



**HEALTHIER, LONGER,  
BETTER LIVES**

**AIA Hong Kong**

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## **Media release**

### **AIA launches AIA Voluntary Health Insurance SelectWise Scheme Elevating in-patient care at designated hospitals<sup>1</sup>**

*For a limited time, customers can enjoy up to 7 months' premium refund<sup>2</sup> upon successful application with tax deduction benefits*

**Hong Kong, 3 February 2026** – In a strategic response to customers' growing need for unparalleled medical and in-patient experience, AIA has launched the **AIA Voluntary Health Insurance SelectWise Scheme** ("SelectWise"), the first VHIS plan in the market to feature a dedicated medical journey.<sup>3</sup> Designed for everyday consumers seeking more quality healthcare at an affordable budget, SelectWise has no sub-limits on individual benefit items,<sup>4</sup> a feature typically seen in high-end medical insurance. By choosing in-patient care at SelectWise Designated Hospitals<sup>5</sup> in Hong Kong, customers can also enjoy upgraded room types.<sup>1</sup>

A recent survey<sup>6</sup> by AIA Hong Kong showed that nearly half (46%) of respondents across the city prioritise comfort and privacy during hospitalisation, while three in five (57%) have sought or considered medical care in Chinese Mainland. SelectWise allows customers to plan northbound medical care journeys with the first-in-industry<sup>7</sup> Care Concierge<sup>8</sup> services, including dedicated Service Ambassador.

**Ms Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau**, said, "With Hongkongers' pressing need for quality private healthcare, medical insurance is more important than ever. At AIA, we are committed to addressing customer needs through innovation. SelectWise combines a curated medical network with one-stop services, giving customers access to quality private healthcare with peace of mind and a reasonable budget, delivering on our purpose of Healthier, Longer, Better Lives.

SelectWise is more than a product innovation; it represents a significant step forward in AIA's commitment to advancing our Integrated Health Strategy (IHS) and reshaping the medical insurance ecosystem. This initiative builds on the momentum of AIA's inaugural Healthcare Financing Summit in June last year and reinforces our ongoing efforts to foster cross-sector collaboration in Hong Kong's medical landscape. Through IHS, we aim to make healthcare more accessible, more affordable, and more effective for the communities we serve."

#### **Upgraded room types<sup>1</sup> or quality in-patient experience at designated hospitals across Hong Kong, Macau and Chinese Mainland**

In Hong Kong, customers opting for network doctors within the SelectWise Medical Network<sup>9</sup> can enjoy semi-private rooms at designated hospitals,<sup>1,5</sup> with all medical expenses during hospitalisation pre-approved<sup>10</sup> for peace of mind. In Macau, semi-private room access is also available at designated hospitals.<sup>1,5</sup> In Chinese Mainland, customers may choose between two groups of SelectWise Designated Hospitals<sup>5</sup>: standard private rooms (currently there are seven group A hospitals in the Greater Bay Area) or semi-private rooms (at over 1,700 group B hospitals across Chinese Mainland currently),<sup>11</sup> addressing the growing demand in northbound medical treatment.

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

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SelectWise has no sub-limits on individual benefit items<sup>4</sup> for key medical expenses, offering customers greater flexibility in coverage to allocate payouts on items that matter most.

### **Hong Kong's first VHIS plan delivering a dedicated medical journey with full care from doctor search to recovery<sup>3</sup>**

SelectWise delivers a fully integrated medical journey through the combination of the curated SelectWise Medical Network<sup>9</sup> and the industry-first<sup>7</sup> Care Concierge<sup>8</sup> services in Chinese Mainland. This one-stop approach ensures simplicity, predictability and confidence by connecting every stage of the healthcare experience.

The SelectWise Medical Network<sup>9</sup> includes multi-disciplinary specialists and healthcare professionals across Hong Kong, supporting customers from doctor search and appointment booking to diagnosis, treatment, hospitalisation, payment and recovery. For customers seeking care in Chinese Mainland, unfamiliar procedures can be daunting. The dedicated 1-to-1 Service Ambassador from Care Concierge<sup>8</sup> provides personalised assistance — from pre-approval of medical expenses<sup>10,12</sup> to tailored medical and nursing support throughout diagnosis, treatment and recovery.

### **First-in-industry<sup>13</sup> instant online booking for specialists**

Through the AIA+ mobile app, customers can access the industry-first<sup>13</sup> "Find/Book Doctors" feature,<sup>14</sup> enabling instant filtering of specialists within the SelectWise Medical Network,<sup>9</sup> identification of designated hospitals<sup>5</sup> and appointment booking. Network doctors also assist with pre-approval of medical expenses<sup>10</sup> and cashless services,<sup>15</sup> giving customers full visibility of their medical costs without the stress of bill payments and claims.

