AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
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 and Macau)	From:	Angela Lau
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	Dept:	Health Proposition
Date:	3 December 2025	Total page:	12 pages

Subject: A251210

「愛伴航— 首護摯寶」保險計劃2 - 限時推廣優惠

On Your Side Insurance Plan 2 – First Gift - Limited-Time Offer

為配合**「愛伴航— 首護摯寶」保險計劃2**之推出並繼續支持各財務策劃顧問創造佳績，我們很高興為大家帶來限時推廣優惠，專享個人化醫療支援服務。

於推廣期**2025年9月23日至2026年3月31日**期間，凡成功投保**「愛伴航— 首護摯寶」保險計劃2**，且保單繕發時**原有保額達50,000美元或以上**並符合相關條件後，孩子作為受保人^可於首兩個保單年度內免費享用**「個人療程管理服務與復康管理~」**，旨在協助家庭在需要支援時能及時獲得專業醫療團隊的照顧，並協助安排兒科服務的行政支援(包括香港兒童醫院的私家服務#)。

專屬支援：「個人療程管理服務與復康管理」*

1. 當不確定該如何尋求**醫療支援**時 → 協助**聯繫兒科醫療專業人士**，支援孩子所需。
2. 當面對**壓力重重**時 → 提供自服務啟動日起計不少於**三個月的 24 小時全天候專屬個人服務**。
3. 當**醫療抉擇變得困難**時 → 提供**第三方獨立醫療意見**及持續支援。

^ 懷孕期間，準媽媽作為受保人將可使用本推廣優惠（「推廣優惠」）下的「個人療程管理服務與復康管理（「服務」），並須受推廣優惠及服務的條款及細則約束。

~ 服務由友邦指定的獨立第三方服務供應商在香港提供，並不適用於澳門區域。

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#根據香港兒童醫院的資料，香港兒童醫院集中處理嚴重、複雜、不常見和需要跨專科治理的兒科病症，為全香港初生至 18 歲有相關臨床需要的病童提供診斷、治療及復康服務。除公營醫療服務外，香港兒童醫院亦有提供少量私家服務。所有病人均須經公立醫院或私家醫生轉介。(資料來源：https://www31.ha.org.hk/hkch/Patients/PrivateService)
*詳情請參考常見問題 1。

如欲了解更多詳情，請掃描下方二維碼以查閱「個人療程管理服務與復康管理」服務單張。

有關推廣優惠及服務使用的詳細內容及條款和細則 ，請參閱推廣宣傳單張、通知信及服務單張。

「愛伴航— 首護摯寶」保險計劃 2 - 限時推廣優惠詳情已上載至公司網頁 aia.com.hk。

如有任何疑問，請使用 iEngage/PES Chatbot 查詢；或對以上推廣優惠有任何查詢，請電郵至健康創新方案部部門 (Health Proposition)：aiahk.health-and-wellness-proposition@aia.com。

請注意，此通告是一份內部文件，僅供友邦內部使用及只供參考。閣下**不得**傳播，分發或轉傳此通告予友邦以外的任何第三方。

請將以上訊息傳達予屬下的營業同事，多謝合作！

此致

健康創新方案部主管
劉翩翩

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附錄

1. 宣傳單張

宣傳單張版本



繁體中文版本：連結
英文版本：連結
簡體中文版本：連結

2. 服務通知及查詢支援

2.1. 通知信

確認享有推廣優惠的通知信（即 「個人療程管理服務與復康管理」）將於新保單冷靜期後一個月內發送予合資格受保人。





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2.2. 保單查詢系統(Policy Enquiry System, PES)

通知信副本亦會存放於保單查詢系統(Policy Enquiry System, PES)以供財務策劃顧問參考。財務策劃顧問亦可查詢有關合資格保單時，獲取此服務的相關資料。



