



Standard & Poor's International, LLC

Employee Benefits Program  
Staff Briefing – Group Medical  
團體醫療保障成員講座

2025



# Agenda 議程

1. Plan Rules and Eligibility 計劃條款及參與資格
2. Group Medical Benefit 團體醫療保障
3. General Exclusions 主要不保事項
4. Claims Procedure 索償申請程序
5. Voluntary Benefits Enrolment 自願福利登記
6. AIA Online Services 友邦網上服務
  - AIA+ User Guide 「AIA+」用戶指南
  - AIA Employee Benefits Online Service 友邦僱員網上服務
7. StepUp 2 Medical Plan 「友心意」醫療保障計劃 2
8. Q&A 問答時段

## Remark:

This presentation summarizes the principal features of your benefits program.

The final interpretation is subject to the provision of the policies in English.

本簡報為簡略概要，一切條款均以保單之英文版本為依據。

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# Plan Rules and Eligibility

## 計劃條款及參與資格



# Plan Rules 計劃條款

## Policy Effective Date 保單生效日

1 January 2025 – 31 December 2025

## Policy No. 保單號碼

Group Medical – 團體醫療保單 13099

## Coverage 保障範圍

Provides 24 hours' worldwide coverage 24小時之全球保障





# Eligibility 參與資格

## Participation 參與計劃

Medical: All regular full-time active employees aged below 65.

醫療保障:所有全職員工年齡在六十五歲以下均可參加此計劃。

## Dependent Coverage 家屬保障

Dependent refers to your spouse / domestic partner aged below 65 and unmarried children aged between 15 days and has not yet reached age 19 years or has not yet reached age 23 years upon renewal if he/she is a full-time student.

家屬保障提供予僱員65歲以下之配偶/同居伴侶及年齡介乎15日至未達19歲之子女，如子女未婚及為全職之學生，其保障可延至未達23歲之子女(以保單週年日計)

## Termination 終止保障

Coverage will be terminated automatically upon the occurrence of the following events 保障將於以下情況下終止:

(a) Termination of Policy 保單終止

(b) Termination of Employment 終止受僱

(c) The end of the Policy Year during which you/your spouse or domestic partner attain age 70, dependent child attain age 19 or 23 if he/she is a full-time student 僱員/配偶或同居伴侶於保單年度已屆70歲，子女已達19歲或已達23歲之全職學生

(d) Termination of relation of dependents 家屬身份終止日



# Group Medical Benefit

## 團體醫療保障



# Group Medical Insurance 團體醫療保險

<b>Hospitalization &amp; Surgical 住院及手術保障</b>		<b>Maximum Amount 最高賠償限額 HK\$</b>	
100% Reimbursement 賠償比率 100%		Plan 2 / Plan 4V (Voluntary Top-up)	Plan 3V (Voluntary Top-Up)
Dependent Cover 家屬保障		Yes	Yes
Confinement room level 房間等級		Semi-Private or below 半私家病房或以下	Private or below 私家病房或以下
(a)	Room and Board 每日膳宿費 Per day limit 每日限額 (Max 182 days per disability per year 每年每症最高保障日數為182日) - Extend to cover Rehabilitation benefit <sup>1</sup> 延伸至包括康復福利保障 <sup>1</sup>	2,500	3,200
(b)	Intensive Care Unit 深切治療病房費 <sup>2</sup> Max limit per day 每日限額 (Max 10 days per disability per year 每年每症最高保障日數為10日)	4,000	6,000
(c)	Other Hospital Services 住院雜費 Max limit per disability per year 每年每症最高限額	84,000	120,000

1. Cover confinement in rehabilitation centre which is a registered institution (other than a hospital) which provides physiotherapy, occupational therapy and other rehabilitative treatment for physical injury, dysfunction or disability. 所包含之康復住院保障需於註冊認可之康復中心（醫院除外），並為病患提供身體傷害、功能障礙或殘疾之物理治療、職業治療和其他康復治療。

2. The specified maximum number of days set forth in this benefit shall be included in that of Daily Room & Board. 本福利之最高賠償日數已包括在「膳宿費」的最高賠償日數內。



# Group Medical Insurance 團體醫療保險

## Hospitalization & Surgical 住院及手術保障

## Maximum Amount 最高賠償限額 HK\$

100% Reimbursement 賠償比率 100%  
Max limit per disability per year 每年每症最高限額

	Plan 2 / Plan 4V (Voluntary Top-up)	Plan 3V (Voluntary Top-Up)
(d) Surgeon's Fees 醫生手術費		
Complex 複雜手術		
Major 大型手術	134,000	167,500
Intermediate 中型手術	67,500	87,500
Minor 小型手術	33,750	43,750
	16,200	20,000
(e) Anaesthetist's Fee 麻醉師費		
Complex 複雜手術		
Major 大型手術	35,750	48,000
Intermediate 中型手術	21,600	25,200
Minor 小型手術	10,800	13,600
	5,250	6,250
(f) Operating Room 手術室費		
Complex 複雜手術		
Major 大型手術	35,750	50,000
Intermediate 中型手術	21,600	25,200
Minor 小型手術	10,800	13,600
	5,250	6,250



# Group Medical Insurance 團體醫療保險

<b>Hospitalization &amp; Surgical 住院及手術保障</b>		<b>Maximum Amount 最高賠償限額 HK\$</b>	
		Plan 2 / Plan 4V (Voluntary Top-up)	Plan 3V (Voluntary Top-Up)
100% Reimbursement 賠償比率 100%			
(g)	In-Hospital Physician's Consultation 住院醫生診症費 Per day limit (Max 182 days per disability per year) 每日限額 (每年每症最高保障日數為182日) (Extend to cover 1 pre and all post hospitalization outpatient treatments with 6 weeks from discharge 包括住院前一次或所有出院後6週的門診治療)	2,500	3,150
(h)	In-Hospital Specialist Physician's Consultation 住院專科醫生診症費 <sup>3</sup> Per disability per year limit 每年每症限額	10,000	15,000
(i)	Home Health Care 家居護理 <sup>3</sup> Per disability per year limit 每年每症限額	51,000	100,000
(j)	Daily Cash Benefit ^ 每日現金保障 ^ (Hospital Authority Hospital Ward Room Only) 只限醫院管理局之醫院大房 per day limit (Max days per disability per year) 每日限額(每年每症最高保障日數)	1,000 180 days	1,800 182 days
(k)	Surgical supplies (Government Hospital Authority (HA) only) 手術醫療用品賠償 (只限醫管局醫院) <sup>4</sup> Per disability per year limit 每年每症限額	84,000	120,000
(l)	Overseas Hospitalization Benefits (due to accident) – up to 200% of Basic Hospitalization Benefits (excluding Hong Kong, Macau & China) 額外海外住院保障 (只限於意外) - 最高賠償相等於基本住院福利之 200% (香港、中國及澳門除外)		
(m)	Second Claim Incentive 第二索償獎賞 Per day limit (Max days per disability per year) 每日限額 (每年每症最高保障日數)	950 90 days	2,500 182 days

3. To be referred by the attending Physician during the hospital confinement 必須由主診醫生轉介

4. Surgical Supplies shall be payable under Other Hospital Services. 手術醫療用品賠償包括於住院雜費內。



# Group Medical Insurance 團體醫療保險

<u>Supplementary Major Medical (SMM)</u> 附加住院醫療福利	Maximum Amount 最高賠償限額 HK\$	
	Plan 2 / Plan 4V (Voluntary Top-up)	Plan 3V (Voluntary Top-Up)
Designated Room Level 指定住房級別	Semi-Private 半私家病房	Private 私家病房
Maximum Benefit per disability per year 每年每症最高限額	300,000	350,000
Coinsurance 補償比率	80%	80%
Deductible Amount per disability 每症扣除額	500	500

## Remarks for SMM 調節因素:

Hospital confinement shall be subject to the Designated Room Level for the respective plan. If the Insured Person has chosen a level of hospital facilities and services same as or lower than the Designated Room Level, the reimbursement percentage specified in the Benefit Summary shall apply. Otherwise, benefit payable shall be according to the following scale of reimbursement:

受保成員住院房間的級別需受所屬保障計劃之指定住房級別所限。若受保成員入住指定或以下之住房級別，福利賠償將按保障概要內所列的賠償比率計算，否則，福利賠償將按以下賠償比率計算：

### Designated Room Level 指定住房級別

Semi-Private 半私家病房  
Semi-Private 半私家病房

### Confined in 入住病房級別

Private 私家病房  
VIP / Deluxe Room 貴賓病房或豪華病房

### Reimbursement % of Eligible Expenses 賠償比率

50  
No benefit will be payable 住院費用將不獲賠償



# Group Medical Insurance 團體醫療保險

**Benefit Change**

Out-Patient 門診福利保障		Maximum Amount 最高賠償限額 HK\$	
Reimbursement 賠償比率 <b>90%</b>		Plan 2 / Plan 4V (Voluntary Top-up)	Plan 3V (Voluntary Top-Up)
(a)	General Physician's consultation 普通科門診 Maximum limit per visits 每次最高賠償 Co-payment for network 網絡醫生自付費 Maximum number of visits per Policy Year 每年度最高賠償次數 - Extend to cover one preventive vaccine per policy year 延伸至包括每年一次預防疫苗注射	570 0 45	740 0 45
(b)	Physiotherapy & Chiropractic Treatment 物理治療及脊骨神經治療 <sup>5</sup> Maximum limit per visits 每次最高賠償 Co-payment for network (Physiotherapy Only) 網絡醫生自付費(只限物理治療) Maximum number of visits per policy Year 每年度最高賠償次數	800 0 45	1,000 0 30
(c)	Specialist Physician's consultation 專科門診 <sup>5,6</sup> Maximum limit per visits 每次最高賠償 Co-payment for network 網絡醫生自付費 Maximum number of visits per policy Year 每年度最高賠償次數	1,100 0 40	1,350 0 40
(d)	Chinese Medicine Practitioner (including Chinese Herbalist, Bonesetter, Acupuncture) 中醫 (包括中藥、跌打及針灸門診) Maximum limit per visits 每次最高賠償 Maximum number of visits per policy Year 每年度最高賠償次數	500 30	600 30

5. Referral by attending Physician shall be required. 需醫生轉薦信。

6. Referral by attending physician is waive for outpatient SP related to Dermatology, Gynaecology, Ophthalmology, Padiatrics, Orthopaedics & Traumatology. 括免皮膚科、婦科、眼科兒科和骨科之專科門診轉薦信。

Note: Pro-rata benefits shall apply for members with less than one year membership. 若成員加入計劃不足一年，最高賠償按比例計算。



# Group Medical Insurance 團體醫療保險

**Benefit Change**

<b>Out-Patient 門診福利保障</b>	<b>Maximum Amount 最高賠償限額 HK\$</b>	
	Plan 2 / Plan 4V (Voluntary Top-up)	Plan 3V (Voluntary Top- Up)
Reimbursement 賠償比率 <b>90%</b>		
(e) Basic Diagnostic Testing 基本診斷測試 <sup>5,7</sup> Limit per disability 每症最高賠償額 (Combined per disability limit under network & non-network 網絡及非網絡合計之每病症限額)	6,000	6,500
(f) Routine Physical Examination 一般健康檢查 - include Optical Examination 包括光學檢查 (by registered Ophthalmologists or Optometrists 由註冊眼科醫生或驗光師主理) Limit per policy year 每年最高賠償額	3,000	3,500
<b>Overall maximum number of visits per policy year for the following outpatient benefits                      每計劃年度最高賠償次數</b> <b>(a) + (b)</b>	<b>45</b>	<b>45</b>

5. Referral by attending Physician shall be required. 需醫生轉薦信。

7. Basic Diagnosis Testing includes basic diagnostic imaging (X-ray, mammogram, ultrasound). Advanced diagnostic imaging (MRI, CT scans, nuclear medicine) shall be payable under Other Hospital Services. 基本診斷測試包括X光、乳房攝影及超聲波。電腦掃描和核磁共振則包括在住院雜費內。

Note: Pro-rata benefits shall apply for members with less than one year membership. 若成員加入計劃不足一年，最高賠償按比例計算。





# Group Medical Insurance 團體醫療保險

Other Benefit 其他福利保障	Maximum Amount 最高賠償限額 HK\$		
Reimbursement 賠償比率 100% (Per Pregnancy 每宗分娩)	Plan 2	Plan 3V (Voluntary Top-Up)	Plan 4V (Voluntary Top-up)
<b>Emergency Cash (for employee only) 緊急現金保障 (只適用於僱員)</b>	10,000	10,000	10,000
<b>Maternity Benefit 分娩保障<sup>8</sup></b>			
Normal Delivery 自然分娩	45,000	45,000	60,000
Caesarian Section 剖腹分娩	61,000	65,000	75,000
Miscarriage or Abortion 流產或合法之人工流產	22,000	22,500	42,000

8. No maternity benefits shall be payable unless the pregnancy commences after coverage of the member becomes effective 分娩保障只適用於成員生效後所證實之懷孕  
(not applicable to IHSM transfer member 不適用於過渡成員)



# Group Medical Insurance 團體醫療保險

## Other Benefit 其他福利保障

## Maximum Amount 最高賠償限額 HK\$

Dental Benefit 牙科保障	Plan 2 / Plan 4V (Voluntary Top-up)	Plan 3V (Voluntary Top-Up)
<b>Reimbursement Percentage 賠償比率</b>	<b>100%</b>	<b>100%</b>
(a) Oral examination / Teeth Cleaning 牙科檢查/洗牙 (Max. no. of visits per policy year 每年之最高門診賠償次數)	1,000 2	1,000 2
<b>Reimbursement Percentage 賠償比率</b>	<b>80%</b>	<b>100%</b>
(b) Extraction 脫牙 - each tooth – uncomplicated 每隻 – 普通 - each tooth – surgical, impacted Wisdom Teeth 每隻 – 手術包括阻生智慧齒		
(c) Drainage of abscess 牙瘡治理 - per Abscess, without surgery 每隻牙, 不需手術 - per Abscess, with surgery 每隻牙, 需要手術		
(d) Intra-oral x-ray prior to dental treatment 牙科治療前之X光檢查 - single film 每次首張 - each additional film 其後每張		
(e) Anterior Fillings 前牙補牙 - each Filling – Composite 每次補牙- 樹脂合成 - each Filling – with acid etch 每次補牙-帶酸性蝕刻		
(f) Root Canal Treatment 齒根管治療 - One root 單牙根 - Each subsequent root same tooth 同一齒髓的根		

Note: Pro-rata benefits shall apply for members with less than one year membership. 若成員加入計劃不足一年，最高賠償按比例計算。



# Group Medical Insurance 團體醫療保險

Other Benefit 其他福利保障	Maximum Amount 最高賠償限額 HK\$	
Dental Benefit 牙科保障	Plan 2 / Plan 4V (Voluntary Top-up)	Plan 3V (Voluntary Top-Up)
<b>Reimbursement Percentage 賠償比率</b>	<b>80%</b>	<b>100%</b>
(g) Apicoectomy – Anterior teeth 齒根尖切除 - each Filling 每隻前牙		
(h) Pins for Cusp Restoration 補留牙峰之牙冠釘 - First pin 第一口釘 - Each subsequent pin for same tooth 同一牙其後每釘		
(i) Amalgam Fillings – Molar & Pre-Molar 銀粉補牙 (一面) - each Filling – 1 surface 每次補牙 (一面) - each Filling – each additional surface 每附加面 - Maximum each tooth 每隻最高		
(j) Denture result from accident 假牙(由意外引致) - Both set full upper & lower 上排整套及下排整套 - One full set upper or lower 上排整套或下排整套 - Partial sets 1) Preparation plate 倒模 2) Each tooth 每隻假牙		
<b>Overall maximum limit per policy year 每年最高賠償金額</b>	<b>7,700</b>	<b>8,000</b>

Note: Pro-rata benefits shall apply for members with less than one year membership. 若成員加入計劃不足一年，最高賠償按比例計算。



# Group Medical Insurance 團體醫療保險

## Other Benefit 其他福利保障

## Maximum Amount 最高賠償限額 HK\$

### Fertility Treatment (Inpatient / Outpatient Treatment) 生育治療(住院及門診治療)<sup>9</sup>

Plan 2 / Plan 3V (Voluntary Top-Up) /  
Plan 4V (Voluntary Top-Up)

