

## **Frequently Asked Questions and Answers (as of 27 February 2023) 常見問題和解答 (2023 年 2 月 27 日版)**

**For members who applied enrolment on or before 26 Feb 2023, please pay special attention to Question 28 – 31.**

於 2023 年 2 月 26 日或之前已申請參加的會員，請特別注意問題 28 – 31。

### **1. Can I join the plan if I have pre-existing conditions? Will they be covered?**

如果我有一些已存在病症，我可以加入這個計劃嗎？這些已存在病症會得到保障嗎？

A: You can join the plan with pre-existing health conditions and they will be covered. However, please note that your pre-existing conditions for which you received medical treatment, diagnosis, consultation or prescribed drugs for Cancer, Renal Dialysis and Heart Disease Treatment ninety (90) days preceding the effective date of your coverage will not be covered by Additional Benefits for Cancer, Renal Dialysis, and Heart Disease Treatment, unless you have been under the plan for 12 continuous months.

您可以加入此計劃，已存在病症亦可以得到保障。請注意，就癌症、腎臟透析及心臟病治療的附加保障，在保障生效前九十（90）天已接受有關癌症、腎臟透析及心臟病的治療、診斷、諮詢或處方藥物，該等將不在就癌症、腎臟透析和心臟病治療的附加保障之承保範圍內，除非您已連續 12 個月參加本計劃。

### **2. Can I join the plan for the outpatient benefits alone?**

我可以只參加門診保障嗎？

A: You cannot join the plan for the outpatient benefits alone. Once you join the plan, you and your eligible dependant(s), if any, will be under the Plan with hospitalisation benefits. The outpatient benefits will be an optional benefit which you can decide whether to include. Only after you choose to go for the outpatient benefits, your spouse and child(ren) can choose to do so as well. However, they cannot choose to go for outpatient benefit without your enrolment on outpatient benefit as well.

您不能只參加門診保障。一旦加入此計劃，您和您的合資格家屬（如有）應將住院保障作為核心保障，而門診保障將是一項可選福利，您可以決定是否包括。如您選擇參加門診保障，您的配偶及子女亦可選擇門診保障；如您選擇不參加門診保障，他們不可以獨自參加門診保障。

### **3. If I visit my own doctor outside the AIA network under the Plan, will the expenses be covered?**

如果我選用了非友邦醫療網絡的醫生，費用是否得到保障？

A: The hospitalisation and outpatient benefits under the plan only cover treatments by AIA network doctors (except hospitalisation occurred outside Hong Kong due to accident). However, if your doctor is a JPOA-designated physician (General Physician, Specialist Physician, Physiotherapist, Chiropractor, Chinese Herbalist & Bonesetting), the expenses can be claimed under the non-network benefit as per the optional outpatient benefits, subject to the benefit limit.

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此計劃的住院和附加門診保障僅適用於 AIA 醫療網絡醫生的治療 (香港以外地區發生之意外除外)。但若您的醫生為員佐級協會醫事顧問 (普通科、專科、物理治療、脊骨神經治療、中醫及跌打)，費用可於附加門診保障的非醫療網絡保障的最高限額下索償。

### **4. Can I join the plan without my dependant(s)?**

**我可以在沒有家屬參加的情況下參加本計劃嗎？**

A: If you are married, your spouse must join the plan with you. Your unmarried child(ren) can join the plan with you or on subsequent Policy Anniversaries. However, your unmarried child(ren) can apply for enrolment to the plan one-time only. Once the coverage of your insured child(ren) is terminated for any reason(s) (including the premium not being paid or the coverage not being renewed), your previously insured child(ren) will not be entitled to re-enrol to the Plan again.

如果您已婚，您的配偶必須與您一起加入本計劃。您的未婚子女可以與您一起或在隨後的保單週年日加入本計劃。然而，您的未婚子女只獲一次機會參加本計劃，您的受保子女之保障一旦因任何原因終止(包括未有繳交保費或續保)，您先前受保的子女將不能再次參與本計劃。

### **5. If I have another insurance plan, should I quit the plan and join the plan?**

**如果我有其他保險計劃，我應該退出其他計劃而參加此計劃嗎？**

A: We do not recommend that you quit any of your existing insurance plans. You may consider this plan as a top-up plan to fill your protection gaps.

