



亞洲保險
ASIA INSURANCE



Asia MaxiCare 網絡門診保障服務





Benefit Highlights 保障重點

- + 多種門診及牙科保障
Wide variety of dental and outpatient benefits
 - + 覆蓋超過90間診所及300位醫生, 包括香港、九龍及新界
Including over 90 clinics and 300 medical practitioners in Hong Kong, Kowloon, and the New Territories
- + 免找數安排
Cashless arrangement
 - + 15日-80歲均可投保
Eligible enrollment age from 15 days to aged 80
- + 無須進行核保程序
No underwriting process is required
 - + 有關門診索償並不會影響賠償紀錄
Outpatient claim will not affect your claim record
- + 可配合團體保險/自願醫保計劃又或者獨立購買
Available for purchasing with group medical/ VHIS or standalone purchase

Benefit Items

保障內容

Out-patient benefit schedule 門診保障服務		Class 1	Class 2	Class 3	Class 4
1	Out-patient Physician's Visit (including 3 days basic medication) - GP Copayment 西醫普通科門診 (包3天基本藥物) – GP 自付額 Extra medication coverage per visit 額外藥物保障限額 (每次)	0	0	0	0
2	Physiotherapist's Visit* – PC Copayment 物理治療* – PC 自付額	0	0	\$20	\$40
3	Out-patient Specialist's Consultation (including 5 days basic medication)* - SP Copayment 專科門診(包5天基本藥物)* – SP 自付額 Extra medication coverage per visit 額外藥物保障限額 (每次)	0	0	0	\$60
4	Chinese Medicine Practitioner's Visit (including 2 packs of basic herbs) - CMP Copayment 中醫 (包2份基本中藥) – CMP 自付額 Extra herbs coverage per visit 額外中藥保障限額 (每次)	0	0	0	0
5	Out-patient X-ray & Laboratory Tests* - XRL (per Policy Year) X光化驗門診* – XRL (每保單年度)	\$3,000	\$2,500	\$2,000	\$1,500
6	Dental Scaling and Polishing (no. of visit per year) – DT 洗牙 (每年次數) - DT	1	1	1	1
7	Mental Wellness Program 精神健康支援服務	Free 免費			
8	Accidental Death 意外身故	Reimbursement Amount 賠償額 \$10,000			

*Written referral letter from the attending physician is required.
必須持有主診醫生簽發之轉介信。





Exclusions 不保事項

Unless otherwise agreed in writing, the Medical Plan(s) will not cover any expenses related to the followings:
除保單利益表或以批註明確列明外，本公司概不支付因下列事項所引致的醫療護理、治療、藥物治療、項目、疾病、活動及其相關或連帶的費用：

1. Routine/Preventive physical examination and investigations
例行身體檢查及測試
2. Pregnancy test, contraceptive related, birth control, sterilization of either sex, infertility (in-vitro fertilization or any other artificial method of inducing pregnancy), and sexual dysfunction
懷孕、分娩（包括手術分娩）、流產、墮胎及產前檢查或產後護理。因避孕手術、使用避孕器或避孕藥，或恢復受孕，或治療不育所引致的事故。
3. Pregnancy and its complication including but not limited to ectopic pregnancy, abortion and miscarriage
懷孕及其並發症包括但不限於宮外孕、墮胎和流產。
4. Sexually transmitted disease or human immunodeficiency virus infection related
性傳播疾病或人類免疫力缺乏病毒相關感染
5. Psychiatric, mood disorder, mental diseases, behavioral disorders
精神、心理或神經錯亂，以及其引致的任何生理或心身現象。
6. Congenital, developmental or hereditary conditions or diseases
先天性疾患、發育性或遺傳性問題或疾病
7. Eye refraction or eyesight related (e.g. routine eye tests, fitting of spectacles or lenses, LASIK, etc)
眼鏡配置或視覺相關（例如：例行眼部檢驗、驗配眼鏡或鏡片、激光矯視等）
8. Cosmetic or plastic surgery for the purpose of beautification
為美容目的而進行的醫療服務
9. Rental or purchase of prosthesis, prosthetic devices, or medical equipment or appliances (e.g. wheelchair, CPAP machine, hearing aids, crutches, aero chamber, etc.)
租借或購買義肢、矯型裝置或醫療設備或儀器（例如輪椅、CPAP 機器、助聽器、拐杖、助吸器等）
10. Supplement, appetite stimulants, anti-depressants, any treatment or medication for weight control, medication on request (e.g. travelling medicine), over-the-counter drugs (e.g. shampoo, lotion) and lubricant (e.g. artificial tears)
補充劑、食慾興奮劑、抗抑鬱藥、任何用於控制體重的治療或藥物、應要求提供的藥物（例如旅行藥）、非處方藥（例如洗髮水、乳液）和潤滑劑（例如人工淚液）
11. Vaccinations, immunisations and any preventive care
接種疫苗、防疫注射及任何預防治療。
12. Acupuncture, pilates, shockwave including those performed by physiotherapist
針灸、普拉提、衝擊波，包括由物理治療師進行的課程
13. Tui Na, cupping, massage therapy including those performed by Chinese Medicine Practitioner
推拿、拔罐、按摩療法，包括由中醫師進行的療法
14. Experimental medical technology or procedure
實驗醫學技術或程序
15. Chronic alcoholism or abuse of alcohol, drugs addiction or abuse of drugs
慢性酒精中毒或濫用酒精、毒癮或濫用藥物