Reimbursement 賠償比率

80%

Max limit per policy year 每年最高賠償額

50,000

This benefit shall cover inpatient and outpatient treatments of medical disorder of infertility and services to create a pregnancy up to the maximum benefit set forth for Fertility Treatment in the Benefit Summary including 此項福利包括有關不育症的住院和門診治療及服務，以創造妊娠，但以不超過福利概要內所訂定之最高賠償額為限。此福利包括：

a) Consultation, investigation and medication prescribed by Physician on fertility treatment (including related injections, lab fees and X-ray fees) 有關生育治療的醫生諮詢，調查和處方藥物（包括相關注射，化驗費用和X光費用）

b) In Vitro Fertilisation 體外受精 (IVF)

c) Intracytoplasmic Sperm Injection 胞漿精子注射 (ICSI)

d) Gamete Intra Fallopian Transfer 精卵輸卵管內植入術 (GIFT)

e) Zygote Intra Fallopian Transfer 受精卵輸卵管內植入術 (ZIFT)

f) Artificial Insemination (AI), also known as Intrauterine Insemination (IUI) and cryopreservation 人工授精 (AI)，也稱為宮內授精 (IUI) 和冷凍保存

g) Embryo transport (from one physical location to another) 胚胎運輸（從一個實體位置到另一個實體位置）

h) Collection, preparation and storage of donor ovum and/or semen 胚胎運輸（從一個實體位置到另一個實體位置）

i) Egg frozen expenses if the Insured Person elects to preserve the egg for delayed pregnancy due to health or medical reasons (Maximum HKD10,000/year) 受保人因健康或醫療原因，選擇保留冷凍卵子，待想生育時取出（每年最高10,000港元）

No benefit shall be payable for 以下情況將不會得到任何福利賠償：

- Treatments not listed above 以上未列出的項目
- Infertility assistance for reversal of earlier sterilisation and/or treatment of miscarriage in relation to failure of infertility treatment 與不育治療失敗有關的早期不育和/或流產治療的不育輔助
- Any expenses in relation to fertility treatment once the Insured Person has become pregnant 受保人於懷孕後之所有生育治療有關的費用



# Group Medical Insurance 團體醫療保險

<b>Other Benefits</b> <b>其他福利保障</b>	<b>Maximum Amount</b> <b>最高賠償限額 HK\$</b> <b>Non- Network 非網絡</b>	
	Plan 2 / Plan 4V (Voluntary Top-up)	Plan 3V (Voluntary Top-Up)
Reimbursement 賠償比率 100%		
<b>Evacuation &amp; Repatriation Benefit (Non-network) 醫療運送及遺體運返福利 (非網絡)</b> <ul style="list-style-type: none"> <li>• Emergency Medical Evacuation 緊急醫療運送</li> <li>• Repatriation of Remains 遺體運返</li> <li>• Worldwide Hospitalization Deposit Guarantee 全球住院按金保證</li> <li>• Compassionate Visit ( if the Insured Person is hospitalized for more than 7 consecutive days) 家屬恩恤探訪 (如受保人需住院超過連續 7 日)                             <ul style="list-style-type: none"> <li>○ Return Common Carrier ticket (economy class) 探訪家屬來回機票乙張 (經濟客位)</li> <li>○ Visitor's accommodation expenses 探訪家屬之住宿費用</li> </ul> </li> <li>• Return of Children (under 18 years of age) 子女護送 (只限十八歲以下子女)                             <ul style="list-style-type: none"> <li>○ One-way Common Carrier ticket (economy class) 單程 (送返之) 機票乙張 (經濟客位)</li> <li>○ Qualified escort when necessary 如有需要將由專人陪同送返</li> </ul> </li> <li>• Overseas medical monitoring &amp; repatriation after discharge from overseas Hospitalization 海外住院期間醫療跟進及出院後醫療運返</li> <li>• Hotel Room Accommodation for Convalescence (Maximum 5 days per Trip) 療愈期間酒店住宿費用 (每行程最多 5 日)</li> </ul>	100% 全數支付 100% 全數支付 Max \$60,000 per trip 每行程最高限額 \$60,000  Included 已包括 Max \$12,000 per trip 每行程最高限額 \$12,000 Included 已包括 Included 已包括 Included 已包括  Maximum \$2,000 per day 每日最高限額 \$2,000	



# Group Medical Insurance 團體醫療保險

## Evacuation and Repatriation Benefit 醫療護送及遺體運返保障

- |                                 |        |                    |
|---------------------------------|--------|--------------------|
| 1. Emergency Medical Evacuation | 緊急醫療護送 | Fully Covered 全數支付 |
| 2. Repatriation of Remains      | 遺體運返   | Fully Covered 全數支付 |

Prior authorization by AIAS shall be required

必須預先通知AIAS及取得其批准，所有未獲批准之費用均不會受理。

- If an Insured Member has any serious accident or illness abroad (exclude Hong Kong or his Place of Residence), AIAS can arrange for emergency evacuation to the nearest medical center for appropriate medical treatment.

倘受保人離開香港或其居住地旅遊時受傷或感染疾病，而依據友邦國際支援或其授權代表人（以下簡稱AIAS）之意見，認為情況危急及因醫療所需，應將受保人遷往有足夠及合適醫療設施的地方以便接受治療，AIAS將根據受保人受傷或疾病之嚴重程度，利用最適當之方法，作出醫療護送安排。有關該次緊急醫療護送所需之受保障費用，本公司將直接支付予AIAS。

- “Place of Residence” shall mean the place the insured member normally resides in and is employed there. In the event that the insured member has been assigned by his employer to work in the People’s Republic of China or in another country for a continuous period of over ninety (90) days, this place shall now be considered his Place of Residence for the purpose of benefits under this Policy.

「居住地」指受保人在某地方居住或工作連續超過九十（90）日，此地則被視為該受保人的「居住地」。

受保人被僱主委派到中國大陸或另一國家超過九十（90）日，則該地便被視為該受保人的「居住地」。

**AIAS Hotline 友邦國際支援熱線： (852) 2200 6399 Policy No. 保單號碼： 13099**



# Policy Exclusions

## 主要不保事項



# General Exclusions 不保事項

## Group Medical 團體醫療

1. Investigation and treatment of alcoholism or drug addiction; rest cure or sanitarium care; treatment of an optional nature; intentionally self-inflicted Injuries while sane or insane. 有關濫用藥物及酗酒的治療；休養或療養性的服務；有意識的或無意識的自殘或自殺所引起的損傷。
2. Injuries arising directly or indirectly from war, declared or undeclared. 因戰爭（不論已宣戰與否）直接或間接引致的損傷。
3. Special nursing care; tests not incidental to treatment or diagnosis of an actual Sickness or Injury or any treatment which is not medically necessary. 特別康護服務；與傷病治療及診斷無關的化驗；非醫療所須的治療。
4. Procurement or use of special braces, any appliances, any equipment or prosthetic devices, any implants, contact lenses, eye glasses, hearing aids or the fitting of the same and non-medical services such as television, telephone and the like. 購置、使用或配戴特別托架、器具、義肢、植入物、隱形眼鏡、眼鏡或聽覺輔助器；及非醫療服務的開支，例如：電視、電話等。
5. Any eye treatment, surgical procedure for correction of eye refraction, cosmetic procedures or plastic surgery unless such surgery is necessary for the repair of damage caused solely by accidental bodily injuries. 視力有關治療；眼部屈光治療或手術；美容或整容手術，唯在受保期間因意外導致健全身體受損而必須進行的程序則不在此限。





# General Exclusions 不保事項

## Group Medical 團體醫療

6. Any investigation, treatment or surgical operation for congenital anomalies or complications arising from such congenital anomalies or physical defects present at and existing from the time of birth regardless of the time of discovering or the time of such treatment or surgical treatment. 先天性異常或殘缺而引致的研究、治療或手術，不論該先天性異常情況或殘缺於何時被發現或有關之治療或手術於何時進行。
7. Birth control measures, investigation or treatment relating to infertility, genetic testing or counseling treatment occasioned by or resulting from pregnancy, childbirth or abortion unless the treatment is specified in the benefit schedule. 節育的器具、研究或手術、有關不育的研究或治療、基因測試、有關懷孕、分娩或流產的治療，在保障福利表列明的治療則不在此限。
8. Non-medically necessary treatments. 非醫療所需的服務。
9. Experimental, Investigational or Unproven Treatments except when authorized by the Company. 除已獲本公司核准者外，一切實驗及尚待審查性質或未經証實為有效的醫療服務。
10. Treatments and supplies for smoking cessation programs and the treatment of nicotine addiction. 戒煙計劃的服務和器具及尼古丁癮嗜的治療。
11. Services rendered by a Physician with the same legal residence as the Insured Person or who is a member of the Insured Person's family, including spouse, brother, sister, parent or child; or services delivered by an agent of the Company. 提供醫療服務者與受保人同住，或是受保人家庭成員之一，包括配偶、兄弟、姊妹、父母或子女。或提供醫療服務者為本公司的營業員。



# General Exclusions 不保事項

## Group Medical 團體醫療

12. Clinical home care; custodial care in any setting; day care; hospice ; private duty nursing; respite care. 家居護理；任何情況下的監管護理；日間護理；善終服務；私人護理；舒緩護理。
13. Acupressure, hypnotism, rolfing, massage therapy, aroma therapy; and other forms of alternative treatments. 穴位按摩、催眠治療、羅爾夫按摩療法、按摩治療、香薰治療及其他形式的另類治療法。
14. Other education treatments such as speech improvement, diabetic classes and nutritional treatments, or group support treatments. 健康教育服務，例如：語言改進、糖尿病課程、營養服務或團體支援服務。



# General Exclusions 不保事項

## Dental 牙科

- Dental appliances; 牙科用具。
- Charges for any dental procedures which are not included in the Benefit Summary; 福利表以外之項目。
- Treatment by any person other than a Dentist; 由非註冊牙醫進行之項目。
- Charges for dentures when such charges are incurred for replacement of congenitally missing teeth or teeth all of which were lost before the Member was covered under this Plan, applicable where dentures are covered under the Benefit Summary; 為填補天生失去的牙齒，或受保人於此附加福利之保障生效前已失去的牙齒，而導致須安裝假牙之費用（本事項只適用於假牙安裝為受保項目之一的情況）。
- Charges for services and supplies that are partially or wholly cosmetic in nature, including charges for personalization or characterization of dentures, unless the services are recommended as necessary by a Dentist. 美容或整容有關之費用，包括個人化或個性化之假牙(有必要性及由註冊牙醫推薦除外)。



**Voluntary Benefits  
Enrolment  
自願福利登記**



# Benefit Enrolment

## Enrolment For Existing Members:

- Enrolment Period: Within 15 calendar days (**14 January 2025 – 28 January 2025**) from the AIA's welcome email to members
- No Changes on the benefit once submitted until next policy year
- Once enrolled, Top-Up Plan is effective from 01 January 2025.

## How To Apply

- AIA sends invitation by email to all eligible members. As guided by the email, please visit AIA Website and login your own personal account to review the benefit schedules and applications process
- Must submit enrolment within enrolment period. The platform will not be opened in mid-year



# Benefit Enrolment

## E-mail communication for members

1<sup>st</sup> e-mail : Invitation to enroll in the AIA Employee Benefits Selection (14 January 2025)

\*\*\*\*\*This is a system-generated message. Please do not reply to this email\*\*\*\*\*

Dear <<MEMBER\_NAME>>,

Welcome to the AIA EC2 Platform for policy year of <<FVP\_YEAR>>. Your employer has appointed us to provide this platform through the AIA website to administer the benefit selection process. We will provide you with the necessary support during the process. Please visit us at [aia.com.hk](http://aia.com.hk).

We have assigned a unique AIA Member ID to you for easy registration:  
<<MEMBERID>>

If you are a new user, please click [here](#) to register with your ID (click "New User Registration") and bind your Employee Benefit account under "Account Maintenance" for internet service.

If you are a registered member, please click [here](#) to login to Employee Benefits Website directly and select the plan for you / your existing dependant if applicable on the Enrolment Platform.

After login and access "Employee Benefits", please click "Top-up Programme" under Member Activities Menu to select for your own plan.

For mid-year new add dependant(s) benefit selection, please click "Top-up Programme" under Member Activities Menu > Continue > Add New Dependiant for your dependent's plan.

The period of enrolment for this benefit will be from <<Enroll\_Start\_Date>> to <<Enroll\_End\_Date>>. After this period, you will not be able to make any changes to your selected benefits for <<FVP\_YEAR>>.

If you have any enquiries, please contact the AIA Member Service Hotline at (852) 2200 6333.

Yours sincerely,

AIA Corporate Solutions  
AIA International Limited (Incorporated in Bermuda with limited liability)  
[aia.com.hk](http://aia.com.hk)





# Benefit Enrolment

## E-mail communication for members

2<sup>nd</sup> e-mail : 1st Reminder for AIA Employee Benefits Selection (20 January 2025)

\*\*\*\*\*This is a system-generated message. Please do not reply to this email\*\*\*\*\*

AIA Member ID: <<MEMBERID>>

Dear <<MEMBER\_NAME>>,

We would like to remind you that you have not yet completed your enrolment, and the benefit selection deadline is on <<Enroll\_End\_Date>>. Please click [here](#) to register with your ID (click "New User Registration") and bind your Employee Benefit account under "Account Maintenance" or click [here](#) to log in to the Employee Benefits Website directly and select your plan on the EC2 Platform (Click "Top-up Programme" under Member Activities Menu after login and access "Employee Benefits").

If you have any enquiries about this, please contact the AIA Member Service Hotline on (852) 2200 6333.

Yours sincerely,

AIA Corporate Solutions  
AIA International Limited (Incorporated in Bermuda with limited liability)  
aia.com.hk



# Benefit Enrolment

## E-mail communication for members

3<sup>rd</sup> e-mail : Enrollment Acknowledgement (after members submit enrolment)

\*\*\*\*\*This is a system-generated message. Please do not reply to this email\*\*\*\*\*

AIA Member ID: <<MEMBERID>>

Dear <<MEMBER\_NAME>>,

We are pleased to acknowledge that we have received your online benefit selection. If you have any queries, please contact the AIA Member Service Hotline on (852) 2200 6333.

Yours sincerely,

AIA Corporate Solutions  
AIA International Limited (Incorporated in Bermuda with limited liability)  
aia.com.hk





# Benefit Enrolment

## User Login

[www.aia.com.hk](http://www.aia.com.hk) – please use Chrome

The image shows a sequence of steps for logging into the AIA system:

1. "My AIA" - The "MY AIA" link in the top navigation bar is circled in blue.
2. "Employee" under "Employee Benefits" - The "Employee" link under the "EMPLOYEE BENEFITS" menu is circled in blue.
3. "Employee" - The "Employee" option in the login selection menu is circled in blue.

The login page includes an "Agreement of Use" section and a "System Enhancement Notice" at the bottom.



# Benefit Enrolment

## User Login

1. Choose "Login"



2. Input "Login ID" & "Password"



3. Choose "Mobile" or "email" for receiving "One-time Password" & click "Confirm"

VERIFY YOUR IDENTITY

VERIFY YOUR IDENTITY

Please select a preferred way to receive One-Time Passcode (OTP) to login

Mobile



Email



I have read, understood and agreed the [Terms and Conditions of OTP Service](#)

Reminder: If you select mobile to receive the OTP, please ensure the reception is good and your device setting does not filter out OTP messages.

CONFIRM

CANCEL

4. Click "Send OTP" to confirm the mobile no. / email address

VERIFY YOUR IDENTITY

VERIFY YOUR IDENTITY

OTP will be sent to the mobile number below. Are you ready?

Mobile

+85291\*\*\*\*96

SEND OTP

CANCEL

5. Input "One-time Password"

VERIFY YOUR IDENTITY

VERIFY YOUR IDENTITY

One-Time Passcode (OTP) has been sent.

Mobile

+85291\*\*\*\*96

One-Time Passcode (OTP)

xxxxxx

No OTP received? [Resend](#)

Reminder: If you select "Resend" for OTP after click "Send", it will be suggested to re-login using email. Click "cancel" to re-login and select email to proceed.

