



HEALTHIER, LONGER,  
BETTER LIVES



Media Release

**Brand-New AIA VHIS Prime Scheme  
Full Reimbursement for Major Medical Expenses Regardless of Length of Hospital Stay  
Lifetime Benefit Limit Up to HK\$20 Million  
Pre and Post-Hospitalisation Cover Provides Full Support for Medical Journey  
Up to Four Months' Premium Refund for New Customers\***

**Hong Kong, 15 April 2019** – AIA Hong Kong today announced the launch of AIA VHIS Prime Scheme, the Company's second certified "Flexi Plan" under the Government's Voluntary Health Insurance Scheme (VHIS). AIA VHIS Prime Scheme features a number of competitive medical benefits: no itemised benefit sublimit for major hospitalisation and surgical expenses, application for full reimbursement of major medical expenses, Lifetime Benefit Limit up to HK\$20 million, and extensive geographical cover throughout Asia including Australia and New Zealand<sup>1</sup>. In addition, the scheme provides pre and post-hospitalisation caring protection – especially offering extended care for cancer and stroke patients to fully support them throughout their rehabilitation journey. Customers can receive full cover (subject to the benefit limit) for unknown pre-existing conditions starting from the 31<sup>st</sup> day of the first policy year.

The brand-new AIA VHIS Prime Scheme offers a choice of three annual deductible amounts (HK\$0, HK\$16,000 and HK\$25,000). Customers can also opt to reduce their deductible amount without re-underwriting upon the policy anniversary of their cover at designated ages to suit their personal medical protection and financial needs. Customers will be rewarded with free medical check-up services once per year, if no claims were filed during the previous policy year. Furthermore, customers can enjoy a number of exclusive privileges and services offered by AIA Hong Kong: Personal Medical Case Management Services and an instant 10% premium discount for the first year for customers who become "AIA Vitality" members. During the promotional period, customers who successfully apply for the AIA VHIS Prime Scheme will enjoy up to four months' premium refund\*.

Ms. Bonnie Tse, General Manager, Corporate, Strategy and Wealth Management of AIA Hong Kong & Macau, said, "Following the launches of AIA VHIS Standard and Flexi Schemes earlier, AIA Hong Kong today introduces AIA VHIS Prime Scheme to meet the specific needs of customers who would like to seek more comprehensive and flexible medical protection. I encourage the general public to review their needs as soon as possible so they can take the opportunity to enjoy our promotion offer and make the best use of the Government's tax deduction schemes. By planning for appropriate medical protection for themselves and their families, they can live 'healthier, longer, better lives'."

**Up to four month's premium refund for new customers**

During the promotional period from 15 April to 31 December 2019, new customers who successfully apply for the AIA VHIS Prime Scheme will enjoy up to four months' premium refund\*.

**Key features of AIA VHIS Prime Scheme**

- Provides quality medical cover on top of the cover provided in the Standard Scheme, with lifetime guaranteed renewal;

- **Full reimbursement and extensive geographical cover:** Cover for hospitalisation and surgical fees throughout Asia<sup>1</sup> with no itemised benefit sublimit for major benefit items, and full reimbursement of major medical expenses. Customers can choose to stay in semi-private rooms in Hong Kong, Macau and Mainland China and standard private rooms in other Asian areas;
- **Lifelong medical protection:** Provides an Annual Benefit Limit up to HK\$5 million and a Lifetime Benefit Limit as high as HK\$20 million;
- **More comprehensive cover:** Offers extended caring protection to address the daily needs and self-care capabilities of stroke patients. Enhanced support for cancer patients with cover for cancer treatments and related consultations, medications and diagnostic tests. For patients with kidney diseases, the scheme also covers the expenses required for regular dialysis treatments;
- **Full cover for unknown pre-existing conditions:** Full cover (subject to the benefit limit) for unknown pre-existing conditions starting from the 31st day of the first policy year, which is earlier than the three-year waiting period under the Standard Scheme;
- **Greater flexibility to meet budgeting needs:** Three options of annual deductible amounts (HK\$0, HK\$16,000 and HK\$25,000). Customers can choose a higher deductible amount to lower the premium of their policies, or they can go for a plan with a zero deductible amount and make a claim for medical expenses in full;
- **Reduction of deductible amount without re-underwriting:** Customers can choose to reduce their deductible amount to a specified amount without having to provide current details of their health upon the policy anniversary of their cover at the age of 50, 55, 60, 65, 70, 75 or 81;
- **“AIA Vitality”:** Customers who become members can receive an instant 10% premium discount for the first year;
- **Personal Medical Case Management Services:** Offers patients appropriate medical advice with their diagnosis and treatment assessed by medical specialists;
- **Quality specialist network:** Services provided by a professional medical services specialist group and supported by well-equipped day surgery centres. Convenient centralised booking hotline to help customers with hospital admission and offer assistance in settling their hospital bills on their behalf;
- **No claim medical check-up services:** Customers will be rewarded with free medical check-up services once per year, if they did not make a claim during the previous policy year.

