

# FirstCare Plus Medical Insurance



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The FirstCare Plus Medical Insurance (hereinafter called “your policy” or “the Policy”, as appropriate) is underwritten by AXA General Insurance Hong Kong Limited (“AXA”), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered in accordance with the Insurance Ordinance (Cap.41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance policies are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

The Policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) (“TP Ordinance”). Any person or entity which is not a party to the Policy shall have no rights under the TP Ordinance to enforce any terms of the Policy.

**This product brochure contains general information only and does not constitute any contract between any parties and AXA. For detailed terms, conditions and exclusions, please refer to the relevant policy provisions.**

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(Only for use in Hong Kong Special Administrative Region)  
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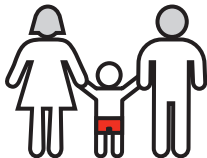
# FirstCare Plus Medical Insurance

In times of need, whether illness or injury, you would be best equipped to focus on recovery if you have access to expert advice and care from experienced medical practitioners.

Our FirstCare Plus Medical Insurance (“your policy” or “the Policy”) is an indemnity hospitals insurance plan which can offer you and your loved ones the support you need at every step of your treatment, with freedom of choice of registered medical practitioners and healthcare facilities, such as private hospitals and day case procedure centres.

With well-defined coverage as well as straight-forward claims procedures, the Policy is designed to bring you peace of mind as you consult and obtain the professional medical services you need in one go.

## Plan features

 <p><b>Simplified underwriting with overall annual benefit limit<sup>1</sup> up to HK\$5,000,000 depending on the plan options</b></p>	 <p><b>Comprehensive cover for cancer treatment and renal dialysis treatment<sup>2,3</sup> up to the overall annual benefit limit<sup>1</sup></b></p>
 <p><b>Wide AXA Signature Network (“Network”) coverage connecting you with selected medical professionals and well-equipped healthcare facilities</b></p>	 <p><b>Family discount</b></p>

1 Overall annual benefit limit refers to the maximum aggregate amount of benefits payable by AXA in any one (1) Policy Year and is shown on the policy schedule for the applicable plan option. The overall annual benefit limit is counted afresh in each and every policy year.

2 Benefits of cancer treatment and renal dialysis are subject to overall annual benefit limit and other conditions. Further details of the terms, conditions, exclusions and limitations are provided in the policy provisions.

3 Actual eligible expenses for medically necessary haemodialysis or peritoneal dialysis performed on the insured person shall be payable, whether as an in-patient or day patient provided that the insured person is suffering from chronic and irreversible kidney failure.

## Plan features (continued)

### **Simplified underwriting with overall annual benefit limit<sup>1</sup> up to HK\$5,000,000 depending on plan options**

Simply choose the level of protection you need, with five plan options offering overall annual benefit limit<sup>1</sup> up to HK\$5,000,000, and complete a health declaration for application with no medical checkup is required.

### **Wide Network coverage connecting you with selected medical professionals and well-equipped healthcare facilities**

Enjoy enhanced benefits by selecting a registered medical practitioner who best suits your needs from the Network with more than 400 experienced registered medical practitioners as well as well-equipped healthcare facilities, such as private hospitals and day case procedure centres, in Hong Kong.

### **Comprehensive cover for cancer treatment and renal dialysis treatment<sup>2,3</sup> up to overall annual benefit limit<sup>1</sup>**

We will provide comprehensive cover on eligible expenses from diagnosis to treatment if you are diagnosed with cancer<sup>4</sup>. Covered cancer treatments include radiotherapy, chemotherapy, targeted therapy, hormonal therapy, and immunotherapy. Renal dialysis benefit<sup>3</sup> will also be paid if you suffer from kidney failure. Full cover for cancer treatment and renal dialysis benefits<sup>2</sup> are subject to pre-authorization, overall annual benefit limit<sup>1</sup> of your chosen plan option and other conditions. For further details, please refer to the policy provisions.

### **Family discount**

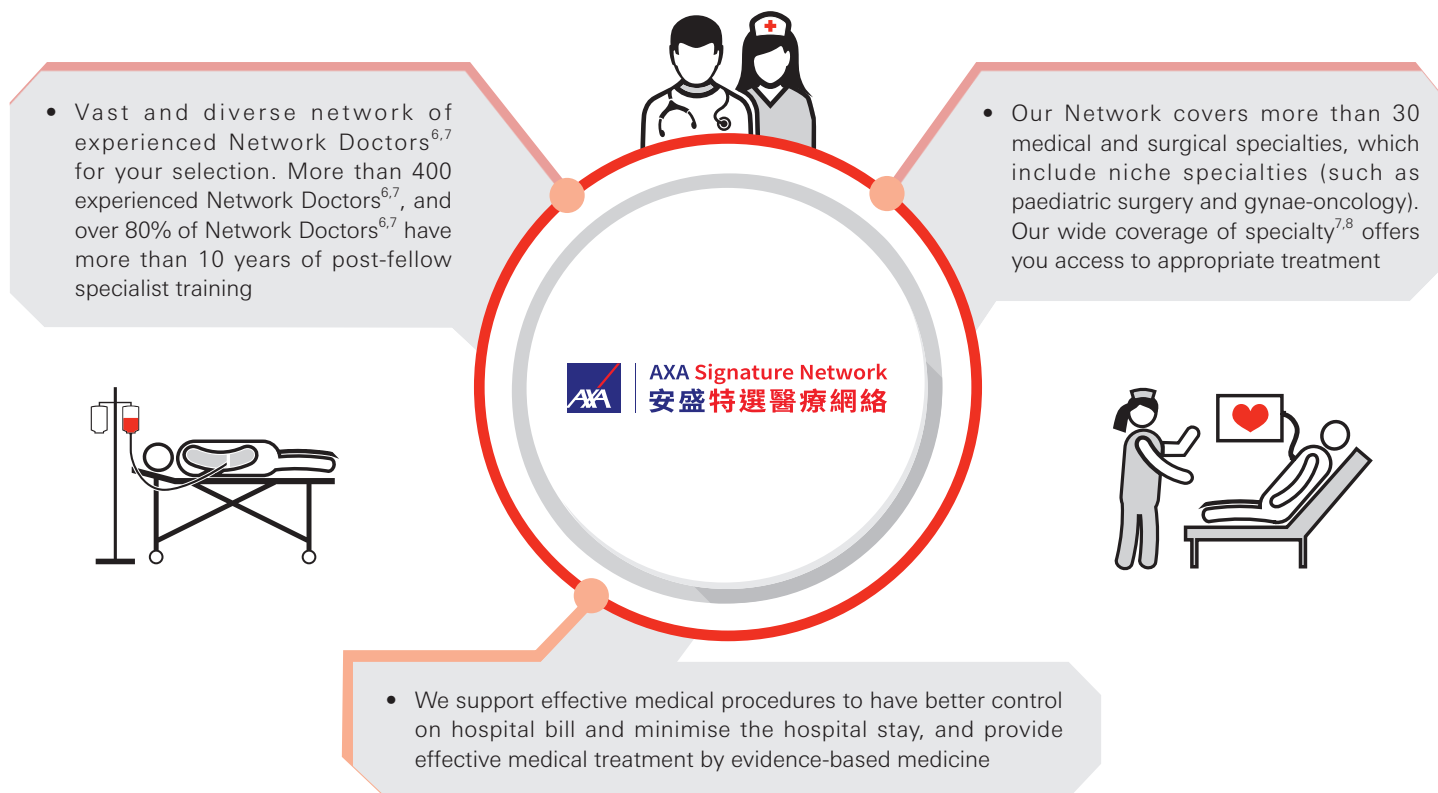
A 10% discount on premium will be offered if 1) your direct family member(s) is an existing member of FirstCare Medical Insurance or the Policy; or 2) you and your direct family member(s) successfully enrol for the Policy at the same time.

