



HEALTHIER, LONGER,  
BETTER LIVES



HEALTH  
VALUE-ADDED  
SERVICES

# OptimaCEO Medical Plan (OPCEO)

Prestigious Wellness and Medical Services

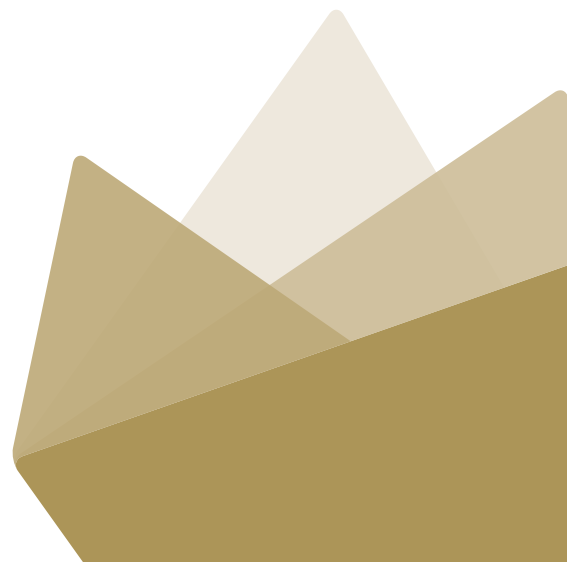




# PRESTIGIOUS WELLNESS AND MEDICAL SERVICES DESIGNED TO EMPOWER YOU IN ACHIEVING OPTIMAL HEALTH



To indulge in life's greatest pleasures, fortifying your health span as you experience heightened longevity is a top priority for you and your family. Having seamless, prompt and convenient access to quality preventive wellness and medical services empowers you to take a proactive approach to maintaining optimal wellness. OptimaCEO Medical Plan connects you to **prestigious wellness and medical services** which help manage your holistic health.



# Prestigious wellness and medical services

## Prestigious concierge support to safeguard your health

### OptimaCEO Service Hotline

The dedicated support hotline connects you to the following wellness and medical services with just one fingertip.

#### How to use



Call our OptimaCEO Service Hotline

Hong Kong :  
(852) 2232 8870

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### **Rare-in-market<sup>1</sup>** Embark on your wellness journey with Wellness Relationship Manager<sup>2</sup>



Nurture your mind, body and soul with personalised wellness services provided by the experts at AIA Alta Wellness Haven<sup>3</sup>, which is the Hong Kong insurance's first<sup>4</sup> integrated and one-stop wellness realm where science blends seamlessly with Eastern and Western philosophy.



#### Wellness Relationship Manager<sup>2</sup>

- Provide **personal guidance** on mental, physical and nutritional aspects
- A **dedicated point of contact** to promptly address your unique wellness needs
- Seamless communication via phones calls and messages



## 2 **First-in-market<sup>1</sup>** Child and adolescent growth and development support hotline<sup>5</sup>

Navigating a child's development can be challenging. This hotline will assist you to support your child going through their growth and neuro-developmental milestones.

- **Parenting support** to help you cultivate a harmonious parent-child relationship, manage parenting stress and address common challenges
- **Professional guidance** for your child's developmental and behavioural concerns, helping support your child going through their growth and neuro-developmental milestones
- **Reference to other supports<sup>6</sup>** such as non-profit organisations, specialists or healthcare professionals based on the specific needs of the child for further assessment or treatment should you require extra help

## + 3 Other services



24-hour general health hotline<sup>7,8</sup>



Make appointment with Signature Healthcare Circle<sup>6,9</sup>



Facilitate medical expense pre-approval service<sup>^</sup> and cashless service<sup>^</sup>



Care Concierge<sup>10</sup> - One-stop Oncology Service

<sup>^</sup> Availability of the service is subject to designated third party medical service providers.

# Dedicated medical services with multidisciplinary care for your cancer journey

## Signature Healthcare Circle<sup>6,9</sup>

Signature Healthcare Circle comprises of professional healthcare service providers, including multidisciplinary medical specialists and healthcare professionals, providing you with quality medical services and enhancing your peace of mind in a medical situation.