CANCEL



# GO TO “EMPLOYEE BENEFITS” PLATFORM

The image shows a two-step process for navigating to the Employee Benefits platform. Step 1: A red navigation bar at the top of the page features a menu icon (three horizontal lines) on the left, which is highlighted by a yellow box and an arrow pointing to a callout box containing the text "1. Click the manual bar". Step 2: After clicking the menu icon, a dropdown menu appears. The "EMPLOYEE BENEFITS" option is highlighted with a red oval and an arrow pointing to a callout box containing the text "2. Choose 'Employee Benefits'". The background of the page shows a user interface with a greeting "Good evening! CHIU YIN MAURICE", a "Wellness" section with a "LEARN MORE" button, a "Quicklinks" bar with icons for Claims, Fund Switching, eCard, and eDocument, and a "HIGHLIGHTS" section with four cards: "Keep contact info up-to-date", "Managing your AIA accounts", "MPF - Tax deductible voluntary contributions", and "Manage your MPF with ease". Below the navigation bar, another user interface is visible with a greeting "Good afternoon! WING KEE", a "New AIA Assemble" section with a "Learn More" button, and another "Quicklinks" bar.



# Benefit Enrolment

## Go to 'Employee Benefits' Platform

Employee Benefits Account Summary

DEM003, DEM003 (Member)	
AIA Member ID	4748288301
Dependent Coverage	Yes
Last Claim Processing Date (mm/dd/yyyy)	No record found within last 2 years
SDEM003, SDEM003 (Spouse)	
AIA Dependent ID	4748288302
CDEM003, CDEM003 (Child)	
AIA Dependent ID	4748288303

Policy Number	Product Coverage
0000015595	HOSPITAL & SURGICAL CONVERSION PRIVILEGE
0000015595	HMO-DENTAL
0000015595	HMO-HOSPITAL AND SURGICAL

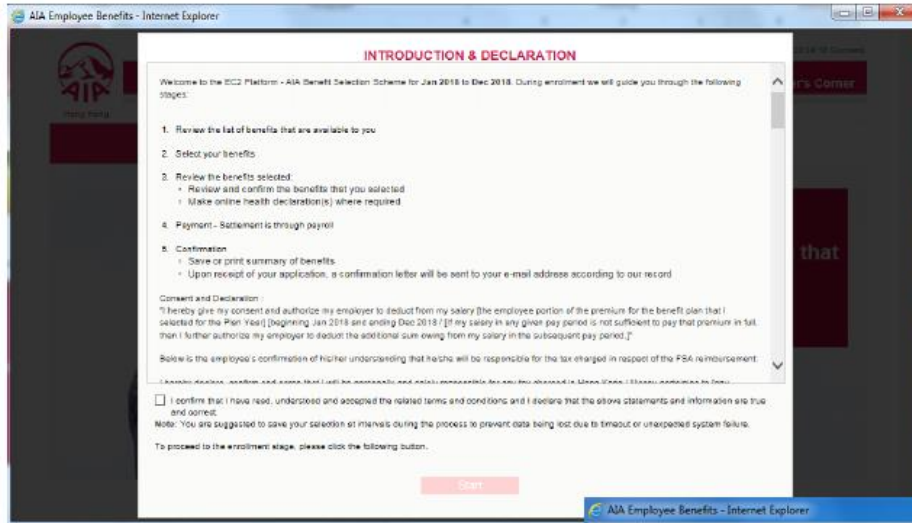
Remaining days to make your benefit selection and **click** to access the enrolment window

To review your personal details and existing benefits coverage before enrolment

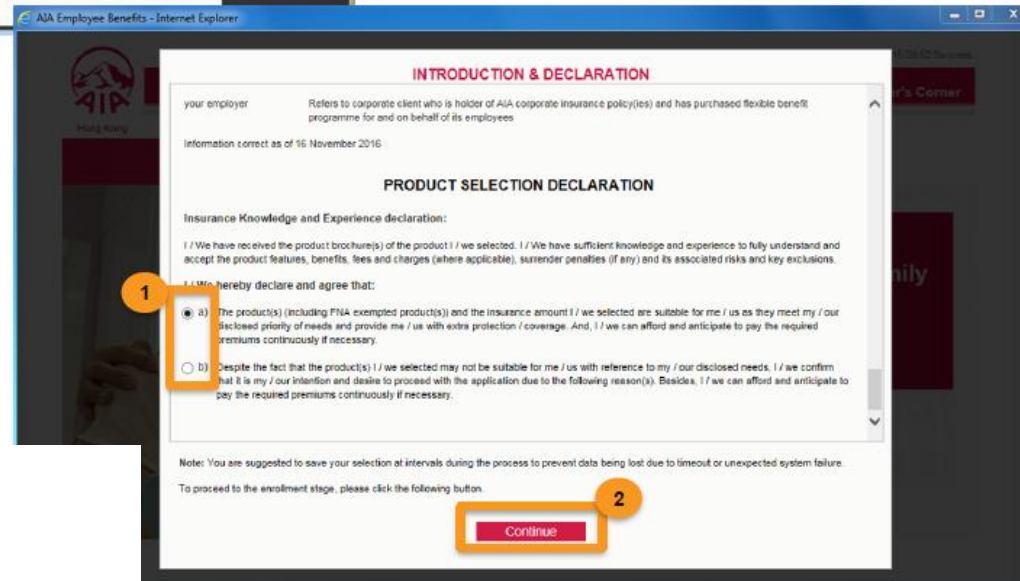


# Benefit Enrolment

## Introduction & Declaration



1. Enrolment window will pop up on screen. Please read the Introduction & Declaration. Please select your Product Selection Declaration option.
2. Click **Continue** to proceed.



AIA confider





# Benefit Enrolment Homepage

The screenshot shows the AIA Employee Benefits homepage in an Internet Explorer browser window. The page features a navigation bar with 'Home', 'My Benefits', and 'Resources' links. A central banner displays a man and a woman in business attire, with the text 'Start early for protection that is within your budget.' Below the banner is a countdown timer showing '14 DAYS TO CHOOSE YOUR OWN BENEFIT NOW'. Three callout boxes provide instructions: 'Click Home to return to homepage when navigating.' points to the Home link; 'Click My Benefits to start selecting your benefit plans for Yr. 2025' points to the My Benefits link; and 'Click Resources to download the information of AIA Flexible Benefits Programme (i.e. member booklet, and system user guide).' points to the Resources link.

AIA Employee Benefits - Internet Explorer

Welcome, Your Last Login: 08/15/2019 15:02:27 Success.

AIA Hong Kong

AIA Employee Benefits Member's Corner

Home My Benefits Resources

Click **Home** to return to homepage when navigating.

Click **My Benefits** to start selecting your benefit plans for Yr. **2025**

Click **Resources** to download the information of AIA Flexible Benefits Programme (i.e. member booklet, and system user guide).

Start early for protection that is within your budget.

14 DAYS TO CHOOSE YOUR OWN BENEFIT NOW



# Benefit Enrolment

## Medical Protection



Welcome, Your Last Login: 01/13/2025 13:44:23 Success.

AIA Employee Benefits

Member's Corner

Home

My Benefits

Resources

Current Benefits Overview

Select My Benefits

Review Selected Benefits

Payment

Confirmation

New Selection

Medical Protection

Medical Protection

Default at your Default Plan (Core Plan).

Price Tag for each option is shown; you can click the benefit you wish to enroll.

Options not applicable to you are disabled and no selection can be made.

	MEMBER	SPOUSE
Core plan 2	<input checked="" type="radio"/> 0.00 HKD	<input type="radio"/> 0.00 HKD
Top up plan 03V	<input type="radio"/> 5,286.00 HKD	<input type="radio"/> 5,703.00 HKD
Top up plan 04V	<input type="radio"/> 0.00 HKD	<input type="radio"/> 2,847.00 HKD

Summary

Summary	
Core plan 2	0.00
Money used	0.00
<b>Total price</b>	<b>0.00</b>

Summary of your selected options are shown here.

Click **Next** to proceed to Review Selected Benefits

Next

Save

Reset

Click **Save** to temporarily save your selection.

Click **Reset** to return to your Default Plan (Core Plan).



# Benefit Enrolment

## Payment Summary

Welcome, Your Last Login: 01/13/2025 13:44:23 Success.



Hong Kong

AIA Employee Benefits

Member's Corner

Home

My Benefits

Resources

Current Benefits Overview

Select My Benefits


Review Selected Benefits

Payment

Confirmation

### New Selection

Benefit Selection for period 01/01/2024 - 12/31/2024

	MEMBER	SPOUSE	CF
 Medical	MEMBER'S PLAN	MEMBER'S PLAN	VA
Voluntary Medical Plan	Top up plan 03V	Top up plan 03V	

Total 22,341.00

Prev

Next

Save





# Benefit Enrolment Payment

Current Benefits Overview > Select My Benefits > Review Selected Benefits > **Payment** > Confirmation

### Payment Summary

	Premium (FLEX DOLLAR)	Payable Premium	Underwriting Required	Un
<b>Medical</b>				
MEDICAL BENEFIT				
Option Plan (5V4/EVD)	25,587.00	25,587.00	-	
Flex Dollar Pending For Underwriting				0.00
Flex Dollar Allocated				23,664.00
Total Flex Dollar Used				-25,587.00
Flexible Spending Account (FSA) Balance				0.00
<b>Amount To Be Paid</b>				<b>1,923.00</b>

Please note if you choose Visa or MasterCard for payment, you may be required to enter your personal password in the subsequent secure page for authentication to complete the online purchase if Verified by Visa or MasterCard; SecureCode security feature is enabled by your credit card company.

Type of Card:  VISA  MasterCard

Credit Card Number:

Security Code:

Expiry Date: 08  2019

**1**  I confirm that I have read, understood and accepted related terms and conditions

**2**

This indicated the amount that your spend in top up benefit will be settled through payment gateway by your credit card.

Please input your credit card information to proceed the online payment.

Once you have submitted your benefit selection, you cannot change or withdraw your benefit options during the window period or the Plan year.

1. Click the check box after reading the terms and conditions
2. Click **Submit** to confirm your benefits



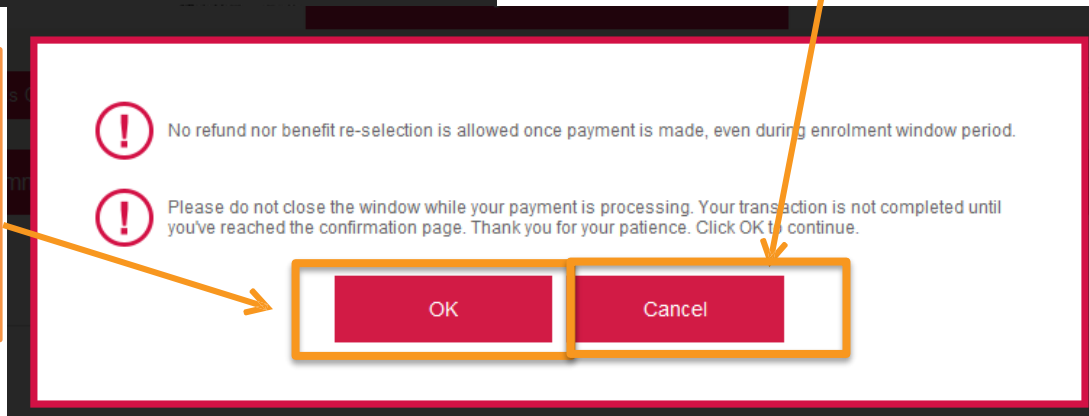
# Benefit Enrolment Payment



If you would like to make changes on your Benefit Selection or withdraw payment, Click **Cancel** to divert back to previous page.

Click **Confirm** to confirm your benefits and make the payment.

Once you have submitted your Benefit Selection and payment, you cannot change or withdraw your benefit options during the window period or the Plan year and no refund is provided.



# Benefit Enrolment

## Confirmation on Benefit Submission

Welcome, Your Last Login: 11/09/2016 16:10:42 Success.

**AIA Employee Benefits** Member's Corner

Hong Kong [Close >](#)

**Home** **My Benefits** **Resources**

Current Benefits Overview > Select My Benefits > Review Selected Benefits > Payment > Confirmation

**Payment Result**

Thank you for using the AIA platform to select your benefits.

We are pleased to inform you that we received your selection at 19:08:24 on Nov-09-2016 and you may click the "Print Selection Summary Form" button now to print a copy for your records.

We will also send an acknowledgement of this to your registered email address shortly. Thank you for your interest in AIA.

**Print Selection Summary Form** **Close**

Click **Close** to return to homepage

**IMPORTANT:**  
You are highly recommend to print your Benefit Selection summary form after enrolment for record and future use.



# Important Note

<p><b>For member who would like to apply Voluntary Medical Top-Up Plan</b></p>	<ul style="list-style-type: none"><li>• AIA Voluntary Platform Enrolment period start on <b>Jan 14, 2025</b></li><li>• Benefits effective Date will be retroactive to <b>Jan 1, 2025</b> upon completion of enrollment</li><li>• Please withhold all the claim submission until completed your Voluntary Benefits enrolment</li><li>• Please note Claims submitted before completing the Voluntary benefits enrolment will be processed under core plan benefit, Re-assessment will not be carried out by AIA</li><li>• On each policy anniversary, Plan selection will be assumed as Standard plan; reselection will be required if member wish to maintain the Voluntary Top-Up benefits</li><li>• Note that if you are enrolling, your dependents must also be enrolled (all family members must be <b>on the same plan</b>).</li><li>• Pre-existing medical conditions will be covered under the core plan for first 12 months from the benefits upgrade date.</li><li>• If you do not enroll in the voluntary top up plan, you and your declared dependents will be automatically covered under the core plan.</li></ul>



# Claims Procedures

## 索償申請程序



# Claim Procedures 索償程序

## Group Hospitalization & Surgical Claims (Out-Network) 團體住院及手術保障 (非網絡)

- Complete 'Part I' of the 'Group Medical Insurance - Hospitalization & Surgical Claim Form'  
完成團體住院及手術索償表格甲部



- Request the attending surgeon or doctor to complete 'Part II' of the claim form  
由主診醫生填寫乙部



- Send the completed form + original itemized hospital bill(s) to AIA within 90 days after discharged from hospital  
出院後90天內連同已填寫之索償表格及所有單據正本交回AIA
- Claims will be settled by means of autopay to the employee's bank account  
賠償將以自動轉賬于僱員之登記戶口

### Before Admission

入院前

### During Hospitalization

住院期間

### After Discharge

出院後


**Note:** For confinement in a hospital under The Hospital Authority (Ward) for which Part II may not be available, please complete Claim Form (Part I) and Discharge Summary or Sick Leave Certificate

如受保僱員或家屬入住醫院管理局轄下醫院之大房，主診醫生未能填寫索償表格乙部，請遞交索償表格之甲部及出院紙 / 病假紙



# Claim Procedures 索償程序

## Hospitalization & Surgical Claim Form 住院及手術索償表格



AIA International Limited  
(Incorporated in Bermuda  
with limited liability)

### GROUP HOSPITALIZATION & SURGICAL CLAIM FORM 團體住院及手術索償申請表

(This form is applicable to both legalaid and outpatient surgical claims)  
(此申請表格適用於住院及手術索償)

**PART I – Member Information – TO BE COMPLETED BY THE MEMBER/INSURED EMPLOYEE  
申請人一成員資料 (由成員/受保僱員填寫)**

1. Name of Employer / Group Policyholder 僱主/團體保險公司名稱	2. Group Policy No. 團體保險編號
3. Name of Insured Employee / Member 受保僱員/成員姓名	4. HKID Card No. of the Insured 受保僱員/成員的香港身分證號碼
5. Name of Doctor / Patient 醫生/病人姓名	6. Discharge Number ID (Compulsory) 出院號碼/支票號碼 (10 digits no. shown in the medical card 醫單上顯示的十位數字)

**Please complete all the above information. Otherwise, it may cause delay in processing.** 請填寫以上資料，否則將延誤索償處理。

7. Have you / the claimant had any prior treatment for this or related conditions?  
您/申請人/受保僱員以前有否接受過此或有關病症的治療?  
 No 否  Yes 是 Doctor's Name 醫生姓名: \_\_\_\_\_ Date 日期: \_\_\_\_\_

8. Are you / the claimant making any other insurance claim as a result of this hospitalization/surgery?  
您/申請人/受保僱員是否正就此次住院/手術向其他保險公司索償?  
 No 否  Yes 是 Name of Insurance Company 保險公司名稱: \_\_\_\_\_

9. Was the hospitalization/surgery a result of an accident?  
此次住院/手術是否因意外而引致?  
 No 否  Yes 是 Date 日期: \_\_\_\_\_ Time 時間: \_\_\_\_\_ Place 地點: \_\_\_\_\_  
Brief Description 簡述: \_\_\_\_\_

**Declaration and Authorization 聲明及授權**

1/ I confirm that I / we have read and understood the AIA Personal Information Collection Statement ("AIA PIC"). I / we declare and agree that any personal data and other information relating to me / us or my / our policies or investments contained in this enrollment form or collected, obtained, compiled or held by AIA for any reason from time to time may be collected and utilized in accordance with the AIA PIC. I / we acknowledge and consent to the transfer of my / our personal data outside of Hong Kong (or outside of Hong Kong or Macao (or outside of Macao)) as the case may be, for the purposes and to the types of transferee as set out in the AIA PIC. The updated version of AIA PIC is available for download from its website [www.aia.com.hk](http://www.aia.com.hk), and is made available upon request.

