

LIFE INSURANCE – MEDICAL PROTECTION  
FLEXI-MEDIGUARD HOSPITAL INCOME PLAN (FLEXI-MG)

# FLEXIBLE HOSPITAL CASH COVER FOR YOU AND YOUR LOVED ONES

Provides ready cash for you to use freely



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AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
BETTER LIVES

# Life is full of ups and downs

Without warning you can find yourself in need of medical care

Unfortunately, the physical challenges that come with sickness or injury can be compounded by financial burdens. Flexi-MediGuard Hospital Income Plan provides ready cash for you to use freely. Also, there is an optional benefit for reimbursement of surgical expenses. Whatever misfortune comes your way, you will be well cared for.

## Cover at a glance

Product Nature	Medical protection insurance plan (Hospital income)
Plan Type	Basic plan
Insured's Age at Application	15 days to age 65
Premium Payment Mode	Annually / Monthly
Benefit Term	Up to the insured's age of 75
Currency	HK\$/MOP
Geographical Cover	Worldwide
Core Benefits	<ul style="list-style-type: none"><li>• Daily cash benefit including:<ul style="list-style-type: none"><li>– Daily Hospital Income Benefit</li><li>– Long Term Hospitalization Benefit</li><li>– Intensive Care Unit Benefit</li></ul></li><li>• Compassionate Death Benefit</li><li>• Worldwide emergency assistance services</li></ul>
Optional Benefit	<ul style="list-style-type: none"><li>• Surgical Expenses Reimbursement Benefit</li></ul>

For more information, please read the Benefits Schedule for the **Flexi-MediGuard Hospital Income Plan** in this brochure.



## Daily Hospital Income Benefit for hospital stay around the world

If the insured, who is the person protected under this plan, is admitted to hospital due to an injury or illness, this plan provides a Daily Hospital Income Benefit in cash for each day of hospital stay for up to a maximum of 730 days per confinement (please refer to the “Key Product Risks” point 2 and “Product Limitations” point 2 under “Important Information”).

You can choose your preferred amount of Daily Hospital Income Benefit cover, ranging from a minimum of HK\$/MOP650 to a maximum of HK\$/MOP1,500 per day (see benefits schedule, item 1 for details). You can use the cash payments freely to reduce the financial burden of the insured’s hospital stay so that the insured can focus fully on recovery.



## Long Term Hospitalization Benefit

In the unfortunate event that the insured is hospitalised for more than 30 days, we will pay an additional Long Term Hospitalization Benefit for each day of hospital stay, in an amount ranging from HK\$/MOP650 to HK\$/MOP1,500 per day, depending on the cover amount you choose (see benefits schedule, item 2 for details). This additional daily cash benefit will be payable from the 31st day of hospital stay for up to 700 days.

## Intensive Care Unit Benefit

If the insured's situation is critical requiring stay in the intensive care unit of a hospital, we will pay an additional Intensive Care Unit Benefit for each day of hospital stay in the intensive care unit, in an amount ranging from HK\$/MOP1,300 to HK\$/MOP3,000 per day, depending on the cover amount you choose (see benefits schedule, item 3 for details). This additional cash benefit is payable and for up to a maximum of 730 days per confinement.

## Compassionate Death Benefit

If the insured passes away, **Flexi-MediGuard Hospital Income Plan** will pay a lump sum amount ranging from HK\$/MOP1,300 to HK\$/MOP3,000, depending on the cover amount you choose (see benefits schedule, item 4 for details), as the Compassionate Death Benefit to the person whom you select in your policy as beneficiary.

## Worldwide emergency assistance services

If the insured is a permanent resident of Hong Kong or Macau, we will offer emergency assistance services to the insured anywhere in the world, including:

- unlimited cover for emergency medical evacuation and repatriation of remains
- 24-hour worldwide telephone enquiry services

## Optional Surgical Expenses Reimbursement Benefit

Our optional Surgical Expenses Reimbursement Benefit provides an additional layer of medical protection. If the insured undergoes a surgery, we will reimburse the surgeon's fee, the anaesthetist's fee and / or the operating theatre fee, up to the maximum limit for your chosen cover amount (see benefits schedule, item 6 for details).

## Flexibility to suit your needs

We understand that everyone's situation is different. That's why we offer various benefit combination choices to suit your personal medical needs:

	HK\$/MOP
Daily Hospital Income Benefit Cover Amount	650 to 1,500

+

Optional Benefit	Surgical Expenses Reimbursement Benefit
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## Annual renewal until age 75

You can renew your cover every year up to the age of 75. Renewal premium will be based on the prevailing premium for the age of the insured at the time of renewal.

## A currency that suits you

We offer this policy in HK dollars. If the policy is issued in Macau, you can also choose Macau pataca as the currency.

## Benefits Schedule for the Flexi-MediGuard Hospital Income Plan

Benefits items 1-3 and 6 are subject to requirements regarding payment of fees / costs on a reasonable and customary basis. For more information, please refer to point 4 of the "Product Limitations" section under "Important Information".

Plan Benefits	Cover (HK\$/MOP)					
	Basic Cover	Each Extra Cover Unit	Examples			
			Basic Cover + 3 Extra Cover Units	Basic Cover + 7 Extra Cover Units	Basic Cover + 12 Extra Cover Units	Maximum Cover: Basic Cover+ 17 Extra Cover Units
<b>Core Benefits</b>						
<b>1. Daily hospital income benefit</b> (per day)	650	50	800	1,000	1,250	1,500
	730 days per confinement					
<b>2. Long term hospitalization benefit</b> (per day) (Applicable when benefit item 1 is payable for the same confinement)	650	50	800	1,000	1,250	1,500
	From the 31st day of confinement for up to 700 days in addition to Daily Hospital Income Benefit					
<b>3. Intensive care unit benefit</b> (per day) (Applicable when benefit item 1 is payable for the same confinement)	1,300	100	1,600	2,000	2,500	3,000
	730 days per confinement in addition to Daily Hospital Income Benefit and Long Term Hospitalization Benefit (if applicable)					
<b>4. Compassionate death benefit</b>	1,300	100	1,600	2,000	2,500	3,000
<b>5. Worldwide emergency assistance services</b>  a. Emergency medical evacuation b. Repatriation of remains c. 24-hour worldwide telephone enquiry services	Unlimited cover					
	Included					
<b>Optional Benefit</b>						
<b>6. Surgical expenses reimbursement benefit</b> (per confinement / covered surgical procedure) (Applicable when benefit item 1 is payable for the same surgical procedure)	13,000	1,000	16,000	20,000	25,000	30,000

The table above is a summary of key benefits under the policy. It does not describe all the terms and conditions of your policy. This benefits summary does not form part of the policy contract. You should read the policy contract to ensure that the cover is suitable for you.

