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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: 6 Nov 2026

Total page: 20 (including appendix)

Subject: (Ref: A261137) **醫療費用預先批核服務最新安排及支援（個人保險）**
**Latest Arrangements and Support for Medical Expenses Pre-approval Service (Individual Life Policies)**

承我們於 2026 年 10 月 23 日 發出之通告 A261091（附錄一）有關個人醫療計劃之醫療網絡預先批核數碼服務優化，由於系統技術調整需額外時間完成，以確保相關功能穩定運作及為客戶提供更佳的使用體驗，原定安排將有以下更新：

**(A) 醫療網絡預先批核個案之推送通知功能**

醫療網絡預先批核個案推送通知功能啟動日期延至 **2026 年 11 月 6 日**全面適用。在通知功能啟動前，我們將繼續透過現有服務渠道通知相關批核結果，以確保服務不受影響。

**(B) 預先批核個案之電話通知安排**

藉著預先批核數碼服務優化，客戶及財務策劃顧問可以更有效、更適時於 AIA+及 PES 查詢預先批核（網絡及非網絡）結果。為協助客戶及財務策劃顧問處理一些相對複雜的個案，由 **2026 年 11 月 9 日起**以下的預先批核結果我們額外繼續以電話聯絡。

| **網絡預先批核結果** | **非網絡預先批核結果*** |
|---|---|
| 醫療費用預先批核申請未獲接納 | 醫療費用預先批核申請未獲接納(限於醫院內進行之日間手術和入住醫院個案) |
| 出院免找數服務申請結果涉及信用卡授權 | 出院免找數服務申請未獲接納(限於醫院內進行之日間手術和入住醫院個案) |
| 提高出院免找數金額並涉及預計差額增加 | 提高出院免找數金額並涉及預計差額增加 |
| | 醫療費用超出合理及慣常收費範圍 |

* 與現行安排相同

除上述推出日期的調整外，通告 A261091 所載之其他內容及安排維持不變。

我們將繼續致力提升醫療費用預先批核服務的數碼體驗，為財務策劃顧問及客戶提供更便捷及透明的服務。除了持續優化預先批核申請及查閱功能外，我們亦透過不同數碼平台加強對財務策劃顧問的支援。自 2026 年 7 月推出的「**預先批核錦囊**」(至今已推出八期)，已整合預先批核相關資訊、常見問題及實用貼士，方便財務策劃顧問查閱所需資訊，提升日常作業效率及客戶服務體驗。有關詳情可參閱通告 A260763 及附錄二之查閱方法。

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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Further to our previous memo A261091 dated 23 October 2026 (Appendix 1) regarding the digital service enhancement for network pre-approval services of individual life policies, additional time is required to complete certain system technical adjustments to ensure stable operation of the related functions and to provide a better user experience for customers. As a result, the original implementation schedule will be updated as follows:

**(A) Push Notification Function for Network Pre-approval Cases**

The launch date of the push notification function for network pre-approval cases will be postponed to **6 November 2026**, when it will become fully applicable to all relevant cases. Before the push notification function is activated, we will continue to communicate pre-approval results through the existing service channels to ensure uninterrupted service.

**(B) Telephone Notification Arrangement for Pre-approval Cases**

With the enhancement of our digital pre-approval services, customers and Financial Planners can access pre-approval results (both network and non-network cases) more efficiently and promptly via AIA+ and PES. To better support customers and Financial Planners in handling more complex cases, we will continue to provide additional telephone notifications for the following pre-approval results starting from **9 November 2026**.

| Network Pre-approval Results | Non-network Pre-approval Results* |
|---|---|
| Medical expense pre-approval applications that are not approved | Pre-approval for medical expenses not accepted (limited to day surgeries conducted in hospital and in-patient admissions) |
| Cashless service application result requiring credit card authorization | Cashless service not offered (limited to day surgeries conducted in hospital and in-patient admissions) |
| Increase of cashless amount involving increased estimated shortfall amount | Increase of cashless amount involving increased estimated shortfall amount |
| | Medical expenses exceed the reasonable and customary level |

* Same as the current arrangement

Apart from the above changes to the implementation dates, all other content and arrangements set out in memo A261091 remain unchanged.

