「AIA 自願醫保尊裕計劃」及「AIA 自願醫保尊顯計劃」

「尊裕明珠」醫療計劃 及「尊顯明珠」醫療附加契約

研習資料

AVPP and AVPR, PP and PR Study Materials

- 以下是 AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃 下之環球緊急支援服務的一部分:
  - **緊急醫療運送**
  - **運返遺體**
  - **安排家屬探訪**
  - **24 小時全球電話諮詢服務**
  - **送返未成年人**

  The following are part(s) of worldwide emergency assistance services under AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme:

  - **Emergency medical evacuation**
  - **Repatriation of remains**
  - **Compassionate visit**
  - **24-hour worldwide telephone enquiry services**
  - **Return of minor**

- AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃 的地域保障範圍是 **非急症治療: 亞洲 (除精神科治療及次級病房級別現金惠益只限香港及澳門外)；急症治療: 全球 (除環球緊急支援服務只在旅程中提供保障外)**
  The geographical cover of AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme:
  For non-emergency treatment:Asia (except for psychiatric treatments and lower ward class cash benefit covered in Hong Kong and Macau)
  For emergency treatment: Worldwide (except for worldwide emergency assistance services covered during trip)

- 當保單已生效 31 日，就未知的已有疾病的保障是 **100%**
  After policy commences 31 days and onwards, the protection for unknown pre-exisiting conditions is **100%**.

- **善終關懷服務惠益**並**不屬於**中風康復惠益的保障項目
  Hospice care benefit is not a benefit item of stroke rehabilitation benefit.

- 客戶可選擇於受保人年滿 **50, 55, 60, 65, 70,75 或 81** 歲生日後的保障週年日，毋須再次提交健康申報而調低至指定自付費金額。

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The customers can choose to reduce the annual deductible amount to a specified amount without having to provide with current details of health upon policy anniversary of your cover at the insured's age of **50, 55, 60, 65, 70,75 or 81**.

- AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃 的終身保障限額和每年保障限額是**五千萬港元，一千萬港元。**
  The maximum Lifetime Benefit limit and Annual Benefit Limit of AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme is **HK$ 50 million, HK$ 10 million.**

- 要申請日間手術現金惠益之索償，在 AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃中，**外科醫生費**必須在同一項手術中成功獲索償時方獲支付。
  To claim for the day surgery cash benefit, **surgeon's fee** in AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme must be successful claimed and payable for the same procedure.

- 在 AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃 中之訂明非手術癌症治療包括以下治療:
  - **免疫治療**
  - **放射性治療**
  - **荷爾蒙治療**

  What is/are covered under prescribed non-surgical cancer treatments in AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme ?
  - **Immunotherapy**
  - **Radiotherapy**
  - **Hormonal therapy**

- 在 AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃 中之次級病房級別現金惠益的最高保障額是**每日 1,200 港元， 每保單年度最多 60 日**。
  HK$ 1,200 per day, maximum 60 days per policy year is the maximum benefit under lower ward class cash benefit in AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme.

- **中風康復惠益下之家中設備提升惠益的賠償金額**將被 AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃中之自付費(如有)扣除。
  Home facility enhancement benefit under Stroke rehabilitation benefit will be subject to deductible (if any) in AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme.

- 在 AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃 ,以下病房級別是受保的:
  (i) 半私家房: 適用於香港、澳門及中國大陸
  (ii) 標準私家房: 適用於亞洲國家（香港、澳門及中國大陸除外）
  (iii)標準私家房 (只適用於急症治療): 適用於亞洲以外
  In AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme, the following are the covered room types:
  (i) Semi-Private room: for Hong Kong, Macau and Mainland China

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(ii) Standard Private room: for Asia countries, excl. Hong Kong, Macau and Mainland China
(iii) Standard Private room (for emergency treatment only): for outside Asia

- 若受保人為美國公民，於美國發生急症治療前一年內累積逗留於美國達 182 日或以上，於美國接受急症治療需支付的賠償將會減少至有關可獲賠償的 **50%**。
  If the insured person is an United States citizen, and he has stayed in the United States for 182 days or more within 1 year immediately prior to his receiving emergency treatment in United States, benefits pay-out amount shall be reduced to **50%.**

- AIA 自願醫保尊裕計劃與 AIA 自願醫保尊顯計劃在保障項目上的不同為，**AIA 自願醫保尊裕計劃提供無索償折扣;而 AIA 自願醫保尊顯計劃則提供無索償醫療檢查服務**。
  The difference between AIA Voluntary Health Insurance Privilege Plus Scheme and AIA Voluntary Health Insurance Privilege Scheme on benefit items is **AIA Voluntary Health Insurance Privilege Plus Scheme provides no claim discount; AIA Voluntary Health Insurance Privilege Scheme provides no claim medical check-up services.**

- 「尊裕明珠」醫療計劃/「尊顯明珠」醫療附加契約承保於以下病房級別
  (i) 半私家房: 香港、澳門（不包括澳門指定之醫院名單#）及中國大陸
  (ii) 標準私家房: 亞洲國家（香港、澳門及中國大陸除外）及/或澳門指定之醫院名單#
  (iii) 標準私家房 (只適用於急症治療): 亞洲以外
  #指定澳門醫院名單刊載於本公司網頁 www.aia.com.hk。公司有權就醫院名單不時作出更改、更新或修訂。
  In Privilege Plus Pearl Medical Plan/Privilege Pearl Medical Rider, the covered room types are as below:
  (i) Semi-Private room: Hong Kong, Macau (excluding the list of -designated hospitals in Macau #) and Mainland China
  (ii) Standard Private room: Asia countries, excl. Hong Kong, Macau and Mainland China; and/ or the list of designated hospitals in Macau#
  (iii) Standard private room (for emergency treatment only): outside Asia
  #The list of designated Hospitals in Macau can be retrieved from AIA website (www.aia.com.hk) and may be varied, updated and amended from time to time at the Company's discretion.

- 「尊裕明珠」醫療計劃/「尊顯明珠」醫療附加契約的地域保障範圍如下:
  非急症治療: 亞洲(除精神科治療及次級病房級別現金惠益只限香港及澳門外)
  急症治療: 全球(除環球緊急支援服務只在旅程中提供保障外)
  The geographical cover of Privilege Plus Pearl Medical Plan/Privilege Pearl Medical Rider is:
  For Non-emergency Treatment: Asia (except for psychiatric treatments and lower ward class cash benefit covered in Hong Kong and Macau)
  For Emergency Treatment: Worldwide (except for worldwide emergency assistance services covered during trip)

- (i)「尊裕明珠」醫療計劃及 (ii)「尊顯明珠」醫療附加契約 在保障項目上之不同:
  「尊裕明珠」醫療計劃提供無索償折扣; 而 「尊顯明珠」醫療附加契約則提供無索償醫療檢查服務
  The difference between (i) Privilege Plus Pearl Medical Plan and (ii) Privilege Pearl Medical Rider on benefit items: **Privilege Plus Pearl Medical Plan provides no claim discount; Privilege Pearl Medical Rider provides no claim medical check-up services**

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