



CREDIT FACILITY SERVICE FOR HOSPITALISATION AND MEDICAL EXPENSE PRE-APPROVAL SERVICE



AIA will settle your medical expenses directly with the private hospital on your behalf. You can focus fully on your recovery without having to worry about paying bills and making a subsequent claim.

At AIA, we are committed to providing quality services that meet your needs regardless your locations. When you are hospitalised, we are pleased to introduce a cashless hospitalisation arrangement, “Credit Facility Service for Hospitalisation” and “Medical Expense Pre-approval Service”*, on all medical products. “Credit Facility Service for Hospitalisation” and “Medical Expense Pre-approval Service”, covers Hong Kong, Macau, Mainland China and overseas countries such as Singapore, United Kingdom and USA#. Once your services 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

Step 1 Obtain your Medical Expense Pre-approval Form

- Download from aia.com.hk
(Help & Support ▶ Form Library ▶ Claims-Medical ▶ Pre-Admission Form / Medical Expense Pre-approval Form).

Step 2 Submit the Completed Medical Expense Pre-approval Form

- Complete and return the Medical Expense Pre-approval Form and medical reports and related documents (if applicable) to us via fax (852) 3118 9083 or email (hk.pre-admission@aia.com) at least 2 - 4 working days prior to admission or day of medical procedure (Hong Kong, Macau or Mainland China) / 7 working days (overseas) 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.

Step 3 Issuance of the “Letter of Guarantee” (LOG)

- It takes at least 2 working days (Hong Kong, Macau or Mainland China) / 7 working days (overseas) to process your LOG application once we have received your completed Medical Expense Pre-approval Form. We will inform you the detail arrangements by phone and send a case reference number to the customer via SMS (applicable to Hong Kong mobile number only) once the “Credit Facility Service for Hospitalisation” and “Medical Expense Pre-approval Service” have been successfully arranged.
- We will hold a minimum of HK\$5,000 or equivalent amount (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.

Step 4 Upon Admission

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

Step 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.
- For oversea hospitalisation, depending on your selected provider / hospital, you may be asked to settle your charges including but not limited to the amount exceeding the credit limit stated in the letter of guarantee and any co-payment.

**List of Hospitals**

The "Credit Facility Service for Hospitalisation" and "Medical Expense Pre-approval Service" 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 – Stubbs Road
- 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

- Hong Kong Adventist Hospital – Tsuen Wan
- Union Hospital

Macau

- Kiang Wu Hospital

Mainland China and Overseas

For the list of applicable hospitals in different regions, please visit www.aia.com.hk/cashlesshospitalisation

Eligible individual medical protection insurance plans for overseas cashless hospitalisation, please visit www.aia.com.hk/overseascashlesshospitalisation

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. For oversea hospitalisation, depending on your selected provider / hospital, you may be asked to settle your charges including but not limited to the amount exceeding the credit limit stated in the letter of guarantee and any co-payment.

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. For oversea hospitalisation, depending on your selected provider / hospital, you may be asked to settle your charges including but not limited to the amount exceeding the credit limit stated in the letter of guarantee and any co-payment. 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, the Credit Facility Services and the Medical Expense Pre-approval Service will be temporarily suspended.

4. Why was the “Credit Facility Service for Hospitalisation” and “Medical Expense Pre-approval Service” not processed successfully?

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

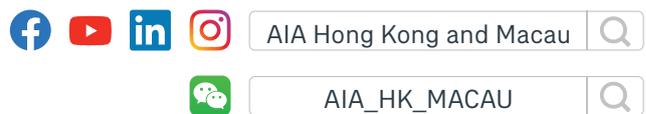
- i. The hospitalisation is not medically necessary
- ii. The treatment / surgery rendered by the attending physician is not medically necessary
- iii. The doctors’ charge is not reasonable and customary
- iv. The hospital is not on the list of hospitals for this service
- v. The Medical Expense Pre-approval Form contains insufficient information, such as missing credit card details and / or insufficient admission information provided by the attending physician / surgeon
- vi. The reason for admission falls under an exclusion in the policy
- vii. There is an overdue shortfall from a previous LOG arrangement
- viii. Geographical restriction clause applied in the medical protection insurance plan
- ix. Please contact AIA if no credit card can be provided

5. How will AIA notify me if the “Credit Facility Service for Hospitalisation” and “Medical Expense Pre-approval Service” 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 the relevant licensed bank staff or call AIA Customer Hotline for details

Hong Kong  **(852) 2232 8808**
 ***1299**
(on Hong Kong mobile network only)
 **aia.com.hk**



* The “Credit Facility Service for Hospitalisation” and “Medical Expense Pre-approval Service” are 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 AIA’s prior notice.

The “Credit Facility Service for Hospitalisation” and “Medical Expense Pre-approval Service” in some regions are limited to specific individual medical protection insurance plans and it is subject to change from time to time. For details, please visit AIA corporate website at www.aia.com.hk/cashlesshospitalisation.

Overseas cashless hospitalisation service is only applicable to the policies issued in Hong Kong.

For details of protections, terms and conditions of the related medical protection insurance 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.

“Hong Kong” and “Macau” herein refer to “Hong Kong Special Administrative Region” and “Macao Special Administrative Region” respectively.

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

