

保障

特級「健康之寶」醫療保障計劃2/

特級「健康之寶」醫療保障計劃

(特級「健康之寶」系列)

沿途看守 健康生活 永相隨

特級「健康之寶」

系列帶給您優質
醫療保障，讓您
安枕無憂。



健康長久好生活

保障

特級「健康之寶」醫療保障計劃2/

特級「健康之寶」醫療保障計劃(特級「健康之寶」系列)

醫療科技不斷進步，新的醫療技術不僅可為病人帶來痊癒的希望，更可改善治療過程，減輕病人痛楚，但嶄新的醫療技術所費高昂，導致醫療費用不斷上升。因此，可信賴的醫療保障及危疾保障確實缺一不可。

醫療費用不斷攀升

新的醫療技術令醫療費用愈趨昂貴，加上通貨膨脹日漸加劇，導致藥物價格上升，以至醫生費及手術費用亦需相應調高。私家醫院的床位緊張，亦引致近年的住院費用急速上漲，令市民在醫療開支上的負擔日益沉重。

日間手術 安全省時

受惠於醫療科技的發展，不少日間手術中心現已設有合適、與醫院同等高質素的醫療設備。在日間手術中心進行小型手術不單省時方便，更可減省非必要的住院留宿，免卻入院出院的繁複手續；而且日間手術的醫療費用比較相宜，可減輕病人的經濟負擔之餘，亦可有效紓緩醫療保險索償，從而減低保費上調的壓力。

優質醫療網絡 額外保障

特級「健康之寶」2帶給您全面可靠的醫療及住院保障，除了提供自選醫生醫療保障，更不斷優化醫療網絡服務，納入更多不同專科醫生，全面提升保障範圍。AIA精心挑選的網絡專科醫生均經過嚴格篩選，擁有相關履歷及經驗，為您提供專業的住院及日間手術服務。而且憑特級「健康之寶」電子網絡卡接受網絡醫療服務可獲得以下優越待遇：

- 於香港接受網絡日間手術可享用「免找數服務」^{1,2}，受保項目包括：
 - 日間手術費用，包括直接在日間手術進行時需使用之藥物及顯影服務³
 - 於網絡日間手術中心進行醫療所需的診斷測試或程序
 - 日間手術前、後各一次的門診醫生診症費用
- 醫療網絡住院專享的保障項目，包括
 - 住院專科醫生費用
 - 住院陪床惠益
 - 普通房計劃的脊椎/物理治療師費用及手術後每日家中看護費用賠償⁴
 - 手術前、後的門診醫生診症費用
- 比自選醫生較高的賠償上限
- 比自選醫生較高的額外醫療保障賠償百分比
- 以日間手術病人身份接受手術不會影響獲取無索償獎金的資格⁵

-
1. 在進行日間手術前，網絡日間手術中心會直接向AIA為受保人的日間手術費用作出預先核準申請；而AIA將會直接向網絡日間手術中心支付已獲批核的日間手術費用，並以有關保障之賠償額為限。如有關的日間手術出現差額費用，AIA將向保單持有人收取該等差額。
 2. 此項目並非保單保障內容，本公司有權隨時撤銷該等服務而毋須另行通知，並保留絕對決定權。
 3. 直接在日間手術進行時需使用之藥物及顯影服務將計算在有關住院計劃中的住院雜費賠償額內，以適用的保障限額為上限。
 4. 此保障項目亦適用於半私家房計劃及標準私家房計劃的網絡及非網絡服務。
 5. 若於有關保單年度內，曾於非網絡日間手術中心或醫院內接受手術並成功索償，則不符合獲取無索償獎金的資格。

小貼士

特級「健康之寶」2備有3種保障計劃選項以供選擇，包括普通房計劃、半私家房計劃及標準私家房計劃。我們建議客戶應儘量入住與所選計劃相對的病房級別。當入住的病房級別高於所選計劃的病房級別時，額外醫療保障賠償的百分比會因保單設有「調整基數」條款而受影響。詳情請參閱保單契約。

