

FirstCare Plus Medical Insurance

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 ¹ (HK\$)	250,000	350,000	520,000	2,000,000	5,000,000
Benefit Coverage²	Percentage of eligible expenses				
1. Within AXA Signature Network ³ benefit	100%				
2. Out-of-AXA Signature Network benefit with pre-authorization	100%				
3. Out-of-AXA Signature Network benefit without pre-authorization	0%		80%		
4. Confined in a public ward of public hospitals ⁴	100%				
5. Accident and emergency ⁵	100%				
Hospitalisation and surgical benefits	Maximum limit per policy year (HK\$)				
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 ⁶	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 ⁷	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 ⁷	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
11. Cancer treatments ⁸	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
12. Pre-confinement / day case procedure outpatient care • 1 visit per confinement / day case procedure within 30 days before hospitalisation	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
13. Post-confinement / day case procedure outpatient care • Up to 2 visits per confinement / day case procedure within 6 weeks after hospitalisation; medication up to 7 days per visit	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 • Up to 280 days per policy year	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
16. Renal dialysis ⁹	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 ¹⁰	N/A	N/A	N/A	Paid in full	Paid in full
Extended maternity benefits					
19. Maternity benefit • Applicable for insured persons age between 18 and 49 • 12 months waiting period	N/A	N/A	N/A	N/A	30,000
20. Maternity complications • 12 months waiting period	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 limit¹ of your chosen plan option and other conditions as stated in policy provisions.

- 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.
- All benefits are subject to the maximum limit per policy year of the benefit and the overall annual benefit limit of the Policy.
- 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.
- 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.
- 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).
- 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 without prior notice.
- This service requires a written referral from the attending registered medical practitioner.
- Please refer to the policy provisions for the definition of cancer.
- 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.
- 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 (cont'd)

Value-added services¹¹

Plan options	Basic Plan	Saver Plan	Standard Plan	Enhanced Plan	Top Plan
Free checkups and medical services at appointed centres in Hong Kong¹²					
i. Annual preventive service <ul style="list-style-type: none"> Available every year 1. Influenza vaccination 2. Total cholesterol 3. Golden age annual checkup (for insured person aged 50 or above): BMI, blood pressure, complete blood count, blood glucose	✓	✓	✓	✓	✓
ii. Free annual optional checkup <ul style="list-style-type: none"> Available every year starting from the second policy year Choose one item from the followings: <ol style="list-style-type: none"> Gout screening (uric acid) Renal function tests (for insured person aged 40 or above) Liver function tests (for insured person aged 50 or above) Spinal health assessment Electrocardiography Chest X-ray Lipid profile (for insured person aged 50 or above) Vision examination Oral cleansing 		✓	✓	✓	✓
iii. Extended free optional checkup <ul style="list-style-type: none"> Available every 5 years starting from the second policy year Choose two items from the followings: <ol style="list-style-type: none"> Bone density test Pap smear Mammography (for insured person aged 35 or above) Faecal occult blood tests (for insured person aged 50 or above) Prostate cancer screening (for insured person aged 50 or above) 			✓	✓	✓
iv. Day Case Colonoscopy <ul style="list-style-type: none"> Available every 10 years starting from the second policy year or when the insured person reaches the age of 50, whichever is later 			✓	✓	✓

11 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.

12 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 evidence and best practice.

Summary of benefits (cont'd)

Value-added services¹¹

Plan options	Basic Plan	Saver Plan	Standard Plan	Enhanced Plan	Top Plan
Free second medical opinion¹³	✓	✓	✓	✓	✓
Free mainland China hospital admission deposit guarantee service¹⁴ Admission deposit guarantee service in designated mainland China hospitals upon presentation of relevant identification document and FirstCare Plus Medical Card with Medpass logo	✓	✓	✓	✓	✓
Direct billing for hospitalisation¹⁵	✓	✓	✓	✓	✓
Worldwide emergency assistance¹⁴	✓	✓	✓	✓	✓

11 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.

13 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.

14 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.

15 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.

You can simply arrange a health protection review meeting with us:

Call 2233 3131

Go to www.hsbc.com.hk

Visit Any HSBC branch

Note :

The above policy 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 plans 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.

This insert should be issued and read in conjunction with the brochure. The information shown in this insert is intended as a general summary. You should refer to the policy provisions for the detailed terms and conditions.

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FirstCare Plus Medical Insurance

Annual premium^{^ 16}

Policy currency	HK\$				
	Age	Basic Plan	Saver Plan	Standard Plan	Enhanced 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
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*	28,584	41,688	50,904	96,216	163,848
82*	29,256	42,420	51,924	98,328	167,760
83*	30,168	42,924	52,884	100,320	171,480
84*	31,044	43,428	53,820	102,216	175,020
85*	31,332	43,944	54,828	103,920	178,260
86*	31,692	44,460	55,848	105,816	181,836
87*	31,980	44,976	56,832	107,724	185,460
88*	32,304	45,528	57,744	109,680	189,084
89*	32,652	46,044	58,704	111,672	192,792
90*	32,988	46,536	59,868	113,940	196,788
91*	33,324	47,004	60,768	115,752	200,208
92*	33,660	47,484	61,668	117,636	203,760
93*	33,984	47,988	62,508	119,448	207,108
94*	34,332	48,480	63,288	121,392	210,672
95*	34,668	48,984	64,008	123,564	214,608
96*	35,004	49,476	64,728	126,048	219,036
97*	35,352	49,992	65,448	128,580	223,572
98*	35,712	50,508	66,204	131,160	228,192
99*	36,060	51,024	66,936	133,764	232,884

* The premium shown for these ages are for renewal only.

[^] 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 or contact AXA at (852) 2867 8611.

¹⁶ The premium rates are not guaranteed. The premium payable upon each renewal and the terms of the renewed policy are determined by AXA at its discretion and may not be the same as the existing policy. Please refer to the premium table as shown in this FirstCare Plus Medical Insurance Insert for details of the premium rates for different plan options, which may be changed from time to time by AXA at its discretion without prior notice.