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Employee benefits  
PortaProtection

# Medical protection from employment to retirement



Product brochure

# Medical protection on the move

It is always exciting to move into new roles or turn a new page of life entering retirement. Life could never be better as now you can carry the very best of your medical protection with you.

As an existing member of an AXA group medical insurance scheme<sup>1</sup>, you, your dependants and immediate family can continue to enjoy peace of mind from a comprehensive medical protection that **PortaProtection** (“the Plan”) can provide<sup>2</sup>. It is also designed to top-up your group medical insurance coverage, enhancing coverage for yourself and your family. The Plan features lifetime coverage and worldwide protection. Existing members of an AXA group medical insurance scheme can enjoy guaranteed acceptance and no underwriting is required when applying for **PortaProtection**.

## Distinctive features



### Continuity of your existing group medical benefits<sup>3</sup>

Whether you are moving from one employer to another or planning to retire, you will still be able to maintain the comprehensive medical coverage which you used to enjoy. Even if you join a new group medical insurance scheme provided by your new employer in future, **PortaProtection** can still be a supplement to your medical plan.



### No underwriting is required<sup>4</sup> and guaranteed acceptance<sup>5</sup>

Any existing members of an AXA group medical insurance scheme from 15 days up to age 64 can enjoy guaranteed acceptance, with no requirement for a medical questionnaire or screening.



### Coverage for pre-existing conditions<sup>6</sup>

Unlike most other individual health insurance plans, for existing members of an AXA group medical insurance scheme, **PortaProtection** will cover pre-existing conditions if you have been continuously insured under an AXA group medical insurance scheme and / or **PortaProtection** for at least 12 consecutive months. (Please refer to section **Example on the coverage for pre-existing condition** of this product brochure for details.)



### Lifelong protection and guaranteed renewal<sup>7</sup>

You will enjoy lifetime guaranteed annual renewal of your **PortaProtection** policy irrespective of your health condition. Be rest assured that wherever life takes you, you will continue to benefit from comprehensive medical protection.



### Comprehensive reimbursement of medical expenses<sup>3</sup>

**PortaProtection** enables you to obtain the medical treatment of your choice by providing you with comprehensive reimbursement protection of a proportionate amount or full amount of the actual medical expenses incurred (depending on your plan chosen), covering expenses relating to hospital room & board, intensive care, surgery, hospital expenses, cancer / renal dialysis treatment, advanced diagnostic imaging and out-patient surgery, etc.



### An option of deductible amount<sup>8</sup> to suit your different medical needs in your life journey

If you are currently covered by an AXA group medical insurance scheme or other medical plans, you may top up your medical protection at preferential premium rates by choosing a plan with deductible. To provide you with more flexibility in retirement planning, you are allowed to remove the deductible at age 55, 60 or 65 of the insured person within 30 days before the relevant policy anniversary without providing further evidence of insurability of the insured person.



### Design your own medical plan with flexibility

You can tailor your plan with:

- different levels of hospital and surgical benefits
- deductible for designated plans
- optional out-patient benefits



### Family Care Services<sup>9</sup>

In case of hospitalisation due to accidental bodily injury, you will be entitled to a series of Family Care Services for your home, child(ren) and pet.

## PortaProtection at a glance

	Existing members of an AXA group medical insurance scheme	Not existing members of an AXA group medical insurance scheme
<b>Benefit period</b>	Whole of life	
<b>Issue age / Eligibility<sup>10</sup></b> (subject to the conditions stated in section <b>Enrolment guidelines</b> below)	15 days old – 64 years old	<ul style="list-style-type: none"> <li>15 days old - 64 years old, and</li> <li>Dependants and immediate family members including spouse, child(ren)<sup>11</sup>, parents and siblings of existing members of an AXA group medical insurance scheme who are not existing members of an AXA group medical insurance scheme</li> </ul>
<b>Underwriting</b>	Guaranteed acceptance	Health declaration is required and is subject to AXA's approval
<b>Identification</b>	Policyholders must be holders of Hong Kong identity cards at the time of application	
<b>Policy renewability</b>	Guaranteed lifetime annual renewal	
<b>Premium structure</b>	Yearly adjusted based on attained age <sup>12</sup>	
<b>Payment mode</b>	Monthly or annual	
<b>Effective date for coverage</b>	The first day of a month <sup>13</sup>	