2.3. 服務查詢及申請

合資格客戶可經此服務專屬熱線聯絡 AIA（852）2232-8820 或 Medix （852）3896-0500 以查詢及申請使用此服務。

3. 常見問題

問 1：現有指定醫療計劃的客戶享有的「個人療程管理服務與復康管理」（「服務」），與推廣優惠之服務有何分別？

答：服務內容相同，均由 Medix 作為指定第三方服務供應商提供，包括個案管理、醫療意見及復康支援。另外，如孩子為受保人而客戶要求需要協助聯繫兒科醫療專業人士，Medix 可協助受保人安排兒科服務的行政支援(包括香港兒童醫院的私家服務)，但須經過 Medix 評估及視乎客戶的醫療情況而定。請注意，香港兒童醫院所提供的任何服務並非服務的一部分，並且須視乎香港兒童醫院對受保人狀況的判斷及評估而定。 Medix 乃獨立第三方服務供應商，所提供的任何醫療服務、產品或協商工作均並非由 AIA 銷售或推廣，AIA 概不負責或承擔任何責任。客戶是指受保人，並非保單持有人。

問 2：如果受保人希望在三個月的服務期後延長使用服務， 服務是否仍會提供？是否需要重新申請？

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答：服務會提供最少三個月的專屬個人支援，可因個案複雜程度及受保人需要而延長。服務可於首兩個保單年度內使用，只要保單仍然有效並符合服務資格，客戶可持續獲得支援，無需重新申請。

問 3：是否所有的醫療狀況都適合使用「個人療程管理服務與復康管理」？

服務的申請需經評估，並受服務及服務供應商的條款及細則約束。服務可能不適用於以下某些醫療情況：可由基層健康服務處理的情況（例如流感）、緊急情況、美容和美學問題的情況、生育和產科、精神病及/或心理疾病、需要在專業診所下定期管理的病症（例如糖尿病）、牙科範圍的情況、藥物濫用相關疾病和性傳播疾病等。復康管理只適用於指定癌症及心血管疾病個案，並須經服務供應商對受保人狀況進行評估 。受保人可聯繫服務供應商以瞭解更多及查詢個別個案的資格。

問 4：準媽媽在懷孕期間是否可以使用「個人療程管理服務與復康管理」？

答：可以。於懷孕期間，準媽媽作為受保人，只要符合推廣優惠及服務的條款及細則，即可使用「個人療程管理服務與復康管理」。

4. 推廣優惠之條款及細則：

1. 推廣優惠的推廣期為由 2025 年 9 月 23 日至 2026 年 3 月 31 日止，包括首尾兩天(「推廣期」)。
2. 享有推廣優惠須符合以下條件，並受本單張所載之條款及細則約束：
   (i) 「愛伴航–首護摯寶」保險計劃 2 之投保申請須於推廣期內透過 AIA 財務策劃顧問、或 AIA 夥伴銷售渠道之業務代表、保險顧問/理財顧問遞交;
   (ii) 「愛伴航–首護摯寶」保險計劃 2 之保單繕發時原有保額須達 50,000 美元或以上;
   (iii) 「愛伴航–首護摯寶」保險計劃 2 保單於推廣期內成功提交申請，且於香港或澳門地區繕發; 及
   (iv) 合資格保單於使用推廣優惠之服務時須仍然有效。
3. 「個人療程管理服務與復康管理」(「服務」)為推廣優惠下的免費增值服務，並不構成「愛伴航–首護摯寶」保險計劃 2 保單之保障內容的一部分，且並非保證。
4. 服務只適用於「愛伴航–首護摯寶」保險計劃 2 之受保人，並受限於受保人資格，包括對其醫療情況的評估^。
5. 服務可於合資格「愛伴航–首護摯寶」保險計劃 2 保單的保單資料頁所示的繕發日期起首兩個保單年度內使用，並且合資格保單須仍然生效。初生子女出生後，保單持有人應盡快及在首個保單週年日前 14 日或之前通知 AIA，並提交初生子女的出生證明的經核證真實副本，將「愛伴航– 首護摯寶」保險計劃 2 保單的受保人從準媽媽轉換為初生子女，否則保單將於首個保單週年日終止，並會失去保障，而推廣優惠亦不予提供。有關「愛伴航– 首護摯寶」保險計劃 2 的詳情，請參閱產品簡介及保單契約。
6. 服務由友邦指定的獨立第三方服務供應商在香港提供，並不適用於澳門區域。服務受其可用性及以下相關條款及細則約束:(i) 宣傳單張及 AIA 發出之通知信所載的推廣優惠條款及細則（於符合所有優惠條件後通知客戶其享有資格），以及(ii)服務單張所載及服務供應商所施加之條款及細則。詳情請參閱服務單張並聯絡服務供應商查詢。

