

## Remarks

1. The Company defines “Asia”, “Worldwide excluding USA” and “Worldwide” as follows:
  - “Asia”: Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam
  - “Worldwide excluding USA”: worldwide excluding the USA
  - “Worldwide”: worldwide
2. When the insured applies for the policy, the Company will not ask any questions about the insured’s medical history. However, when a claim is made, we will assess whether the medical condition of the insured is a Pre-existing Condition. Applicant must be aged between 14 days old and 80 years old (inclusive) at the time of application. For a newborn to be insured, he / she must have been fully discharged from the hospital at the time of enrolment. Applicant whose Principal Country of Residence is USA will not be eligible for application. We reserve the right not to accept applications that will expose us to the risk of breach of any applicable laws or regulations or international economic sanctions. Policy application is also subject to the terms and conditions and availability of **Global Elite II** at the time of application.
3. Subject to all the terms and conditions of the **Global Elite II** policy and the availability of **Global Elite II** at the time of renewal, you have a guaranteed right to renew the policy by advance payment of the appropriate annual premium on each policy anniversary. If the insured changes the Principal Country of Residence to outside the area of cover, the policy may not be renewed at the next policy anniversary. We reserve our right to terminate the policy if the change will expose us to the risk of breach of any applicable laws or regulations or economic sanctions.
4. The benefit details of Prestige, Comprehensive and Standard benefit levels are listed in the **Benefit schedule** of **Global Elite II** product brochure. This leaflet and the product brochure are not contract of insurance. Further details of the terms, conditions, exclusions and limitations are provided in the **Global Elite II** policy contract.
5. Provision of the services is subject to the policy terms and conditions. AXA reserves the right to amend such terms and conditions thereof from time to time without prior notice.
6. In order to be eligible for the Pre-existing Conditions benefit and / or the Manifested Congenital Conditions benefit, the insured must be covered by either the Prestige or Comprehensive benefit level for at least 270 consecutive days from the policy date, subject to other requirements as mentioned in the relevant policy contract.
7. Both the Pre-existing Conditions benefit and the Manifested Congenital Conditions benefit share the same aggregate annual limit, thus any claims paid under one of these 2 benefits will reduce the remaining benefit available for both.
8. The Pre-existing Conditions benefit will cover eligible treatment(s) under the following circumstances:
  - (a) those that took place during the first 2 policy years following the policy date, but after 270 days following the policy date; and
  - (b) those that took place after the 2 years following the policy date, but when the insured has not been Trouble Free for 2 consecutive years.
9. Please refer to the provisions of the policy for details of the waiting period requirements for each of the benefits.
10. In order to be eligible for the Pregnancy and Delivery benefit, the insured must have attained over the age of 18. This benefit is only available for charges incurred after the insured has been covered for at least 12 consecutive months under the Prestige benefit level and has effected annual renewal of the same benefit level for the coming policy year.
11. The initial premium is based on the age of the insured at the time of policy issuance and other factors including but not limited to Principal Country of Residence of the insured and the benefit level of your policy. Premium rates are not guaranteed and may be adjusted by the Company at any of the policy anniversaries if necessary. We consider factors including but not limited to (i) the Company'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.
12. Service is provided by third-party service provider(s). The Company and the third-party service provider(s) reserve the right to amend the terms and conditions from time to time without prior notice. The Company 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(s).

## Notes:

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

**The benefits of Global Elite II are subject to the terms, conditions and exclusions, as well as the eligibility requirements as set out in the relevant product brochure and policy contract. This leaflet only provides key features of Global Elite II. You should not make any purchase decision based on this leaflet only and should refer to the relevant product brochure and policy contract, which are made available by the Company.**

**Global Elite II Health Plan** is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA”, the “Company”, or “we”).

**Global Elite II Health 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 provisions, which will be made available by the Company upon request.**

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(Only for use in Hong Kong Special Administrative Region and Macau Special Administrative Region)

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# Global Elite II Health Plan

## Superior medical protection and services for you

Specially designed for the pursuer of excellence like you, **Global Elite II Health Plan** (“**Global Elite II**”) offers quality health protection in 3 benefit levels and each benefit level offers options of geographical areas of cover and deductible, bringing you medical protection and services that best suit your unique lifestyle.

You can be reimbursed for any eligible medical costs up to designated yearly maximum depending on which benefit level you selected:




Benefit levels	Yearly maximum
Prestige	Up to HKD30,000,000 / USD3,750,000
Comprehensive	Up to HKD25,000,000 / USD3,125,000
Standard	Up to HKD20,000,000 / USD2,500,000

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

## Distinctive features

### Choice of geographical areas of coverage<sup>1</sup>

There are 3 geographical areas of cover for your selection:

-  Asia
-  Worldwide excluding USA
-  Worldwide

### No health declaration<sup>2</sup> and guaranteed renewal<sup>3</sup>

**Global Elite II** requires no medical questionnaire or screening and guarantees plan renewal until the insured reaches the age of 100.

## 4 deductible options to suit your budget

You can enjoy a discount off your annual premium amount~ depending on which deductible option you select. The following lists out deductible options with your agreed share of a medical bill, and the corresponding discount that you can enjoy:

Deductible options (per policy year) <sup>#</sup>	Level of discount off annual premium amount~
Zero	0%
HKD12,000 / USD1,500	40%
HKD40,000 / USD5,000	50%
HKD100,000 / USD12,500	65%

<sup>#</sup> We offer Macau policies denominated in Macau Pataca (MOP) or other available currency(ies).