## Enrolment guidelines

	Existing members of an AXA group medical insurance scheme (a)	Not existing members of an AXA group medical insurance scheme (b)
<b>Application submission period</b>	Must be submitted either: <ol style="list-style-type: none"> <li>within 30 days after joining an AXA group medical insurance scheme; or</li> <li>within 30 days after the policy anniversary date of AXA's group medical insurance scheme<sup>14</sup>; or</li> <li>within 30 days prior to the termination of their membership<sup>15</sup> in AXA's group medical insurance scheme; or</li> <li>within 30 days prior to the birthday of age 65</li> </ol>	Must be submitted either: <ol style="list-style-type: none"> <li>during the application submission period of the relevant existing member of an AXA group medical insurance scheme set out in items 1 to 4 under column (a); or</li> <li>within 30 days prior to the <b>PortaProtection</b> policy anniversary date of the relevant existing member of an AXA group medical insurance scheme</li> </ol>

## Example on the coverage for pre-existing condition

Example	The <i>PortaProtection</i> applicant	<i>PortaProtection</i> application submission period	AXA group medical's membership effective date	<i>PortaProtection</i> effective date	Pre-existing condition cover from
1	Existing group member	within 30 days after joining an AXA group medical insurance scheme	1 January 2018	1 February 2018	1 January 2019
2	Existing group member	within 30 days after the policy anniversary date of AXA's group medical insurance scheme <sup>14</sup>	1 January 2018 (AXA group medical policy anniversary date: 1 March 2018)	1 April 2018	1 January 2019
3	Existing group member	within 30 days prior to the termination of their membership <sup>15</sup> in AXA's group medical insurance scheme	1 January 2018 (Last employment date: 31 March 2018)	1 April 2018	1 January 2019
4	Not existing group member	According to "Application submission period" in above column (b)	N/A	1 January 2018	Not covered

## Mandatory

### ■ Traditional Hospital and Surgical Benefits

Summary of benefits	Maximum limit per insured person (HKD)		
	Plan level		
	Plan 1	Plan 2	Plan 3
<b>1. Room and General Nursing Care*</b> Daily limit Maximum days per disability	700 100 days	1,750 100 days	3,500 100 days
<b>2. Meal Allowance*</b> Daily limit Maximum days per disability	200 100 days	250 100 days	300 100 days
<b>3. Intensive Care</b> Maximum limit per disability	14,000	28,000	42,000
<b>4. Physician's Fees*</b> (non-surgical) Daily limit Maximum days per disability	700 100 days	1,750 100 days	3,500 100 days
<b>5. Hospital Services</b> (excluding advanced diagnostic imaging test (see item 12 for details)) Maximum limit per policy year	15,000	30,000	45,000
<b>6. In-patient Specialist's Fees (non-surgical)</b> Maximum limit per disability	7,000	17,500	35,000
<b>7. Surgical Fees</b> (including ward attendance fees) Maximum limit per disability ■ Complex (including clinical operation**) ■ Major (including clinical operation**) ■ Intermediate (including clinical operation**) ■ Minor (for clinical operation, see item 11***)	  50,000 25,000 12,500 6,250	  75,000 37,500 18,750 9,375	  100,000 50,000 25,000 12,500
<b>8. Anaesthetist's Fees</b> Maximum limit per disability ■ Complex ■ Major ■ Intermediate ■ Minor	 15,000 7,500 3,750 1,875	 22,500 11,250 5,625 2,813	 30,000 15,000 7,500 3,750
<b>9. Operating Theatre Fees</b> Maximum limit per disability ■ Complex ■ Major ■ Intermediate ■ Minor	 15,000 7,500 3,750 1,875	 22,500 11,250 5,625 2,813	 30,000 15,000 7,500 3,750
<b>10. Post-operative Consultation / Therapy</b> (after discharge from hospital including diagnostic / pathology exam) Maximum limit per disability	2,500	3,750	5,000
<b>11. Additional Minor Surgical Benefit at Doctor's Clinic***</b> Maximum limit per disability	6,250	9,375	12,500
<b>12. Advanced Diagnostic Imaging</b> (including test performed in out-patient settings) ■ Magnetic Resonance Imaging ■ Computerised Tomography Scan ■ Positron Emission Tomography Scan Maximum limit per disability	   5,000	   7,500	   10,000
<b>13. Emergency Out-patient Treatment</b> (for accidents) Maximum limit per disability	6,000	8,000	10,000

\* The limit is counted on a daily basis and cannot be accumulated.

