



HEALTHIER, LONGER,
BETTER LIVES



HEALTH
VALUE-ADDED
SERVICES

CARE CONCIERGE

Dedicated concierge support connects you to a suite of
healthcare and support services



View e-copy

You can confidently navigate every step of your health journey with Care Concierge

On your health journey, it can be challenging especially when facing a complex or unfamiliar medical process.

Care Concierge offers Hong Kong insurance industry-first* healthcare support in Mainland China that integrates (i) **dedicated concierge service with a suite of healthcare and support services for the eligible insured** and (ii) **the medical home visit service for the eligible insured's parents**. From diagnosis, treatment to recovery, professional care is offered at your convenience to help give you a peace of mind throughout your health journey.

As we understand your family's health matters just as much as your own, the medical home visit service offering general health assessment and tips is specially extended to the eligible insured's parent in Mainland China.

Do you know...



Huge potential for online health management services

- Online health management services will become a key focus for global health governanceⁱ
- 68% of the respondents want a one-stop platform to manage their healthⁱⁱ



Family doctor as continual care

- Family doctor services have become increasingly prevalent with the growing health needsⁱⁱⁱ



Insufficient support to elderly healthcare

- Over 78% of the elderly suffer from at least one chronic disease^{iv}
- Over 15% of the elderly need care services provided by caregivers other than family members^v

* As of 31 January 2024, compared against similar services offered by major Hong Kong insurance companies.

Service Highlights

1-to-1 concierge support of Service Ambassador

The Service Ambassador in Mainland China is within your reach to provide personalised support on your healthcare journey.



Online family doctor service for ongoing care of your health

A designated family doctor, who is a general practitioner, can understand your health status to provide you with continuous preventive and personalised care.

Medical home visit for your parents' wellbeing

A dedicated nurse visits your parents at home* together with a general practitioner attending virtually to conduct online general health assessment and provide wellbeing tips. You can stay connected and informed^ about their wellbeing at all times even if you are miles apart.



* The provision of the service is subject to geographical limitations. For the list of the designated cities in Mainland China, please visit www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge or contact the customer service hotline at (86) 4008981618.

^ The consent of the eligible insured's parents shall be given prior to the disclosure of relevant information to the eligible insured.

Meticulous and personalised healthcare support from diagnosis, treatment to recovery

The Service Ambassador will help you coordinate the following healthcare and support value-added services in Mainland China based on your medical needs.

Mainland China



Online Family Doctor Service²

A designated family doctor (general practitioner) continuously understands your health conditions and provides online medical consultation, prescribes certain medications and coordinates medications delivery. (Medications and delivery costs will be borne by the insured.)



Specialist Phone Consultation³

Schedule a medical consultation through phone with a specialist practitioner in designated medical network of Mainland China at your convenience



Priority Outpatient Booking Service⁴

Priority booking service for outpatient appointment with specialists at designated hospitals in Mainland China based on your medical conditions



Expedited Diagnostic Tests⁵

Coordinate and arrange for expedited diagnostic tests at designated hospitals in Mainland China



Second Medical Opinion⁶

A specialist practitioner in designated medical network in Mainland China reviews your medical records, relevant examination reports and current medical diagnosis in order to provide a written second medical opinion to help you make informed decisions for treatment



Priority Inpatient Booking Service⁷

Expedite access to hospitalisation arrangement through priority booking service at designated hospitals in Mainland China to help shorten waiting time

Service Ambassador's Concierge Support¹



Medical Home Visit Service¹¹ exclusive for insured's parents

A dedicated nurse visits your parents at home in Mainland China while a general practitioner conducts general health assessment online to understand their health condition and raise health awareness with wellbeing tips. You may join the visit virtually to keep abreast of your parents' health.



Medical Companion Service⁸

A nurse accompanies you at the hospital in designated cities in Mainland China to assist with hospital-related administrative procedures, including doctor-patient communication, admission registration, hospital discharge and administrative support prior to applying pre-approval for medical expenses



Inpatient Personal Care Service⁹

Caregiver provides daily personal care (such as body hygiene); and professional care (such as incontinence care) during your hospital stay in Mainland China



Home and Personal Care Service¹⁰

Caregiver provides post-hospitalisation care services in Mainland China such as daily living care, personal and household hygiene and health monitoring to attend to your medical needs at home

Upon activating the services under Care Concierge ("Services"), an eligible customer is entitled to use the relevant Services subject to the respective maximum number of usage as set out in the section headed under "Terms of Use of Care Concierge Services" for each policy year of the relevant eligible policy ("Validity Period") provided that the eligible policy remains in-force.

If the eligible customer holds multiple policies under which the Services are offered to be used, the same maximum number of usage during the Validity Period shall apply irrespective of the number of policies held (e.g. if a customer holds 3 eligible policies, he/she is only entitled to 3 times of Specialist Phone Consultation per policy year).

Please refer to (i) the section headed under "Terms of Use of Care Concierge Services" for the relevant terms and conditions for using the Services (including but not limited to the relevant exclusions and limitations) and (ii) the below section headed under "How to use" for activation of the Services.

Eligibility

The Services are provided by the designated third party service provider to the eligible insureds with eligible AIA's plans. For details, please visit www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge

How to use

Download and access the designated mobile application to activate and use the Services. For enquiries and technical support only, please call Service Provider's customer service hotline:

 **Mainland China Number**
(86) 4008981618



Know more about Care Concierge



Important Information

- a. The Services are only available to the insureds of AIA's eligible product(s) only, and are not provided in Hong Kong and Macau.
- b. The Services are provided by the designated independent third-party service provider in Mainland China ("Service Provider") when the insured (and/or the insured's parents (if applicable) is in Mainland China subject to the relevant terms and conditions thereto.
- c. Any service, product or solicitation of any kind provided by the Service Provider are not sold or promoted by AIA, and AIA shall not be responsible and/or liable for any service, product or solicitation of any kind provided by the Service Provider.
- d. Subject to the terms and conditions of the relevant policy, the Services are value-added services and do not form part of the contractual benefit and are non-guaranteed. AIA reserves the right to amend, suspend or terminate the Services, any part thereof, service provider(s) or change any terms and conditions relating thereto at any time without prior notice at its absolute discretion. Please take note that the actual claim reimbursement under the eligible product(s) shall be subject to the provision of complete claim documents, insured's benefits entitlement, exclusion, policy contract, terms and condition of the eligible product(s). For details, please contact AIA for enquiry.
- e. AIA is not the service provider, or the agent of the service provider, of the Services. AIA makes no representation, warranty or undertaking as to the quality and availability of the Services, and shall not be responsible or liable for the Services provided by the service provider. Under no circumstance shall AIA be responsible or liable for the acts, omission or negligence in provision of the Services (including but not limited to diagnosis, treatment and medical and healthcare services) by the service provider.
- f. If you have doubts or enquiries, please seek independent advice from other registered medical practitioners before receiving any medical and healthcare service. Please note that none of the Services is applicable for emergency care.
- g. With customer's informed consent, the Service Provider will use the customer's (including the insured's parents) personal particulars for registration and verification of identity and eligibility (where applicable) for the use of the Services.
- h. You are required to settle directly with the Service Provider for the charges of any services obtained which are not covered under the Services (including but not limited to the expenses as set out in the sections headed under "Terms of Use of Care Concierge Services"). For details, please contact the Service Provider.
- i. This leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Please contact your financial planner for details.
- j. This leaflet is for distