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## SECTION 1: VHIS Background

### 章節 1: 自願醫保之背景

#### Background

#### 背景

|                            |  |
|----------------------------|--|
| <p>S1.Q1<br/>章節 1.問題 1</p> | <p><b>Do you know what's VHIS?</b><br/>您知道什麼是自願醫保計劃嗎?</p>  |
| <p>ANS</p> <p>答案</p>       | <p><b>Eng</b></p> <p>Introduced by the Food and Health Bureau, VHIS (Voluntary Health Insurance Scheme) is initiated mainly to enhance the protection level and premium transparency of hospital insurance plans. The first batch of VHIS Certified Plans has been fully launched on 1 April.</p> <p>Certified Plans must meet the following 10 Minimum Requirements, including (1) guaranteed renewal up to the age of 100; (2) no lifetime benefit limit*; (3) coverage extended to include hospitalisation and prescribed ambulatory procedures; (4) coverage of prescribed diagnostic imaging tests and non-surgical cancer treatments; (5) budget certainty, (6) adoption of standardised policy terms and conditions; (7) premium transparency, (8) minimum benefit limits; (9) cost-sharing restrictions; (10) coverage of pre-existing conditions.</p> <p>There are two types of VHIS Certified Plans, namely the Standard Plan and the Flexi Plan: the Standard Plan provides a basic level of protection that meets but not exceed all VHIS Minimum Requirements; while the Flexi Plan provides enhanced hospital insurance benefits based on the Standard Plan product features – e.g. higher benefit limits and broader hospital benefit coverage. Certainly, premiums of the Flexi Plan will be higher than that of the Standard Plan.</p> <p>Both the Standard Plan and the Flexi Plan are eligible to apply for tax deduction.</p> <p>*Unless authorised by the Food and Health Bureau<br/>Source: Voluntary Health Insurance Scheme official website and Legislative Council of the Hong Kong Special Administrative Region official website</p> <p>Note:</p> <p>(1) The above information is provided for reference only. AIA is not liable for any damage or loss caused through use or misuse of any provided information in the above article.<br/>(2) AIA HK is not providing tax or accounting advice. Please consult your own tax and accounting advisors for any tax advice.</p> <p><b>中文</b></p> <p>由食物及衛生局推出的自願醫保計劃 (Voluntary Health Insurance Scheme), 簡稱 VHIS, 此醫療保險計劃主要提升住院保險產品的保障水平及保費透明度。而第一批自願醫保計劃認可產品已於4月1日起全新登場。</p> <p>所有自願醫保計劃均需符合10項最低的要求, 當中包括 —— (1)保證續保至100歲、(2)不設終身可獲保障總額上限*、(3)承保範圍擴闊至住院及非住院程序、(4)承保範圍包括訂明診斷成像檢測及訂明非手術癌症治療、(5)明確的支出預算、(6)標準保單條款及條件、(7)保費透明度、(8)最低保障限額、(9)費用分擔限制、(10)承保未知的投保前已有病症。</p> <p>自願醫保計劃可分為「標準計劃」及「靈活計劃」: 「標準計劃」按自願醫保的最低要求提供標準化的基本保障; 而靈活計劃必須較標準計劃提供更佳的住院保險保障——如較高的保障限額及較廣的住院保障範圍, 當然保費亦比標準計劃為高。</p> |



|                                   |   |
|-----------------------------------|---|
|                                   | <p>無論您參與標準計劃還是靈活計劃，均可申請扣稅。</p> <p>*獲食物及衛生局特別許可除外</p> <p>資料來源：自願醫保計劃官方網站以及香港特別行政區立法會官方網站</p> <p>備註：<br/>(1) 本文章內容只供參考，友邦香港對任何人因使用或誤用本文章中任何訊息或內容，或對其依賴而造成的任何損失或損害，不承擔任何責任。<br/>友邦香港並非提供任何稅務或會計建議。就任何稅務建議，閣下應諮詢您的稅務和會計顧問。</p>  |
| <p><b>S1.Q2</b><br/>章節 1.問題 2</p> | <p><b>Do you know what's so special about VHIS?</b><br/>您知道自願醫保計劃有何特別嗎？</p>   |
| <p><b>ANS</b></p>                 | <p><b>Eng</b><br/>Here are the differences between VHIS and the existing hospital insurance products in the market: the deduction ceiling is \$8,000 per insured taxpaying person per year; guaranteed renewal up to the age of 100; no "lifetime benefit limit"*; coverage extended to include unknown pre-existing conditions.</p> <p>VHIS Certified Plans provide partial coverage for unknown pre-existing conditions during a waiting period of 3 years upon policy inception (i.e. 0% of claim amount in the 1st year, 25% in the 2nd year and 50% in the 3rd year) and full coverage (i.e. 100%) from the 4th year onwards.</p> <p>The Flexi Plan provides an enhanced protection coverage compared to the Standard Plan, i.e. there is no cover within the first 30 days after coverage effective day and after that, there is full coverage.</p> <p>*Unless authorised by the Food and Health Bureau</p> <p>Source: Voluntary Health Insurance Scheme official website</p> <p>Note:<br/>(1) The above information is provided for reference only. AIA is not liable for any damage or loss caused through use or misuse of any provided information in the above article.<br/>(2) AIA HK is not providing tax or accounting advice. Please consult your own tax and accounting advisors for any tax advice.</p> <p><b>中文</b><br/>自願醫保計劃與現時市面大部份醫療保險的限制有所分別：每名須繳稅的受保人每年最高可申請HK\$8,000稅務扣減、保證續保至100歲、不設「終身保障限額」*以及保障未知的投保前已有病症等。</p> <p>在保障未知的投保前已有病症方面，自願醫保計劃可在保單生效首3年等候期提供部分保障(第1年不獲賠償，第2年可獲25%償款，第3年可獲50%償款)，而由第4年起獲全面賠償(即100%償款)。</p> <p>而靈活計劃較標準計劃提供最佳的保障。即保單生效後首30天：沒有保障，第31天起：按保障限額全數賠償</p> <p>*獲食物及衛生局特別許可除外</p> <p>資料來源：自願醫保計劃官方網站</p> <p>備註：</p> |

答案



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|                            | <p>(1) 本文章內容只供參考，友邦香港對任何人因使用或誤用本文章中任何訊息或內容，或對其依賴而造成的任何損失或損害，不承擔任何責任。</p> <p>(2) 友邦香港並非提供任何稅務或會計建議。就任何稅務建議，閣下應諮詢您的稅務和會計顧問。</p>  |
| <p>S1.Q3<br/>章節 1.問題 3</p> | <p><b>What are VHIS Certified Plans?</b><br/>何謂自願醫保認可產品？</p>   |
| <p>ANS</p>                 | <p><b>Eng</b></p> <p>There are two types of Certified Plans under VHIS:</p> <ul style="list-style-type: none"><li>• Standard Plan – a medical reimbursement plan with sub-limit items, similar to AIA's Super Good Health 2 – Ward Plan. This plan provides standardised basic protection according to the minimum requirements of VHIS.</li><li>• Flexi Plan – provides enhanced protection compared with Standard Plan with variety of product choices. VHIS participating insurance company can cover other benefits in Flexi Plan, e.g. SMM etc. to suit different customer's needs.</li></ul> <p>The two types of Certified Plans provide the following product features:</p> <ul style="list-style-type: none"><li>• Standard policy terms and conditions, benefit coverage and benefit amount (applicable to Standard Plan)</li><li>• Guaranteed renewal up to the age of 100</li><li>• No "lifetime benefit limit"</li><li>• Cooling-off period of 21 days</li><li>• Premium transparency (E.g. Standard Premium Schedule to be shown on company website)</li><li>• Coverage extended to include –<ul style="list-style-type: none"><li>o Unknown pre-existing condition:<ul style="list-style-type: none"><li>□ 1st policy year: 0% of claim amount</li><li>□ 2nd policy year: 25% of claim amount</li><li>□ 3rd policy year: 50% of claim amount</li><li>□ From 4th policy year onwards: 100% of claim amount</li></ul></li><li>o Treatment of congenital conditions manifested or diagnosed after the age of 8 (subject to the abovementioned reimbursement arrangement that applies to unknown pre-existing conditions)</li><li>o Day care surgery (including endoscopy)</li><li>o Prescribed advanced diagnostic imaging tests (subject to 30% coinsurance)</li><li>o Prescribed non-surgical cancer treatments (including radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy)</li></ul></li></ul> <p>The requirement of guaranteed acceptance with premium loading cap proposed by the Government has been dropped. But the Government has not given up on setting up high risk pool</p> <p><b>中文</b></p> <p>自願醫保下設有「標準計劃」及「靈活計劃」兩類認可產品：</p> <ul style="list-style-type: none"><li>• 「標準計劃」是一個設有分項限額的實報實銷醫療計劃，與友邦的特級「健康之寶」2—普通房計劃相約。此計劃按自願醫保的最低要求提供標準化的基本保障。</li><li>• 「靈活計劃」提供比「標準計劃」更佳的保障，設計可多元化。參與自願醫保的保險公司可為此計劃加入其他保障，如額外醫療保障(SMM)等，切合不同人士需要。</li></ul> <p>兩類認可產品均具有以下特質—</p> <ul style="list-style-type: none"><li>• 標準的保單條款及細則、保障範圍及保障金額（適用於標準計劃）</li><li>• 保證續保至100歲</li><li>• 不設「終身保障限額」</li><li>• 21日冷靜期</li><li>• 保費透明度（例如透過公司網站提供標準保費表）</li></ul> |

答案



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|                           | <ul style="list-style-type: none"><li>• 承保範圍擴展至包括一<ul style="list-style-type: none"><li>○ 未知的投保前已有病症：<ul style="list-style-type: none"><li>□ 首個保單年度：不設賠償</li><li>□ 第二個保單年度：25%賠償金額</li><li>□ 第三個保單年度：50%賠償金額</li><li>□ 第四個保單年度起：100%賠償金額</li></ul></li><li>○ 8歲後出現 / 確診的先天性疾病治療（按上述未知的投保前已有病症安排作出賠償）</li><li>○ 日間手術（包括內窺鏡）</li><li>○ 訂明的先進診斷成像檢測（須自付30%墊底費）</li><li>○ 訂明的非手術癌症治療（包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療）</li><li>○ 精神科治療（包括在本地醫院的精神科病房中留醫的相關費用）</li></ul></li></ul> <p>至於政府較早前提出有關必定承保及附加保費率設上限的要求現已剔除，而政府仍未放棄設立高風險池。</p>  |
| <b>S1.Q4</b><br>章節 1.問題 4 | <b>What is VHIS?</b><br>什麼是自願醫保？   |
| <b>ANS</b>                | <b>Eng</b><br>The Government implements VHIS to regulate individual medical insurance products, so as to encourage citizens to use private healthcare services, thereby relieve the pressure on the public healthcare services in the long run.<br><br>Participation in VHIS must meet the minimum requirement set by FHB for the standard plan. At the same time, the insurance companies can provide additional protection and insurance coverage based on the standard plan to come up with the flexi plan to meet different consumers' needs<br><br>AIA launched the certified VHIS insurance scheme on the 1st April 2019 to offer our customers with options that are suitable for them. |
| 答案                        | <b>中文</b><br>政府推出自願醫保，以規範個人住院保險產品，鼓勵市民選擇在私家醫院接受醫療服務，藉此長遠減輕公營醫療系統壓力。<br><br>參加自願醫保計劃的保險公司，所賣的「標準計劃」產品，都要符合食衛局訂明的「最低要求」；同時，保險公司可在「標準計劃」的基礎上，提供額外保障，設計成不同的「靈活計劃」去配合不同人士所需。  |
| <b>S1.Q5</b><br>章節 1.問題 5 | <b>When will VHIS be launched?</b><br>自願醫保會於何時推出？  |
| <b>ANS</b>                | <b>Eng</b><br>VHIS has already been launched since 1 April 2019.   |
| 答案                        | <b>中文</b><br>自願醫保已經於 2019 年 4 月 1 日推出。   |

**Objectives****目的**

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| <b>S1.Q6</b><br>章節 1.問題 6 | <b>What are the objectives of VHIS?</b><br>設立「自願醫保」目的為何?   |
| <b>ANS</b>                | <b>Eng</b><br>Enhance the protection level of hospital insurance products; provide the public with an additional choice of using private healthcare services through hospital insurance and more with highest HKD8,000 tax reduction to attract us to choose VHIS plan; relive the pressure on the public healthcare system in the long run.<br><br>The shortage of resources in Hong Kong public hospitals has always been a matter of concern for the long waiting time. In fact it's time to equip yourself and your family with a health insurance as a backup to protect our health |
| <b>答案</b>                 | <b>中文</b><br>提升住院保險產品的保障水平，為市民提供多一個選擇，更以最高HK\$8,000稅務寬減吸引市民去選擇自願醫保計劃。透過住院保險而使用私營醫療服務；及長遠可望減低公立醫院壓力。<br><br>香港公立醫院資源緊絀，長期輪候時間過長的問題一向備受關注。這是適當的時候為自己與家人去配備一份醫保，作為守護健康的後盾。  |

**Features****特色**

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| <b>S1.Q7</b><br>章節 1.問題 7 | <b>What is dependent?</b><br>什麼是受養人?   |
| <b>ANS</b>                | <b>Eng</b><br>Dependant"" refers to a policyholder's: <ul style="list-style-type: none"><li>• Spouse</li><li>• Children</li><li>• Parents / grandparents / siblings</li><li>• Spouse's parents / grandparents / siblings</li></ul> |
| <b>答案</b>                 | <b>中文</b><br>「受養人」是指保單持有人之： <ul style="list-style-type: none"><li>• 配偶</li><li>• 子女</li><li>• 父母、祖父母、外祖父母或兄弟姊妹</li><li>• 配偶的父母、祖父母、外祖父母或兄弟姊妹</li></ul>   |
| <b>S1.Q8</b><br>章節 1.問題 8 | <b>Is VHIS covering both individual plan and group plan?</b><br>自願醫保包括個人計劃及團體計劃嗎?  |
| <b>ANS</b>                | <b>Eng</b><br>VHIS only covers individual plan.  |
| <b>答案</b>                 | <b>中文</b><br>自願醫保只提供個人計劃   |



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| <p>S1.Q9<br/>章節 1.問題 9</p> | <p>If I buy a VHIS plan, does it mean I couldn't use the services of government hospitals?<br/>如果購買了自願醫保計劃，是否不能再使用政府醫院服務？</p>  |
| <p>ANS<br/><br/>答案</p>     | <p><b>Eng</b><br/>The introduction of VHIS by the government only encourages the citizens to use the medical services of private hospitals through inpatient insurance. Even if you have already bought a VHIS plan, you can still continue to use government hospital services.<br/><br/><b>中文</b><br/>政府推出自願醫保，只為鼓勵市民透過住院保險使用私家醫院的醫療服務。即使您已經購買「自願醫保計劃」，仍然可以繼續使用政府醫院服務。</p> |

**Certified Plan**  
自願醫保認可產品

| <p>S1.Q10<br/>章節 1.問題 10</p>                                   | <p>What are covered by Standard Plan?<br/>「標準計劃」的保障內容如何？</p>   |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
|--|--|------------------------------|----------------------|----------------|---|-----------------------|--------------------------|------------------------------|---|---------------------------------|-------------------------|----------------|--|---------------|--|--------------------|------------------------------|---------------------------|------------------------------|---|--|---|--------------------------|--|--|-----------------------|--------------------------|----------------------|-----------|------------------------|-----|
| <p>ANS</p>   | <p><b>Eng</b><br/>Please refer to the below benefits schedule as shown in the draft of Standard Plan Policy Template on VHIS website (<a href="http://www.vhis.gov.hk/">http://www.vhis.gov.hk/</a>):</p> <table border="1" data-bbox="352 1059 1305 1944"> <thead> <tr> <th>Benefit Items<sup>(1)</sup></th> <th>Benefit Limit (HK\$)</th> </tr> </thead> <tbody> <tr> <td>Room and board</td> <td>\$750 per day<br/>Maximum 180 days per Policy Year</td> </tr> <tr> <td>Miscellaneous charges</td> <td>\$14,000 per Policy Year</td> </tr> <tr> <td>Attending doctor's visit fee</td> <td>\$750 per day<br/>Maximum 180 days per Policy Year</td> </tr> <tr> <td>Specialist's fee<sup>(2)</sup></td> <td>\$4,300 per Policy Year</td> </tr> <tr> <td>Intensive care</td> <td>\$3,500 per day<br/>Maximum 25 days per Policy Year</td> </tr> <tr> <td>Surgeon's fee</td> <td>Per surgery, subject to surgical category for the surgery / procedure in the Schedule of Surgical Operations-<br/>• Complex \$50,000<br/>• Major \$25,000<br/>• Intermediate \$12,500<br/>• Minor \$ 5,000</td> </tr> <tr> <td>Anaesthetist's fee</td> <td>35% of surgeon's fee payable</td> </tr> <tr> <td>Operating theatre charges</td> <td>35% of surgeon's fee payable</td> </tr> <tr> <td>Advanced Diagnostic Imaging Tests<sup>(2)(3)</sup></td> <td>\$20,000 per Policy Year<br/>Subject to 30% Coinsurance</td> </tr> <tr> <td>Non-surgical Cancer Treatments<sup>(4)</sup></td> <td>\$80,000 per Policy Year</td> </tr> <tr> <td>Pre- and post-Confinement / Day Case Procedure outpatient care</td> <td>\$580 per visit, up to \$3,000 per Policy Year<br/>• 1 prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure<br/>• 3 follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)</td> </tr> <tr> <td>Psychiatric treatment</td> <td>\$30,000 per Policy Year</td> </tr> <tr> <td>Annual Benefit Limit</td> <td>\$420,000</td> </tr> <tr> <td>Lifetime Benefit Limit</td> <td>Nil</td> </tr> </tbody> </table> <p>1) Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.</p> | Benefit Items <sup>(1)</sup> | Benefit Limit (HK\$) | Room and board | \$750 per day<br>Maximum 180 days per Policy Year | Miscellaneous charges | \$14,000 per Policy Year | Attending doctor's visit fee | \$750 per day<br>Maximum 180 days per Policy Year | Specialist's fee <sup>(2)</sup> | \$4,300 per Policy Year | Intensive care | \$3,500 per day<br>Maximum 25 days per Policy Year | Surgeon's fee | Per surgery, subject to surgical category for the surgery / procedure in the Schedule of Surgical Operations-<br>• Complex \$50,000<br>• Major \$25,000<br>• Intermediate \$12,500<br>• Minor \$ 5,000 | Anaesthetist's fee | 35% of surgeon's fee payable | Operating theatre charges | 35% of surgeon's fee payable | Advanced Diagnostic Imaging Tests <sup>(2)(3)</sup> | \$20,000 per Policy Year<br>Subject to 30% Coinsurance | Non-surgical Cancer Treatments <sup>(4)</sup> | \$80,000 per Policy Year | Pre- and post-Confinement / Day Case Procedure outpatient care | \$580 per visit, up to \$3,000 per Policy Year<br>• 1 prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure<br>• 3 follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure) | Psychiatric treatment | \$30,000 per Policy Year | Annual Benefit Limit | \$420,000 | Lifetime Benefit Limit | Nil |
| Benefit Items <sup>(1)</sup>                                   | Benefit Limit (HK\$)   |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Room and board   | \$750 per day<br>Maximum 180 days per Policy Year  |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Miscellaneous charges  | \$14,000 per Policy Year   |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Attending doctor's visit fee                                   | \$750 per day<br>Maximum 180 days per Policy Year  |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Specialist's fee <sup>(2)</sup>                                | \$4,300 per Policy Year  |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Intensive care   | \$3,500 per day<br>Maximum 25 days per Policy Year   |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Surgeon's fee  | Per surgery, subject to surgical category for the surgery / procedure in the Schedule of Surgical Operations-<br>• Complex \$50,000<br>• Major \$25,000<br>• Intermediate \$12,500<br>• Minor \$ 5,000   |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Anaesthetist's fee   | 35% of surgeon's fee payable   |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Operating theatre charges                                      | 35% of surgeon's fee payable   |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Advanced Diagnostic Imaging Tests <sup>(2)(3)</sup>            | \$20,000 per Policy Year<br>Subject to 30% Coinsurance   |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Non-surgical Cancer Treatments <sup>(4)</sup>                  | \$80,000 per Policy Year   |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Pre- and post-Confinement / Day Case Procedure outpatient care | \$580 per visit, up to \$3,000 per Policy Year<br>• 1 prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure<br>• 3 follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)   |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Psychiatric treatment  | \$30,000 per Policy Year   |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Annual Benefit Limit   | \$420,000  |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |
| Lifetime Benefit Limit   | Nil  |                              |                      |                |   |                       |                          |                              |   |                                 |                         |                |  |               |  |                    |                              |                           |                              |   |  |   |                          |  |  |                       |                          |                      |           |                        |     |



(2) Written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner is required.

