AIA Hong Kong
31/F Hopewell Centre,
183 Queen's Road East,
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Memo

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

From: Leo Cheung

Copy: Mr. Alger Fung
All Department Heads
Macau CEO / ABDD Executives

Dept: Life and Wealth Management Proposition Department

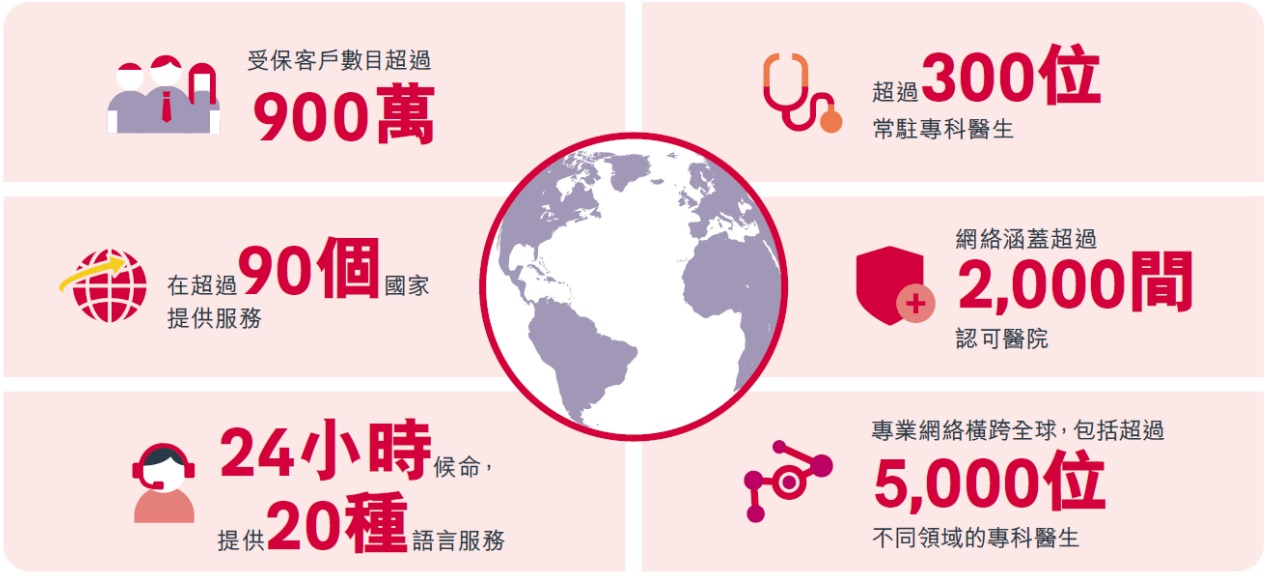
Date: 1 April 2026

Total page: 15 pages

Subject: A260432 – 更新高端客戶「個人療程管理服務與復康管理」及「醫療禮賓服務」
Offer extension of "Personal Medical Case Management Services with Rehabilitation Management" and "Medical Concierge Services" for High Net Worth Customers

友邦香港一直貫徹以「客戶為中心」的理念，時刻貼心照顧客戶的真正需要。今年我們將繼續推出由獨立第三方提供服務公司 Medix 為 AIA 特選客戶提供的「個人療程管理服務與復康管理」及「醫療禮賓服務」。

(A) 關於 Medix
Medix 乃獨立第三方專門提供創新健康管理服務的專業顧問。
<點擊這裡了解更多>



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(B) AIA 特選客戶資格

合資格有效保單定義為：

1. 客戶於 **2026 年 4 月 1 日至 2027 年 3 月 31 日（「推廣期」）**成功投保**任何 AIA 保險計劃**；及
2. 成功繕發及生效保單之**基本計劃的整付保費為 100 萬美元或以上**或**年繳保費為 10 萬美元或以上**，附加契約保費除外。

符合以上資格的有效保單#之受保人將成為 AIA 特選客戶，於保單仍然生效期間首 2 個保單年度可享 Medix「個人療程管理服務與復康管理」及「醫療禮賓服務」服務。

#一旦保單失效，即使保單於首 2 個保單年度內復效，該保單將不再被視為合資格有效保單。

(C) 何謂「個人療程管理服務與復康管理」

- 若特選客戶不幸患上嚴重疾病，此服務將提供為期不少於三個月的專屬個人服務。
- 由跨專科專家為不同病症提供第三方獨立專業意見，並由專案協調人員提供至少三個月的持續支援。
- 綜合跨專科團隊意見，建議最適切有效的治療方案，以避免除不必要的檢查或入侵性治療。
- 持續守護及支援，為特選客戶在康復道路上提供清晰、信心及管理。
- 為適用於相關情況*之受保人提供量身訂造的 360 度跨學科個人專屬個人復康計劃。