## Annual Premium Rate Table - Male (HK\$/MOP)

Future premium rates will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premium rates stated below are used for calculation of the first year premium of the cover according to insured's current attained age, but cannot be used for calculation of the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Core Benefits						
Daily Hospital Income Benefit	Basic Cover (650)	Each Extra Cover Unit (50)	Basic Cover + 3 Extra Cover Units (800)	Basic Cover + 7 Extra Cover Units (1,000)	Basic Cover + 12 Extra Cover Units (1,250)	Maximum Cover: Basic Cover + 17 Extra Cover Units (1,500)
Insured's Age at Application	Calculations of the premium payable in case of any extra cover are subject to rounding adjustments. The figures shown below are after such adjustments.					
0-4	526	31.20	-	-	-	-
5-17	526	31.20	619	744	-	-
18	526	31.20	619	744	900	1,056
19	541	32.40	638	768	930	1,092
20	558	33.70	659	794	963	1,131
21	575	35.00	680	820	995	1,170
22	592	36.30	701	846	1028	1,209
23	610	37.70	723	874	1063	1,251
24	628	39.10	746	902	1098	1,293
25	647	40.50	768	930	1133	1,335
26	657	41.30	781	946	1153	1,359
27	666	42.00	792	960	1170	1,380
28	675	42.70	803	974	1188	1,401
29	686	43.50	816	990	1208	1,425
30	695	44.20	827	1,004	1,225	1,446
31	702	44.80	837	1,016	1,240	1,464
32	712	45.50	848	1,030	1,258	1,485
33	719	46.10	858	1,042	1,273	1,503
34	727	46.70	867	1,054	1,288	1,521
35	735	47.30	877	1,066	1,303	1,539
36	761	49.30	909	1,106	1,353	1,599
37	788	51.40	942	1,148	1,405	1,662
38	816	53.50	976	1,190	1,458	1,725
39	844	55.70	1,011	1,234	1,513	1,791
40	881	58.50	1,056	1,290	1,583	1,875
41	918	61.40	1,102	1,348	1,655	1,962
42	957	64.40	1,150	1,408	1,730	2,052
43	998	67.50	1,200	1,470	1,808	2,145
44	1,039	70.70	1,251	1,534	1,888	2,241
45	1,082	74.00	1,304	1,600	1,970	2,340
46	1,126	77.40	1,358	1,668	2,055	2,442
47	1,172	80.90	1,414	1,738	2,143	2,547
48	1,211	83.90	1,462	1,798	2,218	2,637
49	1,250	86.90	1,510	1,858	2,293	2,727
50	1,289	89.90	1,558	1,918	2,368	2,817
51	1,341	93.90	1,622	1,998	2,468	2,937
52	1,403	98.70	1,699	2,094	2,588	3,081
53	1,477	104.40	1,790	2,208	2,730	3,252
54	1,566	111.20	1,899	2,344	2,900	3,456
55	1,667	119.00	2,024	2,500	3,095	3,690
56	1,723	123.30	2,093	2,586	3,203	3,819
57	1,780	127.70	2,163	2,674	3,313	3,951
58	1,839	132.20	2,235	2,764	3,425	4,086
59	1,898	136.80	2,309	2,856	3,540	4,224
60	1,966	142.00	2,392	2,960	3,670	4,380
61	2,060	149.20	2,507	3,104	3,850	4,596
62	2,196	159.70	2,675	3,314	4,113	4,911
63	2,389	174.50	2,912	3,610	4,483	5,355
64	2,643	194.10	3,226	4,002	4,973	5,943
65	2,975	219.60	3,634	4,512	5,610	6,708
66*	3,032	224.00	3,704	4,600	5,720	6,840
67*	3,091	228.50	3,776	4,690	5,833	6,975
68*	3,150	233.10	3,850	4,782	5,948	7,113
69*	3,210	237.70	3,923	4,874	6,063	7,251
70*	3,650	271.55	4,465	5,551	6,909	8,267
71*	4,592	344.00	5,624	7,000	8,720	10,440
72*	5,312	399.40	6,510	8,108	10,105	12,102
73*	6,146	463.50	7,536	9,390	11,708	14,025
74*	7,109	537.60	8,722	10,872	13,560	16,248