#### **Instant 10% premium discount for the first year for new “AIA Vitality” members**

Other than premium refund offers, AIA Hong Kong specifically includes AIA VHIS Prime Scheme in its game-changing “AIA Vitality”<sup>2</sup> portfolio in order to encourage customers to live a healthy lifestyle. By becoming an “AIA Vitality” member, customers will receive an instant 10% premium discount for the first year. Customers who are persistent in their pursuit of a healthy lifestyle can earn “AIA Vitality” points to receive a continuous premium discount up to 15% and to enjoy an array of rewards and discounts offered by programme partners<sup>3</sup>.

Brand-New AIA VHIS Prime Scheme  
 Full Reimbursement for Major Medical Expenses Regardless of Length of Hospital Stay  
 Lifetime Benefit Limit Up to HK\$20 Million  
 Pre and Post-Hospitalisation Cover Provides Full Support for Medical Journey  
 Up to Four Months' Premium Refund for New Customers  
 15 April 2019  
 Page three

The above information is for reference only and is not intended as financial advice. For details of product features, content and conditions, please refer to the product brochure and the terms and conditions of the policy contract. If there are any discrepancies between the English language version of this Press Release and the Chinese language version, the Chinese language version shall prevail for all purposes.

####

- 1 Benefits shall be payable for any non-emergency treatments performed outside Asia, up to the benefit limits as stated in the VHIS Standard Plan terms and benefits.
- 2 The annual membership fee for AIA Vitality is HK\$/MOP300. The membership fee may change at any time without prior notice.
- 3 For the terms and conditions of the offers, please refer to the promotional leaflet or [www.aiavitality.com.hk](http://www.aiavitality.com.hk).
- \* Applicable to customers who apply for selected medical protection plans at the same time. Please refer to the following conditions:

**Terms & Conditions :**

- The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).
  - The Promotion Offers are only applicable to the policies issued in Hong Kong.
  - This offer is not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
7. **AIA Voluntary Health Insurance Prime Scheme Promotion Offer**
    - a. The promotion period is from 15 April 2019 to 31 December 2019, both dates inclusive ("Promotion Period").
    - b. This offer is only applicable to the Specified Voluntary Health Insurance Scheme as listed in point 7.c. of Terms and Conditions below ("New Policy") that is:
      - successfully applied and submitted within the Promotion Period (based on the application date); and
      - issued on or before 29 February 2020.
    - c. Specified Voluntary Health Insurance Scheme is:
      - i. AIA Voluntary Health Insurance Prime Scheme (including basic plan and rider).
      - ii. AIA Vitality Series: AIA Voluntary Health Insurance Prime Scheme (including basic plan and rider).
    - d. **Selected Medical Protection Plans Combo Offer.**
      - i. If the New Policy's Policyholder successfully applies for any of the Selected Medical Protection Plan(s) as a Policyholder within the promotion period, the New Policy will enjoy this Combo Offer.
      - ii. Selected Medical Protection Plans are:
        - Hospitalization Benefit Rider of which the minimum cover of Daily Benefit must be HK\$800/US\$100 or above;
        - Cancer Guardian 2 (basic plan and rider of AIA Vitality Series are included, if applicable).
      - iii. The extra premium refund of the Combo Offer will only be applicable to the Specified Voluntary Health Insurance Scheme. The Selected Medical Protection Plan(s) will not enjoy any premium refund.
    - e. The rider of the above Specified Voluntary Health Insurance Scheme (if applicable) and/or the rider of the above Selected Medical Protection Plans (if applicable) must be attached to a new basic plan that is applied within the Promotion Period and issued on or before 29 February 2020 such that the New Policy can be eligible for the premium refund offer.
    - f. The calculation of the premium refund or discount is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. Apart from the New Policy, the premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for calculating the premium refund or discount amount.
    - g. Based on the total number of month of premium refund (up to a maximum of 4 months), premium refund arrangement for the New Policy is as follows:
      - If New Policy entitles to 3-month premium refund: New Policy will entitle to a premium refund equivalent to 1 month of its first year annualised premium at the end of the first, second and third policy year.
      - If New Policy entitles to 4-month premium refund: New Policy will entitle to a premium refund equivalent to 1 month of its first year annualised premium at the end of the first and second policy year, and will entitle to the balance of the premium refund at the end of the third policy year.
    - h. The Refund will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The Refund is used for settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. Moreover, the New Policy should remain in force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
    - i. If the New Policy entitles to the Combo Offer of extra premium refund, the Selected Medical Protection Plans should remain in force from the issue date to the time of premium refund. Otherwise the Combo Offer will be forfeited, and the New Policy will only entitle to the Base Offer.

