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Healthcare  
Pink Medical Insurance Plan  
Partnered with HKSH Medical Group

**Enriching every aspect  
of your womanhood**



Product brochure



# Pink Medical Insurance Plan



Scan to watch  
the product video



Women have many unique health concerns in every aspect of lives, from physical health and mental wellbeing, to beauty and maternity across different life stages. In our recent studies, we have seen that more than 94% of Hong Kong women have health concerns yet only 56% have done check-ups in past 2 years\*. The low check-up rate may reflect that Hong Kong women often neglect themselves to focus on different and multiple priorities.

To provide better protection and support for women, AXA introduces **Pink Medical Insurance Plan** (“**Pink Medical**”) - a holistic solution that brings women’s needs into focus, providing multidimensional female protection from young adulthood to menopause. With **Pink Medical** by your side, you can confidently devote yourself to your family, your work and be a better self. You may choose **Pink Medical** as a stand-alone basic plan or a supplement to other AXA basic plans.

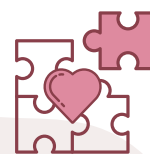
## Product features



Regular woman check-ups<sup>1,2</sup> and gynaecology out-patient consultations<sup>2,3</sup> for the best protection



Healthcare you can trust at high-quality network service providers<sup>2,4</sup>



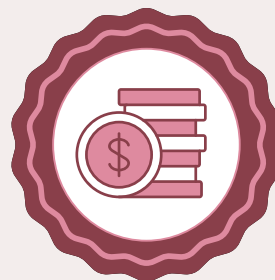
Woman cancer benefit<sup>5</sup> to reduce your financial burden

## Additional features

First-in-market



Radiate beauty from inside out with a series of unique value-added services<sup>2,6</sup>



Holistic wellness platform for self-care that suits your schedule



\*AXA Wellness Index 2020: [www.axa.com.hk/en/axa-wellness-index-2020](http://www.axa.com.hk/en/axa-wellness-index-2020)

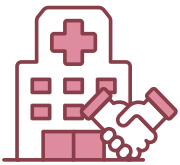
## Product features



### Regular woman check-ups<sup>1,2</sup> and gynaecology out-patient consultations<sup>2,3</sup> for the best protection

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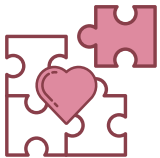
Regular examinations can identify any early signs of health issues before they become a problem. You may undergo regular woman check-ups<sup>1,2</sup>, including bedside pelvic ultrasound and pap smear through our network service providers<sup>2,4</sup> after the first policy anniversary of your **Pink Medical** policy. Moreover, the plan helps you navigate any health challenges that may arise, covering gynaecology out-patient consultations<sup>2,3</sup>, with our network gynaecologists<sup>2,4,7</sup> for covered gynaecological concerns<sup>8</sup>, such as abnormal menstruation, lower abdominal cramps or menopausal discomfort. For added convenience, these out-patient consultations<sup>2,3</sup> can be conducted through either face-to-face consultations or tele-consultations.



### Healthcare you can trust at high-quality network service providers<sup>2,4</sup>

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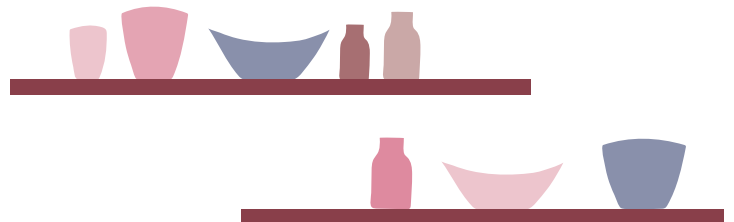
Enjoy direct access to high-quality medical services through our network service providers<sup>2,4</sup> including HKSH Medical Group and CUHK Medical Clinic Limited, and more are to come. Simply present your AXA eHealth card at network service providers<sup>2,4</sup> for gynaecology out-patient consultation<sup>2,3</sup> and treatment provided by network gynaecologists<sup>2,4,7</sup>.



### Woman cancer benefit<sup>5</sup> to reduce your financial burden

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Women have unique health issues and require extra protection. This is why **Pink Medical** offers extra financial support in case the insured is unfortunately diagnosed with a covered carcinoma in situ/cancer of the breast, uterine cervix, uterus, ovary, fallopian tube, vagina or vulva.





