



GBA HEALTH CONNECT OUTPATIENT PLAN (GBAOP)

Local and cross-boundary outpatient cover for a worry-free health journey



AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



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Accessible and seamless outpatient protection in Greater Bay Area (GBA)¹ to cater for different cross-boundary outpatient consultation process within the area

Set your mind at ease across the GBA cities*

GBA Health Connect Outpatient Plan is a medical network outpatient insurance to cover not only general practitioner consultations in Hong Kong, but also in Macau and designated Mainland GBA cities with the flexibility to arrange either face-to-face consultation with immediate medication or online consultation with medication delivery². Through a quality medical network, you can enjoy seamless outpatient services across the GBA cities, giving you peace of mind whether at home or during your travels across GBA.

*Covered GBA cities



Important to consider...



People in Hong Kong made **over 5.9 million** trips to Mainland China in January 2024⁺



70% of people in Hong Kong supported cross-boundary medical cooperation[^]



Over 1.6 million visits of doctor consultations in 30 days in Hong Kong[#]



Only about 30% of people in Hong Kong have insurance for consultation with practitioner of Western medicine[#]

1. Greater Bay Area (GBA) refers to the Guangdong-Hong Kong-Macau Greater Bay Area.
2. The general practitioner online consultation with medication delivery is only available in Hong Kong and designated Mainland GBA cities, it is not available in Macau. During the general practitioner online consultation, the insured must be physically present in the same zone as the clinic where the registered medical practitioner provides the online consultation. The medication delivery must be within the same zone as the clinic where the registered medical practitioner provides the online consultation and the actual delivery date and time depends on the time and location of the online consultation. Please refer to the section "Cover at a glance" in this brochure for details.

Sources:

⁺ Hong Kong Immigration Department, January 2024 (<https://www.immd.gov.hk/eng/facts/passenger-statistics-menu.html>)
[^] MingPao, 5 June 2022 (<https://news.mingpao.com/ins/%E6%B8%AF%E8%81%9E/article/20220605/s00001/1654410089466/>)
[#] "Thematic Household Survey Report No. 74", Hong Kong Census and Statistics Department, December 2021 (https://www.censtatd.gov.hk/en/data/stat_report/product/B1130201/att/B11302742021XXXXB0100.pdf)

"AIA", "the Company", "we", "our" or "us" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).
"Hong Kong" and "Macau" herein refer to "Hong Kong Special Administrative Region" and "Macau Special Administrative Region" respectively.

Plan Highlights



Medical network outpatient cover including Hong Kong, Macau and designated Mainland GBA cities³



Access to seamless and consistent outpatient services across the GBA cities

Cover two channels of general practitioner consultation



General practitioner face-to-face consultation with immediate medication



Convenient general practitioner online consultation with medication delivery²



Value-added services (exclusive to plan 2) including unlimited additional general practitioner online consultation⁴ and a designated basic check-up service⁴ per policy year



Simple application with maximum age at application up to 75 of the insured



3. The designated Mainland GBA cities currently include Guangzhou, Shenzhen, Zhuhai, Foshan, Dongguan and Zhongshan. Please note that we may at our discretion revise the list of designated Mainland GBA cities from time to time.

4. The value-added services are only applicable to plan 2. The additional general practitioner online consultation is only available in designated Mainland GBA cities, it is not available in Hong Kong and Macau. During the additional general practitioner online consultation, the insured must be physically present in the same zone as the clinic where the registered medical practitioner provides the online consultation. The designated basic check-up service is only available in specific clinics of the medical network located in designated Mainland GBA cities, it is not available in Hong Kong and Macau. Please refer to the section "Cover at a glance" in this brochure for details.



GBA-focused medical network cover for affordable and accessible outpatient benefits

The plan provides you the GBA-focused medical network outpatient cover in Hong Kong, Macau and designated Mainland GBA cities, which covers general practitioner consultation in the following two channels at affordable premium, offering flexibility to cater to your needs and ensuring you have timely access to quality medical services when travelling between the cities of GBA.