~ This refers to the annual premium amount for policy without any deductible.

## Extensive benefits<sup>4</sup>

### In-patient coverage

Most, if not all, eligible medical expenses incurred during hospitalisation – including those relating to surgery and accommodation – will be covered in accordance with the benefit level of your policy.

### Out-patient coverage

**Global Elite II** covers consultation with general practitioner and specialist, as well as other treatments and procedures such as:

-  magnetic resonance imaging
-  x-rays
-  traditional Chinese medicine
-  physiotherapy
-  cancer treatment
-  out-patient surgery



### Coverage for Pre-existing Conditions and congenital conditions (available for Prestige and Comprehensive benefit levels only)






Unlike most health insurance plans, **Global Elite II's** Prestige and Comprehensive benefit levels cover both Pre-existing Conditions and congenital conditions. Nevertheless, if you are covered under Standard benefit level, the Non-Manifested Congenital Conditions benefit is also available.

## Outstanding services<sup>5</sup>

### Direct billing for hospitalisation

**Global Elite II** may settle your eligible in-patient expenses directly with hospitals listed in our Global Directory of Hospitals. The directory covers hospitals in more than 130 countries / territories all over the world, such as Hong Kong, mainland China, Japan, Singapore and the UK.

## Elite services you can always rely on<sup>5,12</sup>

-  **24-hour Global Elite Customer Service**  
Our experienced team is ready 24 hours a day to provide information on your benefits or claims.
-  **24-hour International Emergency Medical Assistance**  
Our hotline is at your service 24 hours a day, 365 days a year if evacuation and overseas repatriation are required.
-  **24-hour Concierge Service**  
Our concierge team is pleased to help you arrange luxury car and limousine rentals, as well as reservations of hotels, dining, air-tickets, concerts, and more.
-  **24-hour Health at Hand**  
This valuable phone service<sup>Δ</sup> offered by a team of health professionals provides you with the latest available medical information on specific illnesses, treatments and medications, as well as a prompt professional opinion on your health.
-  **Second Medical Opinion Service**  
A team of professional medical experts will offer you professional second medical opinion to facilitate informed decision making on treatment preferences.

<sup>Δ</sup> Cost of international direct dialling is to be borne by the caller.

## Key benefits and services<sup>#</sup>

	Benefit levels		
	Prestige	Comprehensive	Standard
<b>Key benefits</b>			
In-patient cover	✓	✓	✓
Out-patient cover (including but not limited to general practitioner and specialist consultation)	✓	✓	✓ Pre and Post Hospitalisation Benefit on specified terms
Pre-existing Conditions and Manifested Congenital Conditions benefits <sup>6,7,8,9</sup>	✓	✓	-
Non-Manifested Congenital Conditions benefit <sup>9</sup>	✓	✓	✓
Preventive healthcare – Vaccinations	✓	✓	-
Preventive healthcare – annual Health Screen <sup>9</sup>	✓	✓	-
Wellness healthcare – optical and dental benefits	✓	-	-
Pregnancy and Delivery benefit <sup>9,10</sup>	✓	-	-

<sup>#</sup> This list is not exhaustive.

## Illustrative example



*This illustrative example is for reference only.*

Ken activates a **Global Elite II** policy and is covered by the Comprehensive benefit level with “Zero” deductible option. Unfortunately, after 2 years, he suffers from left pneumothorax and has to undergo a surgery. He is required to see the surgeon for follow-up visits after discharge. A medical bill amounted to HKD413,038 is incurred.

As the medical expenses incurred were fully covered under Daily Accommodation Charges benefit, Hospital Charges benefit, and General Practitioner and Specialist Consultation Charges benefit, a total amount of HKD413,038 was fully reimbursed under **Global Elite II** as follows:

### Medical expenses and reimbursement

Medical expenses	Amount
<b>In-patient and Daycare Treatment Benefits</b>	
Daily Accommodation Charges (9 days in standard single room of a private hospital)	HKD31,500 <b>Paid in full</b>
Hospital Charges (including diagnostic procedure, operating theatre charges, surgeons' and anesthetists' charges, nursing care, drugs and dressings)	HKD379,838 <b>Paid in full</b>
<b>Out-patient Treatment Benefits</b>	
General Practitioner and Specialist Consultation Charges (including diagnostics, prescribed drugs, dressings etc.)	HKD1,700 <b>Paid in full</b>
<b>Total:</b>	<b>HKD413,038 <b>Paid in full</b></b>

## Global Elite II at a glance

Premium payment term	Up to age 100
Benefit period	Up to age 100 <sup>3</sup>
Issue age	14 days old – age 80
Premium <sup>11</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>
Payment mode	Annual
Benefit levels	Prestige, Comprehensive or Standard <sup>4</sup>
Area of cover options	“Asia”, “Worldwide excluding USA”, or “Worldwide” <sup>1</sup>
Deductible options (annual)*	“Zero”, “HKD12,000 / USD1,500”, “HKD40,000 / USD5,000”, or “HKD100,000 / USD12,500”
Policy application	No health declaration <sup>2</sup>
Policy renewability	Guaranteed annual renewal until the insured reaches the age of 100 <sup>3</sup>

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