Exclusions

不保事項

16. Dietitian and Traditional Chinese Medicine consultation (unless otherwise specified in the Schedule)
營養師和中醫諮詢 (除非已於保單內明確列出)
17. Accidents that arise directly or indirectly from hazardous or professional sports
因危險或職業運動直接或間接造成的意外。
18. War, invasion, act of foreign enemy, act of terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or direct participation in strike, riot or civil commotion
戰爭或任何軍事行動 (包括已宣戰或未宣戰) · 或在任何國家或國際權力機構之海、陸、空 部隊中服役。
19. Suicide, self-inflicted injury, or any attempted suicide whether sane or insane
蓄意自我毀傷或企圖自殺 · 不論當時神志是否清醒。
20. Any treatment or disability directly or indirectly arising from or consequent upon illegal activity
直接或間接由於或因為不法活動所引致的治療或傷病
21. Female hormonal tests or assays and female hormonal replacement therapy unless resulting from a disease
女性賀爾蒙檢驗或化驗 · 及女性賀爾蒙取代療法 (因疾病引致除外)。
22. All cancer treatments (e.g. chemotherapy, radiotherapy, target therapy and IV infusion, PET and PET-CT scan, genetic tests, etc)
所有癌症治療 (例如化療、放射治療、標靶治療和靜脈輸液、PET 和 PET-CT 掃描、基因檢測等)
23. Any diagnostic and imaging investigation performed at hospital setup, including both inpatient and outpatient
在醫院進行的任何診斷和影像學檢查 · 包括住院和門診
24. Any service provided out of Network Panel or out of scheme benefit coverage
醫療護理網絡或計劃保障範圍外提供的任何服務
25. Any treatment and/or medication prescribed during the cooling off period if the insured decides not to take this Policy.
如果被保險人決定不接受本保單 · 於冷靜期內開出的任何治療和/或藥物。
26. Any treatment not undertaken by the Network Doctors or Centres.
並非由網絡醫生或中心進行的任何治療。



Renewal Provision

續保條文

Renewal

The Policy, subject to the payment of premiums, shall be in force for one (1) policy year, such policy year commencing with the Policy Commencement Date and continuing to but not including the first anniversary of the Policy Commencement Date. At each policy anniversary the Policyholder may renew the Policy for another policy year by paying in advance the premiums as determined by the Company for the benefits elected at the time of each such Renewal. Any renewal of this Policy shall be at the absolute discretion of the Company.

Medical Card will be issued after 7 days of the premium received date.

保單續保

在繳付保費後，此保單有效期為一個保單年期，此保單年期是自保單生效日期起開始，直至但不包括第一個保單生效日期週年日。在每個保單週年日，保單持有人可預先繳付由本公司按每次續保時所選的利益而釐定之保費，續保一年。本公司有絕對酌情權決定此保單是否續保。

本公司將於收妥保費後七日發出醫療卡。

Cancellation

取消保單

The Policyholder may cancel this Policy at any time by notifying the Company in writing together with the return of medical card by registered mail addressed to the Company and the Policy will be cancelled on the date the Company receives such written notification; no premium is refunded in the policy year. The Company reserves the right to cancel the Policy at any time by giving a 30-day prior written notice.