General practitioner face-to-face consultation with immediate medication

You can receive general practitioner face-to-face consultation with medication provided immediately after the consultation.



Convenient general practitioner online consultation with medication delivery²

We understand sometimes you may not be available to visit a clinic in person and you may prefer a one-stop general practitioner online consultation, from appointment, consultation through to medication delivery. Medication delivery can be made straight to your home after your online consultation as early as on the same day².

Access to seamless and consistent outpatient services across the GBA cities

You can access to seamless and consistent outpatient services across Hong Kong, Macau and designated Mainland GBA cities provided by the medical network's doctors. The doctors in the medical network's clinics located in designated Mainland GBA cities have all completed the **General Practice-Oriented Learning and Development Training Programme⁵**. Further, to maintain your privacy and provide you with peace of mind, general practitioner face-to-face consultations in Hong Kong, Macau and designated Mainland GBA cities will be conducted in a consultation room that caters to **only one consultation at a time**, so that you can enjoy a seamless experience whether before or during your travels within the GBA.

Accessing the medical network's outpatient services is hassle-free. By simply activating your plan on the medical network's designated member service online portal, you may start making appointments for general practitioner consultations. No subsequent claim procedures will be required. Please refer to the "GBA Health Connect Outpatient Plan – Enjoy Outpatient Services with Ease" leaflet for details.

Value-added services for extra peace of mind (exclusive to plan 2)

To provide you extra medical support, you will be entitled to unlimited additional general practitioner online consultation (without medication)⁴, after the maximum number of visits for outpatient benefits in the corresponding policy year have been fully utilised.

Prevention is better than cure. You will also be entitled to a designated basic check-up service⁴ every policy year.

Extra benefits for more protection

We offer a compassionate death benefit of HK\$/MOP2,500 or US\$325 if the insured passes away while the policy is in force. Additionally, we also offer an accidental death benefit of HK\$/MOP2,500 or US\$325 if the insured passes away due to an accident within 180 days after the date of the accident.

Simple application with maximum age at application up to 75 of the insured

The plan is available for application up to age 75 of the insured and provides protection to the insured up to age 80.

We make the application process easier too. No medical underwriting or health questionnaires are required. You may simply fill in an application form to apply for this plan either as a stand-alone basic plan or as an add-on plan attached to a specified basic plan.

Join **AIA Vitality** and enjoy an instant 10% premium discount for the first year

We are excited to introduce **AIA Vitality**, a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customer to live a healthy lifestyle.

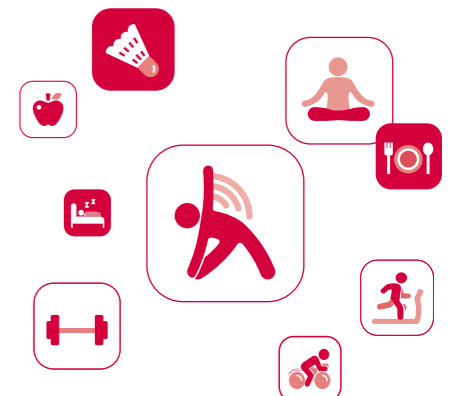
Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **GBA Health Connect Outpatient Plan**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, while at the same time earning **AIA Vitality** Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

For more information, please refer to the **AIA Vitality** leaflet.

Note: AIA Vitality is not an insurance product and annual membership fee is required for joining.



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5. This is a training programme specifically designed for family medicine and has earned accreditation from the Royal College of General Practitioners (RCGP).

Benefit Schedule for GBA Health Connect Outpatient Plan

The outpatient benefits and the value-added services of this plan are provided by designated medical network, and are subject to the maximum number of visits per policy year, co-payment (if any), the geographical cover and relevant benefit limits as set out below:

Geographical Cover

	Available in the medical network's clinics located in the following zone(s):
Outpatient benefits	
(a) General practitioner face-to-face consultation	<ul style="list-style-type: none"> Hong Kong Macau Designated Mainland GBA cities⁶
(b) General practitioner online consultation with medication delivery	<ul style="list-style-type: none"> Hong Kong Designated Mainland GBA cities⁶
Value-added services (exclusive to plan 2)	
(c) Additional general practitioner online consultation	<ul style="list-style-type: none"> Designated Mainland GBA cities⁶
(d) Basic check-up service	<ul style="list-style-type: none"> Designated Mainland GBA cities^{6,7}