電子版特級「健康之寶」網絡卡方便易用

AIA摯誠為您獻上全新電子版特級「健康之寶」網絡卡，只需瀏覽aia.com.hk並登入您的客戶專頁或透過「AIA Connect/友聯繫」應用程式，即可下載，貼心照顧您的醫療需要。



電子版網絡卡使用方法容易簡便：

1. 請致電「網絡診所查詢熱線」(852) 2232 8888 (香港) 或鏡湖醫院「第一門診」(853) 2892 2822 (澳門) 預約診症日期
2. 到醫療網絡應診時，請攜同電子版特級「健康之寶」網絡卡及身份證或其他有效身份證明文件（於澳門鏡湖醫院就診則毋須出示網絡卡）
3. 醫療網絡的專科醫生將為您提供合適的治療方案
4. 如需在香港網絡日間手術中心接受日間手術，網絡職員會為您向AIA作出預先核准申請及安排手術細節

網絡日間手術中心服務體貼全面，將您的治療過程化繁為簡，讓您無憂體驗周全保障。

保障

特級「健康之寶」醫療保障計劃2/
特級「健康之寶」醫療保障計劃(特級「健康之寶」系列)



請即於App Store (iOS)或Google Play (Android)免費下載應用程式「AIA Connect/ 友聯繫」，讓您隨時隨地下載電子版特級「健康之寶」網絡卡及搜尋附近的網絡診所。



AIA客戶熱線

香港 ☎ (852) 2232 8888

澳門 ☎ (853) 8988 1822

網絡診所查詢熱線

香港 ☎ (852) 2232 8888

選擇語言> **# 2** > 輸入保單號碼

- 所有醫療服務(包括於網絡內接受的服務)將受有關住院計劃各保障項目的賠償額所限。如醫療費用高於保障上限時，AIA將向保單持有人收取該等金額。
- 在接受任何醫療服務前，請先向醫生尋求獨立意見以確保您的身體狀況適合接受有關醫療服務。此外，所有網絡醫生均為獨立之專業醫護人員，而非本公司之僱員或代表。公司並不會就他們所提供的醫療服務或治療之疏忽或失誤承擔責任。

「AIA」、「友邦保險」、「本公司」或「我們」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。

此單張內容只供參考。在此單張內容中的產品資料並不包含保單的完整條款，有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。

PROTECTION
SUPER GOOD HEALTH MEDICAL PLAN 2/
SUPER GOOD HEALTH MEDICAL PLAN
(SUPER GOOD HEALTH SERIES)

GUARDING YOUR HEALTH ALONG THE WAY

Super Good Health
series deliver quality
medical protection
offering you peace
of mind.



HEALTHIER, LONGER,
BETTER LIVES

PROTECTION

SUPER GOOD HEALTH MEDICAL PLAN 2/

SUPER GOOD HEALTH MEDICAL PLAN (SUPER GOOD HEALTH SERIES)

As medical technology evolves, new advances in medical technology can bring hope to patients by improving treatment and easing patients' pain. However, the relatively high cost of adopting new medical technology leads to high medical charges. Therefore, having reliable medical protection plans and critical illness protection plans are essential for everyone.

Swift increase in medical service costs

New advances in medical technology cause medical service costs to increase. With inflation, the price of medication as well as doctors' and surgical fees increase. 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 with same high quality as hospital for day surgery. 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, day surgeries can also ease the pressure of medical claims and premium increase.

Quality medical network with extended coverage

Super Good Health 2 offers you comprehensive and reliable medical and hospital protection. Apart from retaining the freedom to choose a doctor, you can consult with one of the many experienced doctors within our medical network. We carefully selected specialists across a host of medical disciplines, enhance our medical network and expanded the network's coverage. Each medical professional has been thoroughly screened, and all possess years of relevant experience and proper medical qualifications, ensuring that you have safe and reliable services.

