



安盛

安心同行企業  
醫療保障計劃

# 您的僱員醫療方案夥伴



產品說明書

醫療保障在僱員福利計劃中佔上重要的一環。周全的醫療保障計劃，不單能為公司挽留優秀員工，並能吸納人才加入。今時今日，僱員尋求醫療保障作為保健解決方案，「**安心同行企業醫療保障計劃**」(「安心同行」) 正可為中小企提供一個靈活及富選擇性的保障組合，使您輕鬆地為僱員及其家人組合不同的計劃。在員工患病或受傷時，毋須為種類繁多的醫療開支而擔憂，在經濟上得到保障<sup>1</sup>。

## 保費具競爭力，獲享全面醫療保障<sup>2</sup>

讓您以具競爭力的保費為僱員提供周全的醫療保障。

## 靈活性保障

提供6個保障級別及多項自選保障，讓您按需要及預算自由組合最合適的方案。

- **基本保障** – 住院保障<sup>4</sup>
- **自選保障** – 額外住院保障<sup>4</sup>(包括門診洗腎費用及門診癌病治療費用)、附加重症醫療保障<sup>5</sup>、門診保障A<sup>4</sup>、門診保障B<sup>4</sup>、牙科保障<sup>4</sup>
- **附加免費服務** – AXA安盛緊急支援服務<sup>6</sup>，中國醫療網絡<sup>6</sup>及便捷的醫療網絡<sup>8</sup>

## 配合受保人生活步伐的數碼服務

受保人可使用 Emma by AXA<sup>9</sup>應用程式全天候處理日常醫療需要。

## 簡易申請手續<sup>3</sup>

只要您擁有至少3名僱員即可投保此保障。如您於投保及往後續保時擁有6名或以上的僱員，僱員於入職時申請僱員福利保險便毋須遞交個人健康聲明。

## 「安心同行」資料一覽表

投保資格	保單持有人須為香港註冊公司，並已聘有至少 3 名僱員
投保年齡	<ul style="list-style-type: none"> <li>▪ 僱員：69 歲或以下</li> <li>▪ 家屬： <ul style="list-style-type: none"> <li>- 配偶：69 歲或以下</li> <li>- 未婚子女：出生後 14 日至 18 歲 (或至 22 歲的全日制學生)</li> </ul> </li> </ul>
保障至年齡	<ul style="list-style-type: none"> <li>▪ 僱員：至 70 歲 #</li> <li>▪ 家屬： <ul style="list-style-type: none"> <li>- 配偶：至 70 歲 #</li> <li>- 未婚子女：至 19 歲 # (或至 23 歲 # 的全日制學生)</li> </ul> </li> </ul>
醫療核保	<ul style="list-style-type: none"> <li>▪ 3 至 5 名僱員：須核保</li> <li>▪ 6 名或以上僱員：毋須核保</li> <li>▪ 65 至 69 歲：須核保</li> </ul>
保費 <sup>Δ</sup>	每年續保，保費率並非保證不變
保單貨幣	港元
繳付方式	年繳

# 視乎保單合約訂明之終止保障條款。

Δ 詳情請參閱「重要資料」部分下之保費調整。

## 基本保障

### 住院保障<sup>4</sup>

- 病房及膳食費用
- 醫生巡房費用
- 醫院雜項費用
- 外科手術費用
- 麻醉師費用
- 手術室費用
- 專科治療費用
- 住院現金保障
- 入院前及出院後治療費用
- 深切治療病房費用
- 器官移植費用

## 自選保障

### (1) 額外住院保障<sup>4</sup>

- (i) 門診洗腎費用
- (ii) 門診癌病治療費用

### (2) 附加重症醫療保障<sup>5</sup>

如受保醫療費用在基本保障的合資格住院保障下不足以賠償，餘額可於此保障下賠償。

### (3) 門診保障A<sup>4</sup>

- (i) 醫生門診治療費用
- (ii) 專科治療費用
- (iii) X光檢驗及化驗費用

### (4) 門診保障B<sup>4</sup>

門診保障A提供的保障，以及以下保障：

- (i) 中醫費用 / 跌打醫師費用 / 針灸師費用
- (ii) 物理治療費用 / 脊醫治療費用

### (5) 牙科保障<sup>4</sup>

- (i) 因意外導致的假牙費用
- (ii) 拔牙及補牙費用
- (iii) 牙科X光費用
- (iv) 口腔檢查 / 洗牙費用





## 附加服務

### (1) AXA安盛緊急支援服務<sup>6</sup>

受保人從主要居住國到外地時可享用24小時全球緊急支援服務專用熱線，例如當他 / 她患上疾病或遇上嚴重意外，需要即時治療但沒有足夠醫療設備時，可獲安排醫療運送到最接近的醫療設施接受治理，及當他 / 她被確認需要回主要居住國 / 地區繼續治療時獲安排護送回國。

### (2) 中國醫療網絡<sup>6</sup>

受保人可享用中國內地免費電話專用熱線聯繫於中國內地指定醫院及只需出示AXA安盛康健卡，受保人便可獲安排入住中國醫療網絡的指定醫院<sup>7</sup>，毋須擔心入院保證按金。此外，提供健康管家服務包括中國醫院推薦、家庭一般醫療查詢、藥品不良反應查詢及講解體檢報告。

### (3) 便捷的醫療網絡<sup>8</sup>

在香港我們約有4,000名網絡醫生，讓受保人：

- 於眾多專家中選擇所需：當中包括普通科醫生、專科醫生、物理治療師及中醫
- 享有免找數服務：在我們的網絡醫生中接受合資格的醫療服務。為免存疑，在受限於保障表就相關保障所指明的賠償百分比及 / 或最高賠償金額的情況下，可能需要共同付款。

## Emma by AXA<sup>9</sup>

Emma by AXA 一站式保險及健康生活數碼平台，讓AXA安盛的客戶可輕鬆簡易地查閱及管理保單資訊，以及享用一系列的電子健康生活服務。以下是Emma by AXA 提供的主要功能：