We remain committed to enhancing the digital experience of the Medical Expenses Pre-approval Service, providing Financial Planners and customers with a more convenient and transparent service experience. In addition to continuously improving the pre-approval application and enquiry functions, we also strengthen support for Financial Planners through various digital platforms. Since its launch in July 2026 (a total of 8 episodes have been issued till now), the **"Pre-approval Tips"** has consolidated pre-approval-related information, frequently asked questions, and practical tips, enabling Financial Planners to conveniently access the information they need and enhance daily operational efficiency and customer service experience. For further details, please refer to memo A260763 and Appendix 2 for access guide.

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

Regards,

Sheila Lui

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**附錄一 Appendix 1:** 通告 Memo A261091

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From: Sheila Lui
Head of Claims

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 23 Oct 2026

Total page: 9 (including appendix)

Subject: (Ref: A261091) **優化醫療網絡預先批核服務及通知安排（個人保險）**
**Enhancements to Network Pre-approval Services and Notification Arrangements (Individual Life Policies)**

我們一直致力為個人醫療計劃客戶提供醫療費用預先批核及出院免找數服務，讓客戶在接受治療前更清楚掌握預計醫療開支。

就非醫療網絡的醫療費用預先批核及出院免找數服務（簡稱「預先批核」），我們已於 2025 年 9 月推出多項數碼化服務及流程優化措施（詳情請參閱通告 A250953 及 A250957），包括讓財務策劃顧問及客戶分別透過 Policy Enquiry System（簡稱「PES」）及 AIA+查閱申請狀況、申請結果及相關詳情，以提升申請透明度及客戶體驗。

為持續提升預先批核服務的數碼體驗，我們將優化 PES 及 AIA+的相關功能，並將有關功能擴展至適用的醫療網絡預先批核個案。是次優化包括以下兩項措施：

(A) 將現有的申請狀況更新及推送通知功能，擴展至適用的醫療網絡預先批核個案；及
(B) 提供更全面的申請結果及詳情，涵蓋適用的醫療網絡及非醫療網絡預先批核個案。

透過上述優化，財務策劃顧問及客戶將能更便捷地掌握預先批核的申請進度、批核結果及預計醫療開支，進一步提升服務透明度及數碼體驗。

相關功能將於 2026 年 10 月 24 日起陸續推出，並預計不遲於 2026 年 11 月 2 日全面適用。

**(A) 申請狀況更新及推送通知（適用於醫療網絡預先批核個案）**

現有的申請狀況更新及推送通知功能將擴展至適用的醫療網絡預先批核個案。財務策劃顧問及客戶可透過以下渠道接收相關通知：

| 對象 | 通知渠道 |
|---|---|
| 財務策劃顧問 | 透過 iEngage / Smart+ 推送通知及電郵接收申請狀況更新，並可於 PES 查閱申請結果及相關詳情 |
| 客戶 | 透過 AIA+ 推送通知、電郵及 / 或電話短訊（SMS）接收申請狀況更新及相關資訊 |

**AIA+流動應用程式**

- 客戶如透過 AIA+ 使用相關功能，須將 AIA+ 流動應用程式更新至支援相關功能的最新版本。
- 由於新版 AIA+ 流動應用程式的發佈須視乎 Apple App Store 及 Google Play Store 的審批及上架安排，相關功能將於 2026 年 10 月 24 日起陸續推出，並預計不遲於 2026 年 11 月 2 日全面適用。

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**(B) 更全面的申請結果及詳情顯示**

就適用的醫療網絡及非醫療網絡預先批核個案，財務策劃顧問及客戶可分別透過 PES 及 AIA+查閱更全面的預先批核結果及相關詳情，包括（如適用）：

- 總估算費用*；
- 估算可索償金額（包括新增按個別保單顯示之估算可索償金額分項明細**）；
- 估算差額；
- 免找數金額；及
- 保留的信用額。

***有關總估算費用的重要說明**

- 總估算費用乃根據醫生及／或醫院提供的醫療費用報價作出估算。
- 估算可索償金額並非最終賠償金額。最終賠償金額將根據相關保單條款、保障範圍、保障限額及最終理賠審核結果而定。因此，實際醫療費用及客戶最終需支付的金額可能與上述估算有所不同。