Benefit Limits

	Plan 1	Plan 2
Outpatient benefits		
(a) General practitioner face-to-face consultation (includes up to 3 days basic medication per visit)	15 visits (per policy year)	30 visits (per policy year)
(b) General practitioner online consultation with medication delivery (includes up to 3 days basic medication per visit and medication delivery within the same zone)	Maximum 1 visit per day ⁸ Co-payment ⁹ (per visit): <ul style="list-style-type: none"> Hong Kong: HK\$20 Macau: MOP20 Designated Mainland GBA cities: RMB8 	
Value-added services (exclusive to plan 2)		
(c) Additional general practitioner online consultation (available after the maximum number of visits for outpatient benefits in the corresponding policy year have been fully utilised)	N/A	Unlimited visits (per policy year) Maximum 1 visit per day
(d) Basic check-up service	N/A	1 time (per policy year)
Other benefits		
(e) Compassionate death benefit	HK\$/MOP2,500 or US\$325	
(f) Accidental death benefit	HK\$/MOP2,500 or US\$325	

6. Designated Mainland GBA cities currently include Guangzhou, Shenzhen, Zhuhai, Foshan, Dongguan and Zhongshan. Please note that we may at our discretion revise the list of designated Mainland GBA cities from time to time.

7. The basic check-up service is only available in specific clinics of the medical network located in designated Mainland GBA cities.

8. Maximum 1 visit to either the general practitioner face-to-face consultation or general practitioner online consultation with medication delivery per day.

9. Co-payment refers to an amount an insured is required to pay to the medical network in order to obtain the relevant outpatient service. The insured will be required to settle the co-payment directly with the medical network by the specified electronic payment method on the medical network's designated member service online portal.

Cover at a glance

Product Nature	Medical protection insurance plan
Plan Type	Basic plan or add-on plan
Insured's Age at Application	15 days to age 75
Medical Underwriting	No medical underwriting is required
Benefit Term	Yearly renewal up to age 80 of the insured
Premium Payment Mode	<ul style="list-style-type: none"> • Basic plan: Annually • Add-on plan: Follow the corresponding basic plan
Plan Option	<ul style="list-style-type: none"> • Plan 1 • Plan 2
Geographical Cover	<ul style="list-style-type: none"> • Hong Kong • Macau • Designated Mainland GBA cities (currently include Guangzhou, Shenzhen, Zhuhai, Foshan, Dongguan and Zhongshan)¹⁰
Outpatient Benefits	<p>General practitioner face-to-face consultation</p> <ul style="list-style-type: none"> • This benefit covers face-to-face consultation with a general practitioner at the medical network's clinics located in Hong Kong, Macau and designated Mainland GBA cities. • This benefit includes up to 3 days basic medication per visit. <p>General practitioner online consultation with medication delivery</p> <ul style="list-style-type: none"> • This benefit is only available in Hong Kong and designated Mainland GBA cities, it is not available in Macau. • This benefit covers online consultation with a general practitioner. The online consultation will only be available if the insured is physically present in the same zone (i.e. either Hong Kong or designated Mainland GBA cities, as the case may be) as the clinic where the registered medical practitioner provides the online consultation, otherwise no online consultation will be provided. • This benefit includes up to 3 days basic medication per visit and medication delivery. Medication delivery is only applicable if the insured's address is within the same zone (i.e. either Hong Kong or designated Mainland GBA cities, as the case may be) as the clinic where the registered medical practitioner provides the online consultation. • This benefit is not applicable to an insured aged 5 or below on the consultation date.
Value-added Services (exclusive to plan 2)	<p>Additional general practitioner online consultation</p> <ul style="list-style-type: none"> • This benefit is only available in designated Mainland GBA cities, it is not available in Hong Kong and Macau. • This benefit covers additional online consultation with a general practitioner, and it will only be available after the maximum number of visits for outpatient benefits in the corresponding policy year have been fully utilised. • The online consultation will only be available if the insured is physically present in the same zone (i.e. designated Mainland GBA cities) as the clinic where the registered medical practitioner provides the online consultation, otherwise no online consultation will be provided. • This benefit does not include medication and medication delivery. • This benefit is not applicable to an insured aged 5 or below on the consultation date. <p>Basic check-up service</p> <ul style="list-style-type: none"> • This benefit will provide to the insured 1 designated basic check-up service each policy year. The scope of the check-up service will be determined by the Company at its sole discretion and may be changed by the Company from time to time. • The basic check-up service will only be available at designated clinics located in designated Mainland GBA cities which will be specified by the medical network from time to time. • This benefit is not available in Hong Kong and Macau.
Other Benefits	<ul style="list-style-type: none"> • Compassionate death benefit: HK\$/MOP2,500 or US\$325 • Accidental death benefit: HK\$/MOP2,500 or US\$325