我們不建議您退出任何現有的保險計劃。您可將此計劃視為一項補充計劃以填補您的保障缺口。

### **6. Can I make a further claim for the expenses not fully covered under the plan via my other insurance plan(s)?**

**如果我有其他保險計劃，我是否可以就此計劃未完全賠償的費用進行索償？**

A: You can make a further claim for the expenses not fully covered by this plan via your other insurance plan(s). However, for (a) eligible expenses incurred in Hong Kong, those must be claimed under the Plan first, and you may make further claims under other insurance plans on the expenses that cannot be covered; for (b) hospitalisation claims incurred outside Hong Kong due to accident, you can decide which insurance plan to claim first (i.e. other insurance policies or the plan).

對於此計劃未獲全數賠償的費用，您可向您其他保險計劃索償。但對於 (a) 在香港發生的合資格費用，必須先在本計劃下索償，之後您可向您其他保險計劃進一步索償未獲賠償的費用; b) 如果因意外在香港以外地區住院的索償，您可以決定先索償哪個保險計劃 (即其他保單或本計劃)。

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### **7. Will I be covered under this Plan if I leave the Police Force after participation in this Plan?**

如果我在參加本計劃後離開警隊，我會不會受到保障？

A: If you leave the Police Force for any reason other than retirement, your coverage and the coverage of your insured dependants under this Plan will be automatically ceased at the end of that policy year. However, you may choose to join our Designated Individual Medical Insurance Plan for protection.

如果您在非退休的原因下離開警隊，您及您的受保家屬在本計劃下之保險保障將於該保單年度終結時自動終止，但您可以考慮參加我們的指定個人醫療保險計劃以獲得保障。

### **8. I have already retired from the Police Force – will I be eligible to join the plan? 我已從警隊退休，可否參加計劃？**

A: A one-off enrolment window, i.e. from now till 30 April 2023, will be open to members aged below 65 who retired before 1 June 2023. If your age as of 1 March 2023 was below 65 but the age has been turned into 65 as of 1 June 2023, you are still entitled to enrol to the plan. If the Insured Member does not renew his/her participation under the Plan upon the end of the relevant policy year following the retirement, the Insured Member will no longer be eligible to re-apply for enrolment of the Plan.

我們將為在 2023 年 6 月 1 日前已退休的 65 歲以下會員，由現在至 2023 年 4 月 30 日提供一次參加機會。如果您於 2023 年 3 月 1 日的年齡為 65 歲以下，但於 2023 年 6 月 1 日已達到 65 歲，您仍合資格參加本計劃。如在參加本計劃後，受保會員在退休後的相關保單年度結束時未有續保本計劃，受保會員將不合資格再次申請參加本計劃。

### **9. If I join the plan with lower benefits, can I upgrade my benefits in the future?**

如果我參加較低的保障計劃，我可以在未來升級我的保障嗎？

A: You may change your benefit option under the plan on subsequent Policy Anniversaries, subject to the following “Change of Benefit” clauses:

- i. If you choose to change from a lower benefit option to a higher benefit option and the Disability or Sickness for which you received medical treatment, diagnosis, consultation, or prescribed drugs were received in the ninety (90) days preceding the effective date of such option change, the claim will be made according to the benefits of the lower benefit option. The reimbursement for such Disability or Sickness after such a plan change shall be made according to the higher benefit option only after you have ceased to receive medical treatment, diagnosis, consultation, or prescribed drugs for such Disability or Sickness for a continuous period of ninety (90) days from the last treatment date.
- ii. If you choose to change from a higher benefit option to a lower benefit option, the benefit payable for Disabilities or Sicknesses incurred from the effective date of such

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option change shall be equal to the sum actually incurred by you but not exceeding the maximum benefit of the lower benefit option.

您可以在隨後的保單週年日更改您的保障選項，但受限於以下「利益變更」條款。

- i. 如果您選擇從較低的保障選項更改至較高的保障選項，而您於更改選項的生效日前九十(90)天內已接受治療、診斷、諮詢或處方藥物，對於此病症之賠償申請，將根據較低的保障選項作出賠償。倘若保障選項更改後，此病症從最後接受治療日起連續九十(90)日內再沒有接受任何治療、診斷、諮詢或處方藥物，才能根據較高的保障選項賠償。
- ii. 如果您選擇從較高的保障選項更改至較低的保障選項，則自更改選項的生效日前發生的病症的保障金額應等於您的實際金額，但不超過較低保障選項的最高保障。

### **10. Will the premiums paid for the plan be tax deductible?**

此計劃的保費是否可以扣稅？

A: The premiums paid for the plan will not be tax- deductible.