***「復康療程管理」只適用於以下情況之客戶：**

•已確診癌症並已接受相關手術、治療或其他醫學程序，如放射治療、化學治療、免疫系統治療或生物治療; 或

•已確診心血管疾病並已完成相關手術或其他醫學程序，如心臟血管成形術、心臟直視手術或心臟瓣膜置換

<點擊這裡了解更多>
<點擊這裡了解真實故事>

(D) 何謂「醫療禮賓服務」

- 若特選客戶**因應「個人療程管理服務」之醫療建議**，需前往海外就醫，此服務將提供個人化禮賓服務。
- 此服務包括綜合醫療報告，與醫院聯繫，協調醫療預約並為醫療行程^提供協調或行政支援，例如安排預訂、行程、翻譯、醫生/護士隨行等等。

^醫療行程指客戶只為接受治療，從其原居地前往單一目的地的一次性來回行程。目的地只限於英國、法國、德國、荷蘭、丹麥、西班牙、瑞士、意大利、奧地利、比利時、葡萄牙、新加坡、美國及香港，並不包括由澳門前往香港的行程。Medix 保留不時更新適用之目的地之權利，並不作另行通知。

<點擊這裡了解「何時需要考慮海外就醫？」>

請掃描下面二維碼以閱讀以上兩項服務的指南。

指南亦可直接從網上下載：營業員專頁 eAC > 指南> HNW Corner Medix 健康管理服務

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(E) 重要資料：

1. Medix 乃獨立第三方公司，所提供的任何醫療服務、產品及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。
2. 服務的申請需就 AIA 和 Medix 的評估^而定，而所提供的服務亦需受 Medix 的條款及細則約束。
3. 部分 Medix 指定的服務或須額外收費。
4. 在獲得客戶的知情同意下，其病歷內容將轉介至 Medix，以作醫療評估及協調用途。
5. Medix 並不會就與醫療行程、住宿、所提供的治療及客戶於醫療行程期間之任何與醫療禮賓服務沒有直接關係的活動而衍生之任何賠償事宜或損失而負上任何責任。
6. Medix 並不會就客戶的飛行決定承擔任何責任，而客戶應該提供由他 / 她的診治醫生簽發的適合飛行健康證明信件。
7. 有關服務範圍及詳情，請客戶與 Medix 聯絡。

^ 評估包括客戶的保障和他 / 她的醫療情況。此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。客戶可聯繫 Medix 以了解更多或查詢個別個案的資格。

(F) 條款及細則：

1. 此服務只適用於上列的合資格保單（「新保單」），而該新保單必須於推廣期內申請及遞交（根據申請日期）之新保單。
2. 此服務只於有效合資格保單生效期間的首 2 個保單年度適用於 AIA 特選客戶。
3. 此服務乃增值服務，財務策劃顧問不可利用此服務作任何銷售用途。
4. 客戶必須提交所有 AIA 及 Medix 要求與個人療程管理服務及/或醫療禮賓服務有關的文件、同意書及資訊。
5. 此服務乃增值服務，並不構成保單保障內容的一部分。 AIA 有權修訂或取消服務而毋須另行通知。
6. AIA 有權隨時更改條款及細則而毋須另行提早通知。如有任何爭議，AIA 保留最終決定權。

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(G) 服務通知及查詢支援

1. 通知信

「個人療程管理服務」及「醫療禮賓服務」通知信將連同保單文件一拼發送予客戶(即: 合資格有效保單之保單持有人) *。

***請注意：因相關法規要求，選擇拒收訊息的客戶及澳門客戶將不會收到此通知信，但合資格有效保單之受保人仍可享此服務。**



2. 友邦客戶專頁 (Customer Corner)

客戶亦可於友邦客戶專頁 (Customer Corner) 查詢有關合資格保單時，獲取此服務的相關資料。



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3. **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。



