AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)

From: Sheila Lui
Head of Claims

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 24 September 2025

Total page: 4 (連附錄 including appendix)

Subject: **[補充]:** 醫療費用預先批核及出院免找數服務 (個人保險)
(Ref: 250957) **[Supplement]:** Pre-approval & Cashless Service - Medical Expenses (Individual Life Policies)

承我們早前發出之通告 A250953 有關**個人醫療計劃**之**非醫療網絡**「預先批核」電子申請及優化項目，由於系統問題，通告中所述的生效日期延至 2025 年 9 月 25 日。在生效日期前遞交的申請，我們將繼續沿用現有的「預先批核」服務申請流程，請與客戶保持溝通，通知他們服務申請狀態。

如有任何查詢，請於 iEngage/PES 使用 Chatbot 進行查詢；澳門可親臨營運服務中心。

Further to our earlier memo A250953 about the digital submission and enhanced application journey for the "pre-approval" service for **non-network** cases of **individual medical plans**, due to system issue, the effective date mentioned in the memo is rescheduled to 25 September 2025. For applications submitted before the effective date, we will continue to follow the existing "pre-approval" service application process. Please keep connected with customers and keep them informed of the status of the applications

Should you have any queries, please enquire by using Chatbot in iEngage/PES. For Macau, please visit Operation Service Centre for details.

Regards,

Sheila Lui

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Appendix 附錄

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From: Sheila Lui
Head of Claims

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 19 September 2025

Total page: 3

Subject: (Ref: A250953) 醫療費用預先批核及出院免找數服務 (個人保險)
Pre-approval & Cashless Service - Medical Expenses (Individual Life Policies)

我們一向致力為個人醫療計劃的客戶提供醫療網絡及非醫療網絡的醫療費用預先批核及出院免找數服務，並不斷擴展及提升客戶體驗，旨在讓客戶在接受治療前掌握醫療開支。

我們為了提供更快捷、更透明、更智能的申請體驗，我們推出一系列的優化項目，並鼓勵財務策劃顧問及客戶多採用電子申請及使用電子平台。

就非醫療網絡的醫療費用預先批核及出院免找數服務(簡稱「預先批核」)，我們於 2024 年 11 月增設讓客戶以手機應用程式 AIA+遞交申請(詳情可參閱通告 A241170)。為進一步擴闊電子遞交申請的渠道，於 2025 年 9 月 20 日起，財務策劃顧問也可透過 Policy Enquiry System (簡稱「PES」)替客戶遞交申請。除了開通遞交申請之電子渠道，我們同時優化申請流程之體驗：

	財務策劃顧問層面*	客戶層面#
申請狀況更新	透過 iEngage 推送通知和電郵通知	透過 AIA+推送通知、電郵及/或電話短訊 (SMS) 通知
申請結果和詳情	於 PES 查閱	於 AIA+查閱及/或透過電郵通知
提交補充資料	透過 PES 內之 iMemo 遞交	透過 AIA+遞交
信用卡授權	不適用	透過 AIA+辦理^
生效日期	於 2025 年 9 月 23 日起遞交之申請	

註: 經紀之電子遞交申請功能及優化項目預計於 2026 第四季推出

* - 請建議客戶於遞交申請時選擇由財務策劃顧問跟進申請，以讓財務策劃顧問同時接收相關資訊，掌握申請進度及適時向客戶提供支援

\# - 視乎客戶是否已登記 AIA+、電郵地址或手機號碼
- 客戶之 AIA+需更新到最新版本
- 請協助客戶作相關的登記/更新以接收相關資訊及使用各項優化項目

^ 若個案經審核後獲安排免找數服務，客戶可於 AIA+辦理信用卡授權，省卻填寫表格、以電郵/傳真遞交信用卡資料

隨著上述的優化，就「預先批核」申請之各種結果和詳情將透過上表所述方式傳遞，以書面形式通知，使財務策劃顧問更容易掌握所有資料。唯就下列申請結果，我們於 2025 年 10 月 2 日起仍會繼續以電話通知，好讓財務策劃顧問及/或客戶更加了解當中詳情。(註：同樣安排適用於財務策劃顧問及客戶、適用於電子及紙本遞交的申請。)