****按個別保單顯示估算可索償金額**

- 為進一步提升申請結果的透明度，系統將新增按個別保單顯示的估算可索償金額分項明細，讓客戶更清楚了解不同保單下的估算保障分配及相應的估算可索償金額。
- 為保障客戶個人資料私隱及符合相關資料披露要求，如個案涉及多於一位保單持有人，預先批核結果將按保單持有人分別顯示。各保單持有人只可查閱其名下相關保單的估算可索償金額分項明細及相關保障資料，其他保單持有人的保單資料將不會顯示。

**免找數金額及保留的信用額**

- 免找數金額及保留的信用額目前適用於非醫療網絡預先批核個案。
- 就醫療網絡預先批核個案，免找數金額將透過適用的通知及查閱渠道提供，惟現階段不會於 AIA+ 顯示。透過 AIA+ 查閱相關免找數金額的功能計劃於 2027 年第一季推出，詳情容後公布。

**數碼查閱更便捷　複雜個案支援不變**

隨著上述數碼服務優化，財務策劃顧問及客戶可透過更便捷及透明的數碼渠道，主動查閱及掌握最新申請資訊。對於較複雜或需要進一步解說的個案，我們亦會繼續提供適切的支援。

由 2026 年 11 月 4 日起，以下網絡預先批核申請結果將繼續以電話通知財務策劃顧問及／或客戶，以便進一步解說相關結果及安排：

- 醫療費用預先批核申請未獲接納；
- 出院免找數服務申請結果（適用於私家醫院醫療服務）及相關信用卡授權安排（如適用）；
- 提高出院免找數金額，而預計差額亦相應增加的個案。

非醫療網絡預先批核個案的申請結果通知安排將維持不變。

有關查閱新增預先批核結果及詳情的方法，請參閱附錄。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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We are committed to providing medical expense pre-approval and cashless discharge services to customers of our individual medical plans, enabling them to have a clearer understanding of their estimated medical expenses before receiving treatment.

For the medical expense pre-approval and cashless discharge services for non-network medical services (collectively referred to as "Pre-approval"), we introduced a series of digital service and process enhancements in September 2025 (please refer to memo A250953 and A250957 for details). These enhancements enable Financial Planners and customers to view application status, results and relevant details through the Policy Enquiry System ("PES") and AIA+, respectively, enhancing transparency of the application process and the overall customer experience.

To continuously enhance the digital experience of our Pre-approval services, we will further enhance the relevant functions on PES and AIA+ and extend these functions to applicable network Pre-approval cases. The enhancements include the following two measures:

- Extending the existing application status updates and push notification functions to applicable network Pre-approval cases; and
- Providing more comprehensive application results and relevant details for applicable network and non-network Pre-approval cases.

With these enhancements, Financial Planners and customers will be able to more conveniently keep track of the application progress, approval results and estimated medical expenses, further enhancing service transparency and the digital experience.

The relevant functions will be rolled out progressively from 24 October 2026 and are expected to be fully available no later than 2 November 2026.

**(A) Application Status Update and Push Notifications (Applicable to Network Pre-approval Cases)**

The existing application status update and push notification functions will be extended to applicable network Pre-approval cases. Financial Planners and customers may receive relevant notifications through the following channels:

| Audience | Notification channels |
|---|---|
| Financial Planners | Receive application status updates via iEngage / Smart+ push notifications and email, and view application results and relevant details on PES. |
| Customers | Receive application status updates and relevant information via AIA+ push notifications, email and/or SMS. |

**AIA+ Mobile App**

- Customers who wish to use the relevant functions through AIA+ are required to update the AIA+ mobile app to the latest version that supports these functions.
- As the release of the new version of the AIA+ mobile app is subject to the review and release arrangements of the Apple App Store and Google Play Store, the relevant functions will be rolled out progressively from 24 October 2026 and are expected to be fully available no later than 2 November 2026.

