

## Voluntary dental care benefits for employees



Get a brighter smile with this plan that covers filling, extraction and yearly dental cleaning, also applicable to family members of employees.



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**AIA Corporate Solutions**

— Your Pension and Group Insurance Partner

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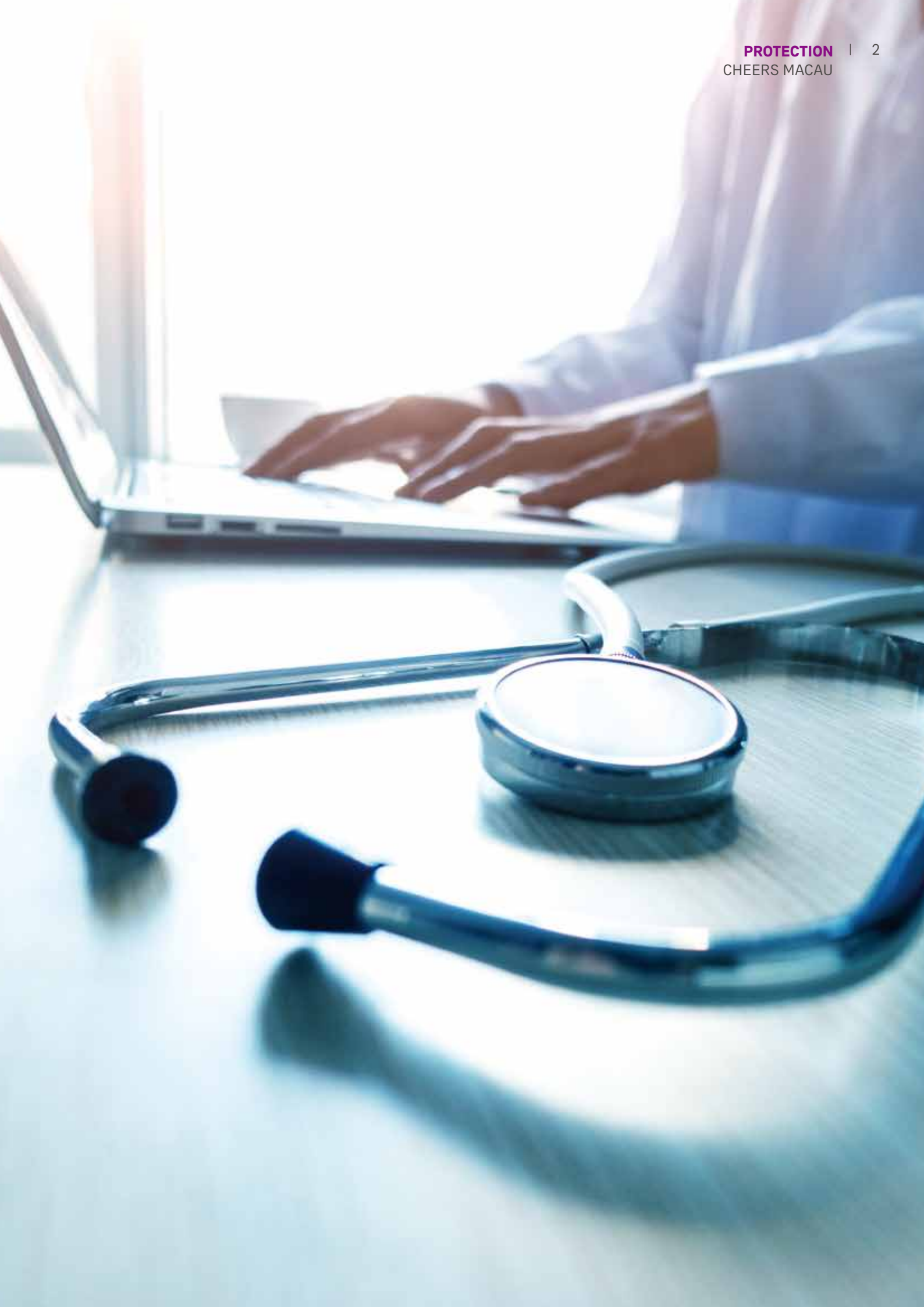
Getting a toothache can be more tormenting than being ill. Regular dental check-ups help you prevent oral diseases, as well as identifying and treating any dental problems as soon as possible. Just with an affordable premium payment for Cheers Macau – Voluntary Dental Care Benefits, you can enjoy high-quality dental services at our network dental centres.