不可以。此計劃的保費不可以扣稅。

### **11. Will premiums increase after I join the plan?**

參加計劃後保費會增加嗎？

A: The premium will be reviewed and adjusted based on the claims performance and other factors such as the number of persons to be covered, surrender & lapse, medical inflation etc. of the whole scheme on an annual basis. For details, please refer to the "Premium Adjustment" section in the plan leaflet.

此計劃的保費可能會每年按整個計劃的索償表現以及其他因素，如準受保人數，退保和保單失效，醫療成本通脹等而有所調整。詳情請參閱計劃小冊子內的「保費調整」部分。

### **12. Is there a hotline or helpdesk for me to get help or support from?**

是否有熱線或服務台支援？

A: An AIA designated member hotline (2200 6262) has been set up to answer the questions you may have. Member briefing sessions and helpdesks will be held in different locations of the Police Force. Schedules will be announced by the Police Force in due course.

AIA 已設立專屬會員熱線 (2200 6262) 以回答您的查問。我們並將於警隊不同地點舉辦會員簡介會及服務台。警隊將適時公布會員簡介會及服務台的時間表。

### **13. What is the difference in term of medical underwriting between the plan and other individual insurance plans in the market?**

此計劃與市場上其他個人保險計劃就醫療核保方面有何不同？

A: The major difference between the plan and others is that the plan offers guaranteed acceptance (subject to the plan successfully becoming effective) without the need for

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medical underwriting. Moreover, the plan covers pre-existing conditions that may not be normally covered by other insurance plans in the market. Please refer to the plan leaflet for the details of the guaranteed acceptance and pre-existing conditions.

此計劃與其他保險計劃的主要區別在於此計劃保證受保 (取決於計劃成功生效), 毋須醫療核保。此外, 本計劃受保已存在病症, 而市場上其他保險計劃一般不受保。有關保證接受和受保已存在病症的詳情請參閱計劃小冊子。

### **14. Can my eligible dependant(s) join a plan with a lower or higher benefit limit than mine?**

**我的合資格家屬是否可以參加低於或高於我的保障限額的住院計劃?**

A: The plan is designed to provide family protection. As such, all eligible dependants (including your spouse and your enrolled unmarried child(ren), if any) must join the same hospitalisation benefit option as you. However, you and your eligible dependants can opt for outpatient benefits. (See Q.2)

此計劃旨為提供家庭保障, 所有合資格的會員家屬 (包括配偶和參加計劃的未婚子女, 如有) 必須與會員一同參加同一住院保障選項。但會員、配偶和子女可獨立參加門診保障 (請參閱問題 2)。

### **15. Claims under inpatient benefits are on a per disability basis – how is “per disability” defined?**

**住院保障的理賠是依據每病症計算, 每病症如何定義?**

A: “Per Disability” shall mean the same or multiple hospital confinements caused by the same diagnosis (including any and all of its complications), and all disabilities arising from the same cause. Upon ninety (90) days following the latest hospital discharge date or the last treatment date, whichever is later, any subsequent disability from the same cause shall be treated as a new disability.

「每病症」指在同一次或多次住院期間因同一病因 (及其任何和所有併發症) 所致的所有病症, 以及因不同病因所致並同時出現的病症。如同一病因於最後一次出院或治療起計九十 (90) 天後 (以較後者為準) 再度引致之病症, 則會被視為另一病症。

### **16. How do hospital admissions work through the AIA network?**

**如何通過 AIA 網絡服務入院?**

A: All hospital admissions must be referred and arranged by an AIA network doctor and pre-authorised by AIA. You can use your AIA Healthcard or e-HealthCard (i.e., AIA Network Card) to consult a network doctor (you may refer to AIA’s “AIA Connect” mobile app, AIA website or designated hotline (852) 2200 6262 for details of our latest network doctors/providers). Our network doctors will apply for a prior authorisation from AIA if hospital admission is required. Once approved, you will not need to pay for the hospital expenses incurred (credit limit up to HK\$100,000). However, you will be billed by the

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hospital for any excess amount above the credit limit before you are discharged, after which, you may then file a claim to AIA for reimbursement up to the benefit limit of your enrolled benefit option. However, the provision of your credit facility does not guarantee that your hospitalisation charges will be fully covered. It is your responsibility to settle any amount in excess of the coverage. All 13 private hospitals (as of Nov 2022, the figure may change from time to time without prior notification) in Hong Kong are under AIA's network.