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**(B) More Comprehensive Display of Application Results and Details**

For applicable network and non-network Pre-approval cases, Financial Planners and customers may view more comprehensive Pre-approval results and relevant details through PES and AIA+, respectively, including, where applicable:

- Total estimated fee*;
- Estimated claimable amount, including the newly introduced breakdown of the estimated claimable amount by individual policy **;
- Estimated shortfall;
- Cashless amount; and
- Hold amount

* **Important Notes on Total estimated fee**

- The Total estimated fee are estimated based on the medical fee quotation provided by the doctor and/or hospital.
- The estimated claimable amount is not the final claim payment amount. The final claim payment amount will be determined based on the relevant policy terms and conditions, coverage, benefit limits and the final claims assessment. Accordingly, the actual medical expenses, final claim payment amount and the amount ultimately payable by the customer may differ from the estimates shown.

** **Estimated Claimable Amount by Individual Policy**

- To further enhance the transparency of application results, the system will introduce a breakdown of the estimated claimable amount by individual policy, enabling customers to better understand the estimated allocation of coverage and the corresponding estimated claimable amount under each policy.
- To protect customers' personal data privacy and comply with the relevant information disclosure requirements, where a case involves more than one policyholder, the Pre-approval results will be displayed separately for each policyholder. Each policyholder will only be able to view the breakdown of the estimated claimable amount and relevant coverage information for the applicable policies under their name. Policy information relating to other policyholders will not be displayed.

**Cashless amount and Hold amount**

- The Cashless amount and Hold amount are currently applicable to non-network Pre-approval cases.
- For network Pre-approval cases, the Cashless amount will be provided through the applicable notification and enquiry channels, but will not be displayed on AIA+ at this stage. The function for viewing the relevant Cashless amount on AIA+ is planned for launch in the first quarter of 2027, with further details to be announced in due course.

**More Convenient Digital Access, Continued Support for Complex Cases**

With the above digital service enhancements, Financial Planners and customers can proactively access and keep track of the latest application information through more convenient and transparent digital channels.

For more complex cases or cases requiring further explanation, we will continue to provide appropriate support.

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With effect from **4 November 2026**, Financial Planners and/or customers will continue to be notified by phone of the following network Pre-approval application results, so that further explanation on the relevant results and arrangements can be provided:

- Medical expense Pre-approval applications that are not approved;
- Results of cashless service applications (applicable to private hospital medical services) and the related credit card authorisation arrangements, where applicable; and
- Cases where the cashless amount is increased and the estimated shortfall also increases accordingly.

The notification of application results for non-network Pre-approval cases will remain unchanged under the existing arrangement.

Please refer to the Appendix for instructions on viewing the enhanced Pre-approval Results and Details. Should you have any queries, please enquire by using Chatbot in iEngage/PES. For Macau, please visit Operations Service Centre for details.

Regards,

Sheila Lui

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**附錄：**
**如何於保單查詢系統（PES）查閱優化的預先批核結果詳情**
PES → 快速搜尋(輸入保單號碼)→ 保單資料 → 預先批核 → 點擊「表格 / 往來文件」圖示 → 預先批核結果







