

smart solutions for your medical protection



Get Extra Premium Discount!

- Family discount: enjoy extra 5% off on total premium for each additional family member that enrolls together
- **SmartCare Optimum Plus:** offers maximum 60% off if a deductible of HK\$250,000 is chosen

SmartCare Optimum
the full refund insurance
that leaves you with
no medical bills to pay

Guaranteed renewal¹

Once you have taken out **SmartCare Optimum**, you will be entitled to continuous renewable protection, regardless of your health conditions.

**Hospitalisation benefits up to HK\$5 million
(apply to all age groups)**

Covers a wide range of benefits including Daily Room & Board, Intensive Care Unit, Surgeon’s Fees and Anaesthetist’s Fees, up to a maximum of HK\$5,000,000 per policy year.

Full refund with no surgical table

Provides genuine and adequate benefits under Surgeon’s Fees, Anaesthetist’s Fees and Operation Theatre Fees. Surgical benefits are payable within the maximum limit of your selected plan. There is no need to refer to complicated surgical schedules anymore.

No waiting period

Other than pre-existing conditions, **SmartCare Optimum** can provide you with immediate medical protection as soon as your application is accepted.

Deductible options with great savings

If you choose to pay a fixed deductible towards the total costs of your treatment under Basic Cover - Hospitalisation Benefits, you can enjoy up to 60% premium discount for that benefit section.

**Deductible Options
(SmartCare Optimum Plus)**

Deductible Amount (On annual policy basis per insured person)	Premium Discount Rate (Applies to the premium table of SmartCare Optimum)
HK\$10,000	10%
HK\$50,000	25%
HK\$100,000	40%
HK\$250,000	60%

Optional cover

(1) Outpatient Benefits

- Clinical Consultation
- Specialist Consultation
- Physiotherapy & Chiropractic Treatment
- Chinese Herbalist, Bonesetter & Acupuncturist
- X-Ray & Laboratory Expenses
- Prescribed Drugs & Medicine

(2) Dental Benefits

- Dental Treatment
- Preventive & Oral Examination
- Dentures

**(3) Hospital Cash Benefits
(SmartCare Essential)**

- Daily Hospital Cash
- Choice of HK\$1,000, HK\$750 or HK\$500 per day during hospitalisation
- Annual benefits up to a maximum of HK\$500,000

Value-added services

Family Care Services^{2,3}

In case of hospitalisation due to accidental bodily injury, you will be entitled to the following services:

- Domestic home helper to deliver home care service
- Baby-sitter or child-carer to look after your unattended dependent child(ren)⁴
- Pet care and accommodation⁵
- Meal delivery assistance

24-Hour Emergency Assistance Service

Wherever you need emergency assistance, AXA Emergency Assistance Hotline is at your service on the following:

- Telephone medical advice
- Emergency medical evacuation
- Repatriation after treatment
- Repatriation of mortal remains/ashes
- Compassionate visit
- Return of unattended dependent child(ren)
- Travel information
- Legal assistance

China Hospital Deposit Guarantee

- Worry free as no cash deposit required
- Cover over 200 network hospitals in China
- Allow immediate hospital admission arrangement

In-Hospital Credit Arrangement³

- Free arrangement of credit facility when you need to stay in hospital
- Contact us and simply get a pre-approval before admission to the hospital for treatment right away

AXA Medical Card³

When you opt for Outpatient Benefits, you will get our exclusive AXA Medical Card

- A list of AXA panel doctors for clinical and specialist consultations services for you to choose from
- No need to make medical payments when you present your AXA Medical Card to the listed doctors

Eligibility

- You must be a Hong Kong resident with Hong Kong Identity Card, aged 18 to 64 on the first entry.
- You may also apply to cover your family members for the same plan. Family members include your legal spouse aged 18 to 64, and any unmarried child(ren)⁶ aged 15 days to 17 or below aged 23 if in full time education.

Remarks:

1. Policy annual renewal is guaranteed. AXA General Insurance Hong Kong Limited reserves its right to amend premium rates, benefits, terms and conditions upon policy renewal.
2. This service is applicable to the insured person aged 16 or above only. The provision of services is subject to the terms and conditions of the Family Care Services Program. This program is offered by AXA General Insurance Hong Kong Limited and administrated by a third party administrator. AXA General Insurance Hong Kong Limited reserves the right to amend the terms and conditions thereof from time to time without prior notice.
3. This service will be provided in Hong Kong only.
4. Up to two children under age of 12.
5. Applicable to one dog or cat only, with pet hotel expense up to HK\$500 per day for 5 days.
6. Hospital Cash Benefits (**SmartCare Essential**) is not applicable to insured child(ren).

