



**HEALTHIER, LONGER,  
BETTER LIVES**

**AIA Hong Kong**

AIA Hong Kong Tower,  
734 King's Road,  
Quarry Bay, Hong Kong  
T: (852) 2881 3333

AIA.COM.HK

**Media Release**

**AIA Goes Beyond Traditional Insurance and Launches “Beyond Insurance” Ad Series  
“AIA Beyond Insurance” Promotion Features 26 Plans with Special Offers**

**New AIA “Health Journey Guardian” Provides Comprehensive Covers from Prevention, Prediction and Diagnosis to Treatment and Recovery for a Daily Premium As Low As HK\$9  
Features First-in-Market Covers for At-Home Rehabilitation and At-Home Hospice Care, Cancer Benefits and Outpatient Benefits of Up to 30 Visits a Year**

**Act Now and Start Planning for Protection in the New Year to Enjoy as High as 5 Months’  
Premium Refund**

Hong Kong, 6 January 2022 – AIA Hong Kong has gone beyond the traditional norm of insurance about paying out claims only and takes a proactive approach to provide 360° value-added services that cover the three aspects of “Live Well”, “Protect Well” and “Get Well” to continuously enhance customer experience. AIA Hong Kong announces today the launch of a brand-new advertising series “AIA Beyond Insurance” to showcase the new concept to the public and the “AIA Beyond Insurance” Promotion Campaign (Quarter 1 2022)<sup>1</sup> that features 26 plans spanning medical, accident, life and critical illness protection, savings and MPF products. The new AIA “Health Journey Guardian”<sup>#</sup> also goes beyond traditional insurance and exemplifies the “customer-centricity” concept – it offers customers comprehensive protection for prevention, prediction, diagnosis, treatment and recovery, and quality value-added services at an affordable daily premium as low as HK\$9<sup>2</sup>. Successful applications for the specified plans under the “AIA Beyond Insurance” Promotion Campaign (Quarter 1 2022)<sup>1</sup> or the new AIA “Health Journey Guardian”<sup>#</sup> can enjoy up to 5 months’ premium refund, encouraging people to seize the promotion offer and start planning for protection early in the new year.

Ms. Bonnie Tse, Chief Customer, Strategy and Transformation Officer of AIA Hong Kong & Macau, said: “Customers nowadays expect insurance to not just pay out claims. AIA Hong Kong has thus proactively undergone transformation and strategically redefined the role of insurance to provide customers with 360° value-added services that continuously enhance customer experience. Ringing in the new year, we have specially developed the ‘AIA Beyond Insurance’ advertising series to promote the concept of ‘AIA Beyond Insurance’ to the public. Moreover, we have made a selection of 26 different products with promotion offers to encourage customers to plan early and enjoy an array of innovative health and medical services that go beyond traditional insurance, helping people live Healthier, Longer, Better Lives.”

To be launched on 11 January, the new AIA “Health Journey Guardian”<sup>#</sup> goes beyond traditional insurance and underlines the “customer-centricity” concept as it addresses the very needs of customers in medical protection products, including first-in-market covers\* for at-home rehabilitation and at-home hospice care, cancer benefits and up to 30 outpatient visits a year, among other benefits, providing comprehensive covers for customers all the way from prevention, prediction and diagnosis to treatment and recovery.

AIA Group Limited is incorporated in Hong Kong with limited liability.

“AIA Hong Kong & Macau”, “AIA Hong Kong”, “AIA Macau” or “the Company” herein refers to the Hong Kong Branch and/or Macau Branch of AIA International Limited (Incorporated in Bermuda with limited liability).

“Hong Kong” and “Macau” herein refer to “Hong Kong Special Administrative Region” and “Macao Special Administrative Region”, respectively.