### How to use



AIA mobile application / AIA web portal  
Search for doctors > book online



Call our OptimaCEO Service Hotline  
Contact us to make an appointment



### Multidisciplinary specialist group

- More than 500 specialists across diverse medical specialties



### Robust multidisciplinary cancer care

The professional medical team has been expanded to give you access to a group of cancer care professionals from diverse disciplines, including:

- Surgeons
- Oncologists
- A wide range of other healthcare professionals such as physiotherapist, dietitians, and Chinese medicine practitioners

offering integrated cancer support from diagnosis, treatment to recovery.



## Other services

### Medical expense pre-approval service<sup>^</sup> and cashless service<sup>^</sup>

To give you complete peace of mind, we will settle your medical expenses directly with the designated hospital on your behalf. You can focus fully on your recovery without having to worry about paying bills and making a subsequent claim<sup>11</sup>.

Either if you are consulting the Signature Healthcare Circle or other eligible healthcare service providers, you can apply for medical expense pre-approval service<sup>^</sup> and cashless service<sup>^</sup> for better planning of the budget of your medical expenses. Please scan the following QR code for further details.



[View webpage](#)

- **Cashless<sup>^</sup>**

Once your application is approved, we will settle the pre-approved medical expenses directly with the designated hospitals on your behalf<sup>11</sup>

- **Allow you to focus on treatment and recovery**

- **Cover designated hospitals both locally and overseas<sup>^</sup>**

- Hong Kong, Macau and Mainland China
- Singapore, Malaysia, Thailand, as well as the United States and Europe

### Care Concierge<sup>10</sup>

A Hong Kong insurance industry-first<sup>12</sup> healthcare support that integrates:

1-to-1 concierge support of Service Ambassador<sup>10</sup>:

#### Insured



Service ambassador's concierge support



A suite of healthcare and support services

#### Insured's parents



Medical home visit service<sup>13</sup>

#### Mainland China

- Personalised healthcare support from diagnosis, treatment to recovery
- Online family doctor service
- Professional support from admission, hospitalisation, and discharge from hospital
- Medical home visit service exclusive for insured's parents<sup>13</sup>:

A dedicated nurse visits your parents at home together with a general practitioner attending virtually to conduct online general health assessment and provide wellbeing tips

#### Hong Kong

##### One-stop Oncology Service

- Arrange specialist consultation
- Consolidate treatment plan proposal
- Facilitate medical expense pre-approval service
- Medical follow-up service



[View service leaflet](#)

<sup>^</sup> Availability of the service is subject to designated third party medical service providers.

## Personal Medical Case Management Services with Rehabilitation Management<sup>6</sup>

We bring you an exclusive and tailored solution to improve your medical and rehabilitation journey and do whatever it takes to get you back to living.



- A personal and dedicated 24/7 service for a minimum period of 3 months
- A team of quality-accredited global medical specialists
- Offer third-party quality independent opinion along with ongoing support
- Gather collective multidisciplinary opinions for discussions with your doctor



### Personal Medical Case Management Services

Ensures your diagnosis is correct and your treatment plan is personalised



### Rehabilitation Management<sup>14</sup>

Offers you a 360-degree multidisciplinary personalised and comprehensive rehabilitation plan

## Telemedicine service<sup>6,15</sup>

Let you have a medical consultation and medication while staying at home at preferential rate.



Video consultation with general practitioner



Delivery of prescribed medicine, medical certificate and/or referral letter (if any)



Quality, convenient and efficient online platform



## Cancer Genomic Testing Services<sup>6</sup>

An effective tool that helps you in the shortest time possible decide on the most suitable cancer treatment with predictable responses based on the genetic information, aiming to result in a higher chance of recovery. We have collaborated with designated medical institutions to bring the services to you in need at a privileged rate.



View webpage

The above information relating to each of the above value-added services does not contain the details and full terms and conditions of the above services. Before using the service(s), please refer to the details of the service(s) (including but not limited to usage, location(s) and arrangement of the services) by scanning the above relevant QR codes for the leaflets of the services or visiting <https://www.aia.com.hk/en/products/health/optimaceo-medical-plan>.