(3) Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.

(4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.

Please note that SMM option is not available for Standard Plan of VHIS.

1) Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.

(2) Written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner is required.

(3) Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.

(4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.

Please note that SMM option is not available for Standard Plan of VHIS.

答案

[中文](#)

根據自願醫保網站（網址：<http://www.vhis.gov.hk/>）公布的「標準計劃」保單範本（草擬本），保障表如下：

| 保障項目 <sup>(1)</sup>        | 賠償限額（港元）  |
|----------------------------|---|
| 病房及膳食                      | 每日 \$750<br>每保單年度最多 180 日   |
| 雜項費用                       | 每保單年度最多 \$14,000  |
| 主診醫生巡房費                    | 每日 \$750<br>每保單年度最多 180 日   |
| 專科醫生費 <sup>(2)</sup>       | 每保單年度 \$4,300   |
| 深切治療                       | 每日 \$3,500<br>每保單年度最多 25 日  |
| 外科醫生費                      | 每項手術，按手術表劃分的手術分類最多—<br>• 複雜 \$50,000<br>• 大型 \$25,000<br>• 中型 \$12,500<br>• 小型 \$ 5,000 |
| 麻醉科醫生費                     | 外科醫生費的 35%  |
| 手術室費                       | 外科醫生費的 35%  |
| 先進診斷成像檢測 <sup>(2)(3)</sup> | 每保單年度 \$20,000<br>設 30%共同保險   |
| 非手術癌症治療 <sup>(4)</sup>     | 每保單年度 \$80,000  |
| 入院前或出院後 / 日間手術前後之門診護理      | 每次 \$580，每保單年度最多 \$3,000<br>• 住院 / 日間手術前最多 1 次門診或急症診症<br>• 出院 / 日間手術後 90 日內最多 3 次跟進門診   |
| 精神科治療                      | 每保單年度 \$30,000  |
| 每年保障限額                     | \$420,000   |
| 終身保障限額                     | 無   |

註解 –

同一項目的可索償費用不可獲上述表中多於一個保障項目的賠償。





須經主診醫生或註冊醫生書面建議。該建議可以是轉介信或索償申請表內的陳述。

檢測只包括電腦斷層掃描 (“CT " 掃描)、磁力共振掃描 (“MRI " 掃描)、正電子放射斷層掃描 (“PET " 掃描)、PET-CT 組合及PET-MRI 組合。

治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。

請留意，自願醫保「標準計劃」不設額外醫療保障(SMM)選項。

S1.Q11  
章節 1.問題 11

**What are the similarities and differences between VHIS product and AIA's medical product?**  
自願醫保與友邦醫療產品有甚麼異同之處?

ANS

**Eng**  
Benefit items of Standard Plan of VHIS is more or less the same as Super Good Health 2. Major differences are as follow:

|   | <b>Standard Plan of VHIS</b>   | <b>Core Benefit of Super Good Health 2</b>                    |               |                             |    |                             |     |                             |     |   |      |          |
|---|--|---|---------------|-----------------------------|----|-----------------------------|-----|-----------------------------|-----|---|------|----------|
| Annual Benefit Limit                    | With such limit  | No such limit   |               |                             |    |                             |     |                             |     |   |      |          |
| Benefit Base                            | Per Policy Year / Per Surgery  | Per confinement   |               |                             |    |                             |     |                             |     |   |      |          |
| Surgeon's Fee                           | Subject to 4 surgical categories: Complex / Major / Intermediate / Minor   | Subject to the degree of complexity of the surgical procedure |               |                             |    |                             |     |                             |     |   |      |          |
| Advanced Diagnostic Imaging Tests       | With maximum benefit limit and require 30% Coinsurance   | With maximum benefit limit                                    |               |                             |    |                             |     |                             |     |   |      |          |
| Unknown Pre-existing Condition          | <table border="1"> <thead> <tr> <th>Policy Year</th> <th>Claims amount</th> </tr> </thead> <tbody> <tr> <td>1<sup>st</sup> Policy Year</td> <td>0%</td> </tr> <tr> <td>2<sup>nd</sup> Policy Year</td> <td>25%</td> </tr> <tr> <td>3<sup>rd</sup> Policy Year</td> <td>50%</td> </tr> <tr> <td>4<sup>th</sup> Policy Year and onwards</td> <td>100%</td> </tr> </tbody> </table> | Policy Year   | Claims amount | 1 <sup>st</sup> Policy Year | 0% | 2 <sup>nd</sup> Policy Year | 25% | 3 <sup>rd</sup> Policy Year | 50% | 4 <sup>th</sup> Policy Year and onwards | 100% | No cover |
| Policy Year                             | Claims amount  |   |               |                             |    |                             |     |                             |     |   |      |          |
| 1 <sup>st</sup> Policy Year             | 0%   |   |               |                             |    |                             |     |                             |     |   |      |          |
| 2 <sup>nd</sup> Policy Year             | 25%  |   |               |                             |    |                             |     |                             |     |   |      |          |
| 3 <sup>rd</sup> Policy Year             | 50%  |   |               |                             |    |                             |     |                             |     |   |      |          |
| 4 <sup>th</sup> Policy Year and onwards | 100%   |   |               |                             |    |                             |     |                             |     |   |      |          |

答案

**中文**  
以自願醫保的「標準計劃」及特級「健康之寶」2作比較，保障項目相約，主要不同之處如下：

|            | <b>自願醫保「標準計劃」</b>  | <b>特級「健康之寶」2的主要保障</b> |    |        |      |         |             |         |             |          |              |      |
|------------|--|-----------------------|----|--------|------|---------|-------------|---------|-------------|----------|--------------|------|
| 每年保障限額     | 設有每年保障限額   | 不設每年保障限額              |    |        |      |         |             |         |             |          |              |      |
| 賠償基準       | 每保單年度 / 每次手術計算   | 每次住院計算                |    |        |      |         |             |         |             |          |              |      |
| 手術費用       | 按四個手術分類賠償：<br>複雜 / 大型 / 中型 / 小型  | 手術按複雜程度設個別賠償百分比       |    |        |      |         |             |         |             |          |              |      |
| 先進診斷成像檢測   | 設最高賠償限額，<br>並設 30%共同保險   | 設最高賠償限額               |    |        |      |         |             |         |             |          |              |      |
| 未知的投保前已有病症 | <table border="1"> <thead> <tr> <th>保單年度</th> <th>賠償</th> </tr> </thead> <tbody> <tr> <td>首個保單年度</td> <td>沒有保障</td> </tr> <tr> <td>第二個保單年度</td> <td>按保障限額賠償 25%</td> </tr> <tr> <td>第三個保單年度</td> <td>按保障限額賠償 50%</td> </tr> <tr> <td>第四個保單年度起</td> <td>按保障限額賠償 100%</td> </tr> </tbody> </table> | 保單年度                  | 賠償 | 首個保單年度 | 沒有保障 | 第二個保單年度 | 按保障限額賠償 25% | 第三個保單年度 | 按保障限額賠償 50% | 第四個保單年度起 | 按保障限額賠償 100% | 沒有保障 |
| 保單年度       | 賠償   |                       |    |        |      |         |             |         |             |          |              |      |
| 首個保單年度     | 沒有保障   |                       |    |        |      |         |             |         |             |          |              |      |
| 第二個保單年度    | 按保障限額賠償 25%  |                       |    |        |      |         |             |         |             |          |              |      |
| 第三個保單年度    | 按保障限額賠償 50%  |                       |    |        |      |         |             |         |             |          |              |      |
| 第四個保單年度起   | 按保障限額賠償 100%   |                       |    |        |      |         |             |         |             |          |              |      |



| <p>S1.Q12<br/>         章節1.問題12</p>           | <p>What is the difference between general health insurance and VHIS?<br/>         一般醫療保險與自願醫保有什麼分別?</p>  |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
|---|--|---------------------------------|------------------|---|---|-------------------------|-----------------------------|--------------------------------|---|------------------|---------------|-------------|-------------|---------------|-----------|----------|-----------|------------|--------------------|--------------|-------------|
| <p>ANS</p> <p>答案</p>                          | <p><u>Eng</u></p> <table border="1" data-bbox="347 465 1453 857"> <thead> <tr> <th><u>General health Insurance</u></th> <th><u>VHIS plan</u></th> </tr> </thead> <tbody> <tr> <td>Flexible to decide a variety of product terms</td> <td>Standardize the policy terms and conditions</td> </tr> <tr> <td>Life time benefit limit</td> <td>No "lifetime benefit limit"</td> </tr> <tr> <td>Decline pre-existing condition</td> <td>Accept for unknown pre-existing condition</td> </tr> <tr> <td>No tax deduction</td> <td>Tax deduction</td> </tr> </tbody> </table> <p><u>中文</u></p> <table border="1" data-bbox="347 954 1453 1335"> <thead> <tr> <th><u>一般醫保</u></th> <th><u>自願醫保</u></th> </tr> </thead> <tbody> <tr> <td>保險公司可自由設計產品條款</td> <td>設有標準的保障條款</td> </tr> <tr> <td>可設終身保障上限</td> <td>不設終身保障額上限</td> </tr> <tr> <td>可拒保投保前已有病症</td> <td>為投保前「未知的已存在疾病」提供保障</td> </tr> <tr> <td>相關保費不可申請稅務扣減</td> <td>相關保費可申請稅務扣減</td> </tr> </tbody> </table> | <u>General health Insurance</u> | <u>VHIS plan</u> | Flexible to decide a variety of product terms | Standardize the policy terms and conditions | Life time benefit limit | No "lifetime benefit limit" | Decline pre-existing condition | Accept for unknown pre-existing condition | No tax deduction | Tax deduction | <u>一般醫保</u> | <u>自願醫保</u> | 保險公司可自由設計產品條款 | 設有標準的保障條款 | 可設終身保障上限 | 不設終身保障額上限 | 可拒保投保前已有病症 | 為投保前「未知的已存在疾病」提供保障 | 相關保費不可申請稅務扣減 | 相關保費可申請稅務扣減 |
| <u>General health Insurance</u>               | <u>VHIS plan</u>   |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
| Flexible to decide a variety of product terms | Standardize the policy terms and conditions  |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
| Life time benefit limit                       | No "lifetime benefit limit"  |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
| Decline pre-existing condition                | Accept for unknown pre-existing condition  |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
| No tax deduction                              | Tax deduction  |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
| <u>一般醫保</u>                                   | <u>自願醫保</u>  |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
| 保險公司可自由設計產品條款                                 | 設有標準的保障條款  |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
| 可設終身保障上限                                      | 不設終身保障額上限  |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
| 可拒保投保前已有病症                                    | 為投保前「未知的已存在疾病」提供保障   |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
| 相關保費不可申請稅務扣減                                  | 相關保費可申請稅務扣減  |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
| <p>S1.Q13<br/>         章節1.問題13</p>           | <p>What are covered by Flexi Plan?<br/>         「靈活計劃」的保障內容如何?</p>   |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |
| <p>ANS</p> <p>答案</p>                          | <p><u>Eng</u><br/>         Flexi Plan, which requires certification by the Food and Health Bureau, provides enhanced protection compared with Standard Plan with variety of product choice. VHIS participating insurance company can cover other benefits in Flexi Plan, e.g. SMM etc.. Details on Flexi Plan are to be promulgated by the Food and Health Bureau (please refer to the product brochure for more details.)</p> <p><u>中文</u><br/>         「靈活計劃」為須要經食物及衛生局認證的計劃，有關保障比「標準計劃」的更優越、更多元化，參與自願醫保保險公司可加入其他保障項目提供予客戶，如額外醫療保障(SMM)，而相關細則請參閱小冊子。</p>   |                                 |                  |   |   |                         |                             |                                |   |                  |               |             |             |               |           |          |           |            |                    |              |             |



|                            |   |
|----------------------------|---|
| <p>S1.Q14<br/>章節1.問題14</p> | <p>Which one should I choose, the Standard Plan or the Flexi Plan?<br/>標準計劃及靈活計劃，哪個更適合我？</p>  |
| <p>ANS</p> <p>答案</p>       | <p><u>Eng</u></p> <p>According to the Standard Plan Benefit Schedule provided by the Food and Health Bureau, the Standard Plan only provides basic standardised features for the insured without extra medical protection. Once your claims for any covered benefit has exceeded the limit, no extra medical benefits will be provided. If you believe that the standardised features of the Standard Plan can cater to your needs, you may choose the Standard Plan.</p> <p>However, if you wish to have more comprehensive medical coverage, and can afford higher premiums, you may consider choosing the Flexi Plan with broader benefit coverage and higher benefit limits.</p> <p>In Hong Kong, one in every three medical insurance policy holders is an AIA customer. If you need more information or wish to purchase any VHIS Certified Plan, please contact your broker.</p> <p>Source: Voluntary Health Insurance Scheme official website and AIA HK official website</p> <p>Note:</p> <p>(1) The above information is provided for reference only. AIA is not liable for any damage or loss caused through use or misuse of any provided information in the above article.</p> <p>(2) AIA HK is not providing tax or accounting advice. Please consult your own tax and accounting advisors for any tax advice.</p> <p><u>中文</u></p> <p>根據食物及衛生局公佈的自願醫保計劃保障表，標準計劃的承保項目之保障額只屬基本，亦沒有額外醫療保障，即任何一項保障項目索償金額已達上限後，不會再有任何額外醫療保額作緩衝，如您認為標準計劃中的基本保障已足以應付自身所需，可選標準計劃；</p> <p>若您希望擁有更多元化的醫療保障，而財政上又能負擔更高保費，可考慮增加額外保障及更高保障限額，此時您可選靈活計劃。</p> <p>而在香港，約每3名有購買醫療保險的市民，便有1名為友邦香港客戶。如您希望進一步了解或購買自願醫保計劃，可向相關保險及理財顧問查詢。</p> <p>資料來源：自願醫保計劃官方網站</p> <p>備註：</p> <p>(1) 本文章內容只供參考，友邦香港對任何人因使用或誤用本文章中任何訊息或內容，或對其依賴而造成的任何損失或損害，不承擔任何責任。</p> <p>(2) 友邦香港並非提供任何稅務或會計建議。就任何稅務建議，閣下應諮詢您的稅務和會計顧問。</p> |

**SECTION 2: VHIS Products****章節 2: 友邦自願醫保產品**

|                         |  |
|-------------------------|--|
| <b>S2.Q1</b><br>章節2.問題1 | <b>Will AIA participate in VHIS?</b><br>友邦會否參與自願醫保?  |
| <b>ANS</b>              | <b>Eng</b><br>According to the Code of Practice for Insurance Companies under the Ambit of Voluntary Health Insurance Scheme (CoP), registered VHIS insurance company is required to make available at least the Standard Plan. It is up to the insurance company to offer Flexi Plan. AIA supports the Government's initiative of health care system reform for the balanced development of the dual-track healthcare system of public and private healthcare. AIA will provide: <ul style="list-style-type: none"><li>• Standard Plan set by the Government; and</li><li>• Flexi Plan with enhanced protection</li></ul> |
| 答案                      | <b>中文</b><br>根據自願醫保下保險公司之實務守則，註冊參與自願醫保的保險公司須起碼提供「標準計劃」，而「靈活計劃」則可由保險公司自行選擇提供與否。 <ul style="list-style-type: none"><li>•政府訂立的「標準計劃」；及</li><li>•更優越保障的「靈活計劃」</li></ul>  |
| <b>S2.Q2</b><br>章節2.問題2 | <b>What are features of AIA VHIS Certified Plan?</b><br>友邦的自願醫保認可產品有什麼特點?  |
| <b>ANS</b>              | <b>Eng</b><br>Some unique features will be added to AIA VHIS Certified Plans eg. AIA Vitality. For other added features, please refer to our brochure.   |
| 答案                      | <b>中文</b><br>友邦的自願醫保認可產品將會加入友邦的獨有元素包括AIA Vitality健康程式，其他產品特點請參閱小冊子。  |



|                          |  |
|--------------------------|--|
| <p>S2.Q3<br/>章節2.問題3</p> | <p>Where can I look for the information about VHIS?<br/>我可以在甚麼地方找到有關自願醫保的資料?</p>   |
| <p>ANS</p> <p>答案</p>     | <p><a href="#">Eng</a></p> <p><b><u>For Customers</u></b><br/>Information on VHIS can be found in:</p> <ul style="list-style-type: none"><li>• VHIS official website</li><li>• AIA corporate website - Tax Incentive Program</li><li>• Customer correspondence (for existing customers), to issued in April 2019</li></ul> <p>Customers may also contact AIA VHIS Dedicated Hotline at 3108 1830 for more information.</p> <p><b><u>For Brokerage Partners</u></b><br/>Information on VHIS can be found in:</p> <ul style="list-style-type: none"><li>• VHIS official website</li><li>• AIA corporate website - Tax Incentive Program</li><li>• IFA &amp; Broker Corner &gt; Resources Centre &gt; VHIS Corner</li></ul> <p>Technical Representative may also contact AIA VHIS Brokerage &amp; IFA hotline at 3972 8899 for more information.</p> <p><a href="#">中文</a></p> <p><b><u>客戶</u></b><br/>有關自願醫保的資訊可參考:</p> <ul style="list-style-type: none"><li>• 自願醫保計劃官方網頁</li><li>• 友邦網頁 - 友扣稅</li><li>• 客戶信函 (於2019年4月發送予現有客戶)</li></ul> <p>客戶亦可致電友邦自願醫保計劃項目專線 3108 1830 了解詳情。</p> <p><b><u>保險及理財顧問</u></b><br/>有關自願醫保的資訊可參考:</p> <ul style="list-style-type: none"><li>• 自願醫保計劃官方網頁</li><li>• 友邦網頁 - 友扣稅</li><li>• 保險及理財顧問專頁 &gt; 資源中心 &gt; 自願醫保專頁</li></ul> <p>業務代表亦可致電友邦自願醫保計劃保險及理財顧問熱線 3972 8899 了解詳情。</p> |