## Additional features



### Radiate beauty from inside out with a series of unique value-added services<sup>2,6</sup>

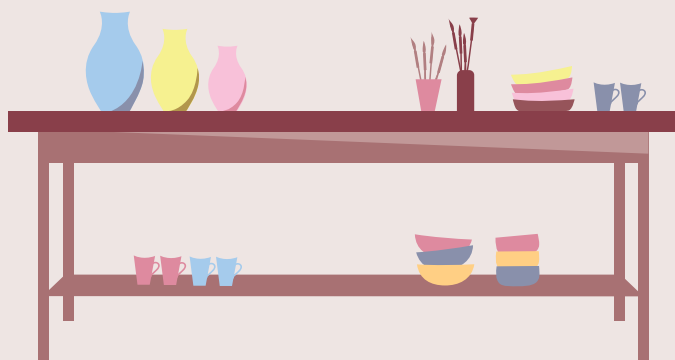
First-in-market

**Pink Medical** offers a range of unique offers designed especially for modern women. To help you look and feel your best every day, you are eligible to access the full suite of value-added services<sup>2,6</sup> including the first-in-market offer of cosmetic treatments, refractive surgery and fertility solution, as well as maternity care. The value-added services<sup>2,6</sup> will be updated from time to time to continue meeting your needs. For details of these benefits, please refer to the relevant leaflet.



### Holistic wellness platform for self-care that suits your schedule

We understand the challenges you face as a woman, that is why we also offer a suite of services to uplift your physical wellness and mental wellbeing. For example, you can learn about common health problems through our Symptoms Checker (a 24/7 health encyclopaedia), better manage your health with our chronic disease management programmes, as well as uplifting your mood and relax anytime anywhere with our Mind Charger - a mindfulness meditation guide. The full suite of “AXA BetterMe” services can be accessed through Emma by AXA app. For details, please refer to the relevant leaflet.





## Emma by AXA

Experience a humanised digital journey via Emma by AXA with **Pink Medical!** Emma by AXA is an all-in-one e-service platform available as a mobile app and a web portal. You can:

### View and manage policy

View and manage your policies at a glance, including supplementary information and policy related documents

### Find a network gynaecologist<sup>2,4,7</sup>

Based on your own preference, find a network gynaecologist<sup>2,4,7</sup> that best suits your needs

### View AXA eHealth card

Enjoy easy access to the network service providers<sup>2,4</sup> with your AXA eHealth card available in Emma by AXA

### Access to AXA BetterMe and value-added services<sup>2,6</sup>

Access the **AXA BetterMe** holistic wellness platform to build your health and strengthen your wellbeing, and explore the latest services and preferential offers anytime

### Ask Emma

An AI-driven service chatbot is available to answer basic insurance service questions or hand-off to a live customer service officer (when necessary) to provide best customer service to you



## Health Tips

If you have any of the following gynaecological concerns, you may consider booking a gynaecology out-patient consultation<sup>2,3</sup> with our network gynaecologist<sup>2,4,7</sup>:

- |  |  |
|--|--|
| ◆ Painful periods  | ◆ Abnormal vaginal discharge           |
| ◆ Premenstrual syndrome                                  | ◆ Vaginal dryness, redness or soreness |
| ◆ Abnormal menstruation                                  | ◆ Urinary problems                     |
| ◆ Lower abdominal cramps or swelling                     | ◆ Menopausal discomfort                |
| ◆ Abnormal mass in lower abdomen, pelvis or vagina       | ◆ Painful intercourse (Dyspareunia)    |
| ◆ Abnormal conditions in lower abdomen, pelvis or vagina | ◆ Infertility                          |
| ◆ Foul smell or itchiness from vagina                    | ◆ Contraception                        |
| ◆ Abnormal vaginal bleeding                              |  |



## Benefit schedule

A highlight of the key benefits of **Pink Medical** is set out as below. Please refer to the policy contract for the full list of the benefits and relevant terms, conditions and exclusions.

Benefit item	Maximum benefit limit
1. Gynaecology out-patient consultation benefit <sup>2,3</sup>	Full cover for eligible consultation fee up to 8 visits per policy year (Maximum 1 visit per day)
2. Gynaecology follow-up tele-consultation benefit <sup>2,3</sup>	
3. Gynaecology treatment and medication benefit <sup>2,3</sup>	70% cover <sup>7</sup> for eligible expense, subject to maximum cover of HKD 50,000 / USD 6,250 per visit (subject to 30% copayment <sup>7</sup> by the insured)
4. Woman cancer benefit <sup>5</sup>	HKD100,000 / USD 12,500 per policy (covered cancer means carcinoma-in-situ or cancer of breast, uterine cervix, uterus, ovary, fallopian tube, vagina or vulva)
5. Woman check-up benefit <sup>1,2</sup>	Once every two policy years (First entitlement starting from the first policy anniversary and shall only be available when the policy is in force)  The benefit includes (a) gynaecology consultation; (b) blood pressure measurement; (c) urine dipstick; (d) breast examination; (e) bedside pelvic ultrasound; and (f) pap smear
6. Compassionate death benefit	HKD 20,000 / USD 2,500

**Note:**

- We offer Macau policies denominated in Macau Pataca (MOP) or other available currency(ies).