Direct family member(s) refers to spouse, partner, child(ren)<sup>5</sup>, parent(s) and sibling(s).

- 1 Overall annual benefit limit refers to the maximum aggregate amount of benefits payable by AXA in any one (1) Policy Year and is shown on the policy schedule for the applicable plan option. The overall annual benefit limit is counted afresh in each and every policy year.
- 2 Benefits of cancer treatment and renal dialysis are subject to overall annual benefit limit and other conditions. Further details of the terms, conditions, exclusions and limitations are provided in the policy provisions.
- 3 Actual eligible expenses for medically necessary haemodialysis or peritoneal dialysis performed on the insured person shall be payable, whether as an in-patient or day patient provided that the insured person is suffering from chronic and irreversible kidney failure.
- 4 Please refer to the policy provisions for the definition of cancer.
- 5 Child(ren) refer(s) to any child of the policyholder who is financially dependent on the policyholder and aged between fifteen (15) days, and seventeen (17) years old at the time of application for insurance cover (or up to twenty-three (23) years old if still in full-time education).

## AXA Signature Network

AXA Signature Network ("Network") allows you to access vast network of doctors<sup>6,7</sup> ("Network Doctors"), as well as well-equipped Network healthcare facilities<sup>6,7</sup>, including private hospitals and day case procedure centres. The Network is directly organised by AXA to provide you a one-stop medical solution platform<sup>6</sup>. It aims to provide you with simplified administrative procedures and high quality medical services.



The above information will be updated from time to time without further notice. For more details, please refer to the Policyholder User Guide<sup>9</sup>.

### Hong Kong (In alphabetical order)<sup>6</sup>

- Gleneagles Hospital Hong Kong
- Hong Kong Baptist Hospital
- Hong Kong Sanatorium & Hospital
- Matilda International Hospital
- Union Hospital

### Mainland China (In alphabetical order)<sup>6</sup>

- Beijing DCN Orthopaedic Hospital, International Medical Department
- Beijing Friendship Hospital International Medical Department
- Beijing Hope Hospital
- International Medical Centre of Peking University International Hospital
- Shanghai Guangci Memorial Hospital
- Shanghai Tongren Hospital, VIP Clinic
- The University of Hong Kong - Shenzhen Hospital (International Medical Centre)
- Tongzhou Branch, Beijing Friendship Hospital

6 Network Doctors and Network healthcare facilities are independent third parties and are not agents of AXA. AXA shall not have any obligation or liability whatsoever in relation to the medical services provided by Network Doctors and Network healthcare facilities, and shall not be responsible for any act or failure to act on the part of Network Doctors and Network healthcare facilities.

7 The list of Network Doctors and Network healthcare facilities are subject to change from time to time at AXA's sole discretion without prior notice. Hence, the Network Doctors' number of years experience and post-fellow specialist training may vary.

8 The number of medical and surgical specialties may vary. Please login to Emma by AXA or other channels made available by AXA or call AXA Customer Care Hotline at (852) 2867 8678 for the latest list of Network directory.

9 The Policyholder User Guide will be provided to you together with the policy provisions after your policy takes effect. Please note that the terms of the services and procedures in relation to these value added services can be amended by AXA from time to time without prior notice.



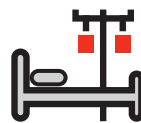
## Value-added services

### Direct billing in AXA Signature Network<sup>10,11,12</sup>

Within the Network, you can simply present the FirstCare Plus Medical Card and personal identification document to the selected healthcare facilities. Pre-authorisation requests will be submitted to AXA on your behalf, giving you a cashless treatment experience from admission to discharge.

Advance payment and subsequent claims request will be necessary for treatments conducted at out-of-Network hospitals and day case procedure centres. For further details, please refer to the Policyholder User Guide.

### Simple steps to get access to AXA Signature Network



#### Step 1

- Call AXA Customer Care Hotline at 2867 8678 for the applicable overall annual benefit limit<sup>1</sup> and the Network Directory

#### Step 2

- Make your appointment with the Network Doctors listed in the Network Directory
- Present personal identification document and the FirstCare Plus Medical Card at healthcare facility
- 1 pre-confinement or day case procedure outpatient care (within 30 days before hospitalisation) is included
- The Network Doctor will conduct pre-authorisation request on your behalf

#### Step 3

- Receive confirmation on pre-authorisation from AXA on approved case
- AXA sends the Letter of Guarantee to the hospital
- Present personal identification document and the FirstCare Plus Medical Card again upon admission
- Focus on your recovery and enjoy cashless treatment experience

#### Step 4

- Receive up to 2 post-confinement or day case procedure outpatient care (within 6 weeks after hospitalisation) if necessary

#### Note:

Please refer to the Policyholder User Guide and policy provisions for further details.

- 1 Overall annual benefit limit refers to the maximum aggregate amount of benefits payable by AXA in any one (1) Policy Year and is shown on the policy schedule for the applicable plan option. The overall annual benefit limit is counted afresh in each and every policy year.
- 10 Direct billing is only applicable for confinement or treatment conducted at the healthcare facilities within the AXA Signature Network. AXA reserves the right for final decision. "Within AXA Signature Network" means (i) any treatment which is conducted by a registered medical practitioner, surgeon or specialist who is listed in the AXA Signature Network Directory; and (ii) such treatment or confinement is performed at a designated healthcare facility which is listed in the AXA Signature Network Directory.
- 11 Please refer to the Policyholder User Guide for details of the value-added services and procedure, which will be provided to you together with the policy provisions after your policy takes effect. Please note that the terms of the services and procedures in relation to these value-added services can be amended by AXA from time to time without prior notice.
- 12 This service is only applicable for the confinement or treatment performed at the healthcare facilities listed in AXA Signature Network Directory in Hong Kong. AXA reserves the right for final decision.

## Value-added services (continued)

### Free Second Medical Opinion<sup>11,13</sup>

If you are unfortunately diagnosed with any of the designated critical illnesses, we will help you obtain a second medical opinion<sup>13</sup> upon request, from a Network doctor<sup>6,7</sup>, or other medical experts.

### Free Wellness Programme<sup>11,14</sup>

We will provide preventative services and assessment at regular intervals to safeguard your health. You can keep yourself in good shape with annual flu shots as soon as your policy begins. Starting from the second policy year, you can monitor your health easily with any of the optional age-appropriate checkups programme<sup>14</sup> for free depending on your plan options, such as mammography from age 35 and colonoscopy from age 50.