- 醫療費用預先批核申請未獲接納(限於醫院內進行之日間手術和入住醫院個案)
- 出院免找數服務申請未獲接納(限於醫院內進行之日間手術和入住醫院個案)
- 提高出院免找數金額並涉及預計差額增加
- 醫療費用超出合理及慣常收費範圍

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我們明白當患病時，在所難免會擔心醫療開支，利用「預先批核」服務使客戶以在治療前掌握醫療開支，專心接受治療。無論客戶選擇網絡醫生或自選醫生，我們會為客戶安排醫療費用預先批核及出院免找數服務(如適用)。瀏覽於官網 aia.com.hk 上的服務專頁以了解更多。

如有任何查詢，請於 iEngage/PES 使用 Chatbot 進行查詢；澳門可親臨營運服務中心。

We have always been committed to providing our **individual medical plan** customers with pre-approval & cashless service of medical expenses of network and non-network cases. We continuously expand and enhance the customer experience, aiming to help customers take control of the medical expenses before receiving treatment.

To provide a faster, more transparent, and smarter application experience, we are launching a series of enhancement, and encourage financial planners and customers to make greater use of digital applications and digital platforms.

For the pre-approval & cashless service of medical expenses of **non-network cases** (hereafter named as "**pre-approval**"), we introduced the digital submission by customers via the AIA+ mobile app in November 2024 (please refer to memo A241170 for details). To further expand the digital submission channel, starting from 20th September 2025, **financial planners can also submit applications on behalf of customers via the Policy Enquiry System** (hereafter named as "**PES**"). Apart from launching digital submission channels for submitting applications, we are also **enhancing the experience in the application journey**:

	For financial planners*	For customers#
Application status updates	Through push notifications via iEngage and email	Through push notifications via AIA+, email and/or SMS
Application results and details	Viewable via PES	Viewable via AIA+ and/or email
Submitting supplementary information	Via iMemo in PES	Via AIA+
Credit card authorisation	Not applicable	Process through AIA+ ^
Effective date	Applications submitted from 23rd September 2025 onwards	

Note: The digital submission for brokers together with the enhancements above are expected to be launched in the 4th quarter of 2026

* - Please recommend customers to select financial planners to follow up the applications, so that Financial Planners can receive relevant updates, monitor the application progress, and provide timely support to customers

\# - Depends on whether customers have registered for AIA+, email address, or mobile number
- Customers' AIA+ apps must be updated to the latest version
- Please assist customers in the corresponding registration/updating so as to receive relevant updates and access the enhanced features

^ If, after our review, cashless service can be offered for the application, customers can proceed with the credit card authorisation via AIA+, saving the effort in filling out forms or submitting them by email or fax

With the above enhancements, **the various application results and details of the "pre-approval" applications will be delivered in written through the methods outlined in the table above**, enabling financial planners to more easily grasp all relevant information. However, for the following application results (please refer to the next page), we will continue to notify financial planners and/or customers by phone calls starting from 2nd October 2025, to help them better understand the details involved. (Note: The same arrangement applies to both financial planners and customers, and is applicable to applications submitted digitally or in paper forms.)

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- Pre-approval for medical expenses not accepted (limited to day surgeries conducted in hospital and in-patient admissions)
- Cashless service not offered (limited to day surgeries conducted in hospital and in-patient admissions)
- Increase of cashless amount involving increased estimated shortfall amount
- Medical expenses exceed the reasonable and customary level

Medical cost is the last thing customers want to worry about when getting sick, through our "pre-approval" service, they can take control of the expenses before treatment and focus on recovery. We offer medical expenses pre-approval and cashless service (if applicable) for customers, with the choice on network doctors or their own preferred doctors. Visit the service page on our official website aia.com.hk to learn more.

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Regards,

Sheila Lui

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