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7. 受限於第 6 條款，合資格「愛伴航–首護摯寶」保險計劃 2 保單須於使用服務時仍然有效，方可享有此推廣優惠。否則，服務將會終止或不予提供。
8. 如客戶有意享用服務供應商提供服務以外的其他服務，則須向服務供應商(或由其建議的醫療專業人士) 直接支付所有相關費用及收費。詳情請聯絡服務供應商。
9. 請注意，服務不適用於緊急護理。
10. 如有疑問或查詢，請立即向其他註冊醫生或醫療服務供應商尋求獨立醫療意見，不要忽視或拖延尋求醫療建議和治療。
11. 在客戶知情同意下，服務供應商將使用客戶的個人資料進行登記及核實使用服務的身份及資格。其病歷內容可能會被轉介至服務供應商，以提供相關服務。
12. AIA 並非服務的供應商或服務提供者。AIA 就服務質素及其可用性不作陳述、保證或承諾，並且不會就服務供應商所提供的服務承擔任何責任或義務。在任何情況下，AIA 均不會對服務供應商在提供服務的行為、疏忽或失誤承擔任何責任或義務。任何因服務而引起之爭議，應由受保人與服務供應商直接解決。
13. 服務供應商提供的任何服務、產品或任何類型的招攬並非由 AIA 銷售或推廣，且 AIA 不對服務供應商所提供的任何服務、產品或任何類型的招攬承擔責任及/或義務。
14. AIA 保留修訂推廣優惠及服務之條款及細則，或修改服務的任何部分 (包括服務供應商或任何細節) 的權利，恕不先行通知。如有任何爭議，AIA 將擁有最終決定權。
15. 推廣優惠下之服務不可轉讓，亦不可兌換現金或其他禮品 / 優惠。
16. 如有關推廣優惠的服務因任何原因而未能提供，AIA 保留隨時以其他優惠取代之權利。而該優惠的服務之價值及種類可能與此推廣優惠所提供的項目不相同。如對本推廣優惠有任何爭議，AIA 保留最終決定權。

^ 服務可能不適用於以下某些醫療情況：可由基層健康服務處理的情況（例如流感）、緊急情況、美容和美學問題的情況、生育和產科、精神病及／或心理疾病、需要在專業診所下定期管理的病症（例如糖尿病）、牙科範圍的情況、藥物濫用相關疾病和性傳播疾病等。復康管理只適用於指定癌症及心血管疾病患者。請聯繫服務供應商以瞭解更多或查詢個別個案的資格。

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To mark the launch of On Your Side Insurance Plan 2 – First Gift and continue supporting our Financial Planners to excel, we are pleased to offer a limited-time promotional offer with tailored medical support services.

Upon successful application of On Your Side Insurance Plan 2 – First Gift within the promotional period from 23 September 2025 to 31 March 2026 with an initial sum assured of USD50,000 or above at policy issuance and fulfillment of the relevant conditions, the child as the insured^ will be entitled to complimentary Personal Medical Case Management Services with Rehabilitation Management~ for the first two policy years. Such services help families receive prompt support from professional medical teams as needed, along with administrative assistance for access to paediatric service (including private services at the Hong Kong Children's Hospital#).

Dedicated Support: Personal Medical Case Management Services with Rehabilitation Management*

1. When you feel **unsure where to go** → Helps **connect you with paediatric care professionals**, to support your child's needs
2. When the situation feels **overwhelming** → Provides **24/7 personal and dedicated service for a minimum period of 3 months** from service initiation
3. When **decisions are difficult** → Offers **third-party quality independent medical opinions** and ongoing guidance

^ During pregnancy, the expectant mother as the insured will be entitled to use the Personal Medical Case Management Services with Rehabilitation Management ("Service") under this promotional offer ("Promotional Offer"), subject to terms and conditions of the Service and the Promotional Offer.