## Pink Medical at a glance

Premium payment term	Up to age 60
Benefit period	Up to age 60
Issue age	Age 18 – 50
Premium <sup>^</sup>	<ul style="list-style-type: none"> <li>Will be adjusted based on the insured's attained age</li> <li>Premiums are not guaranteed</li> </ul>
Policy currency	<p>For <b>Pink Medical</b> issued as basic plan:</p> <ul style="list-style-type: none"> <li>Hong Kong: HKD only</li> <li>Macau: MOP only</li> </ul> <p>For <b>Pink Medical</b> issued as a supplement:</p> <ul style="list-style-type: none"> <li>Hong Kong: HKD or USD, follow basic plan</li> <li>Macau: MOP or USD, follow basic plan</li> </ul>
Payment mode	<p>Basic plan: Annual / Semi-annual / Monthly</p> <p>Supplement: follow basic plan</p>
Network	Network service providers <sup>2,4</sup>
Policy application	Simplified underwriting
Policy renewability	Annually renewable until the insured reaches the age of 60 <sup>@</sup>

<sup>^</sup> Please refer to Premium adjustment under the section Important information for details.

<sup>@</sup> We will notify you no less than 21 days before the policy expires, the owner will receive a renewal notification from AXA. Owner has to pay the renewal premium on or before the premium due date to ensure continuous coverage.





## Important information

### Disclosure obligation for underwriting

You have to ensure that the following events will not occur: (a) any material fact affecting the risk is incorrectly stated in or omitted from the application form or any statement or declaration made by the owner and/or insured, or (b) the policy or any renewal has been obtained through any misstatement, misrepresentation or suppression, or (c) any claim under this policy is fraudulent or exaggerated.

Otherwise, the policy shall be re-underwritten and may be void at the sole and absolute discretion of the Company and any benefits obtained as a result of such events shall become immediately payable to the Company and the Company reserves the right to recover from the insured or owner any cost related to the void policy.

During re-underwriting process, we consider a number of factors including but not limited to medical risk, financial risk, personal risk and moral hazard risk.

### Cooling-off period

If you are not completely satisfied with the policy, you have the right to cancel the policy and obtain a refund of any premium(s) paid provided that there is no claim payment made under the policy prior to your request for cancellation.

**For policy issued in Hong Kong:** To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong within **21 calendar days** immediately following either the day of delivery of the policy or the notice of policy issuance (notifying you of the cooling-off period) to you or your nominated representative (whichever is earlier). The policy will then be cancelled and a refund of any premium(s) paid and any levy paid will be returned to you.

**For policy issued in Macau:** To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau within **21 calendar days** immediately following the day of delivery of the policy to you or your nominated representative. The policy will then be cancelled and a refund of any premium(s) paid will be returned to you in policy currency.

### Policy currency

If your policy is denominated in a currency other than your local currency, you may face an exchange rate risk. Upon currency conversion, the amounts you receive and the premiums you pay may vary as a result of changes in exchange rate.

### Premium adjustment

The initial premium is based on the age of the insured at the time of policy issuance. 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, 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.

### Automatic revision of benefits and provisions

We may from time to time revise the benefits and provisions under the policy. We will notify you no less than 21 days in advance of the effective date of such revision, specifying, among others, the revised benefit definition and/or benefits in the benefit schedule, renewal options (if applicable), the new premium and effective date.

Subject to any renewal options (if applicable), any such revision will apply to the policy automatically unless the owner supplies the Company with a written notice to cancel the policy within 30 days after the renewal takes effect in which case the policy will be terminated.

### Termination

The policy will automatically terminate upon the earliest occurrence of any of the following:

- (a) on the death of the insured;
- (b) on the policy anniversary on or immediately following the insured's 60<sup>th</sup> birthday (whichever is earlier);
- (c) when the policy lapses or is cancelled by the owner;
- (d) when it becomes illegal or unauthorised for the Company to provide any of the insurance coverage under the policy due to applicable laws and/or regulations; or
- (e) when the right of policy termination is exercised pursuant to the "Cross-Border" Provision of the policy contract.

