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Application Process of Overseas Cashless Hospitalisation :

STEP 1

Obtain your Medical Expense Pre-approval Form

Download from aia.com.hk
(Help & Support → Form Library → Claims - Medical)
Download [AIA Regional Passport Pre-Authorisation Form](#)

STEP 2

Submit the Completed Medical Expense Pre-Approval Form

Complete and email (hk.pre-admission@aia.com) the [AIA Regional Passport Pre-Authorisation Form](#) and medical reports and related documents (if applicable) to us at least 7 working days (overseas) prior to hospital admission

Please note:

- Part I and II: Personal / policy details and Credit Card Authorisation Form for shortfall collection must be completed by you / the Insured.
- Part III: Hospitalisation details must be completed by the attending physician / surgeon.

STEP 3

Issuance of the "Letter of Guarantee" (LOG)

- It takes 7 working days to process your LOG application once we have received your completed AIA Regional Passport Pre-Authorisation Form. We will inform you the detail arrangements by phone and send a case reference number to the customer via SMS (applicable to Hong Kong mobile number only) once the "Credit Facility Service for Hospitalisation" and "Medical Expense Pre-approval Service" has been successfully arranged
- We will hold a minimum of HK\$5,000 or equivalent amount (depends on the estimated shortfall amount) on the designated credit card until the claim assessment is completed
- We will issue a "Letter of Guarantee" (LOG) to the concerned hospital for admission.



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STEP 4 Upon Admission

Please present the Insured's personal identification documents to the hospital for verification

STEP 5 Upon Discharge from the Hospital

- At discharge, the Insured is only required to sign the Medical Claim Form provided by the hospital. The hospital will send the invoice directly to us. We will settle the invoice on your behalf and calculate the claim entitlement;
- If the hospital expenses incurred have exceeded the eligible claim amount, a Shortfall Notification will be sent to you, and the shortfall amount will be charged to the designated credit card 14 days from the date of the notification;
- For overseas hospitalisation, depending on your selected provider/hospital, you may be asked to settle your charges including but not limited to the amount exceeding the credit limit stated in the letter of guarantee and any co-payment.

Remarks:

1. The "Credit Facility Service for Hospitalisation" is not a contractual service but an administrative arrangement offered in our absolute discretion in respect of covered expenses incurred during the Insured's Confinement in Hospital. It is subject to termination at any time without prior notice.
2. The "Credit Facility Service for Hospitalisation" in some regions are limited to specific individual medical plans and it is subject AIA approval.