



亞洲保險
ASIA INSURANCE



Asia MaxiCare 網絡門診保障服務





Benefit Highlights

保障重點

- + 多種門診及牙科保障
Wide variety of dental and outpatient benefits
 - + 覆蓋超過90間診所及300位醫生, 包括香港、九龍及新界
Including over 90 clinics and 300 medical practitioners in Hong Kong, Kowloon, and the New Territories
- + 免找數安排
Cashless arrangement
 - + 15日-80歲均可投保
Eligible enrollment age from 15 days to aged 80
- + 無須進行核保程序
No underwriting process is required
 - + 有關門診索償並不會影響賠償紀錄
Outpatient claim will not affect your claim record
- + 可配合團體保險/自願醫保計劃又或者獨立購買
Available for purchasing with group medical/ VHIS or standalone purchase

Benefit Items

保障內容

Out-patient benefit schedule 門診保障服務		Class 1	Class 2	Class 3	Class 4
1	Out-patient Physician's Visit (including 3 days basic medication) - GP Copayment 西醫普通科門診 (包3天基本藥物) – GP 自付額 Extra medication coverage per visit 額外藥物保障限額 (每次)	0	0	0	0
2	Physiotherapist's Visit* – PC Copayment 物理治療* – PC 自付額	0	0	\$20	\$40
3	Out-patient Specialist's Consultation (including 5 days basic medication)* - SP Copayment 專科門診(包5天基本藥物)* – SP 自付額 Extra medication coverage per visit 額外藥物保障限額 (每次)	0	0	0	\$60
4	Chinese Medicine Practitioner's Visit (including 2 packs of basic herbs) - CMP Copayment 中醫 (包2份基本中藥) – CMP 自付額 Extra herbs coverage per visit 額外中藥保障限額 (每次)	0	0	0	0
5	Out-patient X-ray & Laboratory Tests* - XRL (per Policy Year) X光化驗門診* – XRL (每保單年度)	\$3,000	\$2,500	\$2,000	\$1,500
6	Dental Scaling and Polishing (no. of visit per year) – DT 洗牙 (每年次數) - DT	1	1	1	1
7	Mental Wellness Program 精神健康支援服務	Free 免費			
8	Accidental Death 意外身故	Reimbursement Amount 賠償額 \$10,000			

*Written referral letter from the attending physician is required.
必須持有主診醫生簽發之轉介信。





Exclusions 不保事項

Unless otherwise agreed in writing, the Medical Plan(s) will not cover any expenses related to the followings:
除保單利益表或以批註明確列明外，本公司概不支付因下列事項所引致的醫療護理、治療、藥物治療、項目、疾病、活動及其相關或連帶的費用：

- 1. Routine/Preventive physical examination and investigations**
例行身體檢查及測試
- 2. Pregnancy test, contraceptive related, birth control, sterilization of either sex, infertility (in-vitro fertilization or any other artificial method of inducing pregnancy), and sexual dysfunction**
懷孕、分娩（包括手術分娩）、流產、墮胎及產前檢查或產後護理。因避孕手術、使用避孕器或避孕藥，或恢復受孕，或治療不育所引致的事故。
- 3. Pregnancy and its complication including but not limited to ectopic pregnancy, abortion and miscarriage**
懷孕及其並發症包括但不限於宮外孕、墮胎和流產。
- 4. Sexually transmitted disease or human immunodeficiency virus infection related**
性傳播疾病或人類免疫力缺乏病毒相關感染
- 5. Psychiatric, mood disorder, mental diseases, behavioral disorders**
精神、心理或神經錯亂，以及其引致的任何生理或心身現象。
- 6. Congenital, developmental or hereditary conditions or diseases**
先天性疾患、發育性或遺傳性問題或疾病
- 7. Eye refraction or eyesight related (e.g. routine eye tests, fitting of spectacles or lenses, LASIK, etc)**
眼鏡配置或視覺相關（例如：例行眼部檢驗、驗配眼鏡或鏡片、激光矯視等）
- 8. Cosmetic or plastic surgery for the purpose of beautification**
為美容目的而進行的醫療服務
- 9. Rental or purchase of prosthesis, prosthetic devices, or medical equipment or appliances (e.g. wheelchair, CPAP machine, hearing aids, crutches, aero chamber, etc.)**
租借或購買義肢、矯型裝置或醫療設備或儀器（例如輪椅、CPAP 機器、助聽器、拐杖、助吸器等）
- 10. Supplement, appetite stimulants, anti-depressants, any treatment or medication for weight control, medication on request (e.g. travelling medicine), over-the-counter drugs (e.g. shampoo, lotion) and lubricant (e.g. artificial tears)**
補充劑、食慾興奮劑、抗抑鬱藥、任何用於控制體重的治療或藥物、應要求提供的藥物（例如旅行藥）、非處方藥（例如洗髮水、乳液）和潤滑劑（例如人工淚液）
- 11. Vaccinations, immunisations and any preventive care**
接種疫苗、防疫注射及任何預防治療。
- 12. Acupuncture, pilates, shockwave including those performed by physiotherapist**
針灸、普拉提、衝擊波，包括由物理治療師進行的課程
- 13. Tui Na, cupping, massage therapy including those performed by Chinese Medicine Practitioner**
推拿、拔罐、按摩療法，包括由中醫師進行的療法
- 14. Experimental medical technology or procedure**
實驗醫學技術或程序
- 15. Chronic alcoholism or abuse of alcohol, drugs addiction or abuse of drugs**
慢性酒精中毒或濫用酒精、毒癮或濫用藥物

