

INSURANCE – MEDICAL PROTECTION
HERE FOR YOU REFUNDABLE SURGICAL CASH

BROAD SURGICAL CASH COVER SUPPORTS YOU THROUGH CRITICAL TIMES

Here For You Refundable Surgical Cash
offers protection to meet
your surgical and
rehabilitation needs.



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AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

Stressful urban lifestyle can cause significant health issues

That often result in hospitalisation and even surgery

Surgery costs can exceed your expectations. By preparing well in advance with broad surgical cash protection, you will be properly covered whenever necessary.

Here For You Refundable Surgical Cash is a 10-year **refundable medical protection insurance plan (hospital income)** that provides cover for surgical and rehabilitation expenses. With various plan levels of different cover, this plan will meet your individual needs. This plan can only be purchased as a basic plan.

Benefit summary

We offer 4 plans for you to choose from, each providing different levels of cover.

Plan Benefit	Cover (HK\$/MOP)			
	Plan 1	Plan 2	Plan 3	Plan 4
In-Patient Surgical Cash Benefit (per confinement) (per policy)	5,000 50,000	8,000 80,000	5,000 50,000	8,000 80,000
Accidental In-Patient Surgical Cash Benefit (per confinement) (per policy)	10,000 100,000	16,000 160,000	10,000 100,000	16,000 160,000
Post-Surgical Medical Expenses Reimbursement Benefit (per day, up to a maximum of 3 days per confinement)	N/A	N/A	500	800
Accidental Total and Permanent Disability Benefit	100,000			

In-Patient Surgical Cash Benefit

If the insured, who is the person protected under the policy, has to undergo an in-patient surgical procedure while hospitalised following an illness or injury, we will pay a lump sum cash benefit for each such hospitalisation.

Accidental In-Patient Surgical Cash Benefit

If the insured has to undergo an in-patient surgery to treat an accidental injury within 180 days of an accident, we will pay a lump sum cash amount. This payment will be made in addition to the In-Patient Surgical Cash Benefit.

Post-Surgical Medical Expenses Reimbursement Benefit (only applicable to Plan 3 and Plan 4)

If the insured undergoes an in-patient surgical procedure in Hong Kong or Macau, we will reimburse the medical expenses incurred during follow-up out-patient treatments in Hong Kong or Macau within 31 days after the earliest date of discharge from a hospital, up to the maximum limit for the plan selected. A range of treatments are covered, including physiotherapy, x-ray examination, drugs and medicines and other necessary medical treatments or services.

Accidental Total and Permanent Disability Benefit

We will pay a lump sum cash benefit in the unfortunate event that the insured suffers an accident resulting in any of the following:

- total and permanent disability on or before the age of 65;
- loss of two limbs, irrecoverable loss of sight of both eyes, or loss of one limb and loss of sight of one eye; or
- inability to perform activities of daily living for at least 6 months.

The policy will be terminated once we pay the Accidental Total and Permanent Disability Benefit.

Termination Benefit

Whether or not you have made any claims under the policy, once the 10-year policy term ends, you will receive 83.34% of your total premiums paid (excluding any extra premium loading) without interest, and the cover will cease. If you choose to surrender the policy or if the policy is terminated due to other reasons, we will pay you according to the schedule below.

Time of Policy Surrender or Termination	Termination Benefit (Percentage of total premiums paid)
Before the 2nd policy anniversary	0%
On or after the 2nd policy anniversary and before the 3rd policy anniversary	10%
On or after the 3rd policy anniversary and before the 4th policy anniversary	20%
On or after the 4th policy anniversary and before the 5th policy anniversary	30%
On or after the 5th policy anniversary and before the 6th policy anniversary	40%
On or after the 6th policy anniversary and before the 7th policy anniversary	45%
On or after the 7th policy anniversary and before the 8th policy anniversary	55%
On or after the 8th policy anniversary and before the 9th policy anniversary	65%
On or after the 9th policy anniversary and before the 10th policy anniversary	75%
On the 10th policy anniversary	83.34%

Premium payment term

The premium payment term of **Here For You Refundable Surgical Cash** is 10 years. Premium amounts are guaranteed to be fixed throughout the payment period, making it easy for you to budget.