\* For Renewal Only

## Annual Premium Rate Table - Male (HK\$/MOP) (Continued)

Core Benefits with Surgical Expenses Reimbursement Benefit						
Daily Hospital Income Benefit	Basic Cover (650)	Each Extra Cover Unit (50)	Basic Cover + 3 Extra Cover Units (800)	Basic Cover + 7 Extra Cover Units (1,000)	Basic Cover + 12 Extra Cover Units (1,250)	Maximum Cover: Basic Cover + 17 Extra Cover Units (1,500)
Insured's Age at Application	Calculations of the premium payable in case of any extra cover are subject to rounding adjustments. The figures shown below are after such adjustments.					
0 - 4	608	37.50	-	-	-	-
5 - 17	608	37.50	720	870	-	-
18	608	37.50	720	870	1058	1,245
19	626	38.90	742	898	1093	1,287
20	645	40.40	766	928	1131	1,332
21	666	42.00	792	960	1170	1,380
22	687	43.60	818	992	1211	1,428
23	708	45.20	843	1,024	1,251	1,476
24	730	46.91	871	1,058	1,293	1,527
25	752	48.60	898	1,092	1,336	1,578
26	764	49.50	912	1,110	1,358	1,605
27	775	50.40	926	1,128	1,380	1,632
28	787	51.30	941	1,146	1,403	1,659
29	799	52.20	955	1,164	1,426	1,686
30	809	53.00	968	1,180	1,445	1,710
31	819	53.80	981	1,196	1,465	1,734
32	830	54.60	994	1,212	1,486	1,758
33	840	55.40	1,007	1,228	1,506	1,782
34	849	56.10	1,017	1,242	1,523	1,803
35	857	56.70	1,027	1,254	1,538	1,821
36	888	59.10	1,066	1,302	1,598	1,893
37	922	61.70	1,107	1,354	1,663	1,971
38	955	64.20	1,147	1,404	1,726	2,046
39	988	66.80	1,189	1,456	1,791	2,124
40	1,033	70.20	1,243	1,524	1,876	2,226
41	1,078	73.70	1,299	1,594	1,963	2,331
42	1,125	77.30	1,356	1,666	2,053	2,439
43	1,173	80.98	1,416	1,740	2,145	2,549
44	1,222	84.80	1,477	1,816	2,241	2,664
45	1,274	88.80	1,541	1,896	2,340	2,784
46	1,328	92.90	1,606	1,978	2,443	2,907
47	1,382	97.08	1,673	2,062	2,548	3,032
48	1,429	100.70	1,731	2,134	2,638	3,141
49	1,476	104.30	1,788	2,206	2,728	3,249
50	1,523	107.90	1,846	2,278	2,818	3,357
51	1,585	112.70	1,923	2,374	2,938	3,501
52	1,659	118.40	2,014	2,488	3,081	3,672
53	1,749	125.30	2,124	2,626	3,253	3,879
54	1,854	133.38	2,254	2,788	3,455	4,121
55	1,976	142.80	2,405	2,976	3,690	4,404
56	2,043	147.90	2,487	3,078	3,818	4,557
57	2,112	153.20	2,571	3,184	3,951	4,716
58	2,182	158.60	2,657	3,292	4,085	4,878
59	2,253	164.10	2,746	3,402	4,223	5,043
60	2,335	170.40	2,846	3,528	4,380	5,232
61	2,448	179.08	2,985	3,702	4,597	5,492
62	2,611	191.60	3,185	3,952	4,911	5,868
63	2,842	209.38	3,470	4,308	5,355	6,401
64	3,148	232.91	3,847	4,778	5,943	7,107
65	3,547	263.60	4,338	5,392	6,710	8,028
66*	3,614	268.80	4,421	5,496	6,840	8,184
67*	3,685	274.20	4,507	5,604	6,976	8,346
68*	3,756	279.70	4,596	5,714	7,113	8,511
69*	3,829	285.30	4,685	5,826	7,253	8,679
70*	4,274	319.55	5,233	6,511	8,109	9,707
71*	5,220	392.30	6,397	7,966	9,928	11,889
72*	5,945	448.10	7,289	9,082	11,323	13,563
73*	6,822	515.50	8,368	10,430	13,008	15,585
74*	7,831	593.10	9,610	11,982	14,948	17,913

