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Excellent Health Partner
Employee Benefits
Insurance Package Plan

Your partner for employee medical solutions



Product brochure

As one of the important components of an Employee Benefits package, medical insurance is needed to help companies to retain staff as well as to attract new talents. Nowadays employees seek medical insurance benefits for healthcare solutions. **Axcellent Health Partner Employee Benefits Insurance Package Plan** (“**Axcellent Health Partner**”) provides a flexible and optional cover to all small and medium business. You can easily combine different cover packages for your staff and their families. It provides financial protection to the employees against a wide range of healthcare expenses resulting from illness or injury¹.

Competitive Premiums for All-Rounded Medical Benefits²

You can provide your employees with comprehensive medical insurance cover with competitive premiums.

Flexible Benefits

With a choice of 6 benefit levels and a full range of optional cover, there is bound to be a solution that meets your needs and budget.

- **Basic Cover** – Hospitalisation Benefits⁴
- **Optional Cover** – Additional Hospitalisation Benefits⁴ (including Outpatient Kidney Dialysis and Outpatient Cancer Treatment), Supplementary Major Medical⁵, Outpatient Benefits A⁴, Outpatient Benefits B⁴, Dental Benefits⁶
- **Additional Free Services** – emergency assistance service⁷, China Health Link Network⁷ and easy access to healthcare network⁹

Digital Solutions in Pace with Insured Person’s Life

Insured person can access Emma by AXA to manage his / her daily medical needs.

Easy Enrollment Process³

You can apply for this insurance cover with a minimum of 3 employees. If you have 6 employees or more upon insurance application and subsequent renewals, you do not have to submit any individual declaration of health for employee application for insurance when the employee joins your company.

Basic Cover

Hospitalisation Benefits⁴

- Room and Board
- Doctor’s Visit
- Hospital Expenses
- Surgeon’s Fees
- Anaesthetist’s Fees
- Operating Theatre
- Specialist Consultation
- Hospital Cash
- Post-Hospitalisation Treatment
- Intensive Care
- Organ Transplant

Optional Cover

(1) Additional Hospitalisation Benefits⁴

- (i) Outpatient Kidney Dialysis
- (ii) Outpatient Cancer Treatment



(2) Supplementary Major Medical⁵

Pays benefits in excess of benefits payable under eligible Hospitalisation Benefits

(3) Outpatient Benefits A⁴

- (i) Consultation at Doctor's Office
- (ii) Specialist Consultation
- (iii) X-Ray & Laboratory Test

(4) Outpatient Benefits B⁴

Benefits from Outpatient Benefits A and the following benefits:

- (i) Chinese Herbalist / Bonesetter
- (ii) Physiotherapist / Chiropractor

(5) Dental Benefits⁶

- (i) Accidental Denture Treatment
- (ii) Extraction & Filling
- (iii) Dental X-Ray
- (iv) Oral Examination / Cleansing

Additional Free Services

(1) Emergency Assistance Service⁷

Insured person can access to 24-hour worldwide alarm centers for emergency assistance services when travelling outside his / her principal country of residence, such as emergency evacuation to the nearest facility capable of providing adequate care if he / she suffers a serious accident or illness requiring immediate treatment and adequate medical facilities are not available, and repatriation if it is determined that treatment should continue at a medical facility in his / her principal country of residence.

(2) China Health Link Network⁷

By presenting the AXA health card, insured person can be hospitalised without worrying about the hospital admittance deposit at over 250 designated hospitals under China Health Link Network⁸.

(3) Easy Access to Healthcare Network⁹

Our network of around 2,000 panel doctors in Hong Kong allows insured person to:

- Access to a vast pool of professionals: general practitioners, specialists, physiotherapists and Chinese herbalists
- Enjoy cashless arrangement: for eligible medical treatments from our network, there is no need to pay at the time of consultation, except for any excess over the entitled benefits.