Exclusions

不保事項

16. Dietitian and Traditional Chinese Medicine consultation (unless otherwise specified in the Schedule)
營養師和中醫諮詢 (除非已於保單內明確列出)
17. Accidents that arise directly or indirectly from hazardous or professional sports
因危險或職業運動直接或間接造成的意外。
18. War, invasion, act of foreign enemy, act of terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or direct participation in strike, riot or civil commotion
戰爭或任何軍事行動 (包括已宣戰或未宣戰) · 或在任何國家或國際權力機構之海、陸、空 部隊中服役。
19. Suicide, self-inflicted injury, or any attempted suicide whether sane or insane
蓄意自我毀傷或企圖自殺 · 不論當時神志是否清醒。
20. Any treatment or disability directly or indirectly arising from or consequent upon illegal activity
直接或間接由於或因為不法活動所引致的治療或傷病
21. Female hormonal tests or assays and female hormonal replacement therapy unless resulting from a disease
女性賀爾蒙檢驗或化驗 · 及女性賀爾蒙取代療法 (因疾病引致除外)。
22. All cancer treatments (e.g. chemotherapy, radiotherapy, target therapy and IV infusion, PET and PET-CT scan, genetic tests, etc)
所有癌症治療 (例如化療、放射治療、標靶治療和靜脈輸液、PET 和 PET-CT 掃描、基因檢測等)
23. Any diagnostic and imaging investigation performed at hospital setup, including both inpatient and outpatient
在醫院進行的任何診斷和影像學檢查 · 包括住院和門診
24. Any service provided out of Network Panel or out of scheme benefit coverage
醫療護理網絡或計劃保障範圍外提供的任何服務
25. Any treatment and/or medication prescribed during the cooling off period if the insured decides not to take this Policy.
如果被保險人決定不接受本保單 · 於冷靜期內開出的任何治療和/或藥物。
26. Any treatment not undertaken by the Network Doctors or Centres.
並非由網絡醫生或中心進行的任何治療。



Renewal Provision

續保條文

Renewal

The Policy, subject to the payment of premiums, shall be in force for one (1) policy year, such policy year commencing with the Policy Commencement Date and continuing to but not including the first anniversary of the Policy Commencement Date. At each policy anniversary the Policyholder may renew the Policy for another policy year by paying in advance the premiums as determined by the Company for the benefits elected at the time of each such Renewal. Any renewal of this Policy shall be at the absolute discretion of the Company.

Medical Card will be issued after 7 days of the premium received date.

保單續保

在繳付保費後，此保單有效期為一個保單年期，此保單年期是自保單生效日期起開始，直至但不包括第一個保單生效日期週年日。在每個保單週年日，保單持有人可預先繳付由本公司按每次續保時所選的利益而釐定之保費，續保一年。本公司有絕對酌情權決定此保單是否續保。

本公司將於收妥保費後七日發出醫療卡。

Cancellation

取消保單

The Policyholder may cancel this Policy at any time by notifying the Company in writing together with the return of medical card by registered mail addressed to the Company and the Policy will be cancelled on the date the Company receives such written notification; no premium is refunded in the policy year. The Company reserves the right to cancel the Policy at any time by giving a 30-day prior written notice.

保單持有人可隨時以掛號信的方式向本公司發出書面通知並退回醫療卡，以取消本保單，本保單將於本公司收到該書面通知之日取消；保單年度不退還保費。公司保留隨時通過提前 30 天書面通知取消保單的權利。

If fraudulent means or devices are used by the Policyholder and/or the Insured and/or anyone acting on his/her behalf to obtain any benefits under the Policy, any and all rights provided hereunder shall be forfeited immediately.

如果投保人和/或被保人和/或任何代表他/她行事的人使用欺詐手段或手段獲取本保單的任何利益，則本保單的任何和所有權利將立即喪失。



Medical card sample 醫療卡樣式



Steps in using the medical card 醫療卡使用步驟



預約網絡醫生

Make appointment with network doctor



在網絡醫生診症前，請出示您的
"AsiaHealthNet Gold" 咭及身份證明文件登記。

Present your "AsiaHealthNet Gold" card and
HKID at clinic for registration before
consultation with network doctor.



如有自付額和任何不受保障服務的費用，請於
網絡醫生診所直接繳付

Settle the Co-payment (if any) and charges of any
uncovered services directly with the Panel Network

Doctor distribution

醫生分佈

普通科 GP Doctor Network

香港 Hong Kong			九龍 Kowloon			新界 New Territories		
金鐘	Admiralty	9	長沙灣	Cheung Sha Wan	2	粉嶺	Fanling	1
鴨脷洲	Ap Lei Chau	1	何文田	Ho Man Tin	1	葵涌	Kwai Chung	1
銅鑼灣	Causeway Bay	4	佐敦	Jordan	1	馬鞍山	Ma On Shan	1
中環	Central	3	九龍灣	Kowloon Bay	8	沙田	Shatin	6
堅尼地城	Kennedy Town	1	樂富	Lok Fu	1	大埔	Tai Po	1
北角	North Point	1	旺角	Mongkok	9	大圍	Tai Wai	1
薄扶林	Pokfulam	1	牛頭角	Ngau Tau Kok	1	天水圍	Tin Shui Wai	1
鰂魚涌	Quarry Bay	6	太子	Prince Edward	1	將軍澳	Tseung Kwan O	3
西營盤	Sai Ying Pun	1	深水埗	Shamshupo	1	青衣	Tsing Yi	6
筲箕灣	Shau Kei Wan	1	大角咀	Tai Kok Tsui	1	荃灣	Tsuen Wan	4
赤柱	Stanley	1	尖沙咀	Tsim Sha Tsui	5	屯門	Tuen Mun	3
太古城	Taikooshing	1	慈雲山	Tsz Wan Shan	1	元朗	Yuen Long	2
灣仔	Wan Chai	3	黃大仙	Wong Tai Sin	1	東涌	Tung Chung	1
			油麻地	Yaumatei	1			
			油塘	Yau Tong	1			

專科 SP Doctor Network

香港 Hong Kong			九龍 Kowloon			新界 New Territories		
金鐘	Admiralty	17	九龍灣	Kowloon Bay	7	沙田	Shatin	15
銅鑼灣	Causeway Bay	1	觀塘	Kwun Tong	7	將軍澳	Tseung Kwan O	6
中環	Central	51	旺角	Mongkok	26	青衣	Tsing Yi	6
鰂魚涌	Quarry Bay	4	尖沙咀	Tsim Sha Tsui	28	荃灣	Tsuen Wan	7
灣仔	Wan Chai	10				元朗	Yuen Long	1

中醫內科Herbalist Network

香港 Hong Kong		九龍 Kowloon		新界 New Territories	
6		4		3	

物理治療 Physiotherapist Network

香港 Hong Kong		九龍 Kowloon		新界 New Territories		離島 Outlying Island	
3		2		3		1	



Premium Table

保費表

Annual 年繳

Combine No. of Visit (per Policy Year) 總次數 (每保單年度) (GP + PC + SP + CMP)	Annual Fee 年費(HK\$)			
	Class 1	Class 2	Class 3	Class 4
30	\$4,167	\$3,814	\$3,443	\$3,035
50	\$4,417	\$4,000	\$3,644	\$3,276

Monthly 月繳

Combine No. of Visit (per Policy Year) 總次數 (每保單年度) (GP + PC + SP + CMP)	Monthly Fee 月費(HK\$)			
	Class 1	Class 2	Class 3	Class 4
30	\$375	\$343	\$310	\$273
50	\$398	\$360	\$328	\$295

This Standard Premium Schedule does not include Levy which is collected by the Insurance Authority.

此保費表並未包括由保險業監管局徵收的保費徵費。

立即申請 ▶



Enquiry 查詢



3606 9311
3606 9990



VHIS@afh.hk



FREE 送

Mental Wellness Program **精神健康支援服務**



Unlimited calls
無限次熱線服務



**24x7 hotline service by
Counseling Psychologist**
24x7心理專家電話輔導



**Covers 4 x Face-to-face or
online consultations by
Counseling psychologist**
4次面對面或網上心理專家輔導服務



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This brochure is for reference only and does not constitute any part of the original medical policy. The full terms and conditions of this plan are specified in the policy contract.

本小冊子只供參考用途，將不構成原有醫療保單的任何部分。本計劃的完整條款及條件列載於保單契約。