### Important Information

- a. The above services (collectively, "Services") are additional value-added services and do not form part of the contractual benefit and is not guaranteed. The Services are available to the insured of OptimaCEO Medical Plan (except OptimaCEO Medical Plan – First Gift) subject to the eligibility of the insured, the availability and the relevant terms and conditions of the Services and the service providers (if applicable), and provided that OptimaCEO Medical Plan is still in force.
- b. For details of each of the Services, please refer to the respective leaflets or visit respective webpages of the value-added Services.
- c. The Services are subject to change from time to time at AIA's sole discretion. AIA reserves the right to amend, suspend or terminate any of the Services (including the service providers, any details or terms and conditions relating thereto) any time without prior notice at its absolute discretion. In the event of dispute, AIA reserves the right of final decision.
- d. Please take note that the actual claim reimbursement under OptimaCEO Medical Plan shall be subject to the provision of complete claim documents, insured's benefits entitlement, exclusion, policy contract, terms and conditions of OptimaCEO Medical Plan. For details, please contact AIA for enquiry.
- e. Signature Healthcare Circle refers to designated third party medical network service providers engaged by AIA. The medical network service providers are independent contractors and are not agents or employees or representatives of AIA. AIA does not guarantee the provision of services by a particular medical network/service provider or the number of medical network(s)/service provider(s) available. The scope and location of the medical network services shall be determined by AIA at its sole discretion and may be changed from time to time. AIA shall not be responsible for any act, omission or negligence of Signature Healthcare Circle in the provision of services, treatments, opinions and advices.
- f. The following Services are provided by the designated independent third party service providers engaged by AIA subject to the relevant terms and conditions of the services and the service providers (if applicable):
  1. Wellness Relationship Manager
  2. Child and adolescent growth and development support hotline
  3. Care Concierge
  4. Personal Medical Case Management Services with Rehabilitation Management
  5. Telemedicine service
  6. Cancer Genomic Testing Services
  7. General health hotline (during designated service hours)
- g. Any service, product or solicitation of any kind provided by the service providers are not sold or promoted by AIA, and AIA shall not be responsible and/or liable for any service, product or solicitation of any kind provided by the service providers.
- h. AIA is not the service providers, or the agent of the service providers, of the services as set out in Clauses (e) and (f) above. AIA makes no representation, warranty or undertaking as to the quality and availability of the Services provided for the service providers, and shall not be responsible and liable for the Services provided by the service providers. Under no circumstance shall AIA be responsible or liable for any act, omission or negligence in provision of the services by the service providers.
- i. Wellness Relationship Manager, child and adolescent growth and development support hotline, and general health hotline provide general information for reference only and shall not be considered as a medical advice, diagnosis, treatment, or recommendation in any kind.
- j. If you have doubts or enquiries, please seek independent advice from other registered medical practitioners immediately and do not ignore or delay in seeking medical advice and treatment.
- k. Please note that none of these Services under child and adolescent growth and development support hotline, Care Concierge, Personal Medical Case Management Services with Rehabilitation Management, telemedicine service, Cancer Genomic Testing Services and general health hotline is applicable for emergency care.
- l. Wellness Relationship Manager is only applicable to the insured, who is aged 18 or above, of OptimaCEO Medical Plan only.
- m. With the insured's informed consent, the designated service providers will use the insured's (including insured's parents (if applicable)) personal particulars for registration and verification of identity and eligibility (where applicable) for the use of the Services.
- n. You are required to settle directly with the designated service providers for the charges of any services obtained or referrals which are not covered under the Services. For details, please contact the relevant service provider(s) providing the relevant Service(s).
- o. This leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Please contact your financial planner for details.
- p. This leaflet is for distribution in Hong Kong and Macau only.
- q. In case of discrepancy or inconsistency between the Chinese and English version of the terms and conditions herein, the English version shall prevail.