~ The Service is provided in Hong Kong by the designated independent third party service provider engaged by AIA and is not applicable to Macau Region.

According to information from the Hong Kong Children's Hospital, the Hong Kong Children's Hospital specialises in complex, serious and uncommon paediatric cases requiring multidisciplinary management. It provides diagnosis, treatment and rehabilitation for patients with relevant clinical needs from birth to 18 years of age. Apart from public services, the Hong Kong Children's Hospital also provides limited private services. All patients have to be referred by registered doctors in public hospitals or the private sector. (Source: https://www31.ha.org.hk/hkch/Patients/PrivateService)

* For details, please refer to FAQ 1.

For more details, please scan the QR code below for the leaflet of the Personal Medical Case Management Services with Rehabilitation Management.

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For details and terms of the promotional offer and service usage, please refer to the promotional offer leaflet, notification letter, and service leaflet.

Details of the limited-time offer for On Your Side Insurance Plan 2 – First Gift are available on the corporate website – aia.com.hk.

Should you have any question, please enquire by using Chatbot in iEngage/PES, or email Health Proposition at aiahk.health-and-wellness-proposition@aia.com for enquiry about promotional offer listed in above.

You **MUST NOT** disseminate, distribute, or circulate this memo to any person or party outside of AIA.

Please convey the above message to your fellow agents. Thank you for your attention.

Best regards,



Angela Lau
Head of Health Proposition

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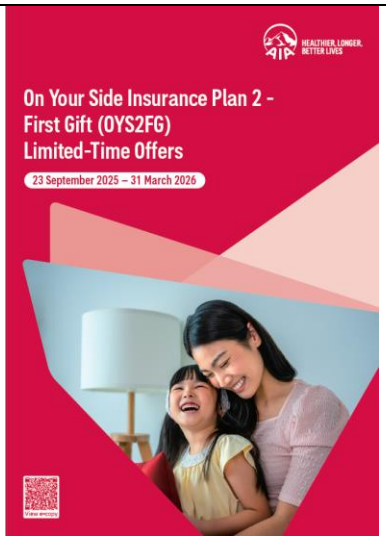
Appendix

1. Promotional Leaflet

Leaflet version

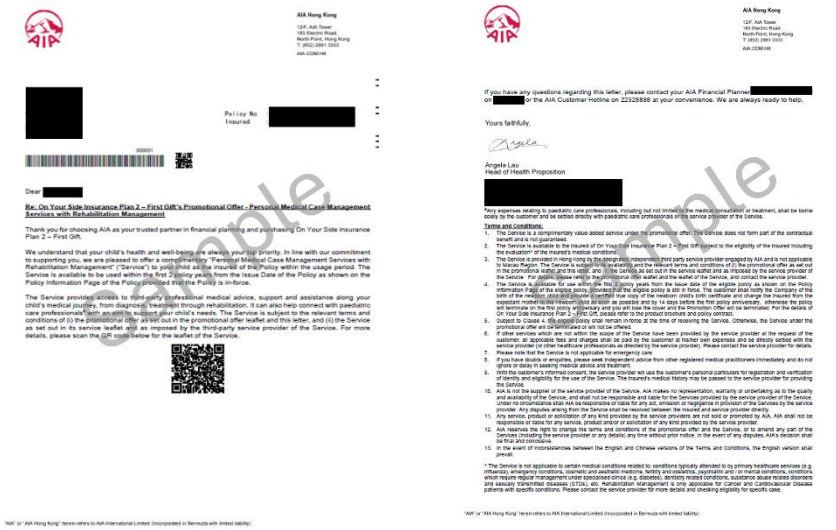


English Version: Link
Traditional Chinese Version: Link
Simplified Chinese Version：Link

2. Notification and Enquiry Support

2.1. Notification Letter

A notification letter confirming the entitlement of the promotional offer (i.e. Personal Medical Case Management Services with Rehabilitation Management) will be sent to the eligible Insured within 1 month after the cooling-off period of the new policy.