Different premium payment modes (annually and monthly) are available for this plan.

What's more, if you purchase a plan for your spouse at the same time as your own plan, he/she will enjoy a 15% discount on his/her premiums for the whole premium payment term, provided that his/her plan is at the same or a lower level than yours.



Premium table

Insured's Age at Policy Issue	Monthly Premium (HK\$/MOP)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
	Main Insured (Male)				Spouse (Male)			
Age 18 – 30	357	539	374	564	303	458	318	479
Age 31 – 35	394	595	412	623	335	506	350	530
Age 36 – 40	459	700	481	733	390	595	409	623
Age 41 – 45	564	866	593	908	479	736	504	772
Age 46 – 50	705	1,087	743	1,142	599	924	632	971
Age 51 – 55	919	1,424	972	1,503	781	1,210	826	1,278
Age 56 – 60	1,300	1,998	1,398	N/A	1,105	1,698	1,118	N/A
	Main Insured (Female)				Spouse (Female)			
Age 18 – 30	407	622	428	652	346	529	364	554
Age 31 – 35	446	684	469	715	379	581	399	608
Age 36 – 40	500	768	524	803	425	653	445	683
Age 41 – 45	570	879	597	919	485	747	507	781
Age 46 – 50	656	1,014	691	1,064	558	862	587	904
Age 51 – 55	824	1,280	870	1,349	700	1,088	740	1,147
Age 56 – 60	1,250	1,984	1,337	N/A	1,063	1,686	1,136	N/A

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 is an insurance plan that offers various benefits including premium refund of up to 83.34% at relevant policy years. All premiums are paid for the cost of premium refund, insurance and other related costs.

This brochure is for distribution in Macau only.

Key Product Risks

1. You should pay premium(s) on time and according to the selected premium payment schedule. 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. In this case, you may receive an amount considerably less than the total amount of premiums paid.
2. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
3. You may request for the termination of your policy by notifying 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;
 - the policy matures once the policy reaches the end of 10th policy year;
 - you do not pay the premium within 31 days of the premium due date; or
 - upon the payment of the Accidental Total and Permanent Disability Benefit.
4. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you / the insured may lose the cover and you may lose your premium paid.
5. 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. (only applicable to policies issued in Macau)
6. Your current planned benefit may not be sufficient to meet your future needs 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, you may receive less in real terms even if we meet all of our contractual obligations.

Key Exclusions

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

- any pre-existing condition
- AIDS or any complications associated with HIV infection

We will not cover hospitalisations, surgeries or charges that result from any of the following events:

- any treatment, investigation, service or supplies which is / are not medically necessary
- any congenital defect that appears or is diagnosed before the insured reaches the age of 17
- self-destruction or any attempted self-destruction
- war, strike, riot, revolution, service in the armed forces in time of war or restoration of public order, violation or attempted violation of the law or resistance to arrest
- pregnancy, miscarriage, childbirth, any treatment, investigation or any procedure related to fertility, genetic testing and all kinds of assisted reproduction procedures
- corrective aid, vision therapy or hearing aid unless necessitated by accidental injury
- any mental or behavioural disorder
- cosmetic or plastic surgery, dental care or surgery, routine health checks, screening and preventive care / checking, investigations not directly related to the illness or conditions or rest care
- any skin surgical procedures (except lymph node biopsy, excision of tumour of malignant melanoma and skin grafting)

Accidental In-Patient Surgical Cash Benefit and Accidental Total and Permanent Disability Benefit will not cover accidents caused by any of the following events:

- any kind of disease or illness (including food poisoning)
- self-destruction or any attempted self-destruction
- the insured being under the influence of alcohol or any nonprescribed drug
- war, riot, civil commotion, industrial action, terrorist activity, revolution, service in the armed forces in time of war or restoration of public order, violation or attempted violation of the law or resistance to arrest
- pregnancy, miscarriage, childbirth or related complications
- professional or hazardous sports
- entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route)