10. Please note that we may at our discretion revise the list of designated Mainland GBA cities from time to time.

Notes:

- The outpatient and value-added services under this plan are provided by a single third-party medical network. The medical network is an independent contractor and it is not an agent or employee or representative of AIA. We may change the list of medical network from time to time without prior notice, and we do not guarantee the provision of services by a particular medical network or the number of medical network(s) on the list of medical network.
- You are required to settle directly with the medical network for the charges of any services or treatments obtained which are not covered under the plan.
- We will deduct all amount you owe to us under the plan (including any unpaid premiums (if any)) before we pay any benefit amount under the plan.
- For details of the geographical cover and relevant benefit limits, please refer to the section "Benefit Schedule for **GBA Health Connect Outpatient Plan**" in this brochure.
- For details of the terms and conditions of this plan, please refer to the policy provisions.

Important Information

This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Macau only.

Key Product Risks

1. You need to pay the premium for this plan until the end of the benefit term unless it is terminated earlier. If you do not pay the premium within 31 days from the premium due date ("Grace Period"), your policy will be terminated and you / the insured will lose the cover. If the insured has obtained any outpatient services or value-added services within the Grace Period and your policy is eventually lapsed, we may demand and recover from you the premium incurred up to the date of lapse of your policy which remains due and unpaid.
2. You may request for the termination of your policy by notifying us in writing. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
 - the insured passes away;
 - you do not pay the premium within 31 days from the premium due date;
 - the policy anniversary on or immediately following the insured's 80th birthday;
 - when the policy is terminated by us by giving not less than 30-day prior written notice to you; or
 - when you take this plan as an add-on plan of any basic plan which has been terminated, surrendered, matured, cancelled or converted to a non-participating insurance plan, or the add-on plan is cancelled or terminated pursuant to the terms of the corresponding basic plan.
3. This plan may be renewed on a yearly basis before the policy anniversary on or immediately following the insured's 80th birthday, and we will determine the terms and conditions of the renewal of the plan including but not limited to the amount of the premium. We reserve the right to terminate the policy at any time by giving a not less than 30-day prior written notice to you. If we terminate the policy, our liability will be limited to refund to you the unearned portion of the premium paid by you (if any) at the time of termination, without interest, after deducting any amount you owe to us under the policy.
4. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured may lose his/her cover and you may lose the remaining premium for that policy year.
5. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. The subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
6. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts, scope of benefits and the future premium rate of this plan may be revised to reflect the inflation.