\*\* Surgical benefit at doctor's clinic includes all related treatments incurred on the date of operation and post-operative consultation / therapy, subject to the maximum limit per disability.

+ As for minor operation, benefit will be paid under item 7 or 11 up to maximum limit per disability.

## Mandatory (cont'd)

### ■ Lump Sum Hospital and Surgical Benefits

Summary of benefits	Maximum limit per insured person (HKD)								
	Plan level								
	Plan 4	Plan 5	Plan 6	Plan 7	Plan 71 Deductible	Plan 8	Plan 81 Deductible	Plan 9	Plan 91 Deductible
Room type entitlement	Ward	Semi-private	Private	Ward	Ward	Semi-private	Semi-private	Private	Private
Maximum limit per policy year for items 1 to 13 of Traditional Hospital and Surgical Benefits (no item limit is applied)	150,000	300,000	600,000	150,000	150,000	300,000	300,000	600,000	600,000
Reimbursement percentage	80%	80%	80%	90%	90%	90%	90%	90%	90%
Deductible amount per year	0	0	0	0	80,000	0	150,000	0	300,000

The amount payable will be paid in the following percentages if the incurred room type is higher than insured person's entitlement:

Room type entitlement	Received treatment in	Reimbursement percentage
Ward	Semi-private	50%
Ward	Private	25%
Ward	VIP / Deluxe / Suite	0%
Semi-private	Private	50%
Semi-private	VIP / Deluxe / Suite	0%
Private	VIP / Deluxe / Suite	50%

### ■ Free Top Up Cancer / Renal Dialysis Treatment

Chemotherapy / Radiotherapy / Renal Dialysis Treatment <sup>Δ</sup> performed in in-patient and out-patient settings	Maximum limit per insured person (HKD)								
	Plan level								
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7 / Plan 71	Plan 8 / Plan 81	Plan 9 / Plan 91
Maximum limit per disability	100,000	200,000	300,000	100,000	200,000	300,000	100,000	200,000	300,000
Reimbursement percentage	80%	80%	80%	80%	80%	80%	90%	90%	90%

<sup>Δ</sup> The benefit will be applicable after the limit of "Traditional Hospital and Surgical Benefits" or "Lump Sum Hospital and Surgical Benefits" is exhausted and will be payable starting from the next eligible claims incurred.

### ■ Value-added Service – Family Care Services<sup>9</sup>

In case of hospitalisation due to accidental bodily injury, the insured person will be entitled to the following services for each bodily injury:

Service	Details
Domestic home care service	Deliver home care service for a maximum of 9 hours with a minimum of 3 consecutive hours per visit
Baby-sitting or child-care	Look after your unattended dependant child(ren) (up to two children under age 12) for a maximum of 8 hours with a minimum of 4 consecutive hours per visit
Pet care	Including transportation from residence to the nearest pet hotel and accommodation with total transportation and pet hotel expense up to HKD500 per day for 5 days (applicable to one dog or cat only)
Meal delivery assistance	Arrange meal delivery to hospital or residence at the cost of the insured person

