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Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	**From:**	Alice Liang – Chief Proposition & Healthcare Officer Carol Li – Chief Life Officer
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Dept:**	CPHO Office CLO Office
Date:	24 June, 2026	**Total page:**	35 pages +4 enclosures

全心為客 堅守使命 BEYOND NUMBER ONE

Subject: **A260660** **「睿選」醫療系列：計劃轉換安排 - 補充資訊及營運備註**
SelectWise Medical Series: Plan Change Arrangement - Supplementary Info & Operational Notes

承蒙各位財務策劃顧問一直以來的專業服務與不懈努力，「睿選」醫療系列自 2025 年 10 月 27 日推出至今反應持續熱烈，深受客戶歡迎。為進一步支援您的業務發展，並協助您更有效地支援客戶，本通告旨在再次提醒「睿選」醫療系列之計劃轉換安排的重點，同時釐清各位財務策劃顧問的疑問。期望相關資訊能協助您妥善處理客戶查詢，為客戶提供更優質的服務體驗。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何查詢，請經 iEngage/PES 使用 Chatbot 進行查詢。

We would like to express our sincere appreciation for the continued professionalism and dedicated efforts of all our financial planners. Since the launch of SelectWise Medical Series on 27 October 2025, it has been well received and widely embraced by customers. To further support your business and assist you better serve your clients, this memo aims to recap the key points of the plan change arrangement of SelectWise Medical Series, as well as clarifications on related enquiries raised by financial planners. We hope the information provided will help you handle client enquiries efficiently and deliver an even better service experience.

Share this information with your fellow agents. For any queries, please use our Chatbot available in iEngage/ PES.

Best regards,

Alice Liang
Chief Proposition & Healthcare Officer

Carol Li
Chief Life Officer

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A.首年計劃轉換安排

自「睿選」醫療系列推出以來，市場反應熱烈，為感謝我們尊貴的 AIA 客戶一直以來的支持，我們於 2025 年 10 月 27 日起推出為期一年的計劃轉換推廣（詳情請參閱 A 部分）。在此推廣期間，指定產品的保單持有人（請參閱下表）可申請更改至 AIA 自願醫保睿選計劃/「睿選」醫療計劃/「睿選明珠」醫療計劃的相同或更高自付費的計劃，而**毋須重新進行醫療核保**。即使客戶錯過了首年的計劃更改推廣，仍可透過一般安排（詳情請參閱 B 部分）申請更改計劃，但需接受全面核保。

推廣期	2025 年 10 月 27 日至 2026 年 10 月 26 日（為期一年）
原有計劃	符合資格的保單包括以下產品的所有有效保單，且其下一個保單週年日須在推廣期內： • 尊貴醫療系列（已停售） • 富泰醫療系列（已停售） • 至尊醫療 1/2/3 系列（已停售） • 至尊醫療 5 系列 • 極臻•至尊醫療系列 • 亞洲至尊醫療系列（已停售） • AIA 自願醫保尊尚計劃（已停售） • AIA 自願醫保尊裕計劃（已停售） • AIA 自願醫保尊顯計劃（已停售） • AIA 自願醫保尊耀計劃 • 尊裕醫療計劃（已停售） • 尊顯醫療附加契約（已停售） • 尊耀醫療計劃 • 尊裕明珠醫療計劃（已停售） • 尊顯明珠醫療附加契約（已停售） • 尊耀明珠醫療計劃
新計劃	• AIA 自願醫保睿選計劃（**相同或較高自付費金額**） • 睿選醫療計劃（**相同或較高自付費金額**） • 睿選明珠醫療計劃（**相同或較高自付費金額**）
核保規則	**無需重新醫療核保**
遞交申請時段	需於獨立保單週年日完結**前 30 日或後 30 日**^內提出申請 逾期申請將不被接納
所需文件	• OPPOSF71 – 更改基本計劃 / 附加契約申請表(請註明甲、乙及丁部) • OPUAIF09(HEM) - 受保多於一份高端醫療產品聲明書* (如適用) • 重要資料聲明書 (如適用)

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	只適用於於澳門地區申請的計劃轉換 (「睿選」醫療計劃 / 「睿選明珠」醫療計劃 (澳門)) : • OPMCUF15 – 人壽保險客戶轉保聲明書 • OPMCUF59 – 財務需要分析表格 • OPMCUF39 (AIAS) – 環球緊急支援服務最高個人賠償限額聲明書 • OPMCUF40 – 客戶對保費資訊理解之聲明	
佣金安排	不設首年佣金 續保佣金: 佣金將以新計劃佣金率及根據原有計劃之續保年期計算 如保費金額於計劃轉換後減少，而於計劃轉換十二個月內，新繕發醫療保單之首年佣金將需要作出調整	
等候期	不適用	
國籍及居住地風險評級	受保人必須符合新計劃的國籍及居住地風險評級的要求。	
年齡限制	於 80 歲或之前並需於原有計劃保單生效時申請	
終身保障限額	**AIA 自願醫保睿選計劃**	**「睿選」醫療計劃 / 「睿選明珠」醫療計劃**
	重新計算終身保障限額	「原有計劃」已支付的「終身保障限額」或「個人終身賠償限額」（視乎情況而適用），將累計至「新計劃」
其他安排	**AIA 自願醫保睿選計劃**	**「睿選」醫療計劃 / 「睿選明珠」醫療計劃**
	• 任何於「原有計劃」內保單下的所有索償歷史、有關疾病的不保項目，或有關風險級別的附加保費率（如有）同樣適用於轉換後的「新計劃」的保單。 • 當「原有計劃」轉換為「新計劃」，於「原有計劃」之**「無索償墊底費折扣」 / 「無索償獎金」 / 「無索償折扣」/ 「無索償醫療檢查服務」**（如有）的保障下所累積的「無索償年度」（如有）將不會帶至「新計劃」，「新計劃」亦**不會**提供「原有計劃」下的「無索償保障」。 • AIA Vitality 將會延續至新計劃，並且新計劃的 AIA Vitality 保費折扣百	• 任何於「原有計劃」內保單下的所有索償歷史、有關疾病的不保項目，或有關風險級別的附加保費率（如有）同樣適用於轉換後的「新計劃」的保單。 • 當「原有計劃」轉換為「新計劃」，於「原有計劃」之**「無索償墊底費折扣」 / 「無索償獎金」 / 「無索償折扣」/ 「無索償醫療檢查服務」**（如有）的保障下所累積的「無索償年度」（如有）將不會帶至「新計劃」，「新計劃」亦**不會**提供「原有計劃」下的「無索償保障」。 • AIA Vitality 將會延續至新計劃，並且新計劃的 AIA Vitality 保費折扣百

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	分比將根據受保人在計劃轉換生效時的「AIA Vitality 健康程式」會員級別而定 • 原有計劃下的保費回贈將會失效，並且在更改計劃後**不會**延續至新計劃	分比將根據受保人在計劃轉換生效時的「AIA Vitality 健康程式」會員級別而定 • 原有計劃下的保費回贈將會失效，並且在更改計劃後**不會**延續至新計劃 • 除身故恩恤賠償外，任何「原有計劃」的各相關「住院保障」及/ 或轉換至「舊計劃」的各相關「住院保障」的任何先前的醫療保險計劃已支付的賠償金額，應累計至「新計劃」的各相關「住院保障」的「終身保障限額」或「個人終身賠償限額」（視乎情況而適用），並受限於相關條款及條件。

* 適用於同時持有一份高端醫療計劃及一份非高端醫療計劃的保單持有人，並希望將非高端醫療計劃更改為睿選系列。

^ 針對保單週年日介於 2025 年 10 月 27 日至 11 月 26 日之間的保單，計劃轉換截止申請日期可延長至保單週年日後 60 日。

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My Customer Corner 合資格保單清單

每位營業員名下持有合資格計劃生效保單的**保單清單**，將上載至 eAC - My Customer Corner 頁面。此名單將由 **2025 年 10 月 27 日起每月更新**，供營業員參考。請注意，客戶將不會收到邀請信。客戶須根據自身需要，考慮是否適合轉換至 AIA 自願醫保睿選計劃 / 睿選醫療計劃 / 睿選明珠醫療計劃。更多詳情，請參閱附件 2。

合資格客戶清單樣本：

Agency 組別號碼	**Agent 營業員號碼**	**Policy No. 保單號碼**	**Policy Owner 保單持有人**	**Policy Date 保單日期 (YYYYMMDD)**	**Policy Anniversary Date 保單週年日期 (YYYYMMDD)**	**Current Plan Name (Chinese) 現時計劃名稱 （中文）**	**Current Plan Name (English) 現時計劃名稱 （英文）**
12345	67890	B123456789	CHAN TAI MAN	20241027	20251027	AIA自願醫保尊耀計劃	AIA Voluntary Health Insurance Privilege Ultra Scheme

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B. 計劃轉換安排

首年計劃轉換推廣過後，所有從現有醫療產品計劃轉換至 AIA 自願醫保睿選計劃 / 「睿選」醫療計劃 / 「睿選明珠」醫療計劃，必須進行全面核保。

醫療產品計劃轉換之概覽

由	轉換至	是否需遞交健康證明書
特級「健康之寶」/ 特級「健康之寶」2	特級「健康之寶」2 (較高保障級別或附加額外醫療保障)	是
	特級「健康之寶」2 (原有或較低保障級別或取消額外醫療保障)	否
	AIA自願醫保標準計劃 (原有計劃是普通房級別及沒有額外醫療保障)	是
	AIA自願醫保標準計劃 (原有計劃是普通房級別並附有額外醫療保障或半私家房^/標準私家房^)	否
	AIA自願醫保靈活計劃 (原有或較高保障級別或原計劃沒有額外醫療保障)	是
	AIA自願醫保靈活計劃 (較低保障級別及原計劃附有額外醫療保障)	否
	AIA自願醫保尊耀計劃** /「尊耀」醫療計劃**/「尊耀明珠」醫療計劃**	是
	AIA自願醫保睿選計劃	是
	「睿選」醫療計劃 /「睿選明珠」醫療計劃	是
「亞洲至尊」/ 「亞洲至尊 2」	「亞洲至尊 2」*** (較高墊底費金額)	否
	特級「健康之寶」2^ (普通房 / 半私家房)	否
	特級「健康之寶」2^ (標準私家房)	是
	「至尊醫療5」*	是
	「極臻•至尊醫療」*	是
	AIA自願醫保標準計劃	否
	AIA自願醫保靈活計劃 (普通房 / 半私家房)	否
	AIA自願醫保靈活計劃 (標準私家房)	是
	AIA自願醫保尊耀計劃** /「尊耀」醫療計劃**/「尊耀明珠」醫療計劃**	是
	AIA自願醫保睿選計劃	是
	「睿選」醫療計劃 /「睿選明珠」醫療計劃	是
「至尊醫療」* / 「至尊醫療 2」* / 「至尊醫療 3」* / 「至尊醫療 5」*	特級「健康之寶」2^	否
	「亞洲至尊2」*** (原有或較高墊底費金額)	否
	「至尊醫療5」* (原有或較高墊底費金額)	否
	「至尊醫療5」* (較低墊底費金額)	是
	「極臻•至尊醫療」*	是
	AIA自願醫保標準計劃	否
	AIA自願醫保靈活計劃	否
	AIA自願醫保尊耀計劃** /「尊耀」醫療計劃**/「尊耀明珠」醫療計劃**	是
	AIA自願醫保睿選計劃	是
	「睿選」醫療計劃 /「睿選明珠」醫療計劃	是

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由	轉換至	是否需遞交健康證明書
「尊貴環球醫療計劃」	「亞洲至尊2」***	否
	「至尊醫療5」*	否
	「極臻•至尊醫療」*	是
	AIA自願醫保標準計劃	否
	AIA自願醫保靈活計劃	否
	AIA自願醫保尊耀計劃** /「尊耀」醫療計劃**/「尊耀明珠」醫療計劃**	是
	AIA自願醫保睿選計劃	是
	「睿選」醫療計劃 /「睿選明珠」醫療計劃	是
「尊貴醫療計劃」(北美除外)	「亞洲至尊2」***	否
	「至尊醫療5」*	是
	「極臻•至尊醫療」*	是
	AIA自願醫保標準計劃	否
	AIA自願醫保靈活計劃	否
	AIA自願醫保尊耀計劃** /「尊耀」醫療計劃**/「尊耀明珠」醫療計劃**	是
	AIA自願醫保睿選計劃	是
	「睿選」醫療計劃 /「睿選明珠」醫療計劃	是
AIA自願醫保標準計劃	特級「健康之寶」2 (普通房級別及沒有額外醫療保障)	否
	特級「健康之寶」2 (普通房級別並附有額外醫療保障或半私家房^/標準私家房^)	是
	AIA自願醫保靈活計劃	是
	AIA自願醫保尊耀計劃**	是
	AIA自願醫保睿選計劃	是
AIA自願醫保靈活計劃	特級「健康之寶」2 (較高保障級別或附加額外醫療保障)	是
	特級「健康之寶」2 (原有或較低保障級別或取消額外醫療保障)	否
	AIA自願醫保標準計劃	否
	AIA自願醫保靈活計劃 (較高保障級別)	是
	AIA自願醫保靈活計劃 (較低保障級別)	否
	AIA自願醫保尊耀計劃**	是
	AIA自願醫保睿選計劃	是
AIA自願醫保尊尚計劃	特級「健康之寶」2 (標準私家房^)	是
	特級「健康之寶」2 (普通房^ / 半私家房^)	否
	AIA自願醫保標準計劃	否
	AIA自願醫保靈活計劃 (普通房 / 半私家房)	否
	AIA自願醫保靈活計劃 (標準私家房)	是
	AIA自願醫保尊尚計劃 (較高自付費金額)	否
	AIA自願醫保尊耀計劃**	是
	AIA自願醫保睿選計劃	是

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由	轉換至	是否需遞交健康證明書
AIA自願醫保尊裕計劃@	特級「健康之寶」2 (標準私家房^)	**是**
	特級「健康之寶」2 (普通房^ / 半私家房^)	**否**
	AIA自願醫保標準計劃	**否**
	AIA自願醫保靈活計劃 (普通房 / 半私家房)	**否**
	AIA自願醫保靈活計劃 (標準私家房)	**是**
	AIA自願醫保尊裕計劃 (較高自付費金額)	**否**
	AIA自願醫保尊耀計劃**	**是**
	AIA自願醫保睿選計劃	**是**
「尊裕」醫療計劃@	特級「健康之寶」2 (標準私家房^)	是
	特級「健康之寶」2 (普通房^/半私家房^)	否
	「尊裕」醫療計劃 (較高自付費金額)	否
	「尊耀」醫療計劃**	**是**
	「睿選」醫療計劃	**是**
「尊裕明珠」醫療計劃@	特級「健康之寶」2 (標準私家房^)	是
	特級「健康之寶」2 (普通房^/半私家房^)	否
	「尊裕明珠」醫療計劃 (較高自付費金額)	否
	「尊耀明珠」醫療計劃**	**是**
	「睿選明珠」醫療計劃	**是**
AIA自願醫保尊顯計劃&	特級「健康之寶」2 (標準私家房^)	**是**
	特級「健康之寶」2 (普通房^ / 半私家房^)	**否**
	AIA自願醫保標準計劃	**否**
	AIA自願醫保靈活計劃 (普通房 / 半私家房)	**否**
	AIA自願醫保靈活計劃 (標準私家房)	**是**
	AIA自願醫保尊顯計劃 (較高自付費金額)	**否**
	AIA自願醫保尊耀計劃**	**是**
	AIA自願醫保睿選計劃	**是**
「尊顯」醫療附加契約&	特級「健康之寶」2住院及手術賠償附加契約(標準私家房^)	是
	特級「健康之寶」2住院及手術賠償附加契約(普通房^ / 半私家房^)	否
	「尊顯」醫療附加契約 (較高自付費金額)	否

