

LIFE INSURANCE – MEDICAL PROTECTION
SPECIALIST NETWORK

SPECIALIST NETWORK OFFERS YOU HIGH-QUALITY MEDICAL SOLUTIONS

Professional specialist network is always
there to protect you



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Being in charge of your own life, from your career to family and friends, it takes time to manage the important detail.

While you are busy taking care of all the things around you, have you thought about reserving time just for yourself?

As your trusted partner, AIA perfectly understands you need to be at your best at all times to rise above the daily demands, and have tailor-made medical protection that suits your personal needs. We are proud to offer the reliable specialist network^{1,2,3} to give you the freedom to pursue your goals without constraints.



Swift increase in medical service costs

As medical technology evolves, new advances in medical technology can bring hope to patients by improving treatment and easing patients' pain. However, the price of medication as well as doctors' and surgical fees increase with inflation. The shortage of hospital beds in private hospitals also leads to rising medical service costs, which impose a considerable financial burden on patients.

Day Surgery: safe and time-saving

Fortunately and thanks to advances in medical technology, many day surgery centres are equipped with appropriate medical facilities for day surgery. Now, minor surgeries carried out in day surgery centres are as safe as those carried out in hospitals. Minor surgeries in day surgery centres can save more time and be more convenient to carry out than those performed in hospitals, reducing unnecessary hospitalisation and complex hospitalisation procedures. Lower surgical costs can reduce patients' financial burden. At the same time, clinical procedures can also ease the pressure of medical claims. This leads to a "win-win" situation for both customers and insurance companies.

Quality services in the specialist network^{1,2,3}

At AIA, we are dedicated to providing comprehensive and professional services that meet your needs. Being a trusted partner, AIA has specially selected a medical network made up of independent, multi-discipline specialists who are committed to delivering high quality, professional and efficient service.

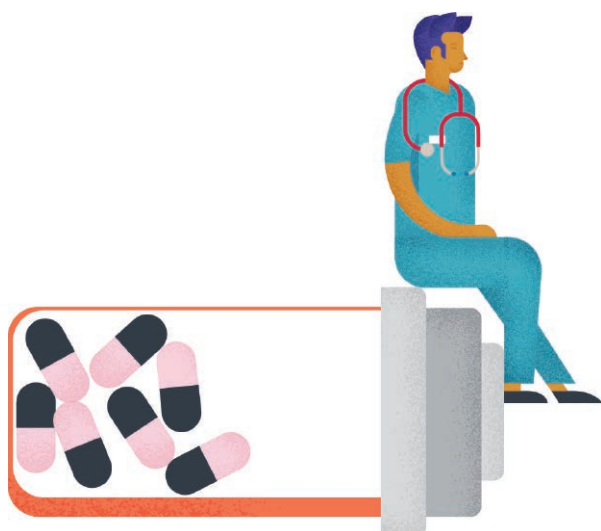
This value-added service aims to give you greater peace of mind whenever you need further medical information or assistance and provides:

Professional medical services team

- A comprehensive specialist group
- Well-equipped day case medical centres - a safe and convenient alternative to hospitals
- Relevant specialist from the specialist network will be referred according to your condition

Highly convenient and dedicated customer services

- If hospitalisation is necessary: the specialist network will further assist with admission as well as your Credit Facility Service for Hospitalisation⁴
- Convenient centralised booking hotline: one dedicated phone number for you to make appointments at our network of day surgery centres
- Courtesy reminder calls to the Insured prior to the appointment



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Remarks:

1. This specialist network is not a contractual service (except for AIA Voluntary Health Insurance Flexi Scheme). It is offered at our absolute discretion and is subject to amendment, suspension or termination at any time without prior notice. The specialist network only provides medical services in Hong Kong.
2. This specialist network is only available to the eligible products, which include:
 - the standalone and rider versions of AIA Voluntary Health Insurance Prime Scheme, CEO Essence Medical Plan 2, CEO Essence Pearl Medical Plan 2, CEO Essence Medical Plan, CEO Essence Pearl Medical Plan, CEO Medical Plan 5, CEO Medical Plan (Worldwide) 5, CEO Pearl Medical Plan 5, CEO Pearl Medical Plan (Worldwide) 5, CEO Medical Plan 3, CEO Medical Plan (Worldwide) 3, CEO Pearl Medical Plan 3, CEO Pearl Medical Plan (Worldwide) 3, CEO Medical Plan 2, CEO Medical Plan (Worldwide) 2, CEO Pearl Medical Plan 2, CEO Pearl Medical Plan (Worldwide) 2, CEO Medical Plan, CEO Medical Plan (Worldwide), Regal Health Plan, Regal Health Plan (Worldwide), Executive Health Plan and Executive Health Worldwide Plan.
 - Severe Illness Medical Protection Rider and Severe Illness Pearl Medical Protection Rider
 - AIA Voluntary Health Insurance Privilege Scheme (rider), Privilege Medical Rider and Privilege Pearl Medical Rider.
 - AIA Voluntary Health Insurance Privilege Plus Scheme (basic plan), Privilege Plus Medical Plan and Privilege Plus Pearl Medical Plan
3. This specialist network is effective after the policy is issued for 180 days (except for AIA Voluntary Health Insurance Prime Scheme, AIA Voluntary Health Insurance Privilege Scheme, Privilege Medical Rider, Privilege Pearl Medical Rider, AIA Voluntary Health Insurance Privilege Plus Scheme, Privilege Plus Medical Plan and Privilege Plus Pearl Medical Plan which will be effective from policy effective date).
4. "Credit Facility Service for Hospitalisation" is not a contractual service but an administrative arrangement offered at our absolute discretion in respect of the advance payment of the covered expenses incurred during the insured's confinement in hospital. It is subject to amendment, suspension or termination at any time without prior notice. Once the "Credit Facility Service for Hospitalisation" has been successfully arranged, AIA will settle payment directly with hospital on the insured's behalf. If the incurred medical expenses are higher than the maximum benefit entitlement, AIA will collect such shortfall from the policy owner.

Notes:

- The list of eligible products will be updated at any time without prior notice.
- All medical services, including those received in network, will be subject to the maximum limits of the relevant hospitalisation plan.
- Please seek independent advice from doctors before receiving any medical treatment to ensure such treatment is suitable. In addition, the the medical services under specialist network are provided by network doctors, and they are all independent medical professionals, and not the employees or representatives of the Company. The Company shall not be held liable or responsible for any act or negligence in the medical services or treatment they provide.
- The product information in this material does not contain the full terms of the products, for the details of the product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy contract of relevant products.

"AIA", "the Company", "We", "our" or "us" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).

This leaflet is for reference only.



Install the "AIA Connect" App today from App Store (iOS) or Google Play (Android) for free and search for specialist network clinics at any time.



Please contact your financial planner or call AIA Customer Hotline for details

Hong Kong **(852) 2232 8888**
 ***1299**
(on Hong Kong mobile network only)
Macau **(853) 8988 1822**
 aia.com.hk



AIA Hong Kong and Macau

AIA_HK_MACAU