Emma by AXA

Emma by AXA is the new digital self-service experience for AXA customers to easily access and manage policy servicing and a range of digital lifestyle and health services. The following are key functions from Emma by AXA:

View my policy

- View your eligible policies and associated riders as applicable

Submit and track claims

- Submit medical claims based on eligible and check claim status

Ask Emma

- One-click chat service where you can engage with service chatbot or connect to our live agent

Summary of benefits

Basic Cover	Maximum Limit Per Disability					
	(A) Hospitalisation Benefits	Level 1	Level 2	Level 3	Level 4	Level 5
100% Reimbursement						
Room and Board (Maximum limit per day, up to maximum 90 days)	HKD2,200	HKD1,800	HKD1,200	HKD800	HKD600	HKD450
Doctor's Visit (Maximum limit per day, up to maximum 90 days)	HKD2,200	HKD1,800	HKD1,200	HKD800	HKD600	HKD450
Hospital Expenses	HKD33,000	HKD27,000	HKD18,000	HKD12,000	HKD10,000	HKD8,000
Surgeon's Fees						
■ Super Major	HKD99,000	HKD87,000	HKD63,000	HKD45,000	HKD36,000	HKD27,000
■ Major	HKD66,000	HKD58,000	HKD42,000	HKD30,000	HKD24,000	HKD18,000
■ Intermediate	HKD33,000	HKD29,000	HKD21,000	HKD15,000	HKD12,000	HKD9,000
■ Minor	HKD13,200	HKD11,600	HKD8,400	HKD6,000	HKD4,800	HKD3,600
Anaesthetist's Fees	(Up to maximum 30% of Surgeon's Fees)					
Operating Theatre	(Up to maximum 30% of Surgeon's Fees)					
Specialist Consultation*	HKD6,000	HKD5,000	HKD4,000	HKD3,000	HKD2,000	HKD1,500
Hospital Cash** (Maximum limit per day, up to maximum 90 days)	HKD1,000	HKD800	HKD600	HKD400	HKD300	HKD225
Post-Hospitalisation Treatment	HKD3,000	HKD2,500	HKD2,000	HKD1,500	HKD1,000	HKD800
Intensive Care (Maximum limit per day, up to maximum 14 days)	HKD3,500	HKD3,200	HKD2,400	HKD1,600	HKD1,200	HKD900
Organ Transplant*** (Maximum limit per year)	HKD100,000			HKD50,000		

Remark: The above benefits are only applicable to expenses that are medically necessary and reasonable and customary charges. The above benefits are payable according to the terms and conditions of the policy.

* Recommended or referred by the attending physician.

** Applicable only when an insured person is confined at a ward accommodation in public hospitals under the administration of the Hospital Authority in Hong Kong. No other Hospitalisation Benefits incurred during the confinement for which Hospital Cash is claimed shall be payable.

*** Includes the entire costs incurred for Room and Board, Intensive Care, Hospital Expenses, Surgeon's Fee, Anaesthetist's Fees, Operating Theatre, Doctor's Visit and Specialist Consultation for heart, kidney, liver or bone marrow transplantation.

Optional Cover		Maximum Limit				
(B) Additional Hospitalisation Benefits	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
100% Reimbursement (Maximum limit per year)						
Outpatient Kidney Dialysis	HKD30,000					
Outpatient Cancer Treatment	HKD75,000					
(C) Supplementary Major Medical	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
80% Reimbursement (Maximum limit per disability)						
Supplementary Major Medical ^{@##}	HKD200,000			HKD100,000		
Deductible	HKD1,000					
(D) Outpatient Benefits A [△]	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
80% or 100% Reimbursement (Maximum limit per visit)						
Consultation at Doctor's Office (Maximum 1 visit per day and 30 visits per year)	HKD350	HKD300	HKD250	HKD200	HKD150	HKD100
Specialist Consultation ^{###} (Maximum 1 visit per day and 10 visits per year)	HKD700	HKD600	HKD500	HKD400	HKD300	HKD200
X-Ray and Laboratory Test ^{####} (Maximum limit per year)	HKD5,000	HKD4,000	HKD3,000	HKD2,000	HKD1,500	HKD1,000
(E) Outpatient Benefits B [△] Outpatient Benefits A and the following benefits	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
80% or 100% Reimbursement (Maximum limit per visit)						
Chinese Herbalist / Bonesetter (Maximum 1 visit per day and 8 visits per year)	HKD350	HKD300	HKD250	HKD200	HKD150	HKD100
Physiotherapist / Chiropractor ^{###} (Maximum 1 visit per day and 10 visits per year)	HKD700	HKD600	HKD500	HKD400	HKD300	HKD200
(F) Dental Benefits	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
80% Reimbursement (Maximum limit per year)						
Overall maximum limit for the following aggregated benefits	HKD3,200			HKD2,200		
Accidental Denture Treatment	HKD1,000			HKD800		
Extraction & Filling	HKD1,200			HKD800		
Dental X-Ray	HKD800			HKD500		
Oral Examination / Cleansing (Maximum limit per visit, maximum 2 visits per year)	HKD400			HKD300		

Remark: The above benefits are only applicable to expenses that are medically necessary and reasonable and customary charges. The above benefits are payable according to the terms and conditions of the policy.