### 查看保障內容及申請索償

- 查看e康健卡
- 查閱僱員福利保障範圍
- 搜尋AXA安盛於香港、中國內地及澳門的龐大網絡醫生及醫院網絡資訊
- 提交索償並查閱索償進度

### 尊享身心支援服務

- 享用健康體魄及心靈健康等服務
- 參加健康管理計劃來管理慢性健康狀況
- 登記參與網路研討會及最新推廣活動

### 與Emma對話

- 隨時隨地透過Chatbot (聊天機械人) 查詢各項服務詳情

## 保障摘要

基本保障		每傷病最高限額				
保障等級	等級一	等級二	等級三	等級四	等級五	等級六
<b>(A) 住院保障</b>						
賠償金額百分率為100%						
病房及膳食費用 (每天最高限額，最多180天)	2,200港元	1,800港元	1,200港元	800港元	600港元	450港元
醫生巡房費用 (每天最高限額，最多180天)	2,200港元	1,800港元	1,200港元	800港元	600港元	450港元
醫院雜項費用	33,000港元	27,000港元	18,000港元	12,000港元	10,000港元	8,000港元
外科手術費用						
■ 超級大型手術	99,000港元	87,000港元	63,000港元	45,000港元	36,000港元	27,000港元
■ 大型手術	66,000港元	58,000港元	42,000港元	30,000港元	24,000港元	18,000港元
■ 中型手術	33,000港元	29,000港元	21,000港元	15,000港元	12,000港元	9,000港元
■ 小型手術	13,200港元	11,600港元	8,400港元	6,000港元	4,800港元	3,600港元
麻醉師費用	最高可達外科手術費用的30%					
手術室費用	最高可達外科手術費用的30%					
專科治療費用*	6,000港元	5,000港元	4,000港元	3,000港元	2,000港元	1,500港元
住院現金保障** (每天最高限額，最多90天)	1,050港元	850港元	650港元	450港元	350港元	250港元
入院前及出院後治療費用	3,200港元	2,700港元	2,200港元	1,700港元	1,200港元	1,000港元
深切治療病房費用 (每天最高限額，最多14天)	3,500港元	3,200港元	2,400港元	1,600港元	1,200港元	900港元
器官移植費用*** (每年最高限額)	100,000港元			50,000港元		

備註：以上保障只適用於醫療所需費用以及合理及慣常收費。以上保障將根據保單的條款及細則賠償。

\* 需經由主診內科醫生建議或轉介。

\*\* 只在受保人入住香港醫院管理局轄下的公立醫院病房時適用。如已就某一段住院期間作出住院現金保障賠償，該住院期間的其他住院保障則不獲賠償。

\*\*\* 包括及限於醫院住院期間進行心臟、腎臟、肝臟或骨髓移植手術而產生的所有病房及膳食費用、深切治療病房費用、醫院雜項費用、外科手術費用、麻醉師費用、手術室費用、醫生巡房費用及專科治療費用。器官的獲取及運輸費用並不包括在內。

自選保障	最高限額					
	保障等級	等級一	等級二	等級三	等級四	等級五
<b>(B) 額外住院保障</b>						
賠償金額百分率為100% (每年最高限額)						
門診洗腎費用	30,000港元					
門診癌病治療費用	75,000港元					

保障等級	等級一	等級二	等級三	等級四	等級五	等級六
<b>(C) 附加重症醫療保障</b>						
賠償金額百分率為80% (每傷病最高限額)						
附加重症醫療保障 <sup>@##</sup>	200,000港元			100,000港元		
自付費	1,000港元					

保障等級	等級一	等級二	等級三	等級四	等級五	等級六
<b>(D) 門診保障 A<sup>△+</sup></b>						
賠償金額百分率選項分別為80% 或 100% (每次就診最高限額)						
醫生門診治療費用 (每天最多1次就診，每年最多30次就診)	350港元	300港元	250港元	200港元	150港元	100港元
專科治療費用 <sup>###</sup> (每天最多1次就診，每年最多10次就診)	700港元	600港元	500港元	400港元	300港元	200港元
X光檢驗及化驗費用 <sup>###</sup> (每年最高限額)	5,000港元	4,000港元	3,000港元	2,000港元	1,500港元	1,000港元

保障等級	等級一	等級二	等級三	等級四	等級五	等級六
<b>(E) 門診保障 B<sup>△+</sup></b> 門診保障 A 及下列保障						
賠償金額百分率選項分別為80% 或 100% (每次就診最高限額)						
中醫費用/跌打醫師費用/針灸師費用 (每天最多1次就診，每年最多8次就診)	350港元	300港元	250港元	200港元	150港元	100港元
物理治療費用 / 脊醫治療費用 <sup>###</sup> (每天最多1次就診，每年最多10次就診)	700港元	600港元	500港元	400港元	300港元	200港元

自選保障 (續)	最高限額						
	保障等級	等級一	等級二	等級三	等級四	等級五	等級六
<b>(F) 牙科保障*</b>							
<b>賠償金額百分率為80% (每年最高限額)</b>							
以下保障合共的每年總最高賠償總限額		3,200港元			2,200港元		
因意外導致的假牙治療		1,000港元			800港元		
拔牙及補牙費用		1,200港元			800港元		
牙科X光費用		800港元			500港元		
口腔檢查 / 洗牙費用 (每次就診最高限額，每年最多2次就診)		400港元			300港元		

備註：以上保障只適用於醫療所需費用以及合理及慣常收費。以上保障將根據保單的條款及細則賠償。

- @ 在醫院住院期間，受保人須住在不超過保單持有人指定給其的每天病房及膳食費用最高賠償金額的住宿或房間內。如違反該條件，AXA安盛應通過調整百分比減少應付賠償金額，該調整百分比相等於保障表所列與病房及膳食費用相關的每天最高賠償金額除以於醫院住院期間每天實際住宿費的百分比。
- △ 受保人可享用AXA安盛提供的網絡醫生網絡名單之服務。簽妥擔保同意書後，受保人可於網絡醫生診所就診時出示 AXA安盛康健卡以獲免找數服務。就受保人於網絡醫生診所就診時使用 AXA 安盛康健卡免找數服務的情況，在受限於就相關保障的賠償百分比及 / 或最高限額下，可能需要向網絡醫生共同付款。
- ## 不適用於器官移植費用、門診洗腎費用及門診癌病治療費用。
- ### 需經由主診內科醫生建議或轉介。
- + 當受保人的受保期間不足一個完整的保單年度時，其在可獲賠償的受保期間的每年的最高賠償金額及 / 或每年最多就診次數，應按整個保單年度的限額按月度比例計算。

