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Pink Medical Insurance Plan Value-added services

Modern women often take on multiple roles in today's society. We understand how hectic life could be shouldering different responsibilities and how difficult it must be to juggle all the priorities on hand. To help you undertake your responsibilities with poise and better focus on your wellbeing, **Pink Medical Insurance Plan** (“**Pink Medical**”) offers you access to an array of holistic physical and mental wellness services, as well as our unique value-added services (“VAS”) at discount offersⁱ through **AXA BetterMe**. Offering all-round support at every life stage, these four categories include cosmetic treatments, fertility solution, refractive surgery and maternity care, which are provided by designated service providersⁱⁱ.

Value-added services include:

1 Cosmetic treatments

The pursuit of beauty and radiance is a woman's desire. The key to retain youth is proper maintenance. AXA has partnered with HKSH Medical Groupⁱⁱⁱ and the Pedder Medical Aesthetic Centre – two highly renowned establishments in Hong Kong, to offer you professional treatments at discount rates through state-of-the-art facilities to help you further build your self-confidence.



2 Fertility solution

As Hong Kong women are very career minded, building a successful career and dedication to work can often lead to delay in marriage and pregnancy, which may then cause difficulty in conception. In such cases, in-vitro fertilisation can be an answer, and that is why we partnered with HKSH Medical Group^{iv} to provide fertility solution to help increase the chance of conception.



3 Refractive surgery

If you are tired of wearing glasses or contact lens and want to correct your vision with state-of-the-art treatments, we provide you discount offers for the refractive surgery services by HKSH Medical Group^v and the Champion Eye & Refractive Surgery Centre so you can embrace life with greater confidence.



4 Maternity care

Welcoming a new family member can bring tremendous joy, but we understand at times of pregnancy, childbirth and the baby's health might also cause worries. To give you extra peace of mind during this joyous time, we provide discount offers on maternity packages through our partnership with HKSH Medical Group^{vi}.



In addition to above, we have many more value-added services. For details, please visit www.axa.com.hk/en/axa-betterme or refer to the price plan and Pink Medical discount offers of HKSH Medical Group/
Pedder Medical Aesthetic Centre/Champion Eye & Refractive Surgery Centre.

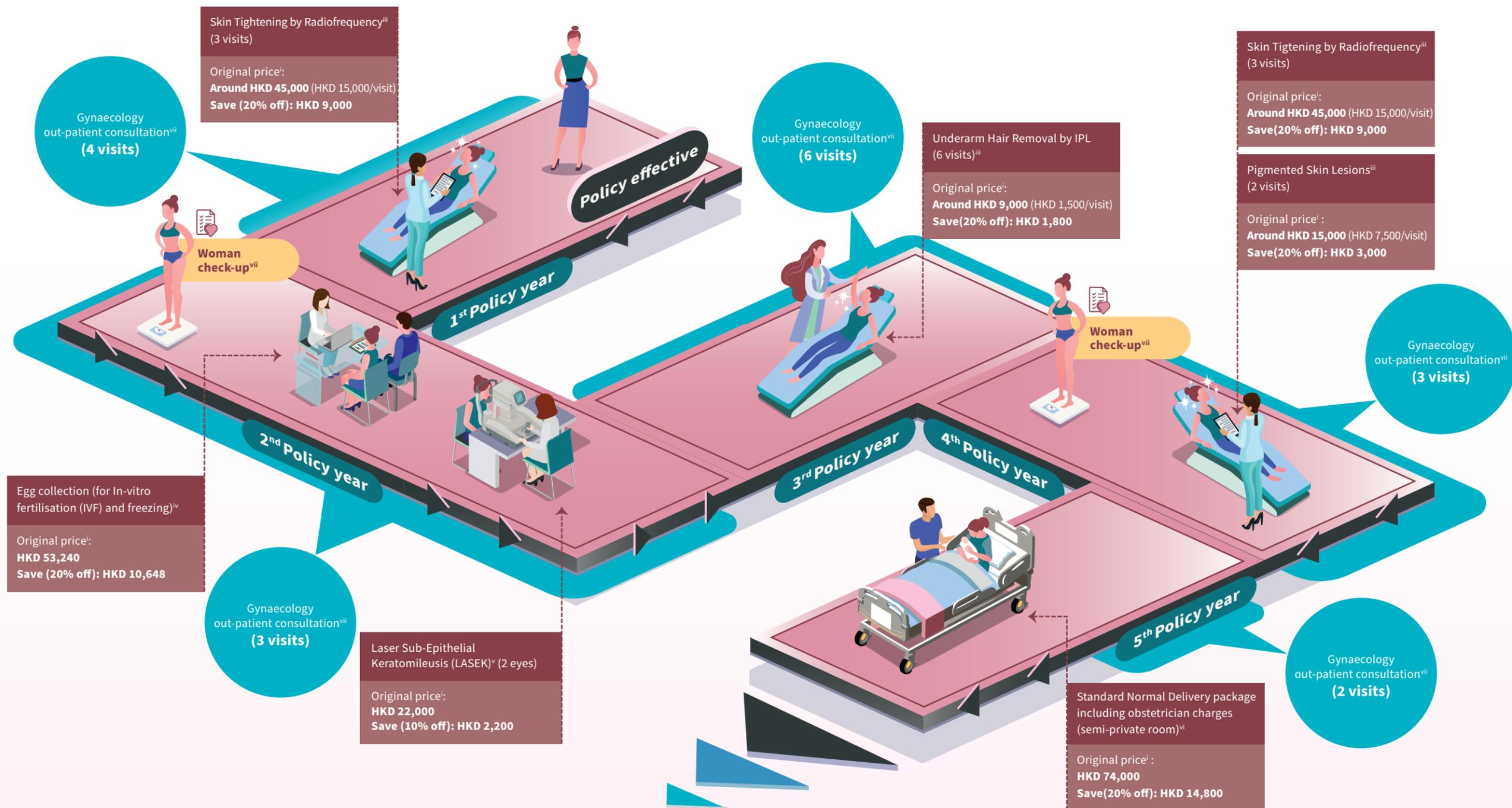


Illustrative example

Ms. Mak purchases **Pink Medical Insurance Plan** (basic plan) and enjoys several services offered by HKSH Medical Group in the first 5 policy years.



You can access the **AXA BetterMe** to learn more common health problems and explore the latest services anytime.



Ms. Mak enjoys the following services and savings from the first 5 policy years:



2 Regular woman check-ups **18** Gynaecology out-patient consultations

Total savings from value-added services:

HKD 50,448



Price plan and Pink Medical discount offersⁱ

HKSH Medical Group

Service category and item ⁱⁱ	Original price (HKD)	Discount rate ⁱ
Cosmetic treatmentsⁱⁱⁱ		
Skin Laser Procedure		
1. Pigmented Skin Lesions	6,270-21,450	20% off
2. Haemangiomas, Port-Wine Stain (PWS) and other Vascular Lesions	6,270-15,730	
3. Naevi, Warts and other Skin Lesions	6,620-15,730	
4. Hair Removal by IPL/Laser	6,270-15,730	
5. Skin Resurfacing by Laser	6,620-45,760	
6. Skin Tightening by Radiofrequency	31,660-95,600	
7. Skin Tightening by Ultrasound	27,880-89,650	
<p>Details and limitations:</p> <ul style="list-style-type: none"> The discount rate (%) on the service fee is applicable to the procedure only. The discount offer only applies to the agreed procedures after the initial consultation. Discount offer is not applicable to other fees and charges involved. The service fee listed in the table above excludes 1) consultation fees and other charges prior to surgery, 2) any other consultation fee and 3) medication charge. 		
Fertility solution^{iv}		
1. Egg collection (for In-vitro fertilisation (IVF) and freezing)	53,240	20% off
<p>Details and limitations:</p> <ul style="list-style-type: none"> Includes: Doctor's procedure charges, operating room and recovery room charges only. This excludes any consultation or other fees and charges associated with prior to egg collection procedure and any other fees and charges following egg collection, such as storage (freezing), embryo transfer, anesthetist charges, laboratory charges for embryo culturing and procedures. 		
Refractive surgery^v		
1. Laser In-situ Keratomileusis (LASIK)	22,000 (2 eyes)	10% off
	12,400 (1 eye)	
2. Small Incision Lenticule Extraction (SMILE)	22,000 (2 eyes)	
	12,400 (1 eye)	
3. Laser Sub-Epithelial Keratomileusis (LASEK)	22,000 (2 eyes)	
	12,400 (1 eye)	
<p>Details and limitations:</p> <ul style="list-style-type: none"> The service fee includes surgeon's fee, charges for equipment and material, charges for pre- and post-operative nursing care basic medications on the day of surgery and doctor consultation fees for 5 sessions of post-surgical routine follow-up. Such service fee excludes consultation fees and other charges prior to surgery, medications prescribed during follow-up, corneal scan and protective contact lens after surgery. There would be additional charge for canthotomy surgery and surgical material for latex allergy. Patients will be assigned one of the in-house ophthalmologists. 		