@ Insured person shall stay in a room not exceeding the maximum limit per day in relation to Room and Board, otherwise the amount of benefits payable will be discounted by an adjustment factor.

△ Credit facility can be provided by presenting AXA health card at panel doctor's visit subject to indemnification. In case where the insured person uses the credit facility from AXA health card at panel doctor's visit, co-payment to panel doctor may be required subject to reimbursement percentage and / or maximum limit(s) of relevant benefits.

Not applicable for Organ Transplant, Outpatient Kidney Dialysis and Outpatient Cancer Treatment.

Recommended or referred by the attending physician.

Major Exclusions

- Pre-existing conditions until insured person has been continuously insured under **Axcellent Health Partner** for at least 12 consecutive months
- Pregnancy including childbirth, abortion, miscarriage and all complications
- Birth control, treatment for infertility
- Routine health checks, hospitalisation primarily for investigation
- Congenital anomalies
- Non-hospital nursing care or ambulatory care, rest cures or sanatoria care
- Sexually transmitted diseases, AIDS or HIV-related conditions
- Suicide or self-inflicted injury
- Cosmetic or plastic surgery, or treatment of obesity
- Professional and hazardous sports
- War, strike, riot or civil revolution
- Use of non-licensed drugs, experimental medical treatment
- Developmental delay, learning disabilities in children
- Mental disorders
- Drug addiction or alcoholism
- Appliances, equipment and implants

Note: For details and full list of exclusions, please refer to the policy

Eligibility and Requirements

- Applicable for companies with 3 to 50 employees.
- Issue age of the insured person shall be 64 years old or below for full-time employees of your company; the insurance cover shall cease at the end of the policy year during which the insured employee attains the age of 70 years old, with renewal of the insured employee at the age 65 or above be subject to health underwriting.
- Issue age of the insured person shall be 18 to 64 years old inclusive for employees' spouse; the insurance cover shall cease at the end of the policy year during which the insured employee's spouse attains the age of 70 years old, with renewal of the insured employee's spouse at the age 65 or above be subject to health underwriting. The insurance cover for the insured employee's spouse shall also cease when the insurance cover for the insured employee ceases.
- Issue age of the insured person shall be 14 days old to 18 years old inclusive for employees' unmarried child(ren) (or up till 23 years old if still in full-time education); the insurance cover shall cease at the end of the policy year during which the insured employee's unmarried child(ren) attain(s) the age of 19 years old, or 23 years old if full-time student. The insurance cover for the insured employee's unmarried child(ren) shall also cease when the insurance cover for the insured employee ceases.
- Individual declaration of health is required for companies with 5 employees or less upon insurance application and subsequent renewals. (excluding spouse and children).
- Employees must be actively at work at your company upon effective date of employees and their eligible spouse and child(ren)'s policy coverage.
- Premium must be paid by employer only.
- Minimum premium is HK\$3,000 per annum.
- All permanent full-time employees of your company who belongs to any member class covered under this policy must be insured.
- You may set a maximum of 2 member classes for a company with 4 to 9 employees; or a maximum of 3 member classes for a company with 10 to 50 employees.
- Employees in the same category must enroll in the same member class, and their eligible spouse and child(ren)'s must also be enrolled in the same member class as the respective employees.
- The inclusion of Outpatient Benefits A or Outpatient Benefits B and / or Dental Benefits (if chosen) should be bundled for all member classes, that is, either all member classes or none of the member classes include(s) such benefits.
- For each member class, you can set different benefit levels for each benefit cover: for example, for directors belonging to a member class (say member class 1), you can choose benefit level 1 for Hospitalisation Benefits and benefit level 2 for Outpatient Benefits A.
- Benefit level(s) of Outpatient Benefits A or Outpatient Benefits B and / or Dental Benefits (if chosen) must be equal to or lower than the benefit level of Hospitalisation Benefits for each member class (with benefit level 6 being the lowest).
- Benefit level(s) of Additional Hospitalisation Benefits and / or Supplementary Major Medical must be at the same benefit level as Hospitalisation Benefits for each member class.