## 重要資料

### 核保的披露責任

若發現保單中與任何受保險保障相關的任何人士有關的事實被錯誤申報予保單持有人或AXA安盛，而這種錯誤申報影響了保險應否存在或其保障金額，有關事實應被用於決定：

- 根據保單的條款及細則，保險保障是否有效
- 該受保人保險的生效日期、保費金額以及是否應就該人士作任何保費調整。

若錯誤申報年齡或其他相關事實導致受保人在沒有資格獲得保險的情況下獲得保險，或者該申報導致受保人本應沒有資格繼續獲得保險的情況下繼續受保：

- 該受保人的保險無效，並且應退還就其支付的保費
- 如果保單持有人或受保人有欺詐行為，則不得退還已支付的保費。

若AXA安盛已經為沒有資格獲得保險或沒有資格繼續獲得保險的受保人支付了索償：

- 該索償的全部金額應由保單持有人和 / 或受保人立即償還予AXA安盛，並對此負連帶責任。
- AXA安盛保留在欺詐、不繳保費和虛假聲明的情況下追究所有權利。

### 主要不受保項目

- 受保前已存在的疾病，除非受保人已參與「安心同行」連續12個月
- 門診治療費用，除非已選擇門診保障A或門診保障B
- 懷孕包括分娩、墮胎、流產及有關的醫療費用
- 避孕、不育之治療
- 例行健康檢查、一般住院健康檢查
- 先天性的疾病
- 非醫院護理或門診護理，休養或療養
- 性傳播疾病、愛滋病或人體免疫力缺乏病毒
- 自殺或蓄意自殘
- 牙科保健或其相關治療，保單中涵蓋的保障表列明的牙科保障除外
- 美容或整容手術，或減肥治療
- 專業及危險活動
- 幅射或化學污染、戰爭、罷工、暴亂或民事騷亂
- 違反或企圖違反法律或抵抗合法逮捕
- 使用非註冊藥物、實驗醫學治療
- 兒童發展遲緩及學習障礙
- 精神障礙
- 吸毒或酗酒
- 輔助儀器、設備及植入物
- 就同一受傷 / 疾病在任何法律、規例或保單下的應付賠償

註：有關全部不受保項目、牙科不受保項目及詳情，請參考有關保單合約。



## 投保條件及要求

- 適合已聘有3至50名僱員的香港註冊公司申請。
- 投保年齡為64歲或以下，受聘於您公司的全職僱員，符合**安心同行**的投保資格。如受保僱員年屆65歲或65歲至69歲的僱員要求投保**安心同行**，則需經健康核保審批。
- 投保年齡為18歲至64歲的受保僱員配偶，符合**安心同行**的投保資格。如受保配偶年屆65歲或65歲至69歲的受保僱員配偶要求投保**安心同行**，則需經健康核保審批。
- 投保年齡為出生後14日至18歲 (或未滿22歲的全日制學生) 的受保僱員未婚子女，符合**安心同行**的投保資格。
- 凡於投保及往後續保時投保僱員人數少於6名 (不包括配偶及子女) 之公司，僱員須申報個人健康狀況以作核保。
- 受保僱員在他 / 她及其合資格的配偶及子女的保障生效日當天，必須在您公司履行工作職務。
- 保費須由僱主支付。
- 每年保費最少為3,000港元。
- 必須為您公司所有符合保單合約的成員級別資格之全職僱員投保。
- 如公司僱員人數為4至9名，您可設置最多2個成員級別；如公司僱員人數為10至50名，您可設置最多3個成員級別。
- 相同類別之受保僱員必須投保相同成員級別。其合資格的配偶及子女亦只可投保與相關僱員相同之成員級別。
- 您可為每個保障設立不同的保障等級。例如：董事 (成員級別1) 可選擇保障等級1的住院保障，同時選擇保障等級2之門診保障A。
- 每個成員級別所選取的門診保障A或門診保障B及/或牙科保障等級，必須高一級或等於或低於所選的住院保障等級。
- 每個成員級別所選取的額外住院保障及/或附加重症醫療保障的保障等級須與住院保障的等級相同。

## 續保

於每個保單週年日，本保單可在續保時提前繳交所需保費以按年續保。AXA安盛保留在任何保單週年日前30日以書面通知保單持有人的保單不獲續保的權利。AXA安盛亦保留若保單持有人的受保僱員於保單週年日時總人數少於3人便不續保保單的權利。

## 寬限期

在繳付第一筆保費後，保單持有人將獲得自任何保費到期日起31日的寬限期。如果在寬限期屆滿之時仍有未支付的保費，保單將於寬限期屆滿時自動終止。若保單持有人在較早的終止日期之前事先以書面通知AXA安盛，保單將在該較早的日期終止。保單持有人須向本公司承擔保單生效期間寬限期內的保費。

## 終止保單

終止受保人的通知必須於他/她的保障終止生效日期前或31日內提交至AXA安盛。

任何受保人的保障將在以下較早日期自動終止：

- (a) 在保單終止當日；
- (b) 未能在寬限期前，就受保人的保障繳付保費；
- (c) 於受保人參與全職陸軍、海軍或空軍服務當日；
- (d) 於受保人 (非子女) 年滿65歲的該保單年度結束當日，或經健康核保審批並獲AXA安盛批准後，年滿70歲的該保單年度結束當日。在受保人為子女的情況下，則為子女年滿19歲的該保單年度結束當日，若是全職學生，則是他/她23歲生該保單年度結束當日；
- (e) AXA安盛因戰爭或任何戰爭行為而通知保單持有人當日，該日期由AXA安盛酌情決定；
- (f) 就受保僱員而言，不論AXA安盛是否收到終止僱用的通知，受保僱員在保單持有人的終止僱用的日期；

(g) 受僱員停止履行工作職務的日期，除非受僱員 (1) 因受傷、疾病或病症而暫時有傷患或缺勤；或 (2) 暫時停工，給予無薪休假或暫時兼職的，在此情況下，保單持有人可考慮將該等受僱員視為繼續正常在職工作 (但在本條第 (1) 及 / 或 (2) 項所述情況之後不超過6個月)；在其繼續支付保費的情況下，其保障視為繼續；

(h) 就受保的家屬，該受僱員在保單下的保障終止的日期。

若由保單持有人要求終止保單及在到期日前獲得 AXA 安盛接受，保單持有人或受保人 (如適用) 將不獲發還保費或部份保費。

## 合理及慣常收費和醫療所需

AXA 安盛只會賠償在保單下合資格的醫院住院、治療、手術、用品或其他醫療服務因醫療所需而實際產生的合理及慣常收費。如果費用高於合理及慣常收費，AXA 安盛將只會賠償合理及慣常收費的金額。