入院必須由 AIA 網絡醫生轉介和安排，並經 AIA 預先批核。會員可使用 AIA 健康卡或電子健康卡（即 AIA 電子網絡醫療卡）諮詢網絡醫生（您可以查閱友邦流動應用程式「友聯繫」、AIA 網頁、或致電專屬會員熱線（852）2200 6262 瞭解網絡醫生/供應商詳情）。如需要住院，網絡醫生會事先向 AIA 申請預先批核。如獲批准，會員毋須支付住院費用（上限信用額為港幣 100,000 元）。醫院將在出院前向您收取超出信用額的住院費用。然後，您可向 AIA 提出索償以已參加保障選項的每病症限額為限。信用額度的提供並不能保證您的住院費用完全受本計劃覆蓋。您有責任支付超出承保範圍的任何金額。全港 13 間私家醫院（截至 2022 年 11 月，該數字可能會不時更改，恕不另行通知）均屬 AIA 的網絡醫院。

### 17. In case of an accident, can I be admitted to a network hospital?

如果我遇到緊急和/或意外傷害，我是否可以通過醫療網絡服務住院？

**A:** Our network providers offer both hospitalisation and outpatient services in Hong Kong. Referral from network doctor is required for hospital admission (except for accidental treatment outside Hong Kong). Prior authorisation is required for hospital admissions, surgical as well as diagnostic procedures in Hong Kong, etc. Network providers will obtain prior authorisation from AIA for the Insured Persons before providing any services. For accident occurs outside Hong Kong, the insured can reimburse the eligible expenses under the plan according to the policy contract. And for avoidance of doubt, for hospitalisation that takes place in non-network providers in Hong Kong/ network provider in Hong Kong without proper referral by AIA's network doctor, the expenses will not be reimbursable under the plan.

我們的醫療網絡服務供應商在香港提供住院和門診服務。入院須經網絡醫生轉介（香港以外地區發生之意外除外）。在香港進行入院、手術及診斷程序等需要預先批核。網絡醫生會事先向 AIA 申請預先批核。如在香港以外地區發生意外，受保人可根據保單合約提出索償合資格費用。為免生疑問，如未經 AIA 網絡醫生轉介而在香港非網絡醫療機構/香港網絡醫療機構住院，相關開支將不能於此計劃獲得賠償。

### 18. If the network doctor/provider is closed at night, how should I go about getting a consultation from them?

如果網絡醫生/供應商已於晚上時段關門，我應該如何使用網絡醫生諮詢？

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**A:** If no network doctor/provider is available after 9:00pm until 9:00am the next day on a weekday (including Saturday) or anytime on Sunday and a Public Holiday for consultation, for insured with outpatient benefit, you can go to the outpatient department of any hospital for emergency treatment and file a claim under the “Emergency Outpatient Consultation” benefit, subject to the benefit limit.

如在平日(包括星期六)晚上 9 時至翌日上午 9 時或星期日及公眾假期的任何時段沒有網絡醫生/供應商，對於有門診保障的受保人，您可到醫院門診部進行緊急治療，並根據「急症門診諮詢」保障的最高限額提出索償。

### **19. Does the plan provide worldwide coverage?**

**此計劃是否提供全球性保障？**

**A:** Subject to the relevant maximum benefit limit, the plan provides medical coverage in Hong Kong via AIA network providers and reimbursement for hospitalisation incurred outside Hong Kong due to accidental cause.