\* For Renewal Only

## Annual Premium Rate Table - Female (HK\$/MOP)

Future premium rates will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premium rates stated below are used for calculation of the first year premium of the cover according to insured's current attained age, but cannot be used for calculation of the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Core Benefits						
Daily Hospital Income Benefit	Basic Cover (650)	Each Extra Cover Unit (50)	Basic Cover + 3 Extra Cover Units (800)	Basic Cover + 7 Extra Cover Units (1,000)	Basic Cover + 12 Extra Cover Units (1,250)	Maximum Cover: Basic Cover + 17 Extra Cover Units (1,500)
Insured's Age at Application	Calculations of the premium payable in case of any extra cover are subject to rounding adjustments. The figures shown below are after such adjustments.					
0-4	666	42.00	-	-	-	-
5-17	666	42.00	792	960	-	-
18	666	42.00	792	960	1170	1,380
19	682	43.20	811	984	1200	1,416
20	697	44.40	830	1,008	1230	1,452
21	713	45.60	850	1,032	1260	1,488
22	730	46.90	870	1,058	1293	1,527
23	745	48.10	890	1,082	1323	1,563
24	762	49.40	910	1,108	1355	1,602
25	779	50.70	931	1,134	1388	1,641
26	797	52.10	954	1,162	1423	1,683
27	814	53.40	974	1,188	1455	1,722
28	832	54.80	997	1,216	1490	1,764
29	851	56.20	1,019	1,244	1525	1,806
30	869	57.60	1,042	1,272	1560	1,848
31	887	59.00	1,064	1,300	1595	1,890
32	907	60.50	1,088	1,330	1633	1,935
33	926	62.00	1,112	1,360	1670	1,980
34	946	63.50	1,136	1,390	1708	2,025
35	965	65.00	1,160	1,420	1745	2,070
36	985	66.50	1,184	1,450	1783	2,115
37	1,005	68.10	1,210	1,482	1823	2,163
38	1,025	69.60	1,234	1,512	1860	2,208
39	1,046	71.20	1,259	1,544	1900	2,256
40	1,068	72.90	1,286	1,578	1943	2,307
41	1,104	75.70	1,331	1,634	2013	2,391
42	1,160	80.00	1,400	1,720	2120	2,520
43	1,233	85.60	1,490	1,832	2260	2,688
44	1,326	92.80	1,605	1,976	2440	2,904
45	1,440	101.50	1,744	2,150	2658	3,165
46	1,477	104.40	1,790	2,208	2730	3,252
47	1,515	107.30	1,837	2,266	2803	3,339
48	1,554	110.30	1,885	2,326	2878	3,429
49	1,593	113.30	1,933	2,386	2953	3,519
50	1,633	116.40	1,982	2,448	3030	3,612
51	1,694	121.10	2,058	2,542	3148	3,753
52	1,776	127.40	2,158	2,668	3305	3,942
53	1,883	135.60	2,290	2,832	3510	4,188
54	2,013	145.60	2,450	3,032	3760	4,488
55	2,169	157.60	2,642	3,272	4060	4,848
56	2,230	162.30	2,717	3,366	4178	4,989
57	2,294	167.20	2,795	3,464	4300	5,136
58	2,357	172.10	2,874	3,562	4423	5,283
59	2,424	177.20	2,955	3,664	4550	5,436
60	2,490	182.30	3,037	3,766	4678	5,589
61	2,584	189.50	3,152	3,910	4858	5,805
62	2,702	198.60	3,298	4,092	5085	6,078
63	2,850	210.00	3,480	4,320	5370	6,420
64	3,027	223.60	3,698	4,592	5710	6,828
65	3,235	239.60	3,954	4,912	6110	7,308
66*	3,297	244.40	4,030	5,008	6230	7,452
67*	3,361	249.30	4,109	5,106	6353	7,599
68*	3,426	254.30	4,189	5,206	6478	7,749
69*	3,492	259.40	4,270	5,308	6605	7,902
70*	3,927	292.85	4,806	5,977	7441	8,906
71*	4,858	364.45	5,951	7,409	9231	11,054
72*	5,535	416.55	6,785	8,451	10534	12,617
73*	6,307	475.90	7,734	9,638	12018	14,397
74*	7,187	543.60	8,818	10,992	13710	16,428