我們將根據綜合以下 (如適用) 計算合理及慣常收費：

- (a) 由香港政府發佈的憲報，該憲報列出香港公立醫院就私家病人服務的收費；
- (b) 由本地醫療權威機構提供的統計資料及從接受治療的國家或地區內執業的專科醫生和外科醫生處所收集的資料；
- (c) 業界的醫療費用統計；
- (d) 本公司的內部賠償統計及 / 或國際經驗；及
- (e) 受保保障的範圍或程度。

## 保費調整

在每個保單年度開始時，AXA 安盛會修訂及 / 或調整保費表內每個級別的保費率。保單持有人需繳付的保費相等於各受保人按保費表內列明的適用級別之保費率的總和。

## 條款及細則的修訂

AXA 安盛保留修改保障、保費、條款及細則及在續保時修改保單的權利，而有關修改及調整將會自動應用於保單。

## 索償通知及證據

就保單承保可能提出索償的受傷、疾病或病症之書面通知，以及涵蓋索償的發生、性質和程度的書面索償證據，包括收據正本和分項帳單，以及一份完整填妥的索償表格，必須自受傷、疾病或病症的首次治療日期起計算90天內交給 AXA 安盛，費用由受保人承擔。

如未能遵守此等規則規定的時間，該索償將無效。請參閱保單條款以了解索償申請詳情。

## 第三者權利

任何非本保單合約一方的人士或實體，將不能按《合約 (第三者權利) 條例》(香港法例第623章) 強制執行本保單的任何條款及細則。

## 保費徵費

保險業監管局將按照適用之徵費率透過 AXA 安盛對保單收取徵費。保單持有人須支付徵費以避免任何法律後果。

## 備註

1. 受限於年齡及投保資格。詳情請參閱本產品說明書之「投保條件及要求」及保單合約的條款及細則。
2. 保費率並非保證，續保時保單合約的條款及細則亦可能更改。AXA安盛保留權利，可於每個保單週年日重新 (a)檢討及調整保費率；及(b)更改保單合約的保障、條款及細則。保費可能因不同因素而被調整，當中包括但不限於受保人已屆年齡、醫療趨勢及AXA安盛的理賠經驗。
3. 公司聘用的全職僱員，投保年齡需為69歲或以下；僱員配偶的投保年齡為18歲至69歲；僱員未婚子女的投保年齡為出生後14日至18歲 (或未滿23歲的全日制學生)。
4. 受限於產品說明書內保障摘要及保單內條款及細則所列明的最高賠償金額。
5. 受限於產品說明書內保障摘要及保單合約中所列明的最高賠償金額、自付費、調整百分比及賠償金額百分率(如適用)。自付費(如適用)指從實際合資格費用中所扣除的金額，並在一般情況下分別適用於每個受保人，另作批准除外。
6. 此項服務受AXA安盛緊急支援服務的條款及細則約束。此款服務由第三方服務供應商提供。AXA安盛及第三方服務供應商保留不時修訂有關條款及細則之權利而不作另行通知。AXA安盛不會就第三方服務提供商所提供之任何服務、任何行為或不作為負上任何責任。
7. 中國醫療網絡由第三方服務供應商提供，而其指定醫院可能不定時作出更改而不作另行通知。AXA安盛不會就第三方服務供應商所提供之任何服務、任何行為或不作為負上任何責任。
8. 只適用於保障包括門診保障A或門診保障B的情況。受保人可到AXA安盛提供的網絡醫生，透過到網絡醫生就診期間出示AXA安盛康健卡，獲得免找數服務。網絡醫生名單可由AXA安盛自行決定不時修改而不作任何通知。請登入Emma by AXA或由AXA安盛提供的其他渠道或致電AXA安盛客戶服務熱線(852) 2519 1166以取得最新名單。網絡醫生及醫療網絡機構為獨立第三者，並非AXA安盛的代理。AXA安盛對網絡醫生和醫療網絡機構提供的醫療服務不承擔任何義務或責任，AXA安盛不須就該等網絡醫生和醫療網絡機構之任何行為或未履行行為而承擔任何責任。您需就控制AXA安盛康健卡的使用承擔一切責任並同意就使用AXA安盛康健卡而產生的賠償差額欠款向AXA安盛作出賠償。
9. AXA安盛保留不定時修訂Emma by AXA的服務範圍之權利而不作另行通知，可參閱Emma by AXA以獲取最新資訊。

## 請即行動，給您的公司一份「安心同行企業醫療保障計劃」！

欲知更多計劃詳情，請聯絡您的AXA安盛理財顧問。

「安心同行企業醫療保障計劃」由安盛保險有限公司(「AXA安盛」或「我們」)承保。

### 如何申請索償或查詢索償事宜？

請致電(852) 2519 1166聯絡我們的24小時客戶服務代表或電郵至employee.benefits@axa.com.hk以獲取索償申請詳情或索償相關查詢。我們會在2個工作天內回覆。

本計劃須受有關保單合約的條款、細則及不受保項目所限制。AXA安盛保留接受任何申請之最終權利。本產品說明書只提供一般資料，不能構成AXA安盛與任何人士所訂立之任何合約。本產品說明書並非保單。有關此等計劃的詳細條款、細則及不保事項，請參考有關保單合約，AXA安盛備有有關保單合約將應要求以供參閱。

### 關於AXA安盛

AXA安盛為AXA安盛集團之成員。AXA安盛集團是全球領先的保險公司，業務遍佈54個市場，以「致力守護，推動未來」的宗旨，服務全球1.05億名客戶。

作為業務多元化的保險公司，我們提供人壽、健康及一般保險的全面保障及服務，目標是成為個人、企業及社區的全方位保險和健康生活夥伴。

我們的核心服務承諾是透過積極聆聽客戶意見及利用科技和數碼轉型，不斷創新產品和豐富客戶體驗。

AXA安盛一直以為社區創造共享價值為己任，亦是首家在香港和澳門透過不同產品與服務支援精神健康的保險公司。例如設於Emma by AXA流動應用程式內，全方位身心支援服務平台「AXA BetterMe」中的心靈加油站，不僅我們的客戶，甚至所有市民均可享用其服務，以提升整個社區的精神健康。我們將繼續透過卓越產品和社區投資來促進社會進步，支持其可持續發展。



**安心同行企業醫療保障計劃  
產品說明書**

2025年2月

了解安心同行企業醫療保障計劃詳情



電話：(852) 2519 1166

[www.axa.com.hk](http://www.axa.com.hk)