### Free hospital admission deposit guarantee service in Mainland China<sup>11,15</sup>

In the event of injury or unforeseen illness during your time in Mainland China, you can receive immediate medical treatment at over 240 designated hospitals in Mainland China without paying admission deposit in advance, upon presenting your identification documents and your FirstCare Plus Medical Card with the MedPass logo.

### Worldwide emergency assistance<sup>11,15</sup>

Wherever you need emergency assistance, you can call the Worldwide Emergency and Medical Helpline at (852) 2862 0199 anytime, through which you can obtain appropriate assistance for admission deposit guarantee service in the event of overseas hospitalisation, legal referral service, and medical and travel information. You can be sure help is just a call away in case of emergency.

### AXA Nurse Hotline<sup>16</sup>

The Nurse Hotline<sup>16</sup> provides general information on health-related matters. Our registered nurse will provide you with information when you are considering your options, i.e. whether to see your doctor, go to your nearest hospital or care for yourself at home when you do not know where to go for care. We are here to support your needs throughout your treatment and recovery and, in case of hospitalisation, you may advise to whom and when our nurse can call as a courtesy before and after your surgery/hospitalisation.

### Case management<sup>17</sup>

Our registered nurse will provide support on your patient journey, assisting you to receive the most appropriate treatment plan and helping you to undergo optimal recovery when you face complex or severe illnesses such as cancer, autoimmune disease, stroke or spine problem and disability.

- 6 Network Doctors and Network healthcare facilities are independent third parties and are not agents of AXA. AXA shall not have any obligation or liability whatsoever in relation to the medical services provided by Network Doctors and Network healthcare facilities, and shall not be responsible for any act or failure to act on the part of Network Doctors and Network healthcare facilities.
- 7 The list of Network Doctors and Network healthcare facilities are subject to change from time to time at AXA's sole discretion without prior notice. Hence, the Network Doctors' number of years' experience and post-fellow specialist training may vary.
- 11 Please refer to the Policyholder User Guide for details of the value-added services and procedure, which will be provided to you together with the policy provisions after your policy takes effect. Please note that the terms of the services and procedures in relation to these value-added services can be amended by AXA from time to time without prior notice.
- 13 The second medical opinion is provided by a medical service provider which is an independent contractor and is not an agent of AXA or HSBC. Neither AXA nor HSBC shall be held responsible for or liable to the policyholder or any of the insured person(s) for anything in relation to such medical opinion given by the medical service provider and hospital. AXA reserves the right to amend the terms and conditions thereof from time to time without prior notice.
- 14 The free checkups and medical services are subject to change from time to time at AXA's sole discretion without prior notice to reflect updates of medical development and best practice.
- 15 These services are provided by a third party service provider which is an independent contractor and is not an agent of AXA or HSBC. AXA and HSBC shall make no representation, warranty or undertaking as to the availability of the services and shall not be liable to the policyholder or the insured person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the insured person, whether directly or indirectly, arising from or in connection with the services provided or advice given by the third party service provider or its agents, or the availability of such services. AXA reserves the right to amend the terms and conditions thereof from time to time without prior notice.
- 16 The AXA nurse hotline aims to provide general health non-emergency information and to support you to meet your healthcare needs. It is not, and should not be used, as a substitute for advice from your own medical doctor. The general health information provided by the AXA nurse hotline is only intended for enquiries that are not of an urgent or emergency nature and is not medical advice whatsoever and should not be treated as such. AXA's advice will be based on what you tell us about your personal health circumstances. AXA does not warrant or represent on the completeness and accuracy of the advice and/or information provided. If you have any specific questions about any medical matters or situations, you should consult your doctor or other healthcare professionals. When you contact AXA nurse hotline, you acknowledge the limitation of this service as set out above. AXA are not liable for loss, damage, costs or other expenses which you may incur as a result of any information provided by the AXA nurse hotline. Nothing in this disclaimer will exclude or limit our liability for death or personal injury caused by negligence or for any liability which cannot be excluded or limited under applicable law.
- 17 AXA case management's advice will be based on what you tell us about your personal health circumstances. It is not, and should not be used, as a substitute for advice from your own medical doctor. The advice provided by the AXA case management is only intended for enquiries that are not of an urgent or emergency nature and is not medical advice whatsoever and should not be treated as such. AXA does not warrant or represent on the completeness and accuracy of the advice and/or information provided. If you have any specific questions about any medical matters or situations, you should consult your doctor or other healthcare professionals. When you contact AXA, you acknowledge the limitations of this service as set out above. AXA are not liable for loss, damage, costs or other expenses which you may incur as a result of any information provided by AXA. Please note that the terms of the services and procedures in relation to these additional services can be amended by AXA from time to time without prior notice. Nothing in this disclaimer will exclude or limit our liability for death or personal injury caused by negligence or for any liability which cannot be excluded or limited under applicable law.

## FirstCare Plus Medical Insurance at a glance

<b>Benefit Period</b>	Lifetime*				
<b>Issue Age</b>	15 days old to age of 80				
<b>Plan Options</b>	Basic Plan	Saver Plan	Standard Plan	Enhanced Plan	Top Plan
<b>Benefit Coverage</b>	Percentage of eligible expenses				
<b>1. Within AXA Signature Network benefit</b>	100%				
<b>2. Out-of-AXA Signature Network benefit <u>with</u> pre-authorization</b>	100%				
<b>3. Out-of-AXA Signature Network benefit <u>without</u> pre-authorization</b>	0%				80%
<b>4. Confined in a public ward of public hospitals<sup>18</sup></b>	100%				
<b>5. Accident and emergency<sup>19</sup></b>	100%				
<b>Policy Renewability</b>	Automatically renewable annually*				
<b>Premium Structure</b>	Adjusted yearly based on attained age <sup>20</sup>				
<b>Policy Currency</b>	HK\$				
<b>Payment Mode</b>	Annual				
<b>Restriction of residency and address</b>	Policyholder and insured person must not have Japan and/or USA and/or sanctioned countries/regions as his/her country/region of residence				
<b>Covered Area</b>	Worldwide excluding USA				

\* Subject to the availability of the Policy and the chosen plan option.

18 100% of actual eligible expenses is payable by AXA, provided that the relevant treatment or confinement is conducted in the public ward of a public hospital.

19 100% of actual eligible expenses is payable by AXA, provided that the relevant confinement or treatment is due to an emergency (including emergency induced by accident).

20 Premium rates are not guaranteed and terms and conditions of renewal may also change. The Company reserves the right to review and adjust the premium rates on each policy anniversary of the FirstCare Plus policy. Please refer to the premium table as shown in this product brochure for details of the premium rates for different plan options. We consider factors including but not limited to (i) the Company's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions.



The illustrative examples are for reference only and are only applicable to the facts of the below scenarios. Each case is different and will be determined by AXA at its discretion on a case by case basis.