4. **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。

如有任何查詢，請經 iEngage/PES 使用 Chatbot 進行查詢。

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附錄 (1) - 常見問題

關於「個人療程管理服務與復康管理」

(1) 問: 現有指定醫療計劃<點擊這裡了解更多>的客戶享有之「個人療程管理服務與復康管理」與 AIA 特選客戶享有之「個人療程管理服務與復康管理」有什麼分別？

答: 沒有分別。AIA 特選客戶於首 2 個保單年度內將額外享有「醫療禮賓服務」。

(2) 問: 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」及「醫療禮賓服務」？

答: 否。服務的申請需就 AIA 和 Medix 的評估而定，而所提供的服務亦需受 Medix 的條款及細則約束。評估包括客戶的保障和他 / 她的醫療情況。此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。客戶可聯繫專屬熱線聯絡 AIA（852）2232-8820 或 Medix (852）3896-0500 以了解更多或查詢個別個案的資格。

關於「醫療禮賓服務」

(3) 問: 「醫療禮賓服務」是否適用於合資格有效保單之未成年受保人？

答: 適用。若合資格有效保單之未成年受保人經 Medix 評估後需要使用此服務， Medix 可同時為該未成年受保人的父、母或監護人(只限一人）安排同行，並不收取額外費用。

(4) 問: 客戶可否在沒有申請「個人療程管理服務與復康管理」的情況下，只申請「醫療禮賓服務」嗎？

答: 不可以。AIA 特選客戶只能透過使用 Medix「個人療程管理服務與復康管理」時，在取得 Medix 專業醫療建議前往海外就醫的情況下， 才能夠申請「醫療禮賓服務」。

(5) 問: Medix會基於什麼因素建議客戶前往海外接受治療?

答: **Medix 在評估客戶治療方案時，是基於其病情及醫療所需作考慮。如本地沒有該範疇的專家及足夠的治療經驗時，Medix 才會考慮建議客戶作海外諮詢或接受治療。**

(6) 問: 「醫療禮賓服務」之醫療行程包括去什麼地方？

答: 「醫療禮賓服務」之醫療行程指客戶只為接受治療，從其原居地前往單一目的地的一次性來回行程。目的地只限於英國、法國、德國、荷蘭、丹麥、西班牙、瑞士、意大利、奧地利、比利時、葡萄牙、新加坡、美國及香港，並不包括由澳門前往香港的行程。Medix 保留不時更新適用之目的地之權利，並不作另行通知。

關於理賠

(7) 問: AIA 可否安排海外免找數出院？

答: AIA 提供「海外出院免找數服務」予持有指定個人醫療保障保險計劃<點擊這裡了解更多>的客戶。如果客戶需要於海外地區如新加坡、馬來西亞、泰國、英國、歐洲、美國及加拿大的指定醫院住院，客戶可以於入院前致電我們，查詢相關醫院是否在我們海外出院免找數服務的指定醫院名單內，或瀏覽 AIA 網站 (http://www.aia.com.hk/zh-hk/help-and-support/individuals/health-care-claims/cashless-hospitalisation/cashless-hospitalisation-in-overseas.html) 瞭解更多申請安排。申請一經批核，我們會替客戶直接

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向相關醫院繳付所需住院開支，客戶無需於出院時繳付醫院費用或之後提出賠償申請。
預先入院登記查詢
客戶熱線：(852) 2232 8888
海外客戶免費熱線：(800) 3000 8008
傳真：(852) 3118 9083
電郵：hk.pre-admission@aia.com

此服務為一項就受保人於治療期間所衍生的受保開支而設的行政安排，而並非保單保障內容，AIA 有權隨時撤銷此項服務而毋須另行通知，並保留絕對決定權。

(8) 問: 保單是否涵蓋海外治療費用？
答: 客戶需要參考所持有的醫療保障保險計劃契約是否設有地域限制條款，一般而言 ，我們基於有關住院、治療或手術是否醫療所需，醫生及醫院收費是否合理及慣常及入院原因是否屬於受保事項而決定賠償。

請注意，「個人療程管理服務與復康管理」及「醫療禮賓服務」所衍生的個人額外開支並不受保， 所有賠償決定受保單條款及細則約束。

關於 AIA 特選客戶

(9) 問: 如合資格保單成功繕發後，客戶調低基本計劃的整付保費至 100 萬美元以下或年繳保費至 10 萬美元以下，客戶會否喪失 AIA 特選客戶的資格？
答: 不會。只要保單仍於首 2 個保單年度內生效，客戶仍然是 AIA 特選客戶。可是，如保單一旦失效，即使保單於首 2 個保單年度內復效，該保單將不再被視為合資格有效保單，客戶便會喪失 AIA 特選客戶的資格。