Service category and item ⁱⁱ	Original price (HKD)	Discount rate ⁱ
Maternity care^{vi}		
1. Standard Normal Delivery package including obstetrician charges (3 days & 2 nights)		
a. General ward	52,300	20% off
b. Semi-private room	74,000	
c. Private room	98,600	
2. Standard Caesarean Section package including obstetrician charges (5 days & 4 nights)		
a. General ward	58,800	20% off
b. Semi-private room	82,500	
c. Private room	115,200	
<p>Details and limitations:</p> <ul style="list-style-type: none"> The service fee includes 1) only delivery charges by the obstetrician (excluding anesthesiologist fees, epidural and ward round charges) including room boarding; 2) purchased standard maternity package items ; and 3) material charges, assisted delivery/fetal monitoring instruments, basic medication, blood test, breastfeeding tutorial, meals, newborn vaccination, milk and clothing for baby. Such service fee excludes 1) consultation fees and other charges prior to delivery; 2) antenatal visits and tests; and 3) additional fee and charges on top of the basic package, e.g. epidural, anaesthesiologist charges, paediatrician charges etc. The service requires 1 year waiting period from the policy date of Pink Medical. For this avoidance of doubt, the service is available to you after the first policy anniversary of Pink Medical. The discount rate (%) of the service fee applies on standard package only. For other surcharges and exclusions, please contact the relevant service provider directly. Any top-up or additional services fees or surcharges will be at original price provided by designated service provider. For details of the package, please contact the relevant service provider directly. 		

Pedder Medical Aesthetic Centre

Service category and item ⁱⁱ	Original price (HKD)	Discount rate ⁱ
Cosmetic treatments		
1. Plastic Surgery		
a. Blepharoplasty (Upper/Lower)	25,000-35,000	15% off
b. Breast Augmentation (Lipofilling/Implant)	80,000-140,000	
c. Liposuction BodyJet	35,000up	
d. Facial Lipofilling Rejuvenation	45,000up	
e. Rhinoplasty (Open/Implant)	35,000-80,000	
f. Face lift (SMAS lift/Full face)	80,000-120,000	
g. Abdominoplasty (Open/Lipo-abdominoplasty)	65,000-100,000	
h. Gynecomastia	50,000-150,000	
i. Mole excision	20,000up	
2. Skin and Contouring Treatment		
a. Dermal Fillers & Facial Contouring Treatment		
I. Botox (Sweat glands/Glabellar/Forehead/Crow's feet/Lifting/Calf contouring)	5,000-22,000	15% off
II. Sculptra	12,000-18,000	
III. Ellanse	14,000up	
IV. Hyaluronic Acid	8,000up	
b. Intense Focused Ultrasound Treatment		
I. Ultherapy Full Face	50,000	20% off
c. Radio-Frequency Treatment		
I. Profound (Face/Abdomen)	50,000-90,000	15% off
II. Thermage FLX 450	22,000	
III. Thermage FLX 600	50,000	
d. Lasers and Light Sources Treatment		
I. Freckles	10,000-20,000/treatment	25% off
II. Pigmentations	36,000/6 times	
III. Acne Scar	36,000/6 times	
IV. Rosacea/Haemangiomas/Port-Wine Stain/Vascular Lesions	36,000/6 times	
V. Pores	36,000/6 times	
VI. Mole/Naevi	3,000up	
VII. Skin Resurfacing by Laser	8,000/treatment	
3. Other Treatments (By qualified therapist)		
a. Skin rejuvenation & Whitening	16,800/6 times	15% off
b. Face lifting and tightening	19,800/10 times	
c. Skin rejuvenation	15,000/6 times	
d. Polishing skin	15,000/6 times	
e. OxyGeneo	9,800/10 times	
f. Firming and rejuvenation	19,800/10 times	
g. Hydrating dry skin	9,800/10 times	
h. Hair Removal	9,000up	
Details and limitations: <ul style="list-style-type: none"> For 3. Other Treatments (By qualified therapist), the discount rate (%) on the service fee is applicable to the procedures and once to the pre-consultation session only. You may also enjoy once to the post-consultation if necessary. Discount offer is not applicable to other fees and charges involved. 		

Service category and item ⁱⁱ	Original price (HKD)	Discount rate ⁱ
Cosmetic treatments		
4. Other Treatment		
a. Hypertrophic scars and Keloids	3,000up	15% off
5. Vaccination		
a. Human Papillomavirus Vaccine (HPV)	9,000/3 needles	30% off
Details and limitations: <ul style="list-style-type: none"> The discount rate (%) on the service fee is applicable to the procedures and 3 pre-consultation sessions only. Discount offer is not applicable to other fees and charges involved. 		

Details and limitations:

- For 1. Plastic Surgery, 2. Skin and Contouring Treatment and 4. Other Treatment, the discount rate (%) on the service fee is applicable to the procedures and once to the pre- and post-consultation session only. Discount offer is not applicable to other fees and charges involved.

Champion Eye & Refractive Surgery Centre

Service category and item ⁱⁱ	Original price (HKD)	Discount rate ⁱ
Refractive surgery		
1. Laser In-situ Keratomileusis (LASIK)	20,000 (2 eyes)	15% off
2. Small Incision Lenticule Extraction (SMILE)	25,000 (2 eyes)	
Details and limitations: <ul style="list-style-type: none"> The service fee listed table above includes 1 pre-surgical assessment and 5 sessions of post-surgical routine follow-up within 6 months after the operation. 		

