AIA Hong Kong

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HEALTHIER, LONGER, BETTER LIVES

Media release

AIA Launches FutureShield Cancer Drug Plan to Address Rising Cancer Drug Cost

Premiums as low as HK$1 per day, simple underwriting and broad cancer drug treatment coverage help customers protect their health and get covered with ease

Hong Kong, 9 November 2026 – AIA Hong Kong & Macau announced the launch of **FutureShield Cancer Drug Plan** ("FutureShield"), a new medical protection insurance plan designed to help customers manage the rising cost of cancer drug treatments and access evolving treatment options with greater confidence. The plan reimburses eligible expenses for covered cancer drugs[1] and supportive medications[2] prescribed for medically necessary active treatment[3] or palliative treatment[4] of the insured's covered cancer[5], as long as such medications are prescribed to and received by the insured in a public hospital in Hong Kong or Macau, or in a hospital in the Chinese Mainland.

Cost-Effective, Simplified Underwriting and Broad Cancer Drug Treatment Options

In Hong Kong's public hospitals, certain drugs are self-financed. While assistance programmes are available to eligible patients, they are means-tested and may still involve significant out-of-pocket costs for some families. Statistics show that 50,000 public-hospital patients in Hong Kong required self-financed drugs each year, and amongst them, annual costs can approach HK$1 million.[6] In some cases, cancer drugs can account for nearly 80% of total cancer treatment costs.[7]

In response to the rising cost of cancer drug treatment, FutureShield offers a cost-effective premium option from as low as HK$1 per day[8], together with a Covered Cancer Limit of up to HK$5 million[9], helping customers better manage the financial burden of cancer drug treatment when needed.

To help customers access cancer drug protection more easily, the plan features simplified underwriting based on health-related questions, with no medical examination required. **Even individuals with common chronic conditions, such as high blood pressure, high blood sugar or high cholesterol, may still be eligible for coverage.** The plan reimburses covered cancer drugs[1] and supportive medications[2] prescribed to and received by the insured in a public hospital in Hong Kong or Macau, or in a hospital in the Chinese Mainland, **including drugs approved in the future[10]. This allows customers to stay protected as cancer medicine advances, supporting both current and future treatment needs.**

Ms Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau, said: "Cancer remains one of the most pressing health concerns facing Hong Kong families today. While advances in cancer treatment are creating new possibilities and improving outcomes, the high cost of newer cancer therapies and the longer treatment duration of certain cancers can also create considerable financial pressure for patients and their families.

"FutureShield Cancer Drug Plan reflects AIA's Integrated Healthcare Strategy and our commitment to creating positive social impact. By combining affordable cancer drug protection, simplified underwriting, broad coverage for cancer treatment options and cross-boundary cancer drug support[11], we aim to make quality cancer medical treatment more accessible, affordable and effective. Through this customer-centric

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innovation, we are helping more cancer patients access treatment with greater confidence while supporting our promise to help people live Healthier, Longer, Better Lives."

Supporting Cancer Treatment Across Hong Kong, Macau and the Chinese Mainland

Covered areas of FutureShield include public hospitals in Hong Kong and Macau, as well as hospitals in the Chinese Mainland. In addition, with growing interest in accessing cancer treatment options across Hong Kong and the Mainland Greater Bay Area (GBA)[12], customers may face challenges in identifying suitable medical providers and navigating cross-boundary treatment arrangements. Cross-boundary Cancer Drug Support[11], a value-added service, helps customers identify designated medical providers and registered medical practitioners in Hong Kong and the Mainland GBA[12,13] that can provide their prescribed cancer drugs and assists with appointment coordination, providing greater convenience throughout the treatment journey.

Key Features of FutureShield Cancer Drug Plan:

- **Cancer Drug Reimbursement Benefit** and **Supportive Medication Reimbursement Benefit** providing reimbursement for eligible expenses of covered cancer drugs[1] and supportive medications[2] prescribed for medically necessary active treatment[3] or palliative treatment[4] of the insured's covered cancer[5].
- **Future-ready coverage** designed to evolve alongside advances in cancer medicine by covering covered cancer drugs[1] and supportive medications[2] approved by recognised drug regulatory authorities.[10]
- **Multiple covered areas** covering treatment received in public hospitals in Hong Kong and Macau, as well as hospitals in the Chinese Mainland.
- **Cross-boundary Cancer Drug Support**[11] (value-added service) that helps customers navigate treatment pathways and coordinate access to prescribed cancer drugs across Hong Kong and the Mainland GBA[12].
- **Resettable Covered Cancer Limits**[5, 14] of up to **HK$1 million**, replenished every three consecutive years until the total amounts paid under Cancer Drug Reimbursement Benefit and Supportive Medication have reached the Lifetime Cancer Limit[10] of HK$5 million, to support customers throughout longer-term treatment journeys.
- **Additional Caring Benefits** that provide support beyond cancer drug treatment, including transportation fee subsidy, medical appliances, and wig and voice box expenses.