(10) 問: 選擇拒收訊息的客戶及澳門客戶可享 Medix「個人療程管理服務與復康管理」與「醫療禮賓服務」嗎？
答: 可以。即使客戶不會收到服務通知信，但合資格有效保單之受保人仍可享此服務。

(11) 問: 客戶如何得知他/她是否 AIA 特選客戶？
答: 客戶可從以下渠道得知：

- 客戶(即: 合資格有效保單之保單持有人) 將收到連同保單文件一併發送之服務通知信。
- 客戶可於友邦客戶專頁 (Customer Corner) 查詢有關合資格時，查詢此服務相關資料。
- 客戶可經此服務專屬熱線聯絡 AIA（852）2232-8820 或 Medix (852）3896-0500 以查詢此服務的相關資料。

(12) 問: 財務策劃顧問如何得知他/她的客戶是否 AIA 特選客戶？
答: 財務策劃顧問可從保單查詢系統(Policy Enquiry System, PES)得知他/她的客戶是否 AIA 特選客戶。服務通知信副本會存放於保單查詢系統(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。

(13) 問: 如合資格客戶不幸患上嚴重疾病，他/她可如何申請使用「個人療程管理服務與復康管理」或「醫療禮賓服務」？
答: 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 申請使用此服務。

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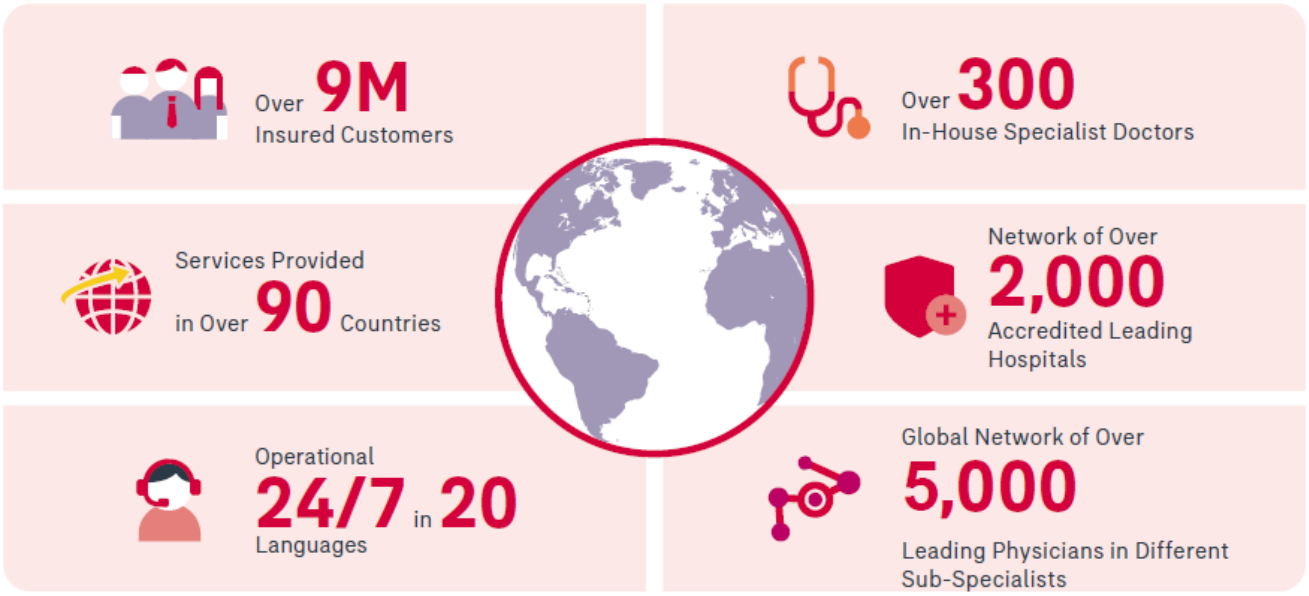
AIA Hong Kong has always adhered to the "customer-centric" approach, caring for the needs of customers. We are pleased to extend the "Personal Medical Case Management Services with Rehabilitation Management " and "Medical Concierge Services" , which are provided to AIA's selected customers by an independent third-party service provider, Medix.

(A) About Medix

Medix is an independent third-party company that specialises in innovative health management services. <Click here to learn more>



(B) Eligibility of AIA's Selected Customer

Eligible inforce policy is defined as:

1. From 1 April 2026 to 31 March 2027 ("Promotion Period"), customers successfully apply for any AIA insurance plans during the promotion period; and
2. The successfully issued and delivered inforce policy with a single premium for the basic plan is US$1 million or above, or annualized premium of US$100,000 or above, excluding premium for supplementary contract.