保單持有人可隨時以掛號信的方式向本公司發出書面通知並退回醫療卡，以取消本保單，本保單將於本公司收到該書面通知之日取消；保單年度不退還保費。公司保留隨時通過提前 30 天書面通知取消保單的權利。

If fraudulent means or devices are used by the Policyholder and/or the Insured and/or anyone acting on his/her behalf to obtain any benefits under the Policy, any and all rights provided hereunder shall be forfeited immediately.

如果投保人和/或被保人和/或任何代表他/她行事的人使用欺詐手段或手段獲取本保單的任何利益，則本保單的任何和所有權利將立即喪失。



Medical card sample 醫療卡樣式



Steps in using the medical card 醫療卡使用步驟



預約網絡醫生

Make appointment with network doctor



在網絡醫生診症前，請出示您的
"AsiaHealthNet Gold" 咭及身份證明文件登記。

Present your "AsiaHealthNet Gold" card and
HKID at clinic for registration before
consultation with network doctor.



如有自付額和任何不受保障服務的費用，請於
網絡醫生診所直接繳付

Settle the Co-payment (if any) and charges of any
uncovered services directly with the Panel Network

Doctor distribution

醫生分佈

普通科 GP Doctor Network

香港 Hong Kong			九龍 Kowloon			新界 New Territories		
金鐘	Admiralty	9	長沙灣	Cheung Sha Wan	2	粉嶺	Fanling	1
鴨脷洲	Ap Lei Chau	1	何文田	Ho Man Tin	1	葵涌	Kwai Chung	1
銅鑼灣	Causeway Bay	4	佐敦	Jordan	1	馬鞍山	Ma On Shan	1
中環	Central	3	九龍灣	Kowloon Bay	8	沙田	Shatin	6
堅尼地城	Kennedy Town	1	樂富	Lok Fu	1	大埔	Tai Po	1
北角	North Point	1	旺角	Mongkok	9	大圍	Tai Wai	1
薄扶林	Pokfulam	1	牛頭角	Ngau Tau Kok	1	天水圍	Tin Shui Wai	1
鰂魚涌	Quarry Bay	6	太子	Prince Edward	1	將軍澳	Tseung Kwan O	3
西營盤	Sai Ying Pun	1	深水埗	Shamshupo	1	青衣	Tsing Yi	6
筲箕灣	Shau Kei Wan	1	大角咀	Tai Kok Tsui	1	荃灣	Tsuen Wan	4
赤柱	Stanley	1	尖沙咀	Tsim Sha Tsui	5	屯門	Tuen Mun	3
太古城	Taikooshing	1	慈雲山	Tsz Wan Shan	1	元朗	Yuen Long	2
灣仔	Wan Chai	3	黃大仙	Wong Tai Sin	1	東涌	Tung Chung	1
			油麻地	Yaumatei	1			
			油塘	Yau Tong	1			

專科 SP Doctor Network

香港 Hong Kong			九龍 Kowloon			新界 New Territories		
金鐘	Admiralty	17	九龍灣	Kowloon Bay	7	沙田	Shatin	15
銅鑼灣	Causeway Bay	1	觀塘	Kwun Tong	7	將軍澳	Tseung Kwan O	6
中環	Central	51	旺角	Mongkok	26	青衣	Tsing Yi	6
鰂魚涌	Quarry Bay	4	尖沙咀	Tsim Sha Tsui	28	荃灣	Tsuen Wan	7
灣仔	Wan Chai	10				元朗	Yuen Long	1

中醫內科Herbalist Network

香港 Hong Kong		九龍 Kowloon		新界 New Territories	
6		4		3	

物理治療 Physiotherapist Network

香港 Hong Kong		九龍 Kowloon		新界 New Territories		離島 Outlying Island	
3		2		3		1	



Premium Table

保費表

Annual 年繳

Combine No. of Visit (per Policy Year) 總次數 (每保單年度) (GP + PC + SP + CMP)	Annual Fee 年費(HK\$)			
	Class 1	Class 2	Class 3	Class 4
30	\$4,114	\$3,750	\$3,358	\$2,994
50	\$4,332	\$3,968	\$3,605	\$3,241

Monthly 月繳

Combine No. of Visit (per Policy Year) 總次數 (每保單年度) (GP + PC + SP + CMP)	Monthly Fee 月費(HK\$)			
	Class 1	Class 2	Class 3	Class 4
30	\$370	\$338	\$302	\$269
50	\$390	\$357	\$324	\$292

This Standard Premium Schedule does not include Levy which is collected by the Insurance Authority.