|   |   |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
|---|---|-----------------------------------|-------------------|--|-----------------------------------|--|--|---|------------|------------|------------|------------------|------------------|--------------------|------------------|------------------|------------------------|------------------|------------------|-----------------------|--|--|--|-------------------|--|---------------------------|------------|--|---------------------------|---|--|-------------------------------|-----|--|-----------------------------|-----|--|----------------------|--|--|-----------------------|--|--|--------------------------|--|--|---------------------------|--|--|
| <p>S2.Q4<br/>章節2.問題4</p>                    | <p><b>What cover will AIA's Flexi Plan provide?</b><br/>友邦的「靈活計劃」提供什麼保障?</p>  |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <p>ANS</p>                                  | <p><b>Eng</b><br/>AIA will design the "Flexi Plan" according to the details of the flexi plan where the features will be more comprehensive than the "Standard Plan"</p> <p>Super Good Health 2 will be the blueprint for one of the Flexi Plan products<br/>CEO Essence 2 series will be another blueprint, where premiums and insurance coverage will be lowered than CEO Essence 2.</p> <p>Cover at a glance. For the plan details please refer to product brochure</p> <table border="1" data-bbox="352 685 1031 1939"> <tr> <td><b>Type of the Certified Plan</b></td> <td colspan="2"><b>Flexi Plan</b></td> </tr> <tr> <td><b>Name of the Certified Plan</b></td> <td colspan="2"><i>AIA Voluntary Health Insurance Flexi Scheme</i></td> </tr> <tr> <td><b>Certification Number and Plan Option</b></td> <td><b>HKD</b></td> <td><b>USD</b></td> </tr> <tr> <td>Ward Plan:</td> <td>F00022-01-000-01</td> <td>F00022-04-000-01</td> </tr> <tr> <td>Semi-Private Plan:</td> <td>F00022-02-000-01</td> <td>F00022-05-000-01</td> </tr> <tr> <td>Standard Private Plan:</td> <td>F00022-03-000-01</td> <td>F00022-06-000-01</td> </tr> <tr> <td><b>Product Nature</b></td> <td colspan="2"><i>Medical protection insurance plan</i></td> </tr> <tr> <td><b>Insured Person's Age at Application</b></td> <td colspan="2">15 days to age 80</td> </tr> <tr> <td><b>Guaranteed Renewal</b></td> <td colspan="2">Whole Life</td> </tr> <tr> <td><b>Geographical Cover</b></td> <td colspan="2">Worldwide (except for psychiatric treatments and worldwide emergency assistance services)</td> </tr> <tr> <td><b>Lifetime Benefit Limit</b></td> <td colspan="2">Nil</td> </tr> <tr> <td><b>Annual Benefit Limit</b></td> <td colspan="2">Nil</td> </tr> <tr> <td><b>Core Benefits</b></td> <td colspan="2"> <ul style="list-style-type: none"> <li>• confinement benefits including room &amp; board and attending doctor's visit fee, etc.</li> <li>• inpatient and day case procedure</li> <li>• prescribed diagnostic imaging tests</li> <li>• prescribed non-surgical cancer treatments</li> <li>• outpatient care before and after confinement or day case procedure</li> <li>• long term treatment for dialysis</li> </ul> </td> </tr> <tr> <td><b>Other Benefits</b></td> <td colspan="2"> <ul style="list-style-type: none"> <li>• supplemental major medical benefits</li> <li>• personal medical case management services</li> <li>• worldwide emergency assistance services*</li> </ul> </td> </tr> <tr> <td><b>No Claim Discount</b></td> <td colspan="2">No claim in 3 or more consecutive policy years entitles you with a premium discount on the next policy anniversary, up to 15 % of the total premiums paid for the preceding policy year.</td> </tr> <tr> <td><b>Network Privileges</b></td> <td colspan="2">If you select the service provided from our medical network, you can enjoy the following privileges: <ul style="list-style-type: none"> <li>• higher benefit limits</li> <li>• lower coinsurance percentage for supplemental major medical benefits</li> <li>• add-on cashless arrangement service for day case procedure</li> </ul> </td> </tr> </table> <p>* Worldwide emergency assistance services is an optional benefit under <i>AIA Voluntary Health Insurance Flexi Scheme</i>. If the policy holder wishes to remove this benefit, please send a written notice to the Company.</p> | <b>Type of the Certified Plan</b> | <b>Flexi Plan</b> |  | <b>Name of the Certified Plan</b> | <i>AIA Voluntary Health Insurance Flexi Scheme</i> |  | <b>Certification Number and Plan Option</b> | <b>HKD</b> | <b>USD</b> | Ward Plan: | F00022-01-000-01 | F00022-04-000-01 | Semi-Private Plan: | F00022-02-000-01 | F00022-05-000-01 | Standard Private Plan: | F00022-03-000-01 | F00022-06-000-01 | <b>Product Nature</b> | <i>Medical protection insurance plan</i> |  | <b>Insured Person's Age at Application</b> | 15 days to age 80 |  | <b>Guaranteed Renewal</b> | Whole Life |  | <b>Geographical Cover</b> | Worldwide (except for psychiatric treatments and worldwide emergency assistance services) |  | <b>Lifetime Benefit Limit</b> | Nil |  | <b>Annual Benefit Limit</b> | Nil |  | <b>Core Benefits</b> | <ul style="list-style-type: none"> <li>• confinement benefits including room &amp; board and attending doctor's visit fee, etc.</li> <li>• inpatient and day case procedure</li> <li>• prescribed diagnostic imaging tests</li> <li>• prescribed non-surgical cancer treatments</li> <li>• outpatient care before and after confinement or day case procedure</li> <li>• long term treatment for dialysis</li> </ul> |  | <b>Other Benefits</b> | <ul style="list-style-type: none"> <li>• supplemental major medical benefits</li> <li>• personal medical case management services</li> <li>• worldwide emergency assistance services*</li> </ul> |  | <b>No Claim Discount</b> | No claim in 3 or more consecutive policy years entitles you with a premium discount on the next policy anniversary, up to 15 % of the total premiums paid for the preceding policy year. |  | <b>Network Privileges</b> | If you select the service provided from our medical network, you can enjoy the following privileges: <ul style="list-style-type: none"> <li>• higher benefit limits</li> <li>• lower coinsurance percentage for supplemental major medical benefits</li> <li>• add-on cashless arrangement service for day case procedure</li> </ul> |  |
| <b>Type of the Certified Plan</b>           | <b>Flexi Plan</b>   |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>Name of the Certified Plan</b>           | <i>AIA Voluntary Health Insurance Flexi Scheme</i>  |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>Certification Number and Plan Option</b> | <b>HKD</b>  | <b>USD</b>                        |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| Ward Plan:                                  | F00022-01-000-01  | F00022-04-000-01                  |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| Semi-Private Plan:                          | F00022-02-000-01  | F00022-05-000-01                  |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| Standard Private Plan:                      | F00022-03-000-01  | F00022-06-000-01                  |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>Product Nature</b>                       | <i>Medical protection insurance plan</i>  |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>Insured Person's Age at Application</b>  | 15 days to age 80   |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>Guaranteed Renewal</b>                   | Whole Life  |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>Geographical Cover</b>                   | Worldwide (except for psychiatric treatments and worldwide emergency assistance services)   |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>Lifetime Benefit Limit</b>               | Nil   |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>Annual Benefit Limit</b>                 | Nil   |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>Core Benefits</b>                        | <ul style="list-style-type: none"> <li>• confinement benefits including room &amp; board and attending doctor's visit fee, etc.</li> <li>• inpatient and day case procedure</li> <li>• prescribed diagnostic imaging tests</li> <li>• prescribed non-surgical cancer treatments</li> <li>• outpatient care before and after confinement or day case procedure</li> <li>• long term treatment for dialysis</li> </ul>  |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>Other Benefits</b>                       | <ul style="list-style-type: none"> <li>• supplemental major medical benefits</li> <li>• personal medical case management services</li> <li>• worldwide emergency assistance services*</li> </ul>  |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>No Claim Discount</b>                    | No claim in 3 or more consecutive policy years entitles you with a premium discount on the next policy anniversary, up to 15 % of the total premiums paid for the preceding policy year.  |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |
| <b>Network Privileges</b>                   | If you select the service provided from our medical network, you can enjoy the following privileges: <ul style="list-style-type: none"> <li>• higher benefit limits</li> <li>• lower coinsurance percentage for supplemental major medical benefits</li> <li>• add-on cashless arrangement service for day case procedure</li> </ul>  |                                   |                   |  |                                   |  |  |   |            |            |            |                  |                  |                    |                  |                  |                        |                  |                  |                       |  |  |  |                   |  |                           |            |  |                           |   |  |                               |     |  |                             |     |  |                      |  |  |                       |  |  |                          |  |  |                           |  |  |



答案

[中文](#)

友邦將按有關靈活計劃的細節設計「靈活計劃」，設計比「標準計劃」更全面的產品。其中一個會推出的「靈活計劃」產品將會以特級「健康之寶」2為藍本，另一個會以「亞洲至尊醫療」2為藍本，保費及部分保障限額均較「亞洲至尊醫療」2低。

以下保障一覽，有關細節請參閱小冊子。

| 認可產品名稱      | AIA自願醫保靈活計劃   |                  |
|-------------|---|------------------|
| 認可產品編號及計劃選項 | 港元  | 美元               |
| 普通房計劃：      | F00022-01-000-01  | F00022-04-000-01 |
| 半私家房計劃：     | F00022-02-000-01  | F00022-05-000-01 |
| 標準私家房計劃：    | F00022-03-000-01  | F00022-06-000-01 |
| 產品性質        | 醫療保障保險計劃  |                  |
| 受保人投保時的年齡   | 15日至80歲   |                  |
| 保證續保        | 終身  |                  |
| 地域保障範圍      | 全球（精神科治療及環球緊急支援服務除外）  |                  |
| 終身保障限額      | 無   |                  |
| 每年保障限額      | 無   |                  |
| 主要保障        | <ul style="list-style-type: none"> <li>• 住院保障包括病房及膳食費用及主診醫生巡房費等</li> <li>• 住院及日間手術</li> <li>• 訂明診斷成像檢測</li> <li>• 訂明非手術癌症治療</li> <li>• 入院前或出院後/日間手術前後的門診護理</li> <li>• 長期腎臟透析治療</li> </ul> |                  |
| 其他保障        | <ul style="list-style-type: none"> <li>• 額外醫療保障</li> <li>• 個人療程管理服務</li> <li>• 環球緊急支援服務*</li> </ul>   |                  |
| 無索償折扣       | 只要保單在連續3個保單年度或以上沒有作出賠償，在下一個保單週年日您將可獲得保費折扣，最高可獲上一個保單年度已繳保費之15%。  |                  |
| 醫療網絡優惠      | 如選擇使用AIA醫療網絡提供的服務，您可享受有以下優惠： <ul style="list-style-type: none"> <li>• 較高的賠償限額</li> <li>• 較低的額外醫療保障共同保險百分比</li> <li>• 為日間手術提供免找數服務</li> </ul>  |                  |

\* 環球緊急支援服務是在AIA自願醫保靈活計劃下的可選保障。若保單持有人要求取消此保障，請以書面方式通知我們。

**SECTION 3: Tax deduction****章節 3: 稅務扣減優惠**

| <p>S3.Q1<br/>章節3.問題1</p> | <p>What is the tax deduction arrangement under VHIS?<br/>自願醫保下的稅務扣減安排如何?</p>  |                                   |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
|--------------------------|---|-----------------------------------|-----------------------|-----------------------------------|--------------|--------|-------|--------|-------|-------|-----|-------|-------|----------|-------|-------|--------------|---------------|---------------|--|-----------|----------------|---------|--------|-------|----|-------|-------|----|-------|-------|----|-------|-------|-----------|---------------|---------------|
| <p>ANS</p> <p>答案</p>     | <p><b>Eng</b></p> <p>No matter the number of policies of Certified Plans under VHIS an insured person takes, the ceiling of premiums for tax deduction for each insured person per year is HK\$8,000. One policyholder can purchase the policies for himself and his dependants where there is no cap on number of dependants. The ceiling of premiums for tax deduction for a policyholder in a year is up to HK\$8,000 premiums per insured person multiplied by the number of insured person.</p> <p>E.g. A policyholder purchases policies of Certified Plans under VHIS for himself and 3 dependents:</p> <table border="1" data-bbox="355 898 1046 1171"> <thead> <tr> <th></th> <th>Annual Premium (HK\$)</th> <th>Premiums for tax deduction (HK\$)</th> </tr> </thead> <tbody> <tr> <td>Policyholder</td> <td>10,000</td> <td>8,000</td> </tr> <tr> <td>Spouse</td> <td>8,000</td> <td>8,000</td> </tr> <tr> <td>Son</td> <td>3,000</td> <td>3,000</td> </tr> <tr> <td>Daughter</td> <td>2,000</td> <td>2,000</td> </tr> <tr> <td><b>Total</b></td> <td><b>23,000</b></td> <td><b>21,000</b></td> </tr> </tbody> </table> <p>The ceiling of premiums for tax deduction for each insured person per year is HK\$8,000</p> <p><b>中文</b></p> <p>不論受保人受保於多少份自願醫保認可產品的保單，每名受保人每年可作稅務扣減的保費上限為8,000港元。</p> <p>一名保單持有人可為自己及多名受養人購買有關保單，受養人數目不設上限。保單持有人每年可作稅務扣減的保費上限為每名受保人最多8,000港元乘以受保人數目。</p> <p>例：保單持有人為自己及三名受養人購買自願醫保認可產品的保單：</p> <table border="1" data-bbox="355 1447 1046 1709"> <thead> <tr> <th></th> <th>每年保費 (港元)</th> <th>可作稅務扣減的保費 (港元)</th> </tr> </thead> <tbody> <tr> <td>保單持有人本人</td> <td>10,000</td> <td>8,000</td> </tr> <tr> <td>配偶</td> <td>8,000</td> <td>8,000</td> </tr> <tr> <td>兒子</td> <td>3,000</td> <td>3,000</td> </tr> <tr> <td>女兒</td> <td>2,000</td> <td>2,000</td> </tr> <tr> <td><b>總數</b></td> <td><b>23,000</b></td> <td><b>21,000</b></td> </tr> </tbody> </table> <p>每名受保人每年可作稅務扣減的保費不得超過8,000港元</p> |                                   | Annual Premium (HK\$) | Premiums for tax deduction (HK\$) | Policyholder | 10,000 | 8,000 | Spouse | 8,000 | 8,000 | Son | 3,000 | 3,000 | Daughter | 2,000 | 2,000 | <b>Total</b> | <b>23,000</b> | <b>21,000</b> |  | 每年保費 (港元) | 可作稅務扣減的保費 (港元) | 保單持有人本人 | 10,000 | 8,000 | 配偶 | 8,000 | 8,000 | 兒子 | 3,000 | 3,000 | 女兒 | 2,000 | 2,000 | <b>總數</b> | <b>23,000</b> | <b>21,000</b> |
|                          | Annual Premium (HK\$)   | Premiums for tax deduction (HK\$) |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
| Policyholder             | 10,000  | 8,000                             |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
| Spouse                   | 8,000   | 8,000                             |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
| Son                      | 3,000   | 3,000                             |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
| Daughter                 | 2,000   | 2,000                             |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
| <b>Total</b>             | <b>23,000</b>   | <b>21,000</b>                     |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
|                          | 每年保費 (港元)   | 可作稅務扣減的保費 (港元)                    |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
| 保單持有人本人                  | 10,000  | 8,000                             |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
| 配偶                       | 8,000   | 8,000                             |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
| 兒子                       | 3,000   | 3,000                             |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
| 女兒                       | 2,000   | 2,000                             |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |
| <b>總數</b>                | <b>23,000</b>   | <b>21,000</b>                     |                       |                                   |              |        |       |        |       |       |     |       |       |          |       |       |              |               |               |  |           |                |         |        |       |    |       |       |    |       |       |    |       |       |           |               |               |





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| <p>S3.Q2<br/>章節3.問題2</p> | <p><b>When will the tax deduction take effect?</b><br/>有關稅務扣減何時生效?</p>   |
| <p>ANS</p> <p>答案</p>     | <p><b>Eng</b><br/>The relevant tax deductions is already effective on 1st April, 2019, which will benefit taxpayer for salary tax and personal assessment tax who are the policyholder of the VHIS plan. AIA will issue the premium summary notice to customers in every April covering the premium payment in the previous financial year for customers to make tax deduction application (Please refer to VHIS official webpage for details:<br/><a href="https://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html">https://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html</a>)</p> <p><b>中文</b><br/>有關的稅務扣減，由2019年4月1日起，新條例落實為自己或指明親屬購買合資格自願醫保計劃產品的人士提供薪俸稅和個人入息課稅的稅務扣除。<br/>每年4月我哋會發出一張有關上個財政年度嘅供款紀錄給你，以作報稅之用<br/>(詳情請參閱自願醫保官方網頁：<a href="https://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html">https://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html</a>)</p>   |
| <p>S3.Q3<br/>章節3.問題3</p> | <p><b>What should customers take note of when they buy the VHIS?</b><br/>市民投保自願醫保產品時要留意什麼事項?</p>   |
| <p>ANS</p> <p>答案</p>     | <p><b>Eng</b><br/>Under the VHIS, the government offers tax deduction initiatives. So customers should get more understanding of the tax arrangement.<br/>For example, if you buy total 4 policies for your dependents and you are the policyholders, you can apply tax deduction for the total 4 policies, each with HK\$8,000 limit, i.e. total HK\$32,000. And there is no limit on the total number of dependents<br/>Insurance companies will launch flexi plan on top of the standard plan. So we strongly advise customers to consider more VHIS plan in the market, and consider the operation, claim philosophy, service quality and customer support etc and discuss with your broker on your personal need and the plan features before making any decisions.<br/>We suggest customer to plan their personal long term medical needs asap and review their existing medical coverage riding on the launch of the VHIS product.<br/>Also riding on the tax deduction incentive, it is a good timing to get prepared for the long term insurance needs for medical expenses.<br/>The transfer of existing “Medical Insurance” to “VHIS”, it is recommended to compare the existing health care and “VHIS” protection, coverage, premiums, underwriting policies and other factors! (Please refer to VHIS official webpage for details:<br/><a href="https://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html">https://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html</a>)</p> <p><b>中文</b><br/>政府就自願醫保的保費支出提供稅務扣減，故市民應了解稅務扣減優惠的安排。<br/>舉例，如果你為共四名受養人投購認可產品保單，並是該四份認可產品保單的持有人，你則可申請以相關保費作稅務扣減，每年的上限為每名受養人8,000元，即32,000元(8,000元 x 4)，合資格受養人人數亦不設上限。<br/>不同保險公司在「標準計劃」外，亦推出靈活計劃。所以，我們建議客戶在投保時應考慮不同公司在靈活計劃所提供的保障，參考公司的營運宗旨、理賠理念、服務質素及對客戶支援等因素，以及與保險及理財顧問了解個人需要，以及產品特色，從而作出決定。<br/>我鼓勵大家盡早規劃個人長遠的醫療需要，透過自願醫保計劃，重新檢視已有的醫療保障是否足夠，而未有醫療保險的市民，應認真了解醫療保險對切身的重要。<br/>配合政府為自願醫保計劃提供的稅務扣減優惠，市民現在參與計劃正是為將來的醫療需要做好準備的好時機。(詳情請參閱自願醫保官方網頁：<br/><a href="https://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html">https://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html</a>)</p> |



## VHIS Consolidated FAQ

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| <b>S3.Q4</b><br>章節3.問題4   | <b>Would VHIS rate up be regarded as premium paid for tax deduction?</b><br>自願醫保保費率增加會當作已繳保費計算，能用作稅項扣減嗎？   |
| <b>ANS</b>                | <b>Eng</b><br>Yes<br>(it's recommended to refer to your tax consultant for tax related issue)  |
| <b>答案</b>                 | <b>中文</b><br>正確<br>(我們建議你向稅務顧問作有關稅務查詢)   |
| <b>S3.Q5</b><br>章節 3.問題 5 | <b>What is dependent?</b><br>什麼是受養人？   |
| <b>ANS</b>                | <b>Eng</b><br>Dependant"" refers to a policyholder's: <ul style="list-style-type: none"><li>• Spouse</li><li>• Children</li><li>• Parents / grandparents / siblings</li><li>• Spouse's parents / grandparents / siblings</li></ul>   |
| <b>答案</b>                 | <b>中文</b><br>「受養人」是指保單持有人之： <ul style="list-style-type: none"><li>• 配偶</li><li>• 子女</li><li>• 父母、祖父母、外祖父母或兄弟姊妹</li><li>• 配偶的父母、祖父母、外祖父母或兄弟姊妹</li></ul>   |
| <b>S3.Q6</b><br>章節3.問題6   | <b>If both my spouse and me have separate VHIS policies, can we combine the tax deduction?</b><br>我跟配偶「各自」持有「自願醫保」，就保費支出夫婦可否合併計算申請稅務扣減額？   |
| <b>ANS</b>                | <b>Eng</b><br>Policyholder can apply for tax deduction for VHIS policies, with each insured up to HK\$8,000. For more details on taxation arrangement, you are suggested to consult your tax advisor.  |
| <b>答案</b>                 | <b>中文</b><br>保單持有人可就「自願醫保」所交保費申請稅務扣減，以每年每名受保人上限 HK\$8,000 元計算。不論該夫婦是否選擇合併報稅，保單持有人各自提交免稅額便可，若夫婦選擇合併報稅，到時評稅主任會為該對夫婦合併計算。就任何稅務建議，閣下應諮詢您的稅務和會計顧問。  |
| <b>S3.Q7</b><br>章節3.問題7   | <b>Can I have a tax deduction if I have successfully insured for VHIS this year?</b><br>如果今年成功投保自願醫保，可以享有免稅優惠嗎？  |
| <b>ANS</b>                | <b>Eng</b><br>Yes, you can enjoy the tax deduction if you enroll VHIS this year. If the customer successfully insures the certified VHIS plan, the premium tax deduction arrangement may follow the financial year of the Inland Revenue Ordinance, that is, which is from April 1, 2019 and March 31 next year. |
| <b>答案</b>                 | <b>中文</b><br>若客人於今年成功投保相關合資格保險產品，有關保費稅項扣除安排可跟隨《稅務條例》的財政年度起，即最快係2019年4月1日至出年3月31日止。   |



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| <p>S3.Q8<br/>章節3.問題8</p> | <p><b>Do you know how to calculate the tax-deductible amount of VHIS?</b><br/>您知道如何計算自願醫保計劃扣稅額嗎？</p>  |
| <p>ANS</p> <p>答案</p>     | <p><b>Eng</b><br/>The calculation for tax deductions is very simple:<br/>VHIS Premium X Tax Rate = Amount of Tax Saved<br/>If your annual premium paid is \$3,000, and assuming the tax rate is 15%, the amount of tax saved will be \$450. If your personal income tax rate has reached the highest bracket of 17%, your tax-deductible allowance will be \$510.<br/>Source: Legislative Council of the Hong Kong Special Administrative Region official website</p> <p>Note:<br/>(1)The above information is provided for reference only. AIA is not liable for any damage or loss caused through use or misuse of any provided information in the above article.<br/>(2)AIA HK is not providing tax or accounting advice. Please consult your own tax and accounting advisors for any tax advice.</p> <p><b>中文</b><br/>其實扣稅額的估算方式十分簡單：<br/>自願醫保計劃保費 X 稅率 = 扣稅額<br/>即若您的保費為\$3,000，標準稅率為15%，可獲扣稅金額為\$450；而如果您的收入達到最高稅率17%，可獲扣稅金額就為\$510。<br/>資料來源：立法會官方網站<br/>備註：<br/>(1)本文章內容只供參考，友邦香港對任何人因使用或誤用本文章中任何訊息或內容，或對其依賴而造成的任何損失或損害，不承擔任何責任。<br/>(2)友邦香港並非提供任何稅務或會計建議。就任何稅務建議，閣下應諮詢您的稅務和會計顧問。</p> |
| <p>S3.Q9<br/>章節3.問題9</p> | <p><b>Can you claim for tax deduction on premiums paid for your family members?</b><br/>如您為家人購買自願醫保計劃，能否一併扣稅？</p>   |
| <p>ANS</p> <p>答案</p>     | <p><b>Eng</b><br/>Yes, you can claim for tax deduction altogether.<br/>However, only premiums paid for your eligible “dependants” will be allowed for tax deduction.<br/>“Dependant” means:<br/>-your spouse and child<br/>-your parent, grandparent and brother or sister<br/>-your spouse’s parent, grandparent and brother or sister<br/>Source: Voluntary Health Insurance Scheme official website<br/>Note:<br/>(1) The above information is provided for reference only. AIA is not liable for any damage or loss caused through use or misuse of any provided information in the above article.<br/>(2) AIA HK is not providing tax or accounting advice. Please consult your own tax and accounting advisors for any tax advice.</p> <p><b>中文</b><br/>是可以一併扣稅的。<br/>但您要留意只有合資格「受養人」的保費支出才可扣稅，而「受養人」為：<br/>-您的配偶及子女<br/>-您的父母、祖父母、外祖父母及兄弟姊妹<br/>-您配偶之父母、祖父母、外祖父母及兄弟姊妹<br/>資料來源：自願醫保計劃官方網站</p>  |



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|                    | <p>備註:</p> <p>(1) 本文章內容只供參考，友邦香港對任何人因使用或誤用本文章中任何訊息或內容，或對其依賴而造成的任何損失或損害，不承擔任何責任。</p> <p>(2) 友邦香港並非提供任何稅務或會計建議。就任何稅務建議，閣下應諮詢您的稅務和會計顧問。</p>  |
| S3.Q10<br>章節3.問題10 | <p><b>Are there any restrictions on premium payment method for the purpose of claiming tax deduction? I'm using premium offset option to pay premium. Can I still claim tax deduction?</b><br/>稅務扣減會受保費繳款之渠道影響嗎? 透過扣除保費選擇繳交保費，可以享有稅務扣減嗎?</p>  |
| ANS                | <p><b>Eng</b></p> <p>There are no restrictions on the means of premium payment for the purpose of claiming tax deduction, provided that:</p> <ul style="list-style-type: none"><li>• The means is legal; and</li><li>• The means is accepted by the Company for the purpose of fulfilling the premium payment obligation of the policyholder as stated in the policy terms and conditions</li></ul>   |
| 答案                 | <p><b>中文</b></p> <p>只要符合以下條件，自願醫保計劃的稅務扣減安排是不會受到保費繳款方法或渠道限制:</p> <ul style="list-style-type: none"><li>• 繳款方式合法; 及</li><li>• 根據保單條款，公司接受保單持有人以該繳款方式履行繳付保費的責任</li></ul>   |
| S3.Q11<br>章節3.問題11 | <p><b>If there is a change in policyholder during the year, will the previous or current policyholder be entitled to tax deduction?</b><br/>倘若在課稅年度內更改保單持有人，新 / 舊保單持有人仍可獲稅項扣減嗎?</p>   |
| ANS                | <p><b>Eng</b></p> <p>A taxpayer is only eligible to claim tax deduction for the amount of premium paid during the period when he / she is the policyholder of the VHIS policy.<br/>Example: Person A is the policyholder of a VHIS policy from April 2019 to December 2019, while person B is the policyholder from January 2020 to March 2020.<br/>Scenario 1: If the premium amount HK\$12,000 is paid annually and the payment date falls in April 2019 -</p> <ul style="list-style-type: none"><li>• Person A will be eligible to a tax deductible amount of HK\$8,000 (up to tax deduction ceiling)</li><li>• Person B will not be eligible to claim tax deduction as the premium was paid before he / she became the policyholder</li></ul> <p>Scenario 2: If the premium amount HK\$12,000 is paid monthly in equal instalments (i.e. HK\$1,000 per month) -</p> <ul style="list-style-type: none"><li>• Person A will be eligible to a tax deductible amount of HK\$8,000 (up to tax deduction ceiling)</li><li>• Person B will be eligible to a tax deductible amount of HK\$3,000</li></ul> |
| 答案                 | <p><b>中文</b></p> <p>納稅人只能就其為保單持有人期間繳付之保費，享有自願醫保計劃的稅務扣減安排。<br/>例: A人士於2019年4月至2019年12月持有一份自願醫保計劃，而B人士於2020年1月至2020年3月持有該計劃。</p> <p>情況一: 保單持有人在2019年4月繳付年繳保費港幣12,000元 -</p> <ul style="list-style-type: none"><li>• A人士可獲稅務扣除的款額為港幣8,000元 (已達稅務扣減上限)</li><li>• B人士不獲任何稅務扣減 (其成為保單持有人後未曾繳付任何保費)</li></ul> <p>情況二: 保單持有人以月繳方式繳付保費港幣12,000元 (即每月港幣1,000元) -</p> <ul style="list-style-type: none"><li>• A人士可獲稅務扣除的款額為港幣8,000元 (已達稅務扣減上限)</li><li>• B人士可獲稅務扣除的款額為港幣3,000元</li></ul>   |



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| <p>S3.Q12</p> <p>章節3.問題12</p> | <p>How do I claim for the tax deductible?<br/>Will the Company issue any documents with regards to tax deduction?<br/>Will the original owner get a premium certificate after change of ownership?</p> <p>如何進行稅務退減?<br/>公司會否就稅務退減向客戶發出任何證明文件?<br/>更改保單持有人後原有保單持有人會否收到保費支付證明?</p>  |
| <p>ANS</p> <p>答案</p>          | <p><u>Eng</u></p> <p>The premium certificate will be issued annually beginning April 2020 for the preceding year of assessment in the form of:</p> <ul style="list-style-type: none"><li>• Physical letter sent to the policyholder's registered correspondence address</li><li>• Electronic copy uploaded to Customer Corner and IFA &amp; Broker Corner</li></ul> <p>The premium certificate will also be issued to the policyholder within 14 working days for the following scenarios:</p> <ul style="list-style-type: none"><li>• Change of ownership (to the original policyholder)</li><li>• Refund of premium arising from recession, termination or surrender of policy</li></ul> <p>Please note that all renewal premiums paid before 1 April 2019 will not be eligible for tax deduction.</p> <p><u>中文</u></p> <p>由2020年4月起，公司將於每個財政年度完結時，透過以下方式繕發上個財政年度的保費支付證明：</p> <ul style="list-style-type: none"><li>• 實體證明書 - 郵寄至保單持有人的登記通訊地址</li><li>• 電子證明書 - 上載到「客戶專頁」及「保險及理財顧問專頁」&gt;「保單查詢系統」</li></ul> <p>公司亦會在以下情況下，於14個工作天內向保單持有人發放保費支付證明：</p> <ul style="list-style-type: none"><li>• 更改保單持有人 (繕發予原有保單持有人)</li><li>• 因撤銷保單、終止保單或退保引致的自願醫保退款</li></ul> <p>請注意，所有在2019年4月1日前更新的續期保費均不能用作稅務扣減。</p> |



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| <b>S3.Q13</b><br>章節3.問題13 | <b>Are CEO Medical and CEO Essence entitled for tax deductible allowance?</b><br>至尊醫療同亞洲至尊醫療是否有資格獲得免稅額?  |
| <b>ANS</b>                | <b>Eng</b><br>No, unless it is converted to VHIS products  |
| <b>答案</b>                 | <b>中文</b><br>不能夠, 除非它能轉換成自願醫保產品  |
| <b>S3.Q14</b><br>章節3.問題14 | <b>Is tax deduction based on the discounted premium (with Vitality premium discount) or the original premium?</b><br>減稅是以折扣保費 (有AIA Vitality保費折扣) 還是以原有的保費為基礎?   |
| <b>ANS</b>                | <b>Eng</b><br>Based on discounted premium  |
| <b>答案</b>                 | <b>中文</b><br>基於折扣後之保費計算  |
| <b>S3.Q15</b><br>章節3.問題15 | <b>If the premium is higher or lower than HK\$8,000, what is the annual tax deduction amount?</b><br>如果保費高於或低於港幣 8,000 元, 每年的減稅金額是多少?  |
| <b>ANS</b>                | <b>Eng</b><br>The amount of premium would be the tax deductible amount. Maximum is HK\$8,000   |
| <b>答案</b>                 | <b>中文</b><br>保費減稅金額上限為港幣8,000  |
| <b>S3.Q16</b><br>章節3.問題16 | <b>If the father and the mother separately purchase VHIS policies for the same child with premium amount of HKD 8,000 each, would the father and mother be able to apply for HKD 8000 tax deduction for each VHIS policy?</b><br>父及母分別為同一子女購買一份 VHIS, 保費是每份港幣8,000, 請問父及母是否可分別為同一子女的VHIS保費申請稅務扣減港幣8,000? |
| <b>ANS</b>                | <b>Eng</b><br>Yes, tax deduction is calculated on per owner per insured basis (it's recommended to refer to your tax consultant for tax related issue)   |
| <b>答案</b>                 | <b>中文</b><br>可以, 這是以受保人於同一保單持有人所持有的所有保單作出計算 (我們建議你向稅務顧問作有關稅務查詢)  |



## VHIS Consolidated FAQ

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| <p>S3.Q17</p> <p>章節3.問題17</p> | <p>If there are several siblings and the eldest son has taken up his parent's tax deduction allowance. If the eldest son purchased VHIS policy amounting HKD 8,000 for his father and his sister purchased another VHIS policy amounting HKD 8,000, would the tax deduction be applicable to both the eldest son and his sister ?</p> <p>如果有幾兄弟姊妹,但大哥已用了父母的免稅額,在這情況下大哥幫父親買VHIS保費\$8000,而妹妹又同時又幫父親購買VHIS保費\$8000, 如申請自願醫保扣稅額應在哪位子女才適用?</p> |
| <p>ANS</p> <p>答案</p>          | <p><u>Eng</u><br/>Both the eldest son and his sister will be eligible for tax incentive on per owner per insured basis provided that they are the policyholder of each VHIS policy covering the eligible insured dependents.<br/>(it's recommended to refer to your tax consultant for tax related issue)</p> <p><u>中文</u><br/>只要大哥和妹妹都是保單持有人, 就可以透過每名合資格之受保之受養人都能享有稅項扣減優惠。<br/>(我們建議你向稅務顧問作有關稅務查詢)</p>                                   |

**SECTION 4: Plan Migration****章節 4: 保單轉移**

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| <p><b>S4.Q1</b><br/>章節 4.問題 1</p>  | <p><b>Can existing medical customers migrate the related policies to VHIS Certified Plans?</b><br/>現有醫療產品客戶可轉移有關保單至自願醫保認可產品嗎?</p>  |
| <p><b>ANS</b></p> <p><b>答案</b></p> | <p><b>Eng</b></p> <p>Registered VHIS insurance company is required to provide a one-off migration facilitation for existing Indemnity Hospital Insurance Plan (IHIP) customers to migrate the policies to the Certified Plan. AIA will provide the migration arrangement for existing customers. Customers have the freedom of choice to accept the migration arrangement.</p> <p>In general, IHIP refers to medical reimbursement product. Below are examples of IHIP offered by AIA in recent decades for reference.</p> <p>(1) Available Products:</p> <ul style="list-style-type: none"><li>• Super Good Health 2 series*</li><li>• Metro-Trio series *</li><li>• Cancer Guardian series*</li><li>• CEO Essence 2 series*</li><li>• CEO 5 series</li></ul> <p>(2) Shelved Products:</p> <ul style="list-style-type: none"><li>• Super Good Health series</li><li>• Good Health series</li><li>• HS/IMP series</li><li>• CEO / CEO 2 / CEO3 series</li><li>• CEO Essence series*</li><li>• Executive Health series</li></ul> <p>*Including AIA Vitality version</p> <p><b>中文</b></p> <p>參與自願醫保的保險公司須提供一次機會讓現有「償款住院保險」的客戶轉移現有保單至自願醫保認可產品。友邦亦會為現有客戶提供保單轉移安排。客戶可選擇接受保單轉移安排與否。「償款住院保險」泛指實報實銷的醫療產品，以下例子為友邦近年的「償款住院保險」作參考。</p> <p>(1) 銷售中產品:</p> <ul style="list-style-type: none"><li>• 特級「健康之寶」2 系列*</li><li>• 「都市三保」系列*</li><li>• 「癌症全方位」系列*</li><li>• 「亞洲至尊醫療」2 系列*</li><li>• 「至尊醫療」5 系列</li></ul> <p>(2) 已停售產品:</p> <ul style="list-style-type: none"><li>• 特級「健康之寶」</li><li>• 「健康之寶」系列</li><li>• 永無憂 / 倍無憂系列</li><li>• 「至尊醫療」 / 「至尊醫療 2」 / 「至尊醫療」3 系列</li><li>• 「亞洲至尊醫療」系列*</li><li>• 「尊貴醫療」系列</li></ul> <p>*包括 AIA Vitality 健康程式版本</p> |





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| <p>S4.Q2</p> <p>章節 4.問題 2</p> | <p>After the migration to VHIS, can I enjoy the No Claim Bonus (NCB) as of SGHP?<br/>I should be entitled to No Claims Bonus for my SGHP in May 2019. If my SGHP is going to be converted in April, will I still be entitled to any bonus / discount?</p> <p>轉移現有保單至自願醫保認可產品後，我仍然可以享受特級健康之寶醫療計劃的無索賠獎金 (NCB) 嗎?<br/>我應該有資格在 2019 年 5 月獲得特級健康之寶醫療計劃的無索賠獎金 (NCB)。如果我的特級健康之寶醫療計劃將在 4 月轉移至自願醫保認可產品，我是否仍有權獲得任何獎金/折扣?</p> |
| <p>ANS</p> <p>答案</p>          | <p><u>Eng</u><br/>According to the Government's requirement, the insurer cannot offer any cash rebate to policyholder. Instead, the company may offer a No Claims Discount (NCD) for VHIS Certified Plans</p> <p><u>中文</u><br/>根據政府要求，保險公司不能向保單持有人提供任何現金回贈。因此，該公司將提供無索賠折扣 (NCD) 予自願醫保認可產品。</p>   |



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| <p>S4.Q3</p> <p>章節 4.問題 3</p> | <p>Will the company invite existing customer to register for migration of VHIS?<br/>Is there a deadline to apply for migration?<br/>Can people who have already purchased medical insurance switch to VHIS?</p> <p>公司會邀請現有醫療產品客戶可轉移有關保單至自願醫保認可產品嗎?<br/>我最遲要在甚麼時候提交轉移保單申請?<br/>我已持有醫療保障，可以轉移至自願醫保計劃嗎?</p>   |
| <p>ANS</p> <p>答案</p>          | <p><u>Eng</u></p> <p>Registered VHIS insurance company is required to provide a one-off migration facilitation for existing indemnity hospital insurance plan (IHIP) customers to migrate the policies to the Certified Plan.</p> <p>Customers receive a Company letter regarding VHIS in April 2019.</p> <p>*For customers offered "Waiver of Underwriting" (as stated in the letter)<br/>Customers are advised to submit their migration requests by 31 May 2019, or two weeks before the policy anniversary (whichever is later) in order to enjoy the waiver of underwriting. Customers may still apply for VHIS plan migration anytime afterwards; however, the Company reserves the right to request for current health information on the insured person.</p> <p>Please note that the existing plan will remain in force before the migrated VHIS plan becomes effective on the next policy anniversary date (provided that all premiums have been paid in full).</p> <p>*For customers not offered "Waiver of Underwriting" (not stated in the letter)<br/>Customers may submit their migration requests at any time, and the Company reserves the right to request for additional health information on the insured person for underwriting purposes.</p> <p>Please note that the existing plan will remain in force before the migrated VHIS plan becomes effective on the next policy anniversary date (provided that all premiums have been paid in full)</p> <p><u>中文</u></p> <p>參與自願醫保的保險公司須提供一次機會讓現有「償款住院保險」的客戶轉移現有保單至自願醫保認可產品。</p> <p>公司會於 2019 年 4 月起發送有關自願醫保計劃的客戶信函。</p> <p>*如客戶獲豁免核保 (信函中有提及「豁免核保」)<br/>客戶如想行使「豁免核保」的權利，應在 2019 年 5 月 31 日或之前，或保單週年日前兩周 (以較遲者為準) 提交轉移保單申請。客戶仍可在上述日子後申請轉移保單，但公司有權要求客戶提供受保人現時的健康資料。</p> <p>請注意，客戶仍需繳清現有保單的保費。現有計劃會一直生效至下一個保單週年日，而轉移的自願醫保計劃亦會於同一天隨即生效。</p> <p>*如客戶未獲豁免核保 (信函中沒有提及「豁免核保」)<br/>客戶可在任何時候申請轉移保單，而公司有權要求客戶提供受保人現時的健康資料，以進行核保。</p> <p>請注意，客戶仍需繳清現有保單的保費。現有計劃會一直生效至下一個保單週年日，而轉移的自願醫保計劃亦會於同一天隨即生效。</p> |
| <p>S4.Q4</p>                  | <p>How to migrate my existing plan?</p>  |



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| 章節 4.問題 4          | <p>What are the procedures to apply for VHIS migration?</p> <p>如何轉移現有保單?<br/>轉移自願醫保計劃有哪些程序?</p>   |
| ANS<br><br>答案      | <p><u>Eng</u><br/>The Company may recommend a corresponding VHIS Certified Plan with similar benefits based on the customer's existing coverage. Since the claim basis and benefit amount between the two plans may be different, the underwriting requirements (if any) and available migration channels may differ.</p> <p>Technical Representative may access the VHIS Policy List through IFA &amp; Broker Corner for details on their customers' recommended VHIS Certified Plan and migration channels.</p> <p>Please select the report type the customer falls under for more information on the migration procedures.</p> <p><u>中文</u><br/>公司有機會根據客戶現有保障，建議客戶轉移保單至一份具相符保障的自願醫保認可產品。由於自願醫保認可產品跟現有保障的理賠基準及保障金額有別，相關核保要求 (如有) 及轉移保單渠道亦會有不同。</p> <p>業務代表可以透過保險及理財顧問專頁查看自願醫保計劃 - 保單列表 (VHIS Policy List)，了解個別客戶的自願醫保認可產品建議及轉移保單渠道。</p> <p>請選擇客戶所屬的報告，以獲取保單轉移程序的詳情。</p> |
| S4.Q5<br>章節 4.問題 5 | <p>How to locate the client list with migration from AIA platform?</p> <p>如何通過 AIA 平台找到轉移客戶列表?</p>  |
| ANS<br><br>答案      | <p><u>Eng</u><br/>The eligible client list can be found in IFA &amp; Broker Corner starting from 1 April.</p> <p><u>中文</u><br/>符合條件的客戶列表可以從4月1日開始於保險及理財顧問專頁裡面找到。</p>  |



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| <p>S4.Q6<br/>         章節 4.問題 6</p>                      | <p>I want to migrate to a VHIS Certified Plan other than the one recommended by AIA. What process do I need to go through / are there additional requirements?<br/>         我想申請轉移保單至非對應的自願醫保計劃，請問需要遞交額外文件嗎？</p>   |
| <p>ANS<br/><br/><br/><br/><br/><br/><br/>         答案</p> | <p><u>Eng</u><br/>         *For migration request for upgrade of benefits<br/>         If the policyholder would like to migrate to a VHIS plan with additional benefits compared to that recommended by the Company, the policyholder would need to complete the following documents:<br/>         • Request for Change Form of Basic Plan / Supplementary Contract<br/>         • Simplified Underwriting Supplementary Form (for upgrade to Standard Plan) / Health Certificate (for upgrade to Flexi Plan)<br/>         • Individual AIA Vitality Membership Application Form (for migration to Vitality VHIS Certified Plan)<br/><br/>         Please note that the Company reserves the right to request for additional health information on the insured for underwriting purposes, and all final decisions will be subjected to Company's discretion.<br/><br/>         *For migration request for downgrade of benefits<br/>         If the policyholder would like to migrate to a VHIS plan with less benefits compared to that recommended by the Company, the policyholder would need to complete the Request for Change Form of Basic Plan / Supplementary Contract.<br/><br/> <u>中文</u><br/>         *如要轉移保單並提升保障級別<br/>         若要轉移保單至非對應自願醫保計劃，而所選計劃相比公司建議的計劃有更佳保障，保單持有人需要提交以下文件：<br/>         • 更改基本計劃 / 附加契約申請表<br/>         • 「簡易核保補充表格」(如轉換至「標準計劃」) / 「健康證明書」(如轉換至「靈活計劃」)<br/>         • 個人「AIA Vitality 健康程式」會籍申請表 (如申請 Vitality 自願醫保計劃)<br/><br/>         請注意，公司有權要求客戶提供受保人現時的健康資料，以進行核保，並保留最終決定權。<br/><br/>         *如要轉移保單並降低保障級別<br/>         若要轉移保單至非對應自願醫保計劃，而所選計劃相比公司建議的計劃有較低保障，保單持有人需要提交更改基本計劃 / 附加契約申請表。</p> |
| <p>S4.Q7<br/>         章節 4.問題 7</p>                      | <p>Will my existing case based exclusion(s) and rate-up(s) be maintained when the policy is being migrated?<br/>         轉移保單後，新保單會保留現有保單因個別情況而附加的不保事項及額外保費嗎？</p>  |
| <p>ANS<br/><br/><br/>         答案</p>                     | <p><u>Eng</u><br/>         All case based exclusions and / or rate-ups (if any) for the migrated VHIS policy will follow that of the original policy.<br/><br/> <u>中文</u><br/>         轉移之自願醫保計劃將保留全部原有保單因個別情況而附加的不保事項及 / 或額外保費。</p>   |



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| <p>S4.Q8</p> <p>章節 4.問題 8</p> | <p>How will the commission be calculated?<br/>Will I receive any commission for migration to VHIS plan?</p> <p>如何計算相關佣金?<br/>我會不會透過處理轉移保單申請得到任何佣金?</p>  |
| <p>ANS</p> <p>答案</p>          | <p><u>Eng</u></p> <p>*For VHIS migration on existing policy<br/>The commission arrangement will be as follows:</p> <ul style="list-style-type: none"><li>• 1st policy year: First-year commission on the increased premium (i.e. difference between new and original premium) and renewal commission on the original premium#</li><li>• 2nd policy year onwards: Renewal commission#</li></ul> <p>#The commission rate will correspond to the policy year of the original policy.</p> <p><u>中文</u></p> <p>*於原有保單轉移之自願醫保計劃<br/>轉移自願醫保計劃後的佣金安排將如下:</p> <ul style="list-style-type: none"><li>• 首個保單年度: 增加保費 (即新保費及原有保費中間的差額) 享有首年佣金及原有保費的續保佣金#</li><li>• 第二個保單年度起: 續保佣金#</li></ul> <p>#續保佣金率將根據原有保單的年期</p>              |
| <p>S4.Q9</p> <p>章節 4.問題 9</p> | <p>Will there be any difference in terms of coverage between my existing medical plan and the new VHIS plan?<br/>我的現有保障跟新保障有甚麼不同?</p>   |
| <p>ANS</p> <p>答案</p>          | <p><u>Eng</u></p> <p>Since the claim basis of VHIS Certified Plan is different from that of the existing coverage, the policyholder may not receive the same benefit amount under the VHIS Certified Plan as the original plan.</p> <p><u>For Policyholders</u><br/>Policyholders may find details regarding the existing coverage through Customer Corner or AIA Connect.</p> <p><u>For Brokers</u><br/>Brokers may find details regarding the existing coverage through IFA &amp; Broker Corner.</p> <p><u>中文</u></p> <p>由於自願醫保認可產品跟現有保障的理賠基準有別, 保單持有人未必能透過自願醫保認可產品得到與原有保障相同的保障金額。</p> <p><u>保單持有人</u><br/>保單持有人可透過「客戶專頁」或「友聯繫」手機應用程式, 查看有關現有保障之詳情。</p> <p><u>保險及理財顧問</u><br/>保險及理財可透過「保險及理財顧問專頁」, 查看有關現有保障之詳情。</p> |



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| <p>S4.Q10<br/>章節 4.問題 10</p>                         | <p>If you've purchased medical insurance, can you migrate your existing policy to a VHIS product<br/>如您已購買其他醫療保險，可轉移至自願醫保計劃嗎？</p>  |
| <p>ANS<br/><br/><br/><br/><br/><br/><br/><br/>答案</p> | <p><u>Eng</u><br/>If you already have medical insurance, you should review the existing benefit terms and compare them with the coverage of VHIS products before migration.<br/><br/>Source: "My Health My Choice" official website<br/><br/>Note:<br/>(1) The above information is provided for reference only. AIA is not liable for any damage or loss caused through use or misuse of any provided information in the above article.<br/>(2) AIA HK is not providing tax or accounting advice. Please consult your own tax and accounting advisors for any tax advice.<br/><br/><u>中文</u><br/>如您已有其他醫療保險，應先將現行的醫療保險條款與自願醫保計劃條款加以比較，最後才作出決定。<br/><br/>資料來源：官方「醫保計劃 由我抉擇」網站<br/><br/>備註：<br/>(1) 本文章內容只供參考，友邦香港對任何人因使用或誤用本文章中任何訊息或內容，或對其依賴而造成的任何損失或損害，不承擔任何責任。<br/>(2) 友邦香港並非提供任何稅務或會計建議。就任何稅務建議，閣下應諮詢您的稅務和會計顧問。</p> |



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| <p>S4.Q11<br/>章節 4.問題 11</p> | <p><b>Do I need to pay the premium upon application of VHIS migration?</b><br/>我需要在提交轉移保單申請時一併繳付保費嗎?</p>  |
| <p>ANS</p> <p>答案</p>         | <p><b>Eng</b><br/>During the migration of the policy, the customer does not need to pay the premium and we will issue a premium notice. However, If a customer choose to transfer to the "AIA Vitality" versions of VHIS, the customer need to pay the member fee, such that the migration can take effect.</p> <ul style="list-style-type: none"><li>• For payment of Vitality membership fee Policyholders will need a Vitality membership - number (stated on the customer correspondence for VHIS migration arrangements) to proceed payment for the membership fee. The payment can be made through.</li><li>• Faster Payment System (FPS)</li><li>• AIA website (with Mastercard or Visa)</li><li>• Other methods including cash, cheque or electronic payments</li></ul> <p><b>中文</b><br/>在轉移保單過程中，客戶不需要繳付保費，我們將於及後時間發出保費通知。但如客戶選擇轉移至「AIA Vitality 健康程式」版本之自願醫保計劃，客戶需要繳付「AIA Vitality 健康程式」會員費用，轉移保單才會生效。繳付「AIA Vitality 健康程式」會員費用保單持有人必需知悉 AIA Vitality 號碼 (信函中會提及 V-number)，透過以下方式去繳付相關會員費用：• 轉數快 (FPS) • 友邦網站 (透過 Mastercard 或 Visa 支付) • 其他繳付方式，包括現金、支票，或電子渠道。</p> |
| <p>S4.Q12<br/>章節 4.問題 12</p> | <p><b>Is the migration of the VHIS plan arrangement the same for all customers?</b><br/>是不是所有客戶的轉移保單安排都一樣?</p>  |
| <p>ANS</p> <p>答案</p>         | <p><b>Eng</b><br/>The Company may recommend a corresponding VHIS Certified Plan with similar benefits based on the customer's existing coverage. Since the claim basis and benefit amount between the two plans may be different, the underwriting requirements (if any) and available migration channels may differ.<br/>Technical Representative may access the VHIS Policy List through IFA &amp; Broker Corner for details on their customers' recommended VHIS Certified Plan and migration channels.</p> <p><b>中文</b><br/>公司有機會根據客戶現有保障，建議客戶轉移保單至一份具相符保障的自願醫保認可產品。由於自願醫保認可產品跟現有保障的理賠基準及保障金額有別，相關核保要求 (如有) 及轉移保單渠道亦會有不同。業務代表可以透過保險及理財顧問熱線查看自願醫保計劃 - 保單列表 (VHIS Policy List)，了解個別客戶的自願醫保認可產品建議及轉移保單渠道。</p>  |
| <p>S4.Q13<br/>章節 4.問題 13</p> | <p><b>Will AIA send correspondence to existing policy owners for plan change?</b><br/>AIA 是否會向現有的保單持有人發送信函通知有關轉移計劃安排?</p>   |
| <p>ANS</p> <p>答案</p>         | <p><b>Eng</b><br/>Yes, AIA will send correspondence to existing policy owners starting from 1 April.</p> <p><b>中文</b><br/>是的，友邦保險將從 4 月 1 日起向現有保單持有人發送信函。</p>   |
| <p>S4.Q14<br/>章節 4.問題 14</p> | <p><b>If there are claims records, does it allow converting existing plans to VHIS? Any limitation for plan conversion?</b><br/>如果有索賠記錄，是否允許將現有計劃轉換為 VHIS? 計劃轉換的任何限制?</p>   |



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| ANS                  | <u>Eng</u><br>Yes, conversion is regardless of claims history. However, underwriting may be required, depending on which plan to be converted.   |
| 答案                   | <u>中文</u><br>是的，轉換與索賠歷史無關。但是，可能需要核保，具體取決於要轉換的計劃。   |
| S4.Q15<br>章節 4.問題 15 | <u>How's the commission handling for migration?</u><br><u>如何處理轉移的佣金安排?</u>   |
| ANS                  | <u>Eng</u><br>Broker will be entitled to renewal commission and incremental FYC (if any).  |
| 答案                   | <u>中文</u><br>保險及理財顧問可享有續保佣金及新增之 FYC  |
| S4.Q16<br>章節 4.問題 16 | <u>For migration, SGH NCB will be refunded to old policy or VHIS policy?</u><br><u>計劃轉移至自願醫保計劃後，原本特級健康之寶之無索償獎勵會退回到原本特級健康之寶內或新的自願醫保計劃內?</u>   |
| ANS                  | <u>Eng</u><br>SGH NCB will be refunded to old policies.  |
| 答案                   | <u>中文</u><br>特級健康之寶之無索償獎勵會退回到原本特級健康之寶內   |
| S4.Q17<br>章節 4.問題 17 | <u>Customer has one basic plan with SGH rider that can migrate to Standard VHIS. How should customer do if he wants to cancel the basic plan and just keep the standard SGH rider, can it still be migrated to VHIS as GIO?</u><br><u>客人有一張基本計劃加特級健康之寶附加契約，原本可以GIO轉移到自願醫保標準計劃，但客人要求取消原有基本計劃但保留標準附加契約，可以這樣嗎？仍然GIO嗎?</u> |
| ANS                  | <u>Eng</u><br>If no special condition for SGH, customer can only migrate from the original plan i.e. basic + rider.  |
| 答案                   | <u>中文</u><br>如SGH並非特殊情況下，客戶只能於原單轉移。  |
| S4.Q18<br>章節 4.問題 18 | <u>For old HS 60,70,80 and CEO / CEOE products, how to apply / is it allow change to VHIS products (POS only promote from SGH1 / 2)?</u><br><u>對於舊的醫療計劃HS 60,70,80 及至尊/亞洲至尊醫療計劃，可否申請轉移到自願醫保計劃?</u>   |
| ANS                  | <u>Eng</u><br>Yes can change and according to present procedure of change plan.  |
| 答案                   | <u>中文</u><br>可以，根據現行更改計劃的做法。   |
| S4.Q19<br>章節 4.問題 19 | <u>If a client has more than one HS policy, will we send invitation letter per policy?</u><br><u>如客人有多過一張住院保障，是否每一張計劃都會收到邀請信?</u>  |





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| ANS<br>答案            | <u>Eng</u><br>Yes.<br><br><u>中文</u><br>是   |
| S4.Q20<br>章節 4.問題 20 | <b>As VHIS standard plan should be similar among insurer, would AIA accept VHIS transfer from other insurer in future?</b><br>因全部保險公司的自願醫保標準計劃也差不多, 請問將來AIA會否接受客人用其他保險公司的計劃轉移到AIA自願醫保標準計劃?   |
| ANS<br>答案            | <u>Eng</u><br>We don't have this arrangement at this moment.<br><br><u>中文</u><br>公司暫時沒有此安排   |
| S4.Q21<br>章節 4.問題 21 | <b>If a client successful migrated the plan and requested for cooling off but endorsement is lost, can the client still apply cooling off?</b><br>如客人轉移保單成功後要求冷靜期退保但遺失了批註, 是否仍可申請冷靜期退保?  |
| ANS<br>答案            | <u>Eng</u><br>Yes.<br><br><u>中文</u><br>可以.   |
| S4.Q22<br>章節 4.問題 22 | <b>If customer accepts invitation letter and plans to migrate SGH policy to VHIS (STD), would the plan be reversed back to SGH plan if he decides to cool off the migration?</b><br>如客人接受邀請信, 欲把SGH轉移成VHIS (標準計劃), 但於冷靜期內暫定轉保申請, 能把VHIS轉回SGH嗎? |
| ANS<br>答案            | <u>Eng</u><br>It will be traced back to SGH.<br><br><u>中文</u><br>會追溯至SGH.  |

**SECTION 5: UNI****章節 5: 核保**

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| <p>S5.Q1</p> <p>章節5.問題1</p> | <p>Who are eligible to apply for VHIS Certified Plans?<br/>Can non-Hong Kong residents apply for VHIS Certified Plans?</p> <p>甚麼人可以申請自願醫保認可產品?<br/>自願醫保認可產品，會否接受非香港居民的新單申請?</p>   |
| <p>ANS</p> <p>答案</p>        | <p><u>Eng</u><br/>VHIS Certified Plans are offered to Hong Kong residents (with Hong Kong Identity Card, or children who are Hong Kong residents and under the age of 11 years) aged between 15 days and 80 years (click here for more information on accepted applicant / insured person relationships).<br/>VHIS Certified Plans are offered to non-Hong Kong residents as well. However, the Government's tax deduction arrangement is only applicable to Hong Kong taxpayers.</p> <p><u>中文</u><br/>自願醫保認可產品接受15天至80歲的香港居民 (持有香港身份證人士，或身為香港居民的11歲以下兒童) 投保 (請按此了解更多關於受認可之投保人 / 受保人關係)。<br/>自願醫保認可產品亦接受非香港居民投保，但有關政府的稅務扣減安排只適用於香港納稅人。</p>  |
| <p>S5.Q2</p> <p>章節5.問題2</p> | <p>Can I apply for VHIS Certified Plans for an insured other than myself?<br/>Do I need to submit any additional document if I want to apply a VHIS policy for my grandparent?</p> <p>我可否為其他受保人申請自願醫保認可產品?<br/>我想為祖父母申請自願醫保認可產品，需要提交額外文件嗎?</p>  |
| <p>ANS</p> <p>答案</p>        | <p><u>Eng</u><br/>Policyholders may apply for VHIS Certified Plans for:<br/>• Own self<br/>• Spouse<br/>*Children / own or spouse's siblings<br/>The insured person must be unmarried, and:<br/>a. Under the age of 18 years; or<br/>b. Of or over the age of 18 years but under the age of 25 years, and is receiving full time education at a university, college, school or other similar educational establishment; or<br/>c. Of or over the age of 18 years and is, by reason of physical or mental disability, incapacitated for work<br/>*Own or spouse's parents or grandparents<br/>The insured person must be:<br/>a. Of or over the age of 55 years; or<br/>b. Under the age of 55 years and eligible to claim for allowance under the Government's Disability Allowance Scheme<br/>Please note that policyholders must declare the applicant / insured person relationship on the VHIS Supplementary Form during application.</p> <p><u>中文</u><br/>保單持有人可以為以下人士申請自願醫保認可產品：<br/>• 自己<br/>• 配偶<br/>*子女、自己或配偶的兄弟姐妹<br/>受保人必須為未婚，及：</p> |



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|                  | <p>a. 未滿18歲；或</p> <p>b. 年滿18歲但未滿25歲，並在任何大學、學院、學校或其他相類似的教育機構接受全日制教育；或</p> <p>c. 年滿18歲，但因身體上或精神上無能力而不能工作</p> <p>*自己或配偶的父母、祖父母或外祖父母</p> <p>受保人必須：</p> <p>a. 年滿55歲；或</p> <p>b. 未滿55歲，並有資格根據政府傷殘津貼計劃申請津貼</p> <p>請注意，保單持有人於投保時需於「自願醫保計劃附加聲明表格」內選擇適當的關係。</p>   |
| S5.Q3<br>章節5.問題3 | <p><b>Can Grandparents purchase VHIS product for their Grandchildren? (Client known there is no tax deduction can be applied)?</b></p> <p>祖父母/ 外祖父母, 可否為孫子女購買VHIS (客戶知道沒有稅務扣減)?</p>   |
| ANS<br>答案        | <p><b>Eng</b><br/>Not allowed. According to the existing guideline, grandparents are not allowed as applicant of grandchildren if apply for medical plan.</p> <p><b>中文</b><br/>不能。根據現行的核保指引當中祖父母作為保單持有人的案件並不適用於醫療計劃。</p>  |
| S5.Q4<br>章節5.問題4 | <p><b>Can non-Hong Kong residents purchase VHIS Certified Plans?</b></p> <p>非香港居民可投保自願醫保認可的產品嗎?</p>   |
| ANS<br>答案        | <p><b>Eng</b><br/><i>For Customer</i><br/>Mr/ Mrs X, thank you for yr enquiry. The FHB aims at providing more medical protection options for HK citizen via VHIS. With citizens having more medical coverage, they can opt for private hospital services, which in the long term can help release the pressure on public hospital services, and that's why the VHIS product of targeting HK citizen. AIA does not accept applications from Mainland China customers at the moment. Macau citizen can still apply the VHIS in HK whereas non- HK taxable citizen will not entitle for the tax incentive offered by HK gov't.</p> <p><i>For Technical Representative</i><br/>In this case, you may apply VHIS as well, but then please be reminded that the tax incentive offered by the HK gov't will not be entitled. The rating on nationality, AIA VHIS (applicable for standard/ flexi) basic plan and rider has to follow the existing "Nationality Rating Table" with the following conditions:</p> <ul style="list-style-type: none"><li>• Not applicable for policy which are subject to restricted coverage in the hospitals in mainland China</li><li>• Not applicable for G policy</li></ul> <p><b>中文</b><br/><i>給客戶回答</i><br/>X先生/小姐，多謝你嘅查詢，由於香港食物及衛生局推行自願醫療保險計劃是為了提供香港市民有更多選擇，透過住院保險而使用私營醫療服務，長遠可望減低公立醫院壓力，所以主要對象是以香港人為主。現時AIA未接受國內客戶申請。至於其他客戶如澳門客戶，可以在香港購買。但需留意，非香港稅務居民未必可以享有扣稅優惠。</p> <p><i>給業務代表回答</i><br/>基本上可以申請「自願醫保」。但有關保費稅額扣減只適用香港稅務。請留意，AIA「自願</p> |



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|                          | <p>醫保」(適用於 標準及靈活) 基本計劃及附加契約的國籍評級：需根據現行的「國籍風險評級表」審核</p> <ul style="list-style-type: none"><li>• 不適用於需接受保障限制於國內指定醫院的保單</li><li>• 不設G單</li></ul>   |
| <p>S5.Q5<br/>章節5.問題5</p> | <p>If HK residents apply for VHIS products and reside to other country a few years later, would the coverage be affected?<br/>如客人成功購買自願醫保並移居外地數年, 保障會否受影響?</p>  |
| <p>ANS<br/>答案</p>        | <p><u>Eng</u><br/>No</p> <p><u>中文</u><br/>不受影響</p>  |
| <p>S5.Q6<br/>章節5.問題6</p> | <p>Can I apply for more than one VHIS Certified Plans?<br/>我可否申請多於一份自願醫保認可產品?</p>   |
| <p>ANS<br/>答案</p>        | <p><u>Eng</u><br/>Policyholders may apply for more than one VHIS Certified Plan for themselves and their dependants.<br/>Please note that the ceiling for annual tax deduction per insured person is HK\$8,000, regardless of the number of VHIS policies an insured person takes.</p> <p><u>中文</u><br/>保單持有人可以為自己及其受養人投購多於一份自願醫保認可產品。<br/>請注意, 不論受保人受一份或多份自願醫保計劃承保, 有關上限同樣為每年港幣8,000元。</p>   |
| <p>S5.Q7<br/>章節5.問題7</p> | <p>When will be my policy is effective?<br/>Can I request for policy backdating?<br/>Can I request for change of policy anniversary date?<br/>我的保單甚麼時候開始生效?<br/>我可否要求提前保單生效日?<br/>我可否要求更改保單週年日?</p>   |
| <p>ANS<br/>答案</p>        | <p><u>Eng</u><br/>*For newly-applied VHIS policies<br/>The policy will be effective when the application has been approved, and the premium has been paid in full. Please note that policy backdating is not allowed for VHIS policies.<br/>*For migrated VHIS policies<br/>The policy date will follow that of the original policy. Please note that change of policy anniversary date is not allowed for VHIS policies.</p> <p><u>中文</u><br/>*新申請之自願醫保計劃<br/>當公司完成申請審批, 而保單持有人全數支付保費後, 保單會隨即生效。請注意, 保單持有人不可為自願醫保計劃要求提前保單生效日。<br/>*現有保單轉移之自願醫保計劃<br/>轉移保單之生效日會遵循原有保單的保單週年日。請注意, 保單持有人不可為自願醫保計劃要求更改保單週年日。</p> |



