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 & Honorable Advisors / EDDs / PSDDs/ SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	From:	Victor Man Winnie Fung
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Agency Executives / Contact Centre	Dept:	Corporate Solutions
Date:	20 August 2025	Total page:	5

Subject: **(A250832) 2025 年自選團體營業秘書福利計劃（保單編號 18099）**
2025 Voluntary Group Agency Secretary Scheme (Policy No. 18099)

2025 年自選團體營業秘書福利計劃將由即日起至 8 月 31 日接受申請！本年度之保障生效期為 2025 年 9 月 1 日至 2026 年 8 月 31 日，而**「友愛護」癌症保障計劃（「友愛護」）亦將於 9 月份接受投保**，讓各營業秘書可享有公司卓越的保障。

自選團體營業秘書福利計劃（保單編號 18099）

2025 年自選團體營業秘書福利計劃之**保障範圍及保費與 2024 年相同**，有關保障範圍和保費之詳情，請參閱附件。

如何參加？

- **新參加計劃**：請填妥及簽署附隨之報名表並於 **2025 年 8 月 31 日或之前**電郵至 AIA 企業業務 hk.eb.enquiry@aia.com
- 於 2024 年或之前已參加計劃，**並毋需更改「計劃選項」**：毋需採取任何行動
- 於 2024 年或之前已參加計劃，**並希望更改「計劃選項」**：如營業單位主管 / 財務策劃顧問希望為其所屬秘書更改於上年度所揀選的「計劃選擇」，請於 **2025 年 8 月 31 日或之前**填妥及簽署報名表並電郵至 AIA 企業業務 hk.eb.enquiry@aia.com。
- **終止保障**：如營業單位主管 / 財務策劃顧問希望終止受保秘書的現有保障，請於 **2025 年 8 月 31 日或之前**發送電郵至 AIA 企業業務 hk.eb.enquiry@aia.com 提交終止保障通知，並提供受保秘書的英文全名作處理。逾期通知，恕不受理。

請注意：

- 如在截止日期前未能收到報名表或更改 / 終止保障通知，公司將為營業單位主管 / 財務策劃顧問以上年度的「計劃選項」作續保處理。
- 所有與上述計劃相關的電郵，請於標題中註明「申請 2025 年自選團體營業秘書福利計劃（保單編號 18099）」，以方便公司進行分類處理。
- 所需之全年保費將於 2025 年 10 月份從營業單位主管 / 財務策劃顧問的公司出糧戶口中扣除。

如有任何與自選團體營業秘書福利計劃相關的查詢，歡迎致電 2232 8238（香港）或 0800 311（澳門）。

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Memo

友愛護」癌症保障計劃

「友愛護」癌症保障計劃讓您以相宜保費為營業秘書提供全面的癌症保障，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，直至受保人 80 歲為止。保費將於每 5 年的保障期內維持不變。



投保資格

年齡在 65 歲或以下**並**受保於自選團體營業秘書福利計劃之營業秘書均符合資格投保（家屬並不適用）。

如何參加？

- 香港及澳門營業員均可經 iPoS 為營業秘書遞交申請；投保申請於 2025 年 9 月 1 日開始，而申請必須於 **2025 年 10 月 31 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（請參考醫療咭）



*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）（詳情請參閱通告 A240655）

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秘書的「友愛護」投保申請，並可獲發相關佣金。
- 詳情請按此參閱計劃簡介。

如有任何與「友愛護」癌症保障計劃相關的查詢，歡迎致電郵至 hk.cs.enquiry@aia.com 或與 IVS 團隊聯絡。

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Memo

We are pleased to inform you that the application of **2025 Voluntary Group Agency Secretary Scheme** **will be open from now till 31 August 2025**. The coverage period for this year is from 1 September 2025 to 31 August 2026. The application of **Shield Up Cancer Protection Plan ("Shield Up") will also be open in September 2025**, allowing agency secretaries to enjoy quality protection offered by the Company.

Voluntary Group Agency Secretary Scheme (Policy No. 18099)

The **coverage and premium** of 2025 Voluntary Group Agency Secretary Scheme **remain the same as 2024**. For details of coverage and premiums, please refer to the Appendix.

