# 醫療產品摘要 (20251231)

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此文件內所載的任何資訊均以一般情況作為基礎，僅供參考之用，讀者不應將之視作建議。有關詳細內容、條款及細則，請參閱保單契約及其他產品文件。

此文件乃根據內部截至 2025 年 12 月之資料製作而成，所有資料將可能隨時改變而不作另行通知，本公司概不會就此文件內任何資訊作出保證。於準備及/或更新此文件時，友邦將盡力確保資料內容準確、完整及為最新的資訊，但不會就資料的準確性、完整性及適時性或因而引致的任何索償及/或損失負上責任及作出任何擔保或保證。

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索引


**A. AIA 醫療產品發展歷程 ..... 2**

**B. AIA 醫療產品的主要保障項目 ..... 5**

**1. 大眾醫療市場產品 ..... 6**

**2. 中產醫療市場產品 ..... 8**

**3. 高端醫療市場產品 ..... 10**

**4. 其他產品 ..... 12**

**5. 手術前 / 後門診諮詢摘要 ..... 18**

**6. 無索償保障摘要 ..... 23**

**7. 現金惠益摘要 ..... 24**

**8. 非手術癌症治療摘要 ..... 27**

**C. 醫療產品計劃轉換之概覽 ..... 29**

**D. 醫療賠償事宜 ..... 36**

## A. AIA 醫療產品發展歷程

為配合時代變遷並回應客戶與日俱增的醫療保障需求，AIA 一直秉持以客為本的理念，積極推出創新而多元的醫療產品。為讓財務策劃顧問更清晰了解 AIA 醫療產品的發展歷程，特整理以下主要里程以供參考。

主要里程

### 2000 年前

**「倍無憂」及「永無憂」**

- 涵蓋住院及手術費用賠償
- 設有分項限額及額外醫療保障
- 不設墊底費

### 2003

**「健康之寶」**

- 為額外醫療保障引入調整基數

### 2004




**特級「健康之寶」**

- 增設無索償獎賞

### 2010

**尊貴醫療、富泰醫療、至尊醫療**

- 全球或全球(除北美以外)保障
- 全數醫療賠償^
- 設有終身保障限額、每年保障限額及墊底費
- 增設自選門診惠益及牙科惠益
- 增設出院後的惠益及延續惠益(如住院前門診諮詢、癌症治療費用賠償、透析費用惠益、精神疾病或神經疾病惠益等)




### 2014



**至尊醫療 2**

- 全球或全球(除美國以外)保障
- 新增調整基數 (適用於當入住病房高於受保病房級別時，賠償額將以入住醫院的受保病房級別之病房收費為基數作出調整)
- 增設重建手術惠益

接下頁

^ 指就醫療所需的服務不設分項賠償限額，而賠償申請將按合理及慣常收費進行評估。賠償金額以保單契約所列明的保障限額為限。與住院有關的可賠償的保障受適用的受保病房所限制




## 2014

### 特級「健康之寶」2

- 提升醫療網絡保障 (如較高的賠償上限及額外醫療保障賠償百分比)
- 增設優化賠償津貼惠益

## 2015

### 「亞洲至尊」

- 亞洲區保障
- 新增無索償墊底費折扣及出院/門診手術後輔助惠益(如中醫的門診護理)






## 2016

### 至尊醫療 3 及「亞洲至尊」2

- 新增中風康復惠益及日間手術現金惠益

## 2017

### 至尊醫療 5

- 新增妊娠併發症惠益及次級病房現金惠益






## 2019

### 自願醫保標準計劃、靈活計劃、尊尚計劃

- 保證續保
- 不設等候期
- 對未知的投保前已有病症設有等候期與賠償比率
- 設有無索償折扣(標準計劃及靈活計劃); 無索償醫療檢查服務(尊尚計劃)
- 可申請稅務扣減

接下頁

此文件僅供參考之用，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。客戶的實際保障範圍及賠償金額，須視乎相關保單契約及個別情況而定。




## 「尊耀」醫療系列

- 提升終身保障限額及每年保障限額
- 新增指定癌症之臨床試驗藥物惠益及長者癌症支援 – 指定癌症豁免自付費
- 新增人生階段檢查保障

## 極臻•至尊醫療計劃

- 特高保障限額
- 選用精選醫療團隊，可享(1)額外每年保障限額及(2) 指定項目網絡保障
- 特設健康賞惠益
- 康復惠益延伸至涵蓋心臟病




**2021**

**2024**

**2025**







## 「尊顯」醫療系列及「尊裕」醫療系列

- 提升終身保障限額及每年保障限額
- 全數賠償訂明非手術癌症治療
- 新增營養師諮詢跟進門診

## 「睿選」醫療系列

- 根據住院地區及所選的醫療服務提供者(包括指定醫院及網絡醫生)而提供不同級別的住院保障

此文件僅供參考之用，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。客戶的實際保障範圍及賠償金額，須視乎相關保單契約及個別情況而定。

## B. AIA 醫療產品的主要保障項目

**內部產品比較之重要事項**

重要事項

計劃的性質及 / 或特色可能因不同級別而有所差異，而年齡及 / 或保費金額的不同亦可能導致預期結果有所不同。此外，有關產品特點、條款及細則、不保事項及主要產品風險的詳情亦可能有所不同。比較資料乃基於指定情況。所有資料可能隨時更改，恕不另行通知。有關相關產品資料（包括但不限於產品特點、條款及細則、不保事項及主要產品風險）的詳情，請參閱相關產品之產品簡介及保單契約。

備註

本文件僅供內部參考，不得傳播、分發或流傳予任何第三方（包括客戶或潛在客戶）。當向客戶建議產品時，請確保建議基於客戶的需要分析（例如財務需要分析）。

## 1. 大眾醫療市場產品

這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。詳情請參閱"內部產品比較之重要事項"

* 已停售

^ 指就醫療所需的服務不設分項賠償限額，而賠償申請將按合理及慣常收費進行評估。賠償金額以保單契約所列明的保障限額為限。與住院有關的可賠償的保障受適用的受保病房所限制

# 對於非自願醫保系列的產品，於門診接受之檢測，保障受限於指定要求。詳情請參閱通告 A180331 及 A200898

| 產品 | 「睿選」醫療系列 (SW) | AIA 自願醫保靈活計劃 (AVF) | AIA 自願醫保標準計劃 (AVS) | 特級「健康之寶」醫療保障計劃 2 (SGH2) | 特級「健康之寶」醫療保障計劃 (SGH)* | 「健康之寶」醫療保障計劃 (GH)* |
|---|---|---|---|---|---|---|
| **產品推出日期** | 2025-10 | 2019-04 | 2019-04 | 2014-08 | 2004-07 | 2003-10 |
| **計劃結構** | 全數醫療賠償^ | 設有分項限額的醫療賠償 | 設有分項限額的醫療賠償 | 設有分項限額的醫療賠償 | 設有分項限額的醫療賠償 | 設有分項限額的醫療賠償 |
| **終身保障限額 (港元)** | 60,000,000 | 無 | 無 | 無 | 無 | 無 |
| **每年保障限額 (港元)** | 12,000,000 | 無 | 420,000 | 無 | 無 | 無 |
| **地域保障範圍** | 亞洲 | 全球 | 全球 | 全球 | 全球 | 全球 |
| **病房類別** | 普通房 / 半私家房 / 標準私家房 | 普通房 / 半私家房 / 標準私家房 | 無限制 | 普通房 / 半私家房 / 標準私家房 | 普通房 / 半私家房 / 標準私家房 | 普通房 / 半私家房 / 標準私家房 |
| **墊底費 (港元)** | 0 / 8,800 / 18,000 / 30,000 / 55,000 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| **受保狀況** | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 |
| **主要保障** | | | | | | |
| **住院賠償** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **手術費用賠償** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **出院後的惠益(詳情請參考 B5 部分)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **住院前的惠益(詳情請參考 B5 部分)** | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **現金惠益 (詳情請參考 B7 部分)** | | | | | | |
| **住院現金惠益** | × | × | × | × | × | × |
| **住院手術現金惠益** | × | × | × | × | × | × |
| **次級病房現金惠益** | ✓ | × | × | × | × | × |
| **日間手術現金惠益** | ✓ | × | × | × | × | × |
| **優化賠償津貼惠益** | ✓ | ✓ | × | ✓ | ✓ | × |
| **交通費用津貼惠益** | ✓ | × | × | × | × | × |
| **其他保障** | | | | | | |
| **訂明診斷成像檢測#** | ✓ | ✓ | ✓ | ✓<br>（在住院雜費下作賠償） | ✓<br>（在住院雜費下作賠償） | ✓<br>（在住院雜費下作賠償） |

| 產品 | 「睿選」醫療系列 (SW) | AIA 自願醫保靈活計劃 (AVF) | AIA 自願醫保標準計劃 (AVS) | 特級「健康之寶」醫療保障計劃 2 (SGH2) | 特級「健康之寶」醫療保障計劃 (SGH)* | 「健康之寶」醫療保障計劃 (GH)* |
|---|---|---|---|---|---|---|
| 癌症治療費用賠償 (詳情請參考 B8 部分) | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| 透析費用惠益 | ✓ | ✓ | × | ✓ | ✓ | × |
| 精神疾病或神經疾病惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| 重建手術惠益 | ✓ | × | × | × | × | × |
| 心臟病康復惠益 | × | × | × | × | × | × |
| 中風康復惠益 | ✓ | × | × | × | × | × |
| 妊娠併發症惠益 | ✓ | × | × | × | × | × |
| 癌症的臨床試驗藥物惠益 | × | × | × | × | × | × |
| 長者癌症支援 – 指定癌症豁免墊底費 | ✓ | × | × | × | × | × |
| 健康賞 | × | × | × | × | × | × |
| 捐血恩恤惠益 | × | ✓ | × | ✓ | ✓ | ✓ |
| 醫療意外事故惠益 | × | ✓ | × | ✓ | ✓ | ✓ |
| 捐贈者費用 | ✓ | × | × | × | × | × |
| 住院陪床惠益 | ✓ | ✓ | × | ✓ | ✓ | × |
| 中醫的門診護理 | ✓ | × | × | × | × | × |
| 善終關懷服務惠益 | ✓ | × | × | × | × | × |
| 檢查保障 | × | × | × | × | × | × |
| 人體免疫力缺乏病毒/愛滋病治療惠益 | × | × | × | × | × | × |
| 普通科醫生診症<br>專科醫生診症<br>中醫診症<br>中醫跌打<br>物理治療 | × | × | × | × | × | × |
| **無索償惠益 (詳情請參考 B6 部分)** | | | | | | |
| 無索償獎賞 | × | × | × | ✓ | ✓ | × |
| 無索償折扣 | × | ✓ | ✓ | × | × | × |
| 無索償墊底費折扣 | × | × | × | × | × | × |
| 無索償醫療檢查服務 | × | × | × | × | × | × |
| **附加保障** | | | | | | |
| 門診惠益 | × | × | × | × | × | × |
| 牙科惠益 | × | × | × | × | × | × |
| 額外醫療保障 | × | ✓<br>(內含保障) | × | ✓ | ✓ | ✓ |

## 2. 中產醫療市場產品

這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。詳情請參閱"內部產品比較之重要事項"

* 已停售

^ 指就醫療所需的服務不設分項賠償限額，而賠償申請將按合理及慣常收費進行評估。賠償金額以保單契約所列明的保障限額為限。與住院有關的可賠償的保障受適用的受保病房所限制

# 對於非自願醫保系列的產品，於門診接受之檢測，保障受限於指定要求。詳情請參閱通告 A180331 及 A200898

| 產品 | 「尊耀」醫療系列 (PU) | 「尊裕」醫療系列 (PP)* | 「尊顯」醫療系列 (附加契約) (PR)* | 嚴重疾病醫療保障附加契約 (SMR) | AIA 自願醫保尊尚計劃 (AVP)* | 「亞洲至尊」醫療計劃 2 (CEOE2)* | 「亞洲至尊」醫療計劃 (CEOE)* |
|---|---|---|---|---|---|---|---|
| **產品推出日期** | 2024-04 | 2021-03 | 2021-02 | 2020-05 | 2019-04 | 2016-09 | 2015-05 |
| **計劃結構** | 全數醫療賠償^ | 全數醫療賠償^ | 全數醫療賠償^ | 全數醫療賠償^ | 全數醫療賠償^ | 全數醫療賠償^ | 全數醫療賠償^ |
| **終身保障限額 (港元)** | 60,000,000 | 50,000,000 | 50,000,000 | 25,000,000 | 20,000,000 | 25,000,000 | 25,000,000 |
| **每年保障限額 (港元)** | 12,000,000 | 10,000,000 | 10,000,000 | 10,000,000 | 5,000,000 | 10,000,000 | 10,000,000 |
| **地域保障範圍** | 亞洲或全球(美國除外) | 亞洲 | 亞洲 | 亞洲 | 亞洲 | 亞洲 | 亞洲 |
| **病房類別** | 半私家房 / 標準私家房 | 半私家房 / 標準私家房 | 半私家房 / 標準私家房 | 半私家房 / 標準私家房 | 半私家房 / 標準私家房 | 半私家房 / 標準私家房 | 半私家房 / 標準私家房 |
| **墊底費 (港元)** | 0 / 16,000 / 25,000 / 50,000 | 0 / 16,000 / 25,000 | 0 / 16,000 / 25,000 | 0 / 16,000 / 25,000 | 0 / 16,000 / 25,000 | 0 / 16,000 / 25,000 / 50,000 | 0 / 16,000 / 25,000 |
| **受保狀況** | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病(#58)及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 |
| **主要保障** | | | | | | | |
| **住院賠償** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **手術費用賠償** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **出院後的惠益(詳情請參考 B5 部分)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **住院前的惠益(詳情請參考 B5 部分)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **現金惠益(詳情請參考 B7 部分)** | | | | | | | |
| **住院現金惠益** | × | × | × | ✓ | × | ✓ | ✓ |
| **住院手術現金惠益** | × | × | × | × | × | × | × |
| **次級病房現金惠益** | ✓ | ✓ | ✓ | × | × | × | × |
| **日間手術現金惠益** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **優化賠償津貼惠益** | × | × | × | × | × | × | × |
| **交通費用津貼惠益** | × | × | × | × | × | × | × |
| **其他保障** | | | | | | | |
| **訂明診斷成像檢測#** | ✓ | ✓ | ✓ | ✓ (在住院雜費下作賠償) | ✓ | ✓ (在住院雜費下作賠償) | ✓ (在住院雜費下作賠償) |

| 產品 | 「尊耀」醫療系列 (PU) | 「尊裕」醫療系列 (PP)* | 「尊顯」醫療系列 (附加契約) (PR)* | 嚴重疾病醫療保障附加契約 (SMR) | AIA 自願醫保尊尚計劃 (AVP)* | 「亞洲至尊」醫療計劃 2 (CEOE2)* | 「亞洲至尊」醫療計劃 (CEOE)* |
|---|---|---|---|---|---|---|---|
| 癌症治療費用賠償(詳情請參考 B8 部分) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 透析費用惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 精神疾病或神經疾病惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 重建手術惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 心臟病康復惠益 | × | × | × | × | × | × | × |
| 中風康復惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| 妊娠併發症惠益 | ✓ | × | × | × | × | × | × |
| 癌症的臨床試驗藥物惠益 | ✓ | × | × | × | × | × | × |
| 長者癌症支援 – 指定癌症豁免墊底費 | ✓ | × | × | × | × | × | × |
| 健康賞 | × | × | × | × | × | × | × |
| 捐血恩恤惠益 | × | × | × | × | × | × | × |
| 醫療意外事故惠益 | × | × | × | × | × | × | × |
| 捐贈者費用 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 住院陪床惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 中醫的門診護理 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 善終關懷服務惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 檢查保障 | ✓ (人生階段檢查) | × | ✓ (無索償醫療檢查) | × | ✓ (無索償醫療檢查) | × | × |
| 人體免疫力缺乏病毒/愛滋病治療惠益 | × | × | × | ✓ | × | ✓ | ✓ |
| 普通科醫生診症<br>專科醫生診症<br>中醫診症<br>中醫跌打<br>物理治療 | × | × | × | × | × | × | × |
| 無索償惠益(詳情請參考 B6 部分) | | | | | | | |
| 無索償獎賞 | × | × | × | × | × | × | × |
| 無索償折扣 | × | ✓ | × | × | × | × | × |
| 無索償墊底費折扣 | × | × | × | ✓ | × | ✓ | ✓ |
| 無索償醫療檢查服務 | × | × | ✓ | × | ✓ | × | × |
| 附加保障 | | | | | | | |
| 門診惠益 | × | × | × | × | × | × | × |
| 牙科惠益 | × | × | × | × | × | × | × |
| 額外醫療保障 | × | × | × | × | × | × | × |