\* For Renewal Only



## Annual Premium Rate Table - Female (HK\$/MOP) (Continued)

Core Benefits with Surgical Expenses Reimbursement Benefit						
Daily Hospital Income Benefit	Basic Cover (650)	Each Extra Cover Unit (50)	Basic Cover + 3 Extra Cover Units (800)	Basic Cover + 7 Extra Cover Units (1,000)	Basic Cover + 12 Extra Cover Units (1,250)	Maximum Cover: Basic Cover + 17 Extra Cover Units (1,500)
Insured's Age at Application	Calculations of the premium payable in case of any extra cover are subject to rounding adjustments. The figures shown below are after such adjustments.					
0 - 4	775	50.40	-	-	-	-
5 - 17	775	50.40	926	1,128	-	-
18	775	50.40	926	1,128	1,380	1,632
19	793	51.77	948	1,155	1,414	1,673
20	813	53.30	972	1,186	1,453	1,719
21	832	54.79	997	1,216	1,490	1,764
22	852	56.30	1,020	1,246	1,528	1,809
23	871	57.80	1,045	1,276	1,566	1,854
24	891	59.30	1,068	1,306	1,603	1,899
25	912	60.90	1,094	1,338	1,643	1,947
26	932	62.50	1,120	1,370	1,683	1,995
27	953	64.10	1,145	1,402	1,723	2,043
28	974	65.70	1,171	1,434	1,763	2,091
29	996	67.39	1,198	1,468	1,805	2,142
30	1,020	69.20	1,228	1,504	1,850	2,196
31	1,040	70.80	1,253	1,536	1,890	2,244
32	1,064	72.60	1,282	1,572	1,936	2,298
33	1,087	74.40	1,310	1,608	1,980	2,352
34	1,111	76.20	1,339	1,644	2,026	2,406
35	1,134	78.00	1,368	1,680	2,070	2,460
36	1,157	79.76	1,396	1,715	2,115	2,513
37	1,182	81.70	1,428	1,754	2,163	2,571
38	1,207	83.60	1,458	1,792	2,210	2,628
39	1,232	85.50	1,488	1,830	2,258	2,685
40	1,258	87.50	1,520	1,870	2,308	2,745
41	1,302	90.90	1,574	1,938	2,393	2,847
42	1,368	96.00	1,656	2,040	2,520	3,000
43	1,456	102.79	1,765	2,176	2,690	3,204
44	1,567	111.30	1,901	2,346	2,903	3,459
45	1,703	121.76	2,068	2,555	3,165	3,773
46	1,749	125.30	2,124	2,626	3,253	3,879
47	1,794	128.79	2,181	2,696	3,340	3,984
48	1,840	132.30	2,237	2,766	3,428	4,089
49	1,888	136.00	2,296	2,840	3,521	4,200
50	1,936	139.70	2,355	2,914	3,613	4,311
51	2,009	145.30	2,445	3,026	3,753	4,479
52	2,108	152.90	2,566	3,178	3,943	4,707
53	2,235	162.70	2,724	3,374	4,188	5,001
54	2,391	174.70	2,916	3,614	4,488	5,361
55	2,578	189.09	3,146	3,902	4,847	5,793
56	2,652	194.79	3,237	4,016	4,990	5,964
57	2,728	200.60	3,329	4,132	5,135	6,138
58	2,806	206.60	3,426	4,252	5,286	6,318
59	2,884	212.60	3,521	4,372	5,435	6,498
60	2,964	218.79	3,621	4,496	5,590	6,684
61	3,076	227.38	3,758	4,668	5,805	6,941
62	3,219	238.40	3,935	4,888	6,080	7,272
63	3,396	252.00	4,152	5,160	6,420	7,680
64	3,609	268.40	4,415	5,488	6,830	8,172
65	3,859	287.60	4,722	5,872	7,310	8,748
66*	3,933	293.30	4,812	5,986	7,453	8,919
67*	4,008	299.10	4,906	6,102	7,598	9,093
68*	4,086	305.10	5,002	6,222	7,748	9,273
69*	4,167	311.30	5,100	6,346	7,903	9,459
70*	4,607	345.15	5,643	7,023	8,749	10,475
71*	5,543	417.15	6,794	8,463	10,549	12,635
72*	6,225	469.65	7,635	9,513	11,862	14,210
73*	7,047	532.81	8,645	10,776	13,441	16,104
74*	7,980	604.60	9,794	12,212	15,235	18,258

\* For Renewal Only

**Note:**

- AIA reserves the right to revise the premium rate table.
- Premium rates stated above are non-guaranteed and subject to revision by the Company from time to time.
- This Annual Premium Rate Table is for distribution in Macau only.
- Premium payable is based on the insured's attained age and the applicable premium rate at the time of application or renewal.
- The Annual Premium Rate Table is for reference only.
- The amount calculated from the above tables is subject to rounding adjustment. The actual amount of premium payable, therefore, may not be identical to the amount calculated from the rates shown in the "Each Extra Cover Unit" column of the tables.

## Important Information

*This brochure does not contain the full terms and conditions of the policy. 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. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. 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.

This brochure is for distribution in Macau only.

### Key Product Risks

1. You need to pay the premium for this plan until the end of benefit term. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
2. You may request for the termination of your policy by notify us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
  - the insured passes away;
  - you do not pay the premium within 31 days of the premium due date;
  - the maximum Daily Hospital Income Benefit has been paid for any confinement; or
  - the anniversary of your cover immediately following the insured's 75th birthday.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured may lose his cover and you may lose the remaining premium for that policy year.
4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. 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.

### Key Exclusions

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

- any treatment and investigation which is not medically necessary or any fees and medical service which is not reasonable and customary
- any pre-existing condition or congenital defect that appears or is diagnosed before the insured reaches the age of 17
- self-inflicted injury, self-destruction, attempted self-destruction or drug abuse
- war or warlike operations, strikes, riots and civil war, any violation or attempted violation of the law or resisting arrest
- AIDS or any complications associated with HIV infection, pregnancy, miscarriage, childbirth, complications of pregnancy, or mental or psychiatric disorder
- cosmetic or plastic surgery or any elective surgery
- dental care or surgery, corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident (excluding dentures)
- body check-up, gradual recovery of health or rest care

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

In order to provide you with continuous protection, we will review the premium of your plan from time to time and adjust it 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 future which reflects the impact of medical trend and medical cost inflation where applicable
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

We will give you a written notice of any revision at least 30 days before the end of policy year or upon renewal.