How to Enrol?

- **New Enrolment**: Please complete and sign the enrolment form attached and email it to AIA Corporate Solutions hk.eb.enquiry@aia.com **on or before 31 August 2025**
- Enrolled in 2024 or before, **with NO change to "Plan Option"**: No action is required.
- Enrolled in 2024 or before, **with change to "Plan Option"**: If Agency Leader/Financial Planner wishes to change the "Plan Option" selected for his secretary in the previous year, please email the completed and signed enrolment form to AIA Corporate Solutions hk.eb.enquiry@aia.com **on or before 31 August 2025**.
- **Terminate Existing Coverage**: If Agency Leader/Financial Planner wishes to terminate the existing coverage for the insured secretary, please submit a notice of coverage termination together with the insured secretary's full English name via email to AIA Corporate Solutions hk.eb.enquiry@aia.com **on or before 31 August 2025** for processing. All late submissions will not be accepted.

Important Notes:

- If there is no enrolment form or change/termination of coverage notice received by the deadline, we will renew the scheme for the Agency Leader/Financial Planner based on the "Plan Option" selected in the previous year.
- For all emails related to the above plans, please mark "Application for 2025 Voluntary Group Agency Secretary Scheme (Policy No. 18099)" in the email subject to facilitate our sorting process.
- The relevant annual premium will be deducted from Agency Leader/Financial Planner's payroll account in October 2025.

If you have any enquiries related to the Voluntary Group Agency Secretary Scheme, please call 2232 8238 (Hong Kong) or 0800 311 (Macau).

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Memo

Shield Up Cancer Protection Plan

Shield Up Cancer Protection Plan allows you to provide your secretary the comprehensive cancer protection 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, the policy is renewable every 5 years until the age of 80, and the premium will be fixed for each 5-year coverage period.

Eligibility

Agency secretaries aged 65 or below **AND** being insured under the Voluntary Group Agency Secretary Scheme are eligible to enrol (not applicable to dependents).



How to Enrol?

- For Hong Kong and Macau Financial Planners, please enrol for your agency secretary through "iPoS" starting from 1 September 2025, and enrolment must be submitted **on or before 31 October 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 (Please refer to the medical card)



*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) (Please refer to Memo A240655 for details)

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Memo

Important Notes:

- The Plan choice of Shield Up can either be Plan 1, Plan 2 or Plan 3
- All Hong Kong and Macau Financial Planners can process the Shield Up application of their secretary and will also be entitled to receive the relevant commission.
- For details, please click here to refer to the product brochure.

If you have any enquiries related to Shield Up Cancer Protection Plan, please email to hk.cs.enquiry@aia.com or contact IVS Team.

Yours faithfully,

Winnie Fung
Head of Individual Voluntary Solutions
CS – Individual Voluntary Solutions

Victor Man
Head of CS Business Development
Agency Distribution, Corporate Solutions

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2025 Voluntary Group Agency Secretary Scheme (Policy No.: 18099)
2025 自選團體營業秘書福利計劃 (保單編號：18099)

附件

Effective Date: 1 September 2025 生效日期：2025 年 9 月 1 日

Benefits & Premium Summary (HKD) 保障和保費一覽表(港元)