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| <p>S5.Q8</p> <p>章節5.問題8</p> | <p>Can pre-existing condition(s) be covered by VHIS policies?<br/>Will there be exclusion(s) imposed for pre-existing condition(s) if I apply for a VHIS policy?</p> <p>投保前已有病症會受到保障嗎?<br/>公司會就投保前已有病症加設個別不保項目嗎?</p>   |
| <p>ANS</p> <p>答案</p>        | <p><u>Eng</u></p> <p>*For pre-existing conditions known at the time of application<br/>The policyholder / insured person is responsible for disclosing any known pre-existing condition(s) the insured person is suffering from at the time of application. Eligible expenses arising from pre-existing condition(s) made known to the Company during application and not excluded under the policy shall be payable (subjected to policy benefit schedule and terms and conditions).</p> <p>*For pre-existing conditions unknown at the time of application<br/>Eligible expenses arising from pre-existing condition(s) unknown to the policyholder and / or insured person during application shall be payable in accordance with the policy terms and conditions, subject to the following waiting period and reimbursement arrangement:</p> <ul style="list-style-type: none"><li>• 1st policy year: No coverage</li><li>• 2nd policy year: 25% of claim amount</li><li>• 3rd policy year: 50% of claim amount</li><li>• 4th policy year onwards: Full coverage</li></ul> <p><u>中文</u></p> <p>*已知的投保前已有病症<br/>保單持有人 / 受保人有責任於投保時向公司披露有關受保人於投保前已有的病症。如保單持有人 / 受保人就投保前已有的病症進行索償，而該病症於投保時已向公司披露，且並未受不保事項 (如有) 所規限，公司將按保單保障表及條款賠償該病症的合資格費用。</p> <p>*未知的投保前已有病症<br/>如保單持有人 / 受保人就未知的投保前已有病症進行索償，公司將按保單條款及保障，並以下述的等候期與賠償比率賠償合資格費用：</p> <ul style="list-style-type: none"><li>• 首個保單年度：沒有保障</li><li>• 第二個保單年度：按保障限額賠償25%</li><li>• 第三個保單年度：按保障限額賠償50%</li><li>• 第四個保單年度起：按保障限額全數賠償</li></ul> |
| <p>S5.Q9</p> <p>章節5.問題9</p> | <p>Do you know what's the premium for VHIS Certified Plans?<br/>您知道自願醫保計劃的保費為多少嗎?</p>  |
| <p>ANS</p> <p>答案</p>        | <p><u>Eng</u></p> <p>The annual average premium for VHIS Certified Plans was around HK\$4,800 initially, but medical inflation may drive up average insurance premiums.<br/>Source: Legislative Council of the Hong Kong Special Administrative Region official website<br/>Note:<br/>(1) The above information is provided for reference only. AIA is not liable for any damage or loss caused through use or misuse of any provided information in the above article.<br/>(2) AIA HK is not providing tax or accounting advice. Please consult your own tax and accounting advisors for any tax advice.</p> <p><u>中文</u></p> <p>標準計劃保單的平均保費約為每個保單年度HK\$4,800，但平均保費預計會因醫療通脹而呈上升趨勢。<br/>資料來源：香港特別行政區立法會官方網站</p> <p>備註：<br/>(1) 本文章內容只供參考，友邦香港對任何人因使用或誤用本文章中任何訊息或內容，或對其</p>   |



## VHIS Consolidated FAQ

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|                           | <p>依賴而造成損失或損害，不承擔任何責任。<br/>(2)友邦香港並非提供任何稅務或會計建議。就任何稅務建議，閣下應諮詢您的稅務和會計顧問。</p>   |
| <b>S5.Q10</b><br>章節5.問題10 | <b>Will the “VHIS” premium be adjusted?</b><br>「自願醫保」會否調整保費？  |
| <b>ANS</b>                | <b>Eng</b><br>The renewal premiums of Certified Plans may adjust according to the age of the customers, but the premium is very transparent. Each year, renewal premium notice will be sent to customers via e-mail or post. Besides, the premium schedule will be printed on the brochure or posted to on our website aia.com.hk for customer reference. |
| 答案                        | <b>中文</b><br>醫保續保保費一般會接受保人的年齡變動而調整，而保費具透明度，每年續保保費都會以電郵或書面形式通知保單持有人。「自願醫保」的保費表都會列印係單張或放上友邦網址 <a href="http://www.aia.com.hk">www.aia.com.hk</a> 供客戶參考。   |
| <b>S5.Q11</b><br>章節5.問題11 | <b>Is there any constraint for existing plans to be converted to VHIS?</b><br>將現有計劃轉換為 VHIS 是否有任何限制？  |
| <b>ANS</b>                | <b>Eng</b><br>Underwriting may be required, depending on which plan to be converted   |
| 答案                        | <b>中文</b><br>可能需要核保，取決於要轉換的什麼計劃   |
| <b>S5.Q12</b><br>章節5.問題12 | <b>Is the underwriting approach different from VHIS products and other medical products?</b><br>VHIS產品與其他醫療產品的核保方法是否不同？   |
| <b>ANS</b>                | <b>Eng</b><br>The underwriting approach can be GIO, SIO and full underwriting depending on which plan to be converted or applied  |
| 答案                        | <b>中文</b><br>核保方法可以是GIO，SIO和正常核保，取決於要轉換什麼計劃   |
| <b>S5.Q13</b><br>章節5.問題13 | <b>Knowing that VHIS supplementary form (OPUAIFA48) is required for VHIS application, does it require relationship proof for “specific relationship” in VHIS?</b><br>知悉在申請自願醫保計劃時需要提交“自願醫保計劃附加聲明表格”(OPUAIFA48)，請問在申請自願醫保計劃時為受養人投保是否需要提供任何關係證明文件(指明親屬)   |
| <b>ANS</b>                | <b>Eng</b><br>Not required  |
| 答案                        | <b>中文</b><br>不用提供   |



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| <b>S5.Q14</b><br>章節5.問題14 | <b>If the spouse's parent have divorced, can the policyholder still purchase a VHIS Standard for his/her parent in law as insured?</b><br>如果配偶的父母已經離婚，保單持有人是否仍然可以為其岳父母購買自願醫保計劃？   |
| <b>ANS</b><br><br>答案      | <b>Eng</b><br>We will accept if the proposed insured is a "specified relative" of applicant, disregard the marital status. However, client will need to check with his/her tax consultant if entitle for tax incentives.<br><br><b>中文</b><br>如果受保人是申請人的“指明親屬”，公司將接受新單申請並無視婚姻狀況。但如想查詢是否能夠享受扣稅優惠，客戶便需要向他/她的稅務顧問核實 |
| <b>S5.Q15</b><br>章節5.問題15 | <b>Can client apply for non 'AIA Vitality' series version of 'AIA VHIS Scheme' if client is an active 'AIA Vitality' member?</b><br>如果客戶為「AIA Vitality 健康程式」會員，客戶是否可以申請非「AIA Vitality」版本的「AIA 自願醫保計劃」嗎？   |
| <b>ANS</b><br><br>答案      | <b>Eng</b><br>Client must apply for “AIA Vitality” series of “AIA VHIS Scheme” if he/she is existing active vitality member.<br><br><b>中文</b><br>如果客戶是現有「AIA Vitality 健康程式」會員，必須申請「AIA Vitality」系列版本的「AIA 自願醫保計劃」。  |
| <b>S5.Q16</b><br>章節5.問題16 | <b>“AIA Vitality” members can enjoy Vitality discount if apply for “AIA Vitality Series VHIS Scheme” ?</b><br>「AIA Vitality 健康程式」會員申請「AIA Vitality 系列自願醫保計劃」會否享有Vitality 折扣？  |
| <b>ANS</b><br><br>答案      | <b>Eng</b><br>Yes.<br><br><b>中文</b><br>可以。  |
| <b>S5.Q17</b><br>章節5.問題17 | <b>If the AIA Group medical plan (with conversion privilege) can be transferred to 'AIA VHIS Scheme' ? If yes, what kind of procedures and requirements are needed ?</b><br>請問AIA團體保險醫療保單(擁有轉換權益with conversion privilege), 可否轉移至「AIA自願醫保計劃」？如可以, 請問需要什麼手續及要求？  |
| <b>ANS</b><br><br>答案      | <b>Eng</b><br>Group medical plan conversion to “AIA VHIS Scheme” is not available at the moment.<br><br><b>中文</b><br>現階段團體醫療保險計劃並未能轉移至「AIA 自願醫保計劃」。   |



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| S5.Q18<br>章節5.問題18 | The medical cost of applying 'AIA VHIS Scheme' will be borne by the company or at client's own cost?<br>於申請「AIA自願醫保計劃」的醫療檢查費用為公司支付或需由客戶自行支付?   |
| ANS<br><br>答案      | <u>Eng</u><br>The medical cost will be at client's own cost if apply for 'AIA VHIS Standard Scheme' or 'AIA VHIS Flexi Scheme'.<br><br><u>中文</u><br>「AIA自願醫保標準計劃」及「AIA自願醫保靈活計劃」於申請時的醫療檢查費用需要由客戶自行支付。 |



**SECTION 6: POS****章節 6: 保戶服務**

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| S6.Q1<br><br>章節 6.問題 1 | <p>Can I reinstate the terminated policy with VHIS benefit attached?<br/>I want to reinstate my VHIS policy but was rejected; this handling approach is totally different to my experience. What is the rationale?</p> <p>我為失效的保單申請保單復效，請問可以連同自願醫保附加契約一起復效嗎？<br/>我為失效的自願醫保認可產品申請保單復效被拒絕。為甚麼它的處理方法與其他的醫療保險完全不同？</p>  |
| ANS<br><br>答案          | <p><u>Eng</u><br/>According to the VHIS Contract Template issued by the Food and Health Bureau, there is no reinstatement clause in the policy contract. Therefore, no reinstatement can be done for standalone VHIS policies or VHIS benefit attached to a basic plan, even if the terminated / lapsed policy has been reinstated.</p> <p><u>中文</u><br/>根據食物及衛生局發布的認可自願醫保合約範本，合約中沒有保單復效條款。因此，公司不會為自願醫保基本計劃，或附加於基本計劃的自願醫保醫療保障進行復效（不論基本計劃成功復效與否）。</p>  |
| S6.Q2<br><br>章節 6.問題 2 | <p>Can I change ownership for a VHIS policy?<br/>Can I become the policyholder of an existing VHIS policy for an adult dependant?</p> <p>我可否為自願醫保計劃申請更改保單持有人？<br/>我可否成為成年受養人之保單的保單持有人？</p>  |
| ANS<br><br>答案          | <p><u>Eng</u><br/>Policyholders should follow current guidelines for change of ownership for VHIS policies. If the new policyholder is not an immediate family member (i.e. spouse, parent, or child) of the insured person, he / she will be required to submit the VHIS Supplementary Form, and all final decisions will be subjected to the Company's discretion.<br/>Please note that such changes may affect the taxpayer's eligibility for tax deduction.</p> <p><u>中文</u><br/>保單持有人應遵從現有程序，申請更改自願醫保計劃之保單持有人。倘新保單持有人並非受保人之直系親屬（包括配偶、父母或子女），則必須額外提交「自願醫保計劃附加聲明表格」，而公司將保留最終決定權。<br/>請注意，該變更有可能影響納稅人之稅務扣減資格。</p> |



## VHIS Consolidated FAQ

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| <b>S6.Q3</b><br>章節 6.問題 3     | <b>I did not receive your e-mail invitation. Can you re-send the e-mail to me?</b><br>我沒有收到邀請電郵，可否再發電郵給我？   |
| <b>ANS</b><br><br>答案          | <b>Eng</b><br>Please log in customer corner to view the latest information about the migration offer for your policy. Original e-mail invitation will be sent to you again.<br><br><b>中文</b><br>請登入客戶專頁查閱有關閣下最新自願醫保轉移保單資料,而有閣下的電郵邀請信會重新發出。                              |
| <b>S6.Q4</b><br>章節 6.問題 4     | <b>How should we explain to customers that VHIS plan doesn't accept reinstatement application? Is this restriction imposed by HK Government?</b><br>我們應如何向客人解釋 VHIS 保單不接受復效申請? 這是香港政府所設定的限制嗎?   |
| <b>ANS</b><br><br>答案          | <b>Eng</b><br>The VHIS terms and conditions are based on the FHB contract, which doesn't include any reinstatement clauses. Therefore we do not accept reinstatement applications.<br><br><b>中文</b><br>由於VHIS條款及細則是根據FHB的合約範本而制定，而FHB提供的範本並沒有復效條款。因此，我們無法為自願醫保產品提供復效安排。 |
| <b>S6.Q5</b><br><br>章節 6.問題 5 | <b>Will customers receive GIO letter if the original policy has loading or exclusion? Will the loaded amount along with the premium show on the invitation letter?</b><br>如現有醫療單有額外附加保費，或不保事項，會否出保證受保的邀請信? 有額外附加保費的總數會顯示在邀請信內嗎?   |
| <b>ANS</b><br><br>答案          | <b>Eng</b><br>Loaded premium will show on reply slip or e-application.<br><br><b>中文</b><br>額外保費會顯示於附件回條或電子申請書。  |
| <b>S6.Q6</b><br>章節 6.問題 6     | <b>If I add VHIS rider to existing basic plan, would I also be entitled the cooling off right? When would the cooling off period start?</b><br>如在基本計劃上增加附加契約，保單持有人能享有冷靜期權利嗎? 冷靜期會由哪日起計算?  |
| <b>ANS</b><br><br>答案          | <b>Eng</b><br>Count from VHIS effective date, the cooling off period will start from VHIS effective date.<br><br><b>中文</b><br>冷靜期會由VHIS 附加契約生效日起開始計算。   |

**SECTION 7: Claims****章節 7: 理賠**

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| <b>S7.Q1</b><br>章節 7.問題 1     | <b>Will VHIS cover any congenital condition(s)?</b><br>自願醫保認可產品會否賠償因治療先天性疾病所產生的費用?  |
| <b>ANS</b><br><br><b>答案</b>   | <b>Eng</b><br>Expenses incurred for medical services provided as a result of congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of 8 years will not be covered.<br><br><b>中文</b><br>受保人年屆8歲前發病或確診的先天性疾病所招致的醫療服務費用將不會受保。   |
| <b>S7.Q2</b><br><br>章節 7.問題 2 | <b>I have already claimed up to the per-illness maximum for long term treatment under my existing policy. Will I be able to claim a similar benefit after VHIS migration?</b><br><br>我已達長期治療賠償項目的賠償上限。我可以在轉移自願醫保計劃後，就相同保障項目進行索償嗎?   |
| <b>ANS</b><br><br><b>答案</b>   | <b>Eng</b><br>Upon migration to the VHIS policy, all benefits will be counted afresh and eligible expenses shall be payable (subjected to policy benefit schedule and terms and conditions).<br><br><b>中文</b><br>轉移自願醫保計劃後，保單上所有保障項目及限額將作重新計算，而公司亦會按保單保障表及條款就合資格費用進行賠償。   |
| <b>S7.Q3</b><br><br>章節 7.問題 3 | <b>Can VHIS Certified Plans cover the charges incurred at public hospitals?</b><br><b>Can VHIS Certified Plans cover the charges incurred at hospitals outside of Hong Kong region?</b><br><br>自願醫保認可產品的保障範圍會否包括公立醫院的服務收費?<br>自願醫保認可產品的保障範圍會否包括香港地域以外的醫院的服務收費?  |
| <b>ANS</b><br><br><b>答案</b>   | <b>Eng</b><br>VHIS Standard Plan will cover expenses (except for psychiatric treatment) incurred at both public or private healthcare institutions worldwide. VHIS Flexi Plan will offer at least Standard Plan level coverage on a worldwide basis, while there may be regional restrictions on the enhanced coverage.<br><br><b>中文</b><br>自願醫保「標準計劃」的保障 (精神科治療除外) 均全球適用 (包括公營及私營醫療機構)，而自願醫保「靈活計劃」在保持「標準計劃」的全球保障前提下，可就額外保障選項作地域設限。 |



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| <b>S7.Q4</b><br>章節 7.問題 4 | <b>Would customers claim more with VHIS's "per policy year" base than with "per confinement" base?</b><br>承上題，以自願醫保的「每保單年度」限額計算賠償金額會否比以「每次住院」限額計算多？  |
| <b>ANS</b><br><br>答案      | <b>Eng</b><br>Each claim case varies. Assuming having the same benefit amount, some cases using "per policy year" base would pay more to the policyholder. For example, a single illness like cancer may require treatments last for more than a year. Per policy year limit would then be reset in the next policy year for the same cancer. But for multiple confinement cases with different causes in a policy year, several "per confinement" limits are entitled. In this case, "per confinement" base would pay more to the policyholder.<br><br><b>中文</b><br>每個索償個案不一。以同一保障金額作比較，有個案會以「每保單年度」計算賠償金額較多，如為單一疾病（如癌症）持續接受治療多於一年，其保障金額能每年從新計算；亦有個案會以「每次住院」計算賠償金額較多，如於同一年度內因不同情況入院，則可受惠於每次住院的保障。 |
| <b>S7.Q5</b><br>章節 7.問題 5 | <b>What is budget certainty?</b><br>甚麼是可賠償金額估算？  |
| <b>ANS</b><br><br>答案      | <b>Eng</b><br>Registered VHIS insurance company is required to provide upfront claimable amount estimates based on the insurance coverage and the estimated charges provided by the healthcare service providers.<br><br><b>中文</b><br>參與自願醫保認可產品之保險公司，必須根據保險範圍和醫療服務提供者提供的估計費用提供，預先可索賠的金額估計。  |
| <b>S7.Q6</b><br>章節 7.問題 6 | <b>Is there any difference in claims procedures between VHIS and Group Medical / Individual Medical? Any special handling is required?</b><br>VHIS 與團體醫療/個人醫療之間的索賠程序有何不同？需要特殊處理嗎？  |
| <b>ANS</b><br><br>答案      | <b>Eng</b><br>Follow BAU claims procedures.<br><br><b>中文</b><br>跟隨 BAU 索賠程序。   |
| <b>S7.Q7</b><br>章節 7.問題 7 | <b>Is there any time limit for pre-hospitalization or pre-surgery consultation?</b><br>入院前/日間手術前的門診護理最多一次，請問有沒有求診時間限制？   |
| <b>ANS</b><br><br>答案      | <b>Eng</b><br>Per Benefit Schedule : 1 prior outpatient visit or Emergency consultation per Confinement / Day case procedure and there is no period limitation.<br><br><b>中文</b><br>根據保障表，受保人住院或日間手術前所需的門診或急症是沒有時間限制。  |