Key Exclusions

Under this plan, except for compassionate death benefit, we will not cover any conditions, events or treatments relating to or resulting directly or indirectly, wholly or partly, by any of the following:

- (a) any pre-existing conditions.
- (b) Congenital condition(s) which have manifested or been diagnosed before the insured reaches the age of 8.
- (c) the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or HIV infections, venereal and sexually transmitted disease or its sequelae.
- (d) Accidents that arise from hazardous or professional sports.
- (e) War (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, military or usurped power; acts of terrorism, or direct participation in strike, riot or civil commotion.
- (f) Services for beautification or cosmetic purposes; or correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to LASIK.
- (g) Prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, immunisation except for basic check-up service (see benefit schedule, benefit item (d)), or health supplements.
- (h) Dental treatment and oral and maxillofacial procedures performed by a dentist.
- (i) Health services, medical services and counselling services relating to maternity conditions and its complications, including but not limited to abortion or miscarriage; birth control or reversal of birth control.
- (j) Traditional Chinese medicine treatment including but not limited to herbal treatment, bonesetting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to qigong, massage therapy and aromatherapy.
- (k) Acupuncture, pilates, shockwave including those performed by physiotherapist; dietician consultation.
- (l) Female hormonal tests or assays and female hormonal replacement therapy unless resulting from a sickness or disease.
- (m) Medication other than basic medication, such as specific treatments - anti-viral, anti-cancer, anti-TB, hormonal replacement and other expensive medications such as hormone analogues/antagonists and long term medication.
- (n) Any diagnostic tests, including but not limited to laboratory tests, X-rays, computerised tomography (CT), magnetic resonance imaging (MRI), positron emission tomography (PET), and genetic testing.
- (o) Experimental or unproven medical technology or procedure.
- (p) Mental, behavioural, psychiatric or psychological disorder.

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

Premium Adjustment and Product Features Revision

1. Premium Adjustment

In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of the policy year if necessary. There could be overall premium adjustment on the policies of this plan or policies of certain coverage options under this plan. During the reviews, we may consider factors including but not limited to the following:

- claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions
- historical investment returns and the future outlook of this plan's backing assets
- policy surrenders and lapses of this plan
- expenses directly related to the policy and indirect expenses allocated to this plan

2. Product Features Revision

We reserve the right to revise the benefit structure, terms and conditions and / or product features, so as to keep pace with the times for medical advancement and to provide you with continuous protection. We will give you a written notice of any revision 31 days before the end of the policy year or renewal.

Product Limitation

- We only provide coverage for general practitioner consultations to the insured on a medically necessary basis.

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

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

but excludes experimental, screening, and preventive services or supplies.

- Coverage for the following specific items will be effective on the following date:

Items	Effective Date (after the policy commences)
Outpatient benefits	14 days
Value-added services (exclusive to plan 2)	

- The medical network shall be solely responsible for the provision of the outpatient and value-added services under this plan. AIA is not the supplier of these services and shall not be responsible for any of such services and shall not be responsible for any medical services and products provided by the medical network, including but not limited to its availability, quality and any acts or omissions of the medical network, its personnel, contractors and service providers when providing such services or products. You have the right to request us for providing the list of network doctor, subject to the regulatory requirements and/or code of practice in the locality where the provider is in practice.

- Before obtaining any outpatient benefits or value-added services (applicable to plan 2 only) from the medical network, the insured must have registered and created an account on the medical network's designated member service online portal. On the designated member service online portal, the insured can (i) obtain more information about the medical network; (ii) make, change or cancel appointments for general practitioner online consultations and general practitioner face-to-face consultations as well as basic check-up service (applicable to plan 2 only); and (iii) receive general practitioner online consultations in designated locations.
- The medical network's designated member service online portal and telephone hotline are provided, owned and operated solely by the medical network. You and the insured will be subject to the terms and conditions of the medical network when utilising the designated member service online portal or telephone hotline, including the terms and conditions relating to confidentiality, data privacy and security. AIA assumes no responsibility for the use of and access to the medical network's designated member service online portal and telephone hotline by any person, including but not limited to its availability, quality and content.
- An appointment is required to be made via the medical network's designated member service online portal or telephone hotline before receiving any outpatient benefits and value-added services (applicable to plan 2 only). For all online and face-to-face general practitioner consultations, all payments including but not limited to co-payment must be settled directly with the medical network by the specified electronic payment method on the medical network's designated member service online portal. The details are set out in the "Customer Guide" and the instructions to retrieve the "Customer Guide" will be provided together with the policy contract.
- For all online consultations under the plan, the insured must be physically present in the same zone as the location of the clinic at which the registered medical practitioner provides the online consultation. If the insured is not physically located in the same zone as the registered medical practitioner at the time of the online consultation, no online consultation will be provided and we shall not be liable for any loss which may be suffered as a result.