Plan 計劃	1 / 4	2 / 5	3 / 6	3a / 6a
GROUP LIFE BENEFITS 團體人壽保障 (For Secretary Only 只適用於秘書)	Sum Assured (HKD) 保障額 (港元)			
1. Group Life Benefit 團體人壽保障	100,000	100,000	100,000	100,000
2. Group Accidental Death & Disablement Benefit 團體意外死亡及傷殘保障	250,000	250,000	250,000	250,000
GROUP HOSPITALISATION & SURGICAL BENEFITS 團體住院醫療及手術保障 [1][7]	Reimbursement Amount (HKD) 賠償金額(港元)			
3. Group Network Hospital & Surgical Benefits 團體網絡住院醫療及手術保障 (per disability 每病症) [2]				
Pre-authorisation by AIA is Required 須先獲友邦保險之醫療核准				
• Daily Room & Board (maximum 90 days) 每日膳宿費 (最多 90 日)	-	400	600	800
• Intensive Care Unit (maximum 7 days) [9] 深切治療病房費(最多 7 日)	-	800	1,200	1,600
• Other Hospital Services 住院雜費	-	6,800	10,200	12,000
• Surgical Fee 外科手術費				
Complex 複雜	-	21,000	31,500	37,500
Major 大型	-	14,000	21,000	25,000
Intermediate 中型	-	7,000	10,500	12,500
Minor 小型	-	2,800	4,200	5,000
• Anaesthetist's Fee 麻醉師費				
Complex 複雜	-	6,300	9,500	11,250
Major 大型	-	4,200	6,300	7,500
Intermediate 中型	-	2,100	3,200	3,750
Minor 小型	-	840	1,300	1,500
• Operating Room 手術室費				
Complex 複雜	-	6,300	9,500	11,250
Major 大型	-	4,200	6,300	7,500
Intermediate 中型	-	2,100	3,200	3,750
Minor 小型	-	840	1,300	1,500
• In-Hospital Physician's Call (maximum 90 days) 醫生診症費（最多 90 日）	-	400	600	800
4. SMM (applicable to the above item 3) 輔助醫療保障（適用於以上第 3 點）				
• Per disability limit (80% reimbursement) 每病症限額（八成賠償）[2]	-	80,000	120,000	160,000
5. Hospital Authority Hospital Benefits (general ward) 醫管局住院醫療保障（普通病房）[2]	-	200	300	400
• Daily Cash (maximum 90 days) 每日現金保障（最多 90 日）				
• Surgical Supplies Reimbursement 手術醫療用品賠償		Payable under "Other Hospital Services" 於住院雜費中賠償		
6. Group Hospital Income Benefit (maximum 180 days per disability) 團體住院現金保障〔每病症最多 180 日〕[2][4]				
• Group Hospital Income Benefit (maximum limit per day) 團體住院現金保障〔每日最高限額〕	500	-	-	-
• Group Dread Disease Benefit (maximum limit per day) 團體嚴重疾病保障〔每日最高限額〕[3]	1,000	-	-	-
Surgical Expenses Reimbursement Benefit (maximum limit per disability) 手術費用賠償〔每病症最高限額〕[2][5]	10,000	-	-	-
7. Emergency Hospitalisation Benefits 緊急住院醫療保障(per disability 每病症) [2][8]	-	Please refer to the above table (Item 3 or 5) 請參照上表（第 3 點或第 5 點）		
• 100% of Group Network Hospital & Surgical Benefits 相等於團體網絡住院及外科手術保障				
8. Increased Overseas Emergency Hospitalisation Benefit (per disability, due to accident) 海外緊急住院醫療保障 (每病症，因意外引致) [2]	-	Please refer to the above table (Item 3) 請參照上表（第 3 點）		
• 150% of Group Network Hospital & Surgical Benefits 相等於團體網絡住院醫療及手術保障之 150%				

[AIA – PUBLIC]