此保費表並未包括由保險業監管局徵收的保費徵費。

立即申請 ▶



Enquiry 查詢



3606 9311
3606 9990



VHIS@afh.hk



FREE 送

Mental Wellness Program **精神健康支援服務**



Unlimited calls
無限次熱線服務



**24x7 hotline service by
Counseling Psychologist**
24x7心理專家電話輔導



**Covers 4 x Face-to-face or
online consultations by
Counseling psychologist**
4次面對面或網上心理專家輔導服務

Optional top-up item:

1) Healthcare Management Platform 加購項目: 1) 健康管理平台服務

+HK\$380

Enjoy 1-year healthcare management platform service, including:
享1年健康管理平台服務，包括



Keep Health Data in the Healthcare Management Platform
收集健康數據



Health Data Analysis Report
提供健康數據分析報告



Monitor Health Risks Factors
監測健康風險

1 Free Blood Pressure Monitor (Bluetooth Version)

兼送 藍芽血壓計乙部



Optional top-up item:

2) Checkup package plan

加購項目: 2) 健康檢查計劃



健康檢查計劃內容和收費 Plan Details and Fee		Basic Health Check-up Plan (KU40)	Woman 30+ (KT87)	Men 30+ (KT88)
Physical Examination				
Detailed Medical History	詳細病歷調查	✓	✓	✓
Physical Examination	體格檢查	✓	✓	✓
BMI	體重指標	✓	✓	✓
Visual Acuity	遠近視力		✓	✓
Color Vision	色覺檢查		✓	✓
X-Ray				
Chest X-ray	胸部X光(照肺)	✓	✓	✓
ECG				
Resting ECG	靜態心電圖	✓	✓	✓
Ultrasound				
Mammogram	乳房造影圖		1 out of 2	
Ultrasound of Breast	乳房超聲波			
Blood Tests				
Blood Analysis 血液檢驗				
Blood Grouping (Rh Factor)	血型及Rh因子		✓	✓
Complete Blood Picture	血全像	✓	✓	✓
Kidney Function 腎功能				
Urine Routine	尿液常規檢查	✓	✓	✓
Creatinine	肌酸酐	✓	✓	✓
Serum Urea	血尿素	✓	✓	✓
Liver Function 肝功能				
S.G.P.T. (ALT)	谷丙轉氨酶	✓	✓	✓
S.G.O.T. (AST)	谷草轉氨酶	✓	✓	✓
Bilirubin, Total	膽紅素	✓	✓	✓
Alkaline Phosphatase	鹼性磷酸酶		✓	✓
Gamma GT (GGT)	丙種谷氨基轉移酶		✓	✓
Protein, Total	總蛋白質		✓	✓
Globulin, Including Albumin	球蛋白(包括白蛋白)		✓	✓
Hepatitis Screening 肝炎測試				
Hepatitis A Antibody (Anti-HAV)	甲型肝炎抗體		✓	✓
HBsAg + HBsAb	乙型肝炎篩檢組合		✓	✓
Thyroid Function 甲狀腺功能				
Thyroid Stimulating Hormone (sTSH)	促甲狀腺荷爾蒙	✓	✓	✓
T4, Free	游離甲狀腺素	✓	✓	✓
Gout Screening 痛風病檢驗				
Uric Acid	尿酸		✓	✓
Diabetes Screening 糖尿病測試				
Glucose, Fasting	血糖(空腹)	✓	✓	✓
Glycosylated Hb (HbA1c)	糖化血色素		✓	✓
Blood Lipids 血脂肪				
Cholesterol, Total	總膽固醇	✓	✓	✓
HDL-Cholesterol	高密度脂蛋白膽固醇		✓	✓
LDL-Cholesterol, Direct	低密度脂蛋白膽固醇, 直接		✓	✓
Cholesterol/ HDL-Cholesterol Ratio	總膽固醇/ 高密度脂蛋白膽固醇比率		✓	✓
Triglycerides	三酸甘油脂	✓	✓	✓
Stool Test 大便檢驗				
Stool Routine with Ova & Parasites	大便蟲卵檢查		✓	✓
Occult Blood - Faecal Immunochemical Test	大便潛血-免疫化學測試		✓	✓
Cervical Screening 子宮頸檢查				
Pap Smear, SurePath	柏氏細胞抹片, 液態固定液		✓	
HPV DNA Screening, SurePath	HPV DNA 測試		✓	
Tumor Markers 腫瘤指數				
Prostatic Specific Ag (PSA), Total	總前列腺特殊抗原			✓
Medical Report				
Medical Report	驗身報告	✓	✓	✓
Follow-up Consultation for Report Review	醫生解釋報告	✓	✓	✓
Fee 費用		\$1,334	\$3,889	\$2,889

Optional top-up item:

3) Checkup package plan

加購項目: 3) 健康檢查計劃



檢查項目 Investigation Items

收費包括檢查前醫生評估及解釋標準計劃的報告
The fee including pre-consultation with doctor and report explanation.