## 3. 高端醫療市場產品

這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。詳情請參閱"內部產品比較之重要事項"
* 已停售
^ 指就醫療所需的服務不設分項賠償限額，而賠償申請將按合理及慣常收費進行評估。賠償金額以保單契約所列明的保障限額為限。與住院有關的可賠償的保障受適用的受保病房所限制
#對於非自願醫保系列的產品，於門診接受之檢測，保障受限於指定要求。詳情請參閱通告 A180331 及 A200898

| 產品 | 極臻•至尊醫療計劃 (OCEO) | 至尊醫療計劃 5 (CEO5) | 至尊醫療計劃 3 (CEO3)* | 至尊醫療計劃 2 (CEO2)* | 至尊醫療計劃 (CEO)* | 富泰醫療計劃 (Regal Health)* | 尊貴醫療計劃 (Ex-health)* |
|---|---|---|---|---|---|---|---|
| **產品推出日期** | 2024-11 | 2017-10 | 2016-09 | 2014-05 | 2010-09 | 2010-09 | 2010-03 |
| **計劃結構** | 全數醫療賠償^ | 全數醫療賠償^ | 全數醫療賠償^ | 全數醫療賠償^ | 全數醫療賠償^ | 全數醫療賠償^ | 全數醫療賠償^ |
| **終身保障限額 (港元)** | 70,000,000 | 50,000,000 | 50,000,000 | 50,000,000 | 50,000,000 | 50,000,000 | 40,000,000 |
| **每年保障限額 (港元)** | 30,000,000 + 10,000,000 (網絡保障) | 20,000,000 | 20,000,000 | 20,000,000 | 20,000,000 | 20,000,000 | 16,000,000 |
| **地域保障範圍** | 全球或全球(除美國以外) | 全球或全球(除美國以外) | 全球或全球(除美國以外) | 全球或全球(除美國以外) | 全球或全球(除美國以外) | 全球或全球(除美國以外) | 全球或全球(除北美以外) |
| **病房類別** | 標準私家房 | 標準私家房 | 標準私家房 | 標準私家房 | 標準私家房 | 標準私家房 | 標準私家房 |
| **墊底費 (港元)** | 0 / 16,000 / 25,000 / 50,000 / 88,000 | 0 / 16,000 / 25,000 / 50,000 | 0 / 16,000 / 25,000 | - 非明珠版本: 0 / 4,000 / 16,000<br>- 明珠版本: 0 / 16,000 | 0 / 4,000 / 16,000 | 0 / 16,000 | 不適用 |
| **受保狀況** | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 |
| **主要保障** | | | | | | | |
| **住院賠償** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **手術費用賠償** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **出院後的惠益(詳情請參考 B5 部分)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **住院前的惠益(詳情請參考 B5 部分)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **現金惠益(詳情請參考 B7 部分)** | | | | | | | |
| **住院現金惠益** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **住院手術現金惠益** | × | × | × | × | × | × | × |
| **次級病房現金惠益** | ✓ | ✓ | × | × | × | × | × |
| **日間手術現金惠益** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **優化賠償津貼惠益** | × | × | × | × | × | × | × |
| **交通費用津貼惠益** | × | × | × | × | × | × | × |
| **其他保障** | | | | | | | |
| **訂明診斷成像檢測#** | ✓ (在住院雜費下作賠償) | ✓ (在住院雜費下作賠償) | ✓ (在住院雜費下作賠償) | ✓ (在住院雜費下作賠償) | ✓ (在住院雜費下作賠償) | ✓ (在住院雜費下作賠償) | ✓ (在住院雜費下作賠償) |

| 產品 | 極臻•至尊醫療計劃 (OCEO) | 至尊醫療計劃 5 (CEO5) | 至尊醫療計劃 3 (CEO3)* | 至尊醫療計劃 2 (CEO2)* | 至尊醫療計劃 (CEO)* | 富泰醫療計劃 (Regal Health)* | 尊貴醫療計劃 (Ex-health)* |
|---|---|---|---|---|---|---|---|
| 癌症治療費用賠償(詳情請參考 B8 部分) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 透析費用惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 精神疾病或神經疾病惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 重建手術惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| 心臟病康復惠益 | ✓ | × | × | × | × | × | × |
| 中風康復惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| 妊娠併發症惠益 | ✓ | ✓ | × | × | × | × | × |
| 癌症的臨床試驗藥物惠益 | ✓ | × | × | × | × | × | × |
| 長者癌症支援 – 指定癌症豁免墊底費 | ✓ | × | × | × | × | × | × |
| 健康賞 | ✓ | × | × | × | × | × | × |
| 捐血恩恤惠益 | × | × | × | × | × | × | × |
| 醫療意外事故惠益 | × | × | × | × | × | × | × |
| 捐贈者費用 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 住院陪床惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 中醫的門診護理 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| 善終關懷服務惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 檢查保障 | × | × | × | × | × | × | × |
| 人體免疫力缺乏病毒/愛滋病治療惠益 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 普通科醫生診症<br>專科醫生診症<br>中醫診症<br>中醫跌打<br>物理治療 | × | × | × | × | × | × | × |
| **無索償惠益(詳情請參考 B6 部分)** | | | | | | | |
| 無索償獎賞 | ✓ | × | × | × | × | × | × |
| 無索償折扣 | × | × | × | × | × | × | × |
| 無索償墊底費折扣 | × | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| 無索償醫療檢查服務 | × | × | × | × | × | × | × |
| **附加保障** | | | | | | | |
| 門診惠益 | ✓ (只限非明珠版本) | ✓ (只限非明珠版本) | ✓ (只限非明珠版本) | ✓ (只限非明珠版本) | ✓ | × | × |
| 牙科惠益 | ✓ (只限非明珠版本) | ✓ (只限非明珠版本) | ✓ (只限非明珠版本) | ✓ (只限非明珠版本) | ✓ | × | × |
| 額外醫療保障 | × | × | × | × | × | × | × |

## 4. 其他產品

這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。詳情請參閱"內部產品比較之重要事項"

* 已停售

^ 指就醫療所需的服務不設分項賠償限額，而賠償申請將按合理及慣常收費進行評估。賠償金額以保單契約所列明的保障限額為限。與住院有關的可賠償的保障受適用的受保病房所限制

# 對於非自願醫保系列的產品，於門診接受之檢測，保障受限於指定要求。詳情請參閱通告 A180331 及 A200898

### 第 1 部分

| 產品 | 「大灣醫薈通」門診計劃 (GBAOP) | 癌症全方位保障 3 (CG3) | 「全程守護健康保」(HJG) | 癌症全方位保障 2 (CG2)* | 「都市三保」醫療危疾保障計劃 (MT) | 「癌症全方位特級保障」(CG Mega)* | 「常伴您」保費退還住院現金保障 (ROPHC) | 「常伴您」保費退還手術現金保障 (ROPSC) | 「癌症全方位升級保障」(CG Plus)* | 「癌症全方位保障」(CG)* | 靈活住院惠益保障計劃 (FLEXI-MG) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **產品推出日期** | 2024-01 | 2022-10 | 2022-01 | 2018-06 | 2017-09 | 2015-10 | 2015-05 | 2015-05 | 2015-02 | 2015-02 | 2007-09 |
| **計劃結構** | 只限門診, 不設分項限額, 連自付費用 (每次計) | 全數醫療賠償^ | 癌症治療, 門診, 復康 (全數或設有分項限額的賠償) | 全數醫療賠償^ | 設有分項限額的醫療賠償 + 一筆過危疾保障及身故賠償 | 全數醫療賠償^ | 保費退還住院現金 | 保費退還住院手術現金 | 全數醫療賠償^ | 全數醫療賠償^ | 住院現金 + 自選手術費用賠償 |
| **終身保障限額 (港元)** | 無 | 3,000,000 / 3,000,000 / 9,000,000 (視乎計劃選項而定) | 600,000 / 1,200,000 / 1,800,000 (視乎計劃選項而定; 適用於癌症治療) | 3,000,000 / 3,000,000 / 9,000,000 (視乎計劃選項而定) | 1,200,000 / 3,600,000 (視乎計劃選項而定; 適用於醫療保障) | 9,000,000 | 無 | 無 | 3,000,000 | 3,000,000 | 無 |
| **每年保障限額 (港元)** | 15 / 30 次普通科醫生診症 | 1,000,000 / 1,000,000 / 3,000,000 (視乎計劃選項而定; 適用於每連續 3 個年度) | 200,000 / 400,000 / 600,000 (視乎計劃選項而定; 適用於癌症治療) | 1,000,000 / 1,000,000 / 3,000,000 (視乎計劃選項而定; 適用於每連續 3 個年度) | 每次住院 / 手術 / 受傷: 500,000 / 1,500,000 (視乎計劃選項而定; 適用於醫療保障) | 3,000,000 | 無 | 無 | 1,000,000 | 1,000,000 | 無 |
| **地域保障範圍** | 網絡內: 香港 / 澳門 / 大灣區 | 全球 | 全球 | 全球 | 全球 | 全球 | 全球 | 全球 | 全球 | 全球 | 全球 |
| **病房類別** | 不適用 | 半私家房 | 普通房 / 半私家房 / 標準私家房 | 半私家房 | 普通房 / 標準私家房 | 半私家房 | 無限制 | 無限制 | 半私家房 | 半私家房 | 無限制 |
| **墊底費 (港元)** | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |

| 產品 | 「大灣醫薈通」門診計劃 (GBAOP) | 癌症全方位保障 3 (CG3) | 「全程守護健康保」(HJG) | 癌症全方位保障 2 (CG2)* | 「都市三保」醫療危疾保障計劃 (MT) | 「癌症全方位特級保障」(CG Mega)* | 「常伴您」保費退還住院現金保障 (ROPHC) | 「常伴您」保費退還手術現金保障 (ROPSC) | 「癌症全方位升級保障」(CG Plus)* | 「癌症全方位保障」(CG)* | 靈活住院惠益保障計劃 (FLEXI-MG) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **受保狀況** | 受保疾病及受保受傷 | 只限受保癌症 | 受保疾病及受保受傷 (除住院只限受保癌症) | 只限受保癌症 | 醫療: 受保疾病及受保受傷<br>危疾: 6 種危疾, 3 種早期危疾 | 只限受保癌症 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 只限受保癌症 | 只限受保癌症 | 受保疾病及受保受傷 |
| **主要保障** | | | | | | | | | | | |
| **住院賠償** | × | ✓ | ✓<br>(只限癌症治療) | ✓ | ✓ | ✓ | × | × | ✓ | ✓ | × |
| **手術費用賠償** | × | ✓ | ✓<br>(只限癌症治療) | ✓ | ✓ | ✓ | × | × | ✓ | ✓ | ✓<br>(自選保障) |
| **出院後的惠益(詳情請參考 B5 部分)** | × | ✓ | ✓ | ✓ | ✓ | ✓ | × | × | ✓ | ✓ | × |
| **住院前的惠益(詳情請參考 B5 部分)** | × | × | ✓ | × | ✓ | × | × | × | × | × | × |
| **現金惠益(詳情請參考 B7 部分)** | | | | | | | | | | | |
| **住院現金惠益** | × | ✓<br>(深切治療病房住院; 連續留院超過 30 天後) | ✓<br>(入住非香港之政府醫院或無須收費之醫院) | ✓<br>(深切治療病房住院; 連續留院超過 30 天後) | × | ✓<br>(深切治療病房住院; 連續留院超過 30 天後) | ✓ | × | ✓<br>(深切治療病房住院; 連續留院超過 30 天後) | ✓<br>(深切治療病房住院; 連續留院超過 30 天後) | ✓ |
| **住院手術現金惠益** | × | × | × | × | × | × | × | ✓ | × | × | × |
| **次級病房現金惠益** | × | × | × | × | × | × | × | × | × | × | × |
| **日間手術現金惠益** | × | × | × | × | × | × | × | × | × | × | × |
| **優化賠償津貼惠益** | × | × | × | × | × | × | × | × | × | × | × |
| **交通費用津貼惠益** | × | ✓ | × | ✓ | × | ✓ | × | × | ✓ | ✓ | × |
| **其他保障** | | | | | | | | | | | |
| **訂明診斷成像檢測#** | × | ✓<br>(在診斷檢查下作賠償) | ✓<br>(在診斷賠償下作賠償) | ✓<br>(在測試及檢查下作賠償) | ✓<br>(在住院雜費下作賠償) | ✓<br>(在測試及檢查下作賠償) | × | × | ✓<br>(在測試及檢查下作賠償) | ✓<br>(在測試及檢查下作賠償) | × |
| **癌症治療費用賠償(詳情請參考 B8 部分)** | × | ✓ | ✓ | ✓ | ✓ | ✓ | × | × | ✓ | ✓ | × |
| **透析費用惠益** | × | × | × | × | ✓ | × | × | × | × | × | × |
| **精神疾病或神經疾病惠益** | × | × | ✓ | × | ✓ | × | × | × | × | × | × |

| 產品 | 「大灣醫薈通」門診計劃 (GBAOP) | 癌症全方位保障 3 (CG3) | 「全程守護健康保」(HJG) | 癌症全方位保障 2 (CG2)* | 「都市三保」醫療危疾保障計劃 (MT) | 「癌症全方位特級保障」(CG Mega)* | 「常伴您」保費退還住院現金保障 (ROPHC) | 「常伴您」保費退還手術現金保障 (ROPSC) | 「癌症全方位升級保障」(CG Plus)* | 「癌症全方位保障」(CG)* | 靈活住院惠益保障計劃 (FLEXI-MG) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 重建手術惠益 | × | ✓ | ✓ | ✓ | × | ✓ | × | × | ✓ | ✓ | × |
| 心臟病康復惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 中風康復惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 妊娠併發症惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 癌症的臨床試驗藥物惠益 | × | ✓ | × | × | × | × | × | × | × | × | × |
| 長者癌症支援 – 指定癌症豁免墊底費 | × | × | × | × | × | × | × | × | × | × | × |
| 健康賞 | × | × | × | × | × | × | × | × | × | × | × |
| 捐血恩恤惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 醫療意外事故惠益 | × | × | × | × | ✓ | × | × | × | × | × | × |
| 捐贈者費用 | × | × | × | × | × | × | × | × | × | × | × |
| 住院陪床惠益 | × | ✓ | × | ✓ | ✓ | ✓ | × | × | ✓ | ✓ | × |
| 中醫的門診護理 | × | ✓ | ✓ | ✓ | × | ✓ | × | × | ✓ | ✓ | × |
| 善終關懷服務惠益 | × | × | ✓ | × | × | × | × | × | × | × | × |
| 檢查保障 | ✓ | ✓ | ✓ | ✓ | × | × | × | × | × | × | × |
| 人體免疫力缺乏病毒/愛滋病治療惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 普通科醫生診症<br>專科醫生診症<br>中醫診症<br>中醫跌打<br>物理治療 | ✓<br>(只限普通科醫生診症) | × | × | × | × | × | × | × | × | × | × |
| **無索償惠益** | | | | | | | | | | | |
| 無索償獎賞 | × | × | × | × | × | × | × | × | × | × | × |
| 無索償折扣 | × | × | × | × | × | × | × | × | × | × | × |
| 無索償墊底費折扣 | × | × | × | × | × | × | × | × | × | × | × |
| 無索償醫療檢查服務 | × | × | × | × | × | × | × | × | × | × | × |
| **附加保障** | | | | | | | | | | | |
| 門診惠益 | ✓<br>(內含保障) | × | ✓<br>(內含保障) | × | × | × | × | × | × | × | × |
| 牙科惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 額外醫療保障 | × | × | × | × | × | × | × | × | × | × | × |

**第 2 部分**

這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。詳情請參閱"內部產品比較之重要事項"
* 已停售
# 對於非自願醫保系列的產品，於門診接受之檢測，保障受限於指定要求。詳情請參閱通告 A180331 及 A200898

| 產品 | 安心百歲保 (Health 100)* | 「倍護理」住院計劃 (MediChoice)* | 「加倍關心門診保障」基本計劃 (OPB)* | 「一世無憂」住院保障計劃* | 「終身無憂」附加契約 (WLHBR)* | 特別住院入息保障計劃 (一) (SHIP)* | 「永無憂」醫療保障計劃 (HS series) | 「倍無憂」醫療保障計劃 (IMP series) | 「樂無憂」住院惠益附加契約 (HB) | [僱員自選保障方案]「友心意」醫療保障計劃 2 | [僱員自選保障方案]「友心意」醫療保障計劃* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **產品推出日期** | 2006-07 | 2004-06 | 2002-12 | 2001-09 | 2001-02 | 1998-06 | 2000 或之前 | 1993-01 | 1993-01 | 2022-10 | 2017-07 |
| **計劃結構** | 保費退還住院現金 + 手術費用賠償 | 設有分項限額的醫療賠償 | 門診保障連自付費用(每次計) | 住院現金 + 住院手術現金 | 保費退還住院現金 | 住院現金 | 設有分項限額的醫療賠償 | 設有分項限額的醫療賠償 | 住院現金 | 設有分項限額的醫療賠償 | 設有分項限額的醫療賠償 |
| **終身保障限額 (港元)** | 無 | 無 | 無 | 無 | 無 | 無 | 無 | 無 | 無 | 無 | 無 |
| **每年保障限額 (港元)** | 無 | 無 | 無 | 無 | 無 | 無 | 無 | 無 | 無 | 無 | 無 |
| **地域保障範圍** | 全球 | 全球 | 香港 | 全球 | 全球 | 全球 | 全球 | 全球 | 全球 | 全球 | 全球 |
| **病房類別** | 無限制 | 普通房 | 不適用 | 無限制 | 無限制 | 無限制 | 普通房 / 半私家房 / 標準私家房 | 普通房 / 半私家房 / 標準私家房 | 無限制 | 普通房 / 半私家房 / 標準私家房 | 普通房 / 半私家房 / 標準私家房 |
| **墊底費 (港元)** | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 | 網絡: 0<br>非網絡: 5,000 / 15,000 / 28,000 / 45,000 | 網絡: 0<br>非網絡: 5,000 / 15,000 / 28,000 |
| **受保狀況** | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 | 受保疾病及受保受傷 |
| **主要保障** | | | | | | | | | | | |
| **住院賠償** | × | ✓ | × | × | × | × | ✓ | ✓ | × | ✓ | ✓ |
| **手術費用賠償** | ✓ | ✓ | × | × | × | × | ✓ | ✓ | × | ✓ | ✓ |
| **出院後的惠益(詳情請參考 B5 部分)** | ✓ | × | × | × | × | × | ✓ | ✓ | × | ✓ | ✓ |
| **住院前的惠益(詳情請參考 B5 部分)** | ✓ | × | × | × | × | × | ✓ | ✓ | × | ✓ | × |

| 產品 | 安心百歲保 (Health 100)* | 「倍護理」住院計劃 (MediChoice)* | 「加倍關心門診保障」基本計劃 (OPB)* | 「一世無憂」住院保障計劃* | 「終身無憂」附加契約 (WLHBR)* | 特別住院入息保障計劃 (一) (SHIP)* | 「永無憂」醫療保障計劃 (HS series) | 「倍無憂」醫療保障計劃 (IMP series) | 「樂無憂」住院惠益附加契約 (HB) | [僱員自選保障方案]「友心意」醫療保障計劃 2 | [僱員自選保障方案]「友心意」醫療保障計劃* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **現金惠益(詳情請參考 B7 部分)** | | | | | | | | | | | |
| 住院現金惠益 | ✓ | ✓ | × | ✓ | ✓ | ✓ | × | × | ✓ | ✓ (只限計劃 4) | × |
| 住院手術現金惠益 | × | × | × | ✓ | × | × | × | × | × | × | × |
| 次級病房現金惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 日間手術現金惠益 | × | × | × | × | × | × | × | × | × | ✓ (只限計劃 4) | × |
| 優化賠償津貼惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 交通費用津貼惠益 | × | × | × | × | × | × | × | × | × | × | × |
| **其他保障** | | | | | | | | | | | |
| 訂明診斷成像檢測# | × | ✓ (在住院雜費下作賠償) | × | × | × | × | ✓ (在住院雜費下作賠償) | ✓ (在住院雜費下作賠償) | × | ✓ (在住院雜費下作賠償) | ✓ (在住院雜費下作賠償) |
| 癌症治療費用賠償 | × | × | × | × | × | × | × | × | × | ✓ | ✓ |
| 透析費用惠益 | × | × | × | × | × | × | × | × | × | ✓ | ✓ |
| 精神疾病或神經疾病惠益 | × | × | × | × | × | × | × | × | × | ✓ | × |
| 重建手術惠益 | × | × | × | × | × | × | × | × | × | ✓ (只限計劃 4) | × |
| 心臟病康復惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 中風康復惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 妊娠併發症惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 癌症的臨床試驗藥物惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 長者癌症支援 – 指定癌症豁免墊底費 | × | × | × | × | × | × | × | × | × | × | × |
| 健康賞 | × | × | × | × | × | × | × | × | × | × | × |
| 捐血恩恤惠益 | × | ✓ | × | × | × | × | x | ✓ | × | × | × |
| 醫療意外事故惠益 | × | ✓ | × | × | × | × | ✓ | ✓ | × | × | × |
| 捐贈者費用 | × | × | × | × | × | × | × | × | × | × | × |
| 住院陪床惠益 | × | × | × | × | × | × | × | × | × | ✓ | × |
| 中醫的門診護理 | × | × | × | × | × | × | × | × | × | × | × |
| 善終關懷服務惠益 | × | × | × | × | × | × | × | × | × | ✓ (只限計劃 4) | × |

| 產品 | 安心百歲保 (Health 100)* | 「倍護理」住院計劃 (MediChoice)* | 「加倍關心門診保障」基本計劃 (OPB)* | 「一世無憂」住院保障計劃* | 「終身無憂」附加契約 (WLHBR)* | 特別住院入息保障計劃(一) (SHIP)* | 「永無憂」醫療保障計劃 (HS series) | 「倍無憂」醫療保障計劃 (IMP series) | 「樂無憂」住院惠益附加契約 (HB) | [僱員自選保障方案]「友心意」醫療保障計劃 2 | [僱員自選保障方案]「友心意」醫療保障計劃* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 檢查保障 | × | × | × | × | × | × | × | × | × | × | × |
| 人體免疫力缺乏病毒/愛滋病治療惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 普通科醫生診症<br>專科醫生診症<br>中醫診症<br>中醫跌打<br>物理治療 | × | × | ✓ | × | × | × | × | × | × | × | × |
| 無索償惠益 | | | | | | | | | | | |
| 無索償獎賞 | × | × | × | × | × | × | × | × | × | × | × |
| 無索償折扣 | × | × | × | × | × | × | × | × | × | × | × |
| 無索償墊底費折扣 | × | × | × | × | × | × | × | × | × | × | × |
| 無索償醫療檢查服務 | × | × | × | × | × | × | × | × | × | × | × |
| 附加保障 | | | | | | | | | | | |
| 門診惠益 | × | × | ✓<br>(內含保障) | × | × | × | × | × | × | ✓ | ✓ |
| 牙科惠益 | × | × | × | × | × | × | × | × | × | × | × |
| 額外醫療保障 | × | ✓<br>(內含保障) | × | × | × | × | ✓ | ✓ | × | × | × |