### Product Limitations

1. Cover for specific items will be effective on the following dates:

Items	Effective Date (after the policy commences)
Accidental injury	Immediately
Illness	30 days
Treatment / surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs	120 days

2. If the confinement occurs outside the covered areas, the daily hospital income benefit and long term hospitalization benefit will be limited to a maximum of 90 days for the Same Confinement. The total amount will be:
- reduced by 50% for each confinement; and
  - subject to a maximum limit of HK\$/MOP480 for each day of confinement per life under all policies held with us and AIA Company Limited providing similar hospitalisation cover.

The covered areas are: Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Australia, New Zealand, Canada, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

Intensive care unit benefit is not applicable if the confinement occurs outside the covered areas.

3. Payment of the Compassionate Death Benefit is subject to a per life maximum of HK\$/MOP10,000 for Compassionate Death Benefit payable on a similar basis under all policies held with us or AIA Company Limited. This limit does not apply to a policy issued in Macau.
4. We only cover the fees and / or expenses of the insured on "reasonable and customary" basis, which means:
- the medical services, diagnosis and / or treatments are medically necessary\* and delivered according to standards of good medical practice;
  - the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
  - does not include charges that would not have been made if no insurance existed.

We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

5. "Same Confinement" refers to two or more admissions that are due to the same or related injury or illness, or to any complications arising therefrom. Such confinements shall be regarded as one and the same confinement if each of them is not separated by more than 90 days from the paid or payable confinement, which immediately precedes it. Limits for confinement benefits shall be determined based on the aforesaid terms.

6. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits. A trip refers to a journey where the insured person departing abroad from either Hong Kong, Macau or Mainland China (of which the insured is the permanent resident at the time of departure). The services are provided by third party service provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. AIA reserves the right to amend, suspend or terminate the service without further notice.
7. If the eligible expenses have been reimbursed under any law, or medical program or other insurance policy provided by any government, company, other third party or us, such expenses will not be reimbursable by us under this policy.

\* For the avoidance of doubt, experimental and preventive services are not considered as medically necessary.

### Claim Procedure

If you wish to make an enquiry on the eligibility of a claim, claimable amount estimate and reimbursement limit before undergoing a treatment or procedure, or our service pledge on the response time to such enquiries, please contact us via (853) 8988 1822 in Macau.

If you wish to make a claim, you must notify us within 10 days of the date of admission to hospital, and send us the appropriate forms and proof within 30 days after discharge from hospital. You can get the appropriate forms from your financial planner, by calling the AIA Customer Hotline (853) 8988 1822 in Macau, or by visiting [aia.com.hk](http://aia.com.hk) or any AIA Customer Service Centre. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website [www.aia.com.hk](http://www.aia.com.hk).

### Payment of Benefits

The benefits under this plan will be paid to you, or in the unfortunate event of the insured's passing, to your beneficiary.

### Cancellation Right

You have the right to cancel and obtain a refund of any premiums paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at Unit 201, 2F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is the earlier.

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

Macau  **(853) 8988 1822**

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



AIA Hong Kong and Macau 

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**AIA International Limited**

(Incorporated in Bermuda with limited liability)

**Frequently Asked Questions About "Reasonable and Customary" Charges**

**Q1. How is the "Reasonable and Customary" charge determined?**

The "Reasonable and Customary" charge refers to charges for the reimbursement benefit items including physician's visit fee, surgeon's fee and anaesthetist's fee. The "Reasonable and Customary" charge will be calculated based on the customer's admission room type as shown below:

Item Charge	Based on "Reasonable and Customary" Reference Charge
Physician's Visit Fee	Equal to or less than the admission room charge
Surgeon's Fee	References the "List of Surgery Fees" published on the attending hospital's website
Anaesthetist's Fee	35% of the Surgeon's fee