With roots in Hong Kong, AIA today provides personal medical insurance to one in three individuals in Hong Kong.<sup>16</sup> The company tirelessly works with its partners and stakeholders to shape a sustainable future for medical protection in Hong Kong.

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Key product features of the AIA Voluntary Health Insurance SelectWise Scheme include:

Option to stay in a comfortable room type <sup>1</sup> during hospitalisation	<ul style="list-style-type: none"> <li>○ Basic ward room coverage across Asia</li> <li>○ Comfortable room types<sup>1</sup> at SelectWise Designated Hospitals<sup>5</sup> in Hong Kong, Macau and Chinese Mainland <ul style="list-style-type: none"> <li>➤ In Hong Kong: Semi-private rooms,<sup>1</sup> if all attending registered medical practitioners and surgeons who provides medical services during the confinement are network doctors of SelectWise Medical Network,<sup>9</sup> with all medical expenses incurred during confinement pre-approved<sup>10</sup></li> <li>➤ In Macau: Semi-private rooms<sup>1</sup></li> <li>➤ In Chinese Mainland<sup>17</sup>: Two groups of SelectWise Designated Hospitals<sup>5</sup> for selection – standard private rooms (for group A hospitals in the Greater Bay Area) or semi-private rooms (for group B hospitals across Chinese Mainland)<sup>11</sup></li> </ul> </li> <li>○ Lifetime limit of up to HK\$60 million and annual limit of up to HK\$12 million</li> <li>○ Extensive protection with no itemised benefit sublimit for key medical expenses<sup>4</sup></li> </ul>
Higher benefit amount for network benefit	<ul style="list-style-type: none"> <li>○ Higher benefit amount for pre- and post-confinement / day case procedure outpatient care, Chinese medicine practitioner outpatient care, and day surgery cash benefit if customers meet the below conditions: <ul style="list-style-type: none"> <li>➤ In Hong Kong: Medical services are directly prescribed, managed, supervised or carried out by network doctors of SelectWise Medical Network<sup>9</sup> and all medical expenses incurred are pre-approved<sup>10</sup> (if applicable)</li> <li>➤ In Macau and Chinese Mainland<sup>17</sup>: Receiving medical services at SelectWise Designated Hospitals<sup>5</sup></li> </ul> </li> </ul>
Dedicated medical journey connected by quality SelectWise Medical Network <sup>9</sup>	<ul style="list-style-type: none"> <li>○ Access to a network of multi-disciplinary medical specialists and healthcare professionals within the vast SelectWise Medical Network<sup>9</sup></li> <li>○ First-in-industry<sup>13</sup> “Find/Book Doctors” feature<sup>14</sup> via the AIA+ mobile app for instant online appointment with network doctors, enabling easy filtering of specialities, doctors, and SelectWise Designated Hospitals<sup>5</sup> available for admission</li> <li>○ Network doctors will assists customers in submitting applications for pre-approval of medical expenses<sup>10</sup> and cashless services,<sup>15</sup> offering customers peace of mind without the hassle of medical bill payments and claims</li> </ul>
Tailored coverage and support to facilitate a supreme medical experience in Chinese Mainland	<ul style="list-style-type: none"> <li>○ Upgraded first-in-industry<sup>7</sup> value-added service Care Concierge<sup>8</sup>: <ul style="list-style-type: none"> <li>➤ 1-to-1 concierge support of Service Ambassador</li> <li>➤ Medical Companion Service provides administrative support prior to applying pre-approval for medical expenses<sup>10,12</sup> offering personalised care from diagnosis, treatment to recovery</li> </ul> </li> </ul>

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	<ul style="list-style-type: none"> <li>➤ Online family doctor service with delivery of designated medications<sup>18</sup></li> <li>○ Transportation fee subsidy benefit for receiving medical services for non-emergency treatment in Chinese Mainland<sup>19</sup></li> </ul>
Elderly cancer support – waiver of deductible for designated cancer <sup>20, 21</sup>	The remaining balance of the annual deductible in relation to the medical services arising from the insured person's designated cancer <sup>20</sup> will be waived <sup>21</sup> if the insured person is aged 75 or above and is unfortunately diagnosed with designated cancer <sup>20</sup>
Certified Plan under the Voluntary Health Insurance Scheme	Quality medical coverage, while customers can apply for tax deduction on qualifying premium <sup>22</sup>