## Benefits schedule for Cheers Macau

|   | Maximum benefits (MOP)   |
|---|--|
| <b>Medical service provider</b>   | Network dental clinics   |
| <b>I. Network Dental Benefits</b>   |  |
| <b>1. “Scale &amp; polish” dental cleaning (excluding root surface instrumentation)</b>   | Once per policy year   |
| <b>2. Oral examination and oral hygiene instruction (if necessary)</b>  | Unlimited  |
| <b>3. Intra-oral X-ray (excluding panoramic X-ray) (if necessary)</b>   |  |
| <b>4. Filling for tooth decay, including composite filling for front teeth and silver amalgam filling for premolar and molar teeth</b>  |  |
| <b>5. Extraction for tooth decay (excluding root and bone resection)</b>  |  |
| <b>6. Treatment for abscess</b>   |  |
| <b>7. Emergency treatment and temporary filling</b>   |  |
| <b>8. Medication for 3 days for relief from pain and infection</b>  |  |
| <b>II. Accident Benefits (Sum assured)</b>  |  |
| <b>1. Accidental death benefit</b><br>Payable if the death of the insured member occurs within 180 days of an accident involving the insured member   | 100,000  |
| <b>2. Double accidental death benefit</b><br>We will double the amount of the above accidental death benefit, if the insured member unfortunately passes away due to an accident which occurs: <ul style="list-style-type: none"> <li>when the insured member is a fare-paying passenger on any public transport</li> <li>when the insured member is injured in a traffic accident and/or struck by any motor driven/powered vehicle as a pedestrian</li> <li>as a result of flooding and/or landslide caused by natural disaster in Macau</li> </ul> | 200,000<br>(Inclusive of item 1. accidental death benefit under part II) |
| <b>III. Special Dental Offer</b>  |  |
| Insured members can enjoy a special discount when they receive other treatments not covered by this plan at a designated dental centre under our network. Please check with the specific dental centre for updated details and prices.  |  |

The above information is for reference only. Please refer to the policy contract for the definitions of the capitalised terms and the exact and complete terms and conditions of the benefits. We reserve the right to revise the benefits schedule from time to time.

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



## Conditions

### Company participation guideline

- Suitable for companies with an AIA group insurance scheme (not including voluntary or top-up policies)

### Member participation guideline

#### Age of employees

- From age 16 to 64; those aged between 65 and 69 are allowed to renew their existing policy, but not to enrol for the first time

#### Age of employees' dependants

- Spouse: from age 16 to 64; those aged between 65 and 69 are allowed to renew their existing policy, but not to enrol for the first time
- Children: from 15 days to age 64; those aged between 65 and 69 are allowed to renew their existing policy, but not to enrol for the first time

### Protection up to age

- Employee, spouse and children: age 69

## How to apply

Please submit the following completed and signed documents.

Employer:

- Original of Informação por escrito do registo comercial (effective within 3 months from issue date)
- Application form duly completed by the employer (only submit once with the first batch of enrolment form duly completed by employees and their dependants, if applicable)
- Documents required by "The Guidelines on Prevention and Combating Money Laundering and Financing of Terrorism in Insurance"

Employees and their dependants (if applicable):

- Enrolment form duly completed by employees and their dependants (if applicable) with premium payment

## Annual Premium

- MOP420 (per insured member)

## Excluded industry / organisation

This plan is not applicable to the below industries / organisations:

1. Group where eligible employees include seasonal, unskilled, part-time or transient workers
2. Association of individuals or companies
3. Bus, taxi or truck driver (Risks involved with driving in mainland China will be excluded)
4. Construction group
5. Labour union
6. Hospital / doctor / nurse / medical or clinic group
7. Political or religious group
8. Sports team
9. Underground mine worker
10. Farmer / agriculture / animal processing
11. Employee leasing firm or temporary agency
12. Window and/or industrial cleaning service
13. Spa, Turkish bath, massage parlor, gymnasium, health resort or similar enterprises
14. Theatre, amusement park, dance hall, billiard parlor, and bowling alley or sports promoter
15. Group which involves special hazards / risks
  - a) Commercial airline personnel
  - b) Nuclear power or chemical production plant
  - c) Police or security officer
  - d) Fireman
  - e) Manufacturer or user of ammunition or explosive
  - f) Military and military related group
  - g) Collective traveling group (e.g. Professional sports team, air crew, offshore worker, oil rig worker, ship crew, diver or driller (oil, water, underground coal), underground miner)

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#### Note:

- Premium payable is calculated according to the applicable premium at the time of application or renewal.
- Premiums stated above are non-guaranteed and subject to revision by the Company from time to time.