2/ We also hereby irrevocably authorize

a. any organization, institution or individual that has any record or knowledge of my / the insured's employment, and have records, accident or loss details (of any work), health and medical history or any treatment or advice that has been or may hereafter be rendered to disclose to AIA such information. This authorization shall bind my / the insured's successors and assigns and remain valid notwithstanding my / the insured's death or incapacity to so far as legally permitted. A portion of the authorization shall be as valid as the original.

b. AIA or any of its approved medical assessors or laboratories to perform the necessary medical assessment and tests to undertake and evaluate my / the insured's health status in relation to the application and any claim arising therefrom. These tests may include, but are not limited to, tests for cholesterol and related blood lipids, diabetes, liver or kidney disorders, acquired immune deficiency syndrome (AIDS), infection by any human immunodeficiency virus (HIV), immune disorder or the presence of medications, drugs, hormone or their metabolites.

3/ We hereby agree with and authorize AIA to deduct the reimbursement of claims approved in the event that I, and / or my dependants, have any shortfall amount, for whatever reason, due to AIA.

Signature of Insured Employee / Member 受保僱員/成員簽署 \_\_\_\_\_  
Signature of Patient (18 years of age or over) 病人簽署 (十八歲或以上) \_\_\_\_\_  
Date Signed 簽署日期 \_\_\_\_\_

Lagan 24-hour AIA Employee Benefits Online Service Centre through AIA.COM.HK to check your claim records and / or benefit next  
請登入AIA.COM.HK之24小時員工福利服務網上服務中心查詢您的索償紀錄及/或福利情況

SPL-POL-001

**Notes for filing a claim 申領索償須知**

1. 此申請表格適用於團體保險(包括僱員及受保僱員)及個人保險(包括僱員及受保僱員)的住院及手術索償。請按表格上的指示填寫。
2. 表格上所有資料必須填妥。如有任何資料遺漏或錯誤，將會延誤索償處理。
3. 請將此申請表格與醫單(包括醫單封面及背面)一併寄出。請在表格上填妥醫單號碼。
4. 請將此申請表格與醫單(包括醫單封面及背面)一併寄出。請在表格上填妥醫單號碼。
5. 請將此申請表格與醫單(包括醫單封面及背面)一併寄出。請在表格上填妥醫單號碼。
6. 請將此申請表格與醫單(包括醫單封面及背面)一併寄出。請在表格上填妥醫單號碼。

**中環辦事處**

1. 中環辦事處: 香港中環皇后大道中119號AIA保險中心11樓
2. 中環辦事處: 香港中環皇后大道中119號AIA保險中心11樓
3. 中環辦事處: 香港中環皇后大道中119號AIA保險中心11樓
4. 中環辦事處: 香港中環皇后大道中119號AIA保險中心11樓
5. 中環辦事處: 香港中環皇后大道中119號AIA保險中心11樓
6. 中環辦事處: 香港中環皇后大道中119號AIA保險中心11樓

**PART II – TO BE COMPLETED BY THE SURGEON OR ATTENDING PHYSICIAN  
由手術醫生/主治醫生填寫**

Patient's Name 病人姓名: _____	Patient's HKID Card No. 病人的香港身分證號碼: _____
1. a. What was the period of hospitalization? 住院日期 Admission Date 入院日期 _____ Discharge Date 出院日期 _____ b. Place of Services 診所地點 <input type="checkbox"/> Ward 大房 <input type="checkbox"/> Semi-Private 半套房 <input type="checkbox"/> Private 私家房	7. a. Have you treated the above patient for this or related ailment before? 您是否曾治療過上述病人的此或有關病症? <input type="checkbox"/> No 否 <input type="checkbox"/> Yes, please give details 是，請詳述: _____ b. Was the condition a recurrent episode or a chronic disease? 此病症是否屬復發性或慢性病症? <input type="checkbox"/> No 否 <input type="checkbox"/> Yes, it was 是，是此病。 _____ the date of first attack was on _____ 第一次發作的日期: _____
2. a. Please give chief complaint / diagnosis for the hospitalization. 此次住院之病徵/診斷 b. Describe the type of treatment / surgical procedure given to the patient. 給予病人的治療/手術	8. Was the condition caused by or in any way associated with the conditions mentioned below? 此病症是否由下列或任何有關病症引致? Conditions 病症 <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 a. influenza or other infectious diseases 流行性感冒或其他傳染病 <input type="checkbox"/> <input type="checkbox"/> b. colds, flu or other respiratory infections 傷風、流鼻涕或其他呼吸系統感染 <input type="checkbox"/> <input type="checkbox"/> c. sexually transmitted diseases 性傳染病 <input type="checkbox"/> <input type="checkbox"/> d. congenital deformities or anomalies 先天畸形 <input type="checkbox"/> <input type="checkbox"/> e. accidents, injury or self-harm 意外、受傷或自傷 <input type="checkbox"/> <input type="checkbox"/> f. correction of eye sight 視力矯正 <input type="checkbox"/> <input type="checkbox"/>
3. When were the symptoms first presented or when did the accident happen? 首次出現的症狀日期或意外發生的日期	9. If the treatment is due to pregnancy, please give the date of conception. 如果治療是因懷孕而引致，請提供受孕日期。 _____ W/M/Y _____ D/O/Y _____ Y/Y/N
4. When was the first consultation for the treatment received? 首次接受治療/診症及入院開刀的日期	10. Was the hospitalization / treatment medically necessary? 病人的住院/治療是否屬必要? <input type="checkbox"/> No 否 <input type="checkbox"/> Yes, please give details 是，請詳述: _____
5. Was the patient received continuous treatment related to this ailment/condition? 病人是否接受過持續性的治療/診症	11. For the average patient, what is the usual duration of hospitalization for this ailment/condition? 一般病人的住院/治療平均日數 _____ days 天 _____ nights 夜 <input type="checkbox"/> No 否 <input type="checkbox"/> Yes, please give details 是，請詳述: _____
6. Each hospitalization was due to accident, please state the frequency. 每次病人的住院均是由意外而引致，請說明住院次數	12. Can the patient take any home leave during the hospital confinement? 病人住院期間可否請假? <input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 If "Yes", please give name and address of the referring doctor. 若"是"，請提供轉介醫生的姓名及地址。 _____ Doctor's Name 醫生的姓名 _____ Address 地址 _____

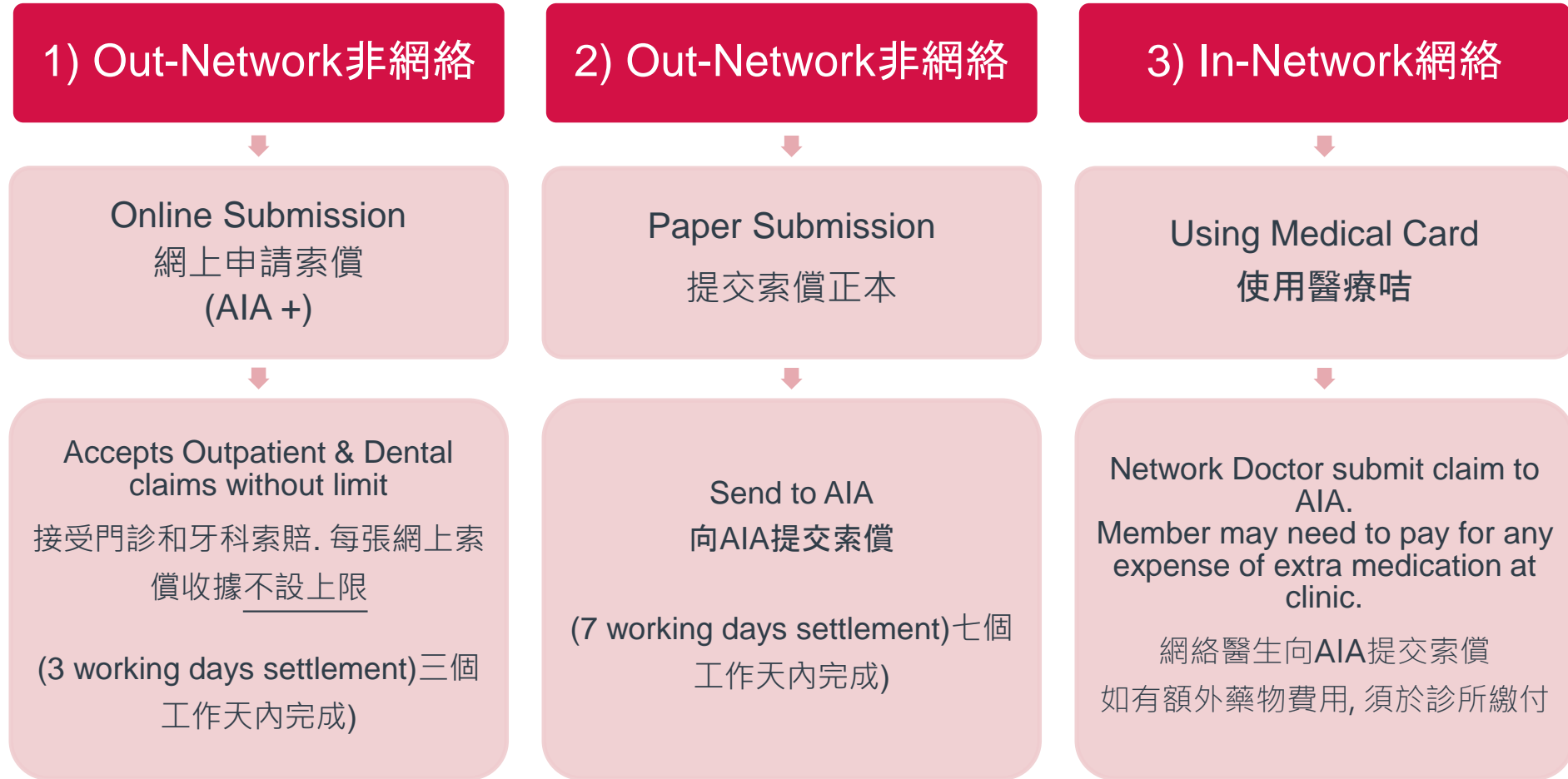
Name of Attending Physician & Qualifications 主治醫生的姓名及專業資格: \_\_\_\_\_  
Address 地址: \_\_\_\_\_  
Telephone No. 電話號碼: \_\_\_\_\_

Signature and Stamp of Attending Physician 主治醫生的簽名及蓋章  
AIA International Limited (Incorporated in Bermuda with limited liability)  
中環辦事處: 香港中環皇后大道中119號AIA保險中心11樓



# Claim Procedure 索償程序

## Outpatient Claims Procedures Flowchart 門診索償程序流程圖





# Outpatient / Dental Claim Procedure 門診/牙科索償程序

## 2) Out-Network (非網絡) – Online Submission

### Online Claim Submission 網上申請索償

E-claim Limit :  
**No Limit** for ALL outpatient & dental claim

Submit your claim in **FOUR** simple steps

簡單4步遞交索償申請

Claim processing time as little as 3 days in a normal case

在一般情況下，理賠程序會於3個工作天內完成

Please note:  
You do not need to submit original receipts or supporting documents to us. However, we recommend you keep the original receipts for **120 days** in case we ask you to verify.  
無需交回正本收據，但建議保留正本收據120日，以作核實之用

**1** Fill in basic information  
輸入基本資料

**2** Fill in claim details  
輸入索償資料

**3** Upload receipt and other documents  
上載收據及文件

**4** Confirm details  
確認資料

CLAIM SUBMISSION

1 2 3 4

Tell us a bit about your claim

I want to claim:  
Group Policy

I want to make a claim for  
please select

Remark  
AIA Connect does not support inpatient claim. Please file your request in paper with a claim form and send your relevant supporting documents to AIA Corporate Solutions.  
Click [here](#) to download claim form.

NEXT

BACK

CLAIM SUBMISSION

1 2 3 4

Tell us more details about your claim

RECEIPT INFORMATION

Receipt amount  
HKD

Medication fees stated in this receipt (if any)  
HKD Amount

Date of Consultation

Diagnosis

ADDITIONAL INFORMATION

CLAIM SUBMISSION

1 2 3 4

Upload your claim document(s)

Receipt

Amount

Date of Consultation

Medication Fees

UPLOAD

NEXT

BACK

CLAIM SUBMISSION

1 2 3 4

Please review before submitting

Insured EDIT

Claim Type EDIT

Receipt Amount EDIT

Medication fees stated in this receipt (if any) EDIT

Date of Consultation EDIT

Employees receive reimbursement  
僱員收到賠償

# Claim Procedure 索償程序

## Group Outpatient Claims 團體門診索償

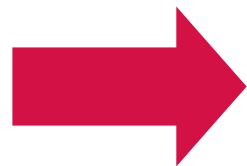
**Completed claim form**  
已填寫之門診索償表格



**Original Receipt**  
正本收據



**Referral Letter 轉介信**  
(if applicable 如適合)



**TO AIA**

Send within 90 days after the consultation to the following address:

於求診日起計90日內寄往下列之地址:

If certified true copy is required to return, please state the following at the top left corner of the Claim Form.

“ Please Return Certified True Copy”

如需退回核實副本，須於門診索償表格之左上角註明”請退回核實副本”

*AIA International Ltd.  
Corporate Solutions Department  
12/F AIA Financial Centre  
712 Prince Edward Road East  
Kowloon  
Hong Kong*



# Claim Procedure 索償程序 Outpatient (Network) 門診索償程序 (網絡)

## Using AIA Medical Card 使用AIA團體醫療咭

- This facility can only be used when you visit AIA's appointed Network doctors (applicable to General Practitioner, Specialist and Physiotherapy Treatment) 於AIA指定之診所使用。(只適用於普通科，專科門診與物理治療)
- Present your AIA Medical Card and your HK I. D. card at the reception of panel doctor's clinic for verification. 於指定之診所櫃台展示你的AIA團體醫療咭及香港身份証以核對身份
- Sign your name on the "Claim Voucher" provided by the clinic and never sign more than one voucher per visit. 於索償收據上簽署，每次求診只簽署一張收據
- Do not sign on a BLANK VOUCHER 請勿在空白存根上簽署
- If the amount incurred for clinical visit exceeds the entitled benefit, the insured member is responsible to pay the shortfall amount to AIA. 若求診費用多於應得保障，AIA將會發出差額通知書以追回差額，受保成員應盡快付清差額
- After consultation, retain the patient copy of the claim voucher for your own reference. 保留收據之副本
- AIA Medical card should be returned to HR department upon the termination of employment. 離職時必須將團體醫療咭交還予人事部



# Claim Procedure 索償程序

## Outpatient Claims Procedures (In-network) 門診索償程序 (網絡)

Present your AIA Medical Card and your HK I. D. card at the reception of panel doctor's clinic for verification.