For the latest offers, stay tuned to **AXA BetterMe** in Emma by AXA!

Remarks:

- The prices and applicable discounts shown in this leaflet are for reference only. If there is any discrepancy between the English version and the Chinese version of designated service providers' service items, the English version shall prevail. AXA and/or designated service providers may determine, review and revise the same from time to time without prior notice. Discount offer is only applicable to service fee listed in the table above and not applicable to other fees and charges involved. Please contact the relevant service provider for details of actual fees and charges available.
- Disclaimers in relation to designated service providers: AXA shall not be held responsible for or liable to the owner or the insured for anything in relation to such services provided by the designated service provider(s) and shall not be responsible for any act or failure to act on the part of the designated service provider(s) as they are third parties whom AXA has no control. 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 designated 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.
- The cosmetic treatment is available at Skin Laser Centre of HKSH Healthcare, Admiralty, Hong Kong.
- The fertility solution is available at Hong Kong Sanatorium & Hospital's IVF Centre, Happy Valley, Hong Kong.
- The refractive surgery is available at Guy Hugh Chan Refractive Surgery Centre of HKSH Healthcare, Admiralty, Hong Kong.
- The maternity care service is available at Hong Kong Sanatorium & Hospital, Happy Valley, Hong Kong.
- For the details, terms and conditions and disclaimers of woman check-up, gynaecology out-patient consultation, gynaecology follow-up tele-consultation, gynaecology treatment and medication, please refer to the product brochure of Pink Medical Insurance Plan.

Terms and conditions

1. The value-added service programme of the Pink Medical (the “VAS”) is offered by AXA China Region Insurance Company (Hong Kong) Limited in collaboration with designated service providers, subject to the following terms and conditions.
2. For the avoidance of doubt, all services under the VAS programme are provided by designated service providers which are independent contractors and are not agents or servants of AXA. Disclaimers in relation to designated service providers applies (Please refer to Remarks (ii) of this leaflet for details).

Eligibility

3. Customer who is the insured of basic plan or supplement of Pink Medical Insurance Plan (the “Pink Medical”) is eligible to participate one or more VAS at preferential rates or discount rate (%) during the policy year of the Pink Medical (the “Eligible Insured”).
4. The VAS will cease to be available once the policy of the Pink Medical is not in effect.
5. The VAS is non-transferable and discounted amount cannot be exchanged or redeemed for cash or other services under any circumstances. The discount offers of VAS cannot be used in conjunction with other promotional offers by AXA or its affiliates or any other service providers unless otherwise specified.
6. The eligibility of participating in the VAS is subject to AXA’s sole decision. In case of any dispute, the decision of AXA shall be final and conclusive.
7. AXA and each of the designated service providers reserves the rights to amend the eligibility requirements for the VAS from time to time without prior notice. Please contact the relevant designated service providers for the availability of each VAS.

Making an appointment

8. Eligible Insured must make an appointment for selected VAS in advance with the designated service provider(s), subject to the availability of the designated service provider(s).

Attend the service

9. Eligible Insured must present her AXA e-health Card of the Pink Medical and valid personal identity document for identification purpose.
10. Eligible Insured must settle the VAS’ service fee(s) directly with the designated service provider(s). Any charges, fees and expenses incurred by Eligible Insured whether within or outside the scope of VAS is at Eligible Insured own responsibility with the service provider(s).

Disclaimers

11. The list, prices, discounts, scopes, terms and conditions, availability and participating designated service providers of the services and procedures in relation to these VAS are subject to change from time to time at sole discretion of AXA and the relevant designated service provider(s) (as the case may be) without prior notice.
12. The services under the VAS may not be suitable for every Eligible Insured based on various factors, including health condition. Please check with the relevant designated service providers for suitability and such consultation may not be covered under the prices listed in the table above. AXA is not involved in making such decision and shall not be responsible in case the relevant designated service provider refuses to provide any service(s) under the VAS for any reason.
13. AXA does not guarantee the result of any treatment or procedure provided under any VAS on the Eligible Insured. The Eligible Insured should consult her own doctor or other independent healthcare professionals for any enquiry or if in doubt.
14. These terms and conditions contain general information only. They do not constitute any offer for a basic plan or supplement of the Pink Medical. For detailed terms, conditions and exclusions of the relevant basic plan and supplement, please refer to the relevant proposals, product brochures and policy contracts.
15. This leaflet should be distributed and read in conjunction with the product brochure of Pink Medical Insurance Plan.

Pink Medical Insurance Plan is underwritten by AXA China Region Insurance Company (Hong Kong) Limited (“AXA” or “we”).

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