**Calculation of the Refund on New Policy:**

Payment	Premium refund calculation method (calculated by the payment of the first modal premium (after discount, if any) of the New Policy at policy issue)
Monthly	= monthly premium x total number of month of premium refund
Quarterly	= quarterly premium + 3 x total number of month of premium refund
Semi-annually	= semi-annual premium + 6 x total number of month of premium refund
Annually	= annual premium + 12 x total number of month of premium refund

- This leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying any insurance product. For detailed features, terms, conditions and exclusions of the relevant specified insurance products, please refer to the relevant product brochure(s) and its policy provision(s). For detailed features, terms and conditions of AIA Vitality, please refer to [aiavitality.com.hk](http://aiavitality.com.hk).
- AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotion Offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
- Only the paid premiums of VHIS plans will be subject to the related tax deductions whereas the premium refund and premium discount (if applicable) are not included. For details on tax deductions, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk) or [www.ird.gov.hk](http://www.ird.gov.hk) and consult your own tax and accounting advisors for tax advice.
- If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

**About "AIA Vitality"**

"AIA Vitality" is a game changing wellness programme which redefines the traditional concept of insurance, it aims to reward customers to live a healthy lifestyle. Purchase any "AIA Vitality" selected insurance product and receive an instant 10% premium discount\* or 10% extra cover^ and an array of rewards and discounts offered by our partners. Simply being active in daily life and having a healthy diet, customers can earn points and upgrade their status for more discounts and rewards.

- \* The premium discount is only applicable to "AIA Vitality" selected insurance products. Please visit AIA Hong Kong's website [aia.com.hk](http://aia.com.hk) – "AIA Vitality".
- ^ Extra cover means AIA Vitality Power Up Coverage, which is a percentage of initial Sum Assured added for the sole purpose of computing the death benefit or the major illness benefit for once when it becomes payable. The membership fee of "AIA Vitality" is HK\$/MOP300 for one year. The membership fee may change at any time without prior notice. Please visit AIA Hong Kong's website [aia.com.hk](http://aia.com.hk) – "AIA Vitality" for more information.

Brand-New AIA VHIS Prime Scheme  
Full Reimbursement for Major Medical Expenses Regardless of Length of Hospital Stay  
Lifetime Benefit Limit Up to HK\$20 Million  
Pre and Post-Hospitalisation Cover Provides Full Support for Medical Journey  
Up to Four Months' Premium Refund for New Customers  
15 April 2019  
Page four

### **About AIA Hong Kong and AIA Macau**

AIA Hong Kong and AIA Macau are subsidiaries of AIA Group Limited. AIA Group Limited established its operations in Hong Kong in 1931. To date, we have over 16,500 AIA financial planners<sup>1</sup>, as well as an extensive network of brokerage and bancassurance partners. We serve over 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, mandatory provident fund, personal lines insurance to investment-linked products 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 February 2019      <sup>2</sup> as at 31 March 2018

### **About AIA**

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai a century ago in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$230 billion as of 31 December 2018.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 33 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").

AIA Hong Kong  
Ms. Deronie Tan  
+852 2881 4413

Bentley Communications Limited  
Mr. Kevin Chan  
+852 3960 1903