受限於相關最高保障限額下，此計劃於香港透過醫療網絡服務商提供醫療保障，以及就會員在香港外由於意外原因進行的緊急住院治療提供實報實銷賠償。

### **20. If I terminate the plan in the middle of a policy year, would I be eligible to join it again?**

**如果我在保單年中終止計劃，我是否有資格再次參加？**

**A:** If your coverage has been discontinued for at least 1 year, you can rejoin the plan during the subsequent enrolment window provided that you are still eligible to join the plan at the time of the new enrolment. However, you will be considered a new member; and your conditions under the additional benefits for Cancer, Renal Dialysis and Heart Disease Treatment will only be covered after you have been under the plan for 12 continuous months after re-join.

若您終止受保至少 1 年，可在隨後之開放投保期間再作申請（前提是您於再參加時仍然有資格加入此計劃）。然而，您將被視為新計劃會員。就癌症、腎臟透析及心臟病治療的附加保障，將重新計算於您連續加入本計劃的 12 個月後，方可得到保障。

### **21. When I retire, will I be eligible for continued coverage under the plan?**

**當我退休時，我是否有資格繼續申請計劃的承保範圍？**

**A:** As long as the Plan is still in force (which is subject to the decision of AIA and/or the policyholder on whether to continue the Plan), the Insured Member may renew his/her participation under the Plan upon the end of the relevant policy year following the retirement. The Plan can be renewed up to the Insured Members' age of 75 and/or up to the Insured Persons' age of 75 (whichever is earlier).

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只要本計劃仍然有效（由 AIA 及/或保單持有人決定是否繼續本計劃），受保會員在退休後的相關保單年度結束時可繼續參與此計劃，保障可續保至受保會員滿 75 歲及/或受保人滿 75 歲（以較早者為準）。

### **22. Can I enrol the plan with my non-HK registered mobile number?**

**我可以非香港註冊電話號碼參加此計劃嗎？**

A: The enrolment process requires an OTP (One time password) authentication which will only be sent to a Hong Kong registered mobile number.

註冊過程會發出一時性密碼驗證給香港註冊電話號碼，所以您需要提供香港註冊的電話號碼。

### **23. Can I use any other Identification document, other than HKID, to enrol into the plan?**

**我可以用香港身份證以外的證件來登記此計劃嗎？**

A: Applicant is required to provide HKID card number in order to process the enrolment 您需要提供香港身份證以登記此計劃。

### **24. Can I settle annual premium instead of monthly premium?**

**本人可以繳付年繳保費而非月繳保費？**

A: This scheme is applicable to monthly premium only.

本計劃只接受月繳保費。

### **25. How can I pay the premium?**

**我如何繳交保費？**

A: You can use direct debit via credit card or bank account for premium payment.

您可使用信用卡或銀行自動轉賬繳交。

### **26. What is the insurance coverage effective date for me?**

**我的保險保障生效日期是什麼時候？**

A: If your enrolment process is successfully completed, AIA accepts the enrolment and the plan successfully becomes effective, the insurance coverage of the Insured Person will start from the latest upcoming policy anniversary. For example, if the enrolment process is successfully completed on 30 April 2023, AIA accepts the enrolment and the plan successfully becomes effective, then your insurance coverage will start from 1 June 2023.

如果您的參加程序成功完成，AIA 接受投保以及計劃成功生效，受保人的保險保障將在即將到來的保單週年日開始。例如，如果註冊過程在 2023 年 4 月 30 日成功完成，AIA 接受投保以及計劃成功生效，那麼您的保險範圍將從 2023 年 6 月 1 日開始。

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## **Frequently Asked Questions and Answers (as of 27 February 2023) 常見問題和解答 (2023 年 2 月 27 日版)**

### **27. What will happen if the enrolment application cannot be successfully proceed within the enrolment window?**

如果未能在申請期內成功進行申請會怎樣？

A: If your enrolment application cannot be successfully proceeded within the enrolment period (e.g., due to incorrect information provided, fail to provide sufficient information, etc.), your enrolment application will be rejected and you may apply for enrolment in next enrolment period if you are still eligible to enrol at the time of the next enrolment.