By receiving network medical services with your electronic **Super Good Health** Network Card, you can enjoy the following privileges:

- Cashless arrangement^{1,2} for network day surgeries performed in Hong Kong, covering the following expenses:
 - Day surgery surgical fees including medication/ imaging services directly used during day surgery³
 - Medically necessary diagnostic tests or procedures performed in network day surgery centre
 - 1 pre- / 1 post- day surgery consultation fees
- Exclusive inpatient Network Benefits items, including:
 - Hospital specialist's fees
 - Hospital companion bed benefit
 - Chiropractor / physiotherapist consultation and daily post-surgery home nursing benefits for the Ward Plan⁴
 - Pre- / Post-surgery outpatient consultation fees
- Higher maximum benefit limits at our medical network day surgery centres than with non-network doctors
- Higher reimbursement percentage towards Supplemental Major Medical (SMM) than Non-network Benefits
- Your No Claim Bonus⁵ will not be affected if you receive surgery as a day surgery.

-
1. Prior to the surgery, the Network day surgery centre will submit a Prior-Authorisation Request to AIA directly for the day surgery charge of the Insured and will bill AIA directly for payment of covered charges for the approved surgery up to the applicable coverage limit. In case there is a shortfall for the surgery, AIA will recover the shortfall from the Policy Owner.
 2. These items are additional services provided under Panel Network Services, but not contractual services, offered in our absolute discretion and are subject to termination at any time without prior notice.
 3. Expenses for imaging services / medication directly being used during day surgery will be covered under the Miscellaneous Hospital Expenses Benefit of the relevant hospitalisation plan up to the applicable coverage limit.
 4. For the plans of Semi-Private and Standard Private, these benefit items is offered under Network Benefit and Non-Network Benefit.
 5. You will not be entitled to the No Claim Bonus if you have received reimbursement for surgical procedures done at non-network day surgery centres or hospitals during the relevant Policy Years.

Tips

Super Good Health 2 offers three options of room type: Ward Plan, Semi-Private Plan and Standard Private Plan. We suggest you strive to confine your choices only to the room types that correspond with your plan level. Otherwise, the reimbursement percentage towards the Supplemental Major Medical (SMM) Benefits will be affected according to the "Adjustment Factor" clause as stipulated in the Policy contract. For details, please refer to the Policy contract.

Electronic Super Good Health Network Card: convenient and easy

AIA is pleased to present the recently launched electronic **Super Good Health Network Card**. By logging in to your Customer Corner at aia.com.hk or via "AIA Connect / 友聯繫" app, you can smoothly download the Card to look after your healthcare needs.



The electronic Card is easy and convenient to use:

1. Call the Network Day Surgery Centre Enquiry Hotline at (852) 2232 8888 (Hong Kong) or the First Outpatient Department of Kiang Wu Hospital at (853) 2892 2822 (Macau) for an appointment
2. Present your electronic **Super Good Health Network Card** and identity card or other valid identity document to a network day surgery centre (For Macau Kiang Wu Hospital, Network Card is not required)
3. Network specialists will provide you with appropriate treatment plans
4. If day surgery is performed at a Network day surgery centre in Hong Kong, Network day surgery centre staff will submit the Prior-Authorisation Request to AIA and make medical arrangements accordingly

These comprehensive and thoughtful Panel Network Services simplify your healthcare treatment to ensure you enjoy superior protection benefits without hassle.



Install the “AIA Connect / 友聯繫” App today from App Store (iOS) or Google Play (Android) for free. Download the electronic Super Good Health Network Card and search for nearby Network clinics at any time.



AIA Customer Hotline

Hong Kong ☎ (852) 2232 8888

Macau ☎ (853) 8988 1822

Network Clinic Enquiry Hotline

Hong Kong ☎ (852) 2232 8888

Language selection > # 2 > enter Policy number



- All medical services, including those received in network, will be subject to the maximum limits of the relevant hospitalisation plan. If the incurred medical expenses are higher than the maximum benefit entitlement, AIA will collect such shortfall from the Policy Owner.
- Please seek independent advice from doctors before receiving any medical treatment to ensure such treatment is suitable to such treatment. In addition, the Network Physicians are all independent medical professionals, and not the employee or representatives of the Company. The Company shall not be held liable or responsible for any negligence in the medical services or treatment they provide.

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

This leaflet is for reference only. The product information in this leaflet does not contain the full terms of the product, 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.