



Credit Facility Service for Hospitalisation



At AIA, we are committed to providing quality services that meet your needs. When you are hospitalised, we are pleased to introduce a cashless hospitalisation arrangement, "Credit Facility Service for Hospitalisation", on all medical plans*. Once your "Credit Facility Service for Hospitalisation" has been successfully applied for, we will settle payment directly with the hospital on your behalf — saving you the hassle of settling hospital bills and making a claim.

Simplifying the Application Process into Five Easy Steps

1. Obtain your Pre-Admission Form (PA Form)

- Simply call the AIA Hong Kong Pre-Admission (PA) Hotline at (852) 2232 8870, or download the PA Form from aia.com.hk (Help and Support → Form Library → Hospitalisation and Surgical → Pre-Admission Form and Easy Guide).

2. Submit the Completed PA Form

- Complete and return the PA Form to us via fax (852) 3118 9083 or email (hk.pre-admission@aia.com) at least 2 working days prior to hospital admission.

Please note:

- Part I and II: Personal / policy details and Credit Card Authorisation Form for shortfall collection must be completed by you / the Insured.
- Part III: Hospitalisation details must be completed by the attending physician / surgeon.

3. Issuance of the "Letter of Guarantee" (LOG)

- It takes 2 working days to process your LOG application once we have received your completed PA form. We will inform you the application result and the detailed arrangements by phone and send a case reference number to the Insured via SMS once the "Credit Facility Service for Hospitalisation" has been successfully applied for.
- We will hold a minimum of HK\$5,000 (depends on the estimated shortfall amount) on the designated credit card until the claim assessment is completed.
- We will issue a "Letter of Guarantee" (LOG) to the concerned hospital for admission. Upon request, a copy of the LOG will be faxed to you for reference.

4. Upon Admission

- Please present the Insured's personal identification documents to the hospital for verification.

5. Upon Discharge from the Hospital

- At discharge, the Insured is only required to sign the Medical Claim Form provided by the hospital. The hospital will send the invoice directly to us. We will settle the invoice on your behalf and calculate the claim entitlement.
- If the hospital expenses incurred have exceeded the eligible claim amount, a Shortfall Notification will be sent to you, and the shortfall amount will be charged to the designated credit card 14 days from the date of the notification.

MEDICAL PROTECTION

CREDIT FACILITY SERVICE FOR HOSPITALISATION



List of Hospitals

The "Credit Facility Service for Hospitalisation" will be available at the following 13 private hospitals in Hong Kong and Macau:

Hong Kong

HK Island

- Hong Kong Sanatorium & Hospital
- St. Paul's Hospital
- Canossa Hospital (Caritas)
- Hong Kong Adventist Hospital
- Matilda International Hospital
- Gleneagles Hong Kong Hospital

Kowloon

- St. Teresa's Hospital
- Hong Kong Baptist Hospital
- Precious Blood Hospital (Caritas)
- Evangel Hospital

The New Territories

- Tsuen Wan Adventist Hospital
- Union Hospital

Macau

- Kiang Wu Hospital

Frequently Asked Questions

1. What happens upon discharge?

At discharge, the Insured is only required to sign the Medical Claim Form provided by the hospital. The hospital will send the invoice directly to us, and we will settle the invoice on your behalf and calculate the claim entitlement. If the hospital expenses incurred have exceeded the eligible claim amount, a Shortfall Notification will be sent to you, and the shortfall amount will be charged to the designated credit card 14 days from the date of the notification.

2. Why would there be a shortfall?

A shortfall occurs when hospitalisation charges incurred exceed the entitlement, or when a service listed in the hospital invoice is not covered. An itemised list of charges will be attached with the Shortfall Notification.

3. How is a shortfall settled?

In case of a shortfall, a Shortfall Notification will be sent and the designated credit card will be automatically charged with the shortfall amount 14 days from the date of the notification. Alternatively, the shortfall may be settled by cash, cheque or electronic payments. To find out more, please visit our website <http://www.aia.com.hk>. If for any reason the shortfall is not settled within 14 days, a Shortfall Reminder Notification will be issued. All of the Insured's and your further claim reimbursements and the Credit Facility Services will be temporarily suspended.

4. Why was the "Credit Facility Service for Hospitalisation" not processed successfully?

There may be a number of reasons why the application could not be arranged, including but not limited to the following:

- The hospitalisation is not medically necessary
- The treatment / surgery rendered by the attending physician is not medically necessary
- The doctors' charge is not reasonable and customary
- The hospital is not on the list of hospitals for this service
- The Pre-Admission Form contains insufficient information, such as missing credit card details and / or insufficient admission information provided by the attending physician / surgeon
- The reason for admission falls under an exclusion in the policy
- There is an overdue shortfall from a previous LOG arrangement


5. How will AIA notify me if the "Credit Facility Service for Hospitalisation" cannot be arranged?

We will inform you and the Insured (if applicable) by phone and provide the reason(s) for the decline.

If the application is declined, you should pay the hospital bill first and file the claim with us using the Medical Claim Form.

Please contact your bank financial consultant or call AIA Customer Hotline for details

Hong Kong 📞 **(852) 2232 8870**
📱 ***1299**
(on Hong Kong mobile network only)
🌐 **aia.com.hk**

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* The "Credit Facility Service for Hospitalisation" is not a contractual service but an administrative arrangement offered in our absolute discretion in respect of covered expenses incurred during the Insured's Confinement in Hospital. It is subject to termination at any time without prior notice.

For details of protections, terms and conditions of the related protection plans, please refer to the respective product brochures.

This brochure is for reference only. Please refer to the Policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of coverage.

"AIA", "AIA Hong Kong", "the Company", "we", "us" or "our" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).

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