## Optional

### ■ Out-patient Benefits

Summary of benefits	Maximum limit per insured person (HKD)			
	Plan level			
	Plan 1	Plan 2	Plan 3	Plan 4
<b>1. General Medical Practitioner (including western medication)</b> Maximum limit per visit Maximum visits per policy year Reimbursement % per visit between 1 and 10 visits Reimbursement % per visit after the tenth visit	150 50 visits 80% 60%	200 50 visits 80% 60%	300 50 visits 80% 60%	350 50 visits 80% 60%
<b>2. Specialist<sup>#</sup> (including western medication)</b> Maximum limit per visit Maximum visits per policy year Reimbursement % per visit between 1 and 5 visits Reimbursement % per visit after the fifth visit	380 10 visits 80% 60%	500 10 visits 80% 60%	750 10 visits 80% 60%	850 10 visits 80% 60%
<b>3. Physiotherapy<sup>#</sup> / Chiropractic Treatment<sup>#</sup></b> Maximum limit per visit Maximum visits per policy year Reimbursement % per visit between 1 and 8 visits Reimbursement % per visit after the eighth visit	220 20 visits 80% 60%	260 20 visits 80% 60%	380 20 visits 80% 60%	420 20 visits 80% 60%
<b>4. Registered Chinese Medicine Practitioner (including Chinese medicine)</b> Maximum limit per visit Maximum visits per policy year Reimbursement % per visit	150 10 visits 80%	200 10 visits 80%	300 10 visits 80%	350 20 visits 80%
<b>5. Consultation for Mental Illness<sup>##</sup> and Emotional Disorder<sup>##</sup> (including western medication)</b> Maximum limit per policy year Reimbursement % per visit	2,500 80%	3,000 80%	4,000 80%	5,000 80%
<b>6. Diagnostic X-Ray and Laboratory Test<sup>#</sup></b> Maximum limit per year Reimbursement % per visit	3,000 80%	3,000 80%	4,000 80%	4,000 80%
<b>7. Long Term Western Medication<sup>#</sup> from licensed medical dispensary (other than doctor's and hospital's clinic)</b> Maximum limit per policy year Reimbursement % per visit	3,000 80%	3,000 80%	4,000 80%	5,000 80%

1 + 2 + 3 + 4 = Maximum 50 visits per policy year

<sup>#</sup> Referral letter from a general medical practitioner is required.

<sup>##</sup> Consultation must be rendered by a duly registered practitioner of western medicine.

## Illustrative example<sup>3</sup> (Deductible Plan)

This illustrative example is for reference only.

Mr. Chan takes out a **PortaProtection** policy at age 30.

- Plan level : Plan 91
- Reimbursement percentage : 90%
- Deductible amount per policy year : HKD300,000
- Room type entitlement : Private

Two years after taking out the policy, Mr. Chan is confined in a private room of a hospital for a surgery. A hospital bill with eligible expenses of HKD520,000 is incurred. He receives a reimbursement of HKD400,000 from his group medical insurance scheme.

His reimbursement amount under the **PortaProtection** policy will be the lower of:

(eligible expenses – deductible amount) x reimbursement percentage  
 = (HKD520,000 – HKD300,000) X 90%  
 = HKD198,000

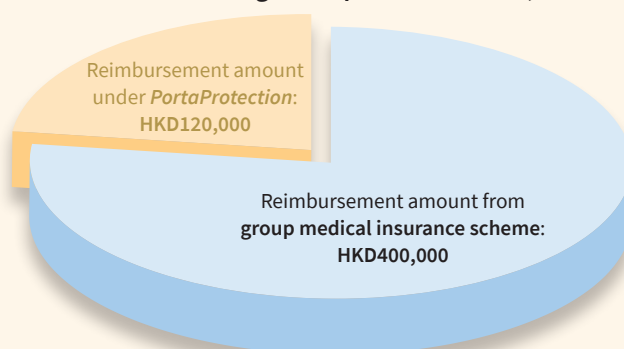
OR

eligible expenses – claim amount paid under any other insurance policy  
 = HKD520,000 – HKD400,000  
 = HKD120,000



As such, Mr. Chan will be reimbursed for the remaining expense of HKD120,000 under **PortaProtection** and he does not need to pay any out-of-pocket expense for the surgery.