List of SelectWise Designated Hospitals<sup>5</sup>:

Hong Kong	Macau	Chinese Mainland
<ul style="list-style-type: none"> <li>• Union Hospital</li> <li>• Hong Kong Baptist Hospital</li> <li>• St. Paul's Hospital</li> <li>• St. Teresa's Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Kiang Wu Hospital</li> </ul>	<p><b>Group A</b></p> <ul style="list-style-type: none"> <li>• The University of Hong Kong-Shenzhen Hospital (International Medical Center)</li> <li>• Shenzhen New Frontier United Family Hospital</li> <li>• Shenzhen Heng Sheng Hospital</li> <li>• Guangzhou United Family Hospital</li> <li>• Guangzhou Xin Shi Hospital</li> <li>• Zhongshan Chen Xinghai Hospital of Integrated Traditional Chinese and Western Medicine</li> <li>• Foshan Fosun Chancheng Hospital</li> </ul> <p><b>Group B</b></p> <ul style="list-style-type: none"> <li>• Over 1,700 hospitals across Chinese Mainland</li> </ul>

(as of October 2025)

From now until 31 March 2026, customers who successfully apply for SelectWise and designated insurance plans can enjoy up to 7 months of premium refund.<sup>2</sup> The SelectWise Medical Series is available in Macau and Pearl editions, offering tailored solutions to meet the diverse needs of customers.

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Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau, said the AIA Voluntary Health Insurance SelectWise Scheme is a strategic response to customers' growing need for access to quality private healthcare through product innovation.



Ms Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau (centre),  
Dr York Chow, Head of Medical Office of AIA Hong Kong & Macau (sixth from left) and

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Dr Alexander Chiu, Head of Medical and Healthcare Provisions of AIA Hong Kong & Macau (sixth from right) with hospital representatives:

Dr Yannie Soo of Union Hospital, Ms Grace Wong of Hong Kong Baptist Hospital, Mr Gilbert Lee of St. Paul's Hospital, Mr Eric Wong of St. Teresa's Hospital, Ms Qi Wei of Kiang Wu Hospital, Dr Jasperine Ho of The University of Hong Kong-Shenzhen Hospital, Mr Brian Siu of Shenzhen New Frontier United Family Hospital, Ms Lincole Lin of Guangzhou United Family Hospital, Ms Summer Suen of Zhongshan Chen Xinghai Hospital of Integrated Traditional Chinese and Western Medicine, and Mr Leo Shen of Shenzhen Heng Sheng Hospital, Guangzhou Xin Shi Hospital and Foshan Fosun Chancheng Hospital

