



**HEALTHIER, LONGER,
BETTER LIVES**

AIA Hong Kong

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Media Release

**Brand-New AIA “Cancer Guardian 3”
Combines Multiple Protection with Value-Added Services to Address Pain Points on the
Cancer Care Journey from Prevention and Prediction to Diagnosis, Treatment and Recovery:
Offers First-in-Market “Experimental Drugs Benefit”,
Unique-in-Market “Prevention and Early Detection Benefits” plus “Health Pilot” Service
In Response to Public Concerns**

**AIA Hong Kong Funded The Centre for Health Systems & Policy Research, The Jockey Club
School of Public Health and Primary Care of The Chinese University of Hong Kong
to Conduct an Independent Study on Cancer Care in Hong Kong**

Hong Kong, 29 September 2022 – In response to the latest cancer trends, and to support society’s needs, AIA Hong Kong announces the launch of AIA “Cancer Guardian 3” on 5 October. It is a brand new one-stop cancer care solution that provides an array of unique-in-market protection features and value-added services to address multiple pain points on the cancer care journey. At an affordable premium as low as HK\$1.6 a day[#], AIA “Cancer Guardian 3” encourages proactive management of cancer risks with the introduction of unique-in-market¹ “Prevention and Early Detection Benefits”². It allows customers to reimburse the cost of HPV vaccinations or cancer screening, helping them lower cancer risks with prevention and early and timely detection. Moreover, the new plan offers first-in-market¹ “Experimental Drugs Benefit”³ to help relieve customers’ financial burden while allowing them to access a greater range of treatment options. The plan also caters to a more holistic range of treatment methods and psychological well-being, with multiple innovative benefits, including the unique-in-market “Expressive Art Therapy”⁴ cover and the extension of the “Registered Chinese Medical Practitioner Consultation Benefit” to cover a range of treatments, including the unique-in-market¹ tui na treatment. In addition, the plan offers the “Health Pilot” service, a one-stop personalised solution that integrates with cancer care professionals across different disciplines and specialities for a holistic care plan that features a diverse range of valued-added services, including the “Personal Medical Case Management Services with Rehabilitation Management”⁷. AIA “Cancer Guardian 3” ensures comprehensive support for customers to better address their pain points and needs arising from the full cancer journey, from Prevention and Prediction¹¹ all the way to Diagnosis, Treatment and Recovery.

Moreover, AIA Hong Kong funded The Centre for Health Systems & Policy Research, The Jockey Club School of Public Health and Primary Care, The Chinese University of Hong Kong to review international literature and to conduct an independent study on cancer care in Hong Kong. AIA Hong Kong did not participate in the design, conduct, or analysis; interpretation and reporting of the results; or writing of the report. Key findings from the study⁵ include:

Prevention, Screening and Early Detection of Cancer

- Proactive cancer screening can be cost-effective

(Survey⁵ respondents aged 18-49)

- 70% of respondents did not know that the three most commonly diagnosed cancers in Hong Kong were lung cancer, colorectal cancer and breast cancer
- Over 60% of respondents had no prior experience of cancer screening
- 40% of respondents were not familiar with colorectal cancer screening method
- Over 80% of respondents considered government subsidy or insurance cover effective in motivating people to take up cancer screening proactively

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Diagnosis and Treatment

- Advances in cancer care technology come with escalating treatment costs. An overseas study noted that relevant costs could increase by nearly fivefold in 15 years
- Chinese medicine might help alleviate the discomfort of cancer treatments

Recovery

- Fighting cancer calls for integrated care with psychological support to the patient and their family during the patient's cancer journey

Ms. Alice Liang, Chief Proposition Officer of AIA Hong Kong & Macau, said, "AIA is delighted to fund this independent study conducted by The Centre for Health Systems & Policy Research, The Jockey Club School of Public Health and Primary Care of The Chinese University of Hong Kong. The study has not only enabled us to have a deeper understanding of the cancer care trends in Hong Kong, but also shed more light on the pain points and needs of our customers. The new AIA 'Cancer Guardian 3' is a one-stop cancer care solution that exemplifies our philosophy of 'customer-centricity' and delivers on our steadfast commitment to take care of key needs of customers all the way from Prevention and Prediction¹¹ to Diagnosis, Treatment and Recovery. We will continue to address our customers' needs by combining innovative product features with enhanced value-added services. By encouraging people to actively manage cancer risks at different stages and embrace a preventive approach such as adopting healthy living habits, taking up cancer screening and preventative vaccinations, we can help to prevent some cancers, detect others earlier and so, help ensure our customers receive timely and appropriate treatments with the latest medical technology. We endeavour to stand with our customers along their cancer care journey, helping them live Healthier, Longer, Better Lives."