## Claim Case Illustration - Accident and Emergency



Policyholder : **Mabel Au** Plan option : **Standard Plan**  
 Insured person : **Aden Chan, Age 10** Overall annual benefit limit : **HK\$520,000**  
 Occupation : **Housewife**  
 Background : Mabel's 10 years old son Aden suffered serious shoulder joint injury from a football game.



### STEP 1

#### Search Network Hospital

Mabel called the Customer Care Hotline to ask about her son's coverage and the Network hospital list.



### STEP 2

#### Medical consultation

Mabel took Aden to the emergency unit at a Network hospital and presented the FirstCare Plus Medical Card. The emergency doctor referred Aden to Network Doctor for an urgent surgery. The Network Doctor immediately scheduled the surgery and had Aden hospitalised. Mabel will be reimbursed by AXA for the outpatient care fee later.



### STEP 3

#### Hospital stay

The Network Doctor submitted emergency pre-authorisation on Mabel's behalf. AXA sent the Letter of Guarantee to the Network Hospital. Aden was discharged after five days. Mabel did not need to pay the eligible hospitalisation fees.



### STEP 4

#### Post-confinement care and outpatient ancillary services

Aden needed post-confinement consultation from the same attending Network Doctor. With the Network Doctor's referral, Aden went to 3 physiotherapy sessions on pay and claim basis.

Pre-confinement outpatient care

HK\$1,500

Hospitalisation and surgical fee

HK\$109,000

Post confinement consultation and physiotherapy

HK\$1,800

**Total coverage: HK\$112,300**

**FirstCare Plus FULL COVER**

## Claim Case Illustration - Cancer Treatment



Policyholder : **Susan Chan, Age 40** Plan option : **Top Plan**  
 Occupation : **Accountant** Overall annual benefit limit : **HK\$5,000,000**  
 Background : Susan found out that she had a painless lump in her breast and was diagnosed with stage-two breast cancer.



### STEP 1

#### Search Network Hospital

Susan browsed the Emma by AXA app as she wanted to consult a Network Doctor specialising in Breast Surgery.



### STEP 2

#### Medical consultation

Susan presented the FirstCare Plus Medical Card at the clinic. The Network Doctor advised Susan to undergo Mastectomy, i.e. surgical removal of the whole breast. Susan will be reimbursed by AXA for the outpatient care fee later. Meanwhile, the Network Doctor submitted pre-authorisation to AXA on her behalf.



### STEP 3

#### Hospital stay

AXA sent the Letter of Guarantee to the Network hospital. Susan had the surgery and stayed in hospital for five days with cashless hospital treatment.

#### Cancer treatment

Later, she went to the Network healthcare facility for Chemotherapy and Target therapy.



### STEP 4

#### Post-confinement care

Susan had two post-confinement consultations after hospitalisation on pay and claim basis.

Pre-confinement outpatient care

HK\$1,500

Hospitalisation and surgical fee  
HK\$289,000

Cancer treatment  
HK\$900,000

Post confinement consultation

HK\$6,400

**Total coverage: HK\$1,196,900**

**FirstCare Plus FULL COVER**

## Key benefits and services

Plan options	Basic Plan	Saver Plan	Standard Plan	Enhanced Plan	Top Plan
Level of accommodation	General ward	General ward	General ward	Semi-private room	Standard private room
Covered area	Worldwide excluding USA				
<b>Key benefits</b>					
Hospitalisation benefits	✓	✓	✓	✓	✓
Cancer treatments <sup>2,4</sup>	✓	✓	✓	✓	✓
Renal dialysis <sup>2,3</sup>	✓	✓	✓	✓	✓
Pre and post-confinement/day case procedure outpatient care	✓	✓	✓	✓	✓
Post-confinement/day case procedure outpatient ancillary services		✓	✓	✓	✓
Emergency outpatient treatment				✓	✓
Maternity benefit <ul style="list-style-type: none"> <li>• Applicable for insured persons aged between 18 and 49</li> <li>• 12 months waiting period</li> </ul>					✓
Maternity complications <ul style="list-style-type: none"> <li>• 12 months waiting period</li> </ul>				✓	✓
<b>Value-added services<sup>11</sup></b>					
Free influenza vaccination <sup>14,15</sup>	✓	✓	✓	✓	✓
Free checkup <sup>14,15</sup>		✓	✓	✓	✓
Free China hospital admission deposit guarantee service <sup>15</sup>	✓	✓	✓	✓	✓
Free Second medical opinion <sup>13</sup>	✓	✓	✓	✓	✓
Direct billing <sup>10</sup> for hospitalisation (AXA Signature Network only)	✓	✓	✓	✓	✓
Worldwide Emergency Assistance <sup>15</sup>	✓	✓	✓	✓	✓

### Note:

Please refer to the summary of benefits section for more details and also the premium table for premium rates at different ages. The premium table may be changed from time to time by AXA without prior notice.

- Benefits of cancer treatment and renal dialysis are subject to overall annual benefit limit and other conditions. Further details of the terms, conditions, exclusions and limitations are provided in the policy provisions.
- Actual eligible expenses for medically necessary haemodialysis or peritoneal dialysis performed on the insured person shall be payable, whether as an in-patient or day patient provided that the insured person is suffering from chronic and irreversible kidney failure.
- Please refer to the policy provisions for the definition of cancer.
- Direct billing is only applicable for confinement or treatment conducted at the healthcare facilities within the AXA Signature Network. AXA reserves the right for final decision. "Within AXA Signature Network" means (i) any treatment which is conducted by a registered medical practitioner, surgeon or specialist who is listed in the AXA Signature Network Directory; and (ii) such treatment or confinement is performed at a designated healthcare facility which is listed in the AXA Signature Network Directory.
- Please refer to the Policyholder User Guide for details of the value-added services and procedure, which will be provided to you together with the policy provisions after your policy takes effect. Please note that the terms of the services and procedures in relation to these value-added services can be amended by AXA from time to time without prior notice.
- The second medical opinion is provided by a medical service provider which is an independent contractor and is not an agent of AXA or HSBC. Neither AXA nor HSBC shall be held responsible for or liable to the policyholder or any of the insured person(s) for anything in relation to such medical opinion given by the medical service provider and hospital. AXA reserves the right to amend the terms and conditions thereof from time to time without prior notice.
- The free checkups and medical services are subject to change from time to time at AXA's sole discretion without prior notice to reflect updates of medical development and best practice.
- These services are provided by a third party service provider which is an independent contractor and is not an agent of AXA or HSBC. AXA and HSBC shall make no representation, warranty or undertaking as to the availability of the services and shall not be liable to the policyholder or the insured person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the insured person, whether directly or indirectly, arising from or in connection with the services provided or advice given by the third party service provider or its agents, or the availability of such services. AXA reserves the right to amend the terms and conditions thereof from time to time without prior notice.

## Summary of benefits

A highlight of the key benefits of the Policy is set out as below. Please refer to the policy provisions for the full list of the benefits and relevant terms, conditions and exclusions.