The insured of the eligible inforce policy# will become an AIA's selected customer and can enjoy the "Personal Medical Case Management Services with Rehabilitation Management" and "Medical Concierge Services" for the first 2 policy years of the eligible policy, while the policy is still inforce.

#Once the policy is lapsed, even if it is reinstated within the first 2 policy years, it will no longer be regarded as an eligible inforce policy.

(C) What are "Personal Medical Case Management Services with Rehabilitation Management"?

- A personal and dedicated service for a minimum period of 3 months, if the selected customer is diagnosed with a serious illness.
- Offers third-party quality independent opinions for various medical conditions by multidisciplinary specialists along with ongoing support from a dedicated coordinator for a minimum period of 3 months.
- Gathers collective multidisciplinary opinions with consolidated advice on the optimal and most efficient treatment, avoiding unnecessary testing and invasive treatment.
- Ongoing care and support providing the selected customer with the clarity, confidence and control along the medical journey.
- Provide a 360-degree multidisciplinary personalised and comprehensive rehabilitation plan to the life insured of this policy under applicable conditions*.

*Rehabilitation Management is applicable to customers with the following conditions:

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- Diagnosed with cancer and have received the relevant surgery, treatment or medical procedure, including radiotherapy, chemotherapy, immunotherapy, biological treatment; or
- Diagnosed with cardiovascular diseases and have completed the relevant surgery or medical procedure, including cardiac angioplasty, open heart surgery, heart valve replacement

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(D) What are "Medical Concierge Services"?

- A personalized concierge service for the selected customer who needs to travel overseas for medical treatment **subject to recommendation from "Personal Medical Case Management Services with Rehabilitation Management"**.
- This service includes consolidating of medical information, liaising with treating hospitals, coordinating of medical appointments, as well as providing logistical or administrative support for the medical trip^ such as arranging for booking, travel, translator, doctor/nurse accompaniment, etc.

^ Medical trip refers to a one-off round trip for the customer from the customer's original place of stay to a single destination for the sole purpose of receiving medical treatment. Destinations shall be limited to United Kingdom, France, Germany, Holland, Denmark, Spain, Switzerland, Italy, Austria, Belgium, Portugal, Singapore, United States of America and Hong Kong, excluding trip from Macau to Hong Kong. Medix reserves the right to update the available destinations from time to time without prior notice
<Click here to learn more "Global vs Local">

Please scan the QR code below to read the leaflet of the 2 services above.

The leaflet can also be downloaded from: Agency Corner eAC > Manual> HNW Corner> Medix 健康管理服務

(E) Important Information:

1. Medix is an independent third-party company. AIA shall not be responsible or liable for any medical service, product and solicitation effort provided by Medix, which is not sold or marketed by AIA.
2. Eligibility for service is subject to evaluation^ by AIA and Medix and the services provided are subject to the terms and conditions of Medix.
3. Additional charges might be incurred for some particular services stated by Medix.
4. With customer's informed consent, their medical history will be passed to Medix for the purpose of medical assessment and coordination.
5. Medix is not liable for any claims or losses arising out of the travel for the medical trip, the accommodation, the treatment provided and any activities of the customers during the medical trip not directly related to the Medical Concierge Services.
6. Medix is not responsible for the customer's decision to fly and a letter from his/her treating doctor confirming the customer is fit to fly shall be provided by the customer.
7. Please contact Medix for full details of the scope of the service.

^ Evaluation includes the status of customer's eligible benefit and his / her medical conditions. The service may not be 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. Customer could contact Medix to learn more and check eligibility for specific cases.

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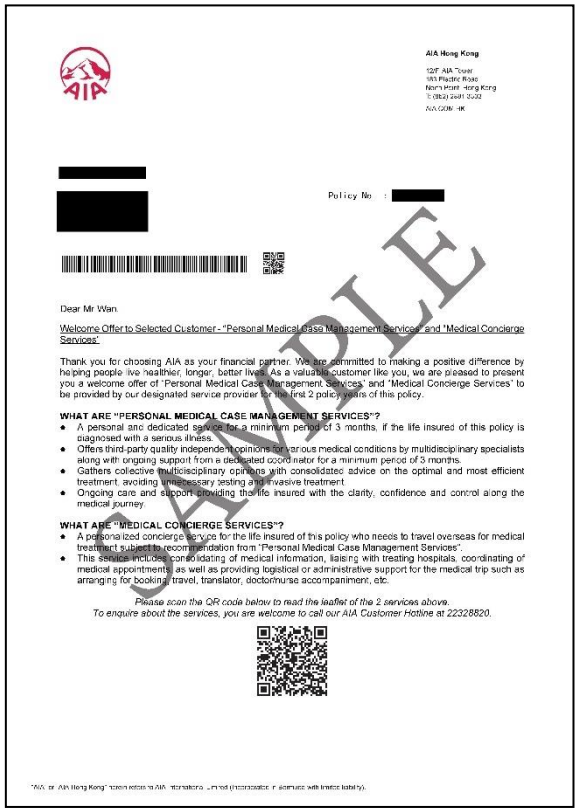
(F) Terms & Conditions:

1. The services are only applicable to eligible policy ("New Policy") listed above, that is successfully applied and submitted within the Promotion Period (based on application date).
2. The services are available for AIA's selected customers within the first 2 policy years of the selected policy while the policy is in force.
3. The services are value-added services and should not be used for any sales purpose.
4. Customer is required to submit all the documents, consent or information requested by AIA and Medix, in connect with the provision of the Personal Medical Case Management and/or Medical Concierge Services.
5. The services are value-added services and not form part of the contractual benefit. AIA reserves the right to amend or cancel the service at any time without prior notice at its absolute discretion.
6. AIA reserves the right to change any terms and conditions without advance notices. In the event of any disputes, AIA's decision shall be final and conclusive.



AIA Hong Kong

[redacted]

Policy No. : [redacted]

Dear Mr Wan,

Welcome Offer to Selected Customer - "Personal Medical Case Management Services" and "Medical Concierge Services"

Thank you for choosing AIA as your financial partner. We are committed to making a positive difference by helping people live healthier, longer, better lives. As a valuable customer like you, we are pleased to present you a welcome offer of "Personal Medical Case Management Services" and "Medical Concierge Services" to be provided by our designated service provider for the first 2 policy years of this policy.

WHAT ARE "PERSONAL MEDICAL CASE MANAGEMENT SERVICES"?

- A personal and dedicated service for a minimum period of 3 months, if the life insured of this policy is diagnosed with a serious illness.
- Offers third-party quality independent opinions for various medical conditions by multidisciplinary specialists along with ongoing support from a dedicated coordinator for a minimum period of 3 months.
- Gathers collective multidisciplinary opinions with consolidated advice on the optimal and most efficient treatment, avoiding unnecessary testing and invasive treatment.
- Ongoing care and support providing the life insured with the clarity, confidence and control along the medical journey.

WHAT ARE "MEDICAL CONCIERGE SERVICES"?

- A personalized concierge service for the life insured of this policy who needs to travel overseas for medical treatment subject to recommendation from "Personal Medical Case Management Services".
- This service includes consolidating of medical information, liaising with treating hospitals, coordinating of medical appointments as well as providing logistical or administrative support for the medical trip such as arranging for booking of travel, translator, doctor/nurse accompaniment, etc.

Please scan the QR code below to read the leaflet of the 2 services above.
To enquire about the services, you are welcome to call our AIA Customer Hotline at 22328820.

SAMPLE

(G) Notification and Enquiry Support

1. **Notification letter**
   A notification letter of "Personal Medical Case Management Services with Rehabilitation Management" and "Medical Concierge Services" will be sent to customers (i.e. policyholder of eligible policy) with the policy delivery*.
   *Please note: Due to relevant regulatory requirements, even though customers who select "opt-out" marketing message and Macau customers will not receive the notification letters, the insured of eligible inforce policies are still eligible to enjoy the service.