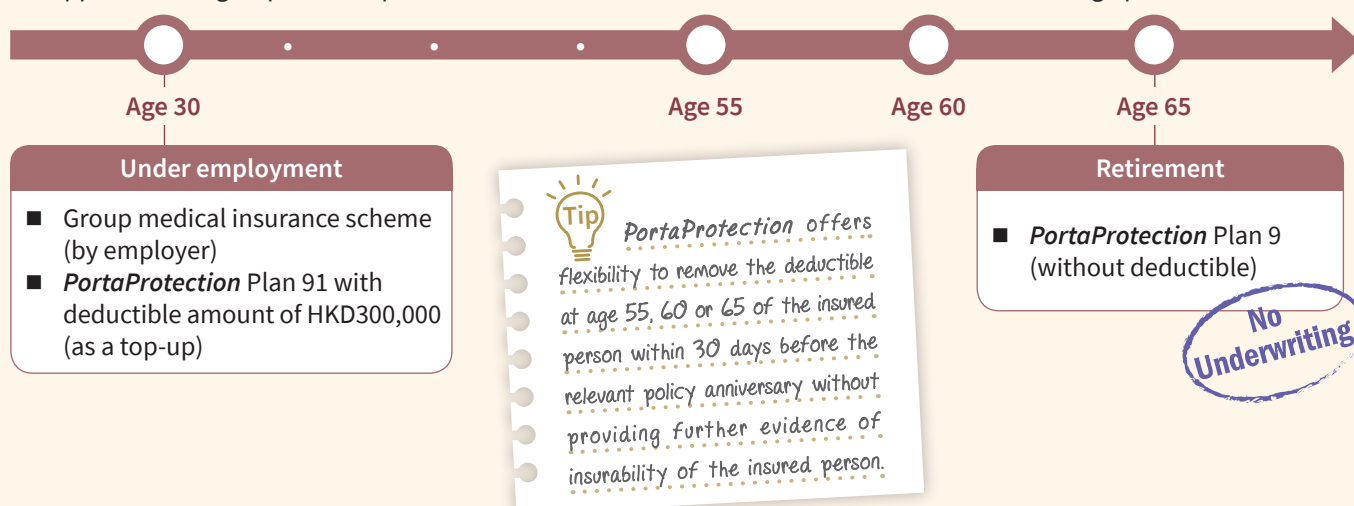
Mr. Chan's eligible expenses: HKD520,000



How can **PortaProtection** provide enough medical protection from working age to retirement with flexibility?

Mr. Chan takes out a **PortaProtection** policy to supplement his group medical plan.

After retirement, Mr. Chan is no longer insured by the group medical scheme. Therefore, he can choose to remove the deductible at age 65 to ensure enough protection.



### Illustrative example<sup>3</sup> (Reimbursement under *PortaProtection*)

This illustrative example is for reference only.

Ms. Lee takes out a *PortaProtection* policy at age 35.

- Plan level : Plan 8
- Reimbursement percentage : 90%
- Maximum limit per policy year : HKD300,000
- Room type entitlement : Semi-private

Four years after taking out the policy, Ms. Lee is confined in a semi-private room of a hospital for a surgery. A hospital bill with eligible expenses of HKD143,000 is incurred. She receives a reimbursement of HKD82,000 from her group medical insurance scheme.

#### Reimbursement under *PortaProtection*

- total reimbursement limit = eligible expenses multiplied by reimbursement percentage
- if total eligible unpaid amount after settlement under other medical insurance policy(ies) is less than total reimbursement limit, the claim can be fully paid (subject to maximum limit per policy year)

In this case

##### total reimbursement limit

$$\begin{aligned} &= \text{HKD}143,000 \times 90\% \\ &= \text{HKD}128,700 \end{aligned}$$

Claims will be calculated by  
Actual Eligible Incurred Amount

##### eligible unpaid amount after group medical insurance

$$\begin{aligned} &= \text{HKD}143,000 - \text{HKD}82,000 \\ &= \text{HKD}61,000 \end{aligned}$$

Total amount paid under *PortaProtection* is HKD61,000  
Maximum limit per policy year is HKD300,000

Ms. Lee does not need to pay any out-of-pocket expense for the surgery

**Fully  
Reimbursed**

### Major exclusions

- Cosmetic or plastic surgery
- Treatment for dental oral or oro-surgical
- Congenital conditions
- The costs of blood and blood plasma
- HIV related disability
- Pregnancy, childbirth (including surgical delivery), miscarriage, etc
- Routine or general check ups or routine blood tests, health examinations, etc
- Procurement or use of special braces, appliances, hearing aids or any other similar equipment
- Drug addiction, alcoholism or illegal activity
- High risk occupations or activities
- War or any act of war, declared or undeclared, civil war, rebellion, revolution, etc
- Any expense which is a direct or indirect result of nuclear reaction or radiation