如閣下不願意接收AXA安盛的宣傳或直接促銷材料，敬請聯絡香港黃竹坑香葉道28號嘉尚匯10樓安盛保險有限公司個人資料保護主任。AXA安盛會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

(只適合於香港特別行政區使用)



# 安盛

## 安心同行企業醫療保障計劃 保費表

(由2025年2月1日起生效)

### 每名受保人年繳保費<sup>#</sup> (港元)

基本保障		等級一	等級二	等級三	等級四	等級五	等級六
(A) 住院保障	僱員 / 配偶	\$6,805	\$5,419	\$3,849	\$2,400	\$1,770	\$1,336
	子女	\$5,352	\$4,260	\$3,027	\$1,889	\$1,392	\$1,049
自選保障							
(B) 額外住院保障 (門診洗腎及門診癌症治療保障)	僱員 / 配偶	\$196	\$196	\$196	\$196	\$196	\$196
	子女	\$157	\$157	\$157	\$157	\$157	\$157
(C) 附加重症醫療保障	僱員 / 配偶	\$1,239	\$1,463	\$1,688	\$733	\$855	\$991
	子女	\$991	\$1,170	\$1,350	\$588	\$684	\$792
(D) 門診保障 A (醫生診所治療 + 專科治療 + X光檢驗及化驗)	賠償金額百分率為80%						
	僱員 / 配偶	\$3,686	\$3,316	\$2,821	\$2,328	\$1,857	\$1,487
	子女	\$4,610	\$4,145	\$3,528	\$2,910	\$2,320	\$1,857
	賠償金額百分率為100%						
	僱員 / 配偶	\$4,609	\$4,145	\$3,528	\$2,910	\$2,322	\$1,857
	子女	\$5,761	\$5,181	\$4,407	\$3,636	\$2,901	\$2,322
(E) 門診保障 B (醫生診所治療 + 專科治療 + X光檢驗及化驗 + 中醫 / 跌打 / 針灸 + 物理治療 / 脊骨治療)	賠償金額百分率為80%						
	僱員 / 配偶	\$5,061	\$4,449	\$3,768	\$3,043	\$2,396	\$1,934
	子女	\$6,325	\$5,562	\$4,710	\$3,802	\$2,996	\$2,416
	賠償金額百分率為100%						
	僱員 / 配偶	\$6,326	\$5,562	\$4,710	\$3,805	\$2,996	\$2,416
	子女	\$7,906	\$6,949	\$5,886	\$4,755	\$3,742	\$3,020
(F) 牙科保障	僱員 / 配偶	\$2,044	\$2,044	\$2,044	\$1,534	\$1,534	\$1,534
	子女	\$2,044	\$2,044	\$2,044	\$1,534	\$1,534	\$1,534

# 保費率並非保證不變，而條款及細則亦可能在續保時被更改。AXA安盛保留權利於每一個保單週年日 (a) 審視及調整保費率；及 (b) 更改保單的保障、條款及細則。保費率可能因不同因素而被調整，當中包括但不限於受保人已屆年齡、醫療趨勢及AXA安盛的理賠經驗。

^ 保險業監管局將按照適用之徵費率透過AXA安盛對保單收取徵費。保單持有人須支付徵費以避免任何法律後果。

備註：

■ 本單張須與「安心同行企業醫療保障計劃」的產品說明書一併閱讀，「安心同行企業醫療保障計劃」的產品說明書載有計劃的主要特點。

「安心同行醫療保障計劃」由安盛保險有限公司（「AXA安盛」）承保。

「安心同行醫療保障計劃」須受有關保單合約的條款、細則及不受保項目所限制。AXA安盛保留接受任何申請之最終權利。本單張只提供一般資料，不能構成AXA安盛與任何人士所訂立之任何合約。本單張並非保單。有關此等計劃的詳細條款、細則及不保事項，請參考有關保單合約，AXA安盛備有有關保單合約將應要求以供參閱。

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(只適合於香港特別行政區使用)







安盛

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 injury<sup>1</sup>.

## Competitive premiums for all-rounded medical benefits<sup>2</sup>

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** – Hospitalization Benefits<sup>4</sup>
- **Optional Cover** – Additional Hospitalization Benefits<sup>4</sup> (including Outpatient Kidney Dialysis and Outpatient Cancer Treatment), Supplementary Major Medical<sup>5</sup>, Outpatient Benefits A<sup>4</sup>, Outpatient Benefits B<sup>4</sup>, Dental Benefits<sup>4</sup>
- **Additional Free Services** – AXA Emergency Assistance service<sup>6</sup>, China Health Link Network<sup>6</sup> and easy access to healthcare network<sup>8</sup>

### Digital solutions in pace with insured person’s life

Insured person can access to our Emma by AXA<sup>9</sup> app to manage his / her daily medical needs anytime anywhere.

### Easy enrollment process<sup>3</sup>

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.

## Axcellent at a glance

Eligibility	Policyholder must be a Hong Kong registered company with a minimum of 3 employees
Issue age	<ul style="list-style-type: none"> <li>■ Employee: Age 69 or below</li> <li>■ Dependent: <ul style="list-style-type: none"> <li>- Spouse: Age 69 or below</li> <li>- Unmarried child(ren): 14 days old to age 18 (or up to age 22 if still a full-time student)</li> </ul> </li> </ul>
Protection up to age	<ul style="list-style-type: none"> <li>■ Employee: Up to age 70<sup>#</sup></li> <li>■ Dependent: <ul style="list-style-type: none"> <li>- Spouse: Up to age 70<sup>#</sup></li> <li>- Unmarried child(ren): Up to age 19<sup>#</sup> (or up to age 23<sup>#</sup> if still a full-time student)</li> </ul> </li> </ul>
Medical underwriting	<ul style="list-style-type: none"> <li>■ 3 to 5 employees: Required</li> <li>■ 6 employees or above: Not required</li> <li>■ Age 65 to 69: Required</li> </ul>
Premium <sup>Δ</sup>	Yearly renewable and non-guaranteed premium rate
Policy currency	HKD
Payment mode	Annual

# Subject to the termination clause as stated in the policy provisions.

Δ Please refer to Premium adjustment under the section Important information for details

## Basic Cover

### Hospitalization Benefits<sup>4</sup>

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

## Optional Cover

### (1) Additional Hospitalization Benefits<sup>4</sup>

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

### (2) Supplementary Major Medical<sup>5</sup>

Pays benefits in excess of benefits payable under eligible Hospitalization Benefits

### (3) Outpatient Benefits A<sup>4</sup>

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

### (4) Outpatient Benefits B<sup>4</sup>

Benefits from Outpatient Benefits A and the following benefits:

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

### (5) Dental Benefits<sup>4</sup>

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



## Additional Services

### (1) AXA Emergency Assistance<sup>6</sup>

Insured person can access to 24-hour worldwide designated hotline 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 / region of residence.