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

Product Limitation

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

Items	Effective Date (after the policy commences)
Injury	Immediately
Illness	30 days
Investigation / treatment / surgery for tonsils, adenoids, hernias, or a disease particular to female generative organs	120 days

2. In-Patient Surgical Cash Benefit & Accidental In-Patient Surgical Cash Benefit

If the insured undergoes more than one in-patient surgical procedure during the same confinement, we will only pay the In-Patient Surgical Cash Benefit and / or Accident In-Patient Surgical Cash Benefit once for such confinement. We will regard multiple periods of confinement as one and the same confinement if they:

- relate to the same (or a related) injury or illness, or to any related complications; and
- are separated by 90 days or less (excluding the day of admission or discharge).

If the surgical procedure is not performed within the following areas, the In-Patient Surgical Cash Benefit and Accidental In-Patient Surgical Cash Benefit will be reduced by 50% for each confinement: Hong Kong, Macau, Taiwan, Singapore, Malaysia, Thailand, Japan, South Korea, Canada, United States of America, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom, Australia and New Zealand.

Surgical procedures performed on the insured on an outpatient basis are excluded from In-Patient Surgical Cash Benefit, except upper GI endoscopy, colonoscopy and cataract extraction, for which we will pay 50% of the amount of the cover for each surgical procedure.

3. Post-Surgical Medical Expenses Reimbursement Benefit

We will regard multiple periods of confinement as one and the same confinement if they:

- relate to the same (or a related) injury or illness, or to any related complications; and
- are separated by 90 days or less (excluding the day of admission or discharge).

The follow-up out-patient treatment must relate directly and solely to an in-patient surgical procedure which is covered under the In-Patient Surgical Cash Benefit.

4. Accidental Total and Permanent Disability Benefit

Where the insured suffers total and permanent disability or becomes unable to independently perform at least 3 activities of daily living for at least 6 consecutive months from the date of the accident giving rise to disability, the premium continues to be payable for 6 months from the date of the accident. The premium also continues to be payable during the necessary period for claims processing. Once we pay the Accidental Total and Permanent Disability Benefit, the policy will be terminated.

Activities of daily living include:

- getting in and out of a chair or a bed;
- moving from room to room;
- controlling bladder and bowel movements;
- getting dressed or undressed;
- taking a bath or a shower, including getting into and out of a tub; and
- eating and swallowing food.

5. Medically necessary and reasonable and customary charges

We only cover the charges and / or expenses of the insured on medically necessary and reasonable and customary basis.

“Medically necessary” means that the medical services, diagnosis and / or treatments are:

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

“Reasonable and customary” 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.

6. 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.

The above list is for reference only. Please refer to the policy contract of this plan for the exact and complete terms and conditions of cover.

Claim Procedure

If you wish to make a claim, you must notify us in writing within 30 days from the date of the accident causing the injury or within 10 days after the start date of confinement in hospital, and send us the appropriate forms and relevant proof within 30 days after the date of discharge, medical services or treatment. 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 or any AIA Customer Service Centre. For details of claim procedures, please refer to the Claim Procedure section in the policy contract. 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.

Payment of Benefits

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

Incontestability

Except for fraud or non-payment of premiums, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for a continuous period of two years from the date on which the policy takes effect.

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 the 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

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(Incorporated in Bermuda with limited liability)

Frequently Asked Questions About “Reasonable and Customary” Charges, Claims and Historical Premium Increase Rates

Q1. What does “Reasonable and Customary” mean in relation to a medical service charges?

In relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by the Company in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

Q2. How is the “Reasonable and Customary” charge determined?

In determining whether a charge is reasonable and customary, we shall make reference to the followings (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the government; and/or
- other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Q3. What can I do if I want to make an enquiry about claims matters?

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.

Q4. Where can I find the historical premium increase rates of products with medical reimbursement benefits?

To understand the historical premium increase rates of our products with medical reimbursement benefits, you may refer to our website <https://www.aia.com.hk/en/our-products/further-product-information/macau-medical-products/medical.html>.

Please note:

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.

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