計劃包含下列項目,除特別註明外。

Plans include items listed below unless otherwise specified

		男士 Men M2 Plan	女士 Women W2 Plan	腦健康檢查計劃 Brain Health
1. 體格檢驗	Physical Examination			
血壓、身高、體重、 體重指標(BMI)、腰圍	Blood Pressure ,Height ,Body Weight , Body Mass Index (BMI),Waistline	✓	✓	✓
2. 血液檢測	Blood Analysis			
血型及Rh 因子	Blood Grouping &Rh Factor	✓	✓	✓
全血計數	Complete Blood Count			
• 血色素、白血球、血小板	• Hemoglobin ,White Blood Cell ,Platelet			
3. 冠心病風險	Coronary Artery Disease Risk Assessment			
全血脂分析	Lipid Profile			
• 總膽固醇	• Total Cholesterol	✓	✓	✓
• 高密度膽固醇、低密度膽固醇	• High -density Lipoprotein &Low - density Lipoprotein			
• 非常低密度膽固醇	• Very Low -density Lipoprotein			
• 三酸甘油酯	• Triglycerides			
4. 糖尿病評估	Diabetes Assessment			
• 空腹血糖	• Fasting Blood Sugar	✓	✓	✓
• 糖化血色素	• HbA1C			✗
5. 骨質、肝功能檢驗	Bone ,Liver Function Test			
• 總蛋白、白蛋白、球蛋白	• Total Protein ,Albumin ,Globulin			
• 谷丙轉氨酵素	• ALT			
• 丙種谷氨酰轉肽酶	• Gamma GT			
• 鹼性磷酸酵素	• Alkaline Phosphatase	✓	✓	✓
• 谷草轉氨酵素	• AST			
• 總膽紅素	• Total Bilirubin			
• 鈣、磷	• Calcium ,Phosphorus			
• 維生素D	• Vitamin D			✗
• 維生素B12	• Vitamin B12			✓
• 葉酸	• Folate	✗	✗	✓
6. 腎功能檢驗	Renal Function Test			
• 尿素、肌酸酐	• Urea ,Creatinine	✓	✓	✓
• 鈉、鉀、氯化物	• Sodium ,Potassium ,Chlorides			
7. 痛風檢驗尿酸	Gout Screening Uric Acid	✓	✓	✓
8. 甲狀腺功能測試促甲狀腺激素	Thyroid Function Test TSH	✓	✓	✓
9. 小便或大便常規檢驗	Urinalysis or Stool Routine			
• 小便-尿液常規檢驗	• Urine Routine	✓	✓	✗
• 大便-糞便常規檢驗	• Stool Routine			
10. 心臟健康靜態心電圖	Heart Assessment Resting ECG	✓	✓	✗
11. 肺部健康評估肺部X光檢查	Lung Assessment Chest X-Ray	✓	✓	✗
12. 前列腺健康檢查計劃	Prostate Health Programme	✓	✗	✗
13. 乳房健康評估	Breast Assessment			
乳房超聲波	Ultrasound Breasts	✗	2選1 Choose 1	✗
2D乳房X光造影	2DMammogram			
14. 婦科健康檢查計劃	Gynaecological Health Programme	✗	✓	✗
15. 認知篩查	Cognitive Screening			
蒙特利爾認知評估香港版	Hong Kong version of the Montreal Cognitive Assessment (HK-MoCA)	✗	✗	✓
16. 中風和認知障礙風險評估	Cognitive and Stroke Risk Analysis			
全自動視網膜圖像分析	Automatic Retinal Image Analysis (ARIA)	✗	✗	✓
	收費(港幣) Fee (HKD)	HK\$4,239	HK\$5,567	HK\$5,226



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This brochure is for reference only and does not constitute any part of the original medical policy. The full terms and conditions of this plan are specified in the policy contract.

本小冊子只供參考用途，將不構成原有醫療保單的任何部分。本計劃的完整條款及條件列載於保單契約。