### (2) China Health Link Network<sup>6</sup>

Insured person can access to 24-hour worldwide designated hotline (China toll free no.) to contact the designated hospitals in Mainland China, the insured person can be admitted to hospitals without worrying about the hospital admittance deposit at designated hospitals under China Health Link Network<sup>7</sup> by presenting the AXA health card. In addition, personal care manager services which include China hospital recommendation, family general medical or adverse drug reactions inquiries and physical check up report interpretation will be provided.

### (3) Easy Access to Healthcare Network<sup>8</sup>

Our network of around 4,000 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. For the avoidance of doubt, a co-payment may be required subject to the reimbursement percentages and / or maximum benefits of the relevant benefits as stated in the benefit schedule.

## Emma by AXA<sup>9</sup>

Emma by AXA app is the all-in-one digital insurance & wellness services platform for AXA customers, offering easy access to policy management and a range of health and lifestyle services. Key functions include:

### Access employee benefit details and submit claims

- Access eHealth Card
- View employee benefit policy details and entitlements
- Access AXA's expanded list of panel doctors and hospitals in Hong Kong, mainland China, and Macau
- Submit claims and view claim status

### Enjoy exclusive wellness support services

- Access physical and mental wellness support service
- Join health management programmes to manage chronic health conditions
- Enroll in webinars and latest promotion activities

### Ask Emma

- Engage with the chatbot for service enquiries anytime and anywhere



## Summary of benefits

Basic Cover	Maximum Limit Per Disability					
	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
<b>(A) Hospitalization Benefits</b>						
<b>100% Reimbursement</b>						
Room and Board (Maximum limit per day, up to maximum 180 days)	HKD2,200	HKD1,800	HKD1,200	HKD800	HKD600	HKD450
Doctor's Visit (Maximum limit per day, up to maximum 180 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)	HKD1,050	HKD850	HKD650	HKD450	HKD350	HKD250
Pre- and Post-Hospitalization Treatment	HKD3,200	HKD2,700	HKD2,200	HKD1,700	HKD1,200	HKD1,000
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 Hospitalization Benefits incurred during the hospital confinement for which Hospital Cash is claimed shall be payable.

\*\*\* Includes and limited to 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 incurred to perform operations for heart, kidney, liver or bone marrow transplantation during hospital confinement. Costs of acquisition and transportation of the organ are not included.

Optional Cover	Maximum Limit					
Benefit levels	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
<b>(B) Additional Hospitalization Benefits</b>						
<b>100% Reimbursement</b> (Maximum limit per year)						
Outpatient Kidney Dialysis			HKD30,000			
Outpatient Cancer Treatment			HKD75,000			

Benefit levels	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
<b>(C) Supplementary Major Medical</b>						
<b>80% Reimbursement</b> (Maximum limit per disability)						
Supplementary Major Medical <sup>@##</sup>		HKD200,000			HKD100,000	
Deductible			HKD1,000			

Benefit levels	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
<b>(D) Outpatient Benefits A <sup>△ +</sup></b>						
<b>Options: 80% or 100% Reimbursement</b> (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 <sup>###</sup> (Maximum 1 visit per day and 10 visits per year)	HKD700	HKD600	HKD500	HKD400	HKD300	HKD200
X-Ray and Laboratory Test <sup>###</sup> (Maximum limit per year)	HKD5,000	HKD4,000	HKD3,000	HKD2,000	HKD1,500	HKD1,000

Benefit levels	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
<b>(E) Outpatient Benefits B <sup>△ +</sup></b> Outpatient Benefits A and the following benefits						
<b>Options: 80% or 100% Reimbursement</b> (Maximum limit per visit)						
Chinese Herbalist / Bonesetter / Acupuncturist (Maximum 1 visit per day and 8 visits per year)	HKD350	HKD300	HKD250	HKD200	HKD150	HKD100
Physiotherapist / Chiropractor <sup>###</sup> (Maximum 1 visit per day and 10 visits per year)	HKD700	HKD600	HKD500	HKD400	HKD300	HKD200

Optional Cover (cont.)	Maximum Limit					
	Benefit levels	Level 1	Level 2	Level 3	Level 4	Level 5
<b>(F) Dental Benefits<sup>+</sup></b>						
<b>80% Reimbursement</b> (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.

- @ The insured person shall stay in an accommodation or room not exceeding the maximum benefits per day in relation to Room and Board as designated to the insured person by the policyholder throughout the period of hospital confinement. In the event of a breach of this condition, AXA shall reduce the benefit payable by applying the adjustment factor, which equals to the percentage of the maximum benefits per day in relation to Room and Board as specified in the schedule over the actual room rate per day during the hospital confinement.
- △ An insured person has access to a network of panel doctors offered by AXA. 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.
- + When the insured person is covered for less than a full policy year, any maximum benefits per year and / or any maximum number of visits per year for which reimbursements shall be made in such period shall be pro-rata on monthly basis to the limit for the full policy year.

## Important Information

### Disclosure Obligation for Underwriting

If any relevant facts pertaining to any person to whom insurance cover under the policy relates shall be found to have been incorrectly reported to the policyholder or to AXA, and if such misstatement affects the existence or the amount of insurance cover, the true facts shall be used in determining;

- whether insurance cover is in force under the terms and conditions of the policy
- the effective date of such person's insurance cover, the amount of premium and whether there shall be any premium adjustment for such person.

Where a misstatement of age or other relevant facts has caused an insured person to be insured under the policy when he / she is otherwise ineligible for insurance cover, or where such statement has caused an insured person to remain insured when he / she would otherwise be disqualified for further insurance cover in accordance with the terms and conditions of the policy:

- his / her insurance cover shall be void and there shall be a return of premiums paid in respect of the insured person
- where there is fraud on the part of the policyholder or the insured person, no premiums paid are to be returned.

