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Healthcare


AXA WiseGuard Medical
Insurance Plan

VHIS Certified Plan

Essential medical protection against uncertainty



Product brochure



Decisions about your medical insurance are often complex and time-consuming, but they need not be. **AXA WiseGuard Medical Insurance Plan** (“**WiseGuard Medical**”) is a basic medical plan that covers your essential medical needs.

Certified by the government of the Hong Kong Special Administrative Region (“Hong Kong”) under the Voluntary Health Insurance Scheme (“VHIS”), **WiseGuard Medical** aims to give you accessible, continuous, quality and transparent protection.

Hong Kong taxpayers may claim tax deductions for qualifying premiums paid for **WiseGuard Medical** under VHIS if conditions are fulfilled.



VHIS: Essential information

This is an individual indemnity hospital insurance plan certified under VHIS.

Registered VHIS providers	AXA China Region Insurance Company (Bermuda) Limited / AXA China Region Insurance Company Limited
Type of certified plan	VHIS Standard Plan
Name of certified plan	AXA WiseGuard Medical Insurance Plan
Eligible tax deduction amount*	A taxpayer is allowed a maximum annual deduction of HKD8,000 in respect of qualifying premiums paid for each insured person

* For more information, please refer to www.ird.gov.hk or seek independent tax advice.

Plan features



**Guaranteed renewal
up to age 100³**



**Annually refreshed
benefit item limit with
no lifetime benefit limit**



No waiting period



**Coverage for pre/post-
confinement and day case
procedure outpatient care**



**Coverage for local
psychiatric treatment**



Guaranteed renewal up to age 100³

WiseGuard Medical is open to everyone aged between 14 days and 80 years old. Renewal is guaranteed up to the age of 100³. Fit for every life stage, **WiseGuard Medical** guarantees that renewal premiums will not be raised as a result of any claims you made or any changes in your health conditions. Instead, your renewal premiums will be based on the prevailing premium rates at the time of policy anniversary.



Annually refreshed benefit item limit with no lifetime benefit limit

There is no lifetime benefit limit under **WiseGuard Medical**. Every year, you may claim up to the respective sub-limits and an annual benefit limit. These limits are refreshed at the start of each policy year.



No waiting period

When you apply for **WiseGuard Medical**, you must disclose your current health conditions to us for underwriting purposes. Your coverage starts as soon as your policy becomes effective. If we identify any disabilities or conditions during the underwriting process, we will notify you of the case-based exclusion from coverage before policy issuance. If you have a pre-existing condition that you were not aware of at the time you applied for your policy, we will reimburse your eligible expenses on a sliding scale.

First policy year	no coverage
Second policy year	25% reimbursement
Third policy year	50% reimbursement
Fourth policy year onwards	full coverage



Coverage for pre/post-confinement and day case procedure outpatient care

We will reimburse your eligible expenses for outpatient visit or emergency consultation resulting in confinement or day case procedure up to a limit per visit and subject to an annual limit. Eligible expenses for follow-up outpatient visits conducted by the attending doctor or supported by written referral may also be covered after confinement and day case procedure.

If an endoscopic examination, such as oesophagogastroduodenoscopy (OGD) or colonoscopy, is considered medically necessary, you can opt to have one in a day case procedure centre, avoiding hospital confinement so that you can recover in the comfort of your own home whenever possible.



Coverage for local psychiatric treatment

Your mental health deserves the same attention as your physical health. If you are afflicted with a mental illness, you may be covered for the eligible expenses charged on the psychiatric treatments during confinement in Hong Kong as recommended by a specialist.

WiseGuard Medical at a glance

Premium payment term	Up to age 100
Benefit period	Up to age 100 ¹
Issue age	14 days old – age 80
Premium[#]	<ul style="list-style-type: none"> ■ Will be adjusted based on the insured person's attained age ■ Premiums are not guaranteed
Policy currency	HKD
Payment mode	Annual / Semi-annual / Monthly
Territorial scope of cover	Worldwide ²
Policy application	Underwriting required
Policy renewability	Guaranteed annual renewal until the insured person reaches the age of 100 ³
Tax deduction eligibility[*]	Applicable to Hong Kong taxpayers only

[#] Please refer to **Premium adjustment** under the section Important Information for details.