9. Emergency Medical Evacuation & Repatriation Benefits (Prior authorisation by AIAS is required) 緊急醫療護送及遺體運返保障 (須先獲 AIAS 核准) [10]				
• Emergency Medical Evacuation 緊急醫療護送	100%			
• Repatriation of Remains 遺體運返	100%			
• Worldwide Hospitalisation Deposit Guarantee 環球住院按金保證	Maximum 60,000 per trip 每一旅程高達 60,000			
• Compassionate Visit (if the insured person is hospitalised for more than 7 consecutive days) 安排家屬探望 (如受保人需連續住院 7 天或以上) - Return Common Carrier tickets (economy class) 來回旅程費用 (經濟客位) - Visitor's accommodation expenses 合理住宿費用	 Included 包括 Maximum 12,000 per trip 每一旅程高達 12,000			
• Return of Children (under 18 years of age) 送返兒童 (未滿 18 歲之兒童) - One-way Common Carrier ticket (economy class) 單程旅程費用(經濟客位) - Qualified escort (if necessary) 護送服務 (如有需要)	 Included 包括 Included 包括			
• Overseas medical monitoring & repatriation after discharge from overseas hospitalisation 海外住院期間醫療監察及出院後醫療運送	Included 包括			
• Hotel Room Accommodation for Convalescence (Maximum 5 days per trip) 出院後酒店療癒 (每次旅程最多 5 天)	Maximum 2,000 per day 高達每天 2,000			
Group Outpatient Benefits 團體門診醫療保障 * [1] **Network Group Out-patient Benefits** 網絡團體門診醫療保障 10. General Physician Consultation 普通科門診 Maximum 1 visit per day 每天最多一次 per visit (每次)	copay 自付費	copay 自付費	copay 自付費	copay 自付費
• General Physician Consultation 普通科門診	60	40	40	20
• Physiotherapy 物理治療 [6]	80	60	60	30
11. Specialist Consultation 專科門診 [6] Maximum 1 visit per day, 5 visits per policy year 每天最多一次， 每計劃年度最多 5 次	-	80	80	40
12. Basic Diagnostic Testing (per policy year) 基本診斷檢驗(以每個保單年度計算) [6][11] 100% reimbursement 全數賠償	800	1,200	1,200	1,500
13. Emergency Outpatient Benefits (per visit) 緊急門診醫療保障 * (每次) 80% reimbursement, Maximum 1 visit per day, 5 visits per policy year 八成賠償， 每天最多一次， 每計劃年度最多 5 次	130	130	150	180

* Maximum 30 visits per policy year including General Physician, Physiotherapy and Emergency Outpatient Benefits.

* 每計劃年度總和為 30 次包括普通科門診，物理治療及緊急門診醫療保障。

[AIA – PUBLIC]

2025 Voluntary Group Agency Secretary Scheme (Policy No. : 18099)
2025 自選團體營業秘書福利計劃 (保單編號：18099)

附件

Effective Date: 1 September 2025 生效日期：2025 年 9 月 1 日

Benefits & Premium Summary (HKD) 保障和保費一覽表(港元)

Annual Premium (HKD) 每年保費（港元）

Group Life and Group Network Hospitalisation Benefits (IH) / Group Hospital Income Benefits (HI) and Group Network Outpatient Benefits 團體人壽保障及團體網絡住院醫療保障 / 團體住院現金保障及團體網絡門診醫療保障

Age Last Birthday 按足歲計算	Secretary 秘書				Dependant 配偶及子女			
	Plan 計劃 1/4	Plan 計劃 2/5	Plan 計劃 3/6	Plan 計劃 3a/6a	Plan 計劃 1/4	Plan 計劃 2/5	Plan 計劃 3/6	Plan 計劃 3a/6a
0-15	-	-	-	-	1,713	3,180	3,535	5,187
16-19	1,179	2,094	2,299	3,351	1,287	2,298	2,593	3,996
20-29	1,200	2,469	2,747	4,110	1,287	2,736	3,119	4,917
30-39	1,338	2,742	3,052	4,584	1,428	3,054	3,474	5,481
40-49	1,659	3,303	3,656	5,397	1,656	3,591	4,067	6,324
50-59	2,448	4,989	5,552	8,298	1,965	5,061	5,785	9,282
60-64*	3,060	7,218	8,112	12,477	2,295	7,434	8,562	14,061

*For Renewal Only 只適用於續保

Remarks 附註：

[1] Pre-existing conditions for which the Member received medical treatment, diagnosis, consultation or prescribed drugs during the ninety (90) days preceding the effective date of his coverage, unless the Member affected by these conditions has been insured under the Policy continuously for twelve (12) months.
保障生效後首十二（12）個月內，屬早已存在的任何病情並不受保障。早已存在的任何病情是指在受保障生效前九十（90）日內曾接受治療、診斷或醫生處方藥物的疾病或損傷。