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由	轉換至	是否需遞交健康證明書
	「尊耀」醫療計劃**	**是**
	「睿選」醫療計劃	**是**
「尊顯明珠」醫療附加契約&	特級「健康之寶」2住院及手術賠償附加契約(標準私家房^)	是
	特級「健康之寶」2住院及手術賠償附加契約(普通房^ / 半私家房^)	否
	「尊顯明珠」醫療附加契約 (較高自付費金額)	否
	「尊耀明珠」醫療計劃**	**是**
	「睿選明珠」醫療計劃	**是**
AIA自願醫保尊耀計劃**	特級「健康之寶」2 (標準私家房^)	**是**
	特級「健康之寶」2 (普通房^ / 半私家房^)	**否**
	AIA自願醫保標準計劃	**否**
	AIA自願醫保靈活計劃 (普通房 / 半私家房)	**否**
	AIA自願醫保靈活計劃 (標準私家房)	**是**
	AIA自願醫保尊耀計劃** (較高自付費金額及相同或較窄地域保障範圍)	**否**
	AIA自願醫保尊耀計劃** (較窄地域保障範圍及相同或較高自付費金額)	**否**
	AIA自願醫保尊耀計劃** (較低自付費金額)	**是**
	AIA自願醫保尊耀計劃** (較廣地域保障範圍)	**是**
	AIA自願醫保睿選計劃	**是**
「尊耀」醫療計劃**	特級「健康之寶」2 (標準私家房^)	**是**
	特級「健康之寶」2 (普通房^ / 半私家房^)	**否**
	「尊耀」醫療計劃**(較高自付費金額及相同或較窄地域保障範圍)	否
	「尊耀」醫療計劃**(較窄地域保障範圍及相同或較高自付費金額)	否
	「尊耀」醫療計劃**(較低自付費金額)	是
	「尊耀」醫療計劃**(較廣地域保障範圍)	是
	「睿選」醫療計劃	**是**
「尊耀明珠」醫療計劃**	特級「健康之寶」2 (標準私家房^)	**是**
	特級「健康之寶」2 (普通房^ / 半私家房^)	**否**
	「尊耀明珠」醫療計劃**(較高自付費金額及相同或較窄地域保障範圍)	否
	「尊耀明珠」醫療計劃**(較窄地域保障範圍及相同或較高自付費金額)	否
	「尊耀明珠」醫療計劃**(較低自付費金額)	是
	「尊耀明珠」醫療計劃**(較廣地域保障範圍)	是
	「睿選明珠」醫療計劃	**是**
「極臻•至尊醫療」*	特級「健康之寶」2^	**否**
	「亞洲至尊2」*** (原有或較高墊底費金額)	**否**
	AIA自願醫保標準計劃	**否**
	AIA自願醫保靈活計劃	**否**
	AIA自願醫保尊耀計劃** /「尊耀」醫療計劃**/「尊耀明珠」醫療計劃**	**是**
	「至尊醫療5」* (相同或較高自付費金額及相同或較窄地域保障範圍)	**否**

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由	轉換至	是否需遞交健康證明書
	「至尊醫療5」* (較低自付費金額)	是
	「至尊醫療5」* (較廣地域保障範圍)	是
	「極臻•至尊醫療」* (較高自付費金額及相同或較窄地域保障範圍)	否
	「極臻•至尊醫療」* (較窄地域保障範圍及相同或較高自付費金額)	否
	「極臻•至尊醫療」* (較低自付費金額)	是
	「極臻•至尊醫療」* (較廣地域保障範圍)	是
	AIA自願醫保睿選計劃	是
	「睿選」醫療計劃 /「睿選明珠」醫療計劃	是
AIA自願醫保睿選計劃	特級「健康之寶」2 (半私家房^ / 標準私家房^)	是
	特級「健康之寶」2 (普通房^)	否
	AIA自願醫保標準計劃	否
	AIA自願醫保靈活計劃 (普通房)	否
	AIA自願醫保靈活計劃 (半私家房 / 標準私家房)	是
	AIA自願醫保尊耀計劃**	是
	AIA自願醫保睿選計劃 (較高自付費金額)	否
	AIA自願醫保睿選計劃 (較低自付費金額)	是
「睿選」醫療計劃	特級「健康之寶」2 (半私家房^ / 標準私家房^)	是
	特級「健康之寶」2 (普通房^)	否
	「尊耀」醫療計劃**	是
	「睿選」醫療計劃 (較高自付費金額)	否
	「睿選」醫療計劃 (較低自付費金額)	是
「睿選明珠」醫療計劃	特級「健康之寶」2 (半私家房^ / 標準私家房^)	是
	特級「健康之寶」2 (普通房^)	否
	「尊耀明珠」醫療計劃**	是
	「睿選明珠」醫療計劃 (較高自付費金額)	否
	「睿選明珠」醫療計劃 (較低自付費金額)	是

* 包括全球保障及全球（除美國以外）保障

^ 包括額外醫療保障及沒有額外醫療保障版本

@轉換至的計劃必須為基本計劃

&轉換至的計劃必須為附加契約

** 「尊耀」醫療系列(附加契約)只可以附加至由 2021 年 2 月 22 日起遞交申請之指定基本計劃

***「亞洲至尊」醫療計劃 2 不接受新申請，惟指定計劃轉換申請除外，詳情請參閱通告 A230635

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有否等候期？
A. 於計劃轉換生效後之 30 日內，公司將於原有計劃及新計劃當中作出比較，並以較低之保障額作出賠償 (扣除墊底費後，如有)。新計劃下之保障如不包括於原有計劃內，此保障將不會計算在此理賠內。 B. 於上述計劃轉換後之 30 天等候期過後，就未知的投保前已有病症，我們將會賠償原有計劃及新計劃當中之較低保障額予客戶。 C. 註：上述 A 和 B 段落有關 30 天計劃轉換等候期不適用於「睿選」醫療計劃 / 「尊耀」醫療計劃 /「睿選明珠」醫療計劃 / 「尊耀明珠」醫療計劃及自願醫保系列的新計劃 – AIA 自願醫保標準計劃 / AIA 自願醫保靈活計劃 / AIA 自願醫保尊尚計劃 / AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃/ AIA 自願醫保尊耀計劃 / AIA 自願醫保睿選計劃
佣金安排
• 不設首年佣金 • 續保佣金: 佣金將以新計劃佣金率及根據原有計劃之續保年期計算 • 如保費金額於計劃轉換後減少，而於計劃轉換十二個月內，新繕發醫療保單之首年佣金將需要作出調整，以下除外: o 豁免 AIA 自願醫保尊裕計劃 /「尊裕」醫療計劃 /「尊裕明珠」醫療計劃 (港元 16,000 自付費) 計劃轉換至 AIA 自願醫保尊耀計劃 /「尊耀」醫療計劃 /「尊耀明珠」醫療計劃 (基本計劃，港元 16,000 自付費) 的首年佣金調整

備註:

- 有關 AIA 自願醫保睿選計劃 / AIA 自願醫保尊耀計劃 / AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃 / AIA 自願醫保尊尚計劃 /「睿選」醫療計劃 /「尊耀」醫療計劃 / 「尊裕」醫療計劃 / 「尊顯」醫療附加契約 /「睿選明珠」醫療計劃 /「尊耀明珠」醫療計劃 / 「尊裕明珠」醫療計劃 / 「尊顯明珠」醫療附加契約 / 至尊醫療系列 / 亞洲至尊醫療系列 / 極臻•至尊醫療系列及尊貴醫療系列之計劃轉換將於保單週年日生效
- 內地旅客需親臨香港 / 澳門申請計劃轉換
- 除「尊耀」醫療系列外，所有醫療附加契約所附基本計劃的申請日期均無限制。「尊耀」醫療系列 (附加契約) 只可以附加至由 2021 年 2 月 22 日起遞交申請之指定基本計劃

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一般計劃轉換細則

<table>
<tr><th colspan="3">現有醫療產品計劃轉換至「睿選」醫療系列 (「新計劃」)</th></tr>
<tr><td>國籍及居住地
風險評級</td><td colspan="2">受保人必須符合新計劃的國籍及居住地風險評級的要求。</td></tr>
<tr><td>年齡限制</td><td colspan="2">於 80 歲或之前並需於原有計劃保單生效時申請</td></tr>
<tr><td>遞交申請時段</td><td colspan="2">• 需於獨立保單週年日完結前 30 日或後 30 日內提出申請
• 逾期申請將不被接納</td></tr>
<tr><td>所需文件</td><td colspan="2">• OPPOSF71 – 更改基本計劃/ 附加契約申請表 (請註明甲、乙及丁部)
• OPPOSF07 – 健康證明書
• OPUAIF09(HEM) - 受保多於一份高端醫療產品聲明書* (如適用)
• 重要資料聲明書 (如適用)

<u>只適用於於澳門地區申請的計劃轉換 (「睿選」醫療計劃 / 「睿選明珠」醫療計劃 (澳門)) :</u>
• OPMCUF15 – 人壽保險客戶轉保聲明書
• OPMCUF59 – 財務需要分析表格
• OPMCUF39 (AIAS) – 環球緊急支援服務最高個人賠償限額聲明書
• OPMCUF40 – 客戶對保費資訊理解之聲明</td></tr>
<tr><td>核保</td><td colspan="2">須全面核保</td></tr>
<tr><td>等候期</td><td colspan="2"><u>不適用</u></td></tr>
<tr><td rowspan="2">終身保障限額</td><td>AIA 自願醫保睿選計劃</td><td>「睿選」醫療計劃 /
「睿選明珠」醫療計劃</td></tr>
<tr><td>重新計算終身保障限額</td><td>「原有計劃」已支付的「終身保障限額」或「個人終身賠償限額」(視乎情況而適用) ，將累計至「新計劃」</td></tr>
<tr><td rowspan="2">其他安排</td><td>AIA 自願醫保睿選計劃</td><td>「睿選」醫療計劃 /
「睿選明珠」醫療計劃</td></tr>
<tr><td>• 「原有計劃」內有關疾病的不保事項，或有關風險級別的附加保費同樣適用於轉換後的「新計劃」(須按核保結果而定)
• 當「原有計劃」轉換為「新計劃」，於「原有計劃」之「無索償墊底費折扣」 / 「無索償獎金」 / 「無索償折扣」/ 「無索償醫療檢查服務」(如有) 的保障下所累積的「無索償年度」(如有) 將不會帶至「新計</td><td>• 「原有計劃」內有關疾病的不保事項，或有關風險級別的附加保費同樣適用於轉換後的「新計劃」(須按核保結果而定)
• 當「原有計劃」轉換為「新計劃」，於「原有計劃」之「無索償墊底費折扣」 / 「無索償獎金」 / 「無索償折扣」/ 「無索償醫療檢查服務」(如有) 的保障下所累積的「無索償年度」(如有) 將不會帶至「新計</td></tr>
</table>

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現有醫療產品計劃轉換至「睿選」醫療系列 (「新計劃」)		
	劃」，「新計劃」亦不會提供「原有計劃」下的「無索償保障」 AIA Vitality 將會延續至新計劃，並且新計劃的 AIA Vitality 保費折扣百分比將根據受保人在計劃轉換生效時的「AIA Vitality 健康程式」會員級別而定 • 原有計劃下的保費回贈將會失效，並且在更改計劃後**不會**延續至新計劃	劃」，「新計劃」亦不會提供「原有計劃」下的「無索償保障」 AIA Vitality 將會延續至新計劃，並且新計劃的 AIA Vitality 保費折扣百分比將根據受保人在計劃轉換生效時的「AIA Vitality 健康程式」會員級別而定 • 原有計劃下的保費回贈將會失效，並且在更改計劃後**不會**延續至新計劃 • 除身故恩恤賠償外，任何「原有計劃」的各相關「住院保障」及/ 或轉換至「舊計劃」的各相關「住院保障」的任何先前的醫療保險計劃已支付的賠償金額，應累計至「新計劃」的各相關「住院保障」的「終身保障限額」或「個人終身賠償限額」(視乎情況而適用)，並受限於相關條款及條件。

* 適用於同時持有一份高端醫療計劃及一份非高端醫療計劃的保單持有人，並希望將非高端醫療計劃更改為睿選系列。

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C. 營運備註

為方便財務策劃顧問協助保單持有人處理計劃轉換安排[1]，以下提供了核保、保戶服務及理賠的營運備註。

核保

至於新生意的核保規則，需留要以下要點。

核保要求	最多投保於兩份高端醫療保障，並不計算於原有 HS 最高投保額內。只允許一份組別 A 高端醫療產品及一份組別 B 高端醫療產品。除「AIA 自願醫保睿選計劃」(AVSW) / 「睿選明珠」醫療計劃 (SWP) 外，其他高端醫療產品包括： 組別 A： • 至尊醫療計劃（環球） / 至尊醫療計劃（環球）2 / 至尊醫療計劃（環球）3 / 至尊醫療計劃（環球）5 / 極臻•至尊醫療計劃（環 球） • 至尊醫療計劃 / 至尊醫療計劃 2 / 至尊醫療計劃 3 / 至尊醫療計劃 5 / 極臻•至尊 醫療計劃 • 富泰醫療計劃（環球） / 至尊明珠醫療計劃（環球）2 / 至尊明珠醫療計劃（環球）3 / 至尊明珠醫療計劃（環球）5 / 極臻•至尊明珠醫 療計劃（環球） • 富泰醫療計劃 / 至尊明珠醫療計劃 2 / 至尊明珠醫療計劃 3 / 至尊明珠醫療計劃 5 / 極臻•至尊明珠醫療計劃 • 至尊醫療附加契約（環球） / 至尊醫療（環球）附加契約 2 / 至尊醫療（環球）附加契約 3 / 至尊醫療（環球）附加契約 5 / 極臻•至尊醫療 （環球）附加契約 • 至尊醫療附加契約 / 至尊醫療附加契約 2 / 至尊醫療附加契約 3 / 至尊醫療附加契約 5 / 極臻•至尊醫療附加契約 • 富泰醫療附加契約（環球） / 至尊明珠醫療（環球）附加契約 2 / 至尊明珠醫療（環球）附加契約 3 / 至尊明珠醫療（環球）附加契約 5 / 極臻•至 尊明珠醫療（環球）附加契約 • 富泰醫療附加契約 / 至尊明珠醫療附加契約 2 / 至尊明珠醫療附加契約 3 / 至尊明珠醫療附加契約 5 / 極臻•至尊明珠醫療附加契約 • 尊貴環球醫療計劃 / 尊貴醫療計劃 • 亞洲至尊醫療計劃 / 亞洲至尊醫療計劃 2 • 亞洲至尊明珠醫療計劃 / 亞洲至尊明珠醫療計劃 2 • 亞洲至尊醫療附加契約 / 亞洲至尊醫療附加契約 2 • 亞洲至尊明珠醫療附加契約 / 亞洲至尊明珠醫療附加契約 2 組別 B： • AIA 自願醫保尊尚計劃 (只適用於香港)

[1] 請注意，抵港內地客戶(MCV) 需要認證。

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<table>
<tr><td></td><td>• AIA 自願醫保尊裕計劃 (只適用於香港)
• AIA 自願醫保尊顯計劃 (只適用於香港)
• AIA 自願醫保尊耀計劃 (只適用於香港)
• AIA 自願醫保睿選計劃 (只適用於香港)
•「尊顯」醫療附加契約(只適用澳門)
•「尊裕」醫療計劃 (只適用澳門)
•「尊顯明珠」醫療附加契約
•「尊裕明珠」醫療計劃
•「尊耀」醫療計劃 (只適用澳門)
•「尊耀明珠」醫療計劃
•「睿選」醫療計劃 (只適用澳門)
•「睿選明珠」醫療計劃</td></tr>
<tr><td>體檢要求</td><td><table>
<tr><td>受保人的投保年齡</td><td>體檢要求</td></tr>
<tr><td>15 日 – 70 歲</td><td>在一般情況下，受保人/申請人只須填寫投保申請書內「雜項問題」及「健康狀況」部分並進行正常核保程序。惟本公司有權因應受保人的健康狀況及/或不正常 身高/體重而要求受保人進行驗身/化驗所檢驗項目，而 有關費用將由本公司負責。</td></tr>
<tr><td>71 – 80 歲</td><td>1. 公司指定的醫生驗身
2. 主診醫生報告(APS)
3. 根據受保人的健康狀況或有額外的體檢要求
4. 所有體檢及醫療報告費用將由客戶負責</td></tr>
</table></td></tr>
<tr><td>體檢評級</td><td><table>
<tr><td>受保人的投保年齡</td><td>體檢評級</td></tr>
<tr><td>15 日 – 70 歲</td><td>跟隨現行規則及最高額外保費至 100%。亦可能有附加 不保事項。</td></tr>
<tr><td>71 – 80 歲</td><td>只接受標準評級 (沒有額外保費、附加不保事項)</td></tr>
</table></td></tr>
</table>

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保戶服務 - 計劃轉換的申請方式及注意事項

如欲為合資格保單申請「A.首年計劃轉換安排」或「B.計劃轉換安排」，都可透過以下方式提交申請：

1. iChange – 更改基本計劃 / 附加契約
2. iChange – 保單更改申請（指定醫療計劃）*
   **僅適用於更改至特定醫療計劃，包括：自願醫保系列、尊尚優越醫療計劃/睿選醫療計劃（僅限澳門）、尊尚優越明珠醫療計劃/睿選明珠醫療計劃（適用於香港及澳門）*

如需詳細的提交方式，請參閱附件 3。

申請「A. 首年計劃轉換安排」須注意事項：

1. 合資格客戶名單將透過每月的 MCP 報告發送予財務策劃顧問。
2. 申請必須於保單周年日前 30 天或後 30 天內，並須於推廣期內提交。逾期申請將不被接納。
3. 推廣期為 2025 年 10 月 27 日至 2026 年 10 月 26 日（為期一年）。
4. 新計劃的自付額必須相同或更高。如更改至較低自付額的計劃，將被視為升級並需核保。
5. 合資格的計劃請參考以上「A. 首年計劃轉換安排」的原有計劃列表。
6. 更改附加契約至 AIA 自願醫保睿選計劃 /「睿選」醫療計劃 /「睿選明珠」醫療計劃 的附加保障，只適用於附件二所列的可附加基本計劃。
7. 就「原有計劃」內保單下有關疾病的不保項目，或有關風險級別的附加保費率（如有）同樣適用於轉換後的「新計劃」的保單。並會發出修訂建議書以供客戶確認。
8. 就著推廣期由 2025 年 10 月 27 日開始，如合資格保單已在推廣期開始前或保單周年日已更新了保費至下保單周年日，並有意申請「A. 首年計劃轉換安排」的話，該申請可被接納。我們將安排計劃更改，並退還多繳保費及存入現金儲備戶口；如有保費不足，保戶服務部將通知您補繳。
9. 針對保單週年日介於 2025 年 10 月 27 日至 11 月 26 日之間的保單，計劃轉換截止申請日期可延長至保單週年日後 60 日。

申請「B.計劃轉換安排」須注意事項：

1. 申請必須於保單周年日前 30 天或後 30 天內。
2. 計劃轉換安排沒有指定遞交申請時段 / 或推廣期。
3. 計劃轉換申請需經全面核保。
4. 合資格的計劃請參考上述「醫療產品計劃轉換之概覽」。
5. 更改附加契約至 AIA 自願醫保睿選計劃 /「睿選」醫療計劃 /「睿選明珠」醫療計劃 的附加保障，只適用於附件二所列的可附加基本計劃。

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6. 任何於「原有計劃」內保單下的所有索償歷史、有關疾病的不保項目，或有關風險級別的附加保費率（如有）同樣適用於轉換後的「新計劃」的保單。並會發出修訂建議書以供客戶確認。
7. 如果保單持有人在保費已更新至下一保單周年，仍希望申請「B. 計劃轉換安排」，請提交申請以供彈性處理。我們將根據核保決定安排計劃轉換。如有多繳保費，將存入現金儲備帳戶；如有保費不足，保單服務部將通知您補繳。

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理賠 - 注意事項

1. AIA 自願醫保睿選計劃 /「睿選」醫療計劃 /「睿選明珠」醫療計劃為**普通房**保障級別的醫療計劃。當客戶入住半私家房或更高級別病房時，調整基數便會適用。
2. 如符合下列情景，客戶可獲許入住半私家房或私家房：
   - 入住香港「睿選指定醫院」及 選擇「睿選醫療網絡」醫生及申請獲預先批核 --- 可選擇入住半私家房
   - 入住澳門「睿選指定醫院」--- 可選擇入住半私家房
   - 入住中國內地「睿選指定醫院」組別 B --- 可入住半私家房
   - 入住中國內地「睿選指定醫院」組別 A --- 可入住私家房
3. 如入住香港或澳門「睿選指定醫院」並合資格入住半私家房的客戶願意入住普通房，可獲額外次級病房級別現金惠益。
4. 選擇「睿選醫療網絡」醫生，下列項目可享有較高限額的網絡保障：

網絡保障項目	網絡保障理賠程序		非網絡保障理賠程序
入院前或出院後 / 日間手術前後的門診護理	入院或日間手術需要獲預先批核	入院或日間手術前註冊醫生門診 - 可獲免找數安排 出院或日間手術後註冊醫生門診 /診斷測試 – 參考入院或日間手術的預先批核結果；即安排免找數或先付款後索償 物理治療/職業治療/言語治療/脊骨神經科醫生 – 先付款後索償 – 客戶須遞交註冊醫生轉介信及醫療服務提供者發出的收費憑證(U Care voucher*)以申請索償	- 先付款後索償 - 客戶須遞交正本收據及註冊醫生轉介信(如適用) - 確定收據已載有入院或日間手術之相同診斷

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出院 / 完成日間手術後中醫的門診護理	入院或日間手術需要獲預先批核	– 先付款後索償 – 客戶須遞交醫療服務提供者發出的收費憑證(U Care voucher*)以申請索償	
日間手術現金惠益	日間手術需要獲預先批核	日間手術獲安排免找數 – 我們於處理醫療服務提供者的日間手術賠償後將另行支付網絡現金惠益予客戶 先付款後索償 – 日間手術及網絡日間手術現金惠益將一併支付予客戶	

* 收費憑證樣本請參考附件 4

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A. First Year Plan Change Arrangement

Since the launch of the Selectwise Medical Series, we have received positive response from customers. To express our appreciation for the continued support of our valued AIA customers, we are launching a One Year Plan Change Campaign starting from 27 October 2025. During this campaign, policyholders of selected products (see table below) can apply for plan change to the same or higher deductible plan of VHIS SelectWise / SelectWise Medical Plan / SelectWise Pearl Medical Plan **without medical re-underwriting**. Even if the customers missed the first year plan change campagin, they could still apply for plan change via regular arrangement **(please refer to Part B)** subject to full underwriting.

One Year Plan Change Campaign Arrangement

Campaign Period	From 27 October 2025 to 26 October 2026 (One year)
Original Plan	Eligibility applies to all in-force policies of the following products with policy anniversary date falling within the Campaign Period: • Executive Health series (shelved) • Regal Health series (shelved) • CEO Medical 1/2/3 Series (shelved) • CEO Medical 5 Series • OptimaCEO Medical Series • CEO Essence Medical Series (shelved) • AIA Voluntary Health Insurance Prime Scheme (shelved) • AIA Voluntary Health Insurance Privilege Plus Scheme (shelved) • AIA Voluntary Health Insurance Privilege Scheme (shelved) • AIA Voluntary Health Insurance Privilege Ultra Scheme • Privilege Plus Medical Plan (shelved) • Privilege Medical Rider (shelved) • Privilege Ultra Medical Plan • Privilege Plus Pearl Medical Plan (shelved) • Privilege Pearl Medical Rider (shelved) • Privilege Ultra Pearl Medical Plan
New Plan	• AIA Voluntary Health Insurance SelectWise Scheme (**same or higher deductible**) • SelectWise Medical Plan (**same or higher deductible**) • SelectWise Pearl Medical Plan (**same or higher deductible**)
Underwriting guidelines	Medical re-underwriting **not required**
Submission Timeline	• Application must be submitted **within 30 days before or 30 days after^** the Policy Anniversary • Any late submission will not be accepted
Document(s) required	• OPPOSF71 – Request for Change Form of Basic Plan/ Supplementary Contract (Please specify Sections A, B, and D) • OPUAIF09(HEM) – Declaration Form For Insuring In More Than One High End Medical Product* (if applicable) • IFS-MP (if applicable) **Applicable to plan change applications in Macau only (SelectWise Medical Plan / SelectWise Pearl Medical Plan (Macau)):** • OPMCUF15 – Customer Declaration for Policy Replacement • OPMCUF59 – Financial Needs Analysis Form • OPMCUF39 (AIAS) – Worldwide Emergency Assistance Services Per Life Maximum Benefit Declaration Form • OPMCUF40 – Declaration of Customers' Understanding On Premium Information
Commission Arrangement	• No FYC • Renewal commission: commission rate based on new plan and according to the renewal year of original plan • For any plan change when the premium amount is lesser after plan change, FYC adjustment applies when new medical policy is issued within 12 months from such plan change
Waiting Period	**Not applicable**

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<table>
<tr><td>Nationality & Residence rating</td><td colspan="2">Nationality & Residence rating requirement of New Plan must be fulfilled.</td></tr>
<tr><td>Age Limit</td><td colspan="2">Must apply on or before age 80 and while the policy of the Original Plan is in-force</td></tr>
<tr><td rowspan="2">Lifetime Benefit Limit</td><td>AIA Voluntary Health Insurance SelectWise Scheme</td><td>SelectWise Medical Plan / SelectWise Pearl Medical Plan</td></tr>
<tr><td>Lifetime Benefit Limit reset</td><td>The used-up amount of Lifetime Benefit Limit and/or Overall Lifetime Limit (whichever is applicable) under the Original Plan will be carried over to the New Plan</td></tr>
<tr><td>Other Arrangement</td><td>AIA Voluntary Health Insurance SelectWise Scheme</td><td>SelectWise Medical Plan / SelectWise Pearl Medical Plan</td></tr>
<tr><td></td><td>• All claims history, case-based exclusions and rate of premium loading under the policy of Original Plan (if any) shall be carried over to and deemed to be part of the Policy of the New Plan.
• Once the Original Plan has been changed to the New Plan, the count of number of “Claims Free Years” under the <u>“No Claim Deductible Discount” / “No Claim Bonus” / “No Claim Discount” / “No Claim Medical Check-up Services”</u> of the Original Plan (if any) will NOT be carried forward to the New Plan, and "No Claim Benefit" offered under the Original Plan (if any) will <u>NOT</u> be available under the New Plan.
• AIA Vitality will be carried forward to the New Plan, and the AIA Vitality Insurance Premium Discount Percentage for the New Plan will be determined based on the insured’s AIA Vitality status at the time of the plan change becomes effective.
• Premium refund under Original Plan will expire and will NOT be carried forward to the New Plan after plan change.</td><td>• All claims history, case-based exclusions and rate of premium loading under the policy of Original Plan (if any) shall be carried over to and deemed to be part of the Policy of the New Plan.
• Once the Original Plan has been changed to the New Plan, the count of number of “Claims Free Years” under the “No Claim Deductible Discount” / “No Claim Bonus” / “No Claim Discount” / “No Claim Medical Check-up Services” of the Original Plan (if any) will NOT be carried forward to the New Plan, and "No Claim Benefit" offered under the Original Plan (if any) will <u>NOT</u> be available under the New Plan.
• AIA Vitality will be carried forward to the New Plan, and the AIA Vitality Insurance Premium Discount Percentage for the New Plan will be determined based on the insured’s AIA Vitality status at the time of the plan change becomes effective.
• Premium refund under Original Plan will expire and will NOT be carried forward to the New Plan after plan change.
• Any benefits (excluding any Compassionate Death Benefit) paid under the hospital coverage(s) under the Original Plan and / or paid under any predecessor medical insurance plan(s) changed to hospital coverages(s) under the Original Plan, shall be accumulated to and subject to the Lifetime Benefit Limit and/or Overall Lifetime Limit (whichever is applicable) under the hospital coverage(s) of the New Plan in accordance with the respective terms and conditions.</td></tr>
</table>

* Applicable to policyholders with one high-end medical plan and one non high-end medical plan seeking to change the non high-end medical plan to SelectWise series.
^ Plan Change application deadline for those eligible policies with anniversary dates between 27 Oct 2025 and 26 Nov 2025 can be extended to 60 days after the Policy Anniversary.

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Eligible Policy List – My Customer Corner

Eligible policy list for each agent's customer(s) who hold inforce policy of eligible plan will be uploaded to Agency Corner – My Customer Corner page. This list will be **updated monthly starting from 27 October 2025** for financial planners' reference.

Please note that **no invitation letter** will be sent to customers. Customers are encouraged to assess their own needs and consider to plan change to the VHIS SelectWise / SelectWise Medical Plan / SelectWise Pearl Medical Plan if appropriate. For more details, please refer to enclosure 2.

Sample of Eligible Customer List:

Agency 組別號碼	**Agent 營業員號碼**	**Policy No. 保單號碼**	**Policy Owner 保單持有人**	**Policy Date 保單日期 (YYYYMMDD)**	**Policy Anniversary Date 保單週年日期 (YYYYMMDD)**	**Current Plan Name (Chinese) 現時計劃名稱 （中文）**	**Current Plan Name (English) 現時計劃名稱 （英文）**
12345	67890	B123456789	CHAN TAI MAN	20241027	20251027	AIA自願醫保尊耀計劃	AIA Voluntary Health Insurance Privilege Ultra Scheme

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B. Regular Plan Change Arrangement

After first year plan change campaign, full underwriting is required for all existing medical products plan change to AIA Voluntary Health Insurance SelectWise Scheme / SelectWise Medical Plan / SelectWise Pearl Medical Plan.