**Notes:**

1. To be eligible for semi-private room during confinement in SelectWise Designated Hospitals in Hong Kong, all of the following conditions must be fulfilled: (i) the insured person is confined in a SelectWise Designated Hospital in Hong Kong; (ii) all of the attending registered medical practitioners and surgeons who provide medical services during the confinement are network doctors of SelectWise Medical Network; and (iii) the network doctor of SelectWise Medical Network must have submitted the completed Prior-Authorization Request Form for pre-approval of medical expenses on behalf of the insured person to the Company in respect of all medical services to be obtained by the insured person for the disability during the confinement, and the Company must have approved such Prior-Authorization Request Form before the network doctor of SelectWise Medical Network provides medical services to the insured person. Alternatively, if all of the eligibility requirements for semi-private room set out above are met, a lower ward class cash benefit will be paid if the insured person is confined in a ward class lower than the eligible semi-private room in a SelectWise Designated Hospital in Hong Kong. When the network doctor of SelectWise Medical Network fills in the Prior-Authorization Request Form for application for pre-approval of medical expenses on behalf of the insured person, please be reminded to inform the network doctor of SelectWise Medical Network of the insured person's personally preferred room type.  
For confinement in SelectWise Designated Hospitals in Macau, the insured person will be eligible to stay in a semi-private room. Alternatively, if the insured person is confined in a ward class lower than the eligible semi-private room in a SelectWise Designated Hospital in Macau, a lower ward class cash benefit will be paid.  
For confinement in SelectWise Designated Hospitals in Chinese Mainland, the covered room shall be determined according to the group of hospitals which the relevant SelectWise Designated Hospital falls within, either a standard private room (for group A hospitals) or a semi-private room (for group B hospitals) may be available for confinement.
2. Terms & conditions apply. Refer to the promotional leaflet for details. Premium refund and premium discount (including e-premium coupon, if any) are not eligible for tax deductions.
3. The first VHIS plan in the market that enables the insured person to be eligible for a semi-private room instead of a ward room during confinement, if all of the following conditions are fulfilled: (i) the insured person is confined in a SelectWise Designated Hospital in Hong Kong; (ii) all of the attending registered medical practitioners and surgeons who provide medical services during the confinement are network doctors of SelectWise Medical Network; and (iii) the network doctor of SelectWise Medical Network must have submitted the completed Prior-Authorization Request Form for pre-approval of medical expenses on behalf of the insured person to the Company in respect of all medical services to be obtained by the insured person for the disability during the confinement, and the Company must have approved such Prior-Authorization Request Form before the network doctor of SelectWise Medical Network provides medical services to the insured person, as of 27 October 2025 compared against VHIS plans offered by major Hong Kong insurance companies. A "dedicated medical journey" means that SelectWise Medical Network supports customers at every touchpoint – from doctor search to diagnosis, treatment, payment and recovery – integrating the key stages of customers' medical journey.
4. No itemised benefit sublimit for medically necessary services, provided the claims will be evaluated based on reasonable and customary charges. Claim amount is subject to the benefit limits as set out in the benefit schedule including annual benefit limit, lifetime benefit limit and annual deductible. Please also refer to the product brochure for the details and definition of "reasonable and customary" and "medically necessary". Benefits payable related to the confinement are subject to the applicable covered room.
5. The list of SelectWise Designated Hospitals can be retrieved from AIA's website ([www.aia.com.hk](http://www.aia.com.hk)) and may be varied, updated and amended from time to time at AIA's sole discretion. Any change shall be deemed as effective on the date of publication on the Company's website irrespective of whether any separate notice is given. All the claims settlement will be subject to the final bill and the policy terms and conditions. For confinement in SelectWise Designated Hospitals in Chinese Mainland, the covered room shall be determined according to the group of hospitals (either group A or group B) which the relevant SelectWise Designated Hospital falls within. Please note that the list of SelectWise Designated Hospitals (group B) in Chinese Mainland is only available in Traditional Chinese and Simplified Chinese. AIA shall not be responsible for any act, negligence or omission of any of the hospital within the list of SelectWise Designated Hospitals in the provision of services, treatments, opinions and advice.
6. In August 2025, AIA conducted an online survey with 1,000 Hong Kong residents aged 18 to 65.
7. For Care Concierge, the first-in-industry statement refers to Hong Kong insurance industry-first healthcare support that integrates (a) dedicated concierge service with a suite of healthcare and support services for the eligible insured person and (b) the medical home visit service in Chinese Mainland for the eligible insured person's parents, as of 31 January 2024 compared against similar services offered by major Hong Kong insurance companies. AIA is not the service provider or the agent of the service provider.
8. The services are provided in Chinese Mainland by the designated third party service provider engaged by AIA, subject to change from time to time at our discretion. It is an additional value-added service and does not form part of the contractual benefits. AIA is not the service provider or the agent of the service provider. AIA makes no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the services provided by the service provider(s). Under no circumstance shall AIA be responsible or liable for the acts or omissions or negligence in provision of the services (including but not limited to diagnosis, treatment and medical and healthcare services) by the service provider.

