



安盛

# AXA WiseGuard Pro Medical Insurance Plan

Award winning

## AXA WiseGuard Pro Medical Insurance Plan



“10Life Voluntary Health Insurance Scheme Score 2020”  
WiseGuard Pro received the score of “10/10”  
on 10Life Medical Coverage<sup>1</sup>

Comprehensive and quality health insurance has never been more important. Certified under the Voluntary Health Insurance Scheme (“VHIS”), **AXA WiseGuard Pro Medical Insurance Plan** (“WiseGuard Pro”) aims to give you accessible, continuous, quality and transparent protection. **You may choose WiseGuard Pro Medical Insurance Plan as a standalone basic plan or a supplement attached to other AXA basic plans.**

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

## Comprehensive and flexible features



### Full cover<sup>2</sup> for hospitalisation and surgical benefits

If considered medically necessary, we will fully cover<sup>2</sup> your eligible hospitalisation and surgical fees. There is no sub-limit constraint, so you can focus on your recovery, instead of the medical bill.



### Full cover<sup>3</sup> for prescribed non-surgical cancer treatments and outpatient kidney dialysis

If you are unfortunately diagnosed with cancer, we will provide full cover<sup>3</sup> on eligible expenses, so that you do not need to worry about the medical bills. Besides, outpatient kidney dialysis will also be fully paid if you suffer from kidney failure.



### No waiting period for unknown pre-existing conditions

You will be fully reimbursed without any waiting period on eligible expenses arising from your unknown pre-existing conditions which you are reasonably unaware of at the time of insurance application from the policy effective date, subject to the benefit schedule and the policy contract.



### No claim discount<sup>4</sup>

You can enjoy a no claim discount<sup>4</sup> on your premium for staying healthy. If for 3 or more consecutive years immediately prior to your policy renewal that no benefit was paid under **WiseGuard Pro** during the claim-free period, up to 15%<sup>4</sup> premium discount will be offered upon renewal of your policy.



## AXA Signature Network 安盛特選醫療網絡



AXA Signature Network is your one-stop medical solution platform. Access a vast and diverse network of doctors and well-equipped healthcare facilities<sup>5</sup>, at the time you need medical attention.

### AXA GOAL



Simply by connecting your tracking device<sup>6</sup> with your registered Emma account and reaching the minimum number of achieved days per membership year, you may earn premium rebate up to 20%<sup>7</sup> in the next policy year of your **WiseGuard Pro**.

### WiseGuard Pro at a glance

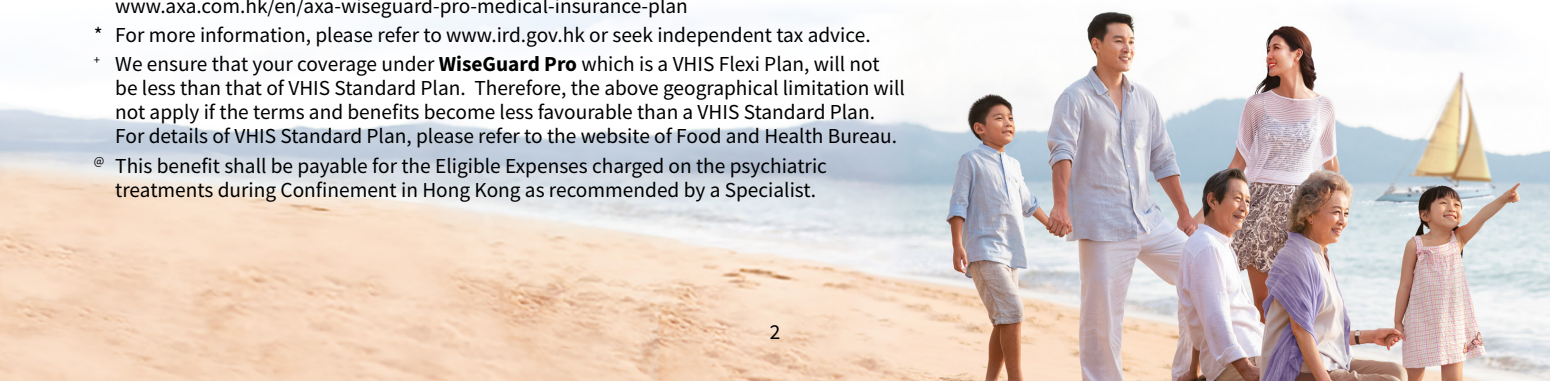
<b>Premium payment term</b>	Up to age 100
<b>Benefit period</b>	Up to age 100 <sup>8</sup>
<b>Issue age</b>	14 days old – age 80
<b>Premium<sup>#</sup></b>	<ul style="list-style-type: none"> <li>Will be adjusted based on the insured person's attained age</li> <li>Premiums are not guaranteed</li> </ul>
<b>Policy currency</b>	For <b>WiseGuard Pro</b> issued as basic plans: HKD For <b>WiseGuard Pro</b> issued as supplements: HKD/USD
<b>Payment mode</b>	Annual/Semi-annual/Monthly
<b>Geographical limitation<sup>+</sup></b>	Except for psychiatric treatments <sup>®</sup> and the cash benefit (applicable to Premier benefit level only), the geographical limitations are subject to below: Regular: Greater China <sup>9</sup> Enhance: Asia (including Australia and New Zealand) <sup>10</sup> Premier: Asia (including Australia and New Zealand) <sup>10</sup>
<b>Policy application</b>	Underwriting required
<b>Policy renewability</b>	Guaranteed annual renewal until the insured person reaches the age of 100 <sup>11</sup>
<b>Tax deduction eligibility<sup>*</sup></b>	Applicable to Hong Kong taxpayers only