**Remarks**

1. Regarding the “rare-in-market” statement for Wellness Relationship Manager, as of 12 August 2024, compared against individual medical plans provided by major Hong Kong insurance companies. Regarding the “first-in-market” statement for the Child and adolescent growth and development support hotline, as of 12 August 2024, compared against individual medical plans provided by major Hong Kong insurance companies.
2. Wellness Relationship Manager is only applicable to the insured who is aged 18 or above of OptimaCEO Medical Plan only. The information provided in the provision of personal guidance on mental, physical and nutritional aspects by Wellness Relationship Manager is general information for reference only and shall not be considered as a medical advice, diagnosis, treatment, or recommendation in any kind. If you are in doubt and/or consider necessary, please seek medical advice from healthcare service provider immediately and do not ignore or delay in seeking medical advice and treatment.
3. AIA Alta Wellness Haven is solely operated by Sustainable Wellness Limited (“Sustainable Wellness”), which is a wholly-owned subsidiary of Humana Company Limited and independent third party of AIA. Sustainable Wellness is fully and solely responsible for the services and/or products provided in, and for, AIA Alta Wellness Haven. The use of the above services is subject to the terms and conditions of AIA Alta Wellness Haven.
4. As of 1 August 2023, compared with services provided by Hong Kong major insurance companies.
5. This hotline provides support on child and adolescent growth and development for the individuals below the age of 18. This hotline provides general information for reference only and shall not be considered as a medical advice, diagnosis, treatment, or recommendation in any kind and is not for answering any medical enquiries. If you are in doubt and/or consider necessary, please seek medical advice from healthcare service provider immediately and do not ignore or delay in seeking medical advice and treatment.
6. This service is provided in Hong Kong by the designated third party service providers engaged by AIA and is not applicable to Macau Region, subject to change from time to time at our discretion.
7. This hotline provides general information for reference only and shall not be considered as a medical advice, diagnosis, treatment, or recommendation in any kind. If you are in doubt and/or consider necessary, please seek medical advice from healthcare service provider immediately and do not ignore or delay in seeking medical advice and treatment.
8. During the designated service hours, the service is provided by designated third party service providers engaged by AIA, subject to change from time to time at our discretion.
9. Signature Healthcare Circle refers to designated third party medical network service providers engaged by AIA. The medical network service providers are independent contractors and are not agents or employees or representatives of AIA. AIA does not guarantee the provision of services by a particular medical network/service provider or the number of medical network(s)/service provider(s) available. The scope and location of the medical network services shall be determined by AIA at its sole discretion and may be changed from time to time. AIA shall not be responsible for any act, negligence or omission of Signature Healthcare Circle in the provision of services, treatments, opinions and advice.
10. The services in Mainland China and Hong Kong are provided by different third party service providers with different scope of services. The services are provided in Mainland China and Hong Kong by the designated third party service providers engaged by AIA and are not applicable to Macau Region, subject to change from time to time at our discretion. The maximum number of usage, exclusions, limitations, validity period and terms and conditions of the relevant services under Care Concierge are set out in the service leaflet of Care Concierge. For more details, please refer to the service leaflet of Care Concierge or contact the relevant service providers of Care Concierge.
11. If the medical expenses incurred have exceeded the eligible claim amount, the policyowner is required to settle the shortfall resulting from the healthcare services and a shortfall notification will be sent to policyowner for payment of the shortfall.
12. As of 31 January 2024, compared against similar services offered by major Hong Kong insurance companies.
13. The eligible insured’s parents can be up to a maximum of two persons. The eligible insured may join the medical home visit through video conference on the designated mobile application with the consent of the eligible insured’s parents. The provision of this service is subject to geographical limitations and exclusions. For the list of the designated cities in Mainland China, please visit [www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge](http://www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge) or contact the customer service hotline at (86) 4008981618.
14. Rehabilitation Management is applicable to eligible customers with the following conditions: 1) diagnosed with cancer and have received the relevant surgery, treatment or medical procedure, including radiotherapy, chemotherapy, immunotherapy, biological treatment; or 2) diagnosed with cardiovascular diseases and have completed the relevant surgery or medical procedure, including cardiac angioplasty, open heart surgery, heart valve replacement.
15. Telemedicine service is only applicable to the insured physically in Hong Kong. The service to be provided at preferential rate covers medical consultation fee, 3 days basic medication and medication courier service, subject to the relevant terms and conditions of the service. For details, please refer to AIA’s website.

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

“Mainland China” herein refers to the People’s Republic of China excluding Hong Kong and Macau. “Hong Kong” and “Macau” herein refer to “Hong Kong Special Administrative Region” and “Macau Special Administrative Region” respectively.