[2] "Per disability" means that all disabilities arising from the same cause including any and all of the complications therefrom, as well as concurrent disabilities from different causes during the same hospital confinement; except that after 90 days following the latest discharge from hospital or the last treatment date, whichever is later, subsequent disability from the same cause will be treated as a new disability.
「每病症」指因相同或不同傷病及由此引起之併發症而導致同期一次或多次住院。如同一病因於最後一次出院或治療之九十〔90〕日後〔兩者以較後日期為準〕引起傷病，則會被視為另一次病症。

[3] Group Dread Disease Benefit includes Stroke, Cancer (excluding Skin Cancer), First Heart Attack, Fulminate Viral Hepatitis, End-stage Lung Disease, Kidney Failure, Major Burns, Coronary Artery Surgery, Systemic Lupus Eryhematosus with Lupus Nephristis and Parkinson's Disease.
團體嚴重疾病保障包括中風、癌症〔皮膚癌除外〕、首次心臟病發作、暴發性病毒性肝炎、末期肺病、腎衰竭、嚴重燒傷、冠狀動脈手術、紅斑狼瘡症及柏金遜症。

[4] Group Dread Disease Benefit and Group Hospital Income Benefit are mutually exclusive benefit.
團體嚴重疾病保障與團體住院現金保障兩者乃互不並存之保障。

[5] Surgical Expenses Benefit reimburses the actual charges for Surgical Fee, Anaesthetist's Fee and Operating Room Fee. This Benefit covers Complex and Major surgical operations such as Cholecystectomy, Extraction of Cataract, Hysterectomy, Thyroidectomy (Total), Excision of Brain Tumour, Nephrolithotomy, etc.
手術費用賠償包括外科手術費、麻醉師費及手術室費。此項賠償之保障範圍包括複雜及大型之手術，如膽囊切除術、白內障摘出術、子宮切除術、甲狀腺切除（全部）、切除腦腫瘤、腎切開取石術等。

[6] Specialist Consultation, Physiotherapy, X-Ray and Laboratory Test require referral letter from a registered General Medical Practitioner in western medicine.
專科門診、物理治療、門診 X 光及化驗費需註冊西醫簽發的轉介信。

[7] Non-network medical services are not covered (except emergency treatment or Group Hospital Income Benefit).
非網絡醫療服務不在保障範圍以內（除緊急或團體住院現金保障外）。

[8] Requires notification to AIA within 48 hours; otherwise, $2,000 deductible per insured will be applied. "Emergency" means a serious medical condition or symptom resulting from Injury or Sickness which arises suddenly; in the judgment of a reasonable person, it requires immediate medical care and treatment, generally received within 24 hours of onset, to avoid danger to life or health.
需要於入院後 48 小時內通知友邦保險，否則受保成員須付$2,000 元。「緊急」指受保人因受傷或疾病而突然產生的嚴重情況或徵狀。此「緊急」情況在常人的判斷下需於二十四小時內立即接受醫治，否則會令受保人的生命或健康受到損害。

[9] The specific maximum number of days in this benefit shall be included in that of Daily Room & Board.
此保障之最高賠償日數計算在每日膳宿費福利保障之最高賠償日數內。

[10] Prior Authorisation by AIAS shall be required.
須先獲 AIAS 核准。

[11] Basic Diagnostic Testing includes basic diagnostic imaging (x-ray, mammograms, ultrasound).
基本診斷檢驗包括基本診斷造影(X 光、乳房組織 X 光檢查、超聲波測試)

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Important Note **請注意**：

附件

[a] If secretary's dependants' cover is elected, all eligible dependants of the relevant secretary must participate. They must be enrolled together and in the same benefit plan as the secretary.
如已選擇家屬保障，該秘書所有合資格之家屬**必須一同**參加，並加入與該秘書之同一保障計劃。

[b] Pre-authorisation has to be obtained by the attending network doctor.
醫療核准需預先由網絡醫生安排。

