AIA Hong Kong

27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

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

From: Dr. Alexander Chiu
Head of Medical and Healthcare Provision

Co/Dept:

Dept: CPHO Office

Copy: All Department Heads

Date: 24 October, 2025

Total page: 3

Subject: A251078 於指定醫院*申請醫療費用預先批核之指引（個人保險）

Guidelines for Pre-approval of Medical Expenses at Designated Hospitals* (Individual Life Policies)

以下指引說明在指定醫院申請醫療費用預先批核的流程，分為兩種情境：

情境一：當指定醫院有網絡醫生當值

1. 病人登記時出示電子醫療卡。
2. 通知醫院職員病人希望諮詢網絡醫生。
3. 提醒網絡醫生提交醫療費用預先批核申請。
4. 如病人需要即時入院，但預先批核申請仍在處理中，為不擔誤病情，請遵照醫護人員指示盡快接受治療。
5. 若預先批核申請在出院前已完成，免找數服務安排將根據批核結果處理。
6. 若出院時預先批核結果仍未有定案，病人需先向醫院繳付醫療費用，並提交索償申請。所有賠償決定受醫療賬單及保單條款及細則約束。

情境二：當指定醫院沒有網絡醫生當值

1. 病人登記時出示電子醫療卡，並通知職員希望諮詢網絡醫生。
2. 若無網絡醫生當值，為不擔誤病情病人可選擇諮詢非網絡醫生。
3. 病人需自行向醫院繳付所有醫療費用，該個案將按非網絡保障安排賠償。

只供內部使用FOR INTERNAL USE ONLY

於這通告內所提及的「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" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Hong Kong

27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

4. 如需進一步治療或入院，請依照醫生建議及病人意願進行。所有賠償決定受醫療賬單及保單條款及細則約束。

*截至 2025 年 10 月 20 日，「指定醫院」為香港中文大學醫院、港怡醫院、仁安醫院及荃灣港安醫院，此「指定醫院」並非與「睿選指定醫院」相同。此外，我們將不時作出更改、更新及修訂醫院或網絡醫生名單，建議您瀏覽 AIA 網頁 (www.aia.com.hk) 查閱最新資訊

The following guidelines outline the process for seeking pre-approval (PA) of medical expenses at designated hospitals under two scenarios.

Scenario 1: Network Doctor Is Available at Designated Hospital

1. Patient presents e-Medical Card at registration.
2. Inform the hospital staff of intent to consult a network doctor.
3. Remind the network doctor to submit PA application for the medical expenses.
4. If the patient requires immediate admission while the PA application is still being processed, treatment should proceed promptly as instructed by medical staff to avoid any delay in care.
5. If the PA assessment is completed before discharge, the credit facility arrangement will be subject to the approval result.
6. If the PA result is still pending at discharge, the patient will need to settle the bill with the hospital and submit a claim for reimbursement. All the claims settlement will be subject to the final bill and the policy terms and conditions.

Scenario 2: Network Doctor Is Not Available at Designated Hospital

1. Patient presents e-Medical Card at registration and informs staff of intent to consult a network doctor.
2. If no network doctor is available, to avoid delaying treatment, patient may opt to proceed to consult a non-network doctor.
3. The patient is required to settle all consultation and medical fees directly with the hospital. The case will be reimbursed under non-network benefit arrangements.
4. If further treatment or admission is required, please follow doctor's advice and patient's will to proceed. All the claims settlement will be subject to the final bill and the policy terms and conditions.

*As of 20 October 2025, the "Designated Hospitals" refer to CUHK Medical Centre, Gleneagles Hospital Hong Kong, Union Hospital, and Tsuen Wan Adventist Hospital. These "Designated Hospitals" are not the same as the "SelectWise Designated Hospitals." Please note that the list of hospitals and network doctors may be updated, revised, or changed from time to time. We recommend visiting the AIA website (www.aia.com.hk) for the most up-to-date information.

只供內部使用FOR INTERNAL USE ONLY

於這通告內所提及的「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" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

[AIA – INTERNAL]

AIA Hong Kong

27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

如對上述內容有任何疑問，請透過電郵 drservice@aia.com 與我們聯絡。

If you have any questions regarding the above, please contact us via email at drservice@aia.com.

Regards,



Dr. Alexander Chiu

只供內部使用FOR INTERNAL USE ONLY

於這通告內所提及的「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" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

[AIA – INTERNAL]