Plan options	Basic Plan	Saver Plan	Standard Plan	Enhanced Plan	Top Plan
Level of accommodation	General ward	General ward	General ward	Semi-private room	Standard private room
Covered area	Worldwide excluding USA				
Overall annual benefit limit <sup>1</sup> (HK\$)	250,000	350,000	520,000	2,000,000	5,000,000
<b>Benefit Coverage<sup>21</sup></b>	<b>Percentage of eligible expenses</b>				
1. Within AXA Signature Network <sup>22</sup> benefit	100%				
2. Out-of-AXA Signature Network benefit <u>with</u> pre-authorisation	100%				
3. Out-of-AXA Signature Network benefit <u>without</u> pre-authorisation	0%		80%		
4. Confined in a public ward of public hospitals <sup>18</sup>	100%				
5. Accident and emergency <sup>19</sup>	100%				
<b>Hospitalisation and surgical benefits</b>	<b>Maximum limit per policy year (HK\$)</b>				
1. Room and board • Up to 280 days per policy year	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
2. Miscellaneous charges	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
3. Specified medical implants <sup>23</sup>	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
4. Attending doctor's visit fee	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
5. Specialist's fee <sup>24</sup>	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
6. Intensive care • Up to 30 days per policy year	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
7. Surgeon's fee	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
8. Anaesthetist's fee	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
9. Operating theatre charges	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
10. Advanced diagnostic imaging tests <sup>24</sup>	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
11. Cancer treatments <sup>4</sup>	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full

The 'paid in full' shown in the table means that actual eligible expenses incurred on a reasonable and customary basis shall be payable subject to the overall annual benefit limit<sup>1</sup> of your chosen plan option and other conditions as stated in policy provisions, including but not limited to obtaining pre-authorisation from AXA.

- 1 Overall annual benefit limit refers to the maximum aggregate amount of benefits payable by AXA in any one (1) Policy Year and is shown on the policy schedule for the applicable plan option. The overall annual benefit limit is counted afresh in each and every policy year.
- 4 Please refer to the policy provisions for the definition of cancer.
- 18 100% of actual eligible expenses is payable by AXA, provided that the relevant treatment or confinement is conducted in the public ward of a public hospital.
- 19 100% of actual eligible expenses is payable by AXA, provided that the relevant confinement or treatment is due to an emergency (including emergency induced by accident).
- 21 All benefits are subject to the maximum limit per policy year of the benefit and the overall annual benefit limit of the Policy.
- 22 Within AXA Signature Network means (i) any treatment which is conducted by a registered medical practitioner, surgeon or specialist who is listed in the AXA Signature Network Directory; and (ii) such treatment or confinement is performed at a designated healthcare facility which is listed in the AXA Signature Network Directory.
- 23 Please refer to the policy provisions for the details on medical implants. Please note that the list of medical implants can be amended by AXA from time to time without prior notice.
- 24 This service requires a written referral from the attending registered medical practitioner.

## Summary of benefits (continued)

Plan options	Basic Plan	Saver Plan	Standard Plan	Enhanced Plan	Top Plan
Level of accommodation	General ward	General ward	General ward	Semi-private room	Standard private room
<b>Hospitalisation and surgical benefits (continued)</b>	<b>Maximum limit per policy year (HK\$)</b>				
12. Pre-confinement/day case procedure outpatient care <ul style="list-style-type: none"> <li>1 visit per confinement / day case procedure within 30 days before hospitalisation</li> </ul>	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
13. Post-confinement/day case procedure outpatient care <ul style="list-style-type: none"> <li>Up to 2 visits per confinement/ day case procedure within 6 weeks after hospitalisation; medication up to 7 days per visit</li> </ul>	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
14. Post-confinement/day case procedure outpatient ancillary services	N/A	2,000	3,000	6,000	10,000
15. Companion bed <ul style="list-style-type: none"> <li>Up to 280 days per policy year</li> </ul>	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
16. Renal dialysis <sup>24, 25</sup>	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
17. Local ambulance between hospitals	N/A	N/A	Paid in full	Paid in full	Paid in full
18. Emergency outpatient treatment <sup>26</sup>	N/A	N/A	N/A	Paid in full	Paid in full
<b>Extended maternity benefits</b>					
19. Maternity benefit <ul style="list-style-type: none"> <li>Applicable for insured persons age between 18 and 49</li> <li>12 months waiting period</li> </ul>	N/A	N/A	N/A	N/A	30,000
20. Maternity complications <ul style="list-style-type: none"> <li>12 months waiting period</li> </ul>	N/A	N/A	N/A	Paid in full	Paid in full

The 'paid in full' shown in the table means that actual eligible expenses incurred on a reasonable and customary basis shall be payable subject to the overall annual benefit limit<sup>1</sup> of your chosen plan option and other conditions as stated in policy provisions, including but not limited obtaining pre-authorization from AXA .

1 Overall annual benefit limit refers to the maximum aggregate amount of benefits payable by AXA in any one (1) Policy Year and is shown on the policy schedule for the applicable plan option. The overall annual benefit limit is counted afresh in each and every policy year.

24 This service requires a written referral from the attending registered medical practitioner.

25 Actual eligible expenses for medically necessary haemodialysis or peritoneal dialysis performed on the insured person shall be payable, whether as an in-patient or day patient provided that the insured person is suffering from chronic and irreversible kidney failure.

26 Emergency outpatient treatment refers to the eligible expenses charged by the hospital solely for emergency treatment as a day patient or outpatient within seventy-two (72) hours of the accident.

## Summary of benefits (continued)

### Value-added services<sup>11</sup>

Plan options	Basic Plan	Saver Plan	Standard Plan	Enhanced Plan	Top Plan
<b>Free checkups and medical services at appointed centres in Hong Kong<sup>14</sup></b>					
i. Annual preventive service <ul style="list-style-type: none"> <li>Available every year</li> </ul> <ol style="list-style-type: none"> <li>Influenza vaccination</li> <li>Total cholesterol</li> <li>Golden age annual checkup (for insured person aged 50 or above): BMI, blood pressure, complete blood count, blood glucose</li> </ol>	✓	✓	✓	✓	✓
ii. Free annual optional checkup <ul style="list-style-type: none"> <li>Available every year starting from the second policy year</li> </ul> Choose one item from the followings: <ol style="list-style-type: none"> <li>Gout screening (uric acid)</li> <li>Renal function tests (for insured person aged 40 or above)</li> <li>Liver function tests (for insured person aged 50 or above)</li> <li>Spinal health assessment</li> <li>Electrocardiography</li> <li>Chest X-ray</li> <li>Lipid profile (for insured person aged 50 or above)</li> <li>Vision examination</li> <li>Oral cleansing</li> </ol>		✓	✓	✓	✓
iii. Extended free optional checkup <ul style="list-style-type: none"> <li>Available every 5 years starting from the second policy year</li> </ul> Choose two items from the followings: <ol style="list-style-type: none"> <li>Bone density test</li> <li>Pap smear</li> <li>Mammography (for insured person aged 35 or above)</li> <li>Faecal occult blood tests (for insured person aged 50 or above)</li> <li>Prostate cancer screening (for insured person aged 50 or above)</li> </ol>			✓	✓	✓
iv. Day Case Colonoscopy <ul style="list-style-type: none"> <li>Available every 10 years starting from the second policy year or when the insured person reaches the age of 50, whichever is later</li> </ul>			✓	✓	✓

<sup>11</sup> Please refer to the Policyholder User Guide for details of the value-added services and procedures, which will be provided to you together with policy provisions after your policy takes effect. Please note that the terms of the services and procedures in relation to these value-added services can be amended by AXA from time to time without prior notice.

