健康長久好生活

AIA企業業務
—— 您的退休金及團體保險夥伴

醫療費用**持續上升**
如何做好準備免失預算?



隨著現代醫療技術不斷進步，治療費用亦繼而飆升，令人難以應付。AIA特設可攜式醫療保障－「友心意」醫療保障計劃2（「友心意2」），讓您於公司的團體醫療保險計劃外，提升醫療保障，即使離職或退休，也能享有終身的醫療保障！

計劃特點：

- **可攜式保障，填補保障缺口**
- **毋須醫療核保[1]**
- **受保已存在病症[2]**
- **優質醫療保障，賠償多項醫療費用：**
  包括住院、深切治療、手術及先進診斷掃描等

瞭解計劃詳情

觀看短片

申請程序簡單：

簡單透過 AIA+ 手機應用程式投保「友心意2」，方便快捷！您更可查閱保單內容、使用電子卡、處理理賠事宜及掌握重要資訊。

立即下載

App Store | Google Play | APK 安裝檔

AIA+ HK

特別優惠：

於2025年12月31日前投保，可享首個保單年度

9折保費折扣[3]，

萬勿錯過，立即行動！



如有查詢，歡迎與我們聯絡

香港	3108 1686	aia.com.hk	hk.eb.enquiry@aia.com
澳門	8988 1926		

1.在指定的遞交申請時段內，如選擇申請高於受保人在AIA團體醫療保險計劃下所享的病房級別的計劃，須接受醫療核保。詳情請參閱「友心意」醫療保障計劃2產品簡介內的「成員投保指引」。
2.在AIA團體醫療保險計劃及／或「友心意2」下合共受保至少連續12個月，已存在病症亦可得到保障。
3.推廣期（2025年10月1日至2025年12月31日）內，符合相關產品「成員投保指引」中所述投保資格的AIA團體醫療保險計劃成員可隨時(不受相關「成員投保指引」中所載遞交申請時段所限)投保「友心意2」，可享相關產品簡介中所述首年9折保費優惠。家屬投保只適用於如公司之AIA團體醫療保險計劃提供家屬保障（不包括自選家屬保障）。相關保費折扣適用於主要保障及附加門診保障（如有）的保費。為免生疑問，如您在投保時並沒有同時申請主要保障及附加門診保障，在保單生效後申請的附加門診保障不會享有以上保費折扣。如有任何爭議，AIA保留最終決定權。有關更多上述優惠及投保詳情，請參閱「友心意」醫療保障計劃2產品簡介內的「成員投保指引」。

本文件只載有一般資料及只在香港及澳門發放，並不構成任何銷售建議及／或有關產品之推介。在此文件中的產品資料並不包含保單的完整條款，有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。於投保個人人壽保險產品之前，客戶須完成財務需要分析。「友心意」醫療保障計劃2只可以基本計劃形式投保。如欲在投保前參閱保險合約之樣本，請向AIA索取。

HEALTHIER, LONGER, BETTER LIVES

AIA Corporate Solutions
Your Pension and Group Insurance Partner

Medical expenses **continue to rise**

How to be proactive about medical protection?



With consistent advancements in medical technologies, medical expenses are constantly on the rise. AIA offers portable medical protection - StepUp Medical Protection Plan 2 ("StepUp 2"), enhancing your medical protection in addition to company's group medical insurance scheme to protect you for a lifetime, even if you leave the company or enter retirement!

Plan highlights:

- **Portable protection to fill the protection gap**
- **No medical underwriting required[1]**
- **Cover for pre-existing conditions[2]**
- **Quality medical cover for a range of medical expenses:** including hospitalisation, intensive care, surgery and advanced diagnostic imaging

Learn more about plan details

Watch the video

Simple Application:

With AIA+ mobile app, enrol in StepUp 2 is convenient and fast. You can check policy information, use eCard, manage claims and obtain important information easily.