(I) Plan Change Summary of Medical Products

From	To	Health Cert. Required?
Super Good Health / Super Good Health 2	Super Good Health 2 (higher plan level or add SMM)	**Required**
	Super Good Health 2 (same / lower plan level or delete SMM)	**Not Required**
	AIA Voluntary Health Insurance Standard Scheme (original plan is Ward without SMM)	**Required**
	AIA Voluntary Health Insurance Standard Scheme (original plan is Ward with SMM or Semi-Private^ / Standard Private^)	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (same / higher plan level or original plan without SMM)	**Required**
	AIA Voluntary Health Insurance Flexi Scheme (lower plan level and original plan with SMM)	**Not Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme ** / Privilege Ultra Medical Plan** / Privilege Ultra Pearl Medical Plan**	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**
	SelectWise Medical Plan / SelectWise Pearl Medical Plan	**Required**
CEO Essence / CEO Essence 2	CEO Essence 2*** (higher deductible)	**Not Required**
	Super Good Health 2^ (Ward / Semi-Private)	**Not Required**
	Super Good Health 2^ (Standard Private)	**Required**
	CEO Medical 5*	**Required**
	OptimaCEO Medical*	**Required**
	AIA Voluntary Health Insurance Standard Scheme	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (Ward / Semi-Private)	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (Standard Private)	**Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme ** / Privilege Ultra Medical Plan** / Privilege Ultra Pearl Medical Plan**	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**
	SelectWise Medical Plan / SelectWise Pearl Medical Plan	**Required**
CEO Medical* / CEO Medical 2* / CEO Medical 3* / CEO Medical 5*	Super Good Health 2^	**Not Required**
	CEO Essence 2*** (same / higher deductible)	**Not Required**
	CEO Medical 5* (same / higher deductible)	**Not Required**
	CEO Medical 5* (lower deductible)	**Required**
	OptimaCEO Medical*	**Required**
	AIA Voluntary Health Insurance Standard Scheme	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme	**Not Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme ** / Privilege Ultra Medical Plan** / Privilege Ultra Pearl Medical Plan**	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**

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From	To	Health Cert. Required?
	SelectWise Medical Plan / SelectWise Pearl Medical Plan	**Required**
Executive Health (Worldwide)	CEO Essence 2***	**Not Required**
	CEO Medical 5*	**Not Required**
	OptimaCEO Medical*	**Required**
	AIA Voluntary Health Insurance Standard Scheme	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme	**Not Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme ** / Privilege Ultra Medical Plan** / Privilege Ultra Pearl Medical Plan**	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**
	SelectWise Medical Plan / SelectWise Pearl Medical Plan	**Required**
Executive Health (Excludes North America)	CEO Essence 2***	**Not Required**
	CEO Medical 5*	**Required**
	OptimaCEO Medical*	**Required**
	AIA Voluntary Health Insurance Standard Scheme	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme	**Not Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme ** / Privilege Ultra Medical Plan** / Privilege Ultra Pearl Medical Plan**	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**
	SelectWise Medical Plan / SelectWise Pearl Medical Plan	**Required**
AIA Voluntary Health Insurance Standard Scheme	Super Good Health 2 (Ward without SMM)	**Not Required**
	Super Good Health 2 (Ward with SMM or Semi-Private^ / Standard Private^)	**Required**
	AIA Voluntary Health Insurance Flexi Scheme	**Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme**	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**
AIA Voluntary Health Insurance Flexi Scheme	Super Good Health 2 (higher plan level or add SMM)	**Required**
	Super Good Health 2 (same / lower plan level or delete SMM)	**Not Required**
	AIA Voluntary Health Insurance Standard Scheme	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (higher plan level)	**Required**
	AIA Voluntary Health Insurance Flexi Scheme (lower plan level)	**Not Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme**	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**
AIA Voluntary Health Insurance Prime Scheme	Super Good Health 2 (Standard Private^)	**Required**
	Super Good Health 2 (Ward^ / Semi-Private^)	**Not Required**
	AIA Voluntary Health Insurance Standard Scheme	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (Ward / Semi-Private)	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (Standard Private)	**Required**
	AIA Voluntary Health Insurance Prime Scheme (higher deductible)	**Not Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme**	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**
AIA Voluntary Health Insurance Privilege Plus Scheme@	Super Good Health 2 (Standard private^)	**Required**
	Super Good Health 2 (Ward^ / Semi-Private^)	**Not Required**
	AIA Voluntary Health Insurance Standard Scheme	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (Ward / Semi-Private)	**Not Required**

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From	To	Health Cert. Required?
	AIA Voluntary Health Insurance Flexi Scheme (Standard Private)	**Required**
	AIA Voluntary Health Insurance Privilege Plus Scheme (higher deductible)	**Not Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme**	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**
Privilege Plus Medical Plan@	Super Good Health 2 (Standard Private^)	**Required**
	Super Good Health 2 (Ward^ / Semi-Private^)	**Not Required**
	Privilege Plus Medical Plan (higher deductible)	**Not Required**
	Privilege Ultra Medical Plan**	**Required**
	SelectWise Medical Plan	**Required**
Privilege Plus Pearl Medical Plan@	Super Good Health 2 (Standard Private^)	**Required**
	Super Good Health 2 (Ward^ / Semi-Private^)	**Not Required**
	Privilege Plus Pearl Medical Plan (higher deductible)	**Not Required**
	Privilege Ultra Pearl Medical Plan**	**Required**
	SelectWise Pearl Medical Plan	**Required**
AIA Voluntary Health Insurance Privilege Scheme&	Super Good Health 2 (Standard Private^)	**Required**
	Super Good Health 2 (Ward^ / Semi-Private^)	**Not Required**
	AIA Voluntary Health Insurance Standard Scheme	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (Ward / Semi-Private)	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (Standard Private)	**Required**
	AIA Voluntary Health Insurance Privilege Scheme (higher deductible)	**Not Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme**	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**
Privilege Medical Rider&	Super Good Health 2 Hospital and Surgical Rider (Standard Private^)	**Required**
	Super Good Health 2 Hospital and Surgical Rider (Ward^ / Semi-Private^)	**Not Required**
	Privilege Medical Rider (higher deductible)	**Not Required**
	Privilege Ultra Medical Plan**	**Required**
	SelectWise Medical Plan	**Required**
Privilege Pearl Medical Rider&	Super Good Health 2 Hospital and Surgical Rider (Standard Private^)	**Required**
	Super Good Health 2 Hospital and Surgical Rider (Ward^ / Semi-Private^)	**Not Required**
	Privilege Pearl Medical Rider (higher deductible)	**Not Required**
	Privilege Ultra Pearl Medical Plan**	**Required**
	SelectWise Pearl Medical Plan	**Required**
AIA Voluntary Health Insurance Privilege Ultra Scheme**	Super Good Health 2 (Standard private^)	**Required**
	Super Good Health 2 (Ward^ / Semi-Private^)	**Not Required**
	AIA Voluntary Health Insurance Standard Scheme	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (Ward / Semi-Private)	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (Standard Private)	**Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme** (higher deductible and same or narrower geographical coverage only)	**Not Required**

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From	To	Health Cert. Required?
	AIA Voluntary Health Insurance Privilege Ultra Scheme** (narrower geographical coverage and same or higher deductible only)	**Not Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme** (lower deductible)	**Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme** (wider geographical coverage)	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**
Privilege Ultra Pearl Medical Plan**	Super Good Health 2 (Standard Private^)	**Required**
	Super Good Health 2 (Ward^ / Semi-Private^)	**Not Required**
	Privilege Ultra Medical Plan** (higher deductible and same or narrower geographical coverage only)	**Not Required**
	Privilege Ultra Medical Plan**(narrower geographical coverage and same or higher deductible only)	**Not Required**
	Privilege Ultra Medical Plan**(lower deductible)	**Required**
	Privilege Ultra Medical Plan**(wider geographical coverage)	**Required**
	SelectWise Medical Plan	**Required**
Privilege Ultra Pearl Medical Plan**	Super Good Health 2 (Standard Private^)	**Required**
	Super Good Health 2 (Ward^ / Semi-Private^)	**Not Required**
	Privilege Ultra Pearl Medical Plan** (higher deductible and same or narrower geographical coverage only)	**Not Required**
	Privilege Ultra Pearl Medical Plan**(narrower geographical coverage and same or higher deductible only)	**Not Required**
	Privilege Ultra Pearl Medical Plan**(lower deductible)	**Required**
	Privilege Ultra Pearl Medical Plan**(wider geographical coverage)	**Required**
	SelectWise Pearl Medical Plan	**Required**
OptimaCEO Medical*	Super Good Health 2^	**Not Required**
	CEO Essence 2*** (same / higher deductible)	**Not Required**
	AIA Voluntary Health Insurance Standard Scheme	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme	**Not Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme ** / Privilege Ultra Medical Plan** / Privilege Ultra Pearl Medical Plan**	**Required**
	CEO Medical 5* (same or higher deductible and same or narrower geographical coverage only)	**Not Required**
	CEO Medical 5* (lower deductible)	**Required**
	CEO Medical 5* (wider geographical coverage)	**Required**
	OptimaCEO Medical* (higher deductible and same or narrower geographical coverage only)	**Not Required**
	OptimaCEO Medical* (narrower geographical coverage and same or higher deductible only)	**Not Required**
	OptimaCEO Medical* (lower deductible)	**Required**
	OptimaCEO Medical* (wider geographical coverage)	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme	**Required**

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From	To	Health Cert. Required?
	SelectWise Medical Plan / SelectWise Pearl Medical Plan	**Required**
AIA Voluntary Health Insurance SelectWise Scheme	Super Good Health 2 (Semi-Private^ / Standard private^)	**Required**
	Super Good Health 2 (Ward^)	**Not Required**
	AIA Voluntary Health Insurance Standard Scheme	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (Ward)	**Not Required**
	AIA Voluntary Health Insurance Flexi Scheme (Semi-Private / Standard Private)	**Required**
	AIA Voluntary Health Insurance Privilege Ultra Scheme**	**Required**
	AIA Voluntary Health Insurance SelectWise Scheme (higher deductible)	**Not Required**
	AIA Voluntary Health Insurance SelectWise Scheme (lower deductible)	**Required**
SelectWise Medical Plan	Super Good Health 2 (Semi-Private^ / Standard private^)	**Required**
	Super Good Health 2 (Ward^)	**Not Required**
	Privilege Ultra Medical Plan**	**Required**
	SelectWise Medical Plan (higher deductible)	**Not Required**
	SelectWise Medical Plan (lower deductible)	**Required**
SelectWise Pearl Medical Plan	Super Good Health 2 (Semi-Private^ / Standard private^)	**Required**
	Super Good Health 2 (Ward^)	**Not Required**
	Privilege Ultra Pearl Medical Plan**	**Required**
	SelectWise Pearl Medical Plan (higher deductible)	**Not Required**
	SelectWise Pearl Medical Plan (lower deductible)	**Required**

* Includes both Worldwide and Worldwide excluding the United States plans
^ Includes both SMM and without SMM versions
@ To plan must be a basic plan
& To plan must be a rider
** Privilege Ultra series (Rider version) can only be attached to specified basic plans which the application date is on or after 22 February 2021
***New application is no longer accepted for CEO Essence Medical Plan 2, except for the specified plan change cases, please refer to Memo A230635 for details.

Any Waiting Period?

A. Within 30 days after plan change takes effect, lesser total benefit payout amount (after deductible, if any) for the claim will be paid between the original plan and the new plan. Benefits under the new plan that the original plan doesn't cover will be excluded from such calculation of the benefit payout amount.

B. After the 30 days plan change waiting period mentioned above, for unknown pre-existing conditions, lesser benefit amount between the original plan and the new plan will be paid.

C. Note: Paragraphs A and B above relating to the 30 days plan change waiting period are not applicable to SelectWise Medical Plan / Privilege Ultra Medical Plan / SelectWise Pearl Medical Plan / Privilege Ultra Pearl Medical Plan and VHIS Series – AIA Voluntary Health Insurance Standard Scheme / AIA Voluntary Health Insurance Flexi Scheme / AIA Voluntary Health Insurance Prime Scheme / AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme / AIA Voluntary Health Insurance Privilege Ultra Scheme / AIA Voluntary Health Insurance SelectWise Scheme.

Commission Arrangement

- No FYC

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- Renewal commission: commission rate based on new plan and according to the renewal year of original plan
- For any plan change when the premium amount is lesser after plan change, FYC adjustment applies when new medical policy is issued within 12 months from such plan change, except for the following:

Waive FYC adjustment for the plan change from VHIS Privilege Plus / Privilege Plus Medical Plan / Privilege Plus Pearl Medical Plan (HKD16,000 deductible) to VHIS Privilege Ultra / Privilege Ultra Medical Plan / Privilege Ultra Pearl Medical Plan (basic plan, HKD16,000 deductible).

Remarks:

- Any plan change related to AIA Voluntary Health Insurance SelectWise Scheme / AIA Voluntary Health Insurance Privilege Ultra Scheme / AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme / AIA Voluntary Health Insurance Prime Scheme / SelectWise Medical Plan / Privilege Ultra Medical Plan / Privilege Plus Medical Plan / Privilege Medical Rider / SelectWise Pearl Medical Plan / Privilege Ultra Pearl Medical Plan / Privilege Plus Pearl Medical Plan / Privilege Pearl Medical Rider / CEO Medical/CEO Essence Series / OptimaCEO Medical series / Executive Health will be effective on Policy Anniversary
- MCV customers need to apply plan change in Hong Kong / Macau
- For all medical riders except the Privilege Ultra series, there is no restriction on the application date of the basic plan to which they are attached, Privilege Ultra series (Rider version) can only be attached to specified basic plans which the application date is on or after 22 February 2021

Regular Plan Change Details

<table>
<tr><th colspan="3">Existing medical products to SelectWise Medical Series (“New Plan”)</th></tr>
<tr><td>Nationality & Residence rating</td><td colspan="2">Nationality & Residence rating requirement of New Plan must be fulfilled.</td></tr>
<tr><td>Age Limit</td><td colspan="2">Must apply on or before age 80 and while the policy of the Original Plan is in-force</td></tr>
<tr><td>Submission Timeline</td><td colspan="2">• Application must be submitted within 30 days before or 30 days after the Policy Anniversary
• Any late submission will not be accepted</td></tr>
<tr><td>Document(s) required</td><td colspan="2">• OPPOSF71 – Request for Change Form of Basic Plan/ Supplementary Contract (Please specify Sections A, B, and D)
• OPPOSF07 – Health Certificate
• OPUAIF09(HEM) – Declaration Form For Insuring In More Than One High End Medical Product* (if applicable)
• IFS-MP (if applicable)

<u>Applicable to plan change applications in Macau only (SelectWise Medical Plan / SelectWise Pearl Medical Plan (Macau)) :</u>
• OPMCUF15 – Customer Declaration for Policy Replacement
• OPMCUF59 – Financial Needs Analysis Form
• OPMCUF39 (AIAS) – Worldwide Emergency Assistance Services Per Life Maximum Benefit Declaration Form
• OPMCUF40 – Declaration of Customers’ Understanding On Premium Information</td></tr>
<tr><td>Underwriting</td><td colspan="2">Full underwriting is required</td></tr>
<tr><td>Waiting Period</td><td colspan="2"><u>Not applicable</u></td></tr>
<tr><td rowspan="2">Lifetime Benefit Limit</td><td>AIA Voluntary Health Insurance SelectWise Scheme</td><td>SelectWise Medical Plan / SelectWise Pearl Medical Plan</td></tr>
<tr><td>Lifetime Benefit Limit reset</td><td>The used-up amount of Lifetime Benefit Limit and/or Overall Lifetime Limit (whichever is applicable) under the Original Plan will be carried over to the New Plan</td></tr>
<tr><td>Other Arrangement</td><td>AIA Voluntary Health Insurance SelectWise Scheme</td><td>SelectWise Medical Plan / SelectWise Pearl Medical Plan</td></tr>
</table>

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Existing medical products to SelectWise Medical Series ("New Plan")		
	• Exclusions for sickness or diseases or loadings for additional risks under the Original Plan will also be carried over and applies under the New Plan, subject to underwriting decision • Once the Original Plan has been changed to the New Plan, the count of number of "Claims Free Years" under the **"No Claim Deductible Discount" / "No Claim Bonus" / "No Claim Discount" / "No Claim Medical Check-up Services"** of the Original Plan (if any) will **NOT** be carried forward to the New Plan, and "No Claim Benefit" offered under the Original Plan (if any) will **NOT** be available under the New Plan. • AIA Vitality will be carried forward to the New Plan, and the AIA Vitality Insurance Premium Discount Percentage for the New Plan will be determined based on the insured's AIA Vitality status at the time of the plan change becomes effective. • Premium refund under Original Plan will expire and will **NOT** be carried forward to the New Plan after plan change.	• Exclusions for sickness or diseases or loadings for additional risks under the Original Plan will also be carried over and applies under the New Plan, subject to underwriting decision • Once the Original Plan has been changed to the New Plan, the count of number of "Claims Free Years" under the **"No Claim Deductible Discount" / "No Claim Bonus" / "No Claim Discount" / "No Claim Medical Check-up Services"** of the Original Plan (if any) will **NOT** be carried forward to the New Plan, and "No Claim Benefit" offered under the Original Plan (if any) will **NOT** be available under the New Plan. • AIA Vitality will be carried forward to the New Plan, and the AIA Vitality Insurance Premium Discount Percentage for the New Plan will be determined based on the insured's AIA Vitality status at the time of the plan change becomes effective. • Premium refund under Original Plan will expire and will **NOT** be carried forward to the New Plan after plan change. • Any benefits (excluding any Compassionate Death Benefit) paid under the hospital coverage(s) under the Original Plan and / or paid under any predecessor medical insurance plan(s) changed to hospital coverages(s) under the Original Plan, shall be accumulated to and subject to the Lifetime Benefit Limit and/or Overall Lifetime Limit (whichever is applicable) under the hospital coverage(s) of the New Plan in accordance with the respective terms and conditions.