[c] 13 network hospitals in Hong Kong include St. Paul's Hospital, Canossa Hospital (Caritas), Matilda & War Memorial Hospital, Hong Kong Adventist Hospital, St. Teresa's Hospital, Hong Kong Baptist Hospital, Shatin Union Hospital, Tsuen Wan Adventist Hospital, HK Sanatorium & Hospital, Evangel Hospital, Precious Blood Hospital (Caritas), Gleneagles Hong Kong Hospital and CUHK Medical Centre .
13 所香港網絡醫院包括聖保祿醫院、嘉諾撒醫院、明德醫院、香港港安醫院、聖德肋撒醫院、香港浸信會醫院、沙田仁安醫院、荃灣港安醫院、養和醫院、播道醫院、寶血醫院(明愛)、港怡醫院及香港中文大學醫院。

[d] An adjustment factor to SMM will be applied if the average room and board expenses exceed the original benefit level.
若住院之平均膳宿費用高於其基本住院福利水平，計算附加醫療保障受理費用時需按『調節因數』計算。

[e] Plan 1 – 3a is applicable to Hong Kong and Plan 4 - 6a is applicable to Macau.
計劃 1 至計劃 3a 適用於香港而計劃 4 至計劃 6a 適用於澳門。

Eligibility 參加資格：

- Eligible Secretary and spouse aged between 16 – 59 are eligible to enrol after 60 days of the Date of Employment.
  合資格秘書及配偶年齡為 16 至 59 歲可於受僱 60 天後投保。
- Unmarried dependant child of eligible secretary between 15 days old to 18 or who are full-time students at age 19 and not yet reached 22 years old is eligible to join the plan.
  合資格秘書之未婚子女，其年齡由出生後 15 天至 18 歲或年齡在 19 至 22 歲之全職學生均可參加。

Protection up to age 保障至年齡：

- Coverage up to age 65 for both secretary and spouse (if applicable) upon policy anniversary date.
  保障至合資格秘書及其配偶 (如適用) 於保單週年日達65歲。
- For dependant child of eligible secretary, coverage up to age 19 or 23 (must be a full-time student) upon policy anniversary date.
  保障至合資格秘書之子女於保單週年日達年齡19歲或23歲 (必須為全日制學生) 。

Enrolment procedures and guidelines 申請程序及指引：

1. Agency Leader/Financial Planners can enrol for their secretary and dependants (if applicable). Copy of MPF Member Benefit Statement or Employment Contract **MUST** be submitted together with the enrolment form.
   營業單位主管/財務策劃顧問可替秘書及其家屬（如適用）申請此計劃。有關報名表必須與強積金成員權益結算表或僱傭合約副本一併遞交。
2. Annual premium will be deducted from the Agency Leader/Financial Planner's payroll account in October 2025.
   全年保費將於 2025 年 10 月從各營業單位主管/財務策劃顧問之公司出糧戶口扣除。
3. Mid-year enrolment is allowed for new secretary and their dependants (if applicable) only. The pro-rated premium will be collected through Agency Leader/Financial Planner's payroll account in the next month and pro-rated benefit will be offered. The effective date on the first day of next month after the enrolment form is received.
   新聘請之秘書及其家屬(如適用)可於年中參加此計劃。保費將按比例收取及保障將按比例計算，並於下一個月從營業單位主管/財務策劃顧問之公司出糧戶口扣除。保障生效日期為收到申請表後下一個月的首日。
4. Withdrawal from this scheme is available on September 1 of each year only; except for mid-year termination of the secretary's employment contract. We will refund the premium on a pro-rated basis from the first day of the next month following receipt of the termination notice and the relevant health cards. We will refund it to Agency Leader/Financial Planner through their payroll account in the following month.
   除非年中離職，否則受保秘書及其家屬(如適用)只可於每年 9 月 1 日終止本計劃，退還之保費將於收到終止計劃通知書及有關保健咭後下月的首日起按比例計算，並於下一個月份經公司出糧戶口退還予營業單位主管/財務策劃顧問。
5. Claim form can be downloaded from AIA Corporate Solutions website: http://gmd.aia.com.hk.
   賠償表格可於 AIA 企業業務資訊網站下載: http://gmd.aia.com.hk。

The above benefit descriptions are for reference only. Final terms and conditions are subject to the provisions of the Master Policy issued by AIA International Limited.
以上保障簡介只供參考之用，最終條款及細則以友邦保險(國際)有限公司所發出之團體保單為準。

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