Download NOW

App Store | Google Play | APK File

AIA+ HK

Special offer:

Enrol in StepUp 2 **on or before 31 December 2025** to enjoy a **10% premium discount[3] for the first year. Act now!**



Please contact us for enquiries

Hong Kong	3108 1686	aia.com.hk	hk.eb.enquiry@aia.com
Macau	8988 1926		

1. Medical underwriting is required for enrolment in a higher room type than what the insured is entitled to under an AIA group medical insurance scheme during the designated application submission periods. For more information, please read the "Member Enrolment Guidelines" in the relevant product brochure. 2. For members who have been protected under an AIA group medical insurance scheme and / or StepUp 2 for a total of at least 12 continuous months beforehand, the pre-existing conditions will be covered. 3. During the promotional period(from 1 October 2025 to 31 December 2025), AIA group medical insurance scheme members who fulfil the eligibility mentioned in the relevant "Member Enrolment Guidelines" can enrol in StepUp 2 at any time (not subject to the application submission periods as stated in the relevant Guidelines) and enjoy the 10% premium discount for the first year as stated in the relevant product brochure. Enrolment for dependants is only available if the company offers an AIA group medical insurance scheme to employees' dependants (not including voluntary dependant cover). Relevant premium discount is applicable to the premiums of core benefits and optional outpatient benefit (if any). For the avoidance of doubt, if the optional outpatient benefit is not applied together with the core benefits at policy application, the optional outpatient benefit that applied after the policy is effective will not be entitled to the above premium discount. In case of any disputes, the decision of AIA shall be final and conclusive. For more information about above-mentioned offer and enrolment, please read the "Member Enrolment Guidelines" in the relevant product brochure.

This document contains general information and is for distribution in Hong Kong and Macau only. It does not constitute any offer and / or insurance product recommendation. The product information in this document does not contain the full terms of the product, for the details of the product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy contract of relevant products. Before applying for an individual life insurance product, customers must complete a financial needs analysis. StepUp Medical Protection Plan 2 can be purchased as a basic plan. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA.

健康长久好生活

AIA企业业务
—— 您的强积金及团体保险伙伴

医疗费用持续上升
如何做好准备免失预算?



随着现代医疗技术不断进步，治疗费用亦继而飙升，令人难以应付。AIA特设可携式医疗保障－「友心意」医疗保障计划2(「友心意2」)，让您于公司的团体医疗保险计划外，提升医疗保障，即使离职或退休，也能享有终身的医疗保障!

计划特点:

- 可携式保障，填补保障缺口
- 毋须医疗核保[1]
- 受保已存在病症[2]
- 优质医疗保障，赔偿多项医疗费用:
  包括住院、深切治疗、手术及先进诊断扫描等

了解计划详情

观看短片

申请程序简单:

简单透过AIA+手机应用程式投保「友心意2」，方便快捷!您更可查阅保单内容、使用电子卡、处理理赔事宜及掌握重要资讯。

立即下载

App Store | Google Play | APK 安装档

AIA+ HK

特别优惠:

于**2025年12月31日**前投保，可享首个保单年度

9折保费折扣[3]，万勿错过，立即行动!



如有查询，欢迎与我们联络

香港	3108 1686	aia.com.hk	hk.eb.enquiry@aia.com
澳门	8988 1926		

1.在指定的递交申请时段内，如选择申请高于受保人在AIA团体医疗保险计划下所享的病房级别的计划，须接受医疗核保。详情请参阅「友心意」医疗保障计划2产品简介内的「成员投保指引」。

2.在AIA团体医疗保险计划及/或「友心意2」下合共受保至少连续12个月，已存在病症亦可得到保障。

3.推广期(2025年10月1日至2025年12月31日)内，符合相关产品「成员投保指引」中所述投保资格的AIA团体医疗保险计划成员可随时(不受相关「成员投保指引」中所载递交申请时段所限)投保「友心意2」，可享相关产品简介中所述首年9折保费优惠。家属投保只适用于如公司之AIA团体医疗保险计划提供家属保障（不包括自选家属保障）。相关保费折扣适用于主要保障及附加门诊保障（如有）的保费。为免生疑问，如您在投保时并没有同时申请主要保障及附加门诊保障，在保单生效后申请的附加门诊保障不会享有以上保费折扣。如有任何争议，AIA保留最终决定权。有关更多上述优惠及投保详情，请参阅「友心意」医疗保障计划2产品简介内的「成员投保指引」。

本文件只载有一般资料及只在香港及澳门发放，并不构成任何销售建议及/或有关产品之推介。在此文件中的产品资料并不包含保单的完整条款，有关产品特点、条款及细则、不保事项及主要产品风险之详情，请参阅相关产品之产品简介及保单契约。于投保个人人寿保险产品之前，客户须完成财务需要分析。「友心意」医疗保障计划2只可以基本计划形式投保。如欲在投保前参阅保险合约之样本，请向AIA索取。