## 5. 手術前 / 後門診諮詢摘要

<table>
<tr><th>大眾醫療市場產品<br>(設有網絡 / 非網絡保障)</th><th colspan="2">入院前或出院後 / 日間手術前後的門診護理的賠償限額 (每次)</th></tr>
<tr><td rowspan="2">「倍無憂」醫療保障計劃 80<br>(只適用於澳門)<br><br>「永無憂」住院及手術賠償附加契約 80 (只適用於澳門)</td><td>網絡保障</td><td>非網絡保障</td></tr>
<tr><td>• 標準計劃 / 大房: 澳門幣 640 / 美元 80<br>• 舒適計劃 / 半私家房: 澳門幣 1,280 / 美元 160<br>• 豪華計劃 / 私家房: 澳門幣 2,880 / 美元 360<br><br>入院 / 門診手術前 14 天內: 最多 1 次 (最多 7 日藥物費用及手術後於診所內接受必須的傷口護理)<br>出院 / 門診手術後 31 天內: 最多 1 次 (最多 7 日藥物費用及手術後於診所內接受必須的傷口護理)</td><td>不適用</td></tr>
<tr><td rowspan="2">特級「健康之寶」醫療保障計劃系列</td><td>網絡保障</td><td>非網絡保障</td></tr>
<tr><td>• 標準計劃: 港幣 848 / 美元 106<br>• 舒適計劃: 港幣 1,696 / 美元 212<br>• 豪華計劃: 港幣 3,800 / 美元 475<br>• 尊尚計劃: 港幣 5,500 / 美元 687.5<br><br>入院 / 門診手術前 14 天內: 最多 1 次<br>出院 / 門診手術後 31 天內: 最多 1 次</td><td>不適用</td></tr>
<tr><td rowspan="2">特級「健康之寶」醫療保障計劃 2 系列</td><td>網絡保障</td><td>非網絡保障</td></tr>
<tr><td>• 普通房: 港幣 848 / 美元 106<br>• 半私家房: 港幣 1,696 / 美元 212<br>• 標準私家房: 港幣 3,800 / 美元 475<br><br>入院 / 門診手術前 14 天內: 最多 1 次<br>出院 / 門診手術後 31 天內: 最多 1 次</td><td>不適用</td></tr>
</table>

| 大眾醫療市場產品<br>(設有網絡 / 非網絡保障) | 入院前或出院後 / 日間手術前後的門診護理的賠償限額 (每次) | |
|---|---|---|
| | **網絡保障** | **非網絡保障** |
| AIA 自願醫保靈活計劃 | • 普通房: 港幣 848 / 640 (只適用於其他跟進門診)<br>美元 112 / 84 (只適用於其他跟進門診)<br>• 半私家房: 港幣 936 / 700 (只適用於其他跟進門診)<br>美元 117 / 88 (只適用於其他跟進門診)<br>• 標準私家房: 港幣 1,000 / 740 (只適用於其他跟進門診)<br>美元 125 / 93 ( 只適用於其他跟進門診)<br><br>每保單年度限額:<br>• 普通房: 港幣 3,400 / 美元 447<br>• 半私家房: 港幣 3,760 / 美元 470<br>• 標準私家房: 港幣 4,000 / 美元 500<br><br>住院 / 日間手術前: 最多 1 次<br>出院 / 日間手術後 90 日內: 最多 3 次 / 31 次 (只適用於其他跟進門診) | • 普通房: 港幣 580 / 美元 76<br>• 半私家房: 港幣 640 / 美元 80<br>• 標準私家房: 港幣 670 / 美元 84<br><br>每保單年度限額:<br>• 普通房: 港幣 3,000 / 美元 395<br>• 半私家房: 港幣 3,300 / 美元 413<br>• 標準私家房: 港幣 3,500 / 美元 438<br><br>住院 / 日間手術前: 最多 1 次<br>出院 / 日間手術後 90 日內: 最多 3 次 / 31 次 (只適用於其他跟進門診) |
| | **網絡保障** | **非網絡保障** |
| 「睿選」醫療計劃系列 | 只適用於香港或在「睿選指定醫院」內提供的醫療服務 ( 只適用於澳門及中國內地 )<br><br>全數賠償*<br><br>住院 / 日間手術前 30 日內: 所有門診<br>住院 / 日間手術前 30 日以外: 1 次<br><br>出院 / 日間手術後 ( 完成中型或小型手術或未進行手術的住院後 90 日內 / 完成複雜或大型手術後 365 日內 ) : 所有門診 | 適用於亞洲，但澳門及中國內地除外或在非「睿選指定醫院」內提供的醫療服務 ( 只適用於澳門 )<br><br>港幣 640 / 美元 80<br><br>住院 / 日間手術前: 1 次<br><br>出院 / 日間手術後 ( 完成中型或小型手術或未進行手術的住院後 90 日 內 / 完成複雜或大型手術後 365 日內 ) : 3 次 |

| 大眾醫療市場產品<br>(不設網絡 / 非網絡保障) | 入院前或出院後 / 日間手術前後的門診護理的賠償限額 (每次) |
|---|---|
| 「都市三保」醫療危疾保障計劃系列 | • 普通房: 港幣 504 / 美元 63<br>• 標準私家房: 港幣 2,400 / 美元 300<br><br>入院 / 日間手術前 14 天內: 最多 1 次<br>出院 / 日間手術後 31 天內: 最多 1 次 |
| 安心百歲保 | 取決於所選擇之保障單位 (每保障單位之賠償額為美元 6.25) |
| AIA 自願醫保標準計劃 | 港幣 580 (每保單年度 港幣 3,000)<br><br>住院 / 日間手術前: 最多 1 次<br>出院 / 日間手術後 90 日內: 最多 3 次 |

| 中產醫療市場產品<br>(不設網絡 / 非網絡保障) | 入院前或出院後 / 日間手術前後的門診護理的賠償限額 (每次) |
|---|---|
| 嚴重疾病醫療保障附加契約系列 | 全數賠償*<br><br>入院 / 日間手術前的 30 日內所接受之門診諮詢，最多 30 日獲處方藥物及診斷測試<br>出院 / 日間手術後 60 日內的覆診、覆診時獲處方最多 30 日的藥物及診斷測試 |
| 「亞洲至尊」醫療計劃系列 | 全數賠償*<br><br>入院 / 門診手術前 30 日內: 所有門診諮詢或診斷測試<br>出院 / 門診手術後 60 日內: 所有覆診或診斷測試 |
| 「亞洲至尊」醫療計劃 2 系列 | 全數賠償*<br><br>入院 / 門診手術前 30 日內所接受之門診諮詢，最多 30 日獲處方藥物及診斷測試 |

| 中產醫療市場產品<br>(不設網絡 / 非網絡保障) | 入院前或出院後 / 日間手術前後的門診護理的賠償限額 (每次) |
|---|---|
| | 出院 / 門診手術後 60 日內的覆診、覆診時獲處方最多 30 日的藥物及診斷測試 |
| AIA 自願醫保尊尚計劃 | 全數賠償*<br><br>住院 / 日間手術前: 最多 1 次<br>出院 / 日間手術後 90 日內: 最多 3 次 |
| 「尊裕」醫療計劃系列/<br>「尊顯」醫療附加契約系列 | 全數賠償* (營養師諮詢門診除外)<br><br>住院 / 日間手術前 30 日內：所有門診<br>住院 / 日間手術前 30 日以外：1 次<br><br>出院 / 日間手術後 90 日內：<br>(1) 所有門診 (營養師諮詢門診除外)<br>(2) 4 次營養師諮詢門診：港幣 680 / 美元 85 |
| 「尊耀」醫療計劃系列 | 全數賠償* (營養師諮詢門診除外)<br><br>住院 / 日間手術前 30 日內：所有門診<br>住院 / 日間手術前 30 日以外：1 次<br><br>出院 / 日間手術後 90 日內：<br>(1) 所有門診 (營養師諮詢門診除外)<br>(2) 4 次營養師諮詢門診：港幣 680 / 美元 85<br>出院 / 日間手術 (分類為大型或複雜手術 ) 後 365 日內: 所有門診 (營養師諮詢門診除外) |

| 高端醫療市場產品<br>(不設網絡 / 非網絡保障) | 入院前或出院後 / 日間手術前後的門診護理的賠償限額 (每次) |
|---|---|
| 「至尊醫療計劃」/<br>「富泰醫療計劃」/<br>「尊貴醫療計劃」 | 全數賠償*<br><br>入院前 30 日內: 所有門診<br>出院後 60 日內: 所有覆診 |
| 「至尊醫療計劃 2」系列 /<br>「至尊醫療計劃 3」系列 | 全數賠償*<br><br>入院 / 門診手術前 30 日內: 所有門診諮詢或診斷測試<br>出院 / 門診手術後 60 日內: 所有覆診或診斷測試 |
| 「至尊醫療計劃 5」系列 | 全數賠償*<br><br>入院 / 日間手術前 30 日內所接受之門診諮詢，最多 30 日獲處方藥物及診斷測試<br>出院 / 日間手術後 60 日內的覆診、覆診時獲處方最多 30 日的藥物及診斷測試 |
| 極臻•至尊醫療計劃系列 | 全數賠償*<br><br>住院 / 日間手術前 30 日內: 所有門診<br>住院 / 日間手術前 30 日以外: 1 次<br>出院 / 完成日間手術後 90 日內: 所有門診<br>出院 / 完成日間手術 ( 分類為複雜或大型的手術 ) 後 365 日內: 所有門診 |

以上醫療保障計劃包括基本計劃、附加契約、自願醫保系列、AIA 健康系列、首護摯寶以及明珠系列 ( 如適用 ) 。

* 指就醫療所需的服務不設分項賠償限額，而賠償申請將按合理及慣常收費進行評估。賠償金額以保單契約所列明的保障限額為限。與住院有關的可賠償的保障受適用的受保病房所限制。

## 6. 無索償保障摘要

| 大眾醫療市場產品 | 無索償保障 |
|---|---|
| 特級「健康之寶」醫療保障計劃 2 系列 | **無索償獎金**：如保單在連續 3 個保單年度或以上沒有作出賠償，在每個相應保單週年日將可獲得此獎金。有關此獎金之回贈 百分比如下：<br><br>連續 3 個保單年度：5%<br>連續 4 個保單年度：10%<br>連續 5 個保單年度或以上：15% |
| AIA 自願醫保標準計劃 | **無索償折扣**：如保單在連續 3 個保單年度或以上沒有作出賠償，在每個相應保單週年日將可獲得此保費折扣。有關無索償保費折扣百分比如下：<br><br>連續 3 個保單年度：5%<br>連續 4 個保單年度：10%<br>連續 5 個保單年度或以上：15% |
| AIA 自願醫保靈活計劃 | **無索償折扣 / 忠實客戶無索償折扣：**如保單在連續 3 個保單年度或以上沒有作出賠償，在每個相應保單週年日將可獲得此保費折扣。有關無索償保費折扣百分比如下：<br>（無索償折扣 / 忠實客戶無索償折扣）<br><br>連續 3 個保單年度：5% / 5%<br>連續 4 個保單年度：10% / 10%<br>連續 5 個保單年度或以上：15% / 25%<br><br>於網絡內的診所及日間手術中心接受日間手術，或曾獲得優化賠償津貼惠益，或使用個人療程管理服務及環球緊急支援服務，該次索償將不會影響獲得此保費折扣的資格 |

| 中產醫療市場產品 | 無索償保障 |
|---|---|
| 嚴重疾病醫療保障附加契約系列 | **無索償墊底費折扣**：如保單在連續兩個保障年度內沒有作出賠償，將在下一個保障年度提供 10%墊底費金額折扣。有關折扣每兩個保障年度累加一次，累積折扣可高達 100% |

| 高端醫療市場產品 | 無索償保障 |
|---|---|
| 「至尊醫療計劃 5」系列 | **無索償墊底費折扣**: 如保單在連續兩個保障年度內沒有作出賠償，將在下一個保障年度提供 10%墊底費金額折扣。有關折扣每兩個保障年度累加一次，累積折扣可高達 100% |
| 極臻•至尊醫療計劃系列 | **無索償獎賞惠益**: 在連續 3 個保單年度期間沒有支付賠償或應付賠償，將在緊接之前的一個保單年度就所繳交之保費總額（不包括附加保障之保費）提供 5%的無索償獎賞惠益<br><br>（接受日間手術的索償將不會影響獲得此獎賞惠益） |

以上醫療保障計劃包括基本計劃、附加契約、自願醫保系列、AIA 健康系列、首護摯寶以及明珠系列（如適用）

## 7. 現金惠益摘要

| 大眾醫療市場產品<br>(不設網絡 / 非網絡保障) | 深切治療病房住院現金惠益<br>( 每日 ) | 長期住院現金惠益<br>( 每日 ) | 交通津貼<br>( 每日一次 ) | 住院現金賠償<br>( 每日 ) | 意外住院現金賠償<br>( 每日 ) |
|---|---|---|---|---|---|
| 癌症全方位保障 3 | • 標準: 港幣 1,000 / 美元 125<br>• 升級: 港幣 1,000 / 美元 125<br>• 特級: 港幣 1,500 / 美元 188<br><br>每份保單最多 15 日 | • 標準: 港幣 500 / 美元 63<br>• 升級: 港幣 500 / 美元 63<br>• 特級: 港幣 750 / 美元 94<br><br>每份保單最多 60 日 | • 標準: 不適用<br>• 升級: 港幣 500 / 美元 63<br>• 特級: 港幣 750 / 美元 94<br><br>每份保單最多 20 日 | 不適用 | 不適用 |
| 全程守護健康保 | 不適用 | 不適用 | 不適用 | 港幣 400 / 美元 50<br><br>每保單年度最多 90 日 | 不適用 |
| 「常伴您」保費退還住院現金保障 | • 計劃 1: 港幣 300<br>• 計劃 2: 港幣 500<br>• 計劃 3: 港幣 1,000<br>• 計劃 4: 港幣 1,500<br><br>每次住院最多 30 日 | 不適用 | 不適用 | • 計劃 1: 港幣 300<br>• 計劃 2: 港幣 500<br>• 計劃 3: 港幣 1,000<br>• 計劃 4: 港幣 1,500<br><br>每份保單最多 730 日 | • 計劃 1: 港幣 300<br>• 計劃 2: 港幣 500<br>• 計劃 3: 港幣 1,000<br>• 計劃 4: 港幣 1,500<br><br>每次住院最多 90 日 |
| 靈活住院惠益保障計劃 | 港幣 1,300 - 3,000<br>(取決於所選擇之額外保障單位)<br><br>每次住院最長 730 日 | 港幣 650 - 1,500<br>(取決於所選擇之額外保障單位)<br><br>每次住院由第 31 日起計最長 700 日 | 不適用 | 港幣 650 - 1,500<br>(取決於所選擇之額外保障單位)<br><br>每次住院最長 730 日 | 不適用 |
| 「樂無憂」住院惠益附加契約 | 港幣 960 - 4,800 / 美元 120 - 600<br><br>與每日惠益共享每次住院 1,000 日的保障限額 | 不適用 | 不適用 | 港幣 320 - 1,600 / 美元 40 - 200<br><br>每次住院 1,000 日 | 不適用 |

| 大眾醫療市場產品<br>(不設網絡 / 非網絡保障) | 優化賠償津貼惠益 (每日) | 住院手術現金賠償 | 意外住院手術現金賠償 |
|---|---|---|---|
| 特級「健康之寶」醫療保障計劃 2 系列 | • 普通房: 港幣 300 / 美元 37.5<br>• 半私家房: 港幣 600 / 美元 75<br>• 標準私家房: 港幣 1,200 / 美元 150<br><br>每次住院最長可達 90 日；門診手術作一日計算 | 不適用 | 不適用 |
| 「常伴您」保費退還手術現金保障 | 不適用 | • 計劃 1 及 3: 港幣 5,000 (每次住院), 港幣 50,000 (每份保單)<br>• 計劃 2 及 4: 港幣 8,000 (每次住院), 港幣 80,000 (每份保單) | • 計劃 1 及 3: 港幣 10,000 (每次住院), 港幣 100,000 (每份保單)<br>• 計劃 2 及 4: 港幣 16,000 (每次住院), 港幣 160,000 (每份保單) |

| 大眾醫療市場產品<br>(設有網絡 / 非網絡保障) | 優化賠償津貼惠益<br>(每日) | 日間手術現金惠益<br>( 每項手術 ) | 次級病房級別現金惠益<br>( 每日 ) | 交通費用津貼惠益<br>( 每日 ) |
|---|---|---|---|---|
| AIA 自願醫保靈活計劃 | **網絡保障**<br>• 普通房: 港幣 300 / 美元 38<br>• 半私家房: 港幣 600 / 美元 75<br>• 標準私家房: 港幣 1,200 / 美元 150<br><br>每保單年度最多 90 日<br><br>**非網絡保障**<br>• 普通房: 港幣 300 / 美元 38<br>• 半私家房: 港幣 600 / 美元 75<br>• 標準私家房: 港幣 1,200 / 美元 150<br><br>每保單年度最多 90 日 | 不適用 | 不適用 | 不適用 |
| 「睿選」醫療計劃系列 | **不設網絡 / 非網絡保障**<br>港幣 600 / 美元 75<br><br>每保單年度最多 90 日 | **網絡保障**<br>港幣 1,200 / 美元 150<br><br>每保單年度最多一項手術<br><br>**非網絡保障**<br>港幣 800 / 美元 100<br><br>每保單年度最多一項手術 | **不設網絡 / 非網絡保障**<br>港幣 2,400 / 美元 300<br><br>每保單年度最多 60 日 | **不設網絡 / 非網絡保障**<br>港幣 500 / 美元 63<br><br>每保單年度最多 4 日 |

| 高端醫療市場產品<br>(不設網絡 / 非網絡保障) | 住院現金賠償（每日） | 日間手術現金惠益（每項手術） | 次級病房現金惠益（每日） |
|---|---|---|---|
| 「至尊醫療計劃 5」系列 | 港幣 800 / 美元 100<br>每年 90 日 | 港幣 1,600 / 美元 200<br>每年一項手術 | 港幣 2,000 / 美元 250<br>每次住院 10 日 |
| 極臻•至尊醫療計劃系列 | 港幣 800 / 美元 100<br>每年 90 日 | 港幣 1,600 / 美元 200<br>每年一項手術 | 港幣 2,000 / 美元 250<br>每次住院 10 日 |

| 中產醫療市場產品<br>(不設網絡 / 非網絡保障) | 住院現金賠償（每日） | 日間手術現金惠益（每項手術） | 次級病房級別現金惠益（每日） |
|---|---|---|---|
| 嚴重疾病醫療保障附加契約系列 | 港幣 800 / 美元 100<br>每保單年度最多 90 日 | 港幣 1,600 / 美元 200<br>每年一項手術 | 不適用 |
| 「尊耀」醫療計劃系列 | 不適用 | 港幣 1,600 / 美元 200<br>每年一項手術 | 港幣 1,200 / 美元 150<br>每保單年度最多 60 日 |

以上醫療保障計劃包括基本計劃、附加契約、自願醫保系列、AIA 健康系列、首護摯寶以及明珠系列（如適用）。

## 8. 非手術癌症治療摘要

| 大眾醫療市場產品<br>(不設網絡 / 非網絡保障) | 非手術癌症治療 |
|---|---|
| 癌症全方位保障 3 | **癌症治療賠償 - 積極治療或紓緩治療：**全數賠償* |
| 全程守護健康保 | **癌症治療賠償 - 積極治療和紓緩治療：**全數賠償* |
| 「都市三保」醫療危疾保障計劃 | **長期治療賠償 (每次受保疾病 / 受保受傷)：**<br>- 普通房: 港幣 40,000 / 美元 5,000<br>- 標準私家房: 港幣 120,000 / 美元 15,000 |
| AIA 自願醫保標準計劃 | **訂明非手術癌症治療 (每保單年度)：**港幣 80,000 |
| 「睿選」醫療計劃系列 | **訂明非手術癌症治療：** 全數賠償* |

| 大眾醫療市場產品<br>(設有網絡 / 非網絡保障) | 非手術癌症治療 | |
|---|---|---|
| | **網絡保障** | **非網絡保障** |
| 特級「健康之寶」醫療保障計劃 2 系列 | **長期治療賠償# (每次受保疾病 / 受保受傷)：**<br>- 普通房: 港幣 60,000 / 美元 7,500<br>- 半私家房: 港幣 120,000 / 美元 15,000<br>- 標準私家房: 港幣 180,000 / 美元 22,500 | **長期治療賠償# (每次受保疾病 / 受保受傷)：**<br>- 普通房: 港幣 50,000 / 美元 6,250<br>- 半私家房: 港幣 100,000 / 美元 12,500<br>- 標準私家房: 港幣 150,000 / 美元 18,750 |
| AIA 自願醫保靈活計劃 | **網絡保障** | **非網絡保障** |
| | **訂明非手術癌症治療 (每保單年度)：**<br>- 普通房: 港幣 96,000 / 美元 12,630<br>- 半私家房: 港幣 120,000 / 美元 15,000<br>- 標準私家房: 港幣 180,000 / 美元 22,500 | **訂明非手術癌症治療(每保單年度)：**<br>- 普通房: 港幣 80,000 / 美元 10,525<br>- 半私家房: 港幣 100,000 / 美元 12,500<br>- 標準私家房: 港幣 150,000 / 美元 18,750 |

| 中產醫療市場產品<br>(不設網絡 / 非網絡保障) | 非手術癌症治療 |
|---|---|
| 嚴重疾病醫療保障附加契約系列 | **癌症治療費用賠償：**全數賠償* |
| 「尊耀」醫療計劃系列 | **訂明非手術癌症治療：** 全數賠償* |

| 高端醫療市場產品<br>(不設網絡 / 非網絡保障) | 非手術癌症治療 |
|---|---|
| 「至尊醫療計劃 5」系列 | **癌症治療費用賠償：**全數賠償* |
| 極臻•至尊醫療計劃系列 | **癌症治療費用賠償：**全數賠償* |

以上醫療保障計劃包括基本計劃、附加契約、自願醫保系列、AIA 健康系列、首護摯寶以及明珠系列（如適用）。

就「倍無憂」及「永無憂」醫療保障計劃而言，門診癌症治療的應付賠償金額將由住院雜費賠償以及額外醫療保障 (SMM) (如適用)依序進行賠付，賠償金額以保單契約所列明的各保障限額為限。

* 指就醫療所需的服務不設分項賠償限額，而賠償申請將按合理及慣常收費進行評估。賠償金額以保單契約所列明的保障限額為限。與住院有關的可賠償的保障受適用的受保病房所限制。

# 當應付的賠償金額超出此保障的最高限額時，超出的部分將由住院雜費賠償以及額外醫療保障 (SMM) (如適用)依序進行賠付，賠償金額以保單契約所列明的各保障限額為限。

## C. 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」/<br>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」/<br>「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 |
| 「富泰醫療」*<br>「至尊醫療」* /<br>「至尊醫療 2」* /<br>「至尊醫療 3」* /<br>「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 |
| 「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」<br>(北美除外) | 「亞洲至尊2」*** | 否 |
| | 「至尊醫療5」* | 是 |

| 由 | 轉換至 | 是否需遞交健康證明書 |
|---|---|---|
| | 「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 |
| 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 |

| 由 | 轉換至 | 是否需遞交健康證明書 |
|---|---|---|
| | 「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 |
| | 「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 |

| 由 | 轉換至 | 是否需遞交健康證明書 |
|---|---|---|
| | 「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 |
| | 「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

| 由 | 轉換至 | 是否需遞交健康證明書 |
|---|---|---|
| @轉換至的計劃必須為基本計劃<br>&轉換至的計劃必須為附加契約<br>** 「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<br>***「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<br>以上醫療產品包括 AIA 健康系列及明珠系列（如適用）。而計劃轉換只適用於同系列之產品 | | |

**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「尊裕」醫療計劃 / 「尊顯」醫療附加契約 / 「睿選」醫療計劃 / 「尊耀」醫療計劃 / 「尊裕明珠」醫療計劃 / 「尊顯明珠」醫療附加契約 / 「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：
  - 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
- 有關「睿選」醫療系列之首年計劃轉換安排，詳情請參閱通告 A251155

<table>
<tr><th colspan="5">一般計劃轉換細則</th></tr>
<tr><td>國籍及居住地風險評級</td><td colspan="4">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 rowspan="3">年齡限制</td><td colspan="2">於一般計劃轉換下同一產品系列之轉換而不需要遞交健康證明書</td><td colspan="2">於一般計劃轉換下之其他情況</td></tr>
<tr><td colspan="2">• 無年齡限制<br>• 需於原有計劃保單生效時申請</td><td colspan="2">• 申請時年齡不可超過新計劃的最高受保人投保年齡<br>• 需於原有計劃保單生效時申請</td></tr>
<tr><td colspan="4"></td></tr>
<tr><td rowspan="3">遞交申請時段</td><td colspan="4">計劃轉換至</td></tr>
<tr><td>特級「健康之寶」2 / 「至尊醫療 5」 / 「極臻•至尊醫療」 / AIA 自願醫保睿選計劃 / 「睿選」醫療計劃 / 「睿選明珠」醫療計劃 / 「尊耀」醫療計劃 / 「尊耀明珠」醫療計劃</td><td>「亞洲至尊 2」 / 「尊裕」醫療計劃 / 「尊裕明珠」醫療計劃 / 「尊顯」醫療附加契約 / 「尊顯明珠」醫療附加契約</td><td>AIA 自願醫保標準計劃 / AIA 自願醫保靈活計劃 / AIA 自願醫保尊耀計劃</td><td>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</td></tr>
<tr><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<br><br>註: 關於特級「健康之寶」/ 特級「健康之寶」2 計劃轉換至特級「健康之寶」2:<br>• <u>降低</u>保障級別: 計劃轉換申請需於獨立保單保費繳至日期完結前 30 日內提出申請<br>• <u>提升</u>保障級別: 計劃轉換申請需於獨立保單保費繳至日期完結前 30 日或後 30 日內提出申請</td><td colspan="2">需於獨立保單週年日完結前 90 日內提出申請</td></tr>
<tr><td colspan="4">逾期申請將不被接納</td></tr>
<tr><td>所需文件</td><td colspan="4"><u>適用於於香港地區申請的計劃轉換：</u><br>• OPPOSF71 – 更改基本計劃/ 附加契約申請表 ( 請註明甲、乙及丁部)<br>• OPPOSF07 – 健康證明書<br>• OPUAIF09(HEM) - 受保多於一份高端醫療產品聲明書* (如適用)<br>• 重要資料聲明書 (只適用於抵港內地人士)<br><br><u>適用於於澳門地區申請的計劃轉換：</u><br>• OPPOSF71 – 更改基本計劃/ 附加契約申請表 ( 請註明甲、乙及丁部)<br>• OPPOSF07 – 健康證明書<br>• OPUAIF09(HEM) - 受保多於一份高端醫療產品聲明書* (如適用)<br>• 重要資料聲明書 (只適用於抵澳內地人士)<br>• OPMCUF15 – 人壽保險客戶轉保聲明書<br>• OPMCUF59 – 財務需要分析表格<br>• OPMCUF39 (AIAS) – 環球緊急支援服務最高個人賠償限額聲明書<br>• OPMCUF40 – 客戶對保費資訊理解之聲明</td></tr>
<tr><td>核保</td><td colspan="4">請參閱上頁之概覽表</td></tr>
</table>

<table>
<tr><th colspan="3">一般計劃轉換細則</th></tr>
<tr><td>等候期</td><td colspan="2">請參閱上頁之概覽表</td></tr>
<tr><td rowspan="2">終身保障限額</td><td>自願醫保計劃</td><td>非自願醫保計劃</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>自願醫保計劃</td><td>非自願醫保計劃</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)<br>• 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<br>• 原有計劃下的保費回贈將會失效，並且在更改計劃後<u>不會</u>延續至新計劃</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)<br>• 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<br>• 原有計劃下的保費回贈將會失效，並且在更改計劃後<u>不會</u>延續至新計劃<br>• 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。</td></tr>
</table>

***** 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高端醫療計劃。

## D. 醫療賠償事宜

**醫療賠償所需文件**

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| **醫療費用** | 基本所需文件<br>1) 醫療賠償申請表第一部分 (電子索償毋須額外填寫第一部份)<br>2) 醫療賠償申請表第二部分 (入住香港政府醫院可豁免)<br>3) 門診收據的診斷證明 / 醫生證明<br>4) 香港政府醫院的出院總結<br>5) 載有費用明細的收據原件<br>如入住中國內地醫院<br>1) 請提交以下文件:<br>i. 電子票據 (可透過醫院發出含二維碼的繳費憑證自行下載及提供)<br>ii. 申報未有同時向其他保險公司索償同一收據<br>2) 如未能提交醫療賠償申請表第二部分，接受以下列任何一份文件代替<br>• 入住醫院之入院紀錄 或<br>• 入住醫院之出院小結 / 紀錄 或<br>• 入住醫院之病案首頁<br>可能需要的額外文件<br>1) 檢查報告<br>2) 手術/程序記錄<br>3) 其他保險公司賠償明細 |
| **現金惠益**<br>**Cash Benefit** | 基本所需文件<br>1) 醫療賠償申請表第一部分 (電子索償只需填妥第二部份)<br>2) 醫療賠償申請表第二部分 (如入住香港政府醫院, 接受以出院總結代替)<br>3) 載有費用明細的收據副本 |

**賠償管理模式**

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| **友邦理念** | ▪ 我們會確保由客戶保費滙集而成的「保險池」用諸有道<br>▪ 醫療保險的「保險池」是把客戶的保費集中在一起，當客戶需要接受醫生建議的醫療程序，我們以「保險池」來支付醫療賠償費用<br>▪ 這樣一來，即使醫療費用很高，大家也可以共同分擔，讓每個客戶的負擔變得更輕。<br>• 簡單來說，就是大家一起合作來應對醫療支出。以便在需要時能夠相互幫助，減少每個客戶的負擔<br>• 謹守醫療所需及合理慣常的理賠精神，珍惜醫療資源，應對醫療通脹<br>• 提供保費合理、保障周全的醫療保險 |
| **合理及慣常費用** | • 不同醫療機構或醫生就治療相同疾病的收費大致相近<br>• 但有少部份醫療機構或醫生的收費會有明顯差別，甚至高出市場標準慣常收費。我們在處理醫療索償申請時，會針對這些高於市場標準慣常收費的個案，以合理及慣常準則作審批<br>• 行使合理及慣常準則作出賠償，目的是應對醫療通脹。避免醫療機構或醫生濫收費用的情況令醫療費用不斷上升，最後導致保費增加，加重投保人負擔<br>• 行使合理及慣常準則作出賠償並非友邦獨有的理賠管理模式，業界的保險公司也同時使用 |
| **合理及慣常準則**<br>**[參考自願醫保保單條款]** | 我們會參照以下資料（如適用）以釐定合理及慣常收費：<br>a) 由保險或醫學業介進行的治療或服務費用統計及調查；<br>b) 公司內部或業界賠償統計；<br>c) 政府憲報；及/或<br>d) 提供治療 / 服務 / 物料所在地的其他相關參考資料 |
| **給客戶的小貼士** | a) 接受治療前，向醫療服務提供者索取相關費用預算<br>b) 向我們申請醫療費用預先批核，以確保接受治療前可獲得賠償治療費用的評估及計算<br>c) 使用我們為客戶提供的醫療網絡服務，免遇上不合理收費的情況 |
| **醫療費用預先批核服務** | 當客戶決定接受醫生建議的醫療程序，我們建議客戶利用預先批核服務，在治療前有效地握醫療開支，專心接受治療<br>為了讓預先批核更快得到結果，客戶可留意以下事項：<br>a) 提醒主診醫生詳細填寫預先批核表格（第二部份）以減少跟進事項<br>b) 若醫生未能及時填寫，亦可以遞交由醫生或醫院發出的服務費用預算 |

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| | c) 同時遞交醫生轉介信及有關檢驗報告<br>d) 以電郵或經 AIA+手機應用程式遞交申請<br>e) 在接受治療前盡早遞交申請，預留 2-4 工作天作審批<br>f) 如於香港 13 間私家醫院接受治療可同時申請出院免找數服務，若成功安排，可省卻處理醫療開支及提交索償的時間<br>請瀏覽 AIA.COM.HK 以了解預先批核服務、下載預先批核服務表格、取得最新的出院免找數服務醫院名單及香港以外的醫院名單<br>又或者客戶可考慮使用 AIA 的醫療網絡服務，由網絡醫生直接向 AIA 申請預先批核、安排治療、遞交索償，過程更加簡單<br>客戶可於 AIA+手機應用程式尋找合適的網絡醫生、預約診症、取得電子醫療咭。求診時請出示電子醫療咭以確定能使用醫療網絡服務 |

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| **醫療所需** | 「醫療所需」是指有臨床指示、以臨床證據為依據並與病情直接相關的檢查、藥物或治療，用於診斷或治療現有疾病；非因舒適或便利而作的選擇。<br>在「醫療所需」的大原則下，留院治療所需的考慮因素包括:<br>1) 病人健康狀況<br>i. 病情惡化或有死亡風險<br>• 病情快速變化，如器官衰竭及敗血症<br>ii. 反覆出現病症，如<br>• 不穩定的糖尿病<br>• 心臟病/高血壓<br>• 肝臟/腎臟異常<br>• 精神病<br>2) 處方之程序及手術<br>• 高風險併發症<br>• 全身麻醉及需持續觀察<br>• 設施/設備需要<br>• 程序/手術複雜程度<br>3) 風險評估<br>• 年齡<br>• 合併症<br>• 手術後照料 |

**醫療費用預先批核 / 出院免找數**

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| **申請流程** | 網絡醫生<br>1) 財務策劃顧問或客戶預約網絡醫生並出示 AIA 電子網絡卡及身份證明文件<br>2) 網絡醫生直接向 AIA 提交醫療費用預先批核申請<br>3) 當批核完成，AIA 會將申請結果直接通知網絡專科醫生。<br>• 如涉及預計自付差額、不保事項或未能成功安排門診代支或免找數服務，我們會致電客戶或財務策劃顧問解釋詳情。<br>非網絡醫生/海外/中國內地住院<br>1) 客戶需自行預約醫生<br>2) 客戶須自行邀請主診醫生填寫「醫療費用預先批核表格」第二部份<br>• 如未能提供已填寫的預先批核表格，可提交：<br>i. 由醫生/醫院發出的服務費用預算<br>ii. 醫生轉介信或化驗測試轉介信<br>3) 於入院/治療/檢查前最少 2–4 個工作天，透過以下其中一種方式提交申請：<br>i. AIA+ 手機應用程式：於「索償」選項中選擇「預先批核」，並上載由主診醫生/手術醫生填寫的預先批核表格(第二部份) (不需填寫表格第一部份) 或其他所需文件<br>ii. 電郵 email: hk.pre-admission@aia.com / 海外 Overseas: regional.healthcare@aia.com (適用於在香港/澳門/中國內地/台灣以外地區接受治療，請於最少 7 個工作天前提交)<br>iii. 傳真 (香港: (852)31189083 / 澳門: (853)28315900)<br>iv. 財務策劃顧問可以透過 PES 遞交預先批核申請<br>4) 預先批核一經完成，我們會透過以下途徑通知有關結果。<br>i. AIA+手機應用程式的「通知」功能。客戶也可以在 AIA+ 手機應用程式查看預先批核結果並提供信用卡授權<br>ii. 發送電郵至保單記錄中客戶已登記的電郵地址<br>iii. 發送短訊至保單記錄中客戶已登記的手提電話號碼<br>iv. 財務策劃顧問可透過 iEngage 及電郵得知預先批核服務狀態更新，並於 PES 查看預先批核結果。<br>• 如客人沒有信用卡用作免找數服務，可把預計差額的金額，或至少港幣/ 澳門幣五千元存入保單的更改保單戶口(「帳單類別」選項 03)。完成存款後，通知 AIA 安排發出「付款保證書」。 |

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| **繳交差額安排** | 1) 如 AIA 已為客戶安排代支服務，醫院/診所會向 AIA 發出醫療費用結單<br>2) 賠償部按保單保障範圍計算最終之差額<br>3) 如有差額，AIA 會向客戶發出差額通知書，並通知繳交/扣除差額之安排<br>i. 如已安排免找數服務, AIA 會於差額通知書發出 14 天後直接從已授權的信用卡戶口收取有關差額<br>ii. 其他代支服務可選擇憑現金、支票或電子渠道繳費，詳情可參閱 AIA 網站繳清差額後通知賠償部 |

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| **預先批核後之向其他保險公司索償差額** | 1) 先繳清於 AIA 的差額<br>2) 向賠償部要求發出以下文件<br>i. 收妥差額的確認信件<br>ii. 賬單的認證真本<br>3) 將以下正本文件提供給其他保險公司<br>i. 差額通知書<br>ii. 收妥差額的確認信件<br>iii. 賬單的認證真本 |

# Medical product summary (20251231)

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**Index**


**A. AIA MEDICAL PRODUCT DEVELOPMENT HISTORY ..... 42**

**B. KEY BENEFIT ITEMS FOR AIA MEDICAL PRODUCTS ..... 45**

**1. PRODUCTS OF MASS MEDICAL MARKET ..... 46**

**2. PRODUCTS OF AFFLUENT MEDICAL MARKET ..... 48**

**3. PRODUCTS OF HIGH-END MEDICAL MARKET ..... 50**

**4. OTHER PRODUCTS ..... 52**

**5. SUMMARY OF PRE / POST OUTPATIENT CONSULTATIONS ..... 59**

**6. SUMMARY OF NO CLAIM BENEFIT ..... 63**

**7. SUMMARY OF CASH BENEFITS ..... 64**

**8. SUMMARY OF NON-SURGICAL CANCER TREATMENTS ..... 66**

**C. PLAN CHANGE SUMMARY OF MEDICAL PRODUCTS ..... 67**

**D. MEDICAL CLAIMS MATTER ..... 74**

## A. AIA Medical Product Development History

To keep pace with changing times and meet customers' growing needs for medical protection, AIA has consistently upheld a customer-centric philosophy while introducing innovative and diversified medical solutions. To help financial planners better understand AIA medical product development history, the key milestones have been consolidated below for easy reference.