AIA "Cancer Guardian 3" is a one-stop cancer care solution. At an affordable premium, it combines protection with value-added services to help customers cope with various medical expenses related to covered cancer, from Prevention and Prediction¹¹ to Diagnosis, Treatment and Recovery. Key product features[@] include:

- **Unique-in-market¹ "Prevention and Early Detection Benefits"²**: Reimbursement for HPV vaccination and cancer screening to lower cancer risks and proactively screen early-stage cancer. In addition, if the insured is diagnosed with a covered cancer, two immediate family members will also receive preventive cancer check-ups protection⁶;
- **First-in-market¹ Cover for "Experimental Drugs Benefit"³**: Cover of up to HK\$1.5 million to enable customers to access the latest treatment options, alleviating the financial burden of treatment drugs;
- **Unique-in-market¹ "Expressive Arts Therapy Cover"⁴**: Catering to the different treatment needs of customers, the plan covers expressive arts therapy that allows the insured and an immediate family member to improve their emotional wellbeing and receive appropriate emotional support through creative mediums such as art and music;
- **"Registered Chinese Medical Practitioner Consultation Benefit"**: In tandem with the future development of integrated Chinese Western Medicine, the "Registered Chinese Medical Practitioner Consultation Benefit" has been extended to cover tui na treatment, in addition to prescribed Chinese medicine and acupuncture, helping to relieve the side effects of cancer treatment;
- **Unique-in-market¹ Covered Cancer Limit Reset Every 3 Years**: Continuous protection against any covered cancer, be it a new covered cancer or recurrence or metastasis of a covered cancer. The covered cancer limit is up to HK\$3 million, and will be replenished every three years with a lifetime cancer limit of up to HK\$9 million, further relieving customers of the financial burden of medical expenses;
- **Affordable Premium**: Premium as low as HK\$1.6 a day[#]

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Moreover, AIA "Cancer Guardian 3" provides an array of value-added services, including:

- **Health Pilot⁷**: Tailor-made value-added services via designated service providers to help ease customers and their families' worries in their fight against cancer and support them on the road to recovery. Services include: (1) **Personal Medical Case Management Services with Rehabilitation Management⁷** that features a network of over 4,000 leading specialists¹⁰ from around the world that offers third-party independent professional opinions and follow-ups, a personalised rehabilitation plan and a dedicated healthcare hotline for medical enquiry; (2) caregiver support services; (3) concierge for oncology related services⁸; (4) community resources support; (5) cashless hospitalisation service and claims application consultation; (6) dedicated hotline to handle customers' enquiries to ease their concerns related to the claims process;
- **Hassle-free Medical Payment at Home**: The service covers designated private hospitals locally in Hong Kong, Macau and China. Once the service is approved, AIA Hong Kong will settle on behalf of customers the medical expenses incurred during their hospital stay, allowing them to focus on recovery without the stress of paying hospital bills and making subsequent claims⁹;
- **Worldwide Emergency Assistance**: A worldwide assistance hotline is open 24/7 for any emergency support customers might need, especially while they are abroad.

Remarks:

AIA "Cancer Guardian 3" can be purchased as a basic plan or as a rider.

1. As of 1 September 2022, compared against similar cancer protection insurance products provided by major Hong Kong insurance companies.
 2. Available for Plus and Mega plans only. Starting from the 4th policy year, Cancer Guardian 3 provides the insured with the Prevention and Early Detection Benefits. Depending the attained age of the insured, the insured can choose to receive HPV vaccination or designated cancer screening selection and choose to screen for cancer on every 5 years.
 3. Available for Plus and Mega plans only. For the Experimental Drugs Benefit to be payable, the insured must be diagnosed with a Stage III or IV covered cancer, or terminal blood cancer (terminal blood cancer refers to any haematological malignancy deemed incurable with existing non-experimental treatment by a haematologist) and with a medical certificate issued by a registered medical practitioner to certify that (a) such prescribed experimental drug is related to his/her active or palliative treatment for the covered cancer, and (b) effective preliminary review for the covered cancer must have been carried out on such prescribed drug at the time of prescription and have obtained approval from one of the following regulatory authorities to be on a clinical trial for testing and/or treatment in humans, and such experimental drug must be in active phase III of a clinical trial :
 - United States Food and Drug Administration (FDA)
 - European Medicines Agency (EMA)
 - National Medical Products Administration (NMPA) of China
 - Department of Health of Hong Kong
 4. The insured must be diagnosed with cancer (including carcinoma-in-situ). Expressive arts therapy must be administered by a registered expressive arts therapist, who must be duly registered with any of the following professional bodies, including International Expressive Arts Therapy Association and Australian, New Zealand and Asian Creative Arts Therapies Association. Music therapy must be administered by a registered music therapist or registered expressive arts therapist. The music therapist must be duly registered with any of the following professional bodies: Canadian Association for Music Therapy, The Certified Board for Music Therapists, The Health and Care Professions Council, and Australian Music Therapy Association.
 5. The Centre for Health Systems & Policy Research of The Jockey Club School of Public Health and Primary Care of The Chinese University of Hong Kong released a research report on cancer care in Hong Kong in September 2022, which included a survey on 408 respondents, aged 18-49, about their knowledge, attitudes and practices on cancer screening.
 6. If the insured is unfortunately diagnosed with a covered cancer, Cancer Guardian 3 also offers preventive screening for the directly related covered cancer to 2 immediate family members of the insured within 120 days from the insured's first diagnosis of such covered cancer.
 7. This service is provided by the designated service provider engaged by AIAHK and is not applicable to Macau Region. Services are subject to terms and conditions.
 8. Service arrangements are only applicable/subject to the designated service provider.
 9. Customers can settle the shortfall payment resulting from their hospital stay after treatment. Once the final claim amount has been settled, any related benefit limits will be reduced accordingly. For more information and the list of designated hospitals, please refer to our Credit Facility Service for Hospitalisation leaflet.
 10. As of 1 September 2022, the relevant figure is subject to change.
 11. Expense for predictive purpose is referring to pap smear that is covered under Prevention and Early Detection Benefits. For the avoidance of doubt, except for pap smear as mentioned, Cancer Guardian 3 does not cover any other expenses for predictive purpose.
- # This above first year premium is calculated on the basis of standard premium rates and is assumed the insured is an 18-year-old male non-smoker applying for Cancer Guardian 3 Plus plan. The premium payment mode is annual and the figure does not include the AIA Vitality premium discount and levy which is collected by the Insurance Authority, and is rounded to one decimal place. The premium will be adjusted upon renewal.
- @ 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.