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| <b>S7.Q8</b><br>章節 7.問題 8   | <b>According to the specialist benefit, need referral letter?</b><br>「專科醫生費」一項是否需要醫生轉介信?  |
| <b>ANS</b>                  | <b>Eng</b><br>Yes as stated on contract.  |
| <b>答案</b>                   | <b>中文</b><br>合約訂明，受保人須得到主診醫生書面建議下接受專科醫生診治。  |
| <b>S7.Q9</b><br>章節 7.問題 9   | <b>Is pre-existing condition equivalent to unknown pre-existing condition?</b><br>已存在疾病定義是否等於理應不察覺的投保前已有病症?   |
| <b>ANS</b>                  | <b>Eng</b><br>No, If known pre-existing illness, the policyholder need to declare to UW. If unknown pre-existing, it will follow unknown pre-existing lien.   |
| <b>答案</b>                   | <b>中文</b><br>否。如果是投保前已知道的情況或疾病，投保時必須申報，並讓核保部核保。<br>如果投保前並不察覺或未知曉的情況，投保人無可申報；當賠償發生時，我們會按「投保前已有病症條文」所述的等候期及賠償比率賠償合資格費用。   |
| <b>S7.Q10</b><br>章節 7.問題 10 | <b>Does Psychiatric Treatments cover admission to HK hospitals under Hospital Authority and Macau hospitals?</b><br>精神科治療是否只接受治療地區---香港的醫院管理局或澳門的澳門衛生局轄下合法營運的機構，專門提供精神病學或心理病學治療?  |
| <b>ANS</b>                  | <b>Eng</b><br>Refer to contract provision' Psychiatric Treatments : This benefit shall be payable for the Eligible Expenses charged on the psychiatric treatment during Confinement in Hong Kong as recommended by a Specialist.  |
| <b>答案</b>                   | <b>中文</b><br>根據合於訂明，精神科治療只接受香港境內住院接受精神科治療所收取的合資格費用。   |
| <b>S7.Q11</b><br>章節 7.問題 11 | <b>If the insured suffers from stroke and receive MRI brain during his hospitalization, shall we pay fees under Prescribed Diagnostic Imaging Tests or Miscellaneous Charges?</b><br>倘受保人中風於住院期間接受腦部磁力共振掃描，我們會於「訂明診斷成像檢測」或「雜項開支」作出賠償?   |
| <b>ANS</b>                  | <b>Eng</b><br>The is a statement on contract provision : For the avoidance of doubt, the Eligible Expenses for the Prescribed Diagnostic Imaging Tests shall be payable under Section 3(i) of this Part 6<br>(i.e. Prescribed Diagnostic Imaging Tests - CT Scan, MRI, PET, PET-CT, PET-MRI). |
| <b>答案</b>                   | <b>中文</b><br>根據合約訂明，受保人住院期間或以日症病人身份接受電腦斷層掃描（CTScan），磁力共振掃描（MRI）及正電子放射斷層掃描（PET），PET-CT及PET-MRI，均納入「訂明診斷成像檢測」一項作出賠償。  |



|                                 |   |
|---------------------------------|---|
| <p>S7.Q12</p> <p>章節 7.問題 12</p> | <p>If diagnostic imaging tests are done during hospitalization, would it be covered under Prescribed Diagnostic Imaging Tests with co-insurance or under Miscellaneous Charges without co-insurance?</p> <p>倘受保人於住院期間接受高級診斷測試，我們會於「訂明診斷成像檢測」並設共同保險一項作出賠償或於「雜項開支」一項作出賠償？</p>   |
| <p>ANS</p> <p>答案</p>            | <p><u>Eng</u></p> <p>The is a statement on contract provision : For the avoidance of doubt, the Eligible Expenses for the Prescribed Diagnostic Imaging Tests shall be payable under Section 3(i) of this Part 6 (i.e. Prescribed Diagnostic Imaging Tests - CT Scan, MRI, PET, PET-CT, PET-MRI).</p> <p><u>中文</u></p> <p>根據合約訂明，受保人住院期間或以日症病人身份接受電腦斷層掃描（CTScan），磁力共振掃描（MRI）及正電子放射斷層掃描（PET），PET-CT及PET-MRI，均納入「訂明診斷成像檢測」一項作出賠償。</p> |

**SECTION 8: AIA VHIS PROMOTION OFFER****章節 8: 友邦自願醫保計劃推廣優惠****About the Promotion for Plan migration****有關保單轉移的推廣優惠**

|                           |  |
|---------------------------|--|
| <b>S8.Q1</b><br>章節 8.問題 1 | <b>How to be selected customers?</b><br>如何能成為特選客戶?   |
| <b>ANS</b><br><br>答案      | <b>Eng</b><br>Selected Customer refers to Hong Kong customer holds a valid existing Super Good Health series plan (Including basic plan or rider) and the policy must be issued on or before March 31, 2019 for migration.<br>Super Good Health series include Super Good Health series and Super Good Health 2 series.<br><br><b>中文</b><br>特選客戶是指香港客戶持有有效特級「健康之寶」系列保單 (包括基本計劃或附加契約), 而該保單須於2019年3月31日或之前繕發, 並於保單轉移時仍然生效。<br>特級「健康之寶」系列包括特級「健康之寶」系列1及特級「健康之寶」系列 2。   |
| <b>S8.Q2</b><br>章節 8.問題 2 | <b>How can specific selected customer be entitled the promotion offer?</b><br>特選客戶如何參與推廣活動?  |
| <b>ANS</b><br><br>答案      | <b>Eng</b><br>From Apr 1 2019 to Dec 31, 2019 (both days inclusive), selected customers will enjoy 2 – month premium refund upon successful plan migration from existing Super Good Health series plan (“SGH”) to designated AIA Voluntary Health Insurance Scheme (“VHIS”) plan (maintain same ward selection or upgrade). Terms and conditions apply, please contact your financial planner for details.<br>Besides, for existing SGH policies issued between 1 April 2018 and 31 March 2019, a special adjustment (1+3 premium refund offer) will be made for such policies migrating to AIA VHIS but still have existing premium refund offers to be received. Terms and conditions apply, please visit our website for details.<br><br><b>中文</b><br>由2019年4月1日至2019年12月31日推廣期內, 特選客戶成功將現有特級「健康之寶」系列 (現有保單) 轉移至AIA自願醫保計劃, 而病房級別維持不變或升級, 可獲享 2個月保費回贈優惠。<br>另外, 若現有保單於2018年4月1日至2019年3月31日期間繕發及正享有其他保費回贈優惠, 保單轉移後將獲特別保費回贈安排 (1+3保費回贈安排)。詳情請參閱優惠的條款及細則。 |



| <p>S8.Q3<br/>章節 8.問題 3</p>            | <p><b>How can policy migration be eligible for existing promotion offer?</b><br/>怎樣的保單轉移可合資格參與推廣優惠？</p>  |                                |   |          |  |          |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
|---------------------------------------|--|--------------------------------|---|----------|--|----------|--|--|-----------------|--|-----------------------|--|--|--|-------------|----------|-------------|----------|-------------|----------|----------|---|---|---|---|---|---|--------------|---|---|---|---|---|---|----------------------|---|---|---|---|---|---|-----------------|---|---|---|---|---|---|------------------------------|---|---|---|---|---|---|---------------------------------------|---|---|---|---|---|---|---------------------------------------|---|---|---|---|---|---|---------------------|---------------------|--|--|--|--|--|------|--|-------|--|------|--|--------|-------|--------|-------|--------|-------|------|---|---|---|---|---|---|------------|---|---|---|---|---|---|-------------|---|---|---|---|---|---|--------------|---|---|---|---|---|---|
| <p>ANS</p> <p>答案</p>                  | <p><b>Eng</b><br/>This promotion offer is only applicable for successful plan migration of Super Good Health series plan (“SGH”) to designated AIA Voluntary Health Insurance Scheme (“VHIS”) plan (maintain same ward selection or upgrade). Any downgrade of plan or ward selection will not be entitle to this promotion offer. Please refer to following table.</p> <table border="1" data-bbox="368 591 1453 815"> <thead> <tr> <th rowspan="3">VHIS Plan<br/>("Eligible Plan")</th> <th colspan="6">Super Good Health series plan ("Existing Plan")</th> </tr> <tr> <th colspan="2">Ward / Standard</th> <th colspan="2">Semi-Private / Deluxe</th> <th colspan="2">Standard Private / Super Deluxe / Ultra Deluxe</th> </tr> <tr> <th>Without SMM</th> <th>With SMM</th> <th>Without SMM</th> <th>With SMM</th> <th>Without SMM</th> <th>With SMM</th> </tr> </thead> <tbody> <tr> <td>Standard</td> <td>√</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> </tr> <tr> <td>Flexi (Ward)</td> <td>√</td> <td>√</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> </tr> <tr> <td>Flexi (Semi-Private)</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>x</td> <td>x</td> </tr> <tr> <td>Flexi (Private)</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> </tr> <tr> <td>Prime (HKD0/USD0 deductible)</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>x</td> <td>x</td> </tr> <tr> <td>Prime (HKD16,000/USD2,000 deductible)</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> </tr> <tr> <td>Prime (HKD25,000/USD3,125 deductible)</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> </tr> </tbody> </table> <p style="text-align: right;">SMM = Supplemental Major Medical Benefits</p> <p><b>中文</b><br/>優惠只適用於由現有保單轉移至合資格保單 (病房級別須維持不變或上調)。任何計劃級別或病房級別下調之保單轉移，將不符合此優惠資格。優惠資格詳列如下：</p> <table border="1" data-bbox="368 965 1453 1151"> <thead> <tr> <th rowspan="3">自願醫保計劃<br/>("合資格保單")</th> <th colspan="6">特級「健康之寶」系列 ("現有保單")</th> </tr> <tr> <th colspan="2">標準計劃</th> <th colspan="2">半私家計劃</th> <th colspan="2">私家計劃</th> </tr> <tr> <th>不連 SMM</th> <th>連 SMM</th> <th>不連 SMM</th> <th>連 SMM</th> <th>不連 SMM</th> <th>連 SMM</th> </tr> </thead> <tbody> <tr> <td>標準計劃</td> <td>√</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> </tr> <tr> <td>靈活計劃 (普通房)</td> <td>√</td> <td>√</td> <td>x</td> <td>x</td> <td>x</td> <td>x</td> </tr> <tr> <td>靈活計劃 (半私家房)</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>x</td> <td>x</td> </tr> <tr> <td>靈活計劃 (標準私家房)</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> </tr> </tbody> </table> | VHIS Plan<br>("Eligible Plan") | Super Good Health series plan ("Existing Plan") |          |  |          |  |  | Ward / Standard |  | Semi-Private / Deluxe |  | Standard Private / Super Deluxe / Ultra Deluxe |  | Without SMM | With SMM | Without SMM | With SMM | Without SMM | With SMM | Standard | √ | x | x | x | x | x | Flexi (Ward) | √ | √ | x | x | x | x | Flexi (Semi-Private) | √ | √ | √ | √ | x | x | Flexi (Private) | √ | √ | √ | √ | √ | √ | Prime (HKD0/USD0 deductible) | √ | √ | √ | √ | x | x | Prime (HKD16,000/USD2,000 deductible) | x | x | x | x | x | x | Prime (HKD25,000/USD3,125 deductible) | x | x | x | x | x | x | 自願醫保計劃<br>("合資格保單") | 特級「健康之寶」系列 ("現有保單") |  |  |  |  |  | 標準計劃 |  | 半私家計劃 |  | 私家計劃 |  | 不連 SMM | 連 SMM | 不連 SMM | 連 SMM | 不連 SMM | 連 SMM | 標準計劃 | √ | x | x | x | x | x | 靈活計劃 (普通房) | √ | √ | x | x | x | x | 靈活計劃 (半私家房) | √ | √ | √ | √ | x | x | 靈活計劃 (標準私家房) | √ | √ | √ | √ | √ | √ |
| VHIS Plan<br>("Eligible Plan")        | Super Good Health series plan ("Existing Plan")  |                                |   |          |  |          |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
|                                       | Ward / Standard  |                                | Semi-Private / Deluxe                           |          | Standard Private / Super Deluxe / Ultra Deluxe |          |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
|                                       | Without SMM  | With SMM                       | Without SMM                                     | With SMM | Without SMM                                    | With SMM |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| Standard                              | √  | x                              | x   | x        | x  | x        |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| Flexi (Ward)                          | √  | √                              | x   | x        | x  | x        |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| Flexi (Semi-Private)                  | √  | √                              | √   | √        | x  | x        |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| Flexi (Private)                       | √  | √                              | √   | √        | √  | √        |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| Prime (HKD0/USD0 deductible)          | √  | √                              | √   | √        | x  | x        |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| Prime (HKD16,000/USD2,000 deductible) | x  | x                              | x   | x        | x  | x        |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| Prime (HKD25,000/USD3,125 deductible) | x  | x                              | x   | x        | x  | x        |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| 自願醫保計劃<br>("合資格保單")                   | 特級「健康之寶」系列 ("現有保單")  |                                |   |          |  |          |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
|                                       | 標準計劃   |                                | 半私家計劃   |          | 私家計劃   |          |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
|                                       | 不連 SMM   | 連 SMM                          | 不連 SMM  | 連 SMM    | 不連 SMM   | 連 SMM    |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| 標準計劃                                  | √  | x                              | x   | x        | x  | x        |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| 靈活計劃 (普通房)                            | √  | √                              | x   | x        | x  | x        |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| 靈活計劃 (半私家房)                           | √  | √                              | √   | √        | x  | x        |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| 靈活計劃 (標準私家房)                          | √  | √                              | √   | √        | √  | √        |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| <p>S8.Q4<br/>章節 8.問題 4</p>            | <p><b>What is the premium refund offer arrangement if a customer performed plan changed after migration?</b><br/>若客戶於保單轉移後更改計劃，保費回贈將如何安排？</p>  |                                |   |          |  |          |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |
| <p>ANS</p> <p>答案</p>                  | <p><b>Eng</b><br/>If the plan migration cannot be completed due to any reasons, or there's a plan change after the migration, the customer will not be entitled to the Refund under this promotion.</p> <p><b>中文</b><br/>若保單轉移申請因任何原因被撤回，或於保單轉移後更改計劃，客戶將不可獲享此優惠。</p>   |                                |   |          |  |          |  |  |                 |  |                       |  |  |  |             |          |             |          |             |          |          |   |   |   |   |   |   |              |   |   |   |   |   |   |                      |   |   |   |   |   |   |                 |   |   |   |   |   |   |                              |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                                       |   |   |   |   |   |   |                     |                     |  |  |  |  |  |      |  |       |  |      |  |        |       |        |       |        |       |      |   |   |   |   |   |   |            |   |   |   |   |   |   |             |   |   |   |   |   |   |              |   |   |   |   |   |   |





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| <p>S8.Q5<br/>章節 8.問題 5</p> | <p>If the policy anniversary of selected customer's Super Good Health is not within the promotional period, would customers be eligible for the promotion for plan migration?<br/>若特選客戶的特級「健康之寶」系列保單之週年日不在推廣期內，是否不能參與現有客戶保單轉移推廣活動？</p>   |
| <p>ANS<br/><br/>答案</p>     | <p><u>Eng</u><br/>It is for selected customers who apply and successfully complete plan migration to designated AIA Voluntary Health Insurance Scheme ("VHIS") plan (maintain same ward selection or upgrade) during promotional period (1 Apr 2019 to 31 Dec 2019).<br/>If the policy anniversary of an existing policy falls between January and March, customer should apply and complete the plan migration within promotional period as soon as possible, as long as VHIS policy becomes effective on or before 31 Mar 2020.</p> <p><u>中文</u><br/>特選客戶只需於推廣期內(即2019年4月1日至2019年12月31日)申請及完成保單轉移至AIA自願醫保計劃，而病房級別維持不變或升級。<br/>若現有保單之週年日於1月至3月期間，客戶亦可於推廣期內盡快申請及完成保單轉移，只要該自願醫保計劃於 2020年 3月 31日或之前生效便可。</p> |
| <p>S8.Q6<br/>章節 8.問題 6</p> | <p>Why are some existing policies entitled to special premium refund (Special Arrangement for Special Cases) when they are migrated?<br/>為何有些現有保單進行保單轉移，會獲特別保費回贈安排？</p>  |
| <p>ANS<br/><br/>答案</p>     | <p><u>Eng</u><br/>As our company has launched different Super Good Health promotional campaign during 1 Apr 2018 and 31 Mar 2019, a policy may be entitled to 2 to 5- month premium refund if they were applied and issued within promotional period. However, such premium refund would be forfeited in case of policy change (including plan migration to VHIS). Therefore, to protect customer's interest, we would offer special premium refund for plan migration to those existing policies.</p> <p><u>中文</u><br/>由於公司於2018年4月1日至2019年3月31日期間曾推出不同類型的特級「健康之寶」系列推廣活動，該時段申請及續發的保單有機會獲享有2至5個月保費回贈，不過，有關保費回贈會因保單變更(包括保單轉移至VHIS)而自動取消。為確保客戶利益，特別為有關現有保單提供保單轉移特別保費回贈安排。</p>                                |



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| <p>S8.Q7<br/>章節 8.問題 7</p> | <p>When and how would the 2-month premium refund be offered to customers?<br/>2 個月保費回贈會於什麼時候及如何發放給客戶？</p>   |
| <p>ANS</p> <p>答案</p>       | <p><u>Eng</u><br/>A premium refund equivalent to 1-month of the first year annualised premium of the Eligible Policy (after discount deduction if any) would be refunded to customers at the end of the first and second policy year after the VHIS plan becomes effective. The premium refund can only be used for settlement of future premium of the Eligible Plan only. Withdrawal of the refund is not allowed. Moreover, the Eligible Plan should remain in force from the completion date of the plan migration to the time of premium refund. Otherwise, the refund will be forfeited.</p> <p><u>中文</u><br/>相等於合資格保單首年年度化保費的 1 個月保費 (扣除折扣後, 如適用) 會於自願醫保計劃生效後的第 1 個及第 2 個保單週年日作回贈。保費回贈金額只可作抵銷相關保單的未來保費之用, 該保費回贈金額將不可提取。此外, 合資格保單須於成功保單轉移至保費回贈時持續生效, 方可享有此優惠。否則, 優惠資格將被取消。</p>  |
| <p>S8.Q8<br/>章節 8.問題 8</p> | <p>When and how would the 1+3 month of premium refund be offered to customers?<br/>特別情況之 1+3 個月保費回贈會於什麼時候及如何發放給客戶？</p>  |
| <p>ANS</p> <p>答案</p>       | <p><u>Eng</u><br/>For Existing Plan issued between 1 Apr 2018 and 31 Mar 2019 with existing premium refund from previous promotion (“Original Offer”) to be received, the Original Offer will be forfeited and the Refund on the Eligible Plan will undergo a special “1+3” months adjustment arrangement as follows:<br/>i. 1-month premium refund: a premium refund equivalent to 1-month of the first year annualized premium of the original policy would be refunded to Eligible Plan when upon the VHIS plan becoming effective.<br/>ii. 3-month premium refund: a premium amount equivalent to 1-month of the first year annualised premium (after discount, if any) of the Eligible plan will be refunded at the end of the first policy anniversary date after the VHIS plan becomes effective. A premium refund equivalent to 2-month of the first year annualised premium (after discount, if any) of the Eligible plan will be refunded at the end of the second policy year after the VHIS plan becomes effective.<br/>If the entitlement of the Original Offer is in excess of 4 months, the excess month(s) will be forfeited under this promotion.</p> <p><u>中文</u><br/>如現有保單於 2018 年 4 月 1 日至 2019 年 3 月 31 日期間續發, 並正享有其他保費回贈優惠 (「原有優惠」), 於保單轉移時, 原有優惠將被視為失效, 合資格保單的優惠將被調整至「1+3」個月保費回贈及作以下特別安排:<br/>i. 1 個月保費回贈: 相等於原有保單首年年度化保費的 1 個月保費會於自願醫保計劃生效時作回贈至合資格保單內。<br/>ii. 3 個月保費回贈: 相等於合資格保單首年年度化保費的 1 個月保費 (扣除折扣後, 如適用) 會於自願醫保計劃生效後的第 1 個保單週年日作回贈。然後, 相等於合資格保單首年年度化保費的 2 個月保費 (扣除折扣後, 如適用) 會於自願醫保計劃生效後的第 2 個保單週年日作回贈。<br/>若原有優惠多於 4 個月保費回贈, 多出的月份將被取消而不會被計算在此推廣活動內。</p> |