## Important Information

1. *This brochure is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover.* This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.
2. This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.
3. Policyholder refers to the participating company.
4. Insured members refer to the insured employees and their insured family members (if applicable).
5. If the plan includes family protection, the benefits mentioned in this product brochure for employees apply to their dependants as well.

## Key Product Risks

1. The insured member needs to pay the premium for this plan upon renewal every year.
2. We will terminate the cover of the insured member when one of the following happens:
  - the insured member passes away; or
  - the insured member does not pay the premium within 31 days of the premium due date.
3. We will terminate the policy of the policyholder and all the insured members will lose their cover when the following happens:
  - the nature of the company's business changes to another nature that we shall cease to provide cover. For the latest list of the excluded industries / organisations, please visit our website [aia.com.hk](http://aia.com.hk).
4. The insured member may lose the cover when he or she is no longer stationed in Macau.
5. We reserve the right to terminate the policy of the policyholder and all the insured members will lose their cover when the company transfers to operate out of Macau.
6. Cover renewal is based on the continuing availability of the plan to all existing policies.
7. We underwrite the plan and the insured members are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured members may lose the cover and the remaining premium for that policy year.
8. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium rate of this plan may be revised to reflect the inflation.

9. The current planned benefit may not be sufficient to meet the future needs of the insured member since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, the insured member may receive less in real terms even if we meet all of our contractual obligations.

## General Exclusions

Under this plan, we will not cover conditions that result from any of the following events:

### Network dental benefits exclusions

1. Emergency consultation outside office hours;
2. Check-up and treatment by a dental specialist instead of a general dentist;
3. Root surface instrumentation for periodontal treatment;
4. Fillings for reasons other than tooth decay, such as cosmetic purposes, trauma and tooth wear;
5. Replacement of dislodged or fractured fillings;
6. Extraction of retained roots, wisdom teeth or related to cosmetic or orthodontic purposes;
7. Any dental treatment and re-treatment requiring specialist service, such as root canal therapy, periodontal treatment, installation of dental bridge or crown, and oral surgery;
8. Panoramic film (full mouth x-ray);
9. Charges for dental procedures which are not included in the Schedule of Covered Dental Services;
10. Services by other dentists outside the designated network.

### Accident benefits exclusions

1. Pre-existing conditions;
2. Accident caused by disease or illness;
3. Mental, nervous or sleep disorders, alcoholism, drug abuse, or any other resulting complications, or accident caused by and whilst under the influence of drugs or alcohol;
4. Violating or attempting to violate the law, or resisting arrest;
5. Engaging in air travel, except as a fare-paying passenger in any properly licensed private or commercial aircraft;
6. Suicide, suicidal attempt or self-inflicted injury;
7. Childbirth, miscarriage, pregnancy or any related complications for female;
8. War, invasion, civil war, revolution or any warlike operations;
9. Engaging in naval, military or air force service or operations;
10. Engaging in sports in a professional capacity;
11. Consequence of assault, murder, riot, civil commotion, strike or making an arrest while on duty as a police officer or an officer of the Correctional Services Department;
12. Consequence of assault, murder, riot, civil commotion or strike while on duty as a firefighter in the course of extinguishing fires; or consequence of protecting others' life and property at a fire scene;

13. Driving as a professional driver on duty outside Macau;

14. Any claim directly or indirectly caused by AIDS or HIV.

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

## Premium Adjustment and Product Features Revision

### 1. Premium Adjustment

In order to provide continuous protection, we will annually review and adjust the premium of the plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions;
- expenses directly related to the policy and indirect expenses allocated to this product.

### 2. Product Features Revision

We reserve the right to revise the benefit structure, terms and conditions and/or product features, so as to keep pace with the times for medical advancement and to provide continuous protection.

We will give the policyholder and/or the insured member a written notice of any revision before any policy anniversary or upon renewal.

## Claim Procedure

If any of the insured members wishes to make a claim, he/she must send us the appropriate form and relevant proof within 90 days of the date the covered event happened. The appropriate claim form can be downloaded from our website: [aia.com.hk](http://aia.com.hk) or obtained from the financial planner.

## Cancellation Right

The policyholder has the right to cancel the policy or the insured member has the right to cancel the cover by giving no less than 31 days' prior written notice to us, however this will result in the insured member losing the cover and the remaining premium. We also reserve the right to cancel the policy upon the policy renewal by giving the policyholder and/or the insured member no less than 31 days' prior written notice.

Please contact your financial planner or call our hotline for details

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