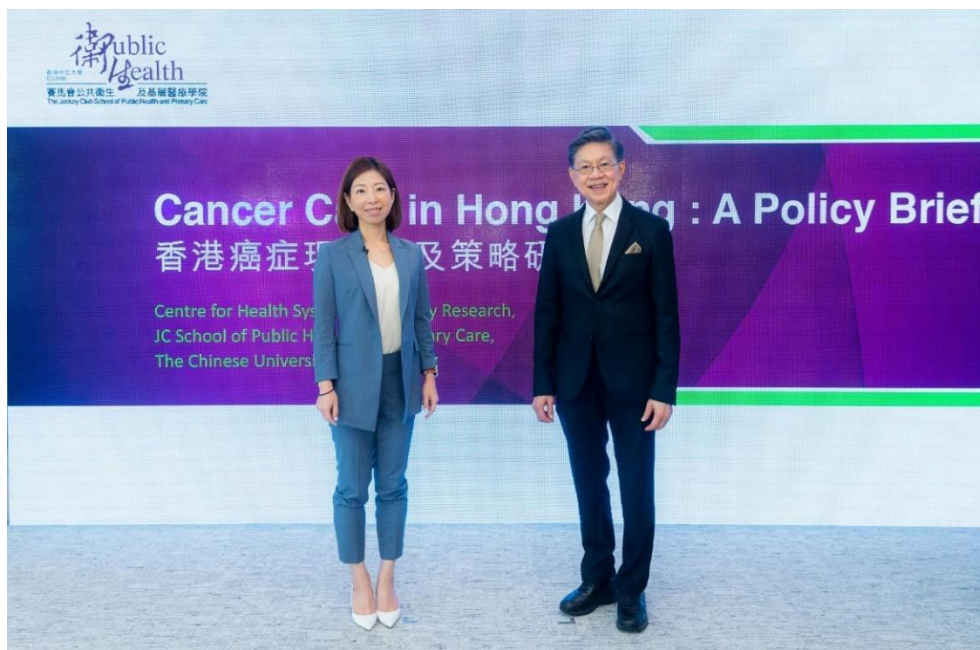
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AIA Hong Kong launches AIA "Cancer Guardian 3" to provide customers a new one-stop cancer care solution. From AIA Hong Kong & Macau: Ms. Alice Liang, Chief Proposition Officer (right) and Mr. Felix Fung, Director, Product Innovation, Development & Delivery (left).



AIA Hong Kong funded The Centre for Health Systems & Policy Research, The Jockey Club School of Public Health and Primary Care, The Chinese University of Hong Kong to review international literature and conduct an independent study on cancer care in Hong Kong. Ms. Alice Liang, Chief Proposition Officer of AIA Hong Kong & Macau (left) and Professor Yeoh Eng Kiong, Director of The Centre for Health Systems & Policy Research, The Jockey Club School of Public Health and Primary Care, The Chinese University of Hong Kong (right).

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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 19,000 financial planners¹, as well as an extensive network of brokerage and bancassurance partners. We serve over 3.4 million customers², 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.

¹ as at 31 December 2021

² Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as at 31 December 2021)

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