## AIA VHIS Standard Scheme Promotion offer for New Business

### 新生意客戶 - 友邦自願醫保標準計劃推廣優惠

A) “Lowest Price in Town” Premium Refund

甲)「全城最低價」保費回贈

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| S8.Q9<br>章節 8.問題 9   | <p>Is the “Lowest Price in Town” promotion offer applicable to all applications of related policies during the promotion period?<br/>「全城最低價」保費回贈是否適用於推廣期內成功申請的所有相關保單?</p>   |
| ANS<br><br>答案        | <p><u>Eng</u><br/>The “Lowest Price in Town” offer is valid from 1st April to 30th June, 2019. The promotion offer is applicable for the first 10,000 eligible new policies which must be issued on or before 31st August, 2019.</p> <p><u>中文</u><br/>「全城最低價」保費回贈的推廣期是由2019年4月1日至2019年6月30日。優惠只適用於首10,000張合資格新保單，而該新保單必須於2019年8月31日或之前繕發。</p>   |
| S8.Q10<br>章節 8.問題 10 | <p>How to compare the premium under the “Lowest Price in Town” promotion offer?<br/>「全城最低價」保費是如何比較的?</p>  |
| ANS<br><br>答案        | <p><u>Eng</u><br/>The “Lowest Price in Town” offer is based on the premiums amount of <b>Standard Plans</b> under Voluntary Health Insurance Scheme on <b>the webpage of the FHB</b> (<a href="https://www.fhb.gov.hk">https://www.fhb.gov.hk</a>) during the Promotion Period; The <b>lowest first year</b> non-smoker (if applicable) <b>premiums</b> (annual premium payment) of respective basic plan/rider in accordance with the gender and age at application for the same insured person between AIA and all other listed insurers will be compared; The premium comparison is only applicable to the <b>standard premium</b> of the related VHIS plans. Extra premium due to underwriting (if any) and other promotion offers (including but not limited to premium discount and premium refund) will not be applied for calculating the premium differences</p> <p><u>中文</u><br/>我們的「全城最低價」保費差價回贈，是根據推廣期內食物及衛生局網頁所載認可之自願醫保計劃下的<b>標準</b>計劃的保費金額為準。保費差價將按網頁內其他保險公司，就相同受保人之性別及投保時的年齡(以非吸煙者比較)，投保相應的基本計劃/附加契約所需之最低的<b>首年保費</b>(年繳保費)與AIA作比較。保費比較只根據標準保費，因核保而需附加之額外保費、其他推廣優惠(包括保費折扣及保費回贈)均<b>不會</b>被納入於計算保費差價之內。</p> |
| S8.Q11<br>章節 8.問題 11 | <p>If the new policy purchased is the vitality series version, will the Vitality premium discount for the first year be included in the calculation of the premium refund difference?<br/>如新保單為 AIA 健康系列保單，其即時首年保費折扣優惠會否被納入於計算保費差價之內?</p>   |
| ANS<br><br>答案        | <p><u>Eng</u><br/>The premium discount offered under the Vitality series product will not be included in the calculation of the premium refund difference</p> <p><u>中文</u><br/>AIA健康系列保單所提供的即時首年保費折扣優惠並<b>不會</b>被納入於計算保費差價之內。</p>   |
| S8.Q12               | <p>If there are other insurance companies offering lower premium than AIA, is it necessary for the customers to provide proof to AIA ?<br/>如市場上有其他保險公司的保費比 AIA 更低，客戶是否須要主動向 AIA 提交比較證明?</p>   |



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| 章節 8.問題 12           |   |
| ANS<br><br>答案        | <p><u>Eng</u><br/>There is <b>no need</b> for the customer to provide proof. AIA will have its own mechanism to compare the premium among different insurance companies. We will calculate the premium refund difference against the lowest premium offered by other insurance company</p> <p><u>中文</u><br/>客戶<b>毋須</b>提交比較證明。我們有機制比較各保險公司的保費，以市場於推廣期內最低價格計算保費差價之回贈。</p>  |
| S8.Q13<br>章節 8.問題 13 | <p><b>When and how to reimburse the premium refund difference to the customers?</b><br/>保費回贈會於什麼時候及如何發放給客戶?</p>   |
| ANS<br><br>答案        | <p><u>Eng</u><br/>The premium refund difference will be used to offset the premium that is due in the next premium due date for the next policy anniversary. The premium refund amount can only be used to offset any future premium paid under the related VHIS plan, and cannot be withdrawn. Besides, the new VHIS policy must be enforced at the time the premium amount is refunded, otherwise the promotion offer will be cancelled</p> <p><u>中文</u><br/>保費回贈金額將於首個保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關新自願醫保保單的未來保費之用，該保費回贈金額將不可提取。此外，新自願醫保保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，優惠資格將被取消。</p> |



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| <p>S8.Q14<br/>章節 8.問題 14</p> | <p>How do customers know that their policies are within the first 10,000 policy quota?<br/>客戶如何知道自己所申請的保單是否在限額中的首 10,000 張之內?</p>   |
| <p>ANS</p> <p>答案</p>         | <p><u>Eng</u><br/>If a customer is eligible for the promotion offer, AIA will issue confirmation letter to the customer within the first 3 months after the policy is issued. If the 10,000 policy quota is full under the promotion offer, AIA will update the promotion offer details in our company website. If the response to this promotion is encouraging, we will review the promotion offer and make necessary arrangement accordingly.</p> <p><u>中文</u><br/>如客戶合資格享有此保費回贈優惠，AIA將會於保單繕發後3個月內郵寄保費回贈優惠確認信予客戶。如有關優惠已額滿，我們將於公司網頁內更新推廣優惠資料。此外，我們會視乎市場反應，適時檢視推廣優惠。如有需要，我們會作出適當的調整。</p> |
| <p>S8.Q15<br/>章節 8.問題 15</p> | <p>Is the “Lowest Price in Town” promotion offer applicable to the VHIS migration for existing customers?<br/>「全城最低價」是否適用於現有客戶將現有保單轉移至 AIA 「自願醫保」計劃?</p>  |
| <p>ANS</p> <p>答案</p>         | <p><u>Eng</u><br/>This promotion offer is only applicable to purchase of new VHIS policies which must be applied and submitted during the promotion period and issued on or before 31st August, 2019. It does <b>not apply</b> to VHIS plan migration on existing medical policy</p> <p><u>中文</u><br/>此優惠只適用於推廣期內成功申請及遞交，並於2019年8月31日或之前繕發的合資格新保單。優惠並不適用於現有保單轉移。</p>  |
| <p>S8.Q16<br/>章節 8.問題 16</p> | <p>If the new policy purchased is a rider, is it required for the rider to be attached to a new basic plan that is applied successfully during the promotion period so as to enjoy the refund of the premium difference?<br/>如新保單為附加契約，該附加契約是否必須附加於一份在推廣期內成功申請之新基本計劃，方可獲得此保費回贈優惠?</p>   |
| <p>ANS</p> <p>答案</p>         | <p><u>Eng</u><br/>If the new policy is a rider, this rider must be attached to a new basic plan that is successfully applied during the promotion period and issued on or before 31st August, 2019 so as to enjoy the refund of the premium difference.</p> <p><u>中文</u><br/>如新保單為附加契約，該附加契約<b>必須</b>附加於一份在推廣期內成功申請，並於2019年8月31日或之前繕發之<b>新基本計劃</b>，方可獲得此保費回贈優惠。</p>   |



B) Personal Medical Case Management Services (Medix) for 3 years  
乙) 3年「個人療程管理服務」

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| <p>S8.Q17<br/>章節 8.問題 17</p> | <p>Are all AIA VHIS Standard Scheme customers eligible for Personal Medical Case Management Services?<br/>是否所有持有 AIA 自願醫保標準計劃的客戶皆合資格使用個人療程管理服務?</p>   |
| <p>ANS<br/>答案</p>            | <p><u>Eng</u><br/>No. Personal Medical Case Management Services is one of the promotions for tax deduction in VHIS Standard Scheme that is subject to the promotional terms and conditions.</p> <p><u>中文</u><br/>不是。對於AIA自願醫保標準計劃而言，個人療程管理服務乃AIA「友扣稅」產品推廣活動的一部分，需就有關推廣活動條款限制</p>  |
| <p>S8.Q18<br/>章節 8.問題 18</p> | <p>Are all the applications of VHIS Standard Scheme submitted during the promotional periods eligible for using Personal Medical Case Management Services?<br/>是否所有於推廣期內遞交的 AIA 自願醫保標準計劃的客戶皆合資格使用個人療程管理服務?</p>  |
| <p>ANS<br/>答案</p>            | <p><u>Eng</u><br/>No.<br/>This promotional offer only applicable under below conditions :<br/>a) The applications successfully issued during the promotion period (base on application date) and<br/>b) Policy issued on or before 31 Aug 2019<br/>c) The first 10,000 eligible new applications (base on policy issue date)</p> <p><u>中文</u><br/>不是。<br/>此推廣只適用於：<br/>a) 推廣期內成功申請及遞交（根據申請日期）及<br/>b) 於2019年8月31日或之前繕發的<br/>c) 首10,000張合資格新保單(根據保單繕發日期)</p> |
| <p>S8.Q19<br/>章節 8.問題 19</p> | <p>Is this promotion offer also applicable for customers who migrate their other insurance product to AIA VHIS Standard Scheme?<br/>此推廣是否適用於由其他保險產品轉換計劃至 AIA 自願醫保標準計劃的客戶?</p>   |
| <p>ANS<br/>答案</p>            | <p><u>Eng</u><br/>This promotional offer is not applicable for other insurance product migration to VHIS Standard Scheme basic plan or riders (if applicable)</p> <p><u>中文</u><br/>此推廣優惠並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約(如適用)。</p>   |



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| <b>S8.Q20</b><br>章節 8.問題 20 | <b>How could customer (or AIA Brokerage Partners) know more about this offer?</b><br>客戶（或保險及理財顧問）如何得知獲得此優惠？   |
| <b>ANS</b><br><br>答案        | <b>Eng</b><br>There will be a confirmation letter of Personal Medical Case Management Services sent to customer within 3 months after policies issuance. The copy of this letter will also be posted at IFA & Broker Corner for reference.<br><br><b>中文</b><br>個人療程管理服務優惠確認信將於保單繕發後3個月內郵寄予客戶。客戶信副本亦會存放於保險及理財顧問專頁以供參考) |
| <b>S8.Q21</b><br>章節 8.問題 21 | <b>Does the offer confirmation letter also included the information of premium refund and Personal Medical Case Management Services offer?</b><br>優惠確認信是否同時包括保費回贈及個人療程管理服務的優惠？  |
| <b>ANS</b><br><br>答案        | <b>Eng</b><br>Yes, if a customer is eligible for the promotion offer, AIA will issue a confirmation letter to the customer within the first 3 months after the policy is issued.<br><br><b>中文</b><br>對,保費回贈及個人療程管理服務的優惠將於保單繕發日起計三個月內分別發出予客戶。  |
| <b>S8.Q22</b><br>章節 8.問題 22 | <b>When will the 3-year offer start?</b><br>三年期如何計算？  |
| <b>ANS</b><br><br>答案        | <b>Eng</b><br>It will take effect from policy effective date, however, the service will only be available while the policy is in-force.<br><br><b>中文</b><br>由保單生效日起計。但需留意, 服務只可於保單生效期間使用。   |
| <b>S8.Q23</b><br>章節 8.問題 23 | <b>The eligible customer who wants to use this service, how can they notify AIA?</b><br>合資格客戶若需要使用此服務, 應如何通知 AIA?   |
| <b>ANS</b><br><br>答案        | <b>Eng</b><br>Customers can call AIA application hotline (852)2232-8820.<br><br><b>中文</b><br>客戶可致電AIA申請服務熱線 (852) 2232-8820。  |
| <b>S8.Q24</b><br>章節 8.問題 24 | <b>How long is the service period of each application?</b><br>每次使用服務是否有期限？  |
| <b>ANS</b><br><br>答案        | <b>Eng</b><br>Each application for service will be valid for 90 days.<br><br><b>中文</b><br>每次服務為期90天。  |



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| <p>S8.Q25<br/>章節 8.問題 25</p> | <p><b>How does Personal Medical Case Management Services different from second opinion?</b><br/>個人療程管理服務與第二意見服務有何不同?</p>   |
| <p>ANS</p> <p>答案</p>         | <p><b>Eng</b><br/>When the customers opted for second opinion, they receive a single page of written advice. However, our Personal Medical Case Management Services will provide continuous and personalized caring service to the customer.<br/>Following a second opinion, the customer is often left with questions and overwhelmed with treatment options as well as the need to choose the best doctor and hospital.<br/>With Personal Medical Case Management Services, the customer is never alone. The service accompanies the customer at all times, throughout the journey of diagnosis, treatment until recovery.</p> <p><b>中文</b><br/>當客戶尋求第二意見時，他們收到的僅僅是一個書面建議，而不是持續性的個人化照顧。在獲得第二意見之後，客戶往往仍有疑慮，而且要在不同的治療方案、醫生及治療地點中自行作出抉擇。<br/>使用個人療程管理服務的客戶並不孤單。由診斷、治療、以至康復路途上，這項服務都與客戶全程伴隨。</p> |
| <p>S8.Q26<br/>章節 8.問題 26</p> | <p><b>When using the services, is the customer require taking the services from the doctors of AIA designated provider??</b><br/>在服務開始時，客戶是否需要向 AIA 的指定服務供應商的醫生求診?</p>   |
| <p>ANS</p> <p>答案</p>         | <p><b>Eng</b><br/>Not necessarily. The service is mainly carried out through communication with doctors and nurses from provider over the phone, video conference or email.</p> <p><b>中文</b><br/>不需要。此項服務主要是由AIA指定服務供應商的醫生及護士透過電話、視像會議或電郵與客戶溝通。</p>  |
| <p>S8.Q27<br/>章節 8.問題 27</p> | <p><b>Is Personal Medical Case Management Services available for all medical conditions?</b><br/>是否所有的醫療狀況都適合轉介個人療程管理服務?</p>   |
| <p>ANS</p> <p>答案</p>         | <p><b>Eng</b><br/>Personal Medical Case Management is provided remotely and therefore there are certain medical conditions for which the services is not suited.<br/>These conditions include for example, Obstetrics, Psychiatric care and Emergency conditions such as Stroke and A&amp;E admissions. In addition, the services does not offer service for dental, cosmetic conditions etc.</p> <p><b>中文</b><br/>一些醫療狀況並不適合使用個人療程管理服務。例如：產科，精神科及急症如中風及緊急入院的醫療狀況。此外，亦不會就牙科及整形科提供服務。</p>   |





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| S8.Q28<br>章節 8.問題 28 | Will AIA provide the customer medical record to the designated service provider?<br>公司會否就客戶向指定服務供應商提供客戶的醫療紀錄?                           |
| ANS                  | <u>Eng</u><br>With customer's consent, AIA will send the medical record to designated service provider for medical assessment purposes. |
| 答案                   | <u>中文</u><br>在獲得客戶的知情同意下，AIA將其病歷內容將轉介至指定服務供應商，以作醫療評估用途。   |

### AIA VHIS Flexi Plan Promotion offer for New Business

#### 新生意客戶 -友邦自願醫保靈活計劃推廣優惠

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| S8.Q29<br>章節 8.問題 29 | What is AIA VHIS Flexi Scheme promotion offer? What is the promotion period?<br>AIA 自願醫保靈活計劃推廣有什麼優惠? 推廣期為何?  |
| ANS                  | <u>Eng</u><br>Under the AIA VHIS Flexi Scheme promotion, customers can enjoy 4 months premium refund. Promotion Period is from 1 April 2019 to 31 December 2019. The eligible new policy must be issued on or before 29 February, 2020.  |
| 答案                   | <u>中文</u><br>AIA自願醫保靈活計劃推廣優惠為客戶提供4個月保費回贈。推廣期是由2019年4月1日至2019年12月31日。而合資格新保單必須於2020年2月29日或之前繕發。   |
| S8.Q30<br>章節 8.問題 30 | When and how the premium refund to the customer?<br>保費回贈會於什麼時候及如何發放給客戶?  |
| ANS                  | <u>Eng</u><br>New Policy will be entitled to a premium refund equivalent to <b>1 month</b> of its first year annualised premium at the end of the <b>first, second, third and fourth</b> policy year. The Refund will be used for the premium settlement in the next premium due date after the first Policy Anniversary and withdrawal of the Refund is not allowed. Moreover, the New VHIS Policy should remain in force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited. |
| 答案                   | <u>中文</u><br>新保單將於 <b>第1個、第2個、第3個及第4個</b> 保單年度終結時，每次分別獲相等於其首年年度化保費的 <b>1個月</b> 保費回贈作為抵銷保費之用，該保費回贈金額將不可提取。此外，新保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，優惠資格將被取消。  |
| S8.Q31<br>章節 8.問題 31 | Is the premium refund also include the additional premium that is required due to underwriting (if any)?<br>保費回贈是否包括新保單因核保而需附加之額外保費(如有)在內?   |
| ANS                  | <u>Eng</u><br>The premium refund includes the standard premium for the new policy plus additional premium that is required due to underwriting assessment.   |
| 答案                   | <u>中文</u><br>保費回贈之計算將包括新保單之標準保費及因核保而需附加之額外保費(如有)在內。  |



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| S8.Q32<br>章節 8.問題 32 | <p>If the new policy purchased is the vitality series version, will the Vitality premium discount for the first year be included in the calculation of the premium refund difference?</p> <p>如新保單為 AIA 健康系列保單，其即時首年保費折扣優惠會否被納入於計算保費差價之內？</p>  |
| ANS<br><br>答案        | <p><u>Eng</u><br/>The premium discount offered under the Vitality series product <b>will not be included</b> in the calculation of the premium refund difference</p> <p><u>中文</u><br/>AIA健康系列保單所提供的即時首年保費折扣優惠並<b>不會</b>被納入於計算保費差價之內。</p>  |
| S8.Q33<br>章節 8.問題 33 | <p>Is this 4-month premium refund applicable to existing customers who migrate the existing medical policies to the AIA VHIS plan?</p> <p>此推廣優惠的 4 個月保費回贈是否適用於現有客戶將現有保單轉移至 AIA 「自願醫保」計劃？</p>  |
| ANS<br><br>答案        | <p><u>Eng</u><br/>This 4-month premium refund is only applicable to purchase of new policy applied and submitted during the promotion period, and issued on or before 29 February, 2020. It does <b>not apply</b> to migration on existing policy</p> <p><u>中文</u><br/>此優惠只適用於推廣期內成功申請及遞交，並於2020年2月29日或之前繕發的合資格新保單。優惠並<b>不適用</b>於現有保單轉移。</p>  |
| S8.Q34<br>章節 8.問題 34 | <p>If the new policy purchased is a rider, is it required for the rider to be attached to a new basic plan that is applied successfully during the promotion period so as to enjoy the refund of the premium difference?</p> <p>如新保單為附加契約，該附加契約是否必須附加於一份在推廣期內成功申請之新基本計劃，方可獲得此保費回贈優惠？</p>  |
| ANS<br><br>答案        | <p><u>Eng</u><br/>If the new policy is a rider, this rider must be attached to a new basic plan that is successfully applied during the promotion period and issued on or before 31st August, 2019 so as to enjoy the refund of the premium difference</p> <p><u>中文</u><br/>如新保單為附加契約，該附加契約<b>必須</b>附加於一份在推廣期內成功申請，並於2019年8月31日或之前繕發之<b>新基本計劃</b>，方可獲得此保費回贈優惠。</p>                        |
| S8.Q35<br>章節 8.問題 35 | <p>Are all AIA VHIS Flexi Scheme customers entitled to Personal Medical Case Management Services?</p> <p>是否所有持有 AIA 自願醫保靈活計劃的客戶皆有個人療程管理服務？</p>  |
| ANS<br><br>答案        | <p><u>Eng</u><br/>Yes. Personal Medical Case Management Services are applicable for all the AIA VHIS Flexi Scheme customers (Ward/Semi-Private/Standard Private). It is part of the coverage under the Flexi Scheme. Please pay attention to the terms and conditions for service usage.</p> <p><u>中文</u><br/>是。個人療程管理服務適用於AIA自願醫保靈活計劃的所有計劃（普通房/半私家房/標準私家房），是保障範圍的一部分。但使用時需留意有關條款及細則。</p> |

**SECTION 9: AIA Vitality / Promotion****章節 9: 「AIA 健康程式」與推廣**

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| <p>S9.Q1<br/>章節 9.問題 1</p> | <p>I am a Vitality member, can I enjoy the Vitality discount if I register the VHIS migration for my Vitality SGHR?<br/>我已經成為 AIA 健康程式會員，可否透過轉移現有之特級健康之寶醫療計劃至自願醫保認可產品而享有 Vitality 折扣?</p>   |
| <p>ANS<br/><br/>答案</p>     | <p><u>Eng</u><br/>it is subject to Vitality discount offered for your existing Vitality SGHR. If your existing Vitality SGHR having 8% discount, the 8% discount will keep the same for VHIS migration.<br/><br/><u>中文</u><br/>視乎現有Vitality 特級健康之寶醫療計劃所享有的折扣優惠。假設現有計劃享有8% Vitality 折扣,那麼,轉移至自願醫保認可產品仍然享有8% Vitality 折扣優惠。</p> |
| <p>S9.Q2<br/>章節 9.問題 2</p> | <p>I learnt that AIA has some offers on 100th anniversary. What's that?<br/>想問 AIA100 週年有什麼驚喜?</p>  |
| <p>ANS<br/><br/>答案</p>     | <p><u>Eng</u><br/>Yes, that's right, this year, AIA is celebrating its 100th anniversary, and we are going to have a number of promotion activities. You may stay tuned for any updated news.<br/><br/><u>中文</u><br/>對, 今年是AIA成立100週年, 公司會有一連串活動, 你可以密切留意AIA最新消息。</p>   |