**Key milestones**

### Before 2000

**Individual Medical Plan & Hospital and Surgical Rider**

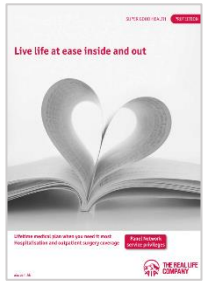
- Provide confinement and surgical benefits
- With sub-limit and Supplemental Major Medical benefits
- No deductible

### 2003

**Good Health**

- Introduce adjustment factor for Supplemental Major Medical benefits

### 2004




**Super Good Health**

- Add No Claim Bonus

### 2010

**Executive Health, Regal Health, CEO Medical**

- Worldwide / Worldwide excluding North America coverage
- Full cover^ medical reimbursement
- With overall lifetime limit, annual limit and deductible
- Add optional Outpatient Benefits and Dental Benefits
- Add Post-hospitalisation Benefits and Extended Benefits (such as Pre-Hospitalisation Outpatient Consultation, Cancer Treatment Benefit, Dialysis Benefit, Mental or Nervous Disorder Benefit etc.)




### 2014



**CEO Medical 2**

- Worldwide / Worldwide excluding the United States coverage
- Add adjustment factor (applicable for confinement in a room of class above covered room type, the reimbursable amount of claim will be adjusted based on the room charge of covered room type of the confined hospital)
- Add Reconstructive Surgery Benefit

**Continued on next page**

^ Mean no itemised benefit sublimit for medically necessary services, provided the claims will be evaluated based on reasonable and customary charges. Claim amount is subject to the benefit limits as set out in the policy contract. Benefits payable related to the confinement are subject to the applicable covered room




## 2014

## Super Good Health 2

- Enhance medical network coverage (such as higher benefit limits and SMM reimbursement %)
- Add Top-Up Subsidy Benefit

## 2015

### CEO Essence

- Asia coverage
- Add No Claim Deductible Discount and Post-Hospitalisation / Outpatient Surgery Ancillary Benefit (such as Chinese Medicine Practitioner outpatient care)







## 2016

## CEO Medical 3 & CEO Essence 2

- Add Stroke Rehabilitation Benefit and Day Surgery Cash Benefit

## 2017

### CEO Medical 5

- Add Pregnancy Complications Benefit and Lower Room Class Cash Benefit







## 2019

## VHIS Standard, Flexi, Prime

- Guaranteed renewal
- No waiting period
- With waiting period and reimbursement ratio for unknown pre-existing condition
- With No Claim Discount (Standrad & Flexi); No Claim Medical Check-up Services (Prime)
- Apply for tax deduction

**Continued on next page**

The purpose of this document is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions. The customer's actual coverage and compensation will depend on the specific policy contract and individual circumstances.

## Privilege Ultra Series

- Uplift overall lifetime limit and annual limit
- Add Experimental Drugs for Designated Cancer and Elderly Cancer Support - Waiver of Deductible for Designated Cancer
- Add Lifestage Check-Up Benefit

## OptimaCEO

- High coverage limits
- Utilize Signature Healthcare Circle and entitle with (1) extra annual limit and (2) network benefit for designated items
- Brand new “Health Wallet”
- Rehabilitation benefit extended to cover Heart Attack







**2021**

**2024**

**2025**







## Privilege Plus Series & Privilege Series

- Uplift overall lifetime limit and annual limit
- Fully covered for non-surgical cancer treatments
- Introduce dietitian consultation visits

## SelectWise Series

- Offer different room coverages according to the confinement region and choice of healthcare service providers including designated hospitals and network doctors

The purpose of this document is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions. The customer’s actual coverage and compensation will depend on the specific policy contract and individual circumstances.

## B. Key benefit items for AIA medical products

**Important Information of Internal Product Analysis:**

Important Information

The nature and/or features of the plans may vary across different levels, and variations in age and/or premium amounts may lead to different expected outcomes. Furthermore, details regarding product features, terms and conditions, exclusions, and key product risks may differ. The comparison information is based on specified scenarios. All information is subject to change without prior notice. For comprehensive details on the relevant product information (including but not limited to product features, terms and conditions, exclusions, and key product risks), please refer to the product brochure and policy contract.

Notes

This document is for internal reference only. It must not be disseminated, distributed, or shared with any third party (including customers or potential customers). When recommending products to customers, ensure your suggestions are based on a thorough needs analysis (e.g., financial needs analysis).

## 1. Products of Mass Medical Market

This is an internal document for reference only. You must not disseminate, distribute, or circulate it to any third party (including customers or potential customers). Please refer to "Important Information of Internal Product Analysis" for details.
* Shelved
^ Mean no itemised benefit sublimit for medically necessary services, provided the claims will be evaluated based on reasonable and customary charges. Claim amount is subject to the benefit limits as set out in the policy contract. Benefits payable related to the confinement are subject to the applicable covered room
# For non-VHIS series products, if tests are done at outpatient, coverage is subject to certain requirements. Details please refer to memo A180331 & A200898

| Product | SelectWise Series (SW) | AIA Voluntary Health Insurance Flexi Scheme (AVF) | AIA Voluntary Health Insurance Standard Scheme (AVS) | Super Good Health Medical Plan 2 (SGH2) | Super Good Health Medical Plan (SGH)* | Good Health Medical Plan (GH)* |
|---|---|---|---|---|---|---|
| **Product Launch Date** | 2025-10 | 2019-04 | 2019-04 | 2014-08 | 2004-07 | 2003-10 |
| **Plan Structure** | Full cover medical reimbursement^ | Sub-limit medical reimbursement | Sub-limit medical reimbursement | Sub-limit medical reimbursement | Sub-limit medical reimbursement | Sub-limit medical reimbursement |
| **Overall Lifetime Limit (HKD)** | 60,000,000 | Nil | Nil | Nil | Nil | Nil |
| **Annual Limit (HKD)** | 12,000,000 | Nil | 420,000 | Nil | Nil | Nil |
| **Geographical Cover** | Asia | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide |
| **Room Type** | Ward / Semi-Private / Standard Private Room | Ward / Semi-Private / Standard Private Room | No restriction | Ward / Semi-Private / Standard Private Room | Ward / Semi-Private / Standard Private Room | Ward / Semi-Private / Standard Private Room |
| **Deductible (HKD)** | 0 / 8,800 / 18,000 / 30,000 / 55,000 | N/A | N/A | N/A | N/A | N/A |
| **Covered Condition** | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury |
| **Core Benefit** | | | | | | |
| **Confinement Benefits** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Surgical Benefits** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Post-Hospitalisation Benefits (Please refer to Section B5)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Pre-Hospitalisation Benefits (Please refer to Section B5)** | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **Cash Benefit (Please refer to Section B7)** | | | | | | |
| **Hospital cash benefit** | × | × | × | × | × | × |
| **Surgical cash benefit for confinement** | × | × | × | × | × | × |
| **Lower room class cash benefit** | ✓ | × | × | × | × | × |
| **Day surgery cash benefit** | ✓ | × | × | × | × | × |
| **Top-up subsidy benefit** | ✓ | ✓ | × | ✓ | ✓ | × |
| **Transportation fee subsidy benefit** | ✓ | × | × | × | × | × |
| **Other Benefit** | | | | | | |
| **Prescribed Diagnostic Imaging Tests#** | ✓ | ✓ | ✓ | ✓ (Claim under miscellaneous charges) | ✓ ( Claim under miscellaneous charges ) | ✓ (Claim under miscellaneous charges) |
| **Cancer treatment benefit (Please refer to Section B8)** | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **Dialysis benefit** | ✓ | ✓ | × | ✓ | ✓ | × |

Medical product summary

| Product | SelectWise Series (SW) | AIA Voluntary Health Insurance Flexi Scheme (AVF) | AIA Voluntary Health Insurance Standard Scheme (AVS) | Super Good Health Medical Plan 2 (SGH2) | Super Good Health Medical Plan (SGH)* | Good Health Medical Plan (GH)* |
|---|---|---|---|---|---|---|
| **Mental or nervous disorder benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **Reconstructive surgery benefit** | ✓ | × | × | × | × | × |
| **Heart attack rehabilitation benefit** | × | × | × | × | × | × |
| **Stroke rehabilitation benefit** | ✓ | × | × | × | × | × |
| **Pregnancy complications benefit** | ✓ | × | × | × | × | × |
| **Experimental drugs for cancer** | × | × | × | × | × | × |
| **Elderly Cancer Support – Waiver of Deductible for Designated Cancer** | ✓ | × | × | × | × | × |
| **Health Wallet** | × | × | × | × | × | × |
| **Blood Donation Benefit** | × | ✓ | × | ✓ | ✓ | ✓ |
| **Medical Accident and Incident Extension Benefit** | × | ✓ | × | ✓ | ✓ | ✓ |
| **Donor's benefit** | ✓ | × | × | × | × | × |
| **Hospital companion bed benefit** | ✓ | ✓ | × | ✓ | ✓ | × |
| **CMP outpatient care** | ✓ | × | × | × | × | × |
| **Hospice care benefit** | ✓ | × | × | × | × | × |
| **Check-up benefit** | × | × | × | × | × | × |
| **HIV / AIDS treatment benefit** | × | × | × | × | × | × |
| **General Practitioner Consultation<br>Specialist Consultation<br>Chinese Herbalist Consultation<br>Chinese Bonesetting Treatment<br>Physiotherapy Treatment** | × | × | × | × | × | × |
| **No Claim Benefit (Please refer to Section B6)** | | | | | | |
| **No Claim Bonus** | × | × | × | ✓ | ✓ | × |
| **No Claim Discount** | × | ✓ | ✓ | × | × | × |
| **No Claim Deductible Discount** | × | × | × | × | × | × |
| **No Claim Medical Check-up Services** | × | × | × | × | × | × |
| **Optional Benefit** | | | | | | |
| **Outpatient Benefits** | × | × | × | × | × | × |
| **Dental Benefits** | × | × | × | × | × | × |
| **Supplemental Major Medical Benefits** | × | ✓ (Embedded) | × | ✓ | ✓ | ✓ |

## 2. Products of Affluent Medical Market

This is an internal document for reference only. You must not disseminate, distribute, or circulate it to any third party (including customers or potential customers). Please refer to "Important Information of Internal Product Analysis" for details.
* Shelved
^ Mean no itemised benefit sublimit for medically necessary services, provided the claims will be evaluated based on reasonable and customary charges. Claim amount is subject to the benefit limits as set out in the policy contract. Benefits payable related to the confinement are subject to the applicable covered room
# For non-VHIS series products, if tests are done at outpatient, coverage is subject to certain requirements. Details please refer to memo A180331 & A200898

| Product | Privilege Ultra Series (PU) | Privilege Plus Series (PP)* | Privilege Series (Rider) (PR)* | Severe Illness Medical Protection Rider (SMR) | AIA Voluntary Health Insurance Prime Scheme (AVP)* | CEO Essence Medical Plan 2 (CEOE2)* | CEO Essence Medical Plan (CEOE)* |
|---|---|---|---|---|---|---|---|
| **Product Launch Date** | 2024-04 | 2021-03 | 2021-02 | 2020-05 | 2019-04 | 2016-09 | 2015-05 |
| **Plan Structure** | Full cover medical reimbursement^ | Full cover medical reimbursement^ | Full cover medical reimbursement^ | Full cover medical reimbursement^ | Full cover medical reimbursement^ | Full cover medical reimbursement^ | Full cover medical reimbursement^ |
| **Overall Lifetime Limit (HKD)** | 60,000,000 | 50,000,000 | 50,000,000 | 25,000,000 | 20,000,000 | 25,000,000 | 25,000,000 |
| **Annual Limit (HKD)** | 12,000,000 | 10,000,000 | 10,000,000 | 10,000,000 | 5,000,000 | 10,000,000 | 10,000,000 |
| **Geographical Cover** | Asia / Worldwide (ex. US) | Asia | Asia | Asia | Asia | Asia | Asia |
| **Room Type** | Semi-Private / Standard Private Room | Semi-Private / Standard Private Room | Semi-Private / Standard Private Room | Semi-Private / Standard Private Room | Semi-Private / Standard Private Room | Semi-Private / Standard Private Room | Semi-Private / Standard Private Room |
| **Deductible (HKD)** | 0 / 16,000 / 25,000 / 50,000 | 0 / 16,000 / 25,000 | 0 / 16,000 / 25,000 | 0 / 16,000 / 25,000 | 0 / 16,000 / 25,000 | 0 / 16,000 / 25,000 / 50,000 | 0 / 16,000 / 25,000 |
| **Covered Condition** | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness (#58) and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury |
| **Core Benefit** | | | | | | | |
| **Confinement Benefits** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Surgical Benefits** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Post-Hospitalisation Benefits (Please refer to Section B5)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Pre-Hospitalisation Benefits (Please refer to Section B5)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Cash Benefit (Please refer to Section B7)** | | | | | | | |
| **Hospital cash benefit** | × | × | × | ✓ | × | ✓ | ✓ |
| **Surgical cash benefit for confinement** | × | × | × | × | × | × | × |
| **Lower room class cash benefit** | ✓ | ✓ | ✓ | × | × | × | × |
| **Day surgery cash benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **Top-up subsidy benefit** | × | × | × | × | × | × | × |
| **Transportation fee subsidy benefit** | × | × | × | × | × | × | × |
| **Other Benefit** | | | | | | | |
| **Prescribed Diagnostic Imaging Tests#** | ✓ | ✓ | ✓ | ✓ (Claim under miscellaneous charges) | ✓ | ✓ (Claim under miscellaneous charges) | ✓ (Claim under miscellaneous charges) |
| **Cancer treatment benefit (Please refer to Section B8)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Dialysis benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Mental or nervous disorder benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Reconstructive surgery benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

Medical product summary

| Product | Privilege Ultra Series (PU) | Privilege Plus Series (PP)* | Privilege Series (Rider) (PR)* | Severe Illness Medical Protection Rider (SMR) | AIA Voluntary Health Insurance Prime Scheme (AVP)* | CEO Essence Medical Plan 2 (CEOE2)* | CEO Essence Medical Plan (CEOE)* |
|---|---|---|---|---|---|---|---|
| **Heart attack rehabilitation benefit** | × | × | × | × | × | × | × |
| **Stroke rehabilitation benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **Pregnancy complications benefit** | ✓ | × | × | × | × | × | × |
| **Experimental drugs for cancer** | ✓ | × | × | × | × | × | × |
| **Elderly Cancer Support – Waiver of Deductible for Designated Cancer** | ✓ | × | × | × | × | × | × |
| **Health Wallet** | × | × | × | × | × | × | × |
| **Blood Donation Benefit** | × | × | × | × | × | × | × |
| **Medical Accident and Incident Extension Benefit** | × | × | × | × | × | × | × |
| **Donor's benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Hospital companion bed benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **CMP outpatient care** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Hospice care benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Check-up benefit** | ✓ (lifestage check-up) | × | ✓ (no claim medical check-up) | × | ✓ (no claim medical check-up) | × | × |
| **HIV / AIDS treatment benefit** | × | × | × | ✓ | × | ✓ | ✓ |
| **General Practitioner Consultation<br>Specialist Consultation<br>Chinese Herbalist Consultation<br>Chinese Bonesetting Treatment<br>Physiotherapy Treatment** | × | × | × | × | × | × | × |
| **No Claim Benefit (Please refer to Section B6)** | | | | | | | |
| **No Claim Bonus** | × | × | × | × | × | × | × |
| **No Claim Discount** | × | ✓ | × | × | × | × | × |
| **No Claim Deductible Discount** | × | × | × | ✓ | × | ✓ | ✓ |
| **No Claim Medical Check-up Services** | × | × | ✓ | × | ✓ | × | × |
| **Optional Benefit** | | | | | | | |
| **Outpatient Benefits** | × | × | × | × | × | × | × |
| **Dental Benefits** | × | × | × | × | × | × | × |
| **Supplemental Major Medical Benefits** | × | × | × | × | × | × | × |

## 3. Products of High-end Medical Market

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* Shelved
^ Mean no itemised benefit sublimit for medically necessary services, provided the claims will be evaluated based on reasonable and customary charges. Claim amount is subject to the benefit limits as set out in the policy contract. Benefits payable related to the confinement are subject to the applicable covered room
# For non-VHIS series products, if tests are done at outpatient, coverage is subject to certain requirements. Details please refer to memo A180331 & A200898

| vProduct | OptimaCEO (OCEO) | CEO Medical 5 (CEO5) | CEO Medical 3 (CEO3)* | CEO Medical 2 (CEO2)* | CEO Medical Plan (CEO)* | Regal Health Plan (Regal Health)* | Executive Health (Ex-health)* |
|---|---|---|---|---|---|---|---|
| **Product Launch Date** | 2024-11 | 2017-10 | 2016-09 | 2014-05 | 2010-09 | 2010-09 | 2010-03 |
| **Plan Structure** | Full cover medical reimbursement^ | Full cover medical reimbursement^ | Full cover medical reimbursement^ | Full cover medical reimbursement^ | Full cover medical reimbursement^ | Full cover medical reimbursement^ | Full cover medical reimbursement^ |
| **Overall Lifetime Limit (HKD)** | 70,000,000 | 50,000,000 | 50,000,000 | 50,000,000 | 50,000,000 | 50,000,000 | 40,000,000 |
| **Annual Limit (HKD)** | 30,000,000 + 10,000,000 (Network Benefit) | 20,000,000 | 20,000,000 | 20,000,000 | 20,000,000 | 20,000,000 | 16,000,000 |
| **Geographical Cover** | Worldwide / Worldwide excluding the United States | Worldwide / Worldwide excluding the United States | Worldwide / Worldwide excluding the United States | Worldwide / Worldwide excluding the United States | Worldwide / Worldwide excluding the United States | Worldwide / Worldwide excluding the United States | Worldwide / Worldwide excluding North America |
| **Room Type** | Standard Private room | Standard Private room | Standard Private room | Standard Private room | Standard Private room | Standard Private room | Standard Private room |
| **Deductible (HKD)** | 0 / 16,000 / 25,000 / 50,000 / 88,000 | 0 / 16,000 / 25,000 / 50,000 | 0 / 16,000 / 25,000 | - Non-Pearl version: 0 / 4,000 / 16,000<br>- Pearl version: 0 / 16,000 | 0 / 4,000 / 16,000 | 0 / 16,000 | N/A |
| **Covered Condition** | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury |
| **Core Benefit** | | | | | | | |
| **Confinement Benefits** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Surgical Benefits** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Post-Hospitalisation Benefits (Please refer to Section B5)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Pre-Hospitalisation Benefits (Please refer to Section B5)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Cash Benefit (Please refer to Section B7)** | | | | | | | |
| **Hospital cash benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Surgical cash benefit for confinement** | × | × | × | × | × | × | × |
| **Lower room class cash benefit** | ✓ | ✓ | × | × | × | × | × |
| **Day surgery cash benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **Top-up subsidy benefit** | × | × | × | × | × | × | × |
| **Transportation fee subsidy benefit** | × | × | × | × | × | × | × |
| **Other Benefit** | | | | | | | |
| **Prescribed Diagnostic Imaging Tests#** | ✓ (Claim under miscellaneous charges) | ✓ (Claim under miscellaneous charges) | ✓ (Claim under miscellaneous charges) | ✓ (Claim under miscellaneous charges) | ✓ (Claim under miscellaneous charges) | ✓ (Claim under miscellaneous charges) | ✓ (Claim under miscellaneous charges) |
| **Cancer treatment benefit (Please refer to Section B8)** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Dialysis benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