* Applicable to policyholders with one high-end medical plan and one non high-end medical plan seeking to change the non high-end medical plan to SelectWise series.

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C. Operational Notes

To facilitate financial planners in assisting policyowners with plan change arrangements[1], the following operating notes are provided for underwriting, policyowner services, and claims throughout the policy journey.

Underwriting

For New Business underwriting guidelines, several main points need to be alerted.

Underwriting Requirements	Maximum Two High End Medical Coverage per life, not counting towards existing HS limit. Only allow 1 Group A and 1 Group B product per insured. Apart from AIA VHIS SelectWise (AVSW) / SelectWise Pearl Medical Plan (SWP), High End Medical Coverage includes: <u>Group A:</u> o CEO Medical Plan (Worldwide) / CEO Medical Plan (Worldwide) 2 / CEO Medical Plan (Worldwide) 3 / CEO Medical Plan (Worldwide) 5 / OptimaCEO Medical Plan (Worldwide) o CEO Medical Plan / CEO Medical Plan 2 / CEO Medical Plan 3 / CEO Medical Plan 5 / OptimaCEO Medical Plan o Regal Health Plan (Worldwide) / CEO Pearl Medical Plan (Worldwide) 2 / CEO Pearl Medical Plan (Worldwide) 3 / CEO Pearl Medical Plan (Worldwide) 5 / OptimaCEO Pearl Medical Plan (Worldwide) o Regal Health Plan / CEO Pearl Medical Plan 2 / CEO Pearl Medical Plan 3 / CEO Pearl Medical Plan 5 / OptimaCEO Pearl Medical Plan o CEO Medical (Worldwide) Supplementary Contract / CEO Medical (Worldwide) 2 Supplementary Contract / CEO Medical (Worldwide) 3 Supplementary Contract / CEO Medical (Worldwide) 5 Supplementary Contract / OptimaCEO Medical (Worldwide) Supplementary Contract o CEO Medical Supplementary Contract / CEO Medical 2 Supplementary Contract / CEO Medical 3 Supplementary Contract / CEO Medical 5 Supplementary Contract / OptimaCEO Medical Supplementary Contract o Regal Health (Worldwide) Supplementary Contract / CEO Pearl Medical (Worldwide) 2 Supplementary Contract / CEO Pearl Medical (Worldwide) 3 Supplementary Contract / CEO Pearl Medical (Worldwide) 5 Supplementary Contract / OptimaCEO Pearl Medical (Worldwide) Supplementary Contract o Regal Health Supplementary Contract / CEO Pearl Medical 2 Supplementary Contract / CEO Pearl Medical 3 Supplementary Contract / CEO Pearl Medical 5 Supplementary Contract / OptimaCEO Pearl Medical Supplementary Contract o Executive Health Worldwide Plan / Executive Health Plan o CEO Essence Medical Plan / CEO Essence Medical Plan 2 o CEO Essence Pearl Medical Plan / CEO Essence Pearl Medical Plan2 o CEO Essence Medical Supplementary Contract / CEO Essence Medical 2 Supplementary Contract o CEO Essence Pearl Medical Supplementary Contract / CEO Essence Pearl Medical 2 Supplementary Contract <u>Group B:</u> o AIA Voluntary Health Insurance Prime Scheme (applicable to Hong Kong only)

[1] Please note, Verification is required for the MCV customer Mainland customer.

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<table>
<tr><td></td><td>o AIA Voluntary Health Insurance Privilege Plus Scheme (applicable to Hong Kong only)
o AIA Voluntary Health Insurance Privilege Scheme (applicable to Hong Kong only)
o AIA Voluntary Health Insurance Privilege Ultra Scheme (applicable to Hong Kong only)
o AIA Voluntary Health Insurance SelectWise Scheme (applicable to Hong Kong only)
o Privilege Medical Rider (applicable to Macau only)
o Privilege Plus Medical Plan (applicable to Macau only)
o Privilege Pearl Medical Rider
o Privilege Plus Pearl Medical Plan
o Privilege Ultra Medical Plan (applicable to Macau only)
o Privilege Ultra Pearl Medical Plan
o SelectWise Medical Plan (applicable to Macau only)
o SelectWise Pearl Medical Plan</td></tr>
<tr><td>Medical Requirements</td><td><table>
<tr><td>Proposed Insured's age</td><td>Medical Requirements</td></tr>
<tr><td>15 days – 70</td><td>Under normal circumstances, the proposed insured/applicant only need to fill in "Miscellaneous" and "Medical Information" sections in the application form for full underwriting. However, the company reserves the right to request the proposed insured to undergo a medical examination/laboratory test(s) at the Company's cost subject to his/her health conditions and/or any abnormal body build</td></tr>
<tr><td>71 – 80</td><td>1. Medical Examination
2. Routine Attending Physician's Statement (APS)
3. Further medical requirement(s) may be needed subject to the proposed insured's health conditions
4. All medical cost will be at own cost</td></tr>
</table></td></tr>
<tr><td>Medical Rating</td><td><table>
<tr><td>Proposed Insured's age</td><td>Medical Rating</td></tr>
<tr><td>15 days – 70</td><td>Follow existing rule and maximum extra loading up to 100%. There may be permanent case-based exclusion(s)</td></tr>
<tr><td>71 – 80</td><td>Accept standard rate only (no extra loading, no exclusion)</td></tr>
</table></td></tr>
</table>

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Memo

Policy Service - How to apply & Point to note

For applying the "A. First Year Plan Change Arrangement" or "B. Regular Plan Change Arrangement", both applications can be submitted via below:

1. iChange – Change of basic plan / Supplementary contract
2. iChange – Plan Change (Specific Medical Plan) *
   **Only applicable for plan change to the special medical plans, i.e. VHIS series, Privilege Ultra Medical Plan/ SelectWise Medical Plan (Macau only)/ Privilege Ultra Pearl Medical Plan/ SelectWise Pearl Medical Plan (Applicable to HK and Macau)*

For details submission options, please refer to the enclosure 3.

Point to note for applying "A. First Year Plan Change arrangement":

1. Eligible customer list will be uploaded to financial planner by monthly MCP report.
2. Application must be submitted within 30 days before or 30 days after the Policy Anniversary, within the Campaign Period. Any late submission will not be accepted
3. Campaign Period is from 27 October 2025 to 26 October 2026 (One Year)
4. The new plan must be same or higher deductible. Plan change to lower deductible would be considered as upgrade, and subject to underwriting.
5. For eligible plans, please refer to the above **Original Plan** list in "A. First Year Plan Change arrangement"
6. Rider plan change to the rider of AIA VHIS SelectWise Scheme/ SelectWise Medical Plan / SelectWise Pearl Medical Plan, is only applicable to the attachable basic plans listed in Enclosure 2.
7. Exclusions for sickness or diseases or loadings for additional risks under the Original Plan will also be carried over and applies under the New Plan, subject to underwriting decision. Counteroffer letter will be issued.
8. Since the campaign period starting from 27 October 2025, if an eligible policy has already updated its premium to the next policy anniversary before the start of the campaign period or on the policy anniversary date and intends to apply for "A. First-Year Plan Change Arrangement," the request can be proceeded as usual. We will arrange the plan change and refund the overpaid premium and deposit to FPDA account. Otherwise, POS will issue pending required premium shortage (if any).
9. Plan Change application deadline for those eligible policies with anniversary dates between 27 Oct 2025 and 26 Nov 2025 can be extended to 60 days after the Policy Anniversary.

Point to note for applying "B. Regular Plan Change Arrangement":

1. Application must be submitted within 30 days before or 30 days after the Policy Anniversary.
2. There is no Campaign Period for Regular plan change submission.
3. Plan Change request is subject to underwriting decision.
4. For eligible plans, please refer to the above list of "Plan Change Summary of Medical Products"
5. Rider plan change to the rider of AIA VHIS SelectWise Scheme/ SelectWise Medical Plan / SelectWise Pearl Medical Plan, is only applicable to the attachable basic plans listed in Enclosure 2.
6. Eligible plan follows the above list of Plan Change Summary of Medical Products.\ Exclusions for sickness or diseases or loadings for additional risks under the Original Plan will also be carried over and applies under the New Plan, subject to underwriting decision. Counteroffer letter will be issued.

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7. If policyowner would like to apply “B. Regular Plan Change Arrangement” after premium has been updated to next policy anniversary, please submit the application for discretionary processing. We will arrange the plan change, subject to underwriting decision. We will arrange refund of the overpaid premium and deposit to FPDA account. Otherwise, POS will issue pending required premium shortage (if any).

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Claims – Points to note

1. AIA Voluntary Health Insurance SelectWise Scheme/ SelectWise Medical Plan/ SelectWise Pearl Medical Plan are medical plans with standard ward coverage. When the customer stays in a semi-private or higher-level ward, an adjustment factor will apply.
2. Customers may admit to a semi-private or private ward under the following circumstances:
   - Admits to a "SelectWise Designated Hospital" in Hong Kong, chooses a "SelectWise Medical Network" doctor, and obtains pre-authorization — eligible for admission to semi-private ward.
   - Admits to a "SelectWise Designated Hospital" in Macau — eligible for admission to semi-private ward.
   - Admits to a "SelectWise Designated Hospital" in Mainland China, Group B — eligible for admission to semi-private ward.
   - Admits to a "SelectWise Designated Hospital" in Mainland China, Group A — eligible for admission to private ward.
3. Customers who are eligible for admission to a semi-private ward at a "SelectWise Designated Hospital" in Hong Kong or Macau but choose to remain in a standard ward, will be rewarded with an additional Lower ward class cash benefit.
4. By choosing a "SelectWise Medical Network" doctor, the following items will be entitled for higher network benefit limits:

Network Benefit Item	**Network Benefit Claim Procedure**		**Non - Network Benefit Claim Procedure**
Pre- and post-confinement / day case procedure outpatient care	Admission or day surgery requires pre-authorization	<u>Pre-confinement or day case procedure Registered Medical Practitioner's consultation</u> - Cashless arrangement <u>Post-confinement or day case procedure Registered Medical Practitioner's consultation / diagnostic tests.</u> - Refer to pre-authorization result for admission or day surgery, i.e. arrange cashless settlement or pay and claim. <u>Physiotherapy / Occupational Therapy / Speech Therapy / Chiropractor</u> - Pay and claim - Submit referral letter from registered Medical Practitioner and U Care voucher*	- Pay and claim - Customer must submit original receipts and a referral letter from a registered doctor (if applicable). - Ensure the receipt includes the same diagnosis as stated for the admission or day surgery.

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		issued by medical service provider for claim.	
Chinese medicine practitioner outpatient care	Admission or day surgery requires pre-authorization	– Pay and claim – Submit U Care voucher* issued by medical service provider for claim.	
Day surgery cash benefit	day surgery requires pre-authorization	<u>Day Surgery with Cashless Arrangement</u> - After we processed the day surgery claim from the medical service provider, we will make an additional payment of the Day surgery cash benefit to the customer. <u>Pay and Claim</u> - The day surgery expense and the network day surgery cash benefit will be paid together to the customer.	

* For sample of U Care voucher, please refer to enclosure 4

附件 1: 產品細節
Enclosure 1: Product Particulars

產品細節

產品名稱	「睿選」醫療系列
可附加至基本計劃	適用於「睿選」醫療系列附加契約: 1. 根據醫務衞生局的要求，指定基本計劃必須提供終身保障 2. 指定基本計劃如下： **危疾：** • 泰然安心保 2 • 多重安心保 2 • 愛伴航保險計劃* /愛伴航保險計劃 2 • 愛伴航保險計劃 – 首護摯寶* /愛伴航保險計劃 2 – 首護摯寶 • 簡緻•愛伴航保險計劃 • 進泰安心保 2 • 加裕智倍保 1*/2*/3* • 加裕智倍保 2*/3* - 首護摯寶 • 多重進泰安心保* • 多重智倍保 • 多重智倍保（年輕一歲優惠）* • 加裕倍安保* /加裕倍安保 (加強版)* **人壽 / 儲蓄:** • 「裕滿人生」保障計劃 1* / 2 • 「充裕未來•盈尚」* • 「充裕未來」計劃 1* / 2* / 3* • 「充裕未來」計劃 2（特級保障） • 「愛無憂長享計劃 2*/3*/5」 • 「愛無憂長享計劃 3(特級保障)」 * • 「盈御多元貨幣計劃 1*/2*/3」 • 環宇盈活儲蓄保險計劃 • 「智昇」保險計劃 2* • 「樂怡人生」保障計劃 • 「樂怡人生」保障計劃 (週年紅利) • 「簡愛．延續」保障計劃 2*/ 3*/ 5 • 「易達終身保」* • 活享儲蓄計劃* **投資相連基本計劃:** • 「您想」投資連繫壽險計劃 *已停售產品

Product Particulars

Product Name	SelectWise Medical Series
Basic attachable	Applicable to SelectWise Medical Series (rider version): 1. Specified basic plan must provide whole life coverage per HHB requirement 2. Specified basic plan as below: **Critical Illness** • Executive Care Pro 2 • Multiple Care Pro 2 • On Your Side Plan* / On Your Side Insurance Plan 2 • On Your Side Plan – First Gift* / On Your Side Insurance Plan 2 – First Gift • Essence – On Your Side Insurance Plan • Prime Care Pro 2 • Protect Elite Ultra 1*/ 2*/ 3* • Protect Elite Ultra 2*/ 3 – First Gift* • Smart Care Pro* • Smart Elite Ultra • Smart Elite Ultra (minus 1)* • Protect Elevator* / Protect Elevator Plus* **Life & Savings** • Admire Life 1*/ 2# • Bonus Power Vantage* • Bonus Power Plan 1*/ 2*/ 3* • Bonus Power Plan 2 (Enhanced Protection) • Forever Love Coupon Plan 2*/ 3*/ 5 • Forever Love Coupon Plan 3* (Enhanced Protection) • Global Power Multi-Currency Plan 1*/2*/3 • GlobalFlexi Savings Insurance Plan • Proactive Insurance Plan 2* • Serene Life • Serene Life (Annual Dividends) • Simply Love Encore 2*/ 3*/ 5 • Executive Life* • FlexiAchiever Savings Plan* **Unit-link** • U-Select * Shelved products