於指定之診所櫃台展示你的AIA團體醫療咭及香港身份証以核對身份



Sign your name on the "Claim Voucher" provided by the clinic and never sign more than one voucher per visit.

於索償收據上簽署，每次求診只簽署一張收據



After consultation, retain the patient copy of the claim voucher for your own reference.

保留收據之副本

### Remarks:

- This facility can only be used when you visit AIA's appointed Network doctors (applicable to General Practitioner, Specialist and Physiotherapy Treatment) 於AIA指定之診所使用。(只適用於普通科、專科門診與物理治療)
- Do not sign on a BLANK VOUCHER 請勿在空白存根上簽署
- If the amount incurred for clinical visit exceeds the entitled benefit, the insured member is responsible to pay the shortfall amount to AIA. 若求診費用多於應得保障，AIA將會發出差額通知書以追回差額，受保成員應盡快付清差額
- AIA Medical card should be returned to HR department upon the termination of employment. 離職時必須將團體醫療咭交還予人事部



# Claim Procedure 索償程序

## Group Outpatient Claims Procedures (Out-Network) 團體門診索償程序(非網絡)

- Submit your completed claim forms together with the original bills and receipts.  
提交門診索償表格及正本收據
- The bills and receipts must be submitted to AIA within 90 days after the consultation.  
所有正本收據必須於求診日起計90日內交予AIA
- Doctor's original receipts must include:  
醫生/診所之收據必須包括以下項目
  - Date of visit 求診日期
  - Name of Patient 病者姓名
  - Diagnosis certified by attending doctor/dentist \*\* 確診之病名
  - Breakdown charges of consultation & medicine 詳列診症費用及藥費
  - Doctor's name & address 醫生姓名及地址
  - Doctor's signature & stamp of the attending doctor, etc. 註冊醫生之簽署, 蓋章
  - Attach doctor's recommendation / referral letter X-ray & laboratory tests, prescribed medicine and treatment by physiotherapist and chiropractor. 凡X光及化驗, 處方藥物, 物理治療及脊骨神經治療均須附有註冊西醫之轉介信.
- Claims will be settled by means of autopay to employee's bank account.

賠償經自動轉賬至僱員之登記銀行戶口

*\*\* For clinical consultation in a hospital under The Hospital Authority for which diagnosis may not be available, please provide Sick Leave Certificate or Medical Certificate.*

如求診於醫院管理局轄下之政府醫院·若收據未能提供病症名稱, 請提供病假證明或醫療證明.





# Claim Procedures 索償程序

## Group Clinical Claim Form 團體門診索償表格



**AIA International Limited**  
(Incorporated in Bermuda with limited liability)

### GROUP MEDICAL CLAIM FORM 團體醫療賠償申請表

1. Name of Employer / Group Policyholder 僱主 / 團體保險單保單公司名稱 *	2. Group Policy No. 團體保險號碼 *
3. Name of Insured Employee / Member 受保僱員 / 成員姓名 *	4. Member ID / Card No. of the Insured Employee 受保僱員或成員身份號碼 *
5. Name of Claimant / Patient 索償申請人 / 患者姓名 *	6. Claimant Member ID (Compulsory) 索償申請人或患者身份號碼 (必須填寫) * (10 digits no. shown in the medical card 醫療卡上顯示的十位數字)

**\* Please complete all the above information. Otherwise, it may cause delay in processing. \* 請填寫以上資料，否則會導致處理延誤。**

7. Treatment Date 診症日期 (MM / DD / YY):	Presented Amount 索償金額:	Type of claim 索償類別 (Please tick in the box):
_____	_____	<input type="checkbox"/> GP <input type="checkbox"/> SP <input type="checkbox"/> Dental <input type="checkbox"/> Others: _____ <input type="checkbox"/> GP <input type="checkbox"/> SP <input type="checkbox"/> Dental <input type="checkbox"/> Others: _____ <input type="checkbox"/> GP <input type="checkbox"/> SP <input type="checkbox"/> Dental <input type="checkbox"/> Others: _____

**\* GP = Outpatient - General Physician's Consultation 門診全科醫生診症 | \* SP = Outpatient - Specialist Physician's Consultation 門診專科醫生診症 | \* Dental = 牙科診症 | \* Others = 牙科以外診症 | \* Please refer to the back of the form for more details. \* 請參閱表格背面以獲取更多詳情。**

**Declaration and Authorization 聲明及授權**

I / We confirm that I / we have read and understood the AIA Personal Information Collection Statement ("AIA PIC"). I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies) or investments contained in this application form or collected, obtained, compiled or made by AIA by any means from time to time may be collected and utilized in accordance with the AIA PIC. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau), as the case may be, for the purposes and to the types of transferees as set out in the AIA PIC.

The updated version of AIA PIC is available for download from its website: [www.aia.com.hk](http://www.aia.com.hk), and is made available upon request.

I / We also hereby irrevocably authorize:

a. any organization, institution or individual that has any record or knowledge of my / the insured's employment, sick leave records, accident or loss details (of any sort), health and medical history or any treatment or advice that has been or may hereafter be considered to disclose to AIA International Limited (AIA) such information. This authorization shall bind my / the insured's successors and assignees and remain valid notwithstanding my / the insured's death or incapacity in so far as legally possible. A photocopy of this authorization shall be as valid as the original.

b. AIA or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests to undertake and evaluate my / the insured's health status in relation to this application and any claim arising therefrom. These tests may include, but are not limited to, tests for cholesterol and related blood tests, diabetes, liver or kidney disorders, acquired immune deficiency syndrome (AIDS), infection by any human immunodeficiency virus (HIV), immune disorder or the presence of medications, drugs, nicotine or their metabolites.

I / We hereby agree with and authorize AIA to deduct the reimbursement of claims payment in the event that I, and / or my dependents, have any share of amount, for whatever reason, due to AIA.

Signature of Insured Employee / Member 受保僱員 / 成員簽署 \_\_\_\_\_  
 Signature of Patient (18 years of age or over) 患者簽署 (十八歲或以上) \_\_\_\_\_  
 Date Signed 簽署日期 \_\_\_\_\_

Logon 24-hour AIA Employee Benefits Online Service through AIA.COM.HK to check your claim records and / or benefit need  
 透過 AIA.COM.HK 之 24 小時員工福利服務網上服務查詢您的索償紀錄及 / 或福利需要



### BASIC LIMITATIONS 基本限制條款

Unless otherwise specified in the Policy, no benefit shall be payable for the following items (unless specifically included under Outpatient Benefits): 除保單內另有註明，下列各項不在受保範圍之內，\* 詳情請向保險經理查詢。

- (a) Treatment by any person other than a Registered Medical Practitioner in western medicine, 非註冊西醫所治之治療。
- (b) Medicines / drugs purchased and X-ray examinations or laboratory tests taken, unless the expenses incurred are as a result of medical consultations for which benefits are payable under this policy and are supported by a Registered Medical Practitioner's prescription and / or recommendation, 未經註冊西醫處方購買之藥物或於註冊西醫處可支付之檢驗或醫學檢驗。
- (c) Conjointly known; treatment relating to both control sterility or infertile sterilization of either sex, 先天性異常，一般不育，不育或絕育之治療或手術。
- (d) Condition or treatment related to end / or resulting from pregnancy, 懷孕引起之情況或治療。
- (e) Treatment of psychological or emotional conditions; rest cures or sanatoria care; drug addiction or alcoholism, 有關心理或情緒的治療；休養或療養；戒毒或戒除酒癮。
- (f) Any dental care or treatment or surgery unless it is a result of an accident, 因意外導致之天然牙齒損傷而進行之牙科治療或手術。
- (g) Covered as stated in medical card, 該保單內之醫療計劃內。
- (h) General physical or medical check-ups, eye refractors, fitting of glasses, contact lenses or hearing aids, 例行體格檢查；手光眼力問題；配鏡或助聽器。
- (i) Cosmetic treatment or surgery for purpose of beautification or plastic surgery, 美容或治療皮膚手術。
- (j) Chiropractic Services, 骨節治療。
- (k) Non-medically necessary treatment, 非醫療所需之治療。
- (l) Other exclusions as stated in the Policy, 保單內其他不受保障項目。

### Change of Contact Information 更改聯絡資料

To change your contact information, please complete this part in English and BLOCK LETTERS, and send to:  
 AIA address in HK : AIA International Limited, Corporate Solutions Department, 10/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong.  
 AIA address in Macau: AIA International Limited, Corporate Solutions Department, 601, AIA Tower, Nos. 251A-301 Avenida Comercial de Macau, Macau.  
 如更改聯絡資料，請以英文填寫以下表格，並寄交：  
 香港聯絡辦事處：香港九龍太子道東712號友邦保險集團樓六樓  
 澳門聯絡辦事處：澳門葡京大馬路251A-301號友邦集團601室友邦保險轉機樓

Group Policy Number: 團體保險單號	Name of Insured Employee: 受保僱員姓名	Member ID: 成員號碼 (10 digits no. shown in the medical card 醫療卡上顯示的十位數字)
-----------------------------	----------------------------------	--

New Address: \_\_\_\_\_ Effective Date of the change: \_\_\_\_\_  
 新地址 \_\_\_\_\_ 生效日期 \_\_\_\_\_

Tel (Office / 公司) \_\_\_\_\_ (Mobile / 手提) \_\_\_\_\_  
 電話 (Home / 住宅) \_\_\_\_\_

E-mail Address 電郵地址 \*\* : \_\_\_\_\_

\*\* Same Address stated here may serve as a source of communication between AIA in Macau, AIA or any of your medical examiners. reimbursement summary such as no duplication of benefits, if applicable, (duplication of benefits in hard copy will be required by self copy treatment).  
 以上聯絡地址作為與保單及保費相關的溝通渠道。如屬轉機樓地址，(註：友邦保險保單由保費開出後將由該保費以電匯方式匯寄。)

Signature of Insured Employee 受保僱員簽署 \_\_\_\_\_ Date Signed 簽署日期 \_\_\_\_\_  
Bermuda "AIA" refers to AIA International Limited (Incorporated in Bermuda with limited liability) 澳門「AIA」指友邦保險集團有限公司(註冊在百慕大之有限公司)

GICL319/2813

# Claim Procedures 索償程序

## Points to Note 注意事項

- i. Outpatient and dental benefits are normally subject to a maximum number of visits and maximum amount of benefit per policy year and coverage shall be limited to no more than one (1) visit per day. 門診及牙科福利一般以不超過福利概要內所列明之全年次數限額及全年最高賠償額為限, 每位受保成員只限享用每日一次服務之保障。
- ii. If you are covered for less than a full policy year, the maximum number of visits and maximum benefit per policy year entitled shall be pro-rated to the portion of the policy year for which you are covered. 若閣下之保障有效期少於一保單年, 閣下於保障期間之全年次數限額及全年最高賠償額會按此期間與全年之比例計算。
- iii. A written referral is required for the following benefits as indicated below (if such benefit(s) is/are applicable 以下之醫療服務(如該服務適用)需由普通科醫生發出轉薦信, 請參考下列簡表 :-

Covered Benefit 受保障福利	Validity Duration 有效期
Specialist Physician Services 專科醫生服務	180 days for all treatments from the same specialist physician related to the same disability or each treatment is not separated from the last one by more than 180 days 適用於同一專科醫生就同一宗病症的治療有效期為180日或每次治療分隔需不超過180日
Physiotherapist Services / Chiropractic Treatment 物理治療/脊骨神經治療	180 days of all treatments from the same registered physiotherapist / chiropractor, physiotherapy / chiropractic clinic related to the same disability, or each treatment is not separated from the last one by more than 180 days 適用於同一物理治療師/脊骨神經治療師, 物理治療/脊骨神經治療診所就同一宗病症的治療有效期為180日或每次治療分隔需不超過180日
Basic Diagnostic imaging and Laboratory Test 醫生診所外的 X光及化驗室化驗	Referral is valid for one time within 180 days from the date of issue 每次轉薦只適用於一次服務, 有效期為180日



# AIA Hotline Services 查詢熱線

## Member Services Hotline & Nurseline 查詢熱線 2200-6333

### General Service 一般查詢

0900 to 1730, Monday to Friday 星期一至五

1. Claims Settlement Status 索償查詢
2. Request Benefits Summary 福利查詢
3. Request Form 索取索償表格
4. Request Network Provider List 提供網絡醫生列表

### NurseLine Service 護士熱線

0900 to 1900, Monday to Friday 星期一至五

1000 to 1430, Saturday 星期六

Website 網址: [www.aia.com.hk](http://www.aia.com.hk)

## Emergency Evacuation Service 友邦國際支援服務熱線

AIAS Hotline - (852) 2200-6399





# AIA Online Services

## 友邦網上服務



# “AIA+” User Guide 「AIA+」用戶指南



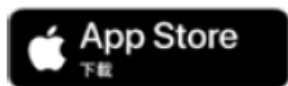
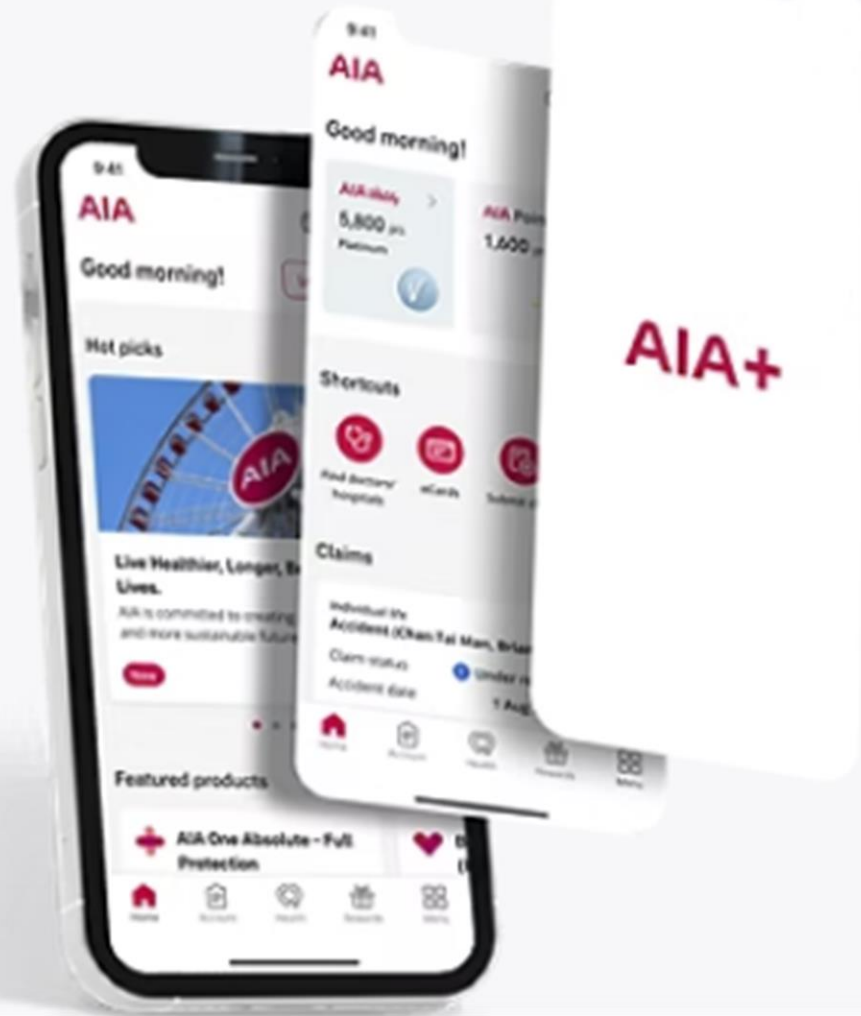


## AIA Connect 友聯繫升級至AIA+ 手機應用程式通知：

我們很高興宣布我們即將分階段推出全新手機應用程式 AIA+，未來將逐步取代 AIA Connect 友聯繫，有關停用日期，我們將另行通知。

- (1) **iOS用戶：**由8月26日起將陸續收到由AIA Connect友聯繫發出的升級提示，讓你更新至AIA+。升級提示將分批次發送，請密切留意。
- (2) **Android (Google Play) 用戶：**由8月26日起至9月2日，部分現有用戶會收到升級提示以更新至AIA+，其餘所有用戶由9月3日起，會陸續收到升級提示，或到Google Play下載或更新。
- (3) **華為手機用戶：**由10月中旬開始，可在華為應用程式市場搜尋並下載AIA+。
- (4) **其他用戶：**由8月26日起也可透過APK安裝檔下載全新的AIA+。