The information of this leaflet does not form any part of a contract of insurance. For full terms and conditions, please refer to the policy for complete details. A specimen policy can be made available upon request. In case of discrepancy, the English version shall prevail.

Schedule of benefits (Effective from 16 June 2014 until further notice)

Basic Cover - Hospitalisation Benefits	Maximum Limits, Per Insured Person	
	Elite Plan	Deluxe Plan
■ Overall Annual Policy Limit	\$5,000,000	\$2,500,000
■ Daily Room & Board ⁺ Unlimited no. of days per disability	Private Room	Semi-Private Room
■ In-Hospital Doctor's Visit ⁺	Full Refund	Full Refund
■ In-Hospital Specialist's Consultation ⁺⁺		
■ Surgeon's Fee ⁺		
■ Anaesthetist's Fee ⁺		
■ Operating Theatre Fee ⁺		
■ Hospital Expenses ⁺		
■ Intensive Care Unit ⁺ Max. 30 days per disability		
■ In-Hospital Physiotherapy ⁺		
■ Prescription Drugs ⁺		
■ Organ Transplantation ⁺⁺		
■ Parent Accommodation ⁺ Max. 60 days per disability		
■ Psychiatric Treatment ⁺ Max. 60 days per year		
■ Pre-Hospitalisation Treatment Limit to 1 visit per disability		
■ Post-Hospitalisation Treatment - Within 42 days after discharge from hospital - Max. limit per day	\$500	\$500
■ Home Nursing* - Max. 90 days per disability - Max. limit per day	\$1,000	\$500
■ Hospital Cash (subject to Hong Kong SAR Government Public Ward only) - Max. 90 days per disability - Max. limit per day	\$1,000	\$700
■ Outpatient Kidney Dialysis & Outpatient Cancer Treatment Max. limit per year	\$500,000	\$250,000
■ Accidental Dental Treatment ⁺ Max. limit per year	\$10,000	\$10,000
■ Artificial Prosthesis (include Stent & Pacemaker) ⁺⁺ Max. limit per year	\$30,000	\$15,000
■ Max. limit per year for the above listed hospitalisation benefits (applicable to medical expenses incurred overseas only)	\$1,000,000	\$500,000

Additional Optional Cover	Maximum Limits, Per Insured Person		
	Elite Plan	Deluxe Plan	
(1) Outpatient Benefits - Max. limit per year a) Clinical Consultation ^{##} b) Specialist Consultation ^{##} c) Physiotherapy & Chiropractic Treatment ^{##*} ▪ Max. 10 visits per year d) Chinese Herbalist, Bonesetter & Acupuncturist ^{##} ▪ Max. limit per visit ▪ Max. 10 visits per year e) X-Ray & Laboratory Expenses* f) Prescribed Drugs & Medicine* ▪ Max. limit per year	\$150,000 Full Refund Full Refund 80% Reimbursement 100% Reimbursement \$200 Full Refund \$20,000	\$100,000 Full Refund Full Refund 80% Reimbursement 100% Reimbursement \$200 Full Refund \$10,000	
(2) Dental Benefits[^] - Max. limit per year a) Dental Treatment b) Preventive & Oral Examination ▪ Max. limit per visit ▪ Max. 2 visits per year c) Dentures ▪ Max. limit per tooth	\$16,000 Full Refund \$500 \$2,400	\$16,000 Full Refund \$500 \$2,400	
	Gold Plan	Silver Plan	Bronze Plan
(3) Hospital Cash Benefits (SmartCare Essential) a) Maximum Annual Limit b) Hospital Cash Benefit - per day ▪ Unlimited no. of days c) Double Hospital Cash Benefit - per day ▪ Unlimited no. of days (i) Confinement Overseas (ii) Intensive Care Unit (iii) Critical Illness d) Accidental Death Benefit e) Accidental Dental Benefit - per year	\$500,000 \$1,000 \$2,000 \$100,000 \$10,000	\$375,000 \$750 \$1,500 \$75,000 \$7,500	\$250,000 \$500 \$1,000 \$50,000 \$5,000
Family Care Services	✓		
24-Hour Emergency Assistance Service	✓		
China Hospital Deposit Guarantee	✓		
In-Hospital Credit Arrangement	✓		

Remarks:

All expenses must be medical necessary and reasonable and customary.