If a claim has been paid in respect of the insured person who was in fact ineligible for insurance cover or disqualified for further insurance cover:

- the full amount of that claim shall immediately be repaid to AXA by the policyholder and / or the insured person who shall be jointly and severally liable for such repayment.
- AXA reserves all its rights to contest in the case of fraud, non-payment of premium and false declaration.

### Key Exclusions

- Pre-existing conditions until insured person has been continuously insured under **Axcellent Health Partner** for at least 12 consecutive months
- Outpatient treatment unless the Outpatient Benefits A or Outpatient Benefits B is taken
- Pregnancy including childbirth, abortion, miscarriage and all complications
- Birth control, treatment for infertility
- Routine health checks, hospitalization primarily for investigation
- Congenital condition
- 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
- Dental care or its related treatment except as defined under Dental Benefits when such Dental Benefits are indicated in the schedule as being covered by the policy
- Cosmetic or plastic surgery, treatment of obesity or sleep apnoea
- Professional sports and hazardous activities
- Nuclear or chemical contamination, war, strike, riot or civil revolution
- Violation or attempt of violation of law or resistance of lawful arrest
- Use of non-licensed drugs, experimental medical treatment
- Developmental delay, learning disabilities in children
- Mental disorders
- Drug addiction or alcoholism
- Appliances, equipment and implants
- Benefits payable under any laws, regulations or insurance policies in respect of the same injury / disease

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

## Eligibility and requirements

- Applicable for Hong Kong registered companies with 3 to 50 employees.
- Full-time employees of your company with issue age 64 years old or below are eligible to enroll **Axcellent Health Partner**. If an insured employee attains the age of 65 or an employee who is between 65 to 69 years old requests to enroll **Axcellent Health Partner**, health underwriting is required.
- Insured employees' spouse with issue age 18 to 64 years old are eligible to enroll **Axcellent Health Partner**. If an insured spouse attains the age of 65 or an insured employee's spouse who is between 65 to 69 years old requests to enroll **Axcellent Health Partner**, health underwriting is required.
- Insured employee's unmarried child(ren) with issue age 14 days old to 18 years old (or up till 22 years old if still in full-time education) are eligible to enroll **Axcellent Health Partner**.
- Individual declaration of health is required for companies less than 6 employees 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 HKD3,000 per annum.
- All permanent full-time employees of your company who belongs to any member class covered under the 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 enrol 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.
- 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 Hospitalization 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 one benefit level above or equal to or lower than the benefit level of Hospitalization Benefits for each member class (with benefit level 6 being the lowest).
- Benefit level(s) of Additional Hospitalization Benefits and / or Supplementary Major Medical must be at the same benefit level as Hospitalization Benefits for each member class.

## Renewal

At each policy anniversary, the policy may be renewed on an annual basis by paying the required premium in advance at the time of renewal. AXA reserves the right not to renew the policy by giving 30 days notice in writing to the policyholder prior to any policy anniversary. AXA also reserves the right not to renew the policy at policy anniversary if the total number of insured employees of the policyholder is less than 3 at policy anniversary.

## Grace period

A grace period of 31 days following the premium due date shall be allowed to the policyholder for the payment of any premium after the first premium. If any premium is not paid before the expiration of the grace period, the policy shall automatically terminate at the expiration of the grace period, except that if the policyholder shall have given AXA a written notice in advance of any earlier date of termination, the policy shall terminate at such earlier date. The policyholder shall be liable to AXA for the premium for the time the policy was in force during the grace period.

## Termination

Notice of termination of an insured person must be given to AXA within 31 days from the effective date of termination of his / her insurance cover.

The insurance cover hereunder of any insured person shall automatically cease on the earlier of the following dates:

- (a) the date the policy is terminated;
- (b) when any premium in respect of the insured person's insurance cover remains unpaid at the expiry of the grace period;
- (c) the date on which the insured person enters full time military, naval or air service;
- (d) the end of the policy year during which the insured person (who is not a child) attains the age of 65, or up to the age of 70 upon approval by AXA subject to health underwriting. In the case of an insured person who is a child, the end of the policy year during which the child attains the age of 19 years, or the age of 23 years if he / she is a full-time student;
- (e) the date communicated to the policyholder by AXA by virtue of war, act of war, where such date shall be at the discretion of AXA;
- (f) in the case of an insured employee, the date on which the insured employee's employment with the policyholder is terminated whether or not AXA has received notice of termination of employment;



(g) the date when an insured employee ceases to be actively at work, except if an insured employee (1) is temporarily disabled or is absent due to injury, illness or disease or (2) is temporarily laid-off, given leave of absence or vacation without pay or temporarily on part-time employment, under which the policyholder may elect to consider such insured employee as remaining in active employment with the policyholder (but not for a period longer than 6 months following the situations mentioned in (1) and / or (2)), and his / her insurance cover shall be deemed to continue provided that the premium payments are continued;

(h) in the case of an insured dependent, the date on which the insurance cover under the policy of the depending insured employee ceases.

No premium or proportion of the premium will be refunded to the policyholder or insured person(s) (if applicable) if termination is initiated by the policyholder and accepted by AXA before the expiry date.

## Reasonable and Customary Charges and Medically Necessary

We will only reimburse the reasonable and customary charges actually incurred for eligible hospital confinement, treatment, procedure, supplies or other medical services that are covered under the policy which are medically necessary. If the charges are higher than the reasonable and customary charges, we will only pay the amount which is reasonably and customarily charged.

We will base the calculation of reasonable and customary charges on a combination of the following (if applicable):

- a) the gazette issued by the Hong Kong government which sets out the fees for the private patient services in public hospitals in Hong Kong;
- b) statistical information provided by local health authoritative body and information collected from medical specialists and surgeons practicing in the country or area where the treatment is received;
- c) industrial medical fee survey;
- d) AXA's internal claim statistics and/or global experience; and
- e) the extent or level of benefit insured.

## Premium adjustment

At the beginning of each policy year, AXA shall revise and / or adjust the premium rates for each member class as specified in the table of premium rates. The aggregate premium payable by policyholders shall then be equal to the sum of all individual premiums of the insured persons which are determined in accordance with the premium rates applicable to their respective member classes as specified in the table of premium rates.

## Revision of terms and conditions

AXA reserves the right to revise the benefits, premiums, terms and conditions, and to make changes to the policy upon renewal and any such revision and adjustment will apply to the policy automatically.

## Notification and proof of claims

Written notice of injury, illness or disease on which a claim may be based and which is covered by the policy, and written proof of claim covering the occurrence, character and extent of claim, including original receipts and itemized bills together with a fully completed claim form must be given to AXA at the insured person's expenses within 90 days, starting from the first date of treatment of the injury, illness or disease for which the claim is made.