^{*} For more information, please refer to www.ird.gov.hk or seek independent tax advice.

Benefit schedule

A highlight of the key benefits of the policy is set out as below⁽⁷⁾. Please refer to the terms and benefits stated in the policy contract for the full list of the benefits and relevant terms, conditions and exclusions.

Benefit items ⁽¹⁾	Benefit limit
(a) Room and board Maximum 180 days per policy year	HKD750 per day
(b) Miscellaneous charges Per policy year	HKD14,000
(c) Attending doctor's visit fee Maximum 180 days per policy year	HKD750 per day
(d) Specialist's fee ⁽²⁾ Per policy year	HKD4,300
(e) Intensive care Maximum 25 days per policy year	HKD3,500 per day
(f) Surgeon's fee	Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures - <ul style="list-style-type: none"> ■ Complex HKD50,000 ■ Major HKD25,000 ■ Intermediate HKD12,500 ■ Minor HKD5,000
(g) Anaesthetist's fee	35% of surgeon's fee payable ⁽⁵⁾
(h) Operating theatre charges	35% of surgeon's fee payable ⁽⁵⁾
(i) Prescribed diagnostic imaging tests ^{(2) (3)}	HKD20,000 per policy year Subject to 30% coinsurance
(j) Prescribed non-surgical cancer treatments ⁽⁴⁾ Per policy year	HKD80,000
(k) Pre- and post-confinement / day case procedure outpatient care ⁽²⁾	HKD580 per visit, up to HKD3,000 per policy year <ul style="list-style-type: none"> ■ 1 prior outpatient visit or emergency consultation per confinement/day case procedure ■ 3 follow-up outpatient visits per confinement/day case procedure (within 90 days after discharge from hospital or completion of day case procedure)
(l) Psychiatric treatments ⁽⁶⁾ Per policy year	HKD30,000
Other benefit	
Compassionate death benefit	HKD10,000 per policy
Other limits	
Annual benefit limit for benefit items(a) – (l)	HKD420,000 per policy year
Lifetime benefit limit for benefit items(a) – (l)	Nil



Notes:

- (1) Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
- (2) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or registered medical practitioner.
- (3) Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- (4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- (5) The percentage here applies to the surgeon's fee actually payable or the benefit limit for the surgeon's fee according to the surgical categorisation, whichever is the lower.
- (6) The benefit shall only be payable for the eligible expenses charged on psychiatric treatments during the confinement in Hong Kong as recommended by a specialist.
- (7) This benefit schedule is subject to and shall be read together with the terms and benefits of the policy contract.

Important information

Disclosure obligation for underwriting

You are required to declare all requisite information that would affect the underwriting decisions of the Company. The Company has the right to declare the policy void due to any misrepresentation or fraud. If the non-health related information of the insured person (including but not limited to age, sex or smoking habit) is misstated in the application, the Company may adjust the premium, for the past, current or future policy year, or declare the policy void on the basis of the correct information.

Cooling-off period

If you are not completely satisfied with the policy, you have the right to cancel it by returning the policy and giving written request. Such letter of request must be signed by you and received directly by our Customer Service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong within 21 days after the delivery of the policy or issue of the notice (informing about the availability of the policy and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. The policy will then be cancelled and a refund of any premium(s) paid will be returned to you on the condition that no claim has been admitted.

Premium adjustment

The initial premium is based on the age of the insured person at the time of policy issuance and other factors including but not limited to gender and risk class of the insured person and the benefit level of your policy. Premiums are not guaranteed and may be changed by the Company at any of the policy anniversaries. The premium may be adjusted on each policy anniversary based on factors including but not limited to the attained age of the insured person, medical trend and the Company's claims experience.

Non-payment of premium

You should pay premiums for the whole of your premium payment term. Any premiums remaining outstanding at the end of the grace period (i.e. 31 days after premium due date) may lead to termination of your policy. You may lose the insurance protection offered by the policy.

Inflation

Medical costs in the future are likely to be higher than they are today due to inflation. In that case, the Company may, subject to the policy contract, revise the terms and benefits and future premiums from time to time, such that the adequacy of coverage under the plan can be maintained.