Rights of Third Parties

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.

Levy on insurance premium

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.

Remarks

- (1) Subject to age limitation and eligibility. Please refer to the “Eligibility and Requirements” section of this product brochure and terms and conditions of the policy for details.
- (2) Premium rates are not guaranteed and terms and conditions of the policy upon renewal may also be changed. AXA reserves the right to (a) review and adjust the premium rates; and (b) revise the benefits and the terms and conditions of the policy on each policy anniversary of the policy. The premium may be adjusted based on factors including but not limited to the attained age of the insured person, medical trend and AXA’s claims experience.
- (3) Issue age of the insured person shall be 64 years old or below for full-time employees of your company; 18 to 64 years old inclusive for employee’s spouse; and 14 days old to 18 years old inclusive for employees’ unmarried child(ren) (or up till 23 years old if still in full-time education).
- (4) Subject to maximum limits listed in the summary of benefits of this product brochure.
- (5) Subject to maximum limits and deductible listed in the summary of benefits of this product brochure. Deductible (if applicable) shall be the amount which shall be deducted from the eligible incurred expenses and is generally applied separately to each covered insured person, subject to exceptions.
- (6) Subject to maximum limits listed in the summary of benefits of this product brochure, and terms and conditions under the “Dental Exclusions” section of the policy.
- (7) The provision of services is subject to the AXA Assistance Terms and Conditions. This programme is provided by a third-party service provider. AXA and the third-party service provider reserve the right to amend the terms and conditions thereof from time to time without prior notice. AXA shall not be responsible for any services so provided or any act or failure to act on the part of the third-party service provider.
- (8) China Health Link Network is provided by a third-party service provider and designated hospitals under the China Health Link Network is subject to change from time to time without prior notice. AXA shall not be responsible for any services so provided or any act or failure to act on the part of the third-party service provider.
- (9) Only applicable if the coverage of policy includes Outpatient Benefits A or Outpatient Benefits B. The panel doctors under the healthcare network is subject to change from time to time without prior notice.
- (10) AXA reserves the right to revise the service coverage of Emma by AXA from time to time without prior notice. Please refer to Emma by AXA for any updates.

Start putting the Axcellent Health Partner Employee Benefits Insurance Package Plan to work for your company today!

To find out more, please contact your AXA insurance financial planners today.

Axcellent Health Partner Employee Benefits Insurance Package Plan is underwritten by AXA General Insurance Hong Kong Limited (“AXA” or “we”).

The plan is subject to the terms, conditions and exclusions of the policy. AXA reserves the final right to approve any application. This product brochure contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions, please refer to the policy which can be made available upon request.

ABOUT AXA HONG KONG AND MACAU

AXA Hong Kong and Macau, a member of the AXA Group, prides itself on serving over 1.3 million customers¹ in the region. In addition to being the #1 global Property & Casualty commercial lines insurer², we are also one of the largest health protection providers in Hong Kong and Macau.

“Empowering people to live a better life” is the goal of AXA Hong Kong and Macau, which is reflected in everything we do. We are one of the most diversified insurers, providing a full range of coverage for individual and commercial customers. We offer all-round, integrated solutions across Life, Health and Property & Casualty to address all their insurance needs.

As an innovative insurer, we leverage on Big Data and AI to transform the customer experience end-to-end, making insurance simpler and more personal. We continue to drive innovation notably in health and protection, supporting customers in prevention, treatment and recovery.

We also believe it is our inherent responsibility to support the communities in which we operate. AXA Foundation is our flagship corporate social responsibility programme covering all of our efforts in promoting health, education and community support to create a positive and lasting impact in Hong Kong and Macau.

¹ Including customers of AXA China Region Insurance Company Limited, AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability), and AXA General Insurance Hong Kong Limited

² AXA Corporate Solutions, AXA Matrix Risk Consultants, AXA Insurance Company, and AXA Art with AXA XL’s insurance and reinsurance operations combined



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