message. You can provide service for Corporate Customers at their life stage change and explore new business opportunities.
Important Notes	▪ This campaign can only be promoted within the territory according to the Financial Planners' relevant license. ▪ Before contacting the policyholder, please check whether the policyholder is on the opt-out list or not. ▪ Financial Planners must recommend products to customers based on the customer's actual needs. If the product concerned requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation.

AIA reserves the right to change the terms and conditions of this promotion campaign without prior notice. In case of any disputes, AIA reserves the right of final decision.

Yours faithfully,

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

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