AIA Hong Kong

AIA Financial Centre,
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Memo

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

From: Sheila Lui
Head of Claims

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 10 July 2026

Total page : 4

Subject: (Ref: A260763)

攜手提升客戶醫療保障體驗 – 預先批核錦囊系列
Enhancing Customer Experience Together – Pre-approval Tips Series

財務策劃顧問是客戶保障旅程中最重要的夥伴，從保障規劃、醫療安排到理賠支援，均扮演著關鍵角色。當客戶面對疾病或需要接受治療時，更有賴財務策劃顧問與賠償部緊密合作，共同為客戶提供適時支援、管理客戶期望，並陪伴客戶渡過治療及康復過程。

在醫療索償旅程中，財務策劃顧問可善用預先批核服務，協助客戶於接受治療前更清晰了解保障範圍、預計可獲賠償金額，以及可能需要自行承擔的費用。透過及早規劃及充分溝通，不但有助客戶作出更明智的治療決定，亦能有效減少治療後因保障理解落差而產生的疑慮及跟進，提升整體客戶體驗。

我們亦明白，財務策劃顧問需要及時獲得支援，才能更有效回應客戶需要。過去數月，部分財務策劃顧問在聯絡指定醫療網絡查詢熱線時曾遇到較長等候時間。為此，我們已積極提升服務能力及優化資源配置，並欣然與大家分享，熱線平均等候時間現已大幅改善。

我們將持續檢視服務表現，進一步優化資源配置及提升服務效率，務求縮短等候時間，並為前線同事提供更快捷、更優質的支援體驗，協助大家更有效服務客戶。

為進一步支援前線及提升客戶體驗，**我們即將推出「預先批核錦囊」雙週系列**，定期分享實用貼士、提交注意事項、服務更新、最新平均處理時間及最佳實務建議，協助財務策劃顧問更有效支援客戶。

第一期將於 2026 年 7 月 13 日 發放，詳情請參閱以下附錄。我們亦會於每期發布前透過 iEngage 向大家發出通知，敬請留意。

我們希望透過這些分享，協助財務策劃顧問提升提交質素、減少延誤及跟進次數，並更有效運用預先批核及出院免找數服務，讓客戶享受更順暢、更透明及更安心的理賠體驗。

如有任何疑問，請於 iEngage/ PES 使用 Chatbot 進行查詢或親臨澳門營運服務中心。

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Financial Planners are one of the most important partners throughout the customer protection journey, playing a key role in protection planning, medical arrangements and claims support. When customers face illness or require medical treatment, close collaboration between Financial Planners and the Claims Department is essential to provide timely support, manage customer expectations, and accompany customers throughout their treatment and recovery journey.

During the medical claims journey, Financial Planners can make good use of the Pre-approval Service to help customers gain a clearer understanding of their coverage, the estimated claimable amount and any potential out-of-pocket expenses before undergoing treatment. Through early planning and effective communication, customers can make more informed treatment decisions while reducing concerns and follow-up enquiries arising from gaps in benefit understanding after treatment, thereby enhancing the overall customer experience.

We also understand that Financial Planners need timely support in order to effectively respond to customers' needs. Over the past few months, some Financial Planners experienced longer waiting times when contacting the designated Medical Network Enquiry Hotline. To address this, we have actively enhanced our service capabilities and optimised resource allocation. We are pleased to share that the average hotline waiting time has now improved significantly.

We will continue to monitor service performance closely, further optimise resource allocation and enhance service efficiency with the aim of shortening waiting times. We are committed to providing faster and higher-quality support to our frontline colleagues, enabling them to serve customers more effectively.

To further support the frontline and enhance customer experience, **we will soon launch the "Pre-approval Tips" Bi-weekly Series**, where we will regularly share practical tips, submission reminders, service updates, the latest average turnaround times and best practice recommendations to help Financial Planners better support customers.

The first issue will be released on 13 July 2026. Please refer to the appendix below for details. We will also send notifications via iEngage before each release, so please stay tuned.

Through these regular updates, we hope to help Financial Planners improve submission quality, reduce delays and follow-up enquiries, and make more effective use of the Pre-approval and Cashless Services, enabling customers to enjoy a smoother, more transparent and more reassuring claims experience.

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

Regards,

Sheila Lui

附錄 1

查閱方法

聊天機械人 > 營運解碼 > 預先批核錦囊





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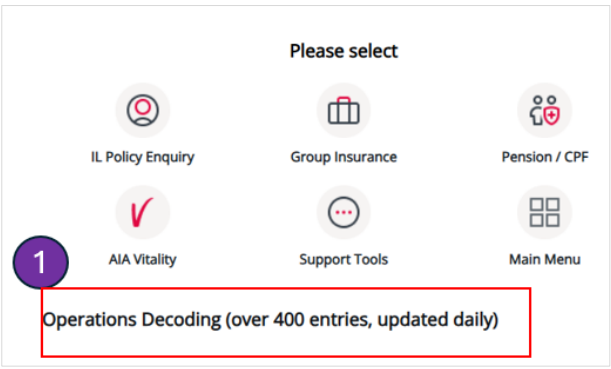
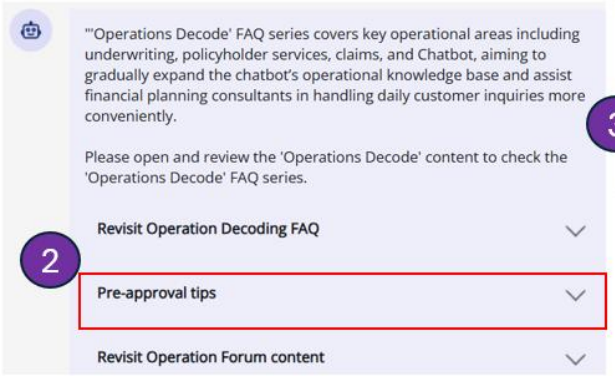
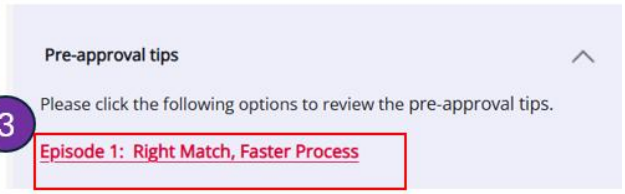
Appendix 1

Access Guide

Chatbot > Operations Decoding > Pre-approval tips







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