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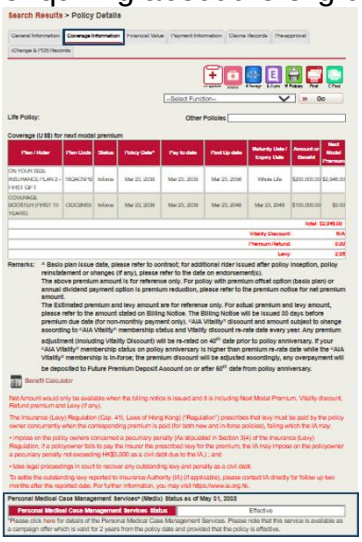
2.2. Policy Enquiry System (PES)

Copies of notification letters can be retrieved in Policy Enquiry System (PES) for reference. Financial Planner can also obtain related information of the service when enquiring about the eligible policy.



2.3. Service Enquiry and Application

Eligible customers may contact the dedicated hotlines at AIA (852) 2232-8820 or Medix (852) 3896-0500 for service enquiry and application.

3. Frequently Asked Questions

Q1: What is the difference between the Personal Medical Case Management Services with Rehabilitation Management ("Service") offered under designated medical plans and the Service provided under this promotional offer?

A: The service scope is the same and is provided by Medix as the designated third party service provider, including case management, medical opinions, and rehabilitation support. In addition, in the case of children as the Insured, upon customer request, Medix can help the insured receive prompt support from professional medical teams as needed, along with administrative assistance for access to paediatric service (including private services at the Hong Kong Children's Hospital), subject to Medix's evaluation on the insured's medical condition. Please note that the provision of any services by the Hong Kong Children's Hospital is not part of the Service and is subject to the review and assessment of conditions of the insured by the Hong Kong Children's Hospital. Medix is an independent third party service provider, and any medical services, products, or coordination provided are not sold or promoted by AIA. AIA shall not be responsible or liable for such services. "Customer" refers to the insured, not the policyholder.

Q2: If the insured wants to extend to use the Service after the service period of three months, will the service continue? Is re-application required?

A: The Service provides a minimum of three months of dedicated personal support and may be extended depending on the complexity of the case and the insured's needs. The Service is available for use within the first two policy years, provided the policy remains in force and the insured continues to meet the service eligibility criteria. No re-application is required during this period.

AIA Hong Kong

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

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Q3: Are all medical conditions suitable for using the Services ?
Eligibility for the Service is subject to evaluation and subject to the terms and conditions of the Service and as imposed by the service provider. The Service may not be applicable to certain medical conditions, including but not limited to: conditions typically attended to by primary healthcare services (e.g. influenza), emergency conditions, cosmetic and aesthetic medicine, fertility and obstetrics, psychiatric and/or mental health conditions, conditions requiring regular management under specialised clinics (e.g. diabetes), dentistry-related conditions, substance abuse-related disorders, and sexually transmitted diseases (STDs). Rehabilitation Management is only applicable to eligible cancer and cardiovascular disease cases subject to the service provider's evaluation on the insured's condition. The insured may contact the service provider to learn more and check eligibility for specific cases.

Q4: Can the expectant mother use the Service during pregnancy?
A: Yes if the expectant mother is the insured. During pregnancy, the expectant mother as the insured will be entitled to use the Service under the promotional offer, subject to the terms and conditions of the promotional offer and the Service.