<sup>14</sup> The free checkups and medical services are subject to change from time to time at AXA's sole discretion without prior notice to reflect updates of medical development and best practice.

## Summary of benefits (continued)

### Value-added services<sup>11</sup>

Plan options	Basic Plan	Saver Plan	Standard Plan	Enhanced Plan	Top Plan
<b>Free second medical opinion<sup>13</sup></b>	✓	✓	✓	✓	✓
<b>Free mainland China hospital admission deposit guarantee service<sup>15</sup></b> Admission deposit guarantee service in designated mainland China hospitals upon presentation of relevant identification document and FirstCare Plus Medical Card with Medpass logo	✓	✓	✓	✓	✓
<b>Direct billing for hospitalisation<sup>27</sup></b>	✓	✓	✓	✓	✓
<b>Worldwide emergency assistance<sup>15</sup></b>	✓	✓	✓	✓	✓

<sup>11</sup> Please refer to the Policyholder User Guide for details of the value-added services and procedures, which will be provided to you together with policy provisions after your policy takes effect. Please note that the terms of the services and procedures in relation to these value-added services can be amended by AXA from time to time without prior notice.

<sup>13</sup> The second opinion service is provided by a medical service provider which is an independent contractor and is not an agent of AXA or HSBC. Neither AXA nor HSBC shall not be held responsible for any medical opinions given by the medical service provider and hospitals. AXA reserves the right to amend the terms and conditions thereof from time to time without prior notice.

<sup>15</sup> These services are provided by a third party service provider which is an independent contractor and is not an agent of AXA or HSBC. AXA and HSBC shall make no representation, warranty or undertaking as to the availability of the services and shall not be liable to the policy holder or the insured person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the insured person, whether directly or indirectly, arising from or in connection with the services provided or advice given by the third party service provider or its agents, or the availability of such services. AXA reserves the right to amend the terms and conditions thereof from time to time without prior notice.

<sup>27</sup> This service is only applicable for the confinement or treatment performed at the healthcare facilities listed on the AXA Signature Network Directory in Hong Kong. AXA reserves the right for final decision.



## Annual premium<sup>^ 20</sup>

Policy currency	HK\$				
Age	Basic Plan	Saver Plan	Standard Plan	Enhanced Plan	Top Plan
0	4,104	5,040	6,228	9,312	13,800
1	4,104	5,040	6,228	9,312	13,800
2	4,104	5,040	6,228	9,312	13,800
3	4,104	5,040	6,228	9,312	13,800
4	4,104	5,040	6,228	9,312	13,800
5	3,864	4,908	6,084	9,156	13,668
6	3,732	4,776	5,940	9,012	13,560
7	3,612	4,644	5,808	8,856	13,452
8	3,492	4,524	5,664	8,712	13,332
9	3,372	4,404	5,532	8,568	13,224
10	3,264	4,284	5,412	8,352	13,116
11	3,144	4,164	5,280	8,172	13,020
12	3,036	4,056	5,172	7,980	12,912
13	2,940	3,948	5,052	7,800	12,804
14	2,832	3,840	4,920	7,620	12,708
15	2,736	3,744	4,812	7,452	12,696
16	2,640	3,636	4,704	7,296	12,768
17	2,556	3,540	4,596	7,116	12,948
18	2,472	3,444	4,488	6,996	13,212
19	2,388	3,348	4,392	6,912	13,608
20	2,304	3,264	4,284	6,816	13,968
21	2,340	3,336	4,380	7,092	14,436
22	2,388	3,408	4,488	7,392	14,868
23	2,424	3,480	4,620	7,704	15,300
24	2,472	3,552	4,728	8,016	15,744
25	2,508	3,636	4,872	8,352	16,212
26	2,580	3,720	4,980	8,604	16,704
27	2,652	3,804	5,100	8,844	17,208
28	2,736	3,888	5,244	9,108	17,712
29	2,820	3,972	5,388	9,384	18,252
30	2,904	4,068	5,532	9,636	18,804
31	3,012	4,176	5,688	9,948	19,332
32	3,108	4,284	5,844	10,272	19,896
33	3,204	4,428	6,000	10,596	20,448
34	3,312	4,572	6,156	10,944	21,036
35	3,420	4,728	6,336	11,304	21,624
36	3,540	4,908	6,576	11,712	22,152
37	3,648	5,064	6,816	12,132	22,692
38	3,768	5,256	7,080	12,564	23,244
39	3,900	5,472	7,356	13,032	23,820
40	4,020	5,688	7,632	13,500	24,396
41	4,188	5,904	7,884	13,860	25,248
42	4,368	6,108	8,148	14,232	26,136
43	4,536	6,336	8,424	14,604	27,048
44	4,740	6,564	8,700	15,000	27,996
45	4,932	6,852	8,988	15,396	28,980
46	5,160	7,200	9,528	16,152	30,276
47	5,400	7,608	10,068	16,932	31,608
48	5,652	8,028	10,656	17,928	33,024
49	5,916	8,508	11,280	18,792	34,488

