

LIFE INSURANCE – MEDICAL PROTECTION

CANCER GUARDIAN MEGA (CGM) / CANCER GUARDIAN PLUS (CGP) /  
CANCER GUARDIAN (CG)

**Lifetime protection  
against all difficulties**

**Cancer Guardian series** provides you with comprehensive support during treatment and rehabilitation. Join **AIA Vitality** and receive an instant 10% premium discount and array of rewards and discounts that motivate you to live life with Vitality.

[aia.com.hk](http://aia.com.hk)

AIA International Limited (Incorporated in Bermuda with limited liability)

**AIA Vitality**



**THE REAL LIFE  
COMPANY**

If cancer strikes, it's important to have the financial support you need to fight back. Our Cancer Guardian series compensates you for both diagnosis and treatment expenses of any covered cancer (including carcinoma-in-situ). It provides a per covered cancer limit up to HK\$/MOP3 million, and a lifetime cancer limit up to HK\$/MOP9 million. With your medical expense reimbursed and a guaranteed lifetime renewal, you can focus on your recovery.

## Cover at a glance

	<i>Cancer Guardian Mega</i>	<i>Cancer Guardian Plus</i>	<i>Cancer Guardian</i>
Product Nature	Medical protection insurance plan		
Insured’s Age at Policy Issue	15 days to age 70		
HK\$/MOP			
Lifetime Cancer Limit	9,000,000	3,000,000	3,000,000
Per Covered Cancer Limit	3,000,000	1,000,000	1,000,000
Geographical Cover	Worldwide		
Room Type	Semi-private room		
Core Benefits	<ul style="list-style-type: none"><li>• diagnostic tests</li><li>• all-round hospital stay and treatments</li><li>• reconstructive surgery</li><li>• monitoring</li><li>• extended caring protection for your specific needs, including psychological counselling</li></ul>		
Protection On Specific Target Cancer	1,500,000	500,000	Not applicable

Benefits are illustrated in Hong Kong dollars / Macau pataca only. For policies denominated in US dollars, benefits limits are equal to the benefit limits in Hong Kong dollars / Macau pataca divided by 8.

For more information, please read the benefits schedule for the **Cancer Guardian series** in this brochure.



## Comprehensive protection

The **Cancer Guardian series** offers comprehensive protection upon a confirmed diagnosis of a covered cancer. Whether in hospital or as an outpatient, the insured's diagnostic tests and cancer treatments will be fully covered. The insured will also be reimbursed for monitoring and consultation for up to 5 years, following the completion of active treatment.

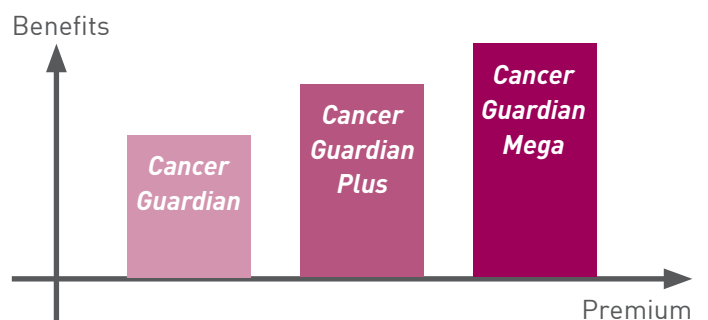
## Lifetime guaranteed renewal

**Cancer Guardian series** guarantees that your premium for renewal will not be raised for any claim you have made, or any changes in your health condition. You can renew your cover every year for life as long as this plan is still available to all existing policies. Renewal premium will be based on the prevailing premium rates at the time of renewal.

## Flexibility to suit your needs

We understand that everyone's situation is different. That's why we offer 3 different medical plans to cater for your medical protection needs:

### Cancer Guardian series



In addition, you have the option to take any of the **Cancer Guardian series** as either a stand-alone insurance plan or an add-on plan to your selected basic plans.

Join **AIA Vitality**  
and enjoy an instant 10% premium discount

We are excited to introduce **AIA Vitality**, a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customer to live a healthy lifestyle. Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the **Cancer Guardian series**. If you choose to follow a healthier lifestyle, you can even receive up to 15% premium discount continuously, while at the same time earning AIA Vitality Points and enjoying array of rewards and offers to motivate you live life with Vitality.

## Protection for the unexpected

Where you have claimed for a covered cancer, and you are unfortunately diagnosed with another covered cancer, we will provide cover on the following basis:

- i. If the new covered cancer is diagnosed **within** the “5-Year Cancer Waiting Period”, we will treat this cancer as an extension of the previous cancer. As such, we will reimburse the expense incurred from this cancer up to the per covered cancer limit of your plan including the expense incurred from the previous cancer.
- ii. If the new covered cancer is diagnosed **after** the “5-Year Cancer Waiting Period”, we will treat this as a new cancer. As such, we will reimburse the expense incurred from this cancer up to the per covered cancer limit of your plan, and we will not count the claim from the previous cancer.
- iii. All the reimbursed expense incurred from the cancer (including diagnostic benefit, cancer treatment benefit, reconstructive surgery benefit and monitoring benefit) will count towards lifetime cancer limit.

The **5-Year Cancer Waiting Period** is defined as follows:

- i. If the new covered cancer is diagnosed in **the same** organ as the previous cancer, the 5-year period will begin from the date you are completely free of any signs or symptoms of the previous cancer.
- ii. If the new covered cancer and the previous cancer occur in **different** organs, the 5-year period will begin from the diagnosis date of the previous cancer.









## Example

[The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.]

### Case: Family First

Policy owner and insured:	Brian (Non-smoker, age 40)
Occupation:	Senior Marketing Manager
Marital status:	Married, three children
Current cover:	Medical plan with limited cover up to HK\$/MOP50,000 on cancer treatment

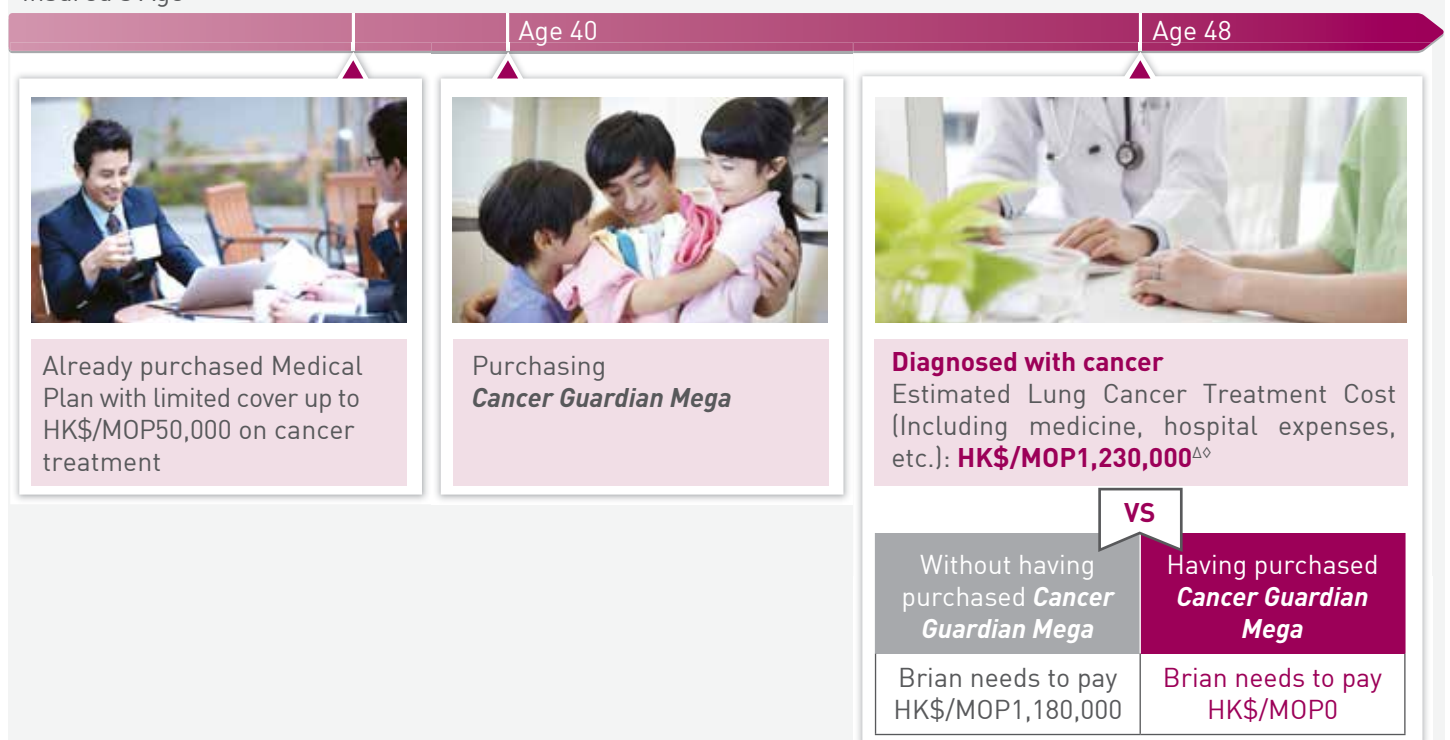


Brian is the sole bread winner of his family who is trying to make the most of his career for the sake of his family. He will not only be unable to work, but his family will also suffer greatly if Brian unfortunately succumbs to any serious illness. Therefore, Brian hopes to have comprehensive protection for himself and his family with greater flexibility so as to cover the insufficiency of his current medical plan.

Considering that cancer has been striking people down at younger ages in recent years, Brian would like to have comprehensive protection against cancer for himself and his family. Thus he has purchased **Cancer Guardian Mega**, paying an affordable premium for cover (with guaranteed lifetime renewal<sup>^</sup>) of HK\$/MOP3 million per covered cancer diagnosis and up to an aggregate lifetime limit of HK\$/MOP9 million.



Insured's Age



- The actual medical expenses of cancer can be reimbursed under **Cancer Guardian Mega**, with its cover limit of HK\$/MOP3 million per covered cancer diagnosis, covering Diagnostic Benefit, Cancer Treatment Benefits and Monitoring Benefit.
- Cancer Guardian Mega** relieves Brian and his family from stress by providing him with Additional Caring Benefits.

<sup>^</sup> Cover renewal is based on the continuing availability of the plan to all existing policies.

<sup>Δ</sup> Hong Kong Baptist Hospital Service Charges, December 15, 2014 updated version ([http://www.hkbh.org.hk/doc/gen\\_hosp\\_char.pdf](http://www.hkbh.org.hk/doc/gen_hosp_char.pdf)) and Hospital Authority Ordinance (<http://www.ha.org.hk/haho/ho/cs/207298tc.pdf>)

<sup>◇</sup> Hong Kong Cancer Fund ([http://www.cancer-fund.org/tc/cancer\\_news\\_365.html](http://www.cancer-fund.org/tc/cancer_news_365.html))

Source: Research of Cancer Trend and Medical Expenses by GfK Hong Kong, a market research company, on behalf of AIA (data collection date: January 2015)

## Benefits schedule for the *Cancer Guardian series*

Benefits are illustrated in Hong Kong dollars / Macau pataca only. For policies denominated in US dollars, benefits limits are equal to the benefit limits in Hong Kong dollars / Macau pataca divided by 8. Benefit items 1 - 11, 15 - 18 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 3 of the Product Limitation section under “Important Information”.