感謝你的理解與支持。



# New User registration 新用戶登記

# / New user registration 新用戶登記

**01/** Click "Log in/sign up" on AIA+ homepage

點擊"登入"



**02/** Click "Sign up"

點擊立即"登記"



**03/** Choose "Yes" as you are AIA customer

選擇"是" AIA客戶



**04/** Fill in your mobile number and email

輸入你的手機號碼及電郵



# / New user registration 新用戶登記

**05/** Enter the one-time passcodes (OTP) after receiving  
輸入一次性密碼(OTP)驗證



**06/** Create a password  
設定個人密碼



**07/** Enter your name to fully complete AIA+ registration.  
輸入名字以完成登記



**08/** Click "Yes" to provide more information to find your policy  
點擊"是" 並提供保單資料



# / New user registration 新用戶登記

**09/** Provide the personal information to find your policy account or member account  
輸入所需資料

9:41 個人資料

步驟 2 / 3  
提供你的個人資料

身份證明文件類別  
香港身份證

身份證/護照號碼  
[Input field]

英文姓氏  
例如: Chan (須與身份證明文件相同)

英文名字  
例如: Tai Man (須與身份證明文件相同)

出生日期  
日日/月月/年年年年

下一步

**10/** Your accounts are shown

畫面將顯示你在AIA的所有帳戶

9:41 連結保單/賬戶

步驟 3 / 3  
我們找到以下 AIA 賬戶

選擇你想新增至 AIA+ 的賬戶

- 個人保單賬戶 [checked]
- AIA Vitality 健康程式 [checked]
- 強積金/職業退休計劃/澳門退休金成員賬戶 [checked]

如果你最近向我們購買了保單、參與了我們的強積金/職業退休計劃/澳門退休金計劃，你可以在收到確認電郵後，前往「賬戶」>「連結保單/賬戶」，自行連結。

下一步

**11/** Your group policy is shown as well

9:41 連結保單/賬戶

步驟 3 / 3  
我們找到你的團體保單

選取團體保單以加入 AIA+。你可以連結其他團體保單，但每次只可連結一份保單。

- 團體保險成員賬戶 [checked]

連結其他團體保單

我同意友邦保險(國際)有限公司(香港分行)使用我的個人資料作市場推廣用途。

我同意友邦保險(國際)有限公司(香港分行)與友邦保險集團成員及聯屬公司分享我的個人資料作市場推廣用途。

下一步

**12/** Your policies or accounts are linked

已連接你的保單

9:41

AIA+ HK

歡迎使用 AIA+

你的登入手機號碼是 +852 6894 1234

已連結的賬戶

- 個人保單賬戶  
135791377
- AIA Vitality 健康程式  
V123456789
- 強積金/職業退休計劃/澳門退休金成員賬戶  
012345678902232
- 團體保險成員賬戶  
024681371626

完成





## / New user registration 新用戶登記

13/ Tap "Enable" if you would like to login by biometric login

如你同意使用生物認證登入，點擊允許



14/ Login successfully after enabling Face ID

成功啟用Face ID後即可登入



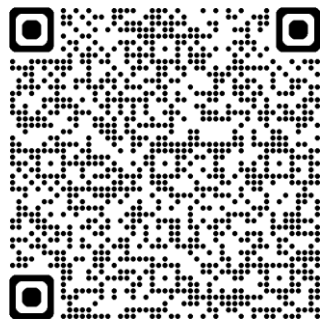


# Existing “AIA-Connect” Customer First Time login AIA+

現有 “友聯繫” 客戶首次登入AIA+

## 教學短片:

[現有用戶首次登入AIA+ 賬戶 | AIA+ | 友邦保險 香港](#)

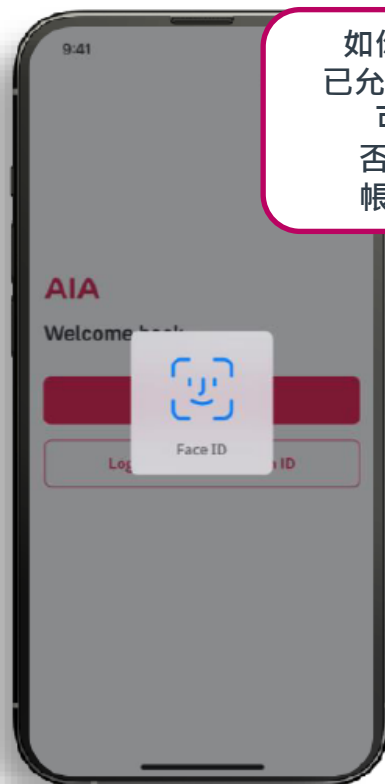


# 現有“友聯繫”客戶首次登入AIA+ / Existing customer first-time login to AIA+

**01/** Click “Log in/sign up”  
on AIA+ homepage  
點擊“登入”

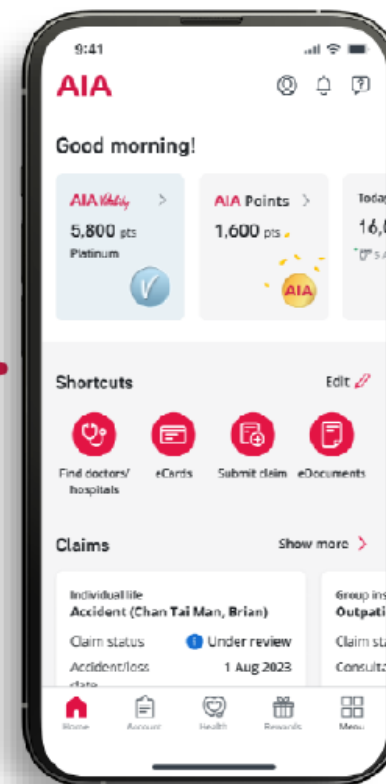


**02/** If you have enabled Face ID at  
“AIA Connect”, you can  
continue using; or else,  
you can use your current login  
ID and password to log in



如你在“友聯繫”  
已允許生物認證登入，  
可繼續使用。  
否則請輸入現有  
帳戶及密碼登入

**03/** Log in successfully  
已成功登入



# / Forgot login ID 忘記登入帳號

**01/** Choose "Log in/  
sign up" on AIA+  
homepage  
點擊"登入"



**02/** Click "Forgot login ID?"  
點擊"忘記登入帳號"



**03/** Fill in your mobile  
number or email  
address  
輸入你的手機號碼或電郵



**04/** Enter the OTP after  
receiving  
輸入一次性密碼(OTP)驗證



# / Forgot login ID 忘記登入帳號

**05/** Your login ID has been found

已找回登入帳號



**06/** Enter login ID and password

輸入帳號及密碼



**07/** Log in successfully

成功登入



# / Forgot password 忘記密碼

**01/** Click "Log in/sign up" on AIA+ homepage  
點擊"登入"



**02/** Click "Forgot password?"  
點擊"忘記密碼"



**03/** Fill in your mobile number or login ID  
輸入手機號碼或登入帳號



**04/** Enter the OTP after receiving  
輸入一次性密碼(OTP)驗證



# / Forgot password 忘記密碼

**05/** Enter your date of birth and ID/ passport number  
輸入出生日期/  
身份證或護照號碼

9:41 忘記密碼

輸入出生日期及身份證/護照號碼

出生日期

01/04/2023

身份證/護照號碼

Y1234567

下一步

**06/** Create a new password  
設定新密碼

9:41 忘記密碼

設定新密碼

登入手機號碼  
+852 6894 1234

新密碼

9 個或以上的字母、數字及符號  
1 個符號、1 個大楷及 1 個細楷英文字母  
沒有使用重複或連續的數字或英文字母  
不包含登入賬號或登入手機號碼

重新輸入新密碼

確認

**07/** After updating the password, you can log in again  
你可使用新密碼重新登入

9:41 忘記密碼

密碼已更新

完成



# / Change mobile ID

## 轉用手机號碼登入 或 更改登入手機號碼

**01/** Click "Profile & settings" on AIA+ homepage after login

登入後點擊  
"個人檔案及設定"



**02/** Choose "Login & security" in "Profile & settings" page

選擇"登入及安全"



**03/** Click "Update login mobile"

點擊"更改手機號碼"或  
"轉用手机號碼登入"



**04/** Fill in your mobile number

輸入手機號碼





# / Change mobile ID 轉用手機號碼登入 或 更改登入手機號碼

**05/** Enter the OTP after receiving

輸入一次性密碼(OTP)驗證



**06/** Update login mobile number successfully

成功更改以手機號碼登入 或 成功更改登入手機號碼



# Linked group policy

## 連結團體保單

# 連結團體保單

## / Link group policies or pension accounts

**01/** Choose "Account" on AIA+ homepage

點擊"帳戶"



**02/** Click "Link now"

點擊"立即連結"



**03/** Manage your policy account and member accounts

點擊連結所有帳戶



**04/** Provide your ID/ passport number, English full name and date of birth

輸入身份證號碼, 英文全名及出生日期



# 連結團體保單

## / Link group policies or pension accounts

**05** Your following AIA accounts will be shown

畫面將顯示你在AIA的所有帳戶



**06** If your group policy was not shown, click "Find your group policy"

如未能找到你的團體保單，請點擊“尋找你的團體保單”



**07** Enter your member ID or policy & cert. no. to find your group policy

輸入你的成員編號或保單及證書編號



By Member Number: 以成員編號

- Can be located on Welcome Email or letter
- 可於註冊邀請電郵/信上找到

**08** Your group policy will then be shown

畫面將顯示你的團體保單



# 連結團體保單

## / Link group policies or pension accounts

**09/** Click send OTP to your mobile number (If applicable)

點擊傳送一次性密碼 (OTP)



**10/** Enter the OTP after receiving

輸入一次性密碼 (OTP)



**11/** Linked successfully

連結成功



**12/** The linked policies and accounts are shown on the page

畫面將顯示你的帳戶



# Browse eCards

## 查閱電子醫療卡



# / Browse eCards 查閱電子醫療卡

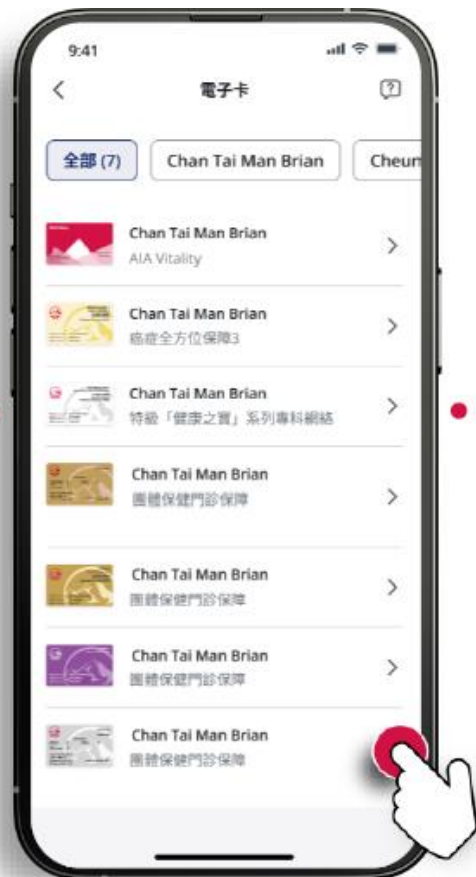
**01/** Click "eCard" on AIA+ homepage

點擊"電子卡"



**02/** Click on the eCard you would like to view

選擇你要使用的醫療卡



**03/**

Show the eCard at panel clinic  
於網絡診所出示電子醫療卡





# Search Panel Doctor

## 尋找網絡醫生

# Search Panel Doctor

## 尋找網絡醫生

右下角點擊“全部”，  
再點擊尋找網絡醫生



揀選地點 / 類別  
或輸入醫生 / 診所名稱



畫面顯示詳細資料



# Submit E-Claims

## 提交電子索償

# 提交電子索償 / Submit eClaim application (Group insurance)

**01/** Click "Submit claim"  
on AIA+ homepage  
點擊"申請索償"



**02/** Select claimant,  
group policy and  
claim type  
選擇索償人、團體保單及索償類別



**03/** Upload receipt  
上載收據文件



**04/** Fill in receipt details  
輸入收據詳情



# 提交電子索償 / Submit eClaim application (Group insurance)

## 05/ Fill in additional information

選擇適當項目

09:41

申請索償

步驟 3 / 4

附加資料

上傳限制 (剩餘 29.6/30MB)

由其他保險公司收取的賠償款項

其他保險公司是否曾就你上載的收據作出任何賠償?

會否使用此收據申請其他保險索償?

透過其他友邦保險再度索償

索償人會否以其他友邦團體保單為剩餘金額申請索償?

下一步

## 06/ Check and confirm

核對並確認

09:41

申請索償

步驟 4 / 4

核對並確認

保單資料

索償人 Chan Tai Man Brian

保單類別 團體保單

索償類別 普通科門診

收據詳情

已上載檔案: 1

收據總金額 HKD 320

診治/治療日期 2023年08月01日

診斷結果 腸胃炎、腹瀉、腸胃病、腸胃不適、泄瀉 Diarrhoea, GE (Gastroenteritis)

附加資料

## 07/ Claim successfully submitted

成功提交索償

09:41

申請索償

我們已收到你的索償申請

如索償獲批，款項將會存入你指定的戶口銀行。

電子索償編號 ACM001234567

我們可能會於稍後時間核實此索償，請你保留此正本收據 120 日。

申請新索償

完成

# Check claim status

## 查詢索償狀態

# 查詢索償狀態

## / Check the claim status

**01/** Click "Show more" on "Claims" section on AIA+ homepage  
點擊"顯示更多"



**02/** You can check the claim status  
你可查閱索償狀況



**03/** Claim status update is reflected  
畫面顯示最新索償狀況





# Pay medical shortfall

繳交醫療費用差額

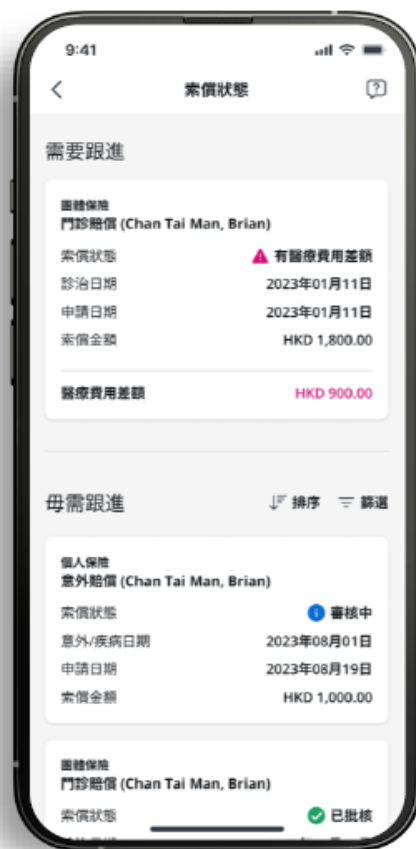
# 繳交醫療費用差額

## / Pay medical shortfall (Group insurance)

**01/** Click "Show more" on "Claims" section on AIA+ homepage  
點擊"顯示更多"



**02/** You can see all the claim records  
你可查看所有索償紀錄



**03/** Click "Total shortfall" on "Claim details" page  
在"索償詳情"頁面, 點擊"總醫療費用差額"



# 繳交醫療費用差額

## / Pay medical shortfall (Group insurance)

**04/** Check outstanding shortfall and select applicable payment method, e.g., PPS



查看醫療費用差額  
並選擇支付方式，  
如繳費靈

**05/** Click "Pay with PPS online"

點按以網上「繳費靈」繳付



# AIA Employee Benefits Online Service

## 僱員網上服務



# AIA Employee Benefits Online Service 僱員網上服務

[www.aia.com.hk](http://www.aia.com.hk)

The screenshot shows the Chinese version of the AIA Employee Benefits Online Service website. The top navigation bar includes the AIA logo, menu items: 產品介紹 (Product Introduction), 健康生活 (Healthy Living), 推廣活動 (Promotional Activities), 客戶支援 (Customer Support), 友邦概況 (AIA Overview), and 網上投保 (Online Insurance). A search bar contains 'en | 簡' and a '登入' (Login) button with a yellow arrow pointing to it. A '聯絡我們' (Contact Us) button is also present. The main content area features a banner with the text '尊貴保障 保持您的美好生活' (Noble Protection, Maintain Your Beautiful Life). Below the banner, there are two columns of service options. The '僱主' (Employer) column has '團體保險' (Group Insurance) circled in yellow. Other options include '個人保單' (Individual Policy), 'AIA VITALITY 健康程式' (AIA Vitality Health Program), and '團體保險' (Group Insurance) under the '客戶' (Customer) column. The '僱主' column also lists '強積金 / 公積金 / 澳門退休金' (Mandatory Provident Fund / Public Provident Fund / Macau Pension).