附件 2: My Customer Corner 合資格保單清單

Enclosure 2: MCP report – Eligible Customer list

合資格保單清單報告（MCP report）

MCP report 會顯示以下產品^的所有有效保單*：

- 尊貴醫療系列（已停售）
- 富泰醫療系列（已停售）
- 至尊醫療 1/2/3 系列（已停售）
- 至尊醫療 5 系列
- 極臻•至尊醫療系列
- 亞洲至尊醫療系列（已停售）
- AIA 自願醫保尊尚計劃（已停售）
- AIA 自願醫保尊裕計劃（已停售）
- AIA 自願醫保尊顯計劃（已停售）
- AIA 自願醫保尊耀計劃
- 尊裕醫療計劃（已停售）
- 尊顯醫療附加契約（已停售）
- 尊耀醫療計劃
- 尊裕明珠醫療計劃（已停售）
- 尊顯明珠醫療附加契約（已停售）
- 尊耀明珠醫療計劃

^對於上述所有合資格的醫療附加契約（包括已停售產品），若客戶希望申請更改至「睿選」系列（附加契約），其所附屬的基本計劃之申請日期並無任何限制。即使合資格的附加契約是附加於已停售的基本計劃 (見附件 1)，合資格附加契約亦會被納入 MCP report 中

*請注意，即使保單號碼顯示在清單中，仍必須符合計劃轉換申請規則（例如：必須於 80 歲或之前並需於原有計劃保單生效時申請）

MCP report 將會**每月**更新：報告會顯示保單周年日落在**當月及未來 1.5 個月內**的保單詳情。例如，10 月報告會顯示周年日由 2025 年 10 月 27 日至 12 月 15 日的保單。詳情請參閱下表：

每月報告	更新日期	保單週年日範圍
2025 年 10 月報告**	10 月 27 日 (計劃推出日)	2025 年 10 月 27 日至 12 月 15 日
2025 年 11 月報告	11 月 30 日	2025 年 11 月 1 日至 2026 年 1 月 15 日
2025 年 12 月報告	12 月 31 日	2025 年 12 月 1 日至 2026 年 2 月 15 日
2026 年 1 月報告	1 月 31 日	2026 年 1 月 1 日至 2026 年 3 月 15 日
2026 年 2 月報告	2 月 28 日	2026 年 2 月 1 日至 2026 年 4 月 15 日
2026 年 3 月報告	3 月 31 日	2026 年 3 月 1 日至 2026 年 5 月 15 日
2026 年 4 月報告	4 月 30 日	2026 年 4 月 1 日至 2026 年 6 月 15 日
2026 年 5 月報告	5 月 31 日	2026 年 5 月 1 日至 2026 年 7 月 15 日
2026 年 6 月報告	6 月 30 日	2026 年 6 月 1 日至 2026 年 8 月 15 日 （即保單週年日為 2026 年 8 月 16 日至 31 日的保單，將歸入 2026 年 7 月報告，並於 7 月 31 日更新）
2026 年 7 月報告@	7 月 31 日	2026 年 7 月 1 日至 2026 年 10 月 26 日 （剩餘的合資格保單）

**注意：週年日在「睿選」醫療系列推出日期（即 2025 年 10 月 27 日）之前的保單，將不會納入 10 月的報告。針對保單週年日介於 2025 年 10 月 27 日至 11 月 26 日之間的保單，計劃轉換截止申請日期可延長至保單週年日後 60 日。

@ 於 7 月發佈的 MCP 報告將涵蓋所有保單週年日介乎於 2026 年 7 月 1 日至 10 月 26 日之間的合資格保單。

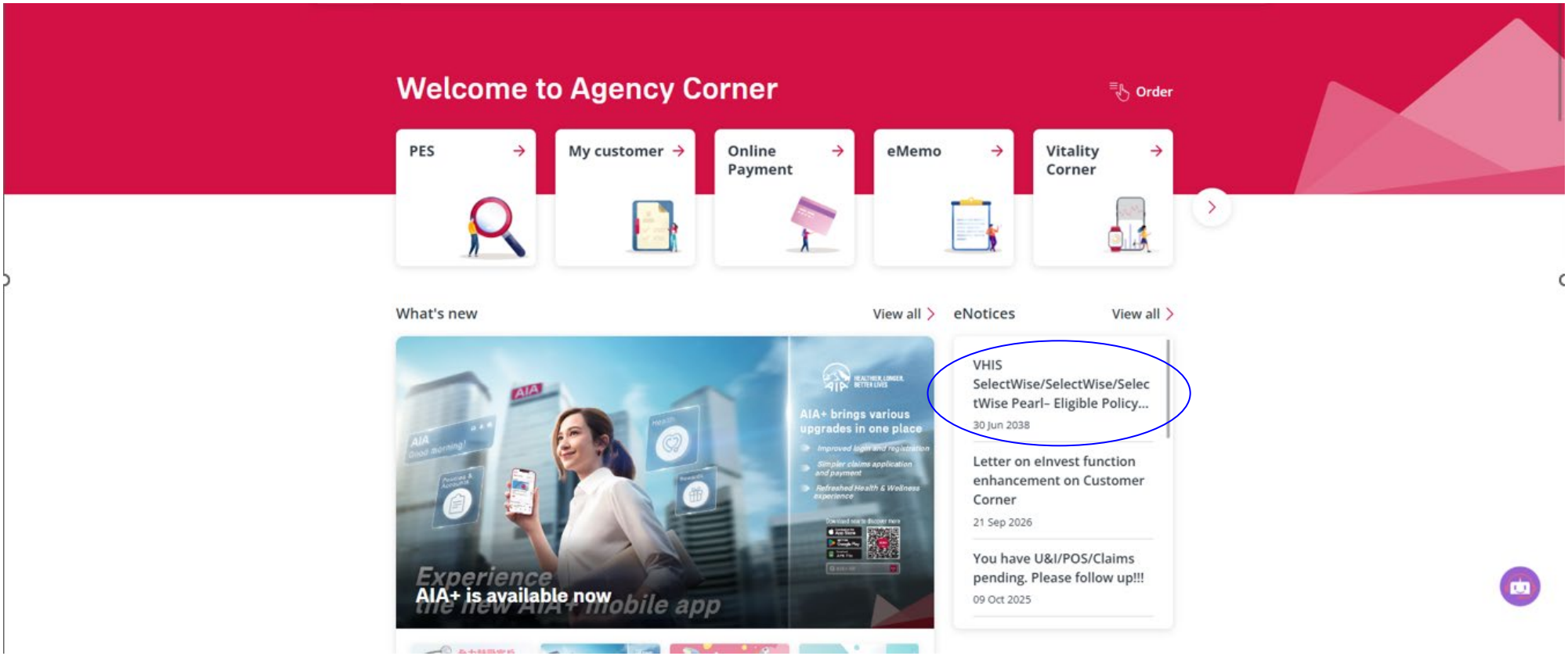
<table>
<tr>
<td>MCP report</td>
<td>
MCP report will display all in-force policies* of the following products^:
• Executive Health series (shelved)
• Regal Health series (shelved)
• CEO Medical 1 / 2 / 3 Series (shelved)
• CEO Medical 5 Series
• OptimaCEO Medical Series
• CEO Essence Medical Series (shelved)
• AIA Voluntary Health Insurance Prime Scheme (shelved)
• AIA Voluntary Health Insurance Privilege Plus Scheme (shelved)
• AIA Voluntary Health Insurance Privilege Scheme (shelved)
• AIA Voluntary Health Insurance Privilege Ultra Scheme
• Privilege Plus Medical Plan (shelved)
• Privilege Medical Rider (shelved)
• Privilege Ultra Medical Plan
• Privilege Plus Pearl Medical Plan (shelved)
• Privilege Pearl Medical Rider (shelved)
• Privilege Ultra Pearl Medical Plan

^For all eligible medical riders listed above (including shelved products), there is no restriction on the application date of the basic plan to which they are attached to if customers would like to apply for plan change to SelectWise series (rider version). Even if the eligible rider is attached to the shelved basic plan shown in Enclosure 1, it will be included in the MCP report.
*Please note that the plan change application rules must be fulfilled (e.g. must apply on or before age 80 and while the policy of the Original Plan is in-force), even if the policy number displays in the list

Eligible policy list will be refreshed ***monthly***: Show details of policies whose anniversary dates fall in the ***current and upcoming 1.5 month****. For example, October report* will display policies with anniversary dates from 27 Oct to 15 Dec. For details, please refer to the table below:
<table>
<tr><th>Monthly report</th><th>Refresh time</th><th>Policy Anniversary range</th></tr>
<tr><td>Oct 2025 report**</td><td>27 October (launch date)</td><td>27 Oct to 15 Dec</td></tr>
<tr><td>Nov 2025 report</td><td>30 November</td><td>1 Nov 2025 to 15 Jan 2026</td></tr>
<tr><td>Dec 2025 report</td><td>31 December</td><td>1 Dec 2025 to 15 Feb 2026</td></tr>
<tr><td>Jan 2026 report</td><td>31 January</td><td>1 Jan 2026 to 15 Mar 2026</td></tr>
<tr><td>Feb 2026 report</td><td>28 February</td><td>1 Feb 2026 to 15 Apr 2026</td></tr>
<tr><td>March 2026 report</td><td>31 March</td><td>1 Mar 2026 to 15 May 2026</td></tr>
<tr><td>April 2026 report</td><td>30 April</td><td>1 Apr 2026 to 15 June 2026</td></tr>
<tr><td>May 2026 report</td><td>31 May</td><td>1 May 2026 to 15 July 2026</td></tr>
<tr><td>June 2026 report</td><td>30 June</td><td>1 June 2026 to 15 Aug 2026
(i.e. the policy with policy anniversary date of 16 to 31 August 2026 will fall under July 2026 report, with refresh date on 31 July)</td></tr>
<tr><td>July 2026 report@</td><td>31 July</td><td>1 July 2026 to 26 Oct 2026
(Remaining eligible policies)</td></tr>
</table>
Policies with anniversary date before SelectWise launch date (i.e. 27 Oct 2025) is ***not required* for October report. Plan Change application deadline for those eligible policies with anniversary dates between 27 Oct 2025 and 26 Nov 2025 can be extended to 60 days after the Policy Anniversary.
@For the upcoming July report, it will cover the full list of eligible policies with anniversary dates from 1 July to 26 October 2026.
</td>
</tr>
</table>

位置: 友邦營業員專頁 > My Customer Profile (Sample)
Location: Agency Corner > My Customer Profile (Sample)