		Cancer Guardian Mega	Cancer Guardian Plus	Cancer Guardian
		Maximum Benefits (HK\$/MOP)		
Overview				
Per Covered Cancer Limit Applies to items 1 to 10		3,000,000	1,000,000	1,000,000
Lifetime Cancer Limit Applies to items 1 to 10		9,000,000	3,000,000	3,000,000
A. Diagnostic Benefit				
1	Diagnostic tests Including laboratory testing, X-ray examination, computed tomography, magnetic resonance imaging and etc.	Fully covered		
B. Cancer Treatment Benefits				
Hospital stay and treatment:				
2	Hospital daily room and board	Fully covered		Fully covered
3	Physician’s visits			
4	Intensive care			
5	Surgery Including surgeon’s fee, anaesthetist’s fee and operating theatre fee			
6	Hospital companion bed Including one companion bed during your stay			Not applicable
Outpatient treatment and surgery:				
7	Active and palliative treatments Including chemotherapy, hormonal therapy, radiotherapy, targeted therapy and surgery administrated, and etc. for any covered cancer	Fully covered		
8	Medication Including anti-nausea drugs, anti-rejection drugs, anti-vertigo drugs, anti-anodynes, and other long term medications required for the treatment of a covered cancer			
C. Reconstructive Surgery Benefit				
9	Reconstructive surgery For restoration of function or appearance of head or breast	Fully covered		
D. Monitoring Benefit				
10	Monitoring (Up to 5 years after completion of active treatment) Including the expenses on consultation, laboratory tests and screening tests	Fully covered		



## Benefits schedule for the *Cancer Guardian series* (continued)

Benefits are illustrated in Hong Kong dollars / Macau pataca only. For policies denominated in US dollars, benefits limits are equal to the benefit limits in Hong Kong dollars / Macau pataca divided by 8. Benefit items 1 - 11, 15 - 18 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 3 of the Product Limitation section under "Important Information".

		Cancer Guardian Mega	Cancer Guardian Plus	Cancer Guardian
		Maximum Benefits (HK\$/MOP)		
E. Target Protection Benefit				
11 Protection on specific target cancer  a. Stage IV covered cancer b. Liver cancer c. Brain cancer d. Blood cancer e. Lymphoma		Additional 50% of each covered cancer limit (Does not count towards per covered cancer limit and lifetime cancer limit)		Not applicable
		1,500,000		
		500,000		
F. Additional Caring Benefits (per covered cancer)				
12 Hospital cash benefit for intensive care For your admission to an Intensive Care Unit as a result of a covered cancer		1,500 per day 15 days	1,000 per day 15 days	1,000 per day 15 days
13 Hospital cash benefit for long-term hospital stay Starting from the 31st day of a confinement after a continuous physical stay of 30 days		750 per day 60 days	500 per day 60 days	500 per day 60 days
14 Transportation fee subsidy		750 per day 20 days	500 per day 20 days	Not applicable
15 Consultation and treatments  a. with Chinese medicine practitioner Including acupuncture treatments and / or medicines prescribed  b. with physiotherapist Including acupuncture treatments  c. with dietician		1,500 each visit per day 30 visits	1,000 each visit per day 30 visits	600 each visit per day 30 visits
		900 each visit per day 20 visits	600 each visit per day 20 visits	600 each visit per day 20 visits
		900 each visit per day 20 visits	600 each visit per day 20 visits	600 each visit per day 20 visits
16 Psychological counselling services Provides to the insured and their immediate family members		1,500 per visit 40 visits	1,000 per visit 40 visits	1,000 per visit 40 visits
17 Home nursing		1,500 per day 60 days	1,000 per day 60 days	1,000 per day 60 days
18 Medical appliances Purchase of necessary medical appliances relating to any covered cancer		7,500	5,000	5,000
G. Compassionate Death Benefit				
19 Death benefit Payable to the beneficiary if the insured passes away		30,000	20,000	20,000

## Important Information

This brochure is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

## Key Product Risks

1. You need to pay the premium for this plan for life or for this add-on plan until the basic plan is terminated. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
2. We will terminate your policy and you / the insured will lose the cover when one of the following happens:
  - the insured passes away;
  - you do not pay the premium within 31 days of the premium due date;
  - the aggregate benefits under the relevant insurance policy reaches the overall lifetime limit; or
  - when you take this plan as an add-on plan of any basic plan which has been terminated.

