

EMPLOYEE VOLUNTARY SOLUTIONS – PROTECTION
LAUGHING

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.



AIA Corporate Solutions
— Your Pension and Group Insurance Partner



HEALTHIER, LONGER,
BETTER LIVES



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 Laughing – Voluntary Dental Care Benefits, you can enjoy high-quality dental services at our network dental centres.

Benefits schedule for Laughing

	Maximum benefits (HK\$)
Medical service provider	Network dental clinics
I. Network Dental Benefits	
1. "Scale & polish" dental cleaning (excluding root surface instrumentation)	Once per policy year
2. Oral examination and oral hygiene instruction (if necessary)	Unlimited
3. Intra-oral X-ray (excluding panoramic X-ray)	
4. Filling for tooth decay, including composite filling for front teeth and silver amalgam filling for premolar and molar teeth	
5. Extraction for tooth decay or severe gum disease (excluding surgical extraction and extraction that involves the removal of wisdom tooth or bone)	
6. Fluoride treatment	
7. Treatment of mild gum disease, including removal of dental plaque by scaling and root planning by a general dentist (if necessary)	
8. Emergency treatment for toothache within regular consultation hours, including treatment for abscess	
9. Medications for treating the above conditions	
II. Accident Benefits (Sum assured)	
1. Accidental death benefit Payable if the death of the insured member occurs within 180 days of an accident involving the insured member	150,000
2. Double accidental death benefit 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"> when the insured member is a fare-paying passenger on any public transport when the insured member is injured in a traffic accident and/or struck by any motor driven/powered vehicle as a pedestrian as a result of flooding and/or landslide caused by natural disaster in Hong Kong 	300,000 (Inclusive of item 1. accidental death benefit under part II)
III. Compassionate Death Benefit	
Payable if the death of the insured member occurs while the policy is in effect	1,000
IV. Special Dental Offer	
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:

- Photocopy of Hong Kong Business Registration Certificate
- 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 Guideline on Anti-Money Laundering and Counter-Terrorist Financing"

Employees and their dependants (if applicable):

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

Annual Premium

- HK\$595 (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)

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

- 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.
- This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.
- Policyholder refers to the participating company.
- Insured members refer to the insured employees and their insured family members (if applicable).
- If the plan includes family protection, the above mentioned benefits for employees apply to their dependants as well.

Key Product Risks

- The insured member needs to pay the premium for this plan upon renewal every year.
- 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.
- 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.
- The insured member may lose the cover when he or she no longer resides in Hong Kong.
- 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 Hong Kong.
- Cover renewal is based on the continuing availability of the plan to all existing policies.
- 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.
- 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.

- 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

- Emergency consultation outside office hours;
- Consultation and treatment by a dental specialist instead of a general dentist;
- Treatment of advanced periodontal disease;
- Root surface instrumentation while performing scaling and polishing;
- Fillings for reasons other than tooth decay, such as tooth wear, cosmetic purposes, trauma, replacing fractured fillings, and fractured or chipped teeth;
- Orthodontic extractions of teeth, retained roots and wisdom teeth;
- Dental appliances including dentures;
- For young children who are unable to accept dental treatment from a general dentist, and require the service of a dentist with Speciality Training in Children's Dentistry, the charges will not be covered by this plan;
- Services by other dentists outside the designated network.

Accident benefits exclusions

- Pre-existing conditions;
- Accident caused by disease or illness;
- Accident occurring under the influence of mental, nervous or sleep disorders, drugs or alcohol;
- Violating or attempting to violate the law, or resisting arrest;
- Engaging in air travel, except as a fare-paying passenger in any properly licensed private or commercial aircraft;
- Suicide, suicidal attempt or self-inflicted injury;
- Childbirth, miscarriage, pregnancy or any related complications for female;
- War, invasion, civil war, revolution or any warlike operations;
- Engaging in naval, military or air force service or operations;
- Engaging in sports in a professional capacity;
- 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;

Effective from 1 January 2018, all policyholders are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

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 Hong Kong;
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 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; and the policyholder losing the levy for that policy year. 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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 AIA_HK_MACAU

Information about the Insurance Authority Collecting Levy on Insurance Premiums

Collection of levy on insurance premiums from policyholder by the Insurance Authority (effective 1 January 2018)

Background

The Insurance Authority (“IA”) has replaced the Office of the Commissioner of Insurance to regulate insurance companies since 26 June 2017. Under this new regulatory regime, with the gazette of the Insurance (Levy) Order (“the Order”) and the Insurance (Levy) Regulation (“the Regulation”), all new and in-force policies underwritten in Hong Kong are subject to levy, effective 1 January 2018.

The statutory requirement on levy

- All in-force policies are subject to levy with policy anniversary date on or after 1 January 2018.
- Levy payable is calculated as a percentage of premiums and shall be paid by policyholders along with premiums. Levy rates and the maximum levy are prescribed by the Order as below, which shall apply throughout the policy year.

Policy Effective Date or Policy Anniversary Date	Levy Rate	Maximum Levy (HK\$)	
		General Business*	Long Term Business#
From 1 January 2018 to 31 March 2019 (both dates inclusive)	0.04%	2,000	40
From 1 April 2019 to 31 March 2020 (both dates inclusive)	0.06%	3,000	60
From 1 April 2020 to 31 March 2021 (both dates inclusive)	0.085%	4,250	85
From 1 April 2021 onwards (inclusive of that date)	0.1%	5,000	100

* Group medical policies and group life policies with medical protection or with benefits covering sickness will be subject to the maximum levy for “General Business”.

Pure group life policies and group life policies with Accidental Death & Disablement riders will be subject to the maximum levy for “Long Term Business”.

- Different levy rates and maximums will apply, depending on the policy effective date or anniversary date. The prescribed levy will be subject to change from time to time.
- The actual levy payable will always be subject to the final confirmation of the policy effective date and the exact premiums of the policy.

If you have further questions on levy, please visit our website at www.aia.com.hk or IA’s website at www.ia.org.hk.