Failure to comply within the time required in these rules will invalidate the claim. Please refer to the policy provision for details on the requirements on claim submission.

## 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. Full-time employees of your company with issue age 69 years old or below; 18 to 69 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 and the terms and conditions of the policy.
5. Subject to maximum limits, deductible, adjustment factors and reimbursement percentage (if applicable) listed in the summary of benefits of this product brochure and in the policy contract. 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. The provision of services is subject to the AXA Emergency 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.
7. 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.
8. Only applicable if the coverage of policy includes Outpatient Benefits A or Outpatient Benefits B. An insured person may access to a network of panel doctors offered by AXA and receive credit facility during the network panel doctors visit by presenting the AXA health card. The directory of the network is subject to change from time to time at AXA’s sole discretion without prior notice. Please login to Emma by AXA or other channels made available by AXA or call AXA Customer Care Hotline at (852) 2519 1166 for the latest list. Network panel doctors are independent third parties and are not agents of AXA. AXA shall not have any obligation or liability whatsoever in relation to the medical services provided by network panel doctors and shall not be responsible for any act or failure to act on the part of network panel doctors.  
You accept full responsibility for controlling the use of the AXA health card and agrees to reimburse AXA of any shortfall arising from the use of AXA health card.
9. 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”, the “Company”, or “we”).

### How do I make a claim or enquire about claims?

Simply contact our 24-hours customer service representatives at (852) 2519 1166 or email us by [employee.benefits@axa.com.hk](mailto:employee.benefits@axa.com.hk) for claim submission detail or claims related enquiries. We will provide a response within 2 working days.

**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 of the plan, please refer to the relevant policy provisions, which will be made available by AXA upon request.**

### ABOUT AXA HONG KONG AND MACAU

AXA Hong Kong and Macau is a member of the AXA Group, a leading global insurer with presence in 54 markets and serving 105 million customers worldwide. Our purpose is to act for human progress by protecting what matters.

As one of the most diversified insurers offering integrated solutions across Life, Health and General Insurance, our goal is to be the insurance and holistic wellness partner to the individuals, businesses and community we serve.

At the core of our service commitment is continuous product innovation and customer experience enrichment, which is achieved through actively listening to our customers and leveraging technology and digital transformation.

We embrace our responsibility to be a force for good to create shared value for our community. We are proud to be the first insurer in Hong Kong and Macau to address the important need of mental health through different products and services. For example, the Mind Charger function on our holistic wellness platform “AXA BetterMe”, which is available via our mobile app Emma by AXA, is open to not just our customers, but the community at large. We will continue to foster social progress through our product offerings and community investment to support the sustainable development of Hong Kong and Macau.



**Axcellent Health Partner Employee Benefits Insurance Package Plan  
Product brochure**

February 2025

Find out more about  
Axcellent Health Partner Employee Benefits Insurance Package Plan



Tel : (852) 2519 1166

[www.axa.com.hk](http://www.axa.com.hk)

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## Axcellent Health Partner Employee Benefits Insurance Package Plan premium table

(effective from 1 February 2025)

### Annual premium<sup>#^</sup> per insured person (HKD)

Basic Cover		Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
(A) Hospitalization Benefits	Employee / Spouse	\$6,805	\$5,419	\$3,849	\$2,400	\$1,770	\$1,336
	Dependant Child	\$5,352	\$4,260	\$3,027	\$1,889	\$1,392	\$1,049
<b>Optional Cover</b>							
(B) Additional Hospitalization Benefits (Outpatient Kidney Dialysis & Outpatient Cancer Treatment)	Employee / Spouse	\$196	\$196	\$196	\$196	\$196	\$196
	Dependant Child	\$157	\$157	\$157	\$157	\$157	\$157
(C) Supplementary Major Medical	Employee / Spouse	\$1,239	\$1,463	\$1,688	\$733	\$855	\$991
	Dependant Child	\$991	\$1,170	\$1,350	\$588	\$684	\$792
(D) Outpatient Benefits A (Consultation at Doctor's Office & Specialist Consultation + X-Ray & Laboratory Test)	<b>80% Reimbursement</b>						
	Employee / Spouse	\$3,686	\$3,316	\$2,821	\$2,328	\$1,857	\$1,487
	Dependant Child	\$4,610	\$4,145	\$3,528	\$2,910	\$2,320	\$1,857
	<b>100% Reimbursement</b>						
	Employee / Spouse	\$4,609	\$4,145	\$3,528	\$2,910	\$2,322	\$1,857
	Dependant Child	\$5,761	\$5,181	\$4,407	\$3,636	\$2,901	\$2,322
(E) Outpatient Benefits B (Consultation at Doctor's Office & Specialist Consultation + X-Ray & Laboratory Test + Chinese Herbalist /Bonesetter / Acupuncturist + Physiotherapist / Chiropractor)	<b>80% Reimbursement</b>						
	Employee / Spouse	\$5,061	\$4,449	\$3,768	\$3,043	\$2,396	\$1,934
	Dependant Child	\$6,325	\$5,562	\$4,710	\$3,802	\$2,996	\$2,416
	<b>100% Reimbursement</b>						
	Employee / Spouse	\$6,326	\$5,562	\$4,710	\$3,805	\$2,996	\$2,416
	Dependant Child	\$7,906	\$6,949	\$5,886	\$4,755	\$3,742	\$3,020
(F) Dental Benefits	Employee / Spouse	\$2,044	\$2,044	\$2,044	\$1,534	\$1,534	\$1,534
	Dependant Child	\$2,044	\$2,044	\$2,044	\$1,534	\$1,534	\$1,534

# 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 rates may be adjusted based on factors including but not limited to the attained age of the insured, medical trend and AXA's claims experience.

^ 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.

Note:  
■ This leaflet should be read in conjunction with the product brochure of **Axcellent Health Partner Employee Benefits Insurance Package Plan** which contains major features of the plan.

Axcellent Health Partner Employee Benefits Insurance Package Plan is underwritten by AXA General Insurance Hong Kong Limited ("AXA").

Axcellent Health Partner Employee Benefits Insurance Package Plan is subject to the terms, conditions and exclusions of the policy. AXA reserves the final right to approve any application. **This leaflet 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 of the plan, please refer to the relevant policy provisions, which will be made available by the Company upon request.**

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