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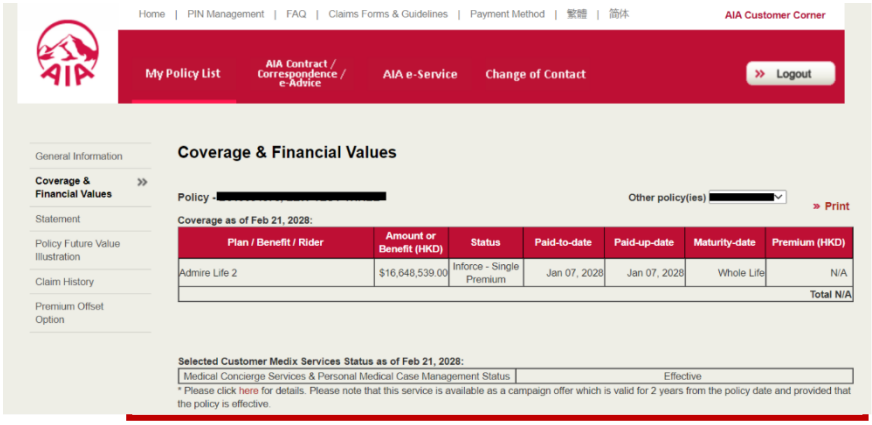
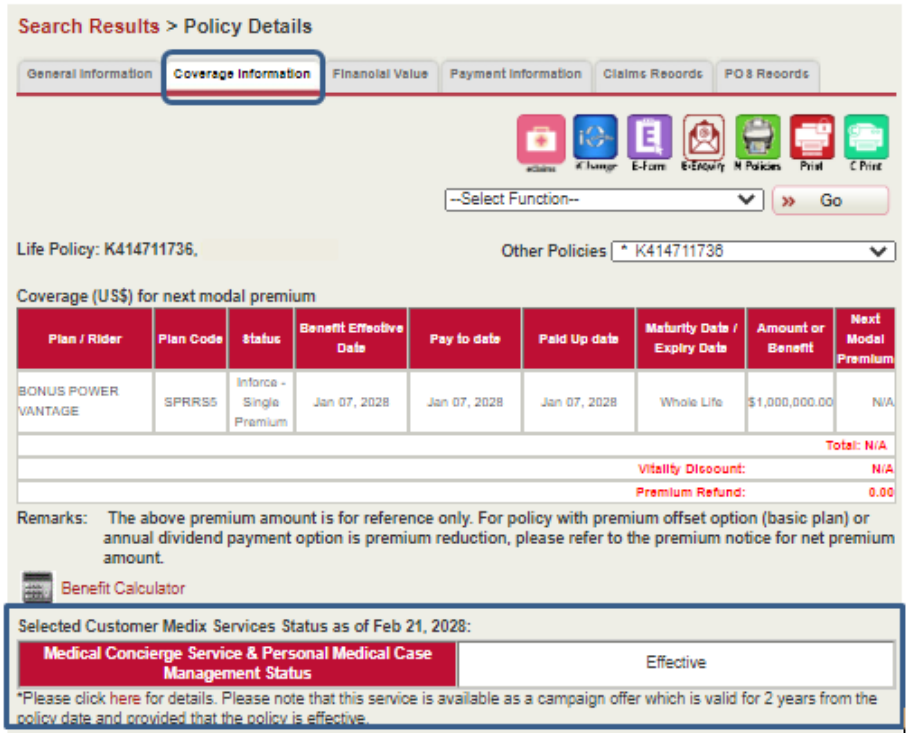
2. **Customer Corner**
   Customer can also obtain related information of the service when enquiring about the eligible policy on Customer Corner.



3. **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.



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

Should you have any queries, please enquire by using Chatbot in iEngage / PES.

Best Regards,



Leo Cheung
Director, Life & Wealth Management Proposition

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Appendix (1) – Frequently Asked Questions

About "Personal Medical Case Management Services with Rehabilitation Management"

(1) Q: What is the difference between the "Personal Medical Case Management Services with Rehabilitation Management" enjoyed by customers holding the existing eligible medical plans <click here to learn more> and the "Personal Medical Case Management Services with Rehabilitation Management" enjoyed by AIA's selected customers?

A: There is no difference. AIA's selected customers will enjoy additional "Medical Concierge Services" in the first 2 policy years.

(2) Q: Are all medical conditions suitable for the "Personal Medical Case Management Services with Rehabilitation Management" and "Medical Concierge Services"?

A: No. Eligibility for service is subject to evaluation by AIA and Medix and the services provided are subject to the terms and conditions of Medix. Evaluation includes the status of customer's eligible benefit and his / her medical conditions. The service may not be 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. Customer can contact the dedicated hotlines at AIA (852) 2232-8820 or Medix (852) 3896-0500 to learn more and check eligibility for specific cases.

About "Medical Concierge Services"

(3) Q: Is "Medical Concierge Services" applicable to minor insured of eligible inforce policy?

A: Yes. If, further to the assessment of Medix, the minor insured of an eligible inforce policy requires the service, Medix can arrange the minor insured's parent or guardian (limited to one person) to travel with the minor, at no extra charge.

(4) Q: Can the customer apply for "Medical Concierge Services" without applying for "Personal Case Management Services"?