If the insured happens to be in hospital on the date when this plan / add-on plan is terminated because you do not pay the premium within 31 days of the premium due date, we will extend the cover for an additional 30 days without the need for you to make any payments, subject to the same benefit limits which apply to your original plan

3. Cover renewal is based on the continuing availability of the plan to all existing policies.
4. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured may lose his cover and you may lose the remaining premium for that policy year.
5. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
6. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium rate of this plan may be revised to reflect the inflation.

## Key Exclusions

Under this plan, we will not cover the insured for any of the following:

1. Cancer relating to any of the following event:
  - any tumour which is histologically classified as pre-malignant
  - abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II)
  - any drug or alcohol abuse
  - any pre-existing conditions
  - nuclear, biological or chemical contamination
2. Any medical procedure and / or charges relating to any of the following event:
  - any treatment, test, service or supply which is not medically necessary
  - any congenital covered cancer that has been found or is diagnosed before the insured reaches the age of 17
  - general check-up, convalescence, custodial or rest care not related to the covered cancer
  - screening or check-ups on a preventative basis or where there are no symptoms or history of covered cancer
  - vaccines for the prevention of covered cancer
  - any experimental, unproven or unconventional medical treatments or novel drugs not yet approved by the government and relevant authorities of the country or region where the treatment is sought
  - mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder, except for "Psychological counselling services" under Additional caring benefit (see benefits schedule, item 16 for details)
  - diseases or infection with any HIV or related illness

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

## Premium Adjustment and Product Features Revision

### 1. Premium Adjustment

In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

## 2. Product Features Revision

We reserve the right to revise the benefit structure, terms and conditions and / or product features, so as to keep pace with the times for medical advancement and to provide you with continuous protection.

We will give you a written notice of any revision 30 days before the end of policy year or upon renewal.

## Product Limitation

1. Cover for covered cancer will be effective 90 days after the policy commences.
2. The product will not cover any routine medical check or test with a negative result. The relevant expenses will not be reimbursed. Only the expense of a test directly confirmed a positive diagnosis of a Covered Cancer can be reimbursed.
3. We only cover the charges and / or expenses of the insured on medically necessary and reasonable and customary basis.

"Medically necessary" means that the medical services, diagnosis and / or treatments are:

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

"Reasonable and customary" means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

4. The insured will be covered for any room type in which he stays at hospital, but there will be a reduction in his benefit pay-out amount in case the insured stays in a room type higher than the plan covered. In such a case, the benefit pay-out amount will be adjusted by multiplying the following factor:

$$= \frac{\text{Daily room charge of the semi-private room in the hospital admitted by the insured}}{\text{Daily room charge of the room the insured stays}}$$

5. If you receive treatment in the United States, the maximum benefit amount will be up to HK\$/MOP2,000,000 or US\$250,000 per covered cancer limit (including the Target Protection Benefit). The plan's Per Covered Cancer Limit and Lifetime Cancer Limit are the same worldwide (excluding the United States).

	Non-US treatment	US treatment
	Per Covered Cancer Limit (HK\$/MOP)	
<b>Cancer Guardian Mega</b>	3,000,000	2,000,000
<b>Cancer Guardian Plus</b>	1,000,000	1,000,000
<b>Cancer Guardian</b>	1,000,000	1,000,000

Benefits are illustrated in Hong Kong dollars / Macau pataca only. For policies denominated in US dollars, benefits limits are equal to the benefit limits in Hong Kong dollars / Macau pataca divided by 8.