The screenshot shows the English version of the AIA Employee Benefits Online Service website. The top navigation bar includes the AIA logo, menu items: Products, Health & Wellness, Campaigns & Events, Help & Support, About AIA, and Buy Online. A search bar contains '繁 | 簡' and a 'Log in' button with a yellow arrow pointing to it. A 'Contact Us' button is also present. The main content area features a banner with the text 'Build the Protection You Want'. Below the banner, there are two columns of service options. The 'Employer' column has 'Group Insurance' circled in yellow. Other options include 'Individual policy', 'AIA Vitality', and 'Group Insurance' under the 'Customer' column. The 'Employer' column also lists 'MPF / ORSO / Macau Pension'.



# AIA Employee Benefits Online Service 僱員登入



AIA.COM.HK | Contact AIA | 中文

Hong Kong



AIA.COM.HK | 聯絡我們 | English

香港

News

Environmental  
Employee Benefits

AIA International  
Assistance Services  
(AIAS)

Claim Information

Form Download

"AIA Connect" Video –  
Group Insurance  
Services

Web User Guide

Contact Us

FAQ

Information About the  
Insurance Authority  
Collecting Levy on  
Insurance Premiums

Login

## Login

### Agreement of Use

Your policy records are confidential and AIA has taken steps to safeguard this confidential information. In particular, you are required to take the necessary steps to ensure that your policy records are maintained. You must not allow anyone other than yourself and your authorized representatives to access your policy records.

You agree to notify us immediately if you should suspect that your policy records have been accessed by anyone other than yourself or your authorized representatives.

You shall assume full responsibility and risk each time you view or print any portion of our online services. The PIN which you will use to access your policy records and our online services is a legally binding document on you. You accept the terms and condition therein and will be legally binding on you. You accept the terms and condition therein and will be legally binding on you. You accept the terms and condition therein and will be legally binding on you.



Employee



Employer / HR



Others



新聞

綠色僱員福利

友邦國際支援服務

理賠資料

下載表格

「AIA Connect/友聯  
繫」短片- 團體保險篇

網上用戶指南

聯絡我們

常見問題

保險業監管局保費徵費  
詳情

登入

## 登入

### 網站使用協議

閣下之保單記錄為機密資料，AIA 已採取措施以保障此等機密資料。不過，我們亦已採取預防措施以確保沒有未經授權人士取得閣下之保單資料，閣下亦不應容許任何未經授權人士取得閣下之保單資料。如閣下懷疑自己的保單資料曾被未經授權人士取用，閣下同意立即通知AIA。

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### 取用閣下在網上的保單資料



受保成員



僱主



其他



# Download Claim Forms 下載表格

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Claim Information

Form Download

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> Administration Form

> New Business Related

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## Claim Form

### Outpatient or Dental

Subject	User Type	Download	File Size	Remarks
Tips for Claim Form Selection (Indemnity Products / Managed Care Products)	Member		88 KB	
Guide of eClaim Submission	Member		979.26 KB	

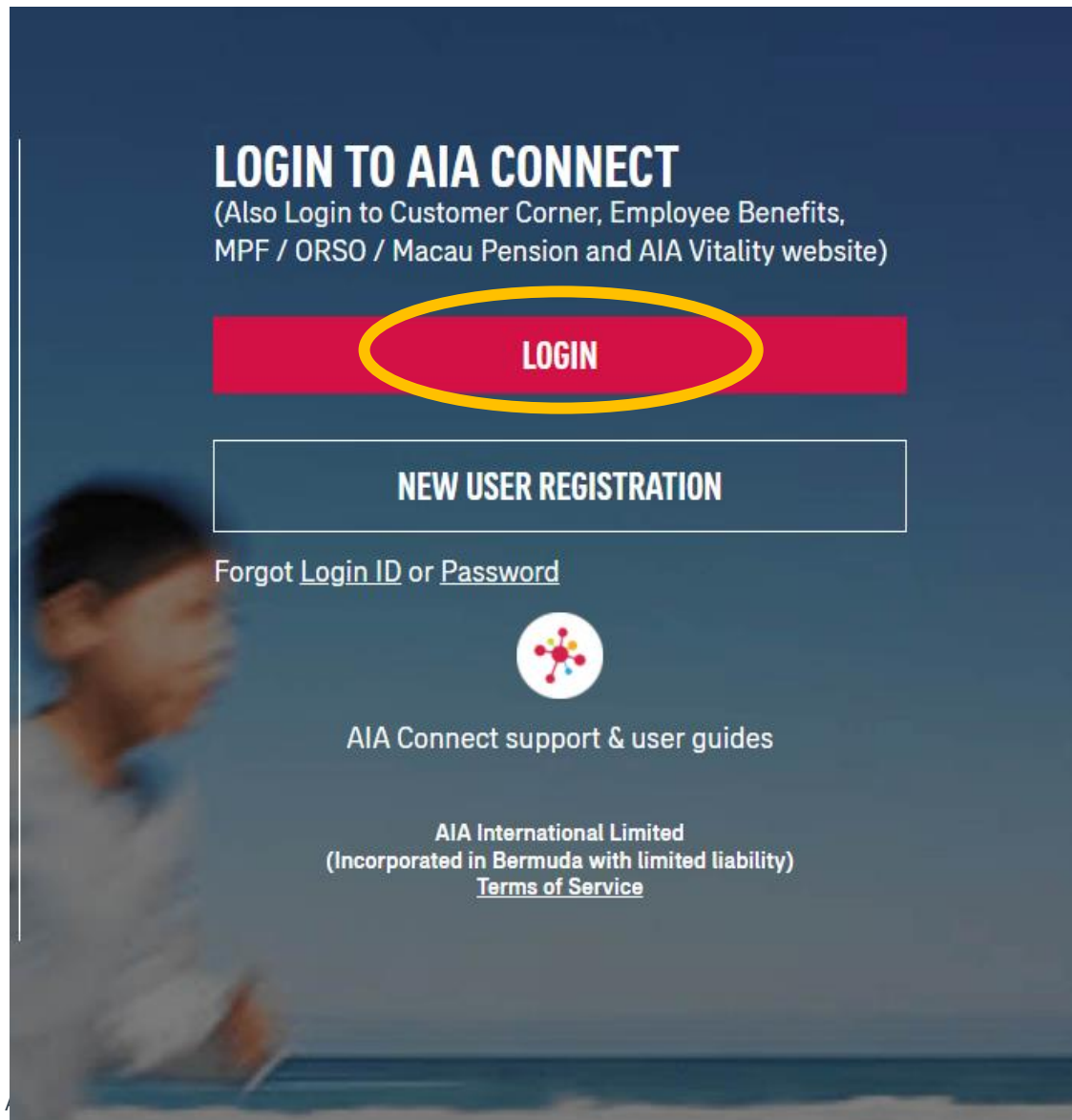
### Hospitalization & Surgical

Subject	User Type	Download	File Size	Remarks
Tips for Claim Form Selection (Indemnity Products / Managed Care Products)	Member		88 KB	
Hospitalization & Surgical Claim Form	Member		914.51 KB	Fillable Format





# New User Registration 新用戶登記



# Download Benefit Schedule 查詢保單信息

The screenshot displays the AIA Employee Benefits Member's Corner interface. The top navigation bar includes the AIA logo, the URL AIA.COM.HK, and links for Contact AIA, Change Password, and 中文. The user is logged in as 'Member's Corner' with a last login of 11/26/2013 18:24:08. The main content area is titled 'Enquire Policy Information' and shows a table of policy details. A red box labeled 'Policy Coverage' points to the 'Certificate Number' field in the table.

As of Date	12/05/2013
Preferred Date Format	mm/dd/yyyy
Sub-Office	100
Last Name	[REDACTED]
First Name	[REDACTED]
Certificate Number	[REDACTED]
Initial Effective Date	2013/01/03
Dependent	

Status	Policy Number	Benefit	Plan Number	Current Effective / Future Effective	Effective / Latest Change Date
Active	[REDACTED]	<a href="#">VOLUNTARY CRITICAL ILLNESS</a>	001	Current Effective	01/03/2013
Active	[REDACTED]	<a href="#">HOSPITAL &amp; SURGICAL CONVERSION PRIVILEGE</a>	H01	Current Effective	01/03/2013
Active	[REDACTED]	<a href="#">HMO-DENTAL</a>	DH1	Current Effective	01/03/2013
Active	[REDACTED]	<a href="#">HMO-HOSPITAL AND SURGICAL</a>	H01	Current Effective	01/03/2013
Active	[REDACTED]	<a href="#">HMO-CLINICAL</a>	H01	Current Effective	01/03/2013
Active	[REDACTED]	<a href="#">HMO-SUPPLEMENTARY MEDICAL</a>	H01	Current Effective	01/03/2013

Remarks : The information found in this website is for general reference only. Please refer to the actual policies for exact terms and conditions.



# Download Benefit Schedule 下載福利保障計劃

MemberGuide(MC\_EE) (202202) x 20200301 [redacted] x +

File | C:/Users/hmpfa36/Downloads/20200301 [redacted] 001\_M.pdf ☆ ☆

1 of 3 - + ↺ | A<sup>6</sup> Read aloud | ▾ Draw ▾ ▾ Highlight ▾ Erase

### Benefit Summary 福利概要

Plan 計劃 001	In-Network 網絡	Out-of-Network 非網絡
<b>Hospitalization Benefits 住院福利<sup>1</sup></b>	100% per disability per Policy Year up to 100%支付, 每病症每保單年度最高	
<b>Inpatient Facilities Services 住院設施服務</b> <ul style="list-style-type: none"> <li>• Daily Room &amp; Board 每日膳宿費</li> <li>• Intensive Care Unit 深切治療病房費</li> <li>• Operating Room 手術室費                             <ul style="list-style-type: none"> <li>- Complex Operation 複雜手術</li> <li>- Major Operation 大型手術</li> <li>- Intermediate Operation 中型手術</li> <li>- Minor Operation 小型手術</li> </ul> </li> <li>• Other Hospital Services / Renal Dialysis 住院雜費 / 腎臟透析</li> <li>• Special Nursing 註冊護士特別護理費</li> </ul>		
<b>Inpatient Physician Services 住院醫生服務</b> <ul style="list-style-type: none"> <li>• Surgeon's Fee 手術費                             <ul style="list-style-type: none"> <li>- Complex Operation 複雜手術</li> <li>- Major Operation 大型手術</li> <li>- Intermediate Operation 中型手術</li> <li>- Minor Operation 小型手術</li> </ul> </li> <li>• Anesthetist's Fee 麻醉師費                             <ul style="list-style-type: none"> <li>- Complex Operation 複雜手術</li> <li>- Major Operation 大型手術</li> <li>- Intermediate Operation 中型手術</li> <li>- Minor Operation 小型手術</li> </ul> </li> <li>• In-Hospital Physician's Consultation 醫生出診費</li> <li>• In-Hospital Specialist Physician's Consultation 專科醫生出診費<sup>2</sup></li> </ul>		
<b>Pre &amp; Post-Hospitalization Out-Patient Consultation 入院前及出院後門診諮詢服務</b>		
<b>Home Care 家庭護理<sup>3</sup></b>		
<b>HA Hospitals Reimbursement (General Ward only) 醫管局住院保障 (普通病房)</b>		
<ul style="list-style-type: none"> <li>• Daily Cash Benefit 每日住院現金福利<sup>4</sup></li> <li>• Surgical Supplies 手術醫療用品賠償<sup>5</sup></li> </ul>		
<b>Increased Overseas Hospitalization Benefit (Due to accidental cause) 意外之海外住院福利 (因意外導致之住院)<sup>6</sup></b>		
<b>Overall Maximum for Hospitalization Benefits per disability per Policy Year 住院福利每病症每保單年度最高保障額</b>		



# Claims 查詢理賠記錄

AIA.COM.HK | Contact AIA | 中文

Welcome, Your Last Login: 10/03/2021 14:28:42 Success

Employee Benefits Member's Corner

Hong Kong Home | Member Activities | Policy | Claims | Customer Service | AIA Vitality Logout >

Member's Corner > Claims > Enquire Claims Details

Enquire Claims Details

Enquire Flex Dollar Account Balance

Enquire Medical Claim Shortfall

Submit eForm

### Enquire Claims Details

Policyholder Name [REDACTED]

Policy Number [REDACTED]

Employee [REDACTED]

Sub-Office [REDACTED]

Family ID [REDACTED]

Total Current Outstanding Shortfall Amount (per Family Level) 0.00

Certificate Number [REDACTED]

Date Format: dd/mm/yyyy

Searching Period by Claims Processing Date: 11/12/2020-10/03/2021

[REDACTED] E (Member)

You may click on each column header to sort information in ascending/descending order

Type of Service	Date of Service	Presented Amount	Eligible Amount	Paid Amount	Status	Other Details
Surgeon's Fee - Minor	01/03/2021	HK\$8,000.00	HK\$8,000.00	HK\$8,000.00	Processed	
Excess Medical Claims	26/02/2021	HK\$530.00	HK\$0.00	HK\$0.00	Processed	
Specialist Consultation (rv)	18/11/2020	N/A	N/A	N/A	Processed	
Specialist Consultation (rv)	21/10/2020	N/A	N/A	N/A	Processed	

Enquire Claims Details查詢理賠記錄  
Enquire Medical Claims shortfall 查詢醫療費用差額







HEALTHIER. LONGER.  
BETTER LIVES



# StepUp Medical Protection Plan 2

「友心意」  
醫療保障計劃 2

# Key benefits 好處

Members under an AIA group medical insurance scheme AIA 團體醫療保險計劃下之成員<sup>1</sup>



## Members who look for comprehensive medical coverage 尋求全面醫療保障的成員

StepUp 2 is the ideal companion to the customer's group medical insurance scheme, enhancing the overall coverage for a variety of medical expenses.

「友心意 2」為客戶的團體醫療保險計劃填補醫療保障缺口，保障覆蓋多項醫療費用



## Members who look for pre-existing conditions coverage 為已存在病症尋求保障的成員

Application for StepUp 2 is simple, where medical underwriting is not required<sup>2</sup>. Pre-existing conditions will be covered if the customer has been protected under AIA group medical insurance scheme and/or StepUp 2 for a total of 12 continuous months beforehand.

「友心意 2」申請程序簡易，毋須醫療核保<sup>2</sup>。若客戶在 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



## Aging members without additional medical insurance 較年長而沒有額外醫療保障的成員

StepUp 2 meets the needs of aging members who worry their group medical cover may end when they retire. StepUp 2 may be renewed every year for life<sup>3</sup>, which means that even when the customer leaves the company or retires, the coverage under StepUp 2 will continue, providing extra peace of mind.