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a new medical protection insurance plan designed to help customers manage the rising cost of cancer drug treatments
and access evolving treatment options with greater confidence.

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Frequently Asked Questions

- What is FutureShield Cancer Drug Plan?

  FutureShield Cancer Drug Plan is a medical protection insurance plan designed to help customers manage the rising cost of cancer drug treatments and access evolving treatment options with greater confidence. The plan reimburses eligible expenses for covered cancer drugs[1] and supportive medications[2] prescribed for medically necessary active treatment[3] or palliative treatment[4] of the insured's covered cancer[5], as long as such medications are prescribed to and received by the insured in a public hospital in Hong Kong or Macau, or in a hospital in the Chinese Mainland, including drugs approved in the future[10]. This allows customers to stay protected as cancer medicine advances, supporting both current and future treatment needs.

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- How does FutureShield Cancer Drug Plan make cancer drug protection more accessible?

  To help customers access cancer drug protection more easily, FutureShield features simplified underwriting based on health-related questions, with no medical examination required. Even individuals with common chronic conditions, such as high blood pressure, high blood sugar or high cholesterol, may still be eligible for coverage. The plan also offers a cost-effective premium option from as low as HK$1 per day[8], together with a Covered Cancer Limit of up to HK$5 million[9], helping customers better manage the financial burden of cancer drug treatment when needed.

- How does the Cross-boundary Cancer Drug Support value-added service help customers identify suitable medical providers and navigate cross-boundary treatment arrangements?

  FutureShield Cancer Drug Plan includes the Cross-boundary Cancer Drug Support[11], a value-added service that helps customers identify designated medical institutions and registered medical practitioners[12,13] in Hong Kong or the Mainland Greater Bay Area that can provide their prescribed cancer drugs and assists with appointment coordination, providing greater convenience throughout the treatment journey.

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 more than 19,000 financial planners*, as well as an extensive network of independent financial advisors, brokerage and bancassurance partners. We serve over 3.8 million customers^, 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.

* As at 30 September 2026

^ Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as at 30 September 2026)

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Remarks:

1	The term "Covered Cancer Drug(s)" means any pharmaceutical or biological medicinal product that is labelled as anti-cancer drug, and which has been approved by a recognised drug regulatory authority of such place where the cancer drug is prescribed to and received by the insured that the cancer drug is for the purposes of Active Treatment or Palliative Treatment and for targeting a Covered Cancer and any related complications (if applicable). Covered Cancer Drug shall specifically exclude any pharmaceutical or biological product used in surgery, radiotherapy, proton therapy or cell therapy. For details of the definition of "Covered Cancer Drug(s)", please refer to the policy contract.
2	The term "Supportive Medication" means any pharmaceutical or biological medicinal product, other than the Covered Cancer Drug, which (a) is prescribed to the insured due to the medically necessary Active Treatment or Palliative Treatment of the insured's Covered Cancer, and (b) has been approved for such use by a recognised drug regulatory authority of such place where the Supportive Medication is prescribed to and received by the insured. Supportive Medication includes anti-nausea drugs, anti-rejection drugs, anti-vertigo drugs, anti-anodyne, and long-term medications which are required by the insured following the Active Treatment or Palliative Treatment of the insured's Covered Cancer such as hormone replacement therapy. For details of the definition of "Supportive Medication", please refer to the policy contract.
3	The term "Active Treatment" means any therapeutic intervention with the aim of prolonging the insured's life, for example, radiotherapy, chemotherapy, targeted therapy, hormonal therapy, immunotherapy, proton therapy and surgery approved for targeting a Covered Cancer and any related complications (if applicable). It does not include any treatment given solely as Palliative Treatment.
4	The term "Palliative Treatment" means treatment intended only to improve the quality of the insured's life in the case of a life threatening covered cancer by relieving pain or alleviating other symptoms of the covered cancer and any related complications (if applicable), or the side effects of its/their treatment, without any attempt at its/their cure.
5	The term "Covered Cancer(s)" refers to "Cancer" which (a) have been occurring for more than 1 year after the issue date or the latest commencement date of the policy, whichever is later, and (b) have been investigated, diagnosed, or treated or when its signs or symptoms have manifested. For details of the definition of "Covered Cancer", please refer to the policy contract. The term "Cancer" means all stages of malignant cancer and carcinoma-in-situ, but will specifically exclude 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 cancer must be confirmed by the insured's attending registered medical practitioner 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.
6	《公營醫療收費改革　改革公營資助　加強醫療保障》(Unofficial English translation: Public healthcare fees and charges reform, Reforming public healthcare subsidies to enhance medical protection), Hong Kong Health Bureau, 2025
7	《香港癌症治療費用 2026｜公私營醫院治癌費用外還有什麼要注意？》(Unofficial English translation: Hong Kong cancer treatment costs 2026: Key considerations beyond public and private hospital expenses), am730, 2026
8	Assuming a 30-year-old non-smoking male, the standard annual premium paid for the first year at the time of application is HK$369 (approximately HK$1 per day). Premium payable is based on the insured's attained age and the applicable annual premium schedule at the time of application or renewal of the cover.
9	The Lifetime Cancer Limit is the maximum aggregate amount paid and/or payable during the lifetime of the insured under the Cancer Drug Reimbursement Benefit and the Supportive Medication Reimbursement Benefit in respect of eligible expenses incurred in public hospitals in Hong Kong and Macau, and in hospitals in Chinese Mainland.
10	FutureShield Cancer Drug Plan only covers Covered Cancer Drugs and Supportive Medications which have been approved for such use by a recognised drug regulatory authority of the place where the medications are prescribed to and received by the insured.
11	The Cross-boundary Cancer Drug Support is a value-added service and does not form part of the contractual terms and benefits of any insurance policy, and is non-guaranteed. The Service is provided by the designated third-party service provider, subject to the terms and conditions applicable to the Service. The Service is provided in Hong Kong and the designated cities within the Mainland GBA and not applicable in Macau. AIA reserves the right to amend, suspend or terminate the Service, any part thereof, service provider(s), or to change any terms and conditions relating thereto at any time without prior notice at its absolute discretion. For details of the Service and applicable limitations, please refer to the service leaflet or contact AIA for enquiry.
12	"Greater Bay Area (GBA)" refers to the Guangdong-Hong Kong-Macau Greater Bay Area. "Mainland GBA" refers to the Guangdong-Hong Kong-Macau Greater Bay Area, excluding Hong Kong and Macau.
13	The designated medical providers and registered medical practitioners referred to above are those within the Service Provider's medical network in Hong Kong and the Mainland GBA that are available under the Cross-boundary Cancer Drug Support. For details, please refer to the service leaflet or contact the Service Provider's customer service hotline at (852) 2607 9655.
14	Covered Cancer Limit and Covered Cancer Sub-limits are applicable to all Covered Cancers suffered by the insured and such limits will be replenished every 3 consecutive years, commencing from the date of first diagnosis of the first Covered Cancer suffered by the insured. Covered Cancer Limit and Covered Cancer Sub-limits shall become zero and the policy will terminate when the total amounts paid under Cancer Drug Reimbursement Benefit and Supportive Medication Reimbursement Benefit during the lifetime of the insured reaches the Lifetime Cancer Limit. Any unused limits of the Covered Cancer Limit and the Covered Cancer Sub-limits cannot be carried forward to the next 3-year period, and the total amount(s) paid out under the Cancer Drug Reimbursement Benefit and the Supportive Medication Reimbursement Benefit within each 3-year period cannot exceed the Lifetime Cancer Limit. The above is subject to policy terms and limits.

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Important Information:

- 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 policy. The precise terms and conditions of FutureShield are specified in the policy contract. For the details of the product features, terms and conditions, exclusions, product limitation and key product risks, please refer to the product brochure and policy contract of relevant products or visit the 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. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid. You may choose to purchase the above Plan(s) as a standalone plan without purchasing other type(s) of insurance products at the same time. You have the right to purchase FutureShield Cancer Drug Plan as a standalone plan without purchasing other insurance products at the same time.

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