AIA Hong Kong recently commissioned a survey on the medical covers of AIA "Health Journey Guardian"<sup>#</sup> and it reveals that respondents in Hong Kong consider outpatient or specialist visits and cancer benefits the most important covers. Results are as follows:

- Desire an insurance plan can cover the expenses of up to 30 outpatient or specialist visits a year (76%)
- Cancer cover is seen as one of the most important cover types (71%)
- Cover for at-home rehabilitation expenses is considered as one of the top three covers for rehabilitation expenses (59%)
- Among the different hospice expenses, cover for at-home hospice care expenses is most desirable (46%)

Ms. Alice Liang, Chief Proposition Officer of AIA Hong Kong & Macau, said: "AIA's 'Health Journey Guardian'<sup>#</sup> has gone beyond traditional insurance and represents a fine demonstration of our 'customer-centricity' concept and caters for the public's expectation of medical covers. Designed to address the specific needs of different customers, it provides customers with comprehensive covers – from prevention, prediction and diagnosis to treatment and recovery – at an affordable premium. Coupled with a wide range of caring health and medical value-added services such as the Digital Health Assistant and Personal Medical Case Management Services with Rehabilitation Management, 'Health Journey Guardian'<sup>#</sup> exemplifies our guiding principles on innovative products and quality services as we strive to create a 'service ecosystem' for customers to safeguard their health throughout their entire health journey."

#### **Key Features of AIA "Health Journey Guardian"<sup>#</sup>:**

- **First-in-Market Covers<sup>^</sup> for At-Home Rehabilitation and Hospice Care:** The plan covers rehabilitation treatment for cancer, stroke, heart attack, etc. On top of rehabilitation centres or hospice centres, customers can also opt for the market-first cover of rehabilitation and hospice care at home, including home facility enhancement<sup>4</sup>, medical appliance purchase/rental, and health worker and home nursing service hire, for the support for recovery or as end of life approaches.
- **Outpatient Benefits:** Customers are entitled to a maximum of 30 outpatient visits a year via a designated medical network of professionals in Hong Kong encompassing general practitioner and specialist consultations, Chinese medical practitioner consultations, physiotherapy, etc. Customers can simply present their Health Card at a network clinic to enjoy expedient outpatient services – no claim procedures are required.
- **Cancer Care Benefits:** The plan helps customers fill the protection gap by covering cancer-related diagnosis, active treatment (including targeted therapy) and palliative treatments, as well as monitoring costs to relieve any potential financial stress, enabling customers to receive rehabilitation treatment with peace of mind. There are 3 plan options – ward, semi-private and standard private – for customers to choose from.

- **Additional Health and Medical Services:** The plan provides Personal Medical Case Management Services with Rehabilitation Management, worldwide emergency assistance services, hassle-free medical payment at home and overseas, Digital Health Assistant in the “AIA Connect” mobile app, and more\*\*.
- **Complimentary Check-Up Services:** On top of complimentary check-up services every 3 years, the plan also offers customers a series of wellness assessments that suit their needs at different life stages, including pre-marital check-up and colonoscopy.

### Launching Brand-New “AIA Beyond Insurance” Advertising Series on 6 January

AIA Hong Kong ushers in the new year with a brand-new advertising series “AIA Beyond Insurance” starring Hins Cheung, Joyce Cheng and Terrance Lau. The three new commercials showcase their real-life “going beyond” experiences that accentuate AIA’s concept of “going beyond the insurance norm about paying out claims only” and offering customers with more health and medical services to take total care of their health.

Ms. Tse added: “Hins, Joyce and Terrance have been defying confines and continuing to seek breakthroughs in their personal and professional developments. This spirit resonates with AIA’s ‘Beyond Insurance’ concept and their stories have successfully delivered the key messages about AIA helping customers to ‘Live Well’, ‘Protect Well’, and ‘Get Well’ and our commitment to become customers’ Health Partner, helping them to live Healthier, Longer, Better Lives. They are definitely the ideal cast for the commercials.”



From AIA Hong Kong & Macau: Ms. Bonnie Tse, Chief Customer, Strategy and Transformation Officer (middle), Ms. Alice Liang, Chief Proposition Officer (right) and Mr. Ivan Choi, Director, Marketing and Business Planning (left) at the “AIA Beyond Insurance” press conference.