較年長的客戶或會擔心在退休後失去醫療保障。

「友心意 2」可每年續保至終身，即使客戶離職、團體醫療保障完結，甚至退休，此計劃仍然繼續提供保障，時刻為客戶帶來支援。

\*Note:

1. Enrolment restrictions apply. For details, please refer to Eligibility under Part 3 – Member Enrolment Guidelines. 受相關成員投保指引限制。詳情請參閱 3. 成員投保指引
2. 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. 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。
3. AIA reserves the right to cancel this policy at any time by giving a 30-day prior written notice without cause to the policy owner. For details and other key product risks, please refer to Appendix 2 – Important Information. AIA 保留權利隨時以不少於 30 日以書面通知保單持有人取消此保單。有關詳情及其他主要產品風險請參閱附錄二 – 重要資料





# StepUp 2 Product Feature 「友心意」產品特點

EMPLOYEE VOLUNTARY SOLUTIONS – MEDICAL PROTECTION  
STEPUP MEDICAL PROTECTION PLAN 2

## PORTABLE MEDICAL PROTECTION FOR YOUR FAMILY'S HEALTHY FUTURE

StepUp Medical Protection Plan 2 provides a comprehensive solution for medical protection beyond employment, with essential features that fill the gap for a lifetime of security.



[View e-copy](#)

AIA Corporate Solutions  
— Your Pension and Group Insurance Partner

 HEALTHIER, LONGER, BETTER LIVES



**Medical protection product for AIA group medical scheme members**

專為AIA團體醫療保險計劃之成員而設的個人醫療產品



### Portable protection

Even if a member leaves the company, the group medical cover ends or the member retires, the cover under this plan will continue.

### 可攜式保障

即使離職、團體醫療保障完結，甚至退休，此計劃仍然為受保成員繼續提供保障



**Lifelong medical protection, as long as the renewal premium is paid**

只需繼續繳交續保保費，受保人便可得到終身醫療保障



**Simple application with no medical underwriting required**

申請程序簡易，無須醫療核保



### Cover for pre-existing conditions

If members have been covered under AIA group medical insurance scheme and **StepUp 2** for a total at least 12 continuous months, pre-existing conditions will be covered under **StepUp 2** in the subsequent cover period.

### 受保已存在病症

如成員於AIA團體醫療保險計劃及「友心意」下合共受保至少連續12個月，在受保前已存在的疾病於其後保障期同樣得到「友心意」的保障





# StepUp 2 Product Feature (cont') 「友心意」產品特點 (續)

EMPLOYEE VOLUNTARY SOLUTIONS – MEDICAL PROTECTION  
STEPUP MEDICAL PROTECTION PLAN 2

## PORTABLE MEDICAL PROTECTION FOR YOUR FAMILY'S HEALTHY FUTURE

StepUp Medical Protection Plan 2 provides a comprehensive solution for medical protection beyond employment, with essential features that fill the gap for a lifetime of security.



Reimbursement for a range of medical expenses on a per disability basis, with no limit on each benefit item

以每病症總限額賠償多項主要醫療開支，不設分項賠償上限



Extended care for renal dialysis and cancer treatment with replenishable annual limit, providing you with extra support for recovery, when a serious illness occurs

延伸護理保障涵蓋腎臟透析及癌症治療，每年限額可重設，為您提供額外支援，助您踏上康復之路



### Quality medical network privileges

- Under StepUp's medical network, 90% reimbursement for eligible expenses with no deductible for core benefits
- Cashless arrangement for designated clinical operations

### 優質醫療網絡，獲享額外優勢

- 「友心意」醫療網絡保障賠償率為90% 受理費用及無須繳付墊底費
- 指定門診手術免找數服務



Enhanced protection for medical expenses in HA hospitals with network reimbursement#

醫管局醫院醫療費用可享網絡賠償，提升保障#



### Members can choose to have the optional outpatient benefit to suit their own needs

When you apply for this plan together with the optional outpatient benefit, there is no medical underwriting requirement. After the policy is effective, you can apply for the optional outpatient benefit on the policy anniversary date. Medical underwriting is required.

成員可按個人需要，自由附加門診保障在投保本計劃時，若同時申請附加門診保障，無須接受醫療核保；在保單生效後，可於保單週年日申請附加門診保障，惟須接受醫療核保

# HA hospital refers to hospitals under the administration of the Hong Kong Hospital Authority (HA). You must confine in the public / general ward or receive outpatient treatment in the public / general section, and are charged according to the public charges for eligible persons, then we will make reimbursement of such charges in respect of network benefits subject to the maximum limits and deductible as shown in the benefits schedule for core benefits (except network clinical surgery benefit). Please refer to the definition of public charges and eligible persons on the HA website: [www.ha.org.hk](http://www.ha.org.hk). 醫管局醫院指香港醫院管理局（醫管局）轄下醫院。受保人須於醫管局醫院之公眾 / 普通病房或公眾 / 普通部門的門診部接受治療及相關醫療費用須按符合資格人士之公眾收費收取，我們將根據主要保障之利益一覽表內適用於網絡保障的墊底費及最高限額作出賠償（網絡門診手術惠益除外）。有關醫管局定義之符合資格人士及公眾收費，請參閱醫管局網頁：[www.ha.org.hk](http://www.ha.org.hk)。





## VIP PLAN VIP 計劃

FOR HIGH-END CUSTOMERS 為高端客戶而設

Up to **HKD/MOP 1,000,000** per disability limit and **exclusive benefits** to meet high-end customers' needs for quality medical coverage  
每病症限額高達**港元/澳門幣1,000,000**，並尊享額外保障，迎合高端客戶對優質醫療保障的需求



## REPLENISHABLE ANNUAL LIMIT

FOR CANCER AND RENAL DIALYSIS TREATMENT

**每年限額可重設** 涵蓋癌症及腎透析治療

Benefit limit for Cancer and Renal Dialysis Treatment **replenishes every year**, providing continuous protection for the customer  
癌症及腎透析特別保障之限額將**每年重設至原有限額**，為客戶提供持續保障



## VALUE ADDED SERVICES

ENHANCE THE MEDICAL JOURNEY

**增值服務** 更完善保障客戶的健康旅程

Offers diverse value-added medical services **from treatment to recovery**  
於客戶的**治療以至康復**路上，提供多元化醫療增值服務



## 10% PREMIUM DISCOUNT

FOR THE FIRST POLICY YEAR

**9折保費折扣** 適用於首個保單年度



Enjoy 10% **premium discount** for the first policy year<sup>1</sup> for application submitted during designated periods  
於指定時段內投保，可享首個保單年度**9折保費折扣**<sup>1</sup>

## PRE-HOSPITALISATION / DAY SURGERY OUTPATIENT CONSULTATION

AND OTHER NEW BENEFITS

**新增住院 / 日間手術前門診諮詢** 及其他保障項目



To enhance protection of the customer's medical journey, new benefit items such as **Pre-hospitalisation / day surgery outpatient consultation, Private nurse's fee and Hospital companion bed benefit** are added  
更完善保障客戶的健康旅程，另加設保障項目如**住院 / 日間手術前門診諮詢、私家看護費用及住院陪床惠益**

## EASY APPLICATION

WITH RELAXED ENROLMENT GUIDELINES

**簡易投保** 放寬計劃投保指引



**Lengthens the application submission period and relaxes the application requirement for AIA group medical insurance scheme member's dependents**  
**延長遞交申請時段，並放寬AIA團體醫療保險計劃成員家屬投保要求**



# Cover at a Glance 保障一覽

For more information, please read the “Benefits schedule for the StepUp Medical Protection Plan” in product brochure  
欲知更多詳情，請細閱產品簡介的「友心意」醫療保障計劃利益一覽表。

<b>Product Nature 產品性質</b>	<b>Medical protection insurance plan 團體醫療保險計劃</b>	
<b>Eligibility 投保資格</b>	Members under an AIA group medical insurance scheme AIA 團體醫療保險計劃成員	
<b>Issue Age (Of the insured) 投保年齡 ( 受保人 )</b>	15 days to age 69 15日至69歲	
<b>Protection up to Age 保障至年齡</b>	Whole life 終身	
<b>Medical Underwriting 醫療核保</b>	<p><b>No medical underwriting requirement 無須醫療核保</b></p> <p>(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 this brochure.) ( 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。欲知更多詳情，請參閱本產品簡介的「成員投保指引」。 )</p>	
<b>Plan Option 計劃選項</b>	<ul style="list-style-type: none"> <li>Plan 1 計劃一 – Ward plan 普通房計劃</li> <li>Plan 2 計劃二 – Semi-Private plan 半私家房計劃</li> <li>Plan 3 計劃三 – Standard Private plan 標準私家房計劃</li> <li>Plan 4 (VIP Plan) 計劃四 (VIP計劃) – Standard Private plan 標準私家房計劃</li> </ul>	
<b>Geographic Cover 地域保障範圍</b>	Worldwide 全球	
<b>Cover Benefits 主要保障</b>	<ul style="list-style-type: none"> <li>Comprehensive hospitalisation and surgical care 全面住院及手術護理</li> <li>Extended care protection for renal dialysis and cancer treatment – including chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, proton therapy, and diagnostic test for the latter 延伸護理保障涵蓋腎臟透析及癌症治療，後者包括化療、電療、標靶治療、激素治療、免疫療法、質子治療，以及診斷檢查</li> <li>Pre- and post-hospitalisation / day surgery outpatient consultation 住院 / 日間手術前後門診諮詢</li> <li>Other benefits include mental or nervous disorder benefit, covers for private nurse’s fee and advanced diagnostic imaging (including imaging performed on an outpatient basis) etc. 其他保障包括精神疾病或神經疾病惠益、私家看護費用及先進診斷掃描 ( 包括於門診進行的掃描 ) 費用等</li> </ul>	
<b>Optional Benefit 附加保障</b>	Outpatient – Plan 1 to 4 門診 – 設有四個保障計劃可供選擇	
<b>Value-added Medical Services 醫療增值服務</b>	<b>服務 Services</b>	<b>適用於 Applicable to</b>
	• High-quality medical network* 優質醫療網絡*	All plan levels 所有計劃級別
	• Hassle-free medical payment at home and overseas 本地及海外免找數醫療服務	Local cashless hospitalization 本地免找數服務：all plan levels 所有計劃級別 Overseas cashless hospitalization 海外免找數服務：Plan 2 to Plan 4 計劃二至計劃四
	• Personal Medical Case Management Services with Rehabilitation Management* 個人療程管理服務與復康管理*	Plan 3 and Plan 4 計劃三及計劃四
	• Worldwide emergency assistance 環球緊急支援服務	All plan levels 所有計劃級別



# Member Enrolment Guidelines 成員投保指引



**Eligibility:** Suitable for members under the AIA group medical insurance scheme, AIA group medical insurance scheme does not include voluntary or top-up policies

**投保資格:** 適用於AIA團體醫療保險計劃成員，AIA團體醫療保險計劃並不包括自選或附加保障之計劃



**Identity:** Members must be the holder of 於遞交申請時必須持有

**身份證明:**

1. A Hong Kong identity card; or 香港身份證; 或
2. Holder of Macau identity card/ Work permit (Valid for 3 months or above and permit to stay in Macau for 1 year or above, short-term work contract is not accepted)/Student visa (Valid for 3 months or above and permit to stay in Macau for 1 year or above, short-term visa is not accepted 澳門身份證 / 工作許可證 (有效期須為3個月或以上及可居留澳門1年或以上，不接受短期工作合約)/學生簽證 (有效期須為3個月或以上及可居留澳門1年或以上，不接受短期簽證)

## Application submission period and plan selection rules 遞交申請時段及計劃選擇規則

Application submission period 遞交申請時段 (must be submitted within one of the below periods 必須在以下其中一個時段內遞交)	Plan selection rule 計劃選擇規則									
	Core Benefits 主要保障	Optional outpatient benefit 附加門診保障								
New join employees and their dependents <sup>1</sup> 新入職僱員及其家屬 <sup>1</sup> (i) Within 60 days after joining the AIA group medical insurance scheme 於他們的AIA團體醫療保險計劃之保障生效起60日內	<ul style="list-style-type: none"> <li>No restriction on plan choice and no medical underwriting requirement for enrolment in Plan 1 to Plan. 計劃一至計劃三不設計劃選擇限制及毋須醫療核保</li> <li>Medical underwriting is required for enrolment in Plan 4 (VIP plan) if the insured is entitled to a room type which is lower than standard private room under an AIA group medical insurance scheme. 如選擇申請計劃四 (VIP計劃) 而受保人在AIA團體醫療保險計劃下所享的病房級別低於標準私家房計劃，須接受醫療核保。</li> </ul>	<ul style="list-style-type: none"> <li>The optional outpatient benefit has to be applied together with the core benefits<sup>2</sup> 你須同時申請主要保障及附加門診保障<sup>2</sup></li> </ul>								
(ii) Within 60 days after the policy anniversary of the AIA group medical insurance scheme AIA團體醫療保險計劃的「保單週年日」起的60日內	<ul style="list-style-type: none"> <li>No medical underwriting is required for enrolment in the room type which is same as or lower than what the insured is entitled to under an AIA group medical insurance scheme 如選擇申請與受保人在AIA團體醫療保險計劃下所享的病房級別相同或以下的計劃，毋須醫療核保</li> <li>Medical underwriting is required for enrolment in the room type which is higher than what the insured is entitled to under an AIA group medical insurance scheme 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</li> </ul>	<ul style="list-style-type: none"> <li>No restriction on plan choice and no medical underwriting requirement for enrolment in Plan 1 to Plan of optional outpatient benefit 附加門診保障計劃一至計劃四不設計劃選擇限制及毋須醫療核保</li> </ul>								
(iii) Within 30 days prior to or after membership termination of the AIA group medical insurance scheme 他們的AIA團體醫療保險計劃之保障終止前或後的30日內										
(iv) Within 60 days prior to the insured reaching the age of 70 受保人即將到達70歲的60日內	<p>If the room type is not specified in the group medical insurance scheme, the following conversion on daily room and board limit will apply<sup>3</sup> 如團體醫療保險計劃並沒有列明病房級別，將按每日病房及膳食費用限額對應如下<sup>3</sup>：</p> <table border="1"> <thead> <tr> <th>Daily room and board limit 每日病房及膳食費用限額</th> <th>Corresponding room type entitlement 相應之病房級別</th> </tr> </thead> <tbody> <tr> <td>HK\$/MOP1,399 or below 1,399港元 / 澳門幣以下</td> <td>Ward 普通房</td> </tr> <tr> <td>HK\$/MOP1,400 – 2,999 1,400至2,999港元 / 澳門幣</td> <td>Semi-Private 半私家房</td> </tr> <tr> <td>HK\$/MOP3,000 or above 3,000港元 / 澳門幣以上</td> <td>Standard Private 私家房</td> </tr> </tbody> </table>	Daily room and board limit 每日病房及膳食費用限額	Corresponding room type entitlement 相應之病房級別	HK\$/MOP1,399 or below 1,399港元 / 澳門幣以下	Ward 普通房	HK\$/MOP1,400 – 2,999 1,400至2,999港元 / 澳門幣	Semi-Private 半私家房	HK\$/MOP3,000 or above 3,000港元 / 澳門幣以上	Standard Private 私家房	
Daily room and board limit 每日病房及膳食費用限額	Corresponding room type entitlement 相應之病房級別									
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HK\$/MOP1,400 – 2,999 1,400至2,999港元 / 澳門幣	Semi-Private 半私家房									
HK\$/MOP3,000 or above 3,000港元 / 澳門幣以上	Standard Private 私家房									

1. If the company offers AIA group medical insurance scheme to employees' dependants (not including voluntary dependant cover) 如公司之AIA團體醫療保險計劃提供家屬保障 (不包括自選家選保障)

2. After the policy is effective, the customer can apply for the optional outpatient benefit within 30 days before the policy anniversary date. Medical underwriting will be required. 在保單生效後，客戶可於保單週年日前30日內申請附加門診保障，惟須接受醫療核保。

3. The above information is for reference only, and may vary from time to time. Please contact AIA Corporate Solutions (Hong Kong) or Corporate Clients (Macau) for more information. 資料只作參考用途，於不同時期或會有差異，詳情請聯絡AIA企業業務部 (香港) 或企業客戶部 (澳門)。

\* Individual (as insured or policyholder) can only be insured under StepUp Medical Protection Plan once per lifetime, therefore if an individual was previously insured under StepUp Medical Protection Plan or Journey Protect Medical Plan and/or terminated his/her cover, he/she cannot be insured again. 客戶(是指受保人或保單持有人)一生只能受保於「友心意」醫療保障計劃一次。因此，如客戶曾受保於「友心意」醫療保障計劃/「全程保醫療保障」及/或終止其保障，受保人不能再受保



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# Q&A





# Thank you