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

### Remarks

1. An AXA group medical insurance scheme refers to a selected group medical insurance scheme provided by AXA General Insurance Hong Kong Limited or AXA China Region Insurance Company Limited ("AXA").
2. Subject to age limitation and eligibility. Please refer to sections **PortaProtection at a glance** and **Enrolment guidelines** of this product brochure for details.
3. Insured person is required to declare if he / she has any coverage of group medical insurance scheme provided by any insurance company upon claim request. Claim payment shall be made against the group medical policy of the insured person first (if any). Any unpaid portion of the eligible expense shall then be paid under the **PortaProtection** policy (subject to the coverage under the policy).
4. No underwriting is required for eligible existing members of an AXA group medical insurance scheme who can enjoy guaranteed acceptance. Health declaration is required for eligible applicants who are not existing members of an AXA group medical insurance scheme and the applications of such eligible applicants are subject to underwriting approval. Exclusions may apply.
5. Application will not be accepted if any applicant has cancelled a **PortaProtection** policy previously.
6. Except for any exclusions applicable to the insured person as stated under the relevant AXA group medical insurance scheme or the **PortaProtection** plan.
7. 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 **PortaProtection** 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.
8. Deductible (if applicable) is the aggregate amount of eligible expenses claimed that the insured person will have to bear each policy year before any medical benefits are payable under **PortaProtection**. The policyholder may apply for adding or removing the deductible (if applicable) at each policy anniversary subject to our underwriting acceptance of the insured person, or may apply for removing the deductible (if applicable) of the policy at age 55, 60 or 65 of the insured person within 30 days before the relevant policy anniversary without providing further evidence of insurability on the insured person. The right of removal of the deductible (if applicable) can only be exercised once in the lifetime of the insured person. For the avoidance of doubt, acceptance or non-acceptance by AXA of the any addition or removal of the deductible (if applicable) must be confirmed in writing by AXA before the change can become effective.
9. This service is applicable to the insured person age 18 or above and will be provided in Hong Kong only. The provision of services is subject to the terms and conditions of the Family Care Services Programme. This Programme is arranged by AXA, while the services are provided by appointed third party service provider. AXA reserves 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.
10. The spouse of an existing member of an AXA group medical insurance scheme may apply for **PortaProtection** together with such existing member under the same application or on his / her own under a separate application. For a child of an existing member of an AXA group medical insurance scheme, if the child has attained the age of 15 days and is under the age of 19 (or under the age of 23 if he is registered as and is a full-time student at a recognised educational institution) and is an unmarried person and financially solely dependent upon the existing member, he must apply together with the existing member under the same application. All insured person(s) under the same application must be covered by the same plan level.
11. Child(ren) shall mean any person who has attained the age of 15 days and is under the age of 19 (or up to the age of 23 if he is registered as and is a full-time student at a recognised educational institution) and is an unmarried person and financially solely dependent upon the existing member.
12. 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 AXA's claims experience.
13. The effective date for coverage under **PortaProtection** will be the first day of a month. In the event an application is not submitted on the first day of the month, the effective date for coverage under **PortaProtection** will be the first day of the following month. Likewise, if the member's last day of coverage under AXA's group medical insurance scheme is not the last day of a month, the effective date for **PortaProtection** will be the first day of the month in which the membership under AXA's group medical insurance scheme is terminated in order to ensure continuous coverage. If the applicant happens to be hospitalised before the day the coverage would otherwise become effective, his / her **PortaProtection** coverage will only commence on the first day after he / she is discharged from the hospital.
14. Subject to the successful renewal of the group medical insurance scheme for at least 1 year.
15. Such termination of membership cannot be a result of non-renewal of AXA's group medical insurance scheme.

Note: Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured person on his or her last birthday.

**PortaProtection** is underwritten by AXA General Insurance Hong Kong Limited (“AXA”).

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.

#### **ABOUT AXA HONG KONG AND MACAU**

AXA Hong Kong and Macau, a member of the AXA Group, prides itself on serving over 1.3 million customers<sup>1</sup> in the region. In addition to being the #1 global Property & Casualty commercial lines insurer<sup>2</sup>, we are also one of the largest health protection providers in Hong Kong and Macau.

“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.