A: No. AIA's selected customer can only apply for the "Medical Concierge Services" if he/she obtains Medix's recommendation to travel for medical treatment overseas when using the "Personal Case Management Services".

(5) Q: What factors will Medix base on to recommend customer to travel for medical treatment overseas?

A: Medix will base on the medical conditions and medical needs of the customer when evaluating the treatment plan for the customer. If there are no local experts in a particular area and sufficient treatment experiences, Medix then will consider recommending customer to consult or receive treatment overseas.

(6) Q: What destinations are included in medical trip of "Medical Concierge Services"?

A: Medical trip of "Medical Concierge Services" refers to a one-off round trip for the customer from the customer's original place of stay to a single destination for the sole purpose of receiving medical treatment. Destinations shall be limited to United Kingdom, France, Germany, Holland, Denmark, Spain, Switzerland, Italy, Austria, Belgium, Portugal, Singapore, United States of America and Hong Kong, excluding trip from Macau to Hong Kong. Medix reserves the right to update the available destinations from time to time without prior notice.

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About Claims

(7) Q: Can AIA arrange cashless for hospitalisation abroad?

A: AIA provides "Overseas Credit Facility Service for Hospitalisation" for customers with eligible individual medical protection plans <click here to learn more>. If customer is required to admit into a hospital located in Singapore, Malaysia, Thailand, United Kingdom, Europe, USA and Canada, prior to admission, the customer can call our hotline to check whether the hospital is one of our designated hospitals for Overseas Credit Facility Service or visit our website (http://www.aia.com.hk/en/help-and-support/individuals/health-care-claims/cashless-hospitalisation/cashless-hospitalisation-in-overseas.html) for information and request for the necessary arrangement. Once the request has been approved, we will settle payment directly with the concerned hospital on behalf of the customer. This means that the customer will not need to settle the hospital bills when being discharged from the hospital or to make a claim afterwards.

Pre-Admission Enquiry
Hotline: (852) 2232 8888
Toll Free Hotline: (800) 3000 8008
Fax: (852) 3118 9083
Email: hk.pre-admission@aia.com

"Overseas Credit Facility Service for Hospitalisation" is not a contractual service but an administrative arrangement offered in our absolute discretion in respect of covered expenses incurred. It is subject to termination at any time without prior notice.

(8) Q: Will the expenses of treatment overseas be covered by the policy?

A: Customer can refer to his / her medical protection plan's policy contract to check if there is a geographical restriction clause. Meanwhile, we will assess the claim based on (i) medical necessity of the hospitalization and the treatment / surgery rendered by the attending physician; (ii) whether doctors' and hospitals' charge are reasonable and customary and (iii) whether the reason for admission falls under an exclusion in the policy or not.

Please note any personal expenses incurred due to "Personal Case Management Services" and "Medical Concierge Services" are not covered. All the claims settlement will be subjected to the policy terms & conditions.

About AIA's selected customers

(9) Q: After the eligible policy is successfully issued and delivered, if the customer reduces the single premium of the basic plan to less than US$1 million or the annualized premium to less than US$100,000, will the customer lose the eligibility of AIA's selected customer?

A: No. As long as the policy is inforce within the first 2 policy years, the customer is still AIA's selected customer. However, once the policy is lapsed, even it is reinstated within the first 2 policy years, it will no longer be regarded as an eligible policy and the customer will lose the eligibility of AIA's selected customer.

(10) Q: Can customers who select "opt-out" and Macau customers enjoy Medix "Personal Case Management Services" and " Medical Concierge Services"?

A: Yes. Even though customers will not receive the notification letters, the insured of eligible inforce polices are still eligible to enjoy the service.

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(11) Q: How does the customer know if he/she is AIA's selected customer?

A: Customer can know whether he/she is AIA's selected customer via the following channels:

- Customer (i.e. policyholder of eligible policy) will receive a notification letter with the policy delivery.
- Customer can obtain related information of the service when enquiring about the eligible policy on Customer Corner.
- Customer can contact the dedicated hotlines at AIA (852) 2232-8820 or Medix (852) 3896-0500 for service enquiry.

(12) Q: How does the Financial Planner know if his/her customer is AIA's selected customer?

A: Financial Planner can know whether his/her customer is AIA's selected customer via 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.

(13) Q: If the eligible customer unfortunately had to cope with a serious illness, how can he/she apply for the "Personal Case Management Services" and " Medical Concierge Services"?

A: Eligible customers can contact the dedicated hotlines at AIA (852) 2232-8820 or Medix (852) 3896-0500 to apply.

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