<sup>#</sup> Please refer to Premium adjustment under the section Important Information of the **WiseGuard Pro** product brochure for details. For more information, you may visit [www.axa.com.hk/en/axa-wiseguard-pro-medical-insurance-plan](http://www.axa.com.hk/en/axa-wiseguard-pro-medical-insurance-plan)

<sup>\*</sup> For more information, please refer to [www.ird.gov.hk](http://www.ird.gov.hk) or seek independent tax advice.

<sup>+</sup> We ensure that your coverage under **WiseGuard Pro** which is a VHIS Flexi Plan, will not be less than that of VHIS Standard Plan. Therefore, the above geographical limitation will not apply if the terms and benefits become less favourable than a VHIS Standard Plan. For details of VHIS Standard Plan, please refer to the website of Food and Health Bureau.

<sup>®</sup> This benefit shall be payable for the Eligible Expenses charged on the psychiatric treatments during Confinement in Hong Kong as recommended by a Specialist.



## VHIS certification number

Benefit level	Deductible					
	HKD 0	HKD 20,000	HKD 50,000	USD 0	USD 2,500	USD 6,250
<b>Regular</b>	F00034-01-000-02	F00034-02-000-02	F00034-03-000-02	F00034-10-000-02	F00034-11-000-02	F00034-12-000-02
<b>Enhance</b>	F00034-04-000-02	F00034-05-000-02	F00034-06-000-02	F00034-13-000-02	F00034-14-000-02	F00034-15-000-02
<b>Premier</b>	F00034-07-000-02	F00034-08-000-02	F00034-09-000-02	F00034-16-000-02	F00034-17-000-02	F00034-18-000-02

### Remarks

- The source of information comes from 10Life as of February 2021, an insurance information and comparison platform. The above score is arrived at by 10Life as a result of benchmarking against similar Voluntary Health Insurance Scheme available in the Hong Kong market and applying certain assumptions and mathematical calculations. The above score and information provided by 10Life is for reference only, and do not constitute an offer to sell or recommendation to purchase any insurance product. AXA is not responsible or liable for any rating, score, information or service provided by 10Life. Please visit [www.10life.com](http://www.10life.com) for details.
- Full cover shall mean the actual amount of eligible expenses and other expenses charged after deducting the remaining deductible (if any), and is subject to the annual benefit limit, lifetime benefit limit and other conditions as stated in the product brochure and the policy contract. Psychiatric treatments and medical implants are excluded from full cover benefit. Further details of the terms, conditions, exclusions and limitations are provided in the policy contract.
- Full cover of prescribed non-surgical cancer treatments and outpatient kidney dialysis are subject to the annual benefit limit, lifetime benefit limit, deductible (if any) and other conditions as stated in the product brochure and the policy contract. Further details of the terms, conditions, exclusions and limitations are provided in the policy contract.
- Subject to the relevant terms and conditions of product brochure and policy contract.
- Network doctors and network healthcare facilities 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 or liable to any act or failure to act on the part of network doctors and network healthcare facilities. The list of network doctors is subject to change from time to time at AXA's sole discretion without prior notice.
- AXA Goal supports Fitbit App, Garmin App, Google Fit App, and Apple Health App (with iPhone or Apple Watch).
- For details of the AXA Goal's premium rebate, please visit [www.axa.com.hk/en/axa-goal](http://www.axa.com.hk/en/axa-goal)
- The benefit period of WiseGuard Pro 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 the product brochure of WiseGuard Pro.
- "Greater China" shall include mainland China, Hong Kong, Taiwan and Macau.
- "Asia (including Australia and New Zealand)" shall include Afghanistan, Australia, Bangladesh, Bhutan, Brunei, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, Philippines, Singapore, South Korea, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- 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.

This leaflet should be read in conjunction with the product brochure of **AXA WiseGuard Pro Medical Insurance Plan** which contains major features of the plan.

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

**AXA WiseGuard Pro Medical Insurance 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 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 provisions, which will be made available by the Company upon request and can be downloaded from the Company website.**

If you do not wish to receive promotional or direct marketing materials from AXA, please inform Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited, Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong Special Administrative Region)

March 2021