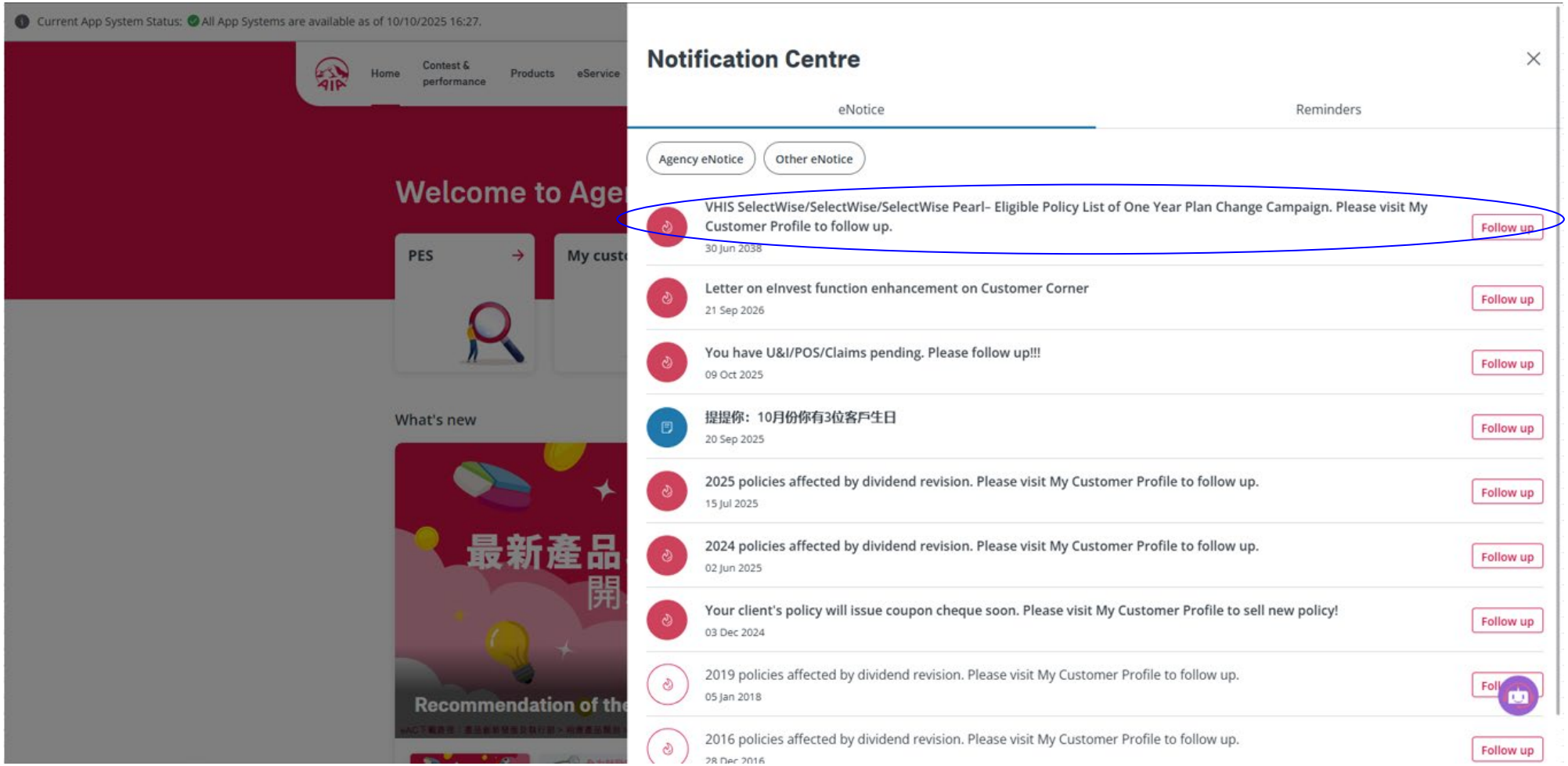
1



1

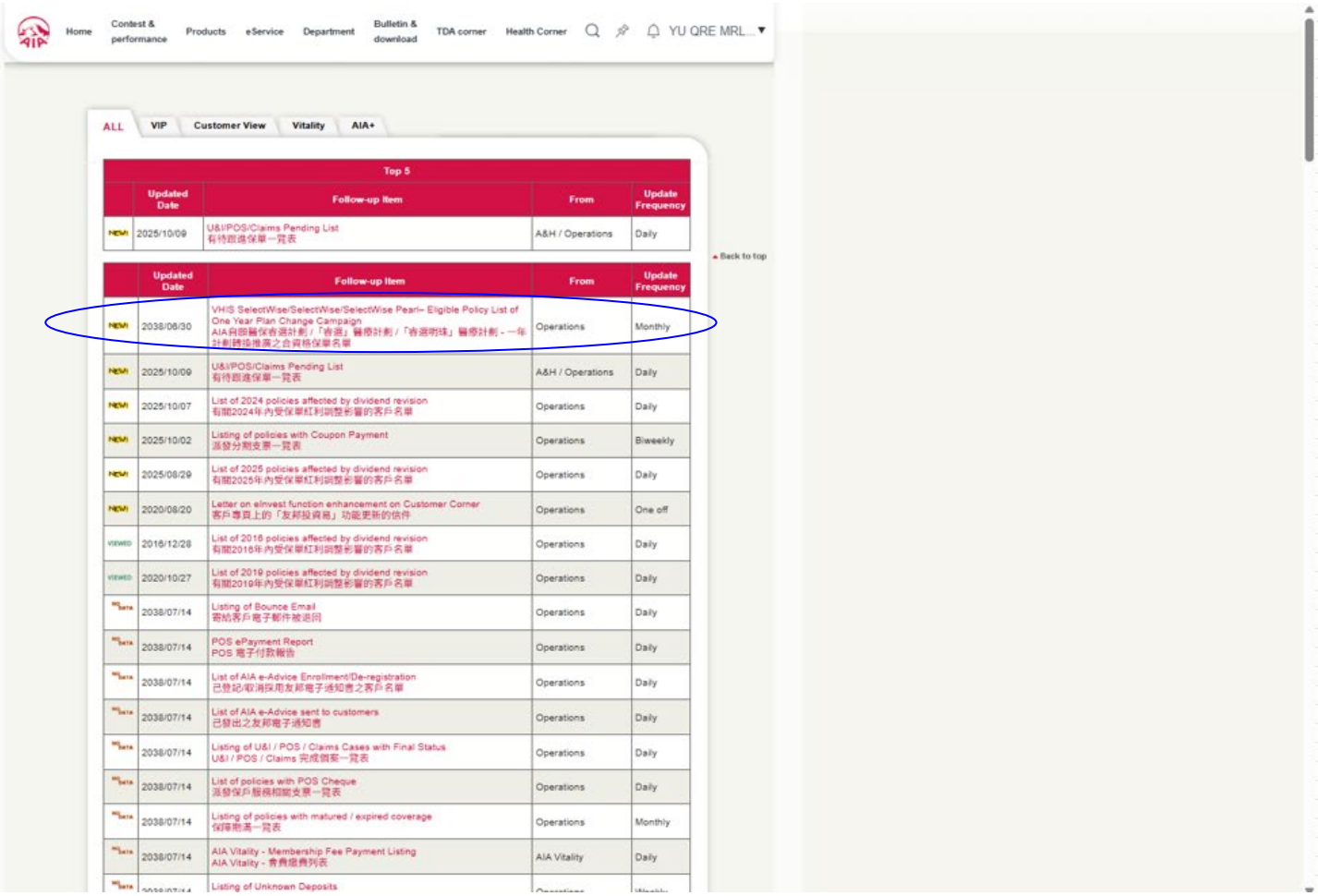

歡迎來到友邦營業員專頁
排序
i學院 (iAcademy)
iChange
eClaims
強積金
營運部
焦點資訊
查看更多
客户快訊
查看更多
全力鼓勵客戶使用網絡醫生
簡化預先批核流程
享用免找數服務
優質醫療服務
綜合健康策略 (IHS)
AIA自願醫保睿選計劃 /「睿選」醫療計劃 /「睿選明珠」醫療計劃 - 一年計劃轉換推廣之...
2038年6月30日
客戶專頁上的「友邦投資易」功能更新的信件
2026年9月21日
您有需要跟進的 U&I/POS/Claims，請快快跟進! My Customer Profile
2025年10月9日

2

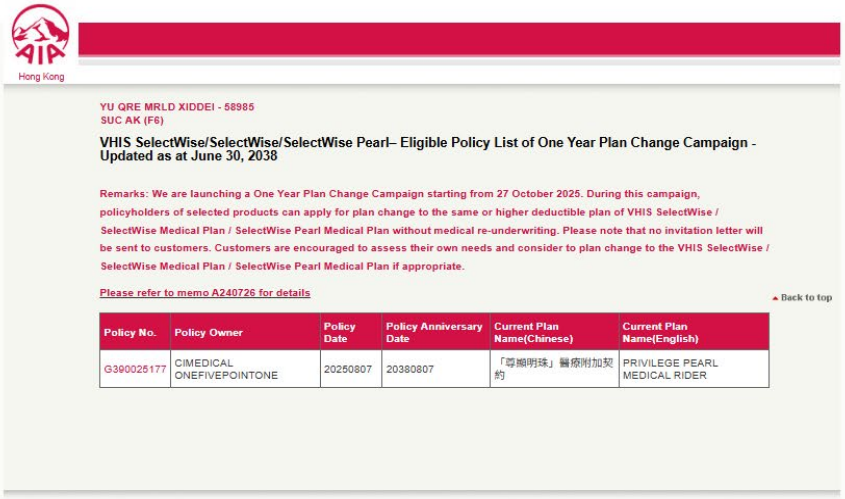

Current App System Status: All App Systems are available as of 10/10/2025 16:27.
Home
Contest & performance
Products
eService
Welcome to Age
PES
My custo
What's new
最新產品
開
Recommendation of the
Notification Centre
eNotice
Reminders
Agency eNotice
Other eNotice
VHIS SelectWise/SelectWise/SelectWise Pearl– Eligible Policy List of One Year Plan Change Campaign. Please visit My Customer Profile to follow up.
30 Jun 2038
Follow up
Letter on eInvest function enhancement on Customer Corner
21 Sep 2026
Follow up
You have U&I/POS/Claims pending. Please follow up!!!
09 Oct 2025
Follow up
提提你：10月份你有3位客戶生日
20 Sep 2025
Follow up
2025 policies affected by dividend revision. Please visit My Customer Profile to follow up.
15 Jul 2025
Follow up
2024 policies affected by dividend revision. Please visit My Customer Profile to follow up.
02 Jun 2025
Follow up
Your client's policy will issue coupon cheque soon. Please visit My Customer Profile to sell new policy!
03 Dec 2024
Follow up
2019 policies affected by dividend revision. Please visit My Customer Profile to follow up.
05 Jan 2018
2016 policies affected by dividend revision. Please visit My Customer Profile to follow up.
28 Dec 2016
Follow up


現時APP系統狀況: 所有App系統運作正常 截至 10/10/2025 16:27。
首頁
競賽及成績
產品
電子服務
歡迎來到友邦營
i學院 (iAcademy)
iChange
焦點資訊
立即查看U
網絡醫生名
明康醫療網絡醫生名單
通知中心
客戶快訊
待辦事項(營業員相關)
保單相關資訊
其他資訊
AIA自願醫保睿選計劃 /「睿選」醫療計劃 /「睿選明珠」醫療計劃 - 一年計劃轉換推廣之合資格保單名單。請跟進My Customer Profile!
2038年6月30日
立即跟進
客戶專頁上的「友邦投資易」功能更新的信件
2026年9月21日
立即跟進
您有需要跟進的U&I/POS/Claims，請快快跟進! My Customer Profile
2025年10月9日
立即跟進
提提你：10月份你有3位客戶生日
2025年9月20日
立即跟進
有關2025年內受保單紅利調整影響的客戶名單。請跟進My Customer Profile!
2025年7月15日
立即跟進
有關2024年內受保單紅利調整影響的客戶名單。請跟進My Customer Profile!
2025年6月2日
立即跟進
您的客戶保單快將派發分期支票，請快快加保!
2024年12月3日
立即跟進
有關2019年內受保單紅利調整影響的客戶名單。請跟進My Customer Profile!
2018年1月5日
有關2016年內受保單紅利調整影響的客戶名單。請跟進My Customer Profile!

3


Home
Contest & performance
Products
eService
Department
Bulletin & download
TDA corner
Health Corner
YU QRE MRL
ALL
VIP
Customer View
Vitality
AIA+
Top 5
Updated Date
Follow-up Item
From
Update Frequency
2025/10/09
U&I/POS/Claims Pending List
有待跟進保單一覽表
A&H / Operations
Daily
Back to top
2038/06/30
VHIS SelectWise/SelectWise/SelectWise Pearl– Eligible Policy List of One Year Plan Change Campaign
AIA自願醫保睿選計劃 / 「睿選」醫療計劃 / 「睿選明珠」醫療計劃 - 一年計劃轉換推廣之合資格保單名單
Operations
Monthly
2025/10/09
U&I/POS/Claims Pending List
有待跟進保單一覽表
A&H / Operations
Daily
2025/10/07
List of 2024 policies affected by dividend revision
有關2024年內受保單紅利調整影響的客戶名單
Operations
Daily
2025/10/02
Listing of policies with Coupon Payment
派發分期支票一覽表
Operations
Biweekly
2025/08/29
List of 2025 policies affected by dividend revision
有關2025年內受保單紅利調整影響的客戶名單
Operations
Daily
2020/08/20
Letter on eInvest function enhancement on Customer Corner
客戶專頁上的「友邦投資箱」功能更新的信件
Operations
One off
2016/12/28
List of 2016 policies affected by dividend revision
有關2016年內受保單紅利調整影響的客戶名單
Operations
Daily
2020/10/27
List of 2019 policies affected by dividend revision
有關2019年內受保單紅利調整影響的客戶名單
Operations
Daily
2038/07/14
Listing of Bounce Email
寄給客戶電子郵件被退回
Operations
Daily
2038/07/14
POS ePayment Report
POS 電子付款報告
Operations
Daily
2038/07/14
List of AIA e-Advice Enrollment/De-registration
已登記/取消採用友邦電子通知書之客戶名單
Operations
Daily
2038/07/14
List of AIA e-Advice sent to customers
已發出之友邦電子通知書
Operations
Daily
2038/07/14
Listing of U&I / POS / Claims Cases with Final Status
U&I / POS / Claims 完成個案一覽表
Operations
Daily
2038/07/14
List of policies with POS Cheque
派發保戶服務相關支票一覽表
Operations
Daily
2038/07/14
Listing of policies with matured / expired coverage
保障期滿一覽表
Operations
Monthly
2038/07/14
AIA Vitality - Membership Fee Payment Listing
AIA Vitality - 會費繳費列表
AIA Vitality
Daily
Listing of Unknown Deposits

4



YU QRE MRLD XIDDEI - 58985
SUC AK (F6)

VHIS SelectWise/SelectWise/SelectWise Pearl– Eligible Policy List of One Year Plan Change Campaign - Updated as at June 30, 2038

Remarks: We are launching a One Year Plan Change Campaign starting from 27 October 2025. During this campaign, policyholders of selected products can apply for plan change to the same or higher deductible plan of VHIS SelectWise / SelectWise Medical Plan / SelectWise Pearl Medical Plan without medical re-underwriting. Please note that no invitation letter will be sent to customers. Customers are encouraged to assess their own needs and consider to plan change to the VHIS SelectWise / SelectWise Medical Plan / SelectWise Pearl Medical Plan if appropriate.

Please refer to memo A240726 for details

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Policy No.	Policy Owner	Policy Date	Policy Anniversary Date	Current Plan Name(Chinese)	Current Plan Name(English)
G390025177	CIMEDICAL ONEFIVEPOINTONE	20250807	20380807	「尊瀚明珠」醫療附加契約	PRIVILEGE PEARL MEDICAL RIDER

4



YU QRE MRLD XIDDEI - 58985
SUC AK (F6)

AIA自願醫保睿選計劃 /「睿選」醫療計劃 /「睿選明珠」醫療計劃 - 一年計劃轉換推廣之合資格保單名單 - 更新日期: 2038年06月30日

備註：我們將於 2025 年 10 月 27 日起推出為期一年的計劃轉換推廣。在此推廣期間，指定產品的保單持有人可申請計劃轉換至AIA 自願醫保睿選計劃 /「睿選」醫療計劃 /「睿選明珠」醫療計劃的相同或更高自付費的計劃，而毋須重新進行醫療核保。請注意，客戶將不會收到退保金。客戶須根據自身需要，考慮是否適合轉換至 AIA自願醫保睿選計劃 /「睿選」醫療計劃 /「睿選明珠」醫療計劃。

有關詳情，請參閱通告A240726。

保單號碼	保單持有人	保單日期	保單週年日期	現時計劃名稱(中文)	現時計劃名稱(英文)
G390025177	CIMEDICAL ONEFIVEPOINTONE	20250807	20380807	「睿顯明珠」醫療附加契約	PRIVILEGE PEARL MEDICAL RIDER

附件 3 : iChange 計劃轉換申請

Enclosure 3: iChange Plan Change Application

For applying the First Year Plan Change Arrangement or Regular Plan Change Arrangement, both applications can be submitted via iChange. Details Steps as below:
如欲為合資格保單申請「首年計劃轉換安排」或「計劃轉換安排」，都可透過 iChange 以提交申請。

Step 1: Select “Change of basic plan / Supplementary contract” or “Plan Change (Specific Medical Plan)”. You can also search by keywords:
步驟1：選擇「更改基本計劃 / 附加契約」或「保單更改申請（指定醫療計劃）」。您亦可透過關鍵字進行搜尋。



Step 2: click “Agree” for the consent that selling within Hong Kong Area, and click “Next”
步驟2： 點擊「同意」以確認您同意只在香港地區進行銷售，然後點擊「下一步」。



Please note, Verification is required for the MCV customer Mainland customer.
請注意，抵港內地客戶(MCV) 需要認證。

Step 3: select “Change of Basic Plan”
步驟3： 選擇「更改基本保險計劃」。



Step 4: select “FNA out-scope” * and click “Next”
FNA out-scope option is applicable for medical plan change.