<sup>1</sup> 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

<sup>2</sup> AXA Corporate Solutions, AXA Matrix Risk Consultants, AXA Insurance Company, and AXA Art with AXA XL’s insurance and reinsurance operations combined



## PortaProtection Product Brochure

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(Only for use in Hong Kong Special Administrative Region)



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# PortaProtection premium table

(effective from 1 January 2020)

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

Hospital & Surgical Benefits <sup>®</sup>	Plan level											
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 71 Deductible	Plan 8	Plan 81 Deductible	Plan 9	Plan 91 Deductible
<b>Age group</b>												
0 – 19	1,948	3,125	4,485	1,439	2,629	4,977	1,581	482	2,871	686	5,479	2,444
20 – 29	2,188	3,533	5,074	1,602	2,952	5,638	1,751	535	3,240	773	6,216	2,774
30 – 39	2,817	4,596	6,644	2,041	3,818	7,385	2,146	656	4,024	961	7,782	3,470
40 – 49	3,168	5,171	7,475	2,588	4,784	9,231	2,947	792	5,242	1,158	10,771	4,228
50 – 59	4,366	7,202	10,462	3,642	6,828	13,327	4,155	1,582	7,492	2,381	15,513	6,088
60 – 64	6,520	10,853	15,832	5,378	10,246	20,160	6,138	2,335	11,247	3,575	23,472	9,828
65 – 69 <sup>^^</sup>	8,248	13,783	20,149	7,071	13,518	26,710	7,749	2,950	14,860	4,534	29,874	12,511
≥ 70 <sup>^^</sup>	16,850	28,350	41,577	14,316	27,748	55,170	15,703	5,976	30,495	9,305	61,727	25,849
<b>Optional Out-patient Benefits</b>	Plan level											
	Plan 1	Plan 2	Plan 3	Plan 4								
<b>Age group</b>												
0 – 19	4,286	5,121	7,271	8,148								
20 – 29	4,088	4,881	6,932	7,766								
30 – 39	4,088	4,881	6,932	7,766								
40 – 49	4,199	5,014	7,121	7,978								
50 – 59	4,199	5,014	7,121	7,978								
60 – 64	4,850	5,798	8,223	9,200								
65 – 69 <sup>^^</sup>	5,235	6,242	8,858	9,924								
≥ 70 <sup>^^</sup>	6,836	8,179	11,605	12,995								

## Monthly premium<sup>~</sup> per insured person (HKD)

Hospital & Surgical Benefits <sup>®</sup>	Plan level											
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 71 Deductible	Plan 8	Plan 81 Deductible	Plan 9	Plan 91 Deductible
<b>Age group</b>												
0 – 19	180	289	415	133	243	461	146	45	266	64	507	226
20 – 29	203	327	470	148	273	522	162	50	300	72	576	257
30 – 39	261	426	615	189	354	684	199	61	373	89	721	321
40 – 49	293	479	692	240	443	855	273	73	485	107	997	392
50 – 59	404	667	969	337	632	1,234	385	146	694	220	1,437	564
60 – 64	604	1,005	1,466	498	949	1,867	568	216	1,041	331	2,174	910
65 – 69 <sup>^^</sup>	764	1,276	1,866	655	1,252	2,473	718	273	1,376	420	2,766	1,159
≥ 70 <sup>^^</sup>	1,560	2,625	3,850	1,326	2,569	5,109	1,454	553	2,824	862	5,716	2,394
<b>Optional Out-patient Benefits</b>	Plan level											
	Plan 1	Plan 2	Plan 3	Plan 4								
<b>Age group</b>												
0 – 19	397	474	673	755								
20 – 29	379	452	642	719								
30 – 39	379	452	642	719								
40 – 49	389	464	659	739								
50 – 59	389	464	659	739								
60 – 64	449	537	761	852								
65 – 69 <sup>^^</sup>	485	578	820	919								
≥ 70 <sup>^^</sup>	633	757	1,075	1,203								

~ 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 the plan level of the insured person under your policy. Premiums are not guaranteed and may be changed by AXA 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 AXA's claims experience.

^ 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) 2523 3061.

® Including Free Top Up Cancer / Renal Dialysis Treatment and Family Care Services. Please refer to the relevant terms and conditions of the policy contract and the terms and conditions of the Family Care Services Programme for details.

^^ Applicable to policy renewal only.

### Note:

- This leaflet should be read in conjunction with the product brochure of **PortaProtection** which contains major features of the plan.
- No premium (in full or in proportion) will be refunded for termination or cancellation of policy before the end of the relevant policy year.
- Deductible (if applicable) is the aggregate amount of eligible expenses claimed that the insured person will have to bear each policy year before any medical benefits are payable under **PortaProtection**. For details, please refer to the product brochure of **PortaProtection**.

**PortaProtection** is underwritten by AXA General Insurance Hong Kong Limited ("AXA").

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 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 contract.

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