Policy currency	HK\$				
Age	Basic Plan	Saver Plan	Standard Plan	Enhanced Plan	Top Plan
50	6,180	8,952	11,928	19,524	36,024
51	6,660	9,456	12,540	20,760	37,872
52	7,164	9,984	13,200	21,756	39,816
53	7,716	10,548	13,896	22,968	41,880
54	8,316	11,124	14,628	24,096	44,040
55	8,964	11,856	15,444	25,248	46,296
56	9,552	12,528	16,212	26,592	48,684
57	10,248	13,284	17,112	28,044	51,180
58	11,016	14,064	18,060	29,700	53,808
59	11,844	14,868	18,960	31,608	56,592
60	12,744	15,564	20,112	33,732	59,496
61	13,476	16,308	21,156	36,084	62,556
62	14,256	17,100	22,464	38,484	66,360
63	15,072	18,072	23,964	41,064	70,320
64	15,936	19,104	25,560	43,692	74,436
65	16,860	20,208	27,024	45,768	77,964
66	17,820	21,372	28,908	48,420	82,320
67	19,272	22,608	30,912	51,384	87,024
68	19,836	23,928	32,736	54,228	91,764
69	20,424	25,308	34,548	57,000	96,516
70	21,024	26,904	35,892	59,292	100,872
71	21,624	28,260	37,608	62,484	106,296
72	22,272	30,108	39,252	66,060	112,260
73	22,920	31,356	40,836	69,948	118,836
74	23,592	32,640	41,748	74,244	125,748
75	24,276	33,972	43,272	76,764	129,888
76	24,996	35,352	44,640	80,508	136,272
77	25,728	36,768	45,996	84,084	142,476
78	26,472	38,256	47,292	87,564	148,488
79	27,252	39,588	48,564	90,936	154,476
80	28,044	40,740	49,752	93,828	159,492
81 <sup>#</sup>	28,584	41,688	50,904	96,216	163,848
82 <sup>#</sup>	29,256	42,420	51,924	98,328	167,760
83 <sup>#</sup>	30,168	42,924	52,884	100,320	171,480
84 <sup>#</sup>	31,044	43,428	53,820	102,216	175,020
85 <sup>#</sup>	31,332	43,944	54,828	103,920	178,260
86 <sup>#</sup>	31,692	44,460	55,848	105,816	181,836
87 <sup>#</sup>	31,980	44,976	56,832	107,724	185,460
88 <sup>#</sup>	32,304	45,528	57,744	109,680	189,084
89 <sup>#</sup>	32,652	46,044	58,704	111,672	192,792
90 <sup>#</sup>	32,988	46,536	59,868	113,940	196,788
91 <sup>#</sup>	33,324	47,004	60,768	115,752	200,208
92 <sup>#</sup>	33,660	47,484	61,668	117,636	203,760
93 <sup>#</sup>	33,984	47,988	62,508	119,448	207,108
94 <sup>#</sup>	34,332	48,480	63,288	121,392	210,672
95 <sup>#</sup>	34,668	48,984	64,008	123,564	214,608
96 <sup>#</sup>	35,004	49,476	64,728	126,048	219,036
97 <sup>#</sup>	35,352	49,992	65,448	128,580	223,572
98 <sup>#</sup>	35,712	50,508	66,204	131,160	228,192
99 <sup>#</sup>	36,060	51,024	66,936	133,764	232,884

<sup>#</sup> The premium shown for these ages are for renewal only.

<sup>^</sup> Levy collected by the Insurance Authority through AXA General Insurance Hong Kong Limited ("AXA") will be imposed on the Policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences. For further information, please visit [www.axa.com/hk/ia-levy](http://www.axa.com/hk/ia-levy) or contact AXA at (852) 2867 8678.

<sup>20</sup> Premium rates are not guaranteed and terms and conditions of renewal may also change. The Company reserves the right to review and adjust the premium rates on each policy anniversary of the FirstCare Plus policy. Please refer to the premium table as shown in this product brochure for details of the premium rates for different plan options. We consider factors including but not limited to (i) the Company's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions.

### Note:

This premium table does not include levy which is collected by the Insurance Authority. Levy collected by the Insurance Authority through AXA will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

## Important Note

The information shown in this important note is intended as a highlight of FirstCare Plus Medical Insurance.

### Pre-existing conditions

- Pre-existing conditions are not covered. They generally refer to the medical conditions that started before your policy comes into effect. Please kindly note that certain listed disabilities that occur within the first 6 months or 12 months after your policy comes into effect will also be treated as pre-existing conditions. For details, please refer to the policy provisions for the full list and definition of pre-existing conditions.

During the application, you are required to disclose your and/or the proposed insured person's medical conditions by answering a few questions in the application form, such as, have you got any presented signs or symptoms, medical treatment, consultations or investigations, operation in a hospital or continuously received medication or treatment for the same disability.

### Paid in full (on reasonable and customary basis)

- The term 'paid in full' as shown in this product brochure – Summary of benefits section, means the actual eligible expenses incurred on a reasonable and customary basis shall be payable subject to the overall annual benefit limit<sup>1</sup> of your chosen plan option and other conditions as stated in the policy provisions.

### Pre-authorisation

- You are recommended to do pre-authorisation for planned medical treatments (including overseas planned medical treatments) so as to prepare yourself in case if the costs of treatment exceed the overall annual benefit limit<sup>1</sup> of your plan option and/or other limits as specified in the policy provisions.

### Out-of-AXA Signature Network benefit without pre-authorisation

- Eighty per cent (80%) of the actual eligible expenses will be payable for Standard Plan, Enhanced Plan and Top Plan; or none (0%) of the actual eligible expenses will be payable for Basic Plan and Saver Plan, provided that certain conditions as specified in section 2 of Part 8 and/or other relevant sections of the policy provisions are met. Please refer to the table below and the policy provisions for further details on the benefit coverage.

Plan options	Basic Plan	Saver Plan	Standard Plan	Enhanced Plan	Top Plan
<b>Benefit Coverage<sup>21</sup></b>	Percentage of eligible expenses				
<b>1. Within AXA Signature Network<sup>22</sup> benefit</b>	100%				
<b>2. Out-of-AXA Signature Network benefit <u>with</u> pre-authorisation</b>	100%				
<b>3. Out-of-AXA Signature Network benefit <u>without</u> pre-authorisation</b>	0%		80%		
<b>4. Confined in a public ward of public hospitals<sup>18</sup></b>	100%				
<b>5. Accident and emergency<sup>19</sup></b>	100%				

1 Overall annual benefit limit refers to the maximum aggregate amount of benefits payable by AXA in any one (1) Policy Year and is shown on the policy schedule for the applicable plan option. The overall annual benefit limit is counted afresh in each and every policy year.

18 100% of actual eligible expenses is payable by AXA, provided that the relevant treatment or confinement is conducted in the public ward of a public hospital.

19 100% of actual eligible expenses is payable by AXA, provided that the relevant confinement or treatment is due to an emergency (including emergency induced by accident).

21 All benefits are subject to the maximum limit per policy year of the benefit and the overall annual benefit limit of the Policy.

22 Within AXA Signature Network means (i) any treatment which is conducted by a registered medical practitioner who is listed in the AXA Signature Network Directory; and (ii) such treatment or confinement is performed at a designated healthcare facility which is listed in the AXA Signature Network Directory.

## Important Note (continued)

### Room adjustment factor

- When you are confined, whether voluntarily or involuntarily, to a type of room of a hospital which is of a class higher than your entitled room type as specified in the policy schedule, the benefit payable will be calculated by multiplying your entitled eligible expenses with the adjustment factor as listed below:

Room level confined	Room level entitled under your selected plan option		
	General ward	Semi-private room	Standard private room
General ward	100%	100%	100%
Semi-private room	50%	100%	100%
Standard private room	25%	50%	100%

- In the case of any confinement in a room of a class higher than standard private, whether voluntary or involuntary, no eligible expenses shall be payable by the company.

### Public hospital confinement

- No medical expense will be covered by the company unless the relevant medical service (including Emergency and Emergency induced by Accident) is conducted in a public ward of a public hospital.

### Day case procedure

- The company shall treat any procedure or operation as a day case procedure if such procedure or operation is listed under the Schedule of Surgical Procedure for Day Case Procedure as specified in the policy provisions. The eligible expenses payable shall be reduced accordingly to such level which does not exceed the reasonable and customary charges being charged for similar day case procedure in the locality where the expenses are incurred. For further details, please refer to section 2 of Part 8 and other relevant sections in the policy provisions.

## Frequently asked questions

### **Is there any medical examination required prior to application?**

No. You only need to complete the health declaration section of the application form for our further handling.