Medical product summary

| vProduct | OptimaCEO (OCEO) | CEO Medical 5 (CEO5) | CEO Medical 3 (CEO3)* | CEO Medical 2 (CEO2)* | CEO Medical Plan (CEO)* | Regal Health Plan (Regal Health)* | Executive Health (Ex-health)* |
|---|---|---|---|---|---|---|---|
| **Mental or nervous disorder benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Reconstructive surgery benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **Heart attack rehabilitation benefit** | ✓ | × | × | × | × | × | × |
| **Stroke rehabilitation benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **Pregnancy complications benefit** | ✓ | ✓ | × | × | × | × | × |
| **Experimental drugs for cancer** | ✓ | × | × | × | × | × | × |
| **Elderly Cancer Support – Waiver of Deductible for Designated Cancer** | ✓ | × | × | × | × | × | × |
| **Health Wallet** | ✓ | × | × | × | × | × | × |
| **Blood Donation Benefit** | × | × | × | × | × | × | × |
| **Medical Accident and Incident Extension Benefit** | × | × | × | × | × | × | × |
| **Donor's benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Hospital companion bed benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **CMP outpatient care** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **Hospice care benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Check-up benefit** | × | × | × | × | × | × | × |
| **HIV / AIDS treatment benefit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **General Practitioner Consultation<br>Specialist Consultation<br>Chinese Herbalist Consultation<br>Chinese Bonesetting Treatment<br>Physiotherapy Treatment** | × | × | × | × | × | × | × |
| **No Claim Benefit (Please refer to Section B6)** | | | | | | | |
| **No Claim Bonus** | ✓ | × | × | × | × | × | × |
| **No Claim Discount** | × | × | × | × | × | × | × |
| **No Claim Deductible Discount** | × | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| **No Claim Medical Check-up Services** | × | × | × | × | × | × | × |
| **Optional Benefit** | | | | | | | |
| **Outpatient Benefits** | ✓ (non-Pearl version only) | ✓ (non-Pearl version only) | ✓ (non-Pearl version only) | ✓ (non-Pearl version only) | ✓ | × | × |
| **Dental Benefits** | ✓ (non-Pearl version only) | ✓ (non-Pearl version only) | ✓ (non-Pearl version only) | ✓ (non-Pearl version only) | ✓ | × | × |
| **Supplemental Major Medical Benefits** | × | × | × | × | × | × | × |

## 4. Other products

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* Shelved
^ Mean no itemised benefit sublimit for medically necessary services, provided the claims will be evaluated based on reasonable and customary charges. Claim amount is subject to the benefit limits as set out in the policy contract. Benefits payable related to the confinement are subject to the applicable covered room
# For non-VHIS series products, if tests are done at outpatient, coverage is subject to certain requirements. Details please refer to memo A180331 & A200898

### Part 1

| Product | GBA Health Connect Outpatient Plan (GBAOP) | Cancer Guardian 3 (CG3) | Health Journey Guardian (HJG) | Cancer Guardian 2 (CG2)* | Metro-Trio Medical and Critical Illness Protection Plan (MT) | Cancer Guardian Mega (CG Mega)* | Here For You Refundable Hospital Cash (ROPHC) | Here For You Refundable Surgical Cash (ROPSC) | Cancer Guardian Plus (CG Plus)* | Cancer Guardian (CG)* | Flexi-MediGuard (FLEXI-MG) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Product Launch Date** | 2024-01 | 2022-10 | 2022-01 | 2018-06 | 2017-09 | 2015-10 | 2015-05 | 2015-05 | 2015-02 | 2015-02 | 2007-09 |
| **Plan Structure** | Outpatient only, no sub-limit, with co-payment per visit | Full cover medical reimbursement ^ | Reimbursement on Cancer treatment, Outpatient, Rehabilitation, with and without sub-limit | Full cover medical reimbursement ^ | Sub-limit medical reimbursement + Lump-sum critical illness benefit and death benefit | Full cover medical reimbursement ^ | ROP Hospital Cash | ROP Inpatient Surgical Cash | Full cover medical reimbursement ^ | Full cover medical reimbursement ^ | Hospital Cash + Optional Surgical Expense Reimbursement Benefit |
| **Overall Lifetime Limit (HKD)** | Nil | 3,000,000 / 3,000,000 / 9,000,000 (Subject to plan option) | 600,000 / 1,200,000 / 1,800,000 (Subject to plan option; for cancer treatment) | 3,000,000 / 3,000,000 / 9,000,000 (Subject to plan option) | 1,200,000 / 3,600,000 (Subject to plan option; for medical benefit) | 9,000,000 | Nil | Nil | 3,000,000 | 3,000,000 | Nil |
| **Annual Limit (HKD)** | 15 / 30 GP visits | 1,000,000 / 1,000,000 / 3,000,000 (Subject to plan option; for every 3 consecutive years) | 200,000 / 400,000 / 600,000 (Subject to plan option; for cancer treatment) | 1,000,000 / 1,000,000 / 3,000,000 (Subject to plan option; for every 3 consecutive years) | 500,000 / 1,500,000 per confinement / procedure / injury (Subject to plan option; for medical benefit) | 3,000,000 | Nil | Nil | 1,000,000 | 1,000,000 | Nil |
| **Geographical Cover** | Within network: Hong Kong / Macau / GBA | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide |
| **Room Type** | N/A | Semi-Private Room | Ward / Semi-Private / Standard Private Room | Semi-Private Room | Ward / Standard Private Room | Semi-Private Room | No restriction | No restriction | Semi-Private Room | Semi-Private Room | No restriction |
| **Deductible (HKD)** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Covered Condition** | Covered illness and Covered injury | Covered Cancer only | Covered illness and Covered injury (except inpatient is for | Covered Cancer only | Medical: Covered illness and Covered injury | Covered Cancer only | Covered illness and Covered injury | Covered illness and Covered injury | Covered Cancer only | Covered Cancer only | Covered illness and Covered injury |

Medical product summary

| Product | GBA Health Connect Outpatient Plan (GBAOP) | Cancer Guardian 3 (CG3) | Health Journey Guardian (HJG) | Cancer Guardian 2 (CG2)* | Metro-Trio Medical and Critical Illness Protection Plan (MT) | Cancer Guardian Mega (CG Mega)* | Here For You Refundable Hospital Cash (ROPHC) | Here For You Refundable Surgical Cash (ROPSC) | Cancer Guardian Plus (CG Plus)* | Cancer Guardian (CG)* | Flexi-MediGuard (FLEXI-MG) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | covered cancer only) | | Critical illness: 6 CIs, 3 ESCIs | | | | | | |
| **Core Benefit** | | | | | | | | | | | |
| **Confinement Benefits** | × | ✓ | ✓ (for cancer treatment only) | ✓ | ✓ | ✓ | × | × | ✓ | ✓ | × |
| **Surgical Benefits** | × | ✓ | ✓ (for cancer treatment only) | ✓ | ✓ | ✓ | × | × | ✓ | ✓ | ✓ (Optional) |
| **Post-Hospitalisation Benefits (Please refer to Section B5)** | × | ✓ | ✓ | ✓ | ✓ | ✓ | × | × | ✓ | ✓ | × |
| **Pre-Hospitalisation Benefits (Please refer to Section B5)** | × | × | ✓ | × | ✓ | × | × | × | × | × | × |
| **Cash Benefit (Please refer to Section B7)** | | | | | | | | | | | |
| **Hospital cash benefit** | × | ✓ (for ICU; for 30+ day of confinement) | ✓ (for government hospital other than in HK, or in a hospital without charge) | ✓ (for ICU; for 30+ day of confinement) | × | ✓ (for ICU; for 30+ day of confinement) | ✓ | × | ✓ (for ICU; for 30+ day of confinement) | ✓ (for ICU; for 30+ day of confinement) | ✓ |
| **Surgical cash benefit for confinement** | × | × | × | × | × | × | × | ✓ | × | × | × |
| **Lower room class cash benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Day surgery cash benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Top-up subsidy benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Transportation fee subsidy benefit** | × | ✓ | × | ✓ | × | ✓ | × | × | ✓ | ✓ | × |
| **Other Benefit** | | | | | | | | | | | |
| **Prescribed Diagnostic Imaging Tests#** | × | ✓ (Claim under Diagnosetic tests) | ✓ (Claim under Diagnosetic Benefit) | ✓ (Claim under Diagnosetic tests) | ✓ (Claim under Miscellaneous Hospital Expense) | ✓ (Claim under Diagnosetic tests) | × | × | ✓ (Claim under Diagnosetic tests) | ✓ (Claim under Diagnosetic tests) | × |
| **Cancer treatment benefit (Please refer to Section B8)** | × | ✓ | ✓ | ✓ | ✓ | ✓ | × | × | ✓ | ✓ | × |

Medical product summary

| Product | GBA Health Connect Outpatient Plan (GBAOP) | Cancer Guardian 3 (CG3) | Health Journey Guardian (HJG) | Cancer Guardian 2 (CG2)* | Metro-Trio Medical and Critical Illness Protection Plan (MT) | Cancer Guardian Mega (CG Mega)* | Here For You Refundable Hospital Cash (ROPHC) | Here For You Refundable Surgical Cash (ROPSC) | Cancer Guardian Plus (CG Plus)* | Cancer Guardian (CG)* | Flexi-MediGuard (FLEXI-MG) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Dialysis benefit** | × | × | × | × | ✓ | × | × | × | × | × | × |
| **Mental or nervous disorder benefit** | × | × | ✓ | × | ✓ | × | × | × | × | × | × |
| **Reconstructive surgery benefit** | × | ✓ | ✓ | ✓ | × | ✓ | × | × | ✓ | ✓ | × |
| **Heart attack rehabilitation benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Stroke rehabilitation benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Pregnancy complications benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Experimental drugs for cancer** | × | ✓ | × | × | × | × | × | × | × | × | × |
| **Elderly Cancer Support – Waiver of Deductible for Designated Cancer** | × | × | × | × | × | × | × | × | × | × | × |
| **Health Wallet** | × | × | × | × | × | × | × | × | × | × | × |
| **Blood Donation Benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Medical Accident and Incident Extension Benefit** | × | × | × | × | ✓ | × | × | × | × | × | × |
| **Donor's benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Hospital companion bed benefit** | × | ✓ | × | ✓ | ✓ | ✓ | × | × | ✓ | ✓ | × |
| **CMP outpatient care** | × | ✓ | ✓ | ✓ | × | ✓ | × | × | ✓ | ✓ | × |
| **Hospice care benefit** | × | × | ✓ | × | × | × | × | × | × | × | × |
| **Check-up benefit** | ✓ | ✓ | ✓ | ✓ | × | × | × | × | × | × | × |
| **HIV / AIDS treatment benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **General Practitioner Consultation Specialist Consultation Chinese Herbalist Consultation Chinese Bonesetting Treatment Physiotherapy Treatment** | ✓ (General Practitioner Consultation only) | × | × | × | × | × | × | × | × | × | × |

Medical product summary

| Product | GBA Health Connect Outpatient Plan (GBAOP) | Cancer Guardian 3 (CG3) | Health Journey Guardian (HJG) | Cancer Guardian 2 (CG2)* | Metro-Trio Medical and Critical Illness Protection Plan (MT) | Cancer Guardian Mega (CG Mega)* | Here For You Refundable Hospital Cash (ROPHC) | Here For You Refundable Surgical Cash (ROPSC) | Cancer Guardian Plus (CG Plus)* | Cancer Guardian (CG)* | Flexi-MediGuard (FLEXI-MG) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **No Claim Benefit** | | | | | | | | | | | |
| **No Claim Bonus** | × | × | × | × | × | × | × | × | × | × | × |
| **No Claim Discount** | × | × | × | × | × | × | × | × | × | × | × |
| **No Claim Deductible Discount** | × | × | × | × | × | × | × | × | × | × | × |
| **No Claim Medical Check-up Services** | × | × | × | × | × | × | × | × | × | × | × |
| **Optional Benefit** | | | | | | | | | | | |
| **Outpatient Benefits** | ✓ (Embedded) | × | ✓ (Embedded) | × | × | × | × | × | × | × | × |
| **Dental Benefits** | × | × | × | × | × | × | × | × | × | × | × |
| **Supplemental Major Medical Benefits** | × | × | × | × | × | × | × | × | × | × | × |

**Part 2**

This is an internal document for reference only. You must not disseminate, distribute, or circulate it to any third party (including customers or potential customers). Please refer to "Important Information of Internal Product Analysis" for details.
* Shelved
# For non-VHIS series products, if tests are done at outpatient, coverage is subject to certain requirements. Details please refer to memo A180331 & A200898

| Product | Health 100* | MediChoice * | Outpatient Basic (OPB)* | Permanent Hospital Protector* | Whole Life Hospitalization Benefit Rider (WLHBR)* | Special Hospital Income Plan 1 (SHIP)* | Hospital and Surgical Rider (HS series) | Individual Medical Plan (IMP series) | Hospitalization Benefit Rider (HB) | [Employee Voluntary Solutions] StepUp Medical Protection Plan 2 | [Employee Voluntary Solutions] StepUp Medical Protection Plan* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Product Launch Date** | 2006-07 | 2004-06 | 2002-12 | 2001-09 | 2001-02 | 1998-06 | 2000 或之前 | 1993-01 | 1993-01 | 2022-10 | 2017-07 |
| **Plan Structure** | ROP Hospital Cash + Surgical Expense Reimbursement Benefit | Sub-limit medical reimbursement | Outpatient Benefit with co-payment per visit | Hospital Cash + Inpatient Surgical Cash | ROP Hospital Cash | Hospital Cash | Sub-limit medical reimbursement | Sub-limit medical reimbursement | Hospital Cash | Sub-limit medical reimbursement | Sub-limit medical reimbursement |
| **Overall Lifetime Limit (HKD)** | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| **Annual Limit (HKD)** | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| **Geographical Cover** | Worldwide | Worldwide | HK | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide |
| **Room Type** | No restriction | Ward | N/A | No restriction | No restriction | No restriction | Ward / Semi-Private / Standard Private Room | Ward / Semi-Private / Standard Private Room | No restriction | Ward / Semi-Private / Standard Private Room | Ward / Semi-Private / Standard Private Room |
| **Deductible (HKD)** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Network: 0 Non-Network: 5,000 / 15,000 / 28,000 / 45,000 | Network: 0 Non-Network: 5,000 / 15,000 / 28,000 |
| **Covered Condition** | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury | Covered illness and Covered injury |
| **Core Benefit** | | | | | | | | | | | |
| **Confinement Benefits** | × | ✓ | × | × | × | × | ✓ | ✓ | × | ✓ | ✓ |
| **Surgical Benefits** | ✓ | ✓ | × | × | × | × | ✓ | ✓ | × | ✓ | ✓ |
| **Post-Hospitalisation Benefits** | ✓ | × | × | × | × | × | ✓ | ✓ | × | ✓ | ✓ |

Medical product summary

| Product | Health 100* | MediChoice * | Outpatient Basic (OPB)* | Permanent Hospital Protector* | Whole Life Hospitalization Benefit Rider (WLHBR)* | Special Hospital Income Plan 1 (SHIP)* | Hospital and Surgical Rider (HS series) | Individual Medical Plan (IMP series) | Hospitalization Benefit Rider (HB) | [Employee Voluntary Solutions] StepUp Medical Protection Plan 2 | [Employee Voluntary Solutions] StepUp Medical Protection Plan* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Pre-Hospitalisation Benefits** | ✓ | × | × | × | × | × | ✓ | ✓ | × | ✓ | × |
| **Cash Benefit** | | | | | | | | | | | |
| **Hospital cash benefit** | ✓ | ✓ | × | ✓ | ✓ | ✓ | × | × | ✓ | ✓ (Plan 4 only) | × |
| **Surgical cash benefit for confinement** | × | × | × | ✓ | × | × | × | × | × | × | × |
| **Lower room class cash benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Day surgery cash benefit** | × | × | × | × | × | × | × | × | × | ✓ (Plan 4 only) | × |
| **Top-up subsidy benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Transportation fee subsidy benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Other Benefit** | | | | | | | | | | | |
| **Prescribed Diagnostic Imaging Tests#** | × | ✓ (Claim under Miscellaneous Hospital Expense) | × | × | × | × | ✓ (Claim under Miscellaneous Hospital Expense) | ✓ (Claim under Miscellaneous Hospital Expense) | × | ✓ (Claim under Miscellaneous Hospital Expense) | ✓ (Claim under Miscellaneous Hospital Expense) |
| **Cancer treatment benefit** | × | × | × | × | × | × | × | × | × | ✓ | ✓ |
| **Dialysis benefit** | × | × | × | × | × | × | × | × | × | ✓ | ✓ |
| **Mental or nervous disorder benefit** | × | × | × | × | × | × | × | × | × | ✓ | × |
| **Reconstructive surgery benefit** | × | × | × | × | × | × | × | × | × | ✓ (Plan 4 only) | × |
| **Heart attack rehabilitation benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Stroke rehabilitation benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Pregnancy complications benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Experimental drugs for cancer** | × | × | × | × | × | × | × | × | × | × | × |
| **Elderly Cancer Support – Waiver of Deductible for Designated Cancer** | × | × | × | × | × | × | × | × | × | × | × |
| **Health Wallet** | × | × | × | × | × | × | × | × | × | × | × |
| **Blood Donation Benefit** | × | ✓ | × | × | × | × | x | ✓ | × | × | × |
| **Medical Accident and Incident Extension Benefit** | × | ✓ | × | × | × | × | ✓ | ✓ | × | × | × |
| **Donor's benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **Hospital companion bed benefit** | × | × | × | × | × | × | × | × | × | ✓ | × |