## Claim Procedure

If you wish to make a claim, you must notify us in writing within 20 days of the date the covered event happened, and send us the appropriate forms and relevant proof within 90 days of the same date. You can get the appropriate claim forms from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre.

## Cancellation Right

You have the right to cancel and obtain a refund of any premiums paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or the Customer Service Centre of AIA International Limited at Unit 1903, 19/F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 days after the delivery of the policy or issue of the written notice to you or your representative informing you that the policy is available, whichever is earlier.

Please contact your financial planner or call AIA Customer Hotline for details

**Hong Kong** 📞 **(852) 2232 8888**  
 📞 **\*1299**  
 (on Hong Kong mobile network only)  
**Macau** 📞 **(853) 8988 1822**  
 🌐 **aia.com.hk**



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 AIA\_HK\_MACAU



# AIA Vitality Earn rewards for your healthy lifestyle

**AIA Vitality** is a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customers to live a healthy lifestyle.

Purchase any **AIA Vitality** selected insurance product and receive an instant 10% premium discount and array of rewards and discounts offered by our partners.

Simply being active in daily life and having a healthy diet, you can earn points and upgrade your status for more discounts and rewards.

Taking the stairs

Eating more vegetables

Shopping

Eating fruits

Dancing

Having body check

By not smoking

## Enjoy premium discount and lifestyle rewards

**AIA Vitality** rewards you to live healthy lives with premium discounts, enabling you to enjoy life with all-round protection in a smart way.

- Enjoy an instant **10% off** the premium for the first year by joining **AIA Vitality**
- Enjoy up to **15% off** the premium if you can maintain your Platinum Status for 5 consecutive years
- Premium discounts are not affected by claims history

You can also enjoy a wide range of lifestyle rewards and offers from our 19 partners, including discounts on health checks, fitness devices, sports equipment, fresh fruit and vegetables, and even free movie tickets and travel related offers.

The annual membership fee for **AIA Vitality** is HK\$/MOP300. It is not an insurance product that falls under the jurisdiction of the insurance regulation. Moreover, the cover of the insured under the policy shall remain unchanged no matter whether the customer chooses to join **AIA Vitality** or not. For details related to the membership, please visit [aiavitality.com.hk](http://aiavitality.com.hk) or refer to the Member's Guide.

**Remark:** The applicants for AIA Vitality must be aged 18 or above and must be the life insured of the in-force AIA Vitality Series insurance policy.

**Important note:** AIA Vitality mobile applications ("Platform") are available to use under certain mobile phone operating systems. Please refer to App Store (iOS) and Google Play (Android) for the latest system requirements. AIA gives no warranty on the compatibility or reliability of the Platform, and accepts no responsibility in the event that you are not able to earn or record points due to incompatibility between Platform and / or mobile phone operating systems and fitness devices / fitness-tracking mobile apps.

## Earn more discounts and rewards with higher membership status


AIA Vitality Status	 Bronze	 Silver	 Gold	 Platinum
AIA Vitality Points	0 point	10,000 points	20,000 points	30,000 points
Discounts adjustment for the subsequent year's renewal	-2%	-1%	0% (No adjustment)	+1%
				Up to 15% off


Rewards	Bronze	Silver	Gold	Platinum
Mannings voucher (Valid in Hong Kong and Macau stores)	N/A	HK\$100	HK\$150	HK\$250
AirAsia flight ticket discount <sup>1</sup>	10% off	20% off	35% off	50% off
Marriott hotel room savings <sup>2,3</sup>	15%	20%	30%	50%