**“AIA Beyond Insurance” Promotion Campaign (Quarter 1 2022)<sup>1</sup> Specified Protection Plans**

<b>Health Protection Plan<sup>1</sup></b>		
1.	<b>Severity-based Health Protection</b>	AIA One Absolute – Full Protection <sup>@</sup>
2.	<b>Accident Protection</b>	Silvery Protect <sup>*</sup>
3.		PAC Select 2 <sup>^</sup>
4.	<b>Medical Protection</b>	Health Journey Guardian <sup>#@</sup>
5.		AIA Voluntary Health Insurance Standard Scheme <sup>#@&amp;</sup>
6.		AIA Voluntary Health Insurance Flexi Scheme <sup>#@&amp;</sup>
7.		AIA Voluntary Health Insurance Prime Scheme <sup>#*&amp;</sup>
8.		AIA Voluntary Health Insurance Privilege Plus Scheme <sup>#*&amp;</sup>
9.		AIA Voluntary Health Insurance Privilege Scheme <sup>#Δ&amp;</sup>
10.		Privilege Plus Medical Plan <sup>^*</sup>
11.		Privilege Medical Rider <sup>Δ^</sup>
12.		Privilege Plus Pearl Medical Plan <sup>*</sup>
13.		Privilege Pearl Medical Rider <sup>Δ</sup>
14.		CEO Essence Medical Plan 2 <sup>*</sup>
15.	Super Good Health Medical Plan 2 <sup>@</sup>	
16.	Cancer Guardian 2 <sup>@</sup>	
17.	<b>Life Protection</b>	Wisdom Term Life Plan <sup>@</sup>
18.		Expert Term Life Plan <sup>@</sup>
19.	<b>Critical Illness Protection</b>	Simple Care Essence <sup>@</sup>
20.		Protect Elite Ultra 3 Series <sup>*</sup>
<b>Wealth Management (Savings Insurance, Life Protection, etc) Plan<sup>1</sup></b>		
21.	<b>Savings Insurance</b>	Global Power Multi-Currency Plan <sup>*</sup>
22.		Bonus Power Vantage <sup>*</sup>
23.		Simply Love Encore 5 <sup>*</sup>
24.		AIA Deferred Annuity Plan <sup>#*</sup>
25.	<b>Life Protection</b>	Serene Life Series <sup>*</sup>
26.		Wealth Preserver 5 <sup>*</sup>

For some of the above products, customers may receive an amount considerably less than the total amount of premiums paid should they surrender the policy early.  
<sup>\*</sup> Can only be purchased as a basic plan      <sup>#</sup> Applicable to Hong Kong only      <sup>@</sup> Can be purchased as a basic plan or as a rider  
<sup>Δ</sup> Can only be purchased as a rider      <sup>^</sup> Applicable to Macau only      <sup>&</sup> For complete product information, please refer to aia.com.hk

The product information in this material does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, please refer to the product brochure and policy contract of relevant products or visit the website. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance.

**Remarks:**

- <sup>1</sup> For details of the premium refund/discount and terms and conditions of the offer of the "AIA Beyond Insurance" Promotion Campaign (Quarter 1 2022) and individual plans, please refer to the [promotion leaflet](#) or visit [aia.com.hk](http://aia.com.hk).
  - <sup>2</sup> Taking an example of a 20-year-old non-smoking male insured with premium payable on an annual basis with AIA "Health Journey Guardian" as an add-on plan (ward plan), inclusive of the AIA Vitality premium discount. The premium will be adjusted upon renewal. Subject to underwriting requirement. Terms and conditions apply.
  - <sup>3</sup> AIA commissioned international research data and analytics company YouGov to conduct "AIA Medical Product Survey 2021" in Hong Kong between 22 and 28 October 2021, where a total of 1,021 respondents aged 18-59, who currently own or intend to buy medical insurance in the next 12 months, were surveyed.
  - <sup>4</sup> Only applicable to at-home rehabilitation option.
- # Can be purchased as a basic plan or an add-on plan.  
\* As of 1 December 2021, comparing with comprehensive medical products provided by Hong Kong major insurance companies.  
^ Recommendation by (attending) registered medical practitioner in writing is required.  
\*\* Services are subject to terms and conditions.

#####

## About AIA Hong Kong & Macau

AIA Group Limited established its operations in Hong Kong in 1931. To date, AIA Hong Kong and AIA Macau have close to 20,000 financial planners<sup>1</sup>, as well as an extensive network of brokerage and bancassurance partners. We serve over 3.3 million customers<sup>2</sup>, offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, pension, personal lines insurance to investment-linked assurance schemes with numerous investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high net worth customers.

<sup>1</sup> as at 30 June 2021

<sup>2</sup> Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as at 30 June 2021)

AIA Hong Kong  
Ms. Deronie Tan  
+852 2881 4413

Bentley Communications Limited  
Mr. Ian Li  
+852 3960 1905