### **What is pre-existing condition?**

A pre-existing condition is a medical condition that started before your insurance went into effect. Your pre-existing conditions will not be covered under FirstCare Plus Medical Insurance. Please refer to the policy provisions for the definition of pre-existing conditions.

### **What happens if I declared information about my pre-existing conditions in the application form?**

We may exclude certain conditions from the coverage based on the pre-existing conditions stated in the health declaration in the application form. If we do, we will notify you and you can decide on whether you wish to continue with your application. Please note that non-disclosure of health information may result in your policy being void and/or your claims being disqualified for reimbursement.

### **Do I need to settle the medical bill first and file a claim later if I am hospitalised out of AXA Signature Network?**

If the treatment is conducted out of the Network, you will need to settle the medical bill first and submit claims later. Please refer to the product brochure for the reimbursement level available to each plan option.

### **Why is pre-authorisation important?**

Pre-authorisation is recommended for planned medical treatments to allow you to be prepared if your treatment costs exceed the benefit limits under your policy and minimise unexpected medical expenses.

### **What will be the coverage if no pre-authorisation is obtained for inpatient claims?**

Other than hospitalisation in the public ward of a public hospital in Hong Kong and/or due to accident and emergency, the coverage will be 0% for Basic or Saver Plan and 80% for Standard, Enhanced or Top Plan if no pre-authorisation is obtained.

### **How can I get the latest designated Mainland China hospital list<sup>28</sup>?**

You may check the latest designated Mainland China hospital list at HSBC website or call AXA Customer Care Hotline at (852) 2867 8678, or Worldwide Emergency and Medical Helpline at (852) 2862 0199. As the designated Mainland China hospital list may change from time to time, you are advised to confirm the availability of your selected hospital prior to admission.

<sup>28</sup> Please refer to the Policyholder User Guide and AXA Signature Network Hospital list for details and procedure, which will be provided to you together with the policy provisions after your policy takes effect. Please note that the terms of the procedures can be amended by AXA from time to time without prior notice.

## Frequently asked questions (continued)

### **What do I need to do to get reimbursement after being discharged from a public hospital?**

Please send the claim form, discharge summary containing the specific diagnosis and operation plus the original receipt to us within 90 calendar days from the date of discharge from the public hospital. If the information submitted is not adequate for us to determine the eligibility of the claim, we may ask you to provide additional information, and all fees arising from the additional information shall be at your own expenses. Please note that the Policy will not cover any expenses arising from confinement in the private ward of public hospitals in Hong Kong.

### **If I feel unwell and my doctor refers me to a hospital for further investigation, will this be covered by the Policy?**

The Policy does not cover medical expenses arising from hospitalisation primarily for investigation or physiotherapy. For it to be an eligible claim, you must receive therapeutic treatment during the hospitalisation in addition to the investigation.

### **Do I need to renew the Policy before it expires each year? What if I decide to cancel the Policy?**

A renewal notice will be sent to you about 45 calendar days before expiry of current policy term. If you decide not to renew the Policy, you will need to inform us in writing at least 10 business days before Policy expires, or the Policy will be renewed automatically.

### **How long must I stay in the hospital for a claim to be eligible?**

It depends on the nature of the hospital treatment. You are required to register as an inpatient in the hospital for at least 6 consecutive hours for medically necessary treatment. No minimum period is required for confinement in connection with any emergency treatment in a hospital as a result of an emergency for the performance of a medically necessary treatment.

### **Will I be covered if I'm hospitalised for rehabilitation purposes?**

Similar to most policies in the market, hospitalisation for rehabilitation purpose is not covered by the Policy.

### **Does overseas inpatient coverage apply to emergencies only? What happens if I emigrate to another country/region?**

Treatments within the covered area are covered under hospitalisation and surgical benefits. The coverage is intended for occasional overseas visits, where different countries/regions may have different treatment costs. If you emigrate to another country/region you may need to see if the coverage is still adequate for you, and this is likely to depend on the country/region you reside. As long as the insured person does not immigrate to USA, Japan and/or any sanctioned countries/regions, the benefits under the Policy shall be covered.

## Right to return policy

If you change your mind about your policy within **30 calendar days** of delivery of your policy for whatever reason, you can simply return the Policy for cancellation. Any premium and levy<sup>^</sup> you have paid will be refunded in full, provided you have not made a claim or enjoyed any free medical services under your policy.

## Policy cancellation

You can request to cancel your policy by not renewing the policy upon giving at least 10 working days prior written notice to us immediately before the policy renewal date. In the event that no claims have been paid or are payable by us in that policy year, the written request of cancellation can be submitted at any time during the policy year with partial premium refund in accordance with the premium refund table in the policy provisions if we have already full received the annual premium for that policy year.

## Termination

This policy shall be automatically terminated on the earliest of the followings –

- (a) when the policy is terminated due to non-payment of premiums after a grace period of 30 calendar days; or
- (b) when the shortfall is not settled within 15 calendar days of the receipt of a shortfall advice from the Company; or
- (c) upon the death of all insured persons under the policy; or
- (d) AXA has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this Policy.

## How do I find out more?

Planning for your health protection is important. We recommend you to regularly review your insurance portfolio and adjust in response to your personal needs and market condition changes.

We will be happy to help review your current and future needs and recommend you the right medical plan. You can arrange for a health protection review meeting with us.

**Go to [www.hsbc.com.hk](http://www.hsbc.com.hk)**

**Visit any HSBC branch**

### Notes:

The contents in this product brochure are for reference only. You should read this document in conjunction with the policy provisions for details. According to the rules of the Voluntary Health Insurance Scheme (“VHIS”), a one-off migration facilitation will be offered to existing policyholders of individual indemnity hospital insurance within 10 years since the full implementation of VHIS on 01 April 2019. Invitation will be issued to the relevant policyholders when we initiate the migration offer.

<sup>^</sup> Levy collected by the Insurance Authority through AXA will be imposed on the Policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences. For further information, please visit [ww.axa.com.hk/ia-levy](http://ww.axa.com.hk/ia-levy) or contact AXA at (852) 2867 8678.

## Key policy exclusions

- Treatment, test or service which are not medically necessary
- Sexually transmitted diseases and HIV related disability if diagnosed within five years from inception of cover
- Drug addiction, alcoholism, illegal activity, suicide or intentional self-inflicted injury
- Cosmetic or plastic surgery solely for the purpose of beautification
- Maternity conditions and related complications (except where specifically included for coverage under maternity benefit and/or maternity complications)
- Procurement or use of special braces, appliances, hearing aids, wheelchairs, crutches or any other similar equipment
- Replacement of existing medical implants
- Experimental treatment or drugs
- Congenital Conditions
- Pre-existing Conditions
- War (declared or undeclared), civil war, terrorist act, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, military or usurped power
- High risk occupations or activities (e.g., deep sea diving, mountaineering, parasailing, daring feats or stunts, potholing, driving or riding in any kind of race, or work or activities involving dangerous or contaminable substances)

Please refer to the policy provisions for the full list of exclusions.