### Example: Healthy journey of a Gold member

#### Know Your Health




**Complete 4 online assessments<sup>4</sup>**



and


**Complete health check**

- Blood pressure
- BMI
- Blood cholesterol
- Blood glucose




**Total:**  
7,200 - 10,200 points in a year

#### Improve Your Health



**Achieve 7,500 steps everyday for 5 days in a week**


50 points/day x 5 days  
x 52 weeks = 13,000points



and / or


**2 Gym visits in a week**

100 points/day x 2 days  
x 52 weeks = 10,400points




**Total:**  
10,400 - 13,000 points in a year


#### Enjoy The Rewards




Up to **24** free movie tickets<sup>5</sup>




**HK\$250** Mannings voucher  
(Valid in Hong Kong and Macau stores)



AirAsia flight tickets up to **35% off<sup>1</sup>**



Marriott hotels up to **30% savings<sup>2,3</sup>** on standard room bookings



**Over 20,000 points in a year**

Upgrade to **Gold** member



**Remarks:** 1. Members are entitled to a maximum of 2 discounted AirAsia travel events per membership year. 2. This offer only applies to standard rooms at participating Marriott International hotels in Asia (includes Australia, China, India, Indonesia, Malaysia, Philippines, Singapore, South Korea, Thailand and Vietnam). The total savings consists of an upfront 15% discount and status-based cash back. Members can only receive the discount and cashback when booking online through aivitality.com.hk. 3. Members are entitled to a maximum of two AIA Vitality Status-based cashback hotel stays per membership year. The cashback percentage will be determined by membership status. 4. Members can earn a total of 4,200 points after completing the AIA Vitality Health Review, Online Nutrition Assessment, Mental Health Wellbeing Assessments and Non-smoker's Declaration. 5. The free movie ticket is valid for 2D movies at the regular price. Members may receive a maximum of 2 free movie tickets per month.

## Take charge of your health, it's as easy as 1, 2, 3:

### 1 Know Your Health



The first step in getting healthier is to understand how healthy you are now. We get you started with an online **AIA Vitality Health Review**, which will determine your **Vitality Age**. It may be higher or lower than your actual age and serves as an indication of your overall health.

### 2 Improve Your Health







We make it easier for you to get active and healthy through a range of offers from our partners.





## Health Screenings

-  Upon completion of the free Express Health Check<sup>1</sup> (including blood pressure and Body Mass Index (BMI), you will receive a HK\$20 Mannings voucher 
-  AIA Vitality Health Check at HK\$100 (including blood pressure, BMI, blood cholesterol and glucose)   
Up to 45% off a range of specified health check packages, advanced screenings and vaccinations
-  AIA Vitality Health Check at MOP100 (including blood pressure, BMI, blood cholesterol and glucose)   
Up to 45% off a range of specified health check packages, advanced screenings and vaccinations  
Up to 35% off a range of specified dental service packages

## Nutrition Consultation

-  30% off the Nutrition Consultation<sup>2,3</sup> 
-  30% off the Nutrition Consultation<sup>2</sup> 



## Fitness Assessment

-  50% off a fitness assessment<sup>4</sup> 
-  50% off a fitness assessment<sup>4</sup> 



## Get Active

-  15% off sports gear<sup>5</sup> at any Escapade stores and Escapade Online<sup>6</sup> 
-  Up to 15% off the agreement fee<sup>7</sup> plus 50% off the joining fee<sup>7</sup> 
-  40% off the monthly membership fee<sup>8</sup> plus 50% off the joining fee   
50% off the personal training fees<sup>9</sup> for the first 10 lessons
-  25% off a Fitbit<sup>6</sup> 
-  25% off a Garmin Activity Tracking Device<sup>6</sup> 
-  25% off a Polar Activity Tracking Device<sup>6,10</sup> 