Medical product summary

| Product | Health 100* | MediChoice* | Outpatient Basic (OPB)* | Permanent Hospital Protector* | Whole Life Hospitalization Benefit Rider (WLHBR)* | Special Hospital Income Plan 1 (SHIP)* | Hospital and Surgical Rider (HS series) | Individual Medical Plan (IMP series) | Hospitalization Benefit Rider (HB) | [Employee Voluntary Solutions] StepUp Medical Protection Plan 2 | [Employee Voluntary Solutions] StepUp Medical Protection Plan* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **CMP outpatient care** | × | × | × | × | × | × | × | × | × | × | × |
| **Hospice care benefit** | × | × | × | × | × | × | × | × | × | ✓ (Plan 4 only) | × |
| **Check-up benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **HIV / AIDS treatment benefit** | × | × | × | × | × | × | × | × | × | × | × |
| **General Practitioner Consultation<br>Specialist Consultation<br>Chinese Herbalist Consultation<br>Chinese Bonesetting Treatment<br>Physiotherapy Treatment** | × | × | ✓ | × | × | × | × | × | × | × | × |
| **No Claim Benefit** | | | | | | | | | | | |
| **No Claim Bonus** | × | × | × | × | × | × | × | × | × | × | × |
| **No Claim Discount** | × | × | × | × | × | × | × | × | × | × | × |
| **No Claim Deductible Discount** | × | × | × | × | × | × | × | × | × | × | × |
| **No Claim Medical Check-up Services** | × | × | × | × | × | × | × | × | × | × | × |
| **Optional Benefit** | | | | | | | | | | | |
| **Outpatient Benefits** | × | × | ✓ (Embedded) | × | × | × | × | × | × | ✓ | ✓ |
| **Dental Benefits** | × | × | × | × | × | × | × | × | × | × | × |
| **Supplemental Major Medical Benefits** | × | ✓ (Embedded) | × | × | × | × | ✓ | ✓ | × | × | × |

## 5. Summary of Pre / Post outpatient consultations

| Products of Mass Medical Market (With Network and Non-network benefit) | Benefit limit (per visit) of pre- and post-confinement / day case procedure outpatient care | |
|---|---|---|
| | **Network** | **Non-network** |
| Individual Medical Plan 80 (applicable to Macau only)<br>Hospital and Surgical Rider 80 (applicable to Macau only) | • Standard Plan / Ward: MOP 640 / USD 80<br>• Deluxe Plan / Semi-Private: MOP 1,280 / USD 160<br>• Super Deluxe Plan / Private: MOP 2,880 / USD 360<br><br>Maximum 1 visit (within 14 days before confinement / clinical surgery): including medication for up to a maximum of 7 days and necessary wound care received in the clinic after surgery)<br>Maximum 1 visit (within 31 days after confinement / clinical surgery: including medication for up to a maximum of 7 days and necessary wound care received in the clinic after surgery) | N/A |
| | **Network** | **Non-network** |
| Super Good Health Medical Plan Series | • Standard Plan: HKD 848 / USD 106<br>• Deluxe Plan: HKD 1,696 / USD 212<br>• Super-Deluxe Plan: HKD 3,800 / USD 475<br>• Ultra-Deluxe Plan: HKD 5,500 / USD 687.5<br><br>Maximum 1 visit (within 14 days before confinement / clinical surgery)<br>Maximum 1 visit (within 31 days after confinement / clinical surgery) | N/A |
| | **Network** | **Non-network** |
| Super Good Health Medical Plan 2 Series | • Ward: HKD 848 / USD 106<br>• Semi-private: HKD 1,696 / USD 212<br>• Standard Private: HKD 3,800 / USD 475<br><br>Maximum 1 visit (within 14 days before confinement / clinical surgery)<br>Maximum 1 visit (within 31 days after confinement / clinical surgery) | N/A |
| | **Network** | **Non-network** |
| AIA Voluntary Health Insurance Flexi Scheme | • Ward: HKD 848 / 640 (only applicable to other follow-up outpatient visit)<br>USD 112 / 84 (only applicable to other follow-up outpatient visit)<br>• Semi-private: HKD 936 / 700 (only applicable to other follow-up outpatient visit)<br>USD 117 / 88 (only applicable to other follow-up outpatient visit)<br>• Standard Private: HKD 1,000 / 740 (only applicable to other follow-up outpatient visit)<br>USD 125 / 93 (only applicable to other follow-up outpatient visit)<br><br>Benefit limit per policy year:<br>• Ward: HKD 3,400 / USD 447<br>• Semi-private: HKD 3,760 / USD 470<br>• Standard Private: HKD 4,000 / USD 500<br><br>Maximum 1 visit (before confinement / day case procedure)<br>Maximum 3 / 31 visits (only applicable to other follow-up outpatient visit) (within 90 days after discharge from hospital or completion of day case procedure) | • Ward: HKD 580 / USD 76<br>• Semi-private: HKD 640 / USD 80<br>• Standard Private: HKD 670 / USD 84<br><br>Benefit limit per policy year:<br>• Ward: HKD 3,000 / USD 395<br>• Semi-private: HKD 3,300 / USD 413<br>• Standard Private: HKD 3,500 / USD 438<br><br>Maximum 1 visit (before confinement / day case procedure)<br>Maximum 3 / 31 visits (only applicable to other follow-up outpatient visit) (within 90 days after discharge from hospital or completion of day case procedure) |

The purpose of this document is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions. The customer's actual coverage and compensation will depend on the specific policy contract and individual circumstances.

Medical product summary

| Products of Mass Medical Market (With Network and Non-network benefit) | Benefit limit (per visit) of pre- and post-confinement / day case procedure outpatient care | |
|---|---|---|
| | **Network** | **Non-network** |
| SelectWise Medical Plan Series | Applicable to Hong Kong only OR<br>Medical services provided within SelectWise Designated Hospitals (applicable to Macau and mainland China only)<br><br>Fully covered*<br><br>All visits (within 30 days before confinement or day case procedure)<br>1 visit (more than 30 days before confinement or day case procedure)<br><br>All visits after hospital discharge or completion of day case procedure (within 90 days for intermediate or minor surgery performed or confinement without surgery performed / within 365 days for complex or major surgery performed) | Applicable to Asia, but excluding Macau and mainland China OR Medical services provided within non-SelectWise Designated Hospitals (applicable to Macau only)<br><br>HKD 640 / USD80<br><br>1 visit (before confinement / day case procedure)<br><br>3 visits after hospital discharge or completion of day case procedure (within 90 days for intermediate or minor surgery performed or confinement without surgery performed / within 365 days for complex or major surgery performed) |

| Products of Mass Medical Market (Without Network and Non-network benefit) | Benefit limit (per visit) of pre- and post-confinement / day case procedure outpatient care |
|---|---|
| Metro-Trio Medical and Critical Illness Protection Plan Series | • Ward: HKD 504 / USD 63<br>• Standard Private: HKD 2,400 / USD 300<br><br>Maximum 1 visit (within 14 days before confinement or day surgery)<br>Maximum 1 visit (within 31 days after confinement or day surgery) |
| Health 100 | Subject to the number of Cover Units selected (claim amount of each Cover Unit is USD 6.25) |
| AIA Voluntary Health Insurance Standard Scheme | HKD 580 (up to HKD 3,000 per policy year)<br><br>Maximum 1 visit (before confinement / day case procedure)<br>Maximum 3 visits (within 90 days after discharge from hospital or completion of day case procedure) |

| Products of Affluent Medical Market (Without Network and Non-network benefit) | Benefit limit (per visit) of pre- and post-confinement / day case procedure outpatient care |
|---|---|
| Severe Illness Medical Protection Rider Series | Fully covered*<br><br>Including consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 30 days before hospital stay or day surgery<br>Follow-up consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 60 days after the discharge from hospital / day surgery |
| CEO Essence Medical Plan Series | Fully covered*<br><br>Including consultation and diagnostic tests (within 30 days before confinement or outpatient surgery)<br>Follow-up consultation and diagnostic tests (within 60 days after the hospital discharge or outpatient surgery) |

Medical product summary

| Products of Affluent Medical Market (Without Network and Non-network benefit) | Benefit limit (per visit) of pre- and post-confinement / day case procedure outpatient care |
|---|---|
| CEO Essence Medical Plan 2 Series | Fully covered*<br><br>Including consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests (within 30 days before confinement or outpatient surgery)<br>Follow-up consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests (within 60 days after the discharge from hospital / outpatient surgery) |
| AIA Voluntary Health Insurance Prime Scheme | Fully covered*<br><br>Maximum 1 visit (before confinement / day case procedure)<br>Maximum 3 visits (within 90 days after discharge from hospital or completion of day case procedure) |
| Privilege Plus Medical Plan Series/<br>Privilege Medical Rider Series | Fully covered* (except dietitian consultations)<br><br>All visits (within 30 days before confinement or day case procedure)<br>1 visit (more than 30 days before confinement or day case procedure)<br><br>Within 90 days after hospital discharge / completion of day case procedure<br>(1) All visits (except dietitian consultation visits)<br>(2) 4 visits of dietitian consultations: HKD 680 / USD 85 |
| Privilege Ultra Medical Plan Series | Fully covered* (except dietitian consultations)<br><br>All visits (within 30 days before confinement or day case procedure)<br>1 visit (more than 30 days before confinement or day case procedure)<br><br>Within 90 days after hospital discharge / completion of day case procedure:<br>(1) All visits (except dietitian consultation visits)<br>(2) 4 visits of dietitian consultations: HKD 680 / USD 85<br><br>Within 365 days after hospital discharge / completion of day case procedure for major or complex surgery: All visits (except dietitian consultation visits) |

| Products of High-end Medical Market (Without Network and Non-network benefit) | Benefit limit (per visit) of pre- and post-confinement / day case procedure outpatient care |
|---|---|
| CEO Medical Plan/<br>Regal Health Plan/<br>Executive Health | Fully covered*<br><br>All visits (within 30 days before confinement)<br>All visits (within 60 days after the discharge from hospital) |
| CEO Medical Plan 2 Series/<br>CEO Medical Plan 3 Series | Fully covered*<br><br>Including consultation and diagnostic tests (within 30 days before confinement or outpatient surgery)<br>Follow-up consultation and diagnostic tests (within 60 days after the discharge from hospital or outpatient surgery) |
| CEO Medical Plan 5 Series | Fully covered*<br><br>Including consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests (within 30 days before confinement or day surgery)<br>Follow-up consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests (within 60 days after the discharge from hospital / day surgery) |

Medical product summary

| Products of High-end Medical Market (Without Network and Non-network benefit) | Benefit limit (per visit) of pre- and post-confinement / day case procedure outpatient care |
|---|---|
| OptimaCEO Medical Plan Series | Fully covered*<br><br>All visits (within 30 days before confinement / day surgery procedure)<br>1 visit (more than 30 days before confinement / day surgery procedure)<br>All visits (within 90 days after hospital discharge / completion of day surgery procedure)<br>All visits (within 365 days after hospital discharge / completion of day surgery procedure for performing complex or major surgery) |

Above medical plans include basic plan, rider, VHIS version, AIA vitality version, First-gift version and pearl versions (if applicable).

* Mean no itemised benefit sublimit for medically necessary services, provided the claims will be evaluated based on reasonable and customary charges. Claim amount is subject to the benefit limits as set out in the policy contract. Benefits payable related to the confinement are subject to the applicable covered room.

## 6. Summary of No Claim Benefit

| Products of Mass Medical Market | No Claim Benefit |
|---|---|
| Super Good Health Medical Plan 2 Series | **No claim bonus**: If no claim is made for 3 consecutive policy years or more, no claim bonus will be available on each corresponding policy anniversary, percentage of premium refund as below:<br><br>3 consecutive policy years: 5%<br>4 consecutive policy years: 10%<br>5 or more consecutive policy years: 15% |
| AIA Voluntary Health Insurance Standard Scheme | **No claim discount**: If no claim is made for 3 consecutive policy years or more, no claim discount will be available on the next policy anniversary, percentage of premium discount as below:<br><br>3 consecutive policy years: 5%<br>4 consecutive policy years: 10%<br>5 or more consecutive policy years: 15% |
| AIA Voluntary Health Insurance Flexi Scheme | **No claim discount / No claim discount for Loyal Customer**: If no claim is made for 3 consecutive policy years or more, no claim discount / no claim discount for Loyal Customer will be available on the next policy anniversary, percentage of premium discount as below:<br>(No Claim Discount / No Claim Discount for Loyal Customer)<br><br>3 consecutive policy years: 5% / 5%<br>4 consecutive policy years: 10% / 10%<br>5 or more consecutive policy years: 15% / 25%<br><br>Even if received a day case procedure at any of our network clinics and day case procedure centre, made a claim for top-up subsidy benefit, or used Personal Medical Case Management Services and worldwide emergency assistance services, eligibility for this premium discount will not be affected |

| Products of Affluent Medical Market | No Claim Benefit |
|---|---|
| Severe Illness Medical Protection Rider Series | **No-claim deductible discount**: If no claim is made for two consecutive cover years, a 10% discount on selected deductible choice is offered in the following cover year. Such discount will accumulate every two consecutive cover years and can reach up to 100% |

| Products of High-end Medical Market | No Claim Benefit |
|---|---|
| CEO Medical Plan 5 Series | **No-claim deductible discount**: If no claim is made for two consecutive cover years, a 10% discount on selected deductible choice is offered in the following cover year. Such discount will accumulate every two consecutive cover years and can reach up to 100% |
| OptimaCEO Medical Plan Series | **No claim bonus**: if no benefits have been paid or are payable for 3 consecutive policy years, 5% of total premiums paid (excluding the premium of optional benefits) for the immediately preceding policy year is offered as no claim bonus.<br><br>(Even if received a day case procedure, eligibility for this no claim bonus will not be affected) |

Above medical plans including basic plan, rider, VHIS version, AIA vitality version, First-gift version and pearl versions (if applicable).

## 7. Summary of Cash Benefits

| Products of Mass Medical Market (Without Network and Non-network benefit) | Hospital cash benefit for ICU (per day) | Hospital cash benefit for long-term hospitalisation (per day) | Transportation fee subsidy (once per day) | Hospital cash benefit (per day) | Accidental Hospital Income Benefit (per day) |
|---|---|---|---|---|---|
| Cancer Guardian 3 | • Standard: HKD 1,000 / USD 125<br>• Plus: HKD 1,000 / USD 125<br>• Mega: HKD 1,500 / USD 188<br><br>Maximum 15 days per policy | • Standard: HKD 500 / USD 63<br>• Plus: HKD 500 / USD 63<br>• Mega: HKD 750 / USD 94<br><br>Maximum 60 days per policy | • Standard: Not applicable<br>• Plus: HKD 500 / USD 63<br>• Mega: HKD 750 / USD 94<br><br>Maximum 20 days per policy | Not applicable | Not applicable |
| Health Journey Guardian | Not applicable | Not applicable | Not applicable | HKD 400 / USD 50<br>Maximum 90 days per policy year | Not applicable |
| Here For You Refundable Hospital Cash | • Plan 1: HKD 300<br>• Plan 2: HKD 500<br>• Plan 3: HKD 1,000<br>• Plan 4: HKD 1,500<br><br>Maximum 30 days per confinement | Not applicable | Not applicable | • Plan 1: HKD 300<br>• Plan 2: HKD 500<br>• Plan 3: HKD 1,000<br>• Plan 4: HKD 1,500<br><br>Maximum 730 days per policy | • Plan 1: HKD 300<br>• Plan 2: HKD 500<br>• Plan 3: HKD 1,000<br>• Plan 4: HKD 1,500<br><br>Maximum 90 days per confinement |
| Flexi-MediGuard | HKD 1,300 – 3,000 (subject to selected Extra Cover Unit)<br><br>Maximum 730 days per confinement | HKD 650 – 1,500 (subject to selected Extra Cover Unit)<br><br>From the 31st day of confinement for up to 700 days | Not applicable | HKD 650 – 1,500 (subject to selected Extra Cover Unit)<br><br>Maximum 730 days per confinement | Not applicable |
| Hospitalization Benefit Rider | HKD 960 – 4,800 / USD 120 – 600<br><br>Share the same cover limit of 1,000 days per confinement with Daily Benefit | Not applicable | Not applicable | HKD 320 – 1,600 / USD 40 – 200<br><br>Maximum 1,000 days per confinement | Not applicable |

| Products of Mass Medical Market (Without Network and Non-network benefit) | Top-up subsidy benefit (per day) | In-patient Surgical Cash Benefit | Accidental In-patient Surgical Cash Benefit |
|---|---|---|---|
| Super Good Health Medical Plan 2 Series | • Ward: HKD 300 / USD 37.5<br>• Semi-private: HKD 600 / USD 75<br>• Standard Private: HKD 1,200 / USD 150<br><br>90 days per confinement; 1 day for covered clinical surgery | Not applicable | Not applicable |
| Here For You Refundable Surgical Cash | Not applicable | • Plan 1 and Plan 3: HKD 5,000 per confinement, HKD 50,000 per policy<br>• Plan 2 and Plan 4: HKD 8,000 per confinement, HKD 80,000 per policy | • Plan 1 and Plan 3: HKD 10,000 per confinement, HKD 100,000 per policy<br>• Plan 2 and Plan 4: HKD 16,000 per confinement, HKD 160,000 per policy |

Medical product summary

| Products of Mass Medical Market (With Network and Non-network benefit) | Top-up subsidy benefit (per day) | Day surgery cash benefit (per procedure) | Lower ward class cash benefit (per day) | Transportation fee subsidy (per day) |
|---|---|---|---|---|
| AIA Voluntary Health Insurance Flexi Scheme | **Network**<br>• Ward: HKD 300 / USD 38<br>• Semi-private: HKD 600 / USD 75<br>• Standard private: HKD 1,200 / USD 150<br><br>Maximum 90 days per policy year<br><br>**Non-network**<br>• Ward: HKD 300 / USD 38<br>• Semi-private: HKD 600 / USD 75<br>• Standard private: HKD 1,200 / USD 150<br><br>Maximum 90 days per policy year | Not applicable | Not applicable | Not applicable |
| SelectWise Medical Plan Series | **Without Network / Non-network**<br><br>HKD 600 / USD 75<br><br>Maximum 90 days per policy year | **Network**<br><br>HKD 1,200 / USD 150<br><br>Maximum 1 procedure per policy year<br><br>**Non-network**<br><br>HKD 800 / USD 100<br><br>Maximum 1 procedure per policy year | **Without Network / Non-network**<br><br>HKD 2,400 / USD 300<br><br>Maximum 60 days per policy year | **Without Network / Non-network**<br><br>HKD 500 / USD 63<br><br>Maximum 4 days per policy year |

| Products of Affluent Medical Market (Without Network and Non-network benefit) | Hospital cash benefit (per day) | Day surgery cash benefit (per procedure) | Lower ward class cash benefit (per day) |
|---|---|---|---|
| Severe Illness Medical Protection Rider Series | HKD 800 / USD 100<br><br>Maximum 90 days per year | HKD 1,600 / USD 200<br><br>Maximum 1 procedure per year | Not applicable |
| Privilege Ultra Medical Plan Series | Not applicable | HKD 1,600 / USD 200<br><br>Maximum 1 procedure per policy year | HKD 1,200 / USD 150<br><br>Maximum 60 days per policy year |

| Products of High-end Medical Market (Without Network and Non-network benefit) | Hospital cash benefit (per day) | Day surgery cash benefit (per procedure) | Lower ward class cash benefit (per day) |
|---|---|---|---|
| CEO Medical Plan 5 Series | HKD 800 / USD 100<br><br>90 days per year | HKD 1,600 / USD 200<br><br>1 procedure per year | HKD 2,000 / USD 250<br><br>10 days per confinement |
| OptimaCEO Medical Plan Series | HKD 800 / USD 100<br><br>90 days per year | HKD 1,600 / USD 200<br><br>1 procedure per year | HKD 2,000 / USD 250<br><br>10 days per confinement |

Above medical plans including basic plan, rider, VHIS version, AIA vitality version, First-gift version and pearl versions (if applicable).