Termination

The policy will be automatically terminated on the earliest of the followings:

- (a) non-payment of premiums after a grace period of 31 days after the premium due date;
- (b) the day immediately following the death of the insured person; or
- (c) the Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write the policy.



Key exclusions

Under the terms and benefits of the policy contract, the Company shall not pay any benefits in relation to or arising from the following expenses:

1. Expenses incurred for treatments, procedures, medications, tests or services which are not medically necessary.
2. Expenses incurred for the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a registered medical practitioner for medically necessary investigation or treatment of a disability which cannot be effectively performed in a setting for providing medical services to a day patient.
3. Expenses arising from Human Immunodeficiency Virus ("HIV") and its related disability, which is contracted or occurs before the policy effective date. Irrespective of whether it is known or unknown to the policy holder or the insured person at the time of submission of application, including any updates of and changes to such requisite information (if so requested by the Company under section 8 of part 1 of the policy contract) such disability shall be generally excluded from any coverage of the terms and benefits of the policy contract if it exists before the policy effective date. If evidence of proof as to the time at which such disability is first contracted or occurs is not available, manifestation of such disability within the first five (5) years after the policy effective date shall be presumed to be contracted or occur before the policy effective date, while manifestation after such five (5) years shall be presumed to be contracted or occur after the policy effective date.

However, the exclusion under this entire section 3 shall not apply where HIV and its related disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the terms and benefits of the policy contract shall apply.

4. Expenses incurred for medical services as a result of disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related disability, where this section 3 above applies).
5. Any charges in respect of services for –
 - (a) beautification or cosmetic purposes, unless necessitated by injury caused by an accident and the insured person receives the medical services within ninety (90) days of the accident; or
 - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the insured person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this section 6 does not apply to –
 - (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other medical services provided;
 - (b) removal of pre-malignant conditions; and
 - (c) treatment for prevention of recurrence or complication of a previous disability.
7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident. Follow-up dental treatment or oral surgery after discharge from hospital shall not be covered.

8. Expenses incurred for medical services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.
9. Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during confinement or on the day of the day case procedure.
10. Expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.
11. Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Expenses incurred for medical services provided as a result of congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of eight (8) years.
13. Eligible expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
14. Expenses incurred for treatment for disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

If the insured person commits suicide within one (1) year from the policy effective date, whether sane or insane, the compassionate death benefit will be limited to a refund of the premiums paid without interest. The amount of paid premiums to be refunded will be calculated from the policy effective date.

Levy on insurance premium

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

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.



Remarks

1. The benefit period of **WiseGuard Medical** is up to age 100 (age at last birthday) of the insured person, subject to the termination of policy as stated in section Important Information of this product brochure.
2. Except for the psychiatric treatment, all covered benefits shall be applicable worldwide, in which case psychiatric treatments will be reimbursed only if they are conducted during confinement in Hong Kong as recommended by a specialist.
3. Subject to the terms and benefits of the policy contract, you have a guaranteed right to renew the policy by making payment of the prevailing premium on each policy anniversary.

Notes:

- Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured person on his or her last birthday.
- The words and expressions “policy anniversary” and “supplement” shown in this product brochure shall carry the same meanings as “renewal date” and “rider” (respectively and where applicable) stated in the policy contract.
- Subject to the policy contract, the Company reserves the right to revise the terms and benefits and future premium upon policy anniversary.
- All types of waiver of premium supplements do not apply to **WiseGuard Medical**.

AXA WiseGuard Medical Insurance Plan is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively “AXA”, the “Company”, or “we”).

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. 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 contract, which will be made available by the Company 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 million customers¹ in the region. In addition to being the #1 global Property & Casualty commercial lines insurer by Gross Written Premium (GWP)², we have also been the #1 insurance brand worldwide for ten consecutive years³. In Hong Kong and Macau, we are also one of the largest health protection providers.

“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 2016 GWP in one billion Euro

³ Interbrand Best Global Brand 2018 (By brand value)



AXA WiseGuard Medical Insurance Plan Product Brochure

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Find out more about AXA WiseGuard Medical Insurance Plan



Tel : (852) 2802 2812

Fax : (852) 2598 7623

www.axa.com.hk

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