Overseas cover & 24-Hour Emergency Assistance Service will be ceased if stay longer than 90 consecutive days outside Hong Kong.

AXA Medical Card and In-Hospital Credit Arrangement can be provided subject to indemnification.

All amounts are in Hong Kong dollars.

+ If the insured person is confined to a higher level of room type, the amount of benefit payable will be adjusted by multiplying the adjustment factor.

Include the expenses of Daily Room & Board, Intensive Care Unit, Hospital Expenses, Surgeon's Fee, Anaesthetist's Fee, Operating Theatre Fee, In-Hospital Doctor's Visit and In-Hospital Specialist's Consultation relating to the transplantation of heart, kidney, liver or bone marrow.

##Limit to 1 visit per day.

* Recommendation or referral by the attending physician is required.

^ To enroll Dental Benefits, a separate Dental Examination Report completed by Registered Dentist is required to be submitted.

Major Exclusions

Some of the exclusions under **SmartCare Optimum** are:

- Pre-existing conditions
- Drug addiction or alcoholism
- Suicide or self-inflicted injury
- Cosmetic or plastic surgery
- Pregnancy, childbirth, birth control or treatment for infertility
- Congenital anomalies
- Sexually transmitted diseases, AIDS or HIV-related conditions
- Routine health checks or rest cure
- Professional sports
- War or warlike operation, strike, riot or civil revolution
- Other exclusions as per our underwriting decisions

AXA: a global leader in financial protection

AXA Group in 2013

- HK\$933 billion¹ in consolidated revenues
- HK\$11,390 billion¹ in assets under management
- 157,000 employees² worldwide working to deliver the right solutions and top quality service to our customers
- 102 million customers³ across the globe have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Standard & Poor's Rating: A+⁴

About AXA Hong Kong

AXA Hong Kong, a member of the AXA Group, prides itself of serving over 1 million customers in Hong Kong and Macau. Besides being one of the largest health protection providers in Hong Kong, it is also the number 1 General Insurance provider⁵ and a market leader in motor insurance.

AXA Hong Kong is committed to helping its customers achieve stability and prosperity through providing a comprehensive range of life, health, property and casualty protection, as well as wealth management and retirement solutions.

We believe it is our inherent responsibility to support the communities we operate in, hence creating a sustainable business via constant and considerable contribution in the dimensions of health, environment and the community.

¹ As at 31 December 2013, calculated based on exchange rate of 1 Euro = HK\$10.2335

² As at 2 April 2014

³ As at 31 December 2013

⁴ As at 15 November 2013

⁵ Based on 2013 Office of the Commissioner of Insurance market share statistics

For application or enquiry, please contact your insurance consultant or you can contact us on

2523 3061

www.axa-insurance.com.hk

AXA General Insurance Hong Kong Limited

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(Only for use in Hong Kong Special Administrative Region)

June 2014

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AXA安盛集團：經濟保障 世界翹楚

AXA安盛集團 (2013年)

- 全年總收入達9,333億港元¹
- 管理資產總值達113,900億港元¹
- 全球聘用157,000名僱員²，竭誠為客戶提供所需的方案及優質服務
- 獲全球逾102,000,000位客戶³信賴
- 保障他們的財物（汽車、家居、器材）
- 為他們的家人或僱員提供醫療及個人保險
- 為他們管理個人或企業的資產
- 標準普爾評級：A+⁴

AXA安盛簡介

AXA安盛為法國AXA安盛集團之成員，憑藉其超卓的產品及服務，現時於香港及澳門的客戶人數已超過100萬。AXA安盛不單是香港其中一家最大的醫療保險供應商，其一般保險業務更在香港市場擁有最大的佔有率⁵，而其汽車保險亦是業界的翹楚。