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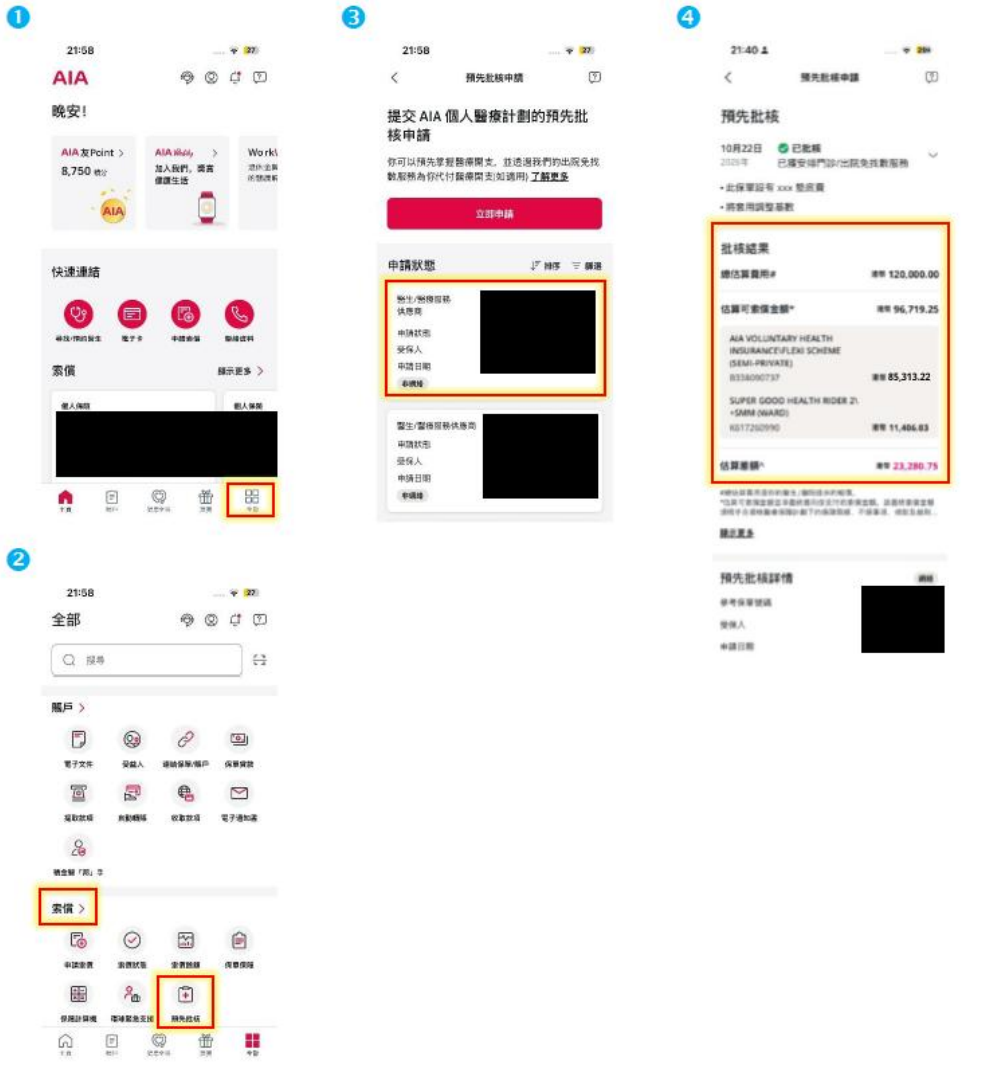
**如何於 AIA+查閱優化的預先批核結果詳情**
登入 AIA+ → 全部 → 索償 → 預先批核 → 於「申請狀態」選擇相關預先批核申請 → 預先批核結果及詳情

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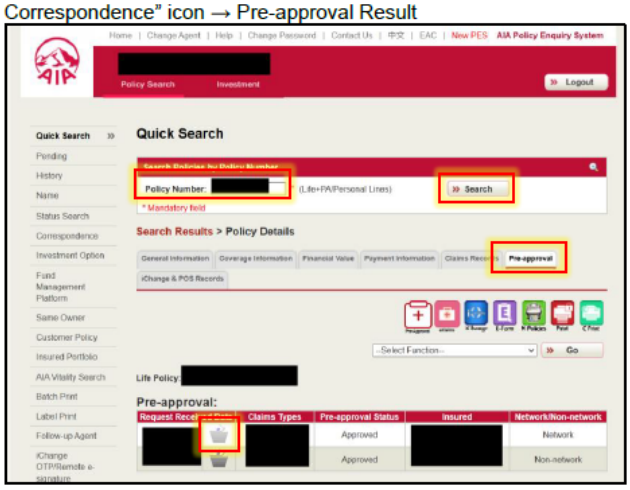
**Appendix:**
**How to View the Enhanced Pre-approval Results Details in PES**

PES → Quick Search (Enter Policy Number) → Policy Information → Pre-approval → Click the "Forms / Correspondence" icon → Pre-approval Result