**Q2. How is the "Reasonable and Customary" charge determined if you're admitted to a lower room type than what is covered in the plan?**

If you opt to be admitted to a lower room type than what is covered in the plan, we will reimburse eligible expenses subject to the "Reasonable and Customary" charge of your plan level chosen / covered room type. Examples are as follows:

Plan Level Chosen / Covered Room Type	Customer's Admission Room Type	"Reasonable and Customary" Reference Charge
Standard Private Room	Semi-Private Room or Ward Room	Standard Private Room
Semi-Private Room	Ward Room	Semi-Private Room

**Q3. How is the "Reasonable and Customary" charge determined if the billed surgeon's fee exceeds the "Reasonable and Customary" charge?**

If the billed surgeon's fee exceeds the "Reasonable and Customary" charge, we will obtain hospital records and operation records from the attending hospital to determine the complexity of the surgery or any surgery complication resulting in the high surgeon's fee.

- If the records reveal the reason behind the high surgeon's fee, we will calculate the eligible surgeon's fee / anaesthetist's fee according to the billed amount.
- If the records do not reveal any reason behind the high surgeon's fee, we will adjust the eligible surgeon's fee / anaesthetist's fee according to the "Reasonable and Customary" charge.

**Q4. Are there other factors that determine the "Reasonable and Customary" charge?**

Other than the factors mentioned above, when we assess the claim, we will also check for a "List of Surgery Fees" on the website of the attending hospital.

- If it is available, we will use the "List of Surgery Fees" on the hospital's website to determine the "Reasonable and Customary" charge.
- If it is not available, we will use the "Reference Fee Table on Charges for Common Surgical Procedures" published within our Company to determine the "Reasonable and Customary" charge.

For more information, please refer to the "Reasonable and Customary" charge example outlined overleaf.

## Frequently Asked Questions About "Reasonable and Customary" Charges

### Q5. Where can I find information about the "Reasonable and Customary" charge in advance?

You can apply for the "Pre-approval Service" (applicable to products with this service), and will be informed of:

- whether the medical procedure / surgery will be covered;
- whether the physician's visit fees are reasonable; and
- what the eligible claim amount for the medical procedure / surgery will be under the policy.

This will help you understand and plan your treatment, so you can focus on getting better.

In case there are further queries on "Reasonable and Customary" charge, please contact your financial planner or call AIA Customer Hotline.

### "Reasonable and Customary" Charge Example

(The following example is hypothetical and for illustration purposes only. If there are any changes in the values, no separate announcement will be made.)

#### Case Background

Reason for admission :	Breast Carcinoma-in-situ
Type of room :	Standard Private Room
Length of hospitalisation :	5 days
Surgery :	Modified Radical Mastectomy
Total presented amount :	HK\$384,000
Coverage :	<b>A medical plan with full cover for major benefit items</b>

This insert contains general information and is for illustrative purpose only, and may include benefits/ benefit amounts that are not applicable to the relevant specific insurance products. For the details of the relevant specified insurance products, including its product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy contract of relevant products.

### "Reasonable and Customary" Charge

Benefit Items	The "Reasonable and Customary" Charge for Standard Private Room (HK\$)
Surgeon's Fee	94,000
Anaesthetist's Fee 35% of the Surgeon's Fee	32,900

Benefit Items	Presented Amount (HK\$)	Reimbursement Amount (adjusted to "Reasonable and Customary" Charge) (HK\$)
Room & Board	19,500	19,500
Physician's Visit	19,500	19,500
Hospital Expenses	35,000	35,000
Surgeon's Fee	200,000	94,000
Anaesthetist's Fee	70,000	32,900
Operating Theatre Fee	40,000	40,000
<b>Total</b>	<b>384,000</b>	<b>240,900</b>

<b>TOTAL Reimbursement Amount (HK\$)</b>	240,900
<b>Remaining Balance Not Reimbursed (HK\$)</b>	143,100

#### Note:


- All eligible claims will be reimbursed according to the benefit limits outlined in the benefit schedule. The eligible claim will be reimbursed on a medically necessary and reasonable and customary basis and subject to the terms, conditions, exclusions and limitations of the policy.

To understand the historical premium increase rates of our products, you may browse the website <https://www.aia.com.hk/en/our-products/further-product-information/macau-medical-products/medical.html> for reference purpose.

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

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