AXA安盛致力為客戶提供涵蓋人壽、健康及財產的全面保障，與及財富管理和退休方案，幫助客戶實踐安定及豐盛的生活。

AXA安盛肩負企業責任，致力透過推廣健康人生、環境保護及社會服務三大範疇回饋社會，推動可持續發展的業務。

¹ 截至2013年12月31日，以1歐羅兌10.2335港元計算

² 截至2014年4月2日

³ 截至2013年12月31日

⁴ 截至2013年11月15日

⁵ 根據保險業監理處所發表有關2013年市場佔有率之數據

有意投保人士或欲進一步了解本保險計劃的內容，歡迎聯絡您的保險顧問或致電本公司查詢。

2523 3061

www.axa-insurance.com.hk

安盛保險有限公司

香港九龍九龍灣宏泰道23號22樓2201-2206室

電話: 2523 3061 傳真: 2810 0706

如閣下不願意接收AXA安盛的宣傳或直接促銷材料，敬請聯絡香港九龍九龍灣宏泰道23號22樓2201-2206室安盛保險有限公司個人資料保護主任。AXA安盛

(只適合於香港特別行政區使用)

2014年6月

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額外自選保障			每名受保人最高賠償額		
(1) 門診保障 - 每年最高限額			尊貴計劃		豪華計劃
a) 普通科門診費用## b) 專科診症費用## c) 物理治療及脊骨治療*** d) 中醫、跌打及針灸治療## e) 每年最多10次 ■ 每次最高限額 ■ 每年最多10次 f) 處方藥物* ■ 每年最高限額			全數賠償 全數賠償 80% 賠償 100% 賠償 \$200 全數賠償 \$150,000		全數賠償 全數賠償 80% 賠償 100% 賠償 \$200 全數賠償 \$100,000
(2) 牙科保障^ - 每年最高限額			全數賠償 \$500 \$2,400		全數賠償 \$16,000 \$2,400
a) 牙齒治療 b) 洗牙及口腔檢查 c) 鑲牙費用 ■ 每顆牙齒最高限額			全數賠償 \$500 \$2,400		全數賠償 \$16,000 \$2,400
(3) 住院現金保障 (「卓越」健康錢)			金計劃		銅計劃
a) 全年最高賠償總額 b) 住院現金保障 - 每日 c) 「雙倍」住院現金保障 - 每日 ■ 不設賠償期上限 ■ 不設賠償期上限 d) 意外死亡保障 e) 意外牙科保障 - 全年			\$500,000 \$1,000 \$2,000 \$100,000		\$250,000 \$500 \$1,000 \$50,000
			\$375,000 \$750 \$1,500 \$75,000		\$50,000 \$5,000 \$1,000 \$5,000
家庭護理服務			✓		
24小時緊急支援服務			✓		
中國住院按金保證			✓		
住院費用代繳服務			✓		

基本保障 - 住院保障			
每名受保人最高賠償額	尊貴計劃	\$5,000,000	
	豪華計劃	\$2,500,000	
	私家病房	半私家病房	
	全數賠償	全數賠償	主診醫生費用 ⁺
			住院專科醫生費用 ⁺⁺
			手術費用 ⁺
			麻醉師費用 ⁺
			手術室費用 ⁺
			醫院雜項費用 ⁺
			深切治療病房 ⁺
• 每症最高賠償期為30天			
住院物理治療 ⁺			
處方藥物 ⁺			
器官移植 ⁺⁺			
父母陪房費用 ⁺			
• 每症最高賠償期為60天			
精神病治療 ⁺			
• 每年最高賠償期為60天			
入院前治療			
• 每症只限一次			
離院後治療			
• 離院後42天內			
• 每天最高限額			
家庭看護 [*]			
• 每症最高賠償期為90天			
• 每天最高限額			
■ 住院現金津貼（只限入住香港特別行政區政府醫院公眾病房）			
• 每症最高賠償期為90天			
• 每天最高限額			
■ 非住院洗腎及非住院癌病治療			
• 每年最高限額			
■ 意外牙科治療 ⁺			
• 每年最高限額			
■ 義肢/人造假體（包括血管支架及心臟起搏器） ^{**}			
• 每年最高限額			
■ 適用於以上各項住院保障的每年總額（只適用於在海外進行之治療）			
每名受保人最高賠償額	尊貴計劃	\$1,000,000	
		\$500,000	
		\$700	
		\$250,000	
		\$10,000	
		\$30,000	
		\$15,000	
		\$500,000	