## 8. Summary of Non-surgical cancer treatments

| Products of Mass Medical Market (Without Network and Non-network benefit) | Non-surgical cancer treatments |
|---|---|
| Cancer Guardian 3 | **Cancer Treatment Benefits - Active or palliative treatments:** Fully covered* |
| Health Journey Guardian | **Cancer Treatment Benefits - Active and palliative treatments:** Fully covered* |
| Metro-Trio Medical & Critical Illness Protection Plan | **Long term treatment (per covered illness / covered injury):**<br>- Ward: HKD 40,000 / USD 5,000<br>- Standard Private: HKD 120,000 / USD 15,000 |
| AIA Voluntary Health Insurance Standard Scheme | **Prescribed non-surgical cancer treatments (per policy year):** HKD 80,000 |
| SelectWise Medical Plan Series | **Prescribed non-surgical cancer treatments:** Fully covered* |

| Products of Mass Medical Market (With Network and Non-network benefit) | Non-surgical cancer treatments | |
|---|---|---|
| | **Network** | **Non-network** |
| Super Good Health Medical Plan 2 Series | **Long term treatment[#] (per covered illness / covered injury):**<br>- Ward: HKD 60,000 / USD 7,500<br>- Semi-private: HKD 120,000 / USD 15,000<br>- Private: HKD 180,000 / USD 22,500 | **Long term treatment[#] (per covered illness / covered injury):**<br>- Ward: HKD 50,000 / USD 6,250<br>- Semi-private: HKD 100,000 / USD 12,500<br>- Private: HKD 150,000 / USD 18,750 |
| AIA Voluntary Health Insurance Flexi Scheme | **Network**<br>**Prescribed non-surgical cancer treatments (per policy year)**:<br>- Ward: HKD 96,000 / USD 12,630<br>- Semi-private: HKD 120,000 / USD 15,000<br>- Private: HKD 180,000 / USD 22,500 | **Non-network**<br>**Prescribed non-surgical cancer treatments (per policy year)**:<br>- Ward: HKD 80,000 / USD 10,525<br>- Semi-private: HKD 100,000 / USD 12,500<br>- Private: HKD 150,000 / USD 18,750 |

| Products of Affluent Medical Market (Without Network and Non-network benefit) | Non-surgical cancer treatments |
|---|---|
| Severe Illness Medical Protection Rider Series | **Cancer treatment benefit:** Fully covered* |
| Privilege Ultra Medical Plan Series | **Prescribed non-surgical cancer treatments:** Fully covered* |

| Products of High-end Medical Market (Without Network and Non-network benefit) | Non-surgical cancer treatments |
|---|---|
| CEO Medical Plan 5 Series | **Cancer treatment benefit**: Fully covered* |
| OptimaCEO Medical Plan Series | **Cancer treatment benefit**: Fully covered* |

Above medical plans including basic plan, rider, VHIS version, AIA vitality version, First-gift version and pearl versions (if applicable).
Regarding Individual Medical Plan and Hospital and Surgical Rider, the claim amounts payable for outpatient cancer treatment will be covered under Miscellaneous Hospital Expenses Benefit and then Supplemental Major Medical Benefits (SMM) (if applicable). Claim amounts are subject to the respective benefit limit as set out in the policy contract.

* Mean no itemised benefit sublimit for medically necessary services, provided the claims will be evaluated based on reasonable and customary charges. Claim amount is subject to the benefit limits as set out in the policy contract. Benefits payable related to the confinement are subject to the applicable covered room.
[#] If claim amounts payable exceed the applicable maximum limit of this benefit, the excess amount will be covered under Miscellaneous Hospital Expenses Benefit and then Supplemental Major Medical Benefits (SMM) (if applicable). Claim amounts are subject to the respective benefit limit as set out in the policy contract.

## C. 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** |
| Regal Health* / 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** |
| | 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** |

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| From | To | Health Cert. 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** |
| | 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** |

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| From | To | Health Cert. 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** |
| | 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** |

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| From | To | Health Cert. 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** |
| | 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.

Above medical products include AIA vitality version and pearl version (where applicable). Plan change is only applicable to products within the same version

The purpose of this document is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions. The customer's actual coverage and compensation will depend on the specific policy contract and individual circumstances.

**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 Privilege Plus Medical Plan / Privilege Medical Rider / SelectWise Medical Plan / Privilege Ultra Medical Plan / Privilege Plus Pearl Medical Plan / Privilege Pearl Medical Rider / 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
- 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
- Regarding First Year Plan Change Arrangement for SelectWise Medical Series, please refer to Memo A251155 for details

The purpose of this document is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions. The customer's actual coverage and compensation will depend on the specific policy contract and individual circumstances.

<table>
<tr><th colspan="5">Regular Plan Change Details</th></tr>
<tr><td>Nationality & Residence rating</td><td colspan="4">Nationality & Residence rating requirement of New Plan must be fulfilled</td></tr>
<tr><td rowspan="4">Age Limit</td><td colspan="2">Plan change within same product series and not require to submit health certificate under regular plan change</td><td colspan="2">Other scenario under regular plan change</td></tr>
<tr><td colspan="2">• No age limit<br>• Must apply while the policy of the Original Plan is in-force</td><td colspan="2">• Must apply on or before the maximum insured’s age at application of New Plan<br>• Must apply while the policy of the Original Plan is in-force</td></tr>
<tr><td rowspan="3">Submission Timeline</td><td colspan="4">Plan Change To</td></tr>
<tr><td>Super Good Health 2 / CEO Medical 5 / OptimaCEO Medical / AIA Voluntary Health Insurance SelectWise Scheme / SelectWise Medical Plan / SelectWise Pearl Medical Plan / Privilege Ultra Medical Plan / Privilege Ultra Pearl Medical Plan</td><td>CEO Essence 2 / Privilege Plus Medical Plan / Privilege Plus Pearl Medical Plan / Privilege Medical Rider / Privilege Pearl Medical Rider</td><td>AIA Voluntary Health Insurance Standard Scheme / AIA Voluntary Health Insurance Flexi Scheme / AIA Voluntary Health Insurance Privilege Ultra Scheme</td><td>AIA Voluntary Health Insurance Prime Scheme / AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme</td></tr>
<tr><td colspan="2">Application must be submitted within 30 days before or 30 days after the Policy Anniversary<br><br>Note: For plan change from Super Good Health / Super Good Health 2 to Super Good Health 2:<br>• With benefit <u>downgrade</u>: Plan change application must be submitted within 30 days before the Premium Paid to Date<br>• With benefit <u>upgrade</u>: Plan change application must be submitted within 30 days before or 30 days after the Premium Paid to Date</td><td colspan="2">Application must be submitted within 90 days before the Policy Anniversary</td></tr>
<tr><td colspan="4">Any late submission will not be accepted</td></tr>
<tr><td>Document(s) required</td><td colspan="4"><u>Applicable to plan change applications in Hong Kong:</u><br>• OPPOSF71 – Request for Change Form of Basic Plan/ Supplementary Contract (Please specify Sections A, B, and D)<br>• OPPOSF07 – Health Certificate<br>• OPUAIF09(HEM) – Declaration Form For Insuring In More Than One High End Medical Product* (if applicable)<br>• IFS-MP (only applicable to Mainland Chinese Visitor)<br><br><u>Applicable to plan change applications in Macau:</u><br>• OPPOSF71 – Request for Change Form of Basic Plan/ Supplementary Contract (Please specify Sections A, B, and D)<br>• OPPOSF07 – Health Certificate<br>• OPUAIF09(HEM) – Declaration Form For Insuring In More Than One High End Medical Product* (if applicable)<br>• IFS-MP (only applicable to Mainland Chinese Visitor)<br>• OPMCUF15 – Customer Declaration for Policy Replacement<br>• OPMCUF59 – Financial Needs Analysis Form<br>• OPMCUF39 (AIAS) – Worldwide Emergency Assistance Services Per Life Maximum Benefit Declaration Form<br>• OPMCUF40 – Declaration of Customers’ Understanding On Premium Information</td></tr>
<tr><td>Underwriting</td><td colspan="4">Please refer to the summary table on the previous page</td></tr>
<tr><td>Waiting Period</td><td colspan="4">Please refer to the summary table on the previous page</td></tr>
<tr><td rowspan="2">Lifetime Benefit Limit</td><td colspan="2">VHIS Plans</td><td colspan="2">Non-VHIS Plans</td></tr>
<tr><td colspan="2">Lifetime Benefit Limit reset</td><td colspan="2">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>
</table>

The purpose of this document is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions. The customer’s actual coverage and compensation will depend on the specific policy contract and individual circumstances.

| Regular Plan Change Details | | |
|---|---|---|
| Other Arrangement | **VHIS Plans** | **Non-VHIS Plans** |
| | • 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<br>• 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.<br>• 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<br>• 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.<br>• Premium refund under Original Plan will expire and will **NOT** be carried forward to the New Plan after plan change.<br>• 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 high-end one.

## D. Medical claims matter

### Documents required for medical claims

| | |
|---|---|
| **Medical Expenses** | Basic documents required<br>1) Medical Claim Form (Part 1) (Not necessary for e-claims)<br>2) Medical Claim Form (Part 2) (can be waived for admission to a Hong Kong government hospital)<br>3) Proof of diagnosis / medical certificate<br>4) Discharge summary / Slip for Hong Kong government hospitals<br>5) Original receipt(s) with itemized breakdown<br>If admitted to a hospital in Mainland China<br>1) Please provide the following documents:<br>i. e-Receipt (can be downloaded and provided via the QR code on the payment voucher issued by the hospital)<br>ii. Declaration of not claiming the same receipt with other insurance companies at the same time<br>2) If Part 2 of the Medical Claim Form is not available, any one of thefollowing documents can be submitted as an alternative:<br>• Admission record from the hospital, or<br>• Discharge summary/record from the hospital, or<br>• First page of the medical case file from the hospital<br>Additional documents that may be required<br>1) Diagnostic Reports<br>2) Operation / procedure record(s)<br>3) Compensation Breakdown from other Insurers |
| **Cash Benefit** | Basic documents required<br>1) Medical Claim Form Part 1 (For e-claim, complete Part 2 only)<br>2) Medical Claim Form Part 2 (If admitted to a Hong Kong government hospital, a discharge summary can be used as a substitute.)<br>3) Copy of receipt with itemized breakdown |

### Claims Management

| | |
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| **AIA's Philosophy** | ▪ We ensure that the "insurance pool" funded by customers' premiums is used appropriately and responsibly.<br>▪ For medical insurance, the "insurance pool" means pooling customers' premiums together. When a customer needs medical procedures recommended by a doctor, we use the "insurance pool" to pay medical claims benefits.<br>▪ In this way, even when medical costs are high, we can share the burden collectively, making each customer's financial responsibility lighter.<br>▪ Simply put, everyone works together to cope with healthcare expenses, so that we can support one another when needed and reduce the burden on each customer<br>• We uphold the claims principle of "medically necessary" and "reasonable and customary" charges, cherish healthcare resources, and respond to medical inflation.<br>• We aim to provide medical insurance with reasonable premiums and comprehensive protection. |

The purpose of this document is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions. The customer's actual coverage and compensation will depend on the specific policy contract and individual circumstances.

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| **Reasonable and Customary (R&C)** | • Fees charged by different medical institutions or doctors for treating the same illness are generally similar.<br>• However, a small number of medical institutions or doctors may charge fees that differ significantly, or even exceed customary market rates. When handling medical claims, we will apply the reasonable and customary standard to assess cases where charges are above the customary market level.<br>• The purpose of applying the reasonable and customary standard in determining claim benefits is to address medical inflation. This helps prevent situations where medical institutions or doctors charge excessive fees, which could drive medical costs upward continuously and eventually lead to higher premiums, increasing policyholders' burden.<br>• Applying the reasonable and customary standard as part of claims management is not unique to AIA; it is also widely adopted across the insurance industry. |
| **Reasonable and Customary Standard [Reference: VHIS Policy Terms]** | We will refer to the following information (where applicable) to determine reasonable and customary charges:<br>e) Fee statistics and surveys on treatments/services from the insurance or medical sectors;<br>f) Internal company or industry-wide claims statistics;<br>g) the Government Gazette; and/or<br>h) Other relevant local references in the locality where the treatment, service, or materials are provided |
| **Tips for Customers** | d) Before receiving treatment, request a cost estimate from the medical service provider.<br>e) Apply to us for pre-authorization of medical expenses, so that you can receive an assessment and calculation of the claimable amount before undergoing treatment.<br>f) Use the medical network services we provide to customers to avoid the risk of unreasonable charges. |
| **Pre-approval Service** | When a customer decides to proceed with a medical procedure recommended by a doctor, we recommend that the customer use the pre-approval service to effectively manage medical expenses before treatment, so that the customer can focus on receiving treatment.<br>To help pre-approval be completed faster, customers may pay attention to the following:<br>g) Remind the attending physician to complete the Medical Expenses Pre-approval Form (Part 2) in detail to minimize follow-up.<br>h) If the doctor is unable to complete the form in time, a budget estimate issued by the physician or hospital can also be submitted.<br>i) Submit the referral letter and relevant test/lab reports at the same time.<br>j) Submit the request by email or via the AIA+ mobile app.<br>k) Submit the request as early as possible before treatment, allowing 2–4 working days for assessment.<br>l) If treatment is to be received at one of the 13 private hospitals in Hong Kong, the customer may also apply for the cashless service. If successfully arranged, it can save time on handling medical expenses and submitting claims.<br>Please visit AIA.COM.HK to learn more about the pre-approval service, download the Medical Expenses Pre-approval Form, and obtain the latest list of hospitals offering the cashless service and the list of hospitals outside Hong Kong. |
| | Alternatively, customers may consider using AIA's medical network service, where the network doctor can directly submit the pre-approval request to AIA, arrange treatment, and submit claims, making the process simpler.<br>Customers can search for suitable network doctors, make appointments, and obtain the e-Medical Card in the AIA+ mobile app. Please present the e-Medical Card when visiting a doctor to confirm that the medical network service can be used. |

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| **Medical Necessity** | "Medical necessity" refers to investigations, medications, or treatments that are clinically indicated, supported by clinical evidence, and directly related to the patient's condition, for the purpose of diagnosing or treating an existing illness. It does not include choices made solely for comfort or convenience.<br>Under the overarching principle of "medical necessity," factors to consider when determining whether inpatient hospitalization is required include:<br>1) Patient's Health Condition<br>i. Deterioration of the condition or risk of death<br>• Rapidly evolving conditions, such as organ failure and sepsis<br>ii. Recurrent or unstable medical conditions, such as:<br>• Unstable diabetes mellitus<br>• Heart disease / hypertension<br>• Liver / renal abnormalities<br>• Psychiatric disorders<br>2) Prescribed Procedures and Surgeries<br>• High risk of complications<br>• General anesthesia and the need for continuous monitoring/observation<br>• Requirement for specific facilities/equipment<br>• Complexity of the procedure/surgery<br>3) Risk Assessment<br>• Age<br>• Comorbidities<br>• Post-operative care requirements |

**Pre-authorization / Cashless arrangement**

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| **Application Process** | Network Doctor<br>1) The financial planner or the customer makes an appointment with a network doctor and presents the AIA e-Medical Card and identity document.<br>2) The network doctor submits a pre-authorization request for medical expenses directly to AIA.<br>3) Once the approval is completed, AIA will notify the network specialist doctor directly of the application result.<br>• If it involves an estimated shortfall, exclusions, or if the outpatient direct settlement/cashless service cannot be successfully arranged, we will contact the customer or the financial planner/agent by phone to explain the details.<br>Non-Network Doctors / Overseas / Mainland China admissions<br>1) The customer is required to make the appointment with the doctor/hospital on their own.<br>2) The customer has to invite the attending physician to complete Part 2 of the Medical Expenses Pre-approval Form.<br>• If a completed pre-approval application form cannot be provided, please submit:<br>i. budget estimate issued by the physician or hospital<br>ii. referral letter or lab test requisition |

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| | 3) Submit the request to us at least 2-4 working days before hospital admission, medical treatment or tests, using one of the following methods:<br>v. AIA+ mobile app: Tap “Pre-approval” under “Claims,” upload Part 2 of Medical Expenses Pre-approval Form to be completed by attending physician / surgeon (no need to complete Part 1 of the application form) or other required documents<br>vi. email: hk.pre-admission@aia.com / Overseas: regional.healthcare@aia.com (Applicable to treatment in location outside Hong Kong / Macau / Mainland China / Taiwan. Please submit at least 7 working days prior to the treatment date.)<br>vii. Fax ( Hong Kong: (852)31189083 / Macau: (853)28315900)<br>viii. Financial planner can submit pre-approval request via PES<br>4) Once the pre-approval request is completed, we will notify via:<br>v. "Notifications" in the AIA+ mobile app. Customer can also check pre-approval result and provide credit card authorisation at the AIA+ mobile app<br>vi. Email sent to the address registered by customer in the policy record<br>vii. SMS sent to the mobile number registered by customer in the policy record<br>viii. Financial planner can receive updates on the status of pre-approval request via iEngage and email, and view the results at PES<br>• For customers who do not have a credit card, customers are required to deposit the estimated shortfall amount or a minimum of HKD/MOP5,000 into their Policy Adjustment Account (Bill Type Option 03). After completing the deposit, please notify us so that we can proceed with issuing the Letter of Guarantee (LOG). |
| **Shortfall Payment Arrangement** | 4) If AIA has arranged a credit facility for the customer, the hospital/clinic will issue the medical bill/statement directly to AIA.<br>5) The Claims Department will calculate the final shortfall based on the policy coverage/benefit entitlement.<br>6) If there is any shortfall, AIA will issue a Shortfall Notification Letter to the customer and advise the arrangement for payment / deduction of the shortfall<br>iii. If a cashless service has been arranged, AIA will charge the shortfall directly to the authorized credit card 14 days after the Shortfall Notification Letter is issued<br>iv. For other credit facility arrangements, the shortfall can be settled by cash, cheque, or via electronic payment channels. For details, please refer to the AIA website.<br>7) Update Claims Department after shortfall settled. |
| **Claim shortfall balance from other insurer** | 1) Settle outstanding shortfall to AIA<br>2) Request the following from Claims Department<br>i. Confirmation letter for receipt of shortfall<br>ii. Certified true copy of the bill<br>3) Provide the following original documents to other insurer<br>i. Shortfall Notification<br>ii. Confirmation letter for receipt of shortfall<br>iii. Certified true copy of the bill |