The Company may terminate the policy or cancel cover for any insured by giving no less than 30 days notice in writing to the owner at his/her last known address and in such event shall credit the owner with daily pro rata premium for any cancelled part of the policy period in respect of which premium has been paid in advance for cover of that insured.

Save as otherwise expressly provided in the policy, where the policy is terminated during the policy year, no part of the premium will be refunded, irrespective whether a claim has or has not been made in that policy year.

### Cancellation after cooling-off period by the owner

After the cooling-off period, the owner can request cancellation of the policy by giving 30 days prior written notice to the Company and under such circumstances no premium or portion of premium will be refunded to the owner. The cancellation shall also apply after the policy have been renewed upon expiry of its first (or subsequent) policy year.

## Reasonable and customary charges and medically necessary treatments

We will only reimburse the reasonable and customary charges actually incurred for eligible treatments 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 reasonable and customarily charge.

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) our internal claim statistics and/or our global experience; and
- (e) the extent or level of benefit insured.

## Key exclusions

We will not pay any benefit (other than the compassionate death benefit) under the policy contract in respect of any covered gynaecological condition or covered cancer resulting directly or indirectly from or in respect of any of the following:

- (a) if the insured suffers symptoms of, undergoes investigation for or is diagnosed with any covered cancer within 60 days following the policy date or any date of reinstatement of the policy, whichever is later; or
- (b) any cancer related conditions (except any covered cancer for the purpose of the woman cancer benefit); or
- (c) any assisted reproduction treatments including but not limited to stimulation of ovulation and fertility treatments; or
- (d) hormonal screening for menopause; or
- (e) any drug or alcohol abuse; or
- (f) any self-inflicted injury or suicide, whether sane or insane; or
- (g) cosmetic surgery, eye glasses, corrective aids and treatment of refractive errors or any optional surgery; or
- (h) general check-up (except the woman check-up benefit), convalescence, custodial or rest care; or
- (i) maternity and obstetrics related conditions; or
- (j) disease or infection with any human immunodeficiency virus (HIV) and/or any HIV-related illness including acquired immune deficiency syndrome (AIDS) and/or any mutations, derivations or variations thereof; or
- (k) any treatment, procedure, supplies or other medical services which are not medically necessary (except contraception); or
- (l) any charges exceeding the reasonable and customary charges; or
- (m) any pre-existing conditions (as defined in the policy contract); or
- (n) any experimental, unproven or unconventional medical technology or procedure or therapy, or novel drugs or medicines or stem cell therapy not yet approved by the government, relevant authorities and/or recognised medical association of the country or region where the treatment is sought; or
- (o) any medical condition or complication or any additional or increased treatment costs the insured incurs as a result of experimental treatment; or
- (p) genetic testing; or
- (q) screening or check-up looking for the presence of a covered gynaecological condition and/or a covered cancer on a preventive basis or where there are no symptoms or history of a covered gynaecological condition and/or a covered cancer; or
- (r) vaccination and immunisation injections; or
- (s) nuclear, biological or chemical contamination (NBC), war and terrorism; or
- (t) medical treatment arising from engagement of criminal activities.

## Levy on insurance premium (Only applicable to policies issued in Hong Kong)

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

## Suicide exclusion

If the insured, whether sane or insane, commits suicide within one year from (i) the policy date or (ii) any date of reinstatement of the policy, whichever is later, the compassionate death benefit will be limited to a refund of the premiums paid without interest. The amount of premiums to be refunded will be calculated from (i) the policy date or (ii) any date of reinstatement of the policy, whichever is later.

## Rights of third parties

### Applicable to policies issued in Hong Kong

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.

### Applicable to policies issued in Macau

Any person or entity which is not a party to the policy shall have no rights to enforce any terms of the policy.