增值服務

家庭護理服務^{2,3}

如因意外導致身體受傷而需住院，您可享受以下服務：

- 家務助理提供各種家居服務
- 兒童保姆照顧您所撫養及照料的兒童⁴
- 寵物托管及住宿⁵
- 送餐服務

24小時緊急支援服務

如需緊急援助，AXA安盛緊急支援熱線為您提供全球緊急支援服務：

- 電話醫療諮詢
- 緊急醫療運送
- 治療後護送返回原居地
- 遺體/骨灰運送
- 親友探訪
- 護送兒童返回原居地
- 旅遊諮詢
- 法律援助

中國住院按金保證

- 毋須擔心入院保證金
- 覆蓋超過200間網絡醫院
- 即時安排住院手續

住院費用代繳服務³

- 免費安排住院費用代繳服務
- 須於入院前致電我們及經過簡單的預先批核

AXA安盛醫療咕³

- 投保門診保障，將獲發AXA安盛醫療咕
- 提供指定的普通科及專科醫生讓您選擇
- 於指定的醫生診所，出示AXA安盛醫療咕，便無需支付醫療費用

投保條件

- 您必須為香港居民並持有香港身份證，首次投保年齡為18至64歲。
- 您亦可同時為您的家庭成員投保相同保障計劃。家庭成員包括18至64歲的合法配偶，及任何出生15天至17歲或未滿23歲但現正接受全日制教育的未婚子女⁶。

註：

1. 保證每年續保。安盛保險有限公司保留於續保時修訂保費率、保障及條款細則的權利。
2. 本服務只限於16歲或以上之受保人。有關服務按照家庭護理服務之條款及細則提供。本服務由安盛保險有限公司提供，並由第三者服務供應商負責管理。安盛保險有限公司保留隨時修訂有關條款及細則之權利，而不另行通知。
3. 本服務只限於香港境內提供。
4. 以兩名未滿12歲的兒童為限。
5. 只限一隻狗或貓，寵物酒店費用以每日500港元及最多5日為限。
6. 住院現金保障（「卓越」**健康錢**）不適用於受保子女。

此單張上所載之內容並不屬於保險合約的其中一部份。一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。此為中文簡譯，如有歧異，概以英文版本為準。

保證續保¹

凡成功投保「卓越」無憂保，不論日後身體健康狀況如何，保證能獲續保。

全年住院保障高達5,000,000港元

(適用於任何年齡組別)

提供全面的醫療保障，包括住院、深切治療病房、手術及麻醉師等費用。每保單年度住院保障總額可高達5,000,000港元。

全數賠償，不設手術分類

您可按所投保的計劃，獲得手術、麻醉師及手術室等費用全數支付至最高賠償額的保障，不設繁複的手術表限定各手術的分類賠償，保障更全面，令您倍加安心。

毋須等候期

除了受保前已存在的疾病，投保一經確定接納後，「卓越」無憂保可即時提供保障。

自負金額選擇，預算更有彈性

如您選擇為「基本保障—住院保障」的總醫療費用支付固定的自負金額，便可就有關保障項目享有高達60%保費折扣優惠。

自負金額選擇

(「卓越」無憂保自選計劃)

自負金額 (以每名受保人及 按每保單年度為單位)	保費折扣率 (適用於「卓越」無憂保 之保費表)
250,000港元	60%
100,000港元	40%
50,000港元	25%
10,000港元	10%

自選保障

(1) 門診保障

- 普通科門診費用
- 專科診症費用
- 物理治療及脊骨治療
- 中醫、跌打及針灸治療
- X光檢驗及化驗費用
- 處方藥物

(2) 牙科保障

- 牙齒治療
- 洗牙及口腔檢查
- 鑲牙費用

(3) 住院現金保障 (「卓越」健康錢)

- 每日住院現金
- 1,000港元、750港元或500港元之
每日住院現金保障可供選擇
- 全年保障高達500,000港元

為您打造最合適的 醫療保險方案



「卓越」無憂保
讓您毋須支付醫療
費用的全額賠償保險

■ 即享額外保費折扣優惠！
■ 家庭折扣優惠：
每多一位家庭成員同時投保，可享額外5%總保費折扣
■ 「卓越」無憂保自選計劃：
如選擇「自負金額」為250,000港元，可享高達60%保費折扣