Claim Procedure

Any claim for death must be notified to us in writing immediately and you must send us the appropriate forms and relevant proof within 90 days after the date the covered event happened. You can get the appropriate claim forms in www.aia.com.hk, from your financial planner, by calling the AIA Customer Hotline (853) 8988 1822, or by visiting any AIA Customer Service Centre. For details related to making a claim, please refer to the policy contract. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website www.aia.com.hk.


Cancellation Right

You have the right to cancel and obtain a refund of any premiums paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at Unit 201, 2F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier ("cooling-off period"). Once the insured has obtained any of the outpatient benefits or the value-added services of the plan during the cooling-off period, it shall constitute your agreement to forfeit such cooling-off right immediately.

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

Macau  (853) 8988 1822
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AIA Hong Kong and Macau 



AIA_HK_MACAU 



GBA HEALTH CONNECT OUTPATIENT PLAN – ENJOY OUTPATIENT SERVICES WITH EASE



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HEALTHIER, LONGER,
BETTER LIVES

With access to a convenient digital platform provided by the medical network, you can enjoy seamless cross-boundary outpatient services in Hong Kong, Macau and designated Mainland Greater Bay Area (GBA)¹ cities with ease.

You can access the medical network's designated member service online portal (the "online portal") using the designated online app². Once you have activated your plan by successfully registered and created an account on the online portal, you will be able to access the medical network's outpatient services hassle-free. The online portal provides the following key functions:



Key functions




-  **obtain more information about the medical network**
-  **make, change or cancel appointments for general practitioner online and face-to-face consultations as well as basic check-up service (basic check-up service is exclusive to plan 2)**
-  **receive general practitioner online consultations in designated locations**
-  **check your maximum number of visits per policy year, co-payment amounts and the remaining balance of your number of visits**

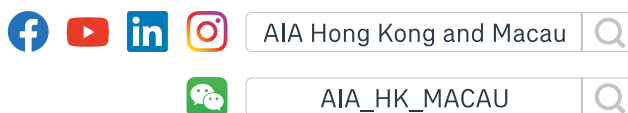
Notes:

- For all online and face-to-face consultations, all payments including but not limited to co-payment must be settled by the specified electronic payment method on the online portal.
- For all online consultations, the insured must be physically present in the same zone as the location of the clinic at which the registered medical practitioner provides the online consultation, otherwise no online consultation will be provided.
- The medical network is a third-party independent contractor.

- Greater Bay Area (GBA) refers to the Guangdong-Hong Kong-Macau Greater Bay Area.
- You can access the online portal by scanning the designated code using the designated online app as specified by the medical network. The designated code to access the online portal and the instructions to retrieve the "Customer Guide" will be provided together with the policy contract.

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

Hong Kong  (852) 2232 8888
Macau  (853) 8988 1822
 aia.com.hk



IMPORTANT NOTE:

The outpatient and value-added services under this plan are provided by third party medical network. The medical network is an independent contractor and it is not an agent or employee or representative of AIA. The medical network shall be solely responsible for the provision of the outpatient and value-added services under this plan. AIA is not the supplier of these services and shall not be responsible for any of such services and shall not be responsible for any medical services and products provided by the medical network, including but not limited to its availability, quality and any acts or omissions of the medical network, its personnel, contractors and service providers when providing such services or products. The medical network's designated member service online portal is provided, owned and operated solely by the medical network. You and the insured will be subject to the terms and conditions of the medical network when utilising the designated member service online portal. AIA assumes no responsibility for the use of and access to the medical network's designated member service online portal by any person, including but not limited to its availability, quality and content. The product information in this leaflet does not contain the full terms of the product. For details on product features, terms and conditions, exclusion and key product risks, please refer to the product brochures and policy contracts of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA.

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"Hong Kong" and "Macau" herein refer to "Hong Kong Special Administrative Region" and "Macau Special Administrative Region" respectively.



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