## Remarks

1. The woman check-up includes the following major items: (a) gynaecology consultation; (b) blood pressure measurement; (c) urine dipstick; (d) breast examination; (e) bedside pelvic ultrasound and (f) pap smear. Insured may enjoy the first woman check-up after the first policy anniversary provided that the policy is in force. Insured may enjoy the regular woman check-up once every two policy years after the first policy anniversary.
2. The following services are provided by third party service providers, including but not limited to network gynaecologists and network service providers, which are independent contractors and are not agents or servants of AXA:
  - gynaecology out-patient consultation;
  - gynaecology follow-up tele-consultation;
  - gynaecology treatment and medication;
  - woman check-up;
  - value-added servicesAXA shall not be held responsible for or liable to the owner or the insured for anything in relation to such services provided by the third party service provider(s) and shall not be responsible for any act or failure to act on the part of the third party service provider(s). AXA makes **no representation**, warranty or undertaking as to the availability, quality and suitability of the services and shall not be liable to the owner and/or the insured in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the owner and/or the insured, whether directly or indirectly, arising from or in connection with the services provided or advice given by any of the third party service providers or its agents or servants. AXA reserves the right to amend the terms and conditions of such services from time to time without prior notice. Prior reservation is required for all services.
3. The first gynaecology consultation for each covered gynaecological condition must be done face-to-face. Follow-up tele-consultation by a network gynaecologist may be made available to the insured who is physically present in Hong Kong and suffering from a covered gynaecological condition provided that the insured has attended a face-to-face gynaecology out-patient consultation and that the attending network gynaecologist considers such tele-consultation medically necessary and suitable for the insured. If the total number of consultation visits exceed 8 times per policy year, the owner agrees to reimburse the Company in full for the shortfall within 15 days of receipt of a shortfall advice from the Company. For the avoidance of doubt, each of the gynaecology out-patient consultation and the gynaecology follow-up tele-consultation shall cover the consultation fee but shall not cover any cost of gynaecology treatments and/or medications.
4. The list of network gynaecologists and the list of network service providers are subject to change from time to time at AXA's sole discretion without prior notice. For the list of network service providers, please visit [www.axa.com.hk/en/pink-medical-insurance-plan](http://www.axa.com.hk/en/pink-medical-insurance-plan)
5. The benefit will be paid per policy when the insured is diagnosed with a covered carcinoma-in-situ/cancer of the breast, uterine cervix, uterus, ovary, fallopian tube, vagina or vulva only. This benefit will be terminated automatically once it is paid.
6. The discount offers of value-added service cannot be used in conjunction with other promotional offers by AXA or its affiliates or any other service providers unless otherwise specified and may be changed by such third party service providers from time to time without notice. AXA reserves the right to change the services or third party service providers without giving prior notice.
7. The amount of copayment per visit shall be the higher of i) 30% of the eligible expense, or ii) eligible expense minus the maximum cover of HKD50,000 / USD6,250. For the avoidance of doubt, the gynaecology treatment and medication prescribed by the attending network gynaecologist and associated with such consultation covered under benefit item 1) and benefit item 2), shall be subject to the per visit limit as set out in the benefit schedule under the policy.
8. For the list of covered gynaecological concerns, please refer to the "Health tips" section in this product brochure.

## Notes:

- Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured on her last birthday.
- Please contact your financial consultant for availability of other currency(ies).

## How to enquire about claims?

Before the insured receives a medical service, you may contact us by telephone (852) 2802 2812, fax (852) 2598 7623 or email [cs@axa.com.hk](mailto:cs@axa.com.hk) (Hong Kong) / telephone (853) 8799 2812, fax (853) 2878 0022 or email [ma.enquiry@axa.com.mo](mailto:ma.enquiry@axa.com.mo) (Macau) to enquire about the eligibility for the benefits of the policy and the maximum benefit limits. We will reply the enquiries within 2 working days.

## How do I make a claim?

Simply contact your financial consultant or contact us by telephone (852) 2802 2812, fax (852) 2598 7623, email [cs@axa.com.hk](mailto:cs@axa.com.hk) (Hong Kong) / telephone (853) 8799 2812, fax (853) 2878 0022 or email [ma.enquiry@axa.com.mo](mailto:ma.enquiry@axa.com.mo) (Macau). We will help you process your claim as soon as possible.

**Pink Medical Insurance Plan** is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ( "AXA" , the "Company" , "we" or "us" ).

**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 is a member of the AXA Group, a leading global insurer with presence in 50 markets and serving 95 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 importance of mental health through different products and services such as offering free mindfulness practice resources through Mind Charger which is fully accessible to our customers and the public via our holistic wellness platform AXA BetterMe.

AXA also takes part in a wide range of ESG initiatives and programmes both globally and locally. AXA Group established AXA Climate School and Net-Zero Insurance Alliance in 2021 and set out various global green targets such as reaching €26 billion in green investments by 2023 and achieving carbon neutrality by 2025. In Hong Kong, AXA pledges to reduce paper usage via digitisation and is the first insurer to join the 'Green Monday ESG Coalition'. As of Feb 2022, AXA Hong Kong's green investments have exceeded HKD4 billion. We strive to contribute to a sustainable future as an investor, insurer and an exemplary company.



**Pink Medical Insurance Plan**  
**Product brochure**

November 2022

**Hong Kong**

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**Macau**

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