## Eat Well

-  20% off fresh fruit and vegetables<sup>11</sup> 

## Stop Smoking

-  30% off the smoking cessation programme 

1. Members can have a free AIA Vitality Express Health Check at designated Hong Kong Mannings outlets once a year. 2. To be eligible for this offer, members must first complete the online AIA Vitality Nutrition Assessment within six months before booking the Nutrition Consultation. 3. Members can choose from any participating Accredited Dietitians affiliated with the Hong Kong Dietitians Association for their consultation. The cost may vary depending on the dietitian(s) chosen. 4. The assessment is free-of-charge for existing members of the fitness / yoga partners. 5. This discount does not apply to electronic devices. 6. Members can only receive the member discount when purchasing selected products through aiavitality.com.hk. 7. The price may vary across Pure branches. 8. Members can only receive the discount upon signing up a 12-month membership contract. 9. Members can only receive the discount upon signing up 10 lessons. 10. Members may only receive the member discount for a maximum of two Polar devices per year. 11. Members must first complete the online AIA Vitality Nutrition Assessment to receive the member discount and purchase fresh fruit and vegetables gift voucher through aiavitality.com.hk. 12. The discount only applies to the purchase of general admission ticket for up to 5 tickets per day. It does not apply to Smart Fun Annual Passes and / or the first 7 days of Lunar New Year. 13. This offer does not apply to items on sale, online products, consignment products, fixed price items and products at other sales locations. 14. The discount on clinic consultations applies only to the consultation fee for Chinese Medicine Practitioners, excluding acupuncture, tuina and other treatment and dispensary services. 15. Eu Yan Sang Integrative Medical Centre and consultation service is only available in Hong Kong. 16. Members will only be qualified for a complimentary UA Loyalty Club membership after earning 50 AIA Vitality Points from exercising. 17. The free movie ticket is issued in UA e-coupon and valid for 2D movies at regular price. Members may receive a maximum of 2 e-coupons per month. 18. The free movie ticket is valid for 2D movies at the regular price. Members may receive a maximum of 2 free movie tickets per month. 19. Members are entitled to a maximum of 2 discounted AirAsia travel events per membership year. 20. This offer only applies to standard rooms at participating Marriott International hotels in Asia (includes Australia, China, India, Indonesia, Malaysia, Philippines, Singapore, South Korea, Thailand and Vietnam). The total savings consists of an upfront 15% discount and status-based cashback. Members can only receive the discount and cashback when booking online through aiavitality.com.hk. 21. Members are entitled to a maximum of two AIA Vitality Status-based cashback hotel stays per membership year. The cashback percentage will be determined by membership status.

**Remarks:** For up-to-date information on each benefit, please visit aiavitality.com.hk. Partners and benefits may vary at any time without prior notice. All representations within this document made on behalf of AIA International Ltd have been thoroughly researched, and are verifiable by documentary evidence. Representations within this document made on behalf of our AIA Vitality partners are based upon information that AIA International Ltd has received from them, such information having been provided to us along with an assurance from our AIA Vitality partners that it is accurate.



# 3 Enjoy The Rewards



We motivate you to get healthier with premium discount and three types of lifestyle rewards and offers: Instant Rewards are those you can enjoy once you become a member; Active Rewards are regular treats that you can unlock by getting active every week; Status Rewards get bigger when you put in more effort over time, giving you that extra incentive to keep healthy and benefit more from your membership.

## Instant Rewards



- 12% off general admission ticket<sup>12</sup>
- 10% off your spendings at Ocean Park souvenir shops<sup>13</sup>



- 15% off soup pack series
- 10% off all other products at retail stores
- 30% off all consultations<sup>14,15</sup>
- 10% off all over-the-counter (OTC) products<sup>15</sup>



## Active Rewards



Only valid for Hong Kong residents

- One-year complimentary UA Loyalty Club membership<sup>16</sup>
- Free movie ticket<sup>17</sup>



Only valid for Macau residents

- Free movie ticket<sup>18</sup>



## Status Rewards



- Up to 50% off flights tickets<sup>19</sup>



- Coming Soon



- Up to 50% savings on standard room bookings<sup>20,21</sup>



- Get the HK\$100 [Silver], HK\$150 [Gold] and HK\$250 [Platinum] worth of Mannings vouchers (Valid in Hong Kong and Macau stores)



Present your AIA Vitality membership card to enjoy the offers



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## Contact us now

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