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9. SelectWise Medical Network is only available in Hong Kong and refers to designated third party medical network service providers engaged by AIA. The designated third party medical network service providers are independent contractors and are not agents or employees or representatives of AIA. AIA does not guarantee the provision of services or treatment by a particular medical network / service provider or the number of medical network(s) / service provider(s) available. For details, please refer to the product brochure.
10. Request for pre-approval of medical expenses is subject to AIA's approval. It is an additional value-added service and does not form part of the contractual benefits. Depending on your policy coverage, you may be required to pay part of the bill later.
11. For details on the exact room entitlement, please refer to the Covered Room as stated in the benefit schedule of the product brochure. For any confinement and / or medical services received in non-SelectWise Designated Hospitals in Chinese Mainland, only the benefits stated in the VHIS Standard Plan will be payable under this plan, subject to the benefit limits of the VHIS Standard Plan; while benefits are not payable under the SelectWise Medical Plan and the SelectWise Pearl Medical Plan.
12. The insured person is required to submit the application form for the pre-approval & cashless service of medical expenses to AIA. We use the "Reasonable & Customary" guideline to ensure all procedures are medically necessary, and costs are fair, based on market data.
13. For online instant booking, the first-in-industry statement refers to Hong Kong insurance industry-first online instant booking service for specialists within the medical network, as of 13 October 2025 compared against similar mobile applications / web portals offered by major Hong Kong insurance companies. Applicable to SelectWise Medical Network only.
14. Applicable to designated third party medical network service provider(s) only.
15. Availability of the cashless service is subject to designated third party medical service providers and AIA's approval. It is an additional value-added service and does not form part of the contractual benefits. Depending on your policy coverage, you may be required to pay part of the bill later.
16. Based on Hong Kong Special Administrative Region Census and Statistics Department – Thematic Household Survey Report No. 78, January 2024, Table 7.1a and AIA internal data.
17. For any confinement and / or medical services for the insured person which are rendered or undertaken in a non-SelectWise Designated Hospital in Chinese Mainland, only the benefits stated in the VHIS Standard Plan will be payable under this plan, subject to the benefit limits of the VHIS Standard Plan, while benefits are not payable under the SelectWise Medical Plan and the SelectWise Pearl Medical Plan.
18. The medications which can be prescribed under Online Family Doctor Service of Care Concierge are certain over-the-counter medications (i.e. medications without the requirement for a prescription issued by registered medical practitioners), and certain prescription medications. The prescription medications may only be prescribed if the insured person submits the valid prescription issued by a registered medical practitioner in Chinese Mainland subject to the relevant local laws and regulations. The prescription of any medication, regardless of whether it is over-the-counter or prescribed medication, is subject to the availability and certain limitations and requirements of the relevant medications, the review of the valid prescription submitted by the insured person (applicable to the prescribed medications), and the assessment by the designated family doctor on the suitability and conditions of the insured person at the sole discretion of the designated family doctor and / or the service provider. The delivery of medications is subject to geographical limitation and certain limitations and / or requirements of the medications. The costs of the medications and the medications delivery shall be borne by the customer and be settled directly with the service provider. For details of the prescription and delivery of the medications, please contact the service provider.
19. This benefit shall be payable for each day the insured person receives medical services for non-emergency treatment in SelectWise Designated Hospitals in the Chinese Mainland for which designated benefits are payable, subject to the maximum limits as stated in the benefit schedule.
20. The term "designated cancer(s)" shall mean all stages of malignant cancer and carcinoma-in-situ, but will specifically exclude any of the following: (a) any tumour which is histologically classified as pre-malignant; (b) abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II); and (c) any cancer where HIV infection is also present. The designated cancer must be confirmed by the insured person's attending specialist in writing and supported by clinical, radiological, histological or laboratory evidence reasonably acceptable to us. Please refer to the policy contract for details and the claim conditions.
21. This waiver of deductible is not applicable if the policyholder or the insured person is aware of, or shall be reasonably aware of, such designated cancer within the first 90 days from the policy effective date. If the insured person is diagnosed with sickness other than designated cancer with eligible expenses incurred, such eligible expense is subject to the remaining balance of annual deductible amount (if any). The elderly cancer support – waiver of deductible for designated cancer is not applicable to policy with \$0 annual deductible option.
22. Qualifying premiums under a Certified Plan of VHIS is one of the allowable tax deductions under salaries tax and personal assessment, it does not equate to a direct deduction from total tax payable. For details on tax deductions (e.g. eligibility for tax deductions), please visit [www.vhis.gov.hk](http://www.vhis.gov.hk) and [www.ird.gov.hk/eng/faq/vhis\\_qp.htm](http://www.ird.gov.hk/eng/faq/vhis_qp.htm) and consult your own tax and accounting advisors for tax advice. Premium refund and premium discount (including e-premium coupon, if any) are not eligible for tax deductions.

#### Important disclaimer

AIA Voluntary Health Insurance SelectWise Scheme is only available in Hong Kong and can be purchased as a basic plan or as an add-on plan. You can also choose to purchase AIA Voluntary Health Insurance Standard Scheme. SelectWise Medical Plan (only available in Macau) and SelectWise Pearl Medical Plan (available in Hong Kong and Macau) can be purchased as a basic plan or as an add-on plan. You have the right to purchase AIA Voluntary Health Insurance SelectWise Scheme / SelectWise Medical Plan / SelectWise Pearl Medical Plan as a standalone plan without purchasing other insurance products at the same time.

All information above is for reference only and does not constitute any offer and/or insurance product recommendation. The product information in this material does not contain the full terms of the product. For the 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 AIA Hong Kong's 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.

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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 about 18,000 financial planners<sup>1</sup>, as well as an extensive network of independent financial advisors, brokerage and bancassurance partners. We serve over 3.6 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 2025

<sup>2</sup> Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as at 30 June 2025)

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