

# Outpatient Care

## An affordable solution for outpatient medical protection

Outpatient Care provides comprehensive outpatient medical care at an affordable premium so you can take care of your general well-being without worrying about the cost of medical expenses, even for minor illnesses. You can have easy access to an extensive network of general and family practitioners, offering both Western and Chinese medicine, in Hong Kong, Macau and Mainland China. The plan also covers consultation with specialists including physiotherapy, gynaecology, paediatrics and more, as well as X-ray, laboratory tests and an annual medical check-up. With no need for a claim form, making a claim couldn't be easier. Simply present the Outpatient Care card to the network doctor and we will settle the bill directly with the doctor. You just need to make a small contribution to the cost of treatment.

## Family discount<sup>1</sup>

A 10% family discount on premiums will be offered if you and your direct family member(s) successfully enrol for Outpatient Care at the same time. "Direct family member(s)" refers to spouse, partner (means someone with whom the insured person lives in a relationship equivalent to marriage, whether of the same or opposite gender) and children of the applicant. For application made by partner, please note that separate application form has to be used.

## Eligibility

- You are eligible to apply if you are:
  - a resident of the Hong Kong SAR
  - an HSBC account holder
  - aged 18 to 59
- Eligible family members:
  - Spouse: aged 18 to 59
  - Children: aged 15 days to 17 or full-time students below the age of 23
- You can insure your children only under this plan
- Renewal is arranged automatically on an annual basis<sup>2</sup>
- No medical check-up is required

- The family discount is subject to change by us from time to time without prior notice. Please contact us for the prevailing family discount. In case of disputes arising out of this family discount, our decision shall be final.
- Premium rates are not guaranteed and terms and conditions of renewal may also change. AXA reserves the right to review and adjust the premium rates on each policy anniversary of the Outpatient Care policy. Please refer to the premium table as shown in this factsheet for details of the premium rates for different plan options. We consider factors including but not limited to (i) AXA's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions.

Summary of benefits	Maximum limit per insured person	
	Plan A	Plan B
<b>1. General medical practitioner consultation<sup>3</sup> (3 days of western medication, if any)</b> <ul style="list-style-type: none"> <li>Max. visits per membership year</li> <li>Co-payment per visit<sup>4</sup> (HK\$)</li> </ul>	Unlimited 50	Unlimited 30
<b>2. Specialist consultation<sup>3,5</sup> including physiotherapy (5 days of western medication, if any)</b> <ul style="list-style-type: none"> <li>Max. visits per membership year</li> <li>Co-payment per visit<sup>4</sup> (HK\$)</li> </ul>	15 visits 80	Unlimited 50
<b>3. Chinese medicine practitioner consultation<sup>3</sup> (2 days of Chinese medication, if any)</b> <ul style="list-style-type: none"> <li>Max. visits per membership year</li> <li>Co-payment per visit<sup>4</sup> (HK\$)</li> </ul>	Not applicable Not applicable	10 visits 50
<b>4. Diagnostic X-ray and laboratory tests<sup>5</sup></b> <ul style="list-style-type: none"> <li>Max. per membership year (HK\$)</li> </ul>	Not applicable	3,000
<b>5. Free medical service</b> Options: <ul style="list-style-type: none"> <li>Basic wellness health check including weight, height, blood pressure, pulse, glucose, cholesterol and triglycerides</li> <li>Standard eye-care package, or</li> <li>Influenza vaccination</li> </ul>	Not applicable	1 visit per membership year
<b>6. Geographical limits on network practitioners</b>	Hong Kong only	Hong Kong, Macau and Mainland China
<b>7. Free emergency assistance services</b> Worldwide emergency and medical helpline (including travel, medical or legal information enquiries)	Available	Available

3. Limited to one consultation per day.

4. Any co-payment should be paid by the insured person directly to the relevant network practitioner. Non-covered charges should be paid by the insured person directly to the relevant appointed centres.

5. Written referral by a registered medical practitioner from the network is required for these services.



## Premium

Age group (inclusive)	Premium per insured person (HK\$)			
	Plan A		Plan B	
	Monthly <sup>6</sup>	Annual	Monthly <sup>6</sup>	Annual
15 days – 6	210	2,520	378	4,536
7 – 59	192	2,304	344	4,128
60 – 69 <sup>7</sup>	201	2,412	361	4,332
70 or above <sup>7</sup>	210	2,520	378	4,536

6. Outpatient Care is an annual policy. As a convenience, the insured person can choose to pay the premium annually or monthly. The monthly premium payment is an instalment facility only.

7. For renewal only.

### Note:

This premium table does not include levy which is collected by the Insurance Authority. 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.

## Policy waiting period

Once the policy become effective, there is a 12-day policy waiting period before coverage takes effect.

## Main policy exclusions

- Medical treatments, procedures, supplies or services which are experimental, investigative or are not specifically included as covered services under the policy
- Medications used in connection with smoking cessation and treatment of baldness and experimental drugs
- Congenital conditions
- Pre-existing conditions
- Cosmetic or plastic surgery
- Any surgical procedures (clinic or hospital)
- Long term medication for chronic diseases
- Mental illness and emotional disorders
- Treatment for dental or oral conditions
- Specialised X-ray or imaging tests
- Pregnancy and infertility etc.
- Vaccination, immunisation and preventive treatment
- Treatment resulting from war, invasion and terrorist acts etc.

Please refer to the policy provisions for the full list of exclusions.

## Your right to change your mind

If you are not completely satisfied, or our plan's coverage overlaps with your other existing protection plans coverage or exceed your needs, then please return the policy to us within **30 calendar days**. We will cancel this plan and refund any premium and levy<sup>^</sup> you have paid. Otherwise, we will assume you have accepted this plan subject to its terms and conditions.

<sup>^</sup>Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2867 8678.

## Cancellation

You may cancel this policy or cover in respect of any insured person by giving a written notice to us and under such circumstances no total or partial refund of premiums is allowed.

## Termination

We may terminate this policy or the coverage in respect of any insured person by giving no less than 7 days' notice by letter to you at your last known address and in such event you shall be entitled to the return of a proportionate part of the premium corresponding to the unexpired period of insurance.

The policy shall be terminated automatically if any part of premium payable in respect of this policy is not paid when due.

### Notes:

- (1) Network 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 Doctors and Network healthcare facilities, and shall not be responsible for any act or failure to act on the part of Network Doctors and Network healthcare facilities.
- (2) The list of network doctors is subject to change from time to time at AXA's sole discretion without prior notice.
- (3) The insured person shall make appointment with the network doctor in advance and present the Outpatient Care card for verification and registration and, settle the charges of any uncovered services directly with the network doctor. The insured person cannot receive any network services if the Outpatient Care card is not presented on the date of treatment and AXA is not liable to reimburse the insured person of any charges related to the network services.

## Act now!

Protect yourself and your family from the costs of medical treatment. Apply for Outpatient Care today and receive instant approval!

- Visit any HSBC branch

**Important Notes:**

The above policy is underwritten by **AXA General Insurance Hong Kong Limited** ("AXA"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

**This factsheet contains general information only and does not constitute any contract between any parties and AXA. For detailed terms, conditions and exclusions, please refer to the relevant policy.**

Please be aware the coverage on this policy may overlap with your existing protection plans coverage or exceed your needs, so please refer to the policy for the detailed introduction and coverage. We also suggest you to compare our plan's coverage with your other existing protection plan. You are welcome to contact our staff for any enquiry.

In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.

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