步驟4： 選擇「適用於FNA豁免產品類別」*，然後點擊「下一步」。
**「FNA豁免產品類別」選項適用於醫療計劃的更改。*



Step 5: fill in the information for FNA out-scope product, then click “Next”

步驟5： 填寫「FNA豁免產品類別」的相關資料，然後點擊「下一步」。

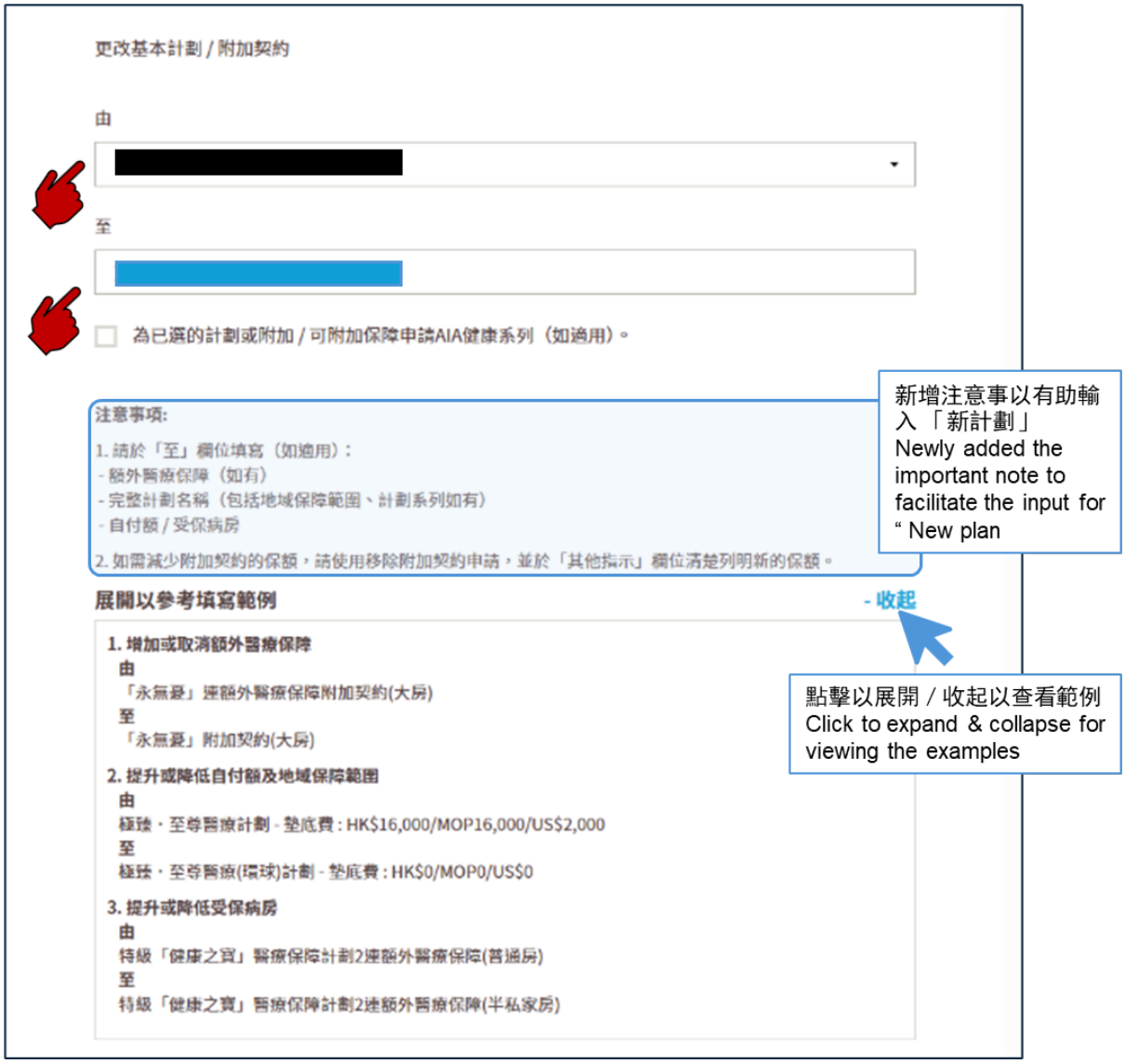


Step 6: Select the “From plan” from drop down list, and input the “To plan”
步驟6： 從下拉選單中選擇「原有計劃」，並輸入「至新計劃」。

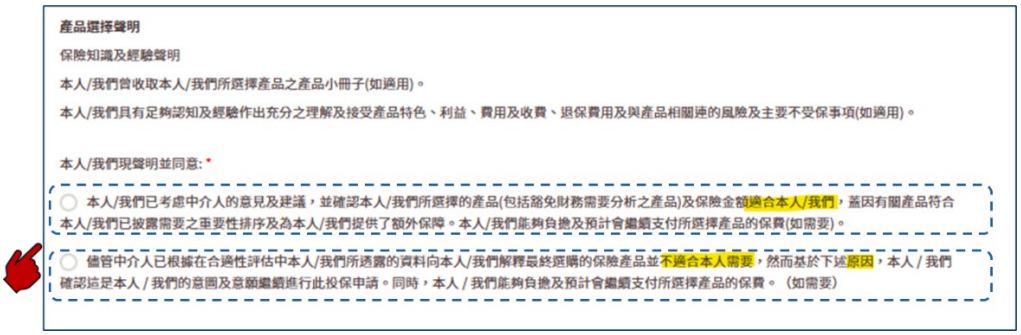
When filling in the “To-Plan” field, Financial Planners may refer to tooltip and examples to ensure correct input.
在填寫新計劃欄位時，財務策劃顧問可參考欄位下方的提示文字及範例，以確保輸入正確。

Important note 重要事項:

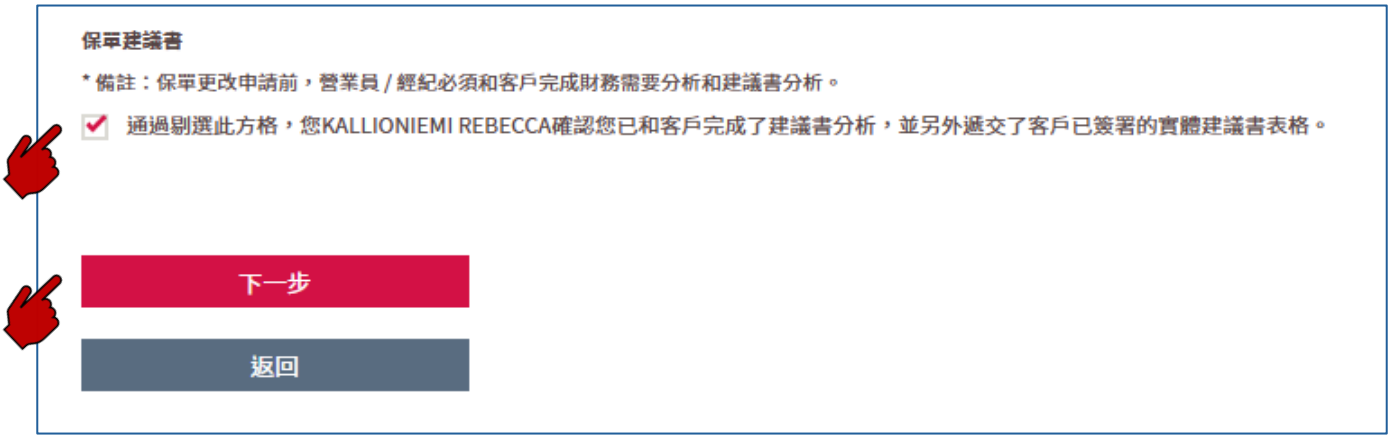
For reduce rider sum assured, please submit the application via the **“Delete Rider”** function in iChange, and specify the details under **“Other Instruction”**
如申請減少附加保障的保額，請透過 iChange 的「**移除附加保障**」功能提交申請，並於「**其他指示**」欄位中註明相關詳情



Then, please tick for the declaration below:
並點選以同意聲明:
Please note and provide reason if selected this is not suitable for policyowner but still willing to proceed.
請注意若所選項目不適合保單持有人，但仍希望繼續進行，請提供原因。



Step 7: Tick for confirmation and click “Next”
步驟7： 勾選「確認」，然後點擊「下一步」。



Step 8: Section to provide Health Certificate or Simplified Underwriting Form
步驟8：提供健康證明或簡化核保表格。

For “A. First Year Plan Change Arrangement”, as no underwriting required, click “Skip this section”.
對於「A. 首年計劃轉換安排」，由於無需核保，請點擊「略過此部分」。

For “B. Regular Plan Change Arrangement”, it is required to provide Health Certificate
對於「B. 計劃轉換安排」，則需提供健康證明



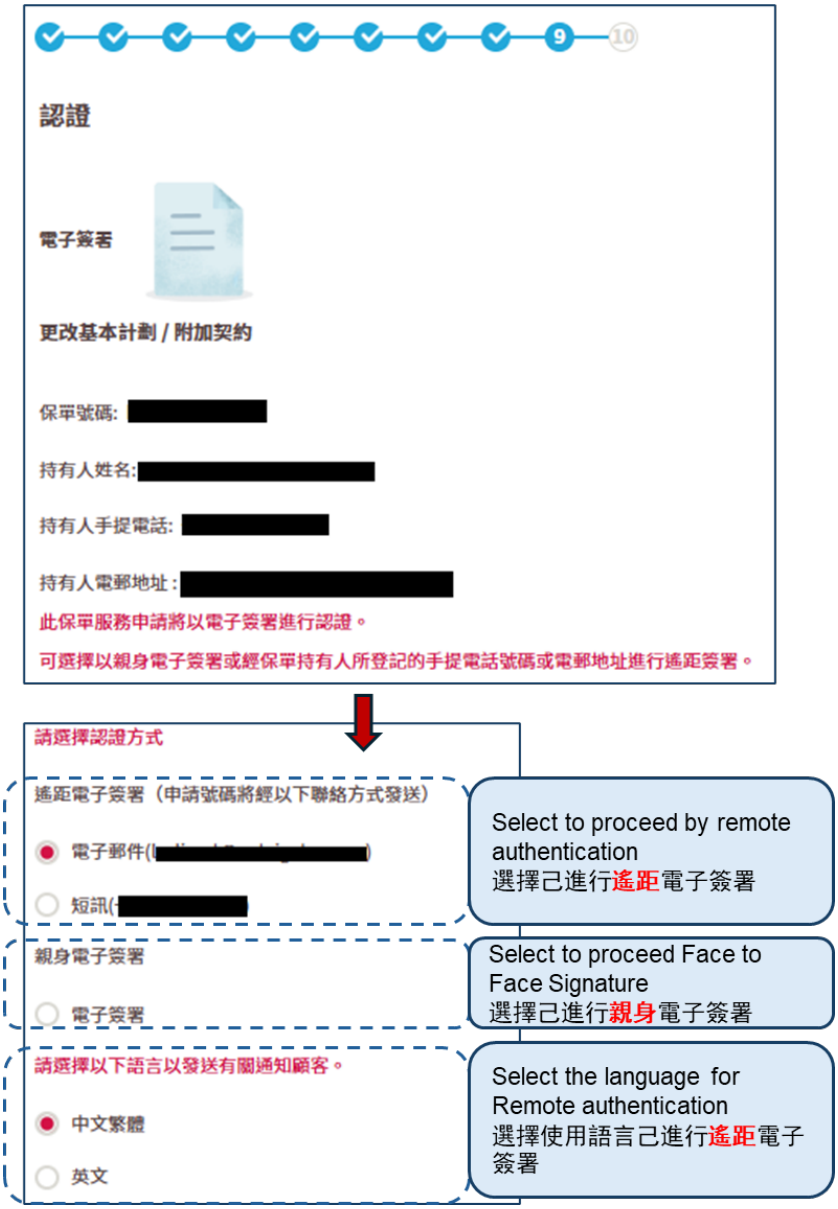
Step 9: If applying more than1 High End Medical Product, please select and subbmit this Declaration Form toegther with the applicaion.
步驟9：若申請多於一份高端醫療產品，請勾選及填室寫聲明，並一併遞交申請。



Step 10: If customer is holding the China PRC ID, please select and submit IFS-MP form toegther with the applicaion.
步驟10：若客戶持有中華人民共和國居民身份證，請勾選並填寫重要資料聲明書，並一併遞交申請。

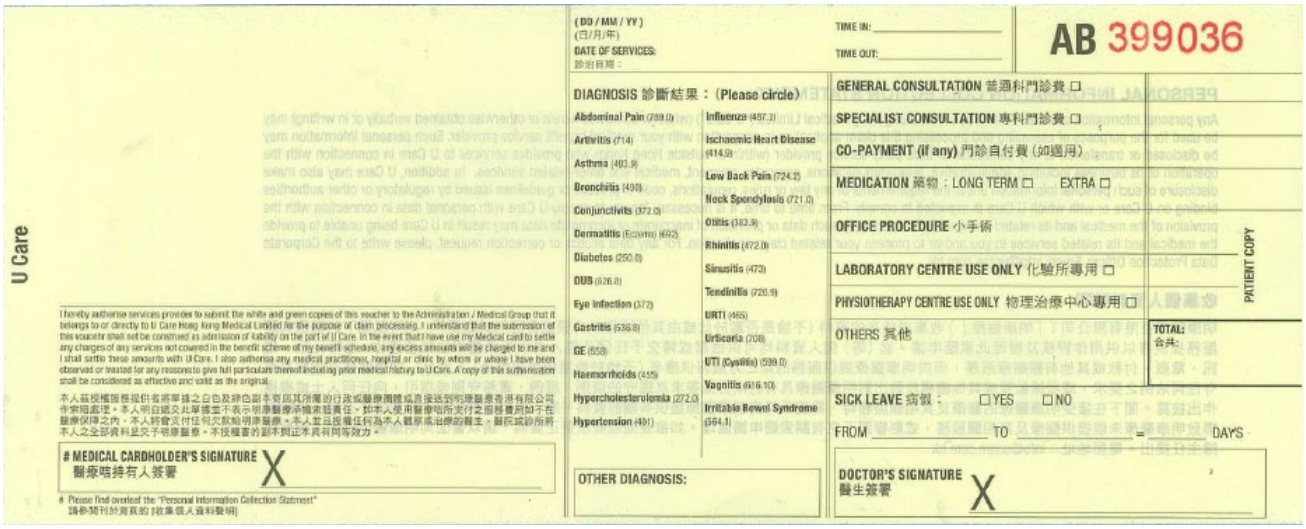


Step 11: select the customer authenticaion method then click “Submit”. The submission shall completed by customer authenticaion as well.
步驟11：選擇客戶認證方式，然後點擊「提交」。亦必須透過客戶認證以完成遞交申請。



附件4: 收費憑證樣本

Enclosure 4: U Care voucher sample



U Care

I hereby authorise services provided to submit the white and green copies of this voucher to the Administration / Medical Group that it belongs to or directly to U Care Hong Kong Medical Limited for the purpose of claim processing. I understand that the submission of this voucher shall not be construed as admission of liability on the part of U Care. In the event that I have use my Medical card to settle any charges of any services not covered in the benefit scheme of my benefit schedule, any excess amounts will be charged to me and I shall settle these amounts with U Care. I also authorise any medical practitioner, hospital or clinic by whom or where I have been observed or treated for any reasons to give full particulars thereof including prior medical history to U Care. A copy of this authorisation shall be considered as effective and valid as the original.

本人茲授權服務提供者將單據之白色及綠色副本寄回其所屬的行政或醫療團體或直接送到明康醫療香港有限公司作索賠處理。本人明白遞交此單據並不表示明康醫療承擔索賠責任。如本人使用醫療咭所支付之服務費用如不在醫療保障之內，本人將會支付任何欠款給明康醫療。本人並且授權任何為本人觀察或治療的醫生、醫院或診所將本人之全部資料呈交予明康醫療。不授權書的副本與正本具有同等效力。

MEDICAL CARDHOLDER'S SIGNATURE 醫療咭持有人簽署 X

Please find overleaf the "Personal Information Collection Statement"
請參閱刊於背頁的 [收集個人資料聲明]

(DD / MM / YY)
(日/月/年)
DATE OF SERVICES:
診治日期：

TIME IN: _____
TIME OUT: _____

AB 399036

DIAGNOSIS 診斷結果：(Please circle)

Abdominal Pain (789.0)	Influenza (487.3)
Arthritis (714)	Ischaemic Heart Disease (414.9)
Asthma (493.9)	Low Back Pain (724.2)
Bronchitis (490)	Neck Spondylosis (721.0)
Conjunctivitis (372.0)	Otitis (382.9)
Dermatitis (Eczema) (692)	Rhinitis (472.0)
Diabetes (250.0)	Sinusitis (473)
DUB (626.8)	Tendinitis (726.9)
Eye Infection (372)	URTI (465)
Gastritis (536.8)	Urticaria (708)
GE (558)	UTI (Cystitis) (599.0)
Haemorrhoids (455)	Vagnitis (616.10)
Hypercholesterolemia (272.0)	Irritable Bowel Syndrome (564.1)
Hypertension (401)	

OTHER DIAGNOSIS:

GENERAL CONSULTATION 普通科門診費 ☐
SPECIALIST CONSULTATION 專科門診費 ☐
CO-PAYMENT (if any) 門診自付費 (如適用)
MEDICATION 藥物：LONG TERM ☐ EXTRA ☐
OFFICE PROCEDURE 小手術
LABORATORY CENTRE USE ONLY 化驗所專用 ☐
PHYSIOTHERAPY CENTRE USE ONLY 物理治療中心專用 ☐
OTHERS 其他

PATIENT COPY

TOTAL:
合共:

SICK LEAVE 病假： ☐YES ☐NO
FROM _____ TO _____ = _____ DAYS

DOCTOR'S SIGNATURE 醫生簽署 X