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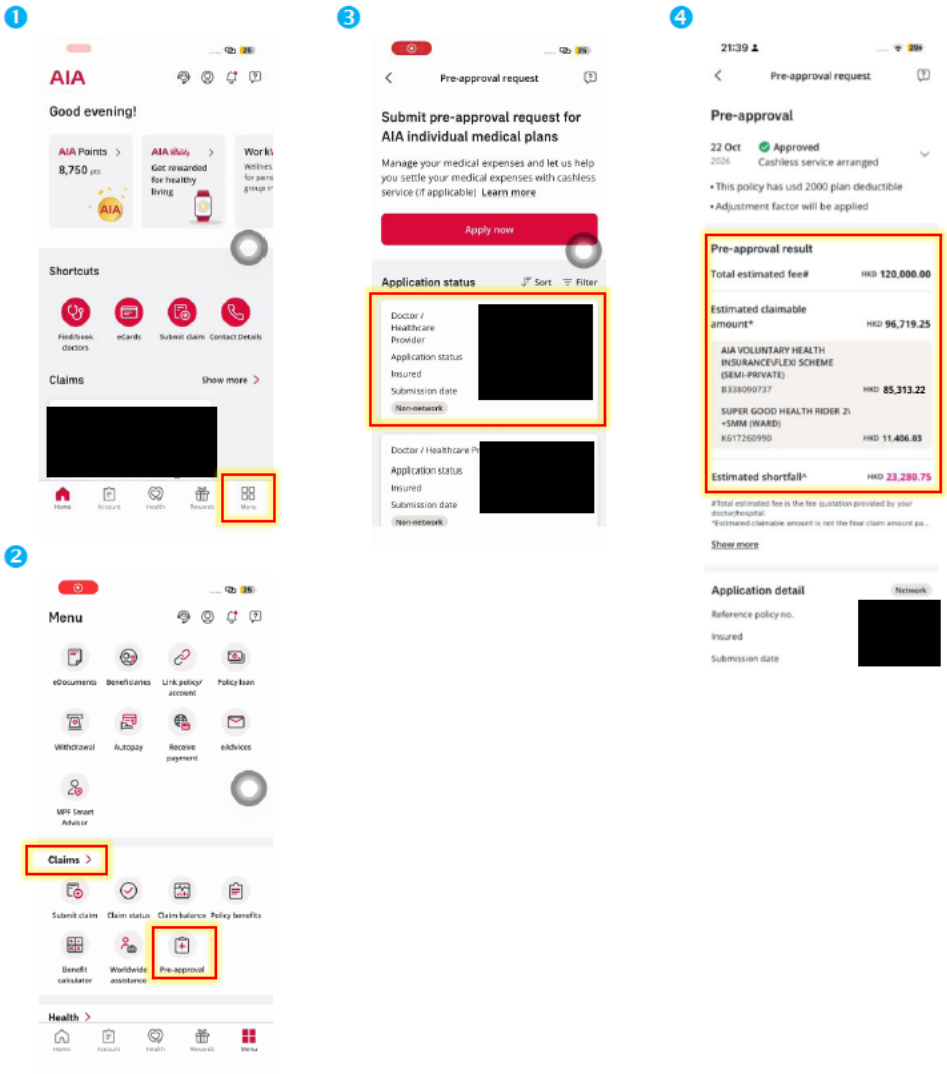
**How to View the Enhanced Pre-approval Results Details in AIA+**

Log in to AIA+ → Menu → Claims → Pre-approval → Select the relevant Pre-approval application under Application Status → View Pre-approval Result and Details

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**附錄二 Appendix 2:** 預先批核錦囊之查閱方法 Access Guide for Pre-approval Tips

查閱方法 Access Guide

聊天機械人 Chatbot > 營運資訊專區 Operation Information Corner > 預先批核錦囊 Pre-approval Tips




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| 於2026年8月29日至2026年9月11日收到之個案<br>Cases received between Aug 29 and Sep 11, 2026 | 個人保單網絡個案<br>Individual Life Network Cases | 個人保單非網絡個案<br>Individual Life Non-network Cases |
|---|---|---|
| **處理時間 Turnaround Time** | | |
| • 於兩個工作天內發出首次結果比率<br>First Decision Rate Within Two Working Days<br>(餘下的個案經後續跟進，目前已全部完成)<br>(Remaining cases have been followed up and completed) | 93.99% | 93.43% |
| **提交 Submission** | | |
| • 需要客戶／營業員提供補充資料<br>Additional information is required from client / agent | N/A | 12.3% |

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