4. Promotional Offer's Terms and Conditions：

1. The promotional period of the Promotional Offer is from 23 September 2025 to 31 March 2026, both days inclusive ("Promotional Period").
2. The following requirements must be met in order to enjoy the Promotional Offer subject to the terms and conditions in the promotional leaflet:
   (i) the application of the policy for On Your Side Insurance Plan 2 – First Gift must be submitted to AIA via AIA financial planners, or technical representatives, brokers/independent financial advisors from AIA's partnership distribution channel within the Promotional Period;
   (ii) The initial sum assured of the policy for On Your Side Insurance Plan 2 – First Gift must meet a minimum of US$50,000 at policy issuance;
   (iii) On Your Side Insurance Plan 2 – First Gift must be successfully applied and submitted within the Promotional Period, and issued in Hong Kong or Macau; and
   (iv) The policyholder shall notify the Company of the birth of the newborn child and provide a certified true copy of the newborn child's birth certificate and change the insured from the expectant mother to the newborn child as soon as possible and by 14 days before the first policy anniversary, otherwise the policy will terminate on the first policy anniversary and the insured will lose the cover and the Promotion Offer will be terminated. For the details of On Your Side Insurance Plan 2 – First Gift, please refer to the product brochure and policy contract.
3. The Personal Medical Case Management Services with Rehabilitation Management ("Service") is a complimentary value-added service under the Promotional Offer. The Service does not form part of the contractual benefit under the policy of On Your Side Insurance Plan 2 – First Gift and is not guaranteed.
4. The Service is available to the insured of On Your Side Insurance Plan 2 – First Gift subject to the eligibility of the insured, including the evaluation^ of the insured's medical conditions.
5. The Service is available for use within the first 2 policy years from the issue date of the eligible policy of On Your Side Insurance Plan 2 – First Gift as shown on the Policy Information Page of the eligible policy, provided that the eligible policy is still in force.
6. The Service is provided in Hong Kong by the designated independent third party service provider engaged by AIA and is not applicable to Macau Region. The Service is subject to its availability and the relevant terms and conditions of (i) the Promotional Offer as set out in

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promotional leaflet and the notification letter issued by AIA notifying the entitlement of the Promotional Offer (upon fulfilment of all the requirements of the Promotional Offer), and (ii) the Service as set out in the service leaflet and as imposed by the service provider of the Service. For details of the Service, please refer to the leaflet of the Service and contact the service provider.

7. Subject to Clause 6, the eligible policy of On Your Side Insurance Plan 2 – First Gift shall remain in-force at the time of receiving the Service. Otherwise, the Service under the Promotional Offer will be terminated or will not be offered.
8. If other services which are not within the scope of the Service have been provided by the service provider at the request of the customer, all applicable fees and charges shall be paid by the customer at his/her own expenses and be directly settled with the service provider (or other healthcare professionals as directed by the service provider). Please contact the service provider for details.
9. Please note that the Service is not applicable for emergency care.
10. If you have doubts or enquiries, please seek independent advice from other registered medical practitioners immediately and do not ignore or delay in seeking medical advice and treatment.
11. With the customer's informed consent, the service provider will use the customer's personal particulars for registration and verification of identity and eligibility for the use of the Service. The insured's medical history may be transferred to the service provider for providing the Service.
12. AIA is not the supplier or the service provider of the Service. AIA makes no representation, warranty or undertaking as to the quality and availability of the Service, and shall not be responsible and liable for the Services provided by the service provider of the Service. Under no circumstance shall AIA be responsible or liable for any act, omission or negligence in provision of the Services by the service provider. Any disputes arising from the Service shall be resolved between the insured and the service provider directly.
13. Any service, product or solicitation of any kind provided by the service provider of the Service are not sold or promoted by AIA. AIA shall not be responsible or liable for any service, product and/or or solicitation of any kind provided by the service provider of the Service.
14. AIA reserves the right to change the terms and conditions of the Promotional Offer and the Service, or to amend any part of the Service (including the service provider or any details) any time without prior notice. In the event of any disputes, AIA's decision shall be final and conclusive.
15. The Service under the Promotional Offer is non-transferrable and cannot be exchanged for cash or other gift or offers.
16. If the Service under the Promotional Offer cannot be provided for any reason, AIA reserves the right for replacement of the Promotional Offer while the value and type of the service under the Promotional Offer may not be the same as those as provided in this promotional campaign. In the event of any disputes, AIA's decision shall be final and conclusive.

^ The Service is not applicable to certain medical conditions related to: conditions typically attended to by primary healthcare services (e.g. influenza), emergency conditions, cosmetic and aesthetic medicine, fertility and obstetrics, psychiatric and / or mental conditions, conditions which require regular management under specialised clinics (e.g. diabetes), dentistry related conditions, substance abuse related disorders and sexually transmitted diseases (STDs), etc. Rehabilitation Management is only applicable for Cancer and Cardiovascular Disease patients with specific conditions. Please contact the service provider for more details and checking eligibility for specific case.