如果您的參加申請無法在申請期內成功進行（例如，由於提供的資料不正確，未能提供足夠的資料等），您的參加申請將被拒絕，如果您仍然符合條件，您可以在下一個申請期申請參加。

### **28. What are the key differences between the Plan last version and this version (as of 27 February 2023)?**

上次計劃版本和這次計劃版本 (2023 年 2 月 27 日版) 主要區別是什麼？

A: The changes are summarised as below:

1. Relaxation on the enrolment rule: Eligible unmarried child(ren) of the Insured Members can now enrol to the Plan on a voluntary basis. However, the Insured Members' eligible spouse (if any) MUST be enrolled to the Plan together with the Insured Members.

2. The eligible age of unmarried child(ren) has been extended from the age of 22 to the age of 26. Once the coverage of the insured child(ren) is terminated for any reasons (including the premium not being paid or the coverage not being renewed), he/she will not be able to re-enrol to the Plan.

3. The eligible unmarried child(ren) joining the Plan on or before 30 April 2023 can enjoy a 15% premium discount for the first policy year on the inpatient benefits subject to the relevant terms and conditions of the offer.

4. In view of the above changes, the enrolment period has been extended to 30 April 2023, and the intended effective date of the Plan will be changed to 1 June 2023.

Please note that whether the Plan will become effective and the effective date of the Plan will be subject to the minimum number of participants who have successfully enrolled in the Plan having been fulfilled and/or the decision of the policyholder and/or AIA.

1. 放寬申請規則：受保會員的合資格未婚子女現可自由選擇參與本計劃，但受保會員的合資格配偶 (如有) 必須與受保會員一同參與本計劃。

2. 未婚子女合資格年齡由 22 歲延長至 26 歲。受保子女之保障一旦因任何原因終止 (包括未有繳交保費或續保)，他/她將不能再次參與本計劃。

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3. 合資格未婚子女於 2023 年 4 月 30 日或之前參與本計劃，其住院保障可享 15% 首年保費折扣優惠，優惠受相關條款及細則約束。
4. 因應以上變動，申請期已延長至 2023 年 4 月 30 日，而本計劃預期的生效日期將改為 2023 年 6 月 1 日。

請注意，本計劃的生效以及其生效日期將取決於是否達到最低成功申請計劃的人數要求，及/或保單持有人及/或 AIA 的決定。

### **29. If I have submitted application for enrolment previously, will I be automatically enrolled in the Plan? What do I need to do?**

**如果我之前已申請參加，我會自動參加計劃嗎？我需要做什麼？**

A: If you have submitted the application for the enrolment to the Plan on or before 26 February 2023, AIA will contact you on or before 28 February 2023 on the above changes and seek for your reply on whether you (and your spouse and child(ren), if any) wish to continue your application for the enrolment to the Plan or not. If AIA does not receive your reply on or before 30 April 2023, your previous enrolment application shall be deemed cancelled and void. Please contact AIA at (852) 2200 6262 for enquiries relating to the Plan or applying enrolment in online platform again.

若您於 2023 年 2 月 26 日或之前已遞交參與本計劃的申請，AIA 將於 2023 年 2 月 28 日或之前通知您上述更新，以及確認您（及您的配偶和子女，如有）是否繼續參與本計劃。如 AIA 於 2023 年 4 月 30 日或之前仍未收到您的回覆，您之前的申請將被視為取消及無效。如對本計劃有疑問或想於網上平台重新申請參加，請致電 AIA 熱線 (852) 2200 6262 查詢。

### **30. Is the premium different between the plan in last version and this version (as of 27 February 2023)?**

**上次計劃版本和這次計劃版本 (2023 年 2 月 27 日版) 的保費有分別嗎？**

A: For insured member and insured spouse, the monthly premium is the same as before. For insured child(ren), the monthly premium for inpatient benefit has 15% first year discount whereas the monthly premium for outpatient benefit is the same as before. 受保會員及受保配偶的月繳保費與之前一樣。受保子女於住院保障的首年月繳保費有 15% 折扣，而門診保障的月繳保費與之前一樣。

### **31. Will I be charged the premium once I have applied for enrolment? I had previously applied for enrolment in the Plan, did AIA charge the premium in my bank account/credit card before the Plan becomes effective?**

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申請參加後會否即時收取保費？我之前曾申請參加，AIA 有於計劃生效前在我的銀行戶口/信用卡收取保費嗎？

A: AIA will only charge premium from you after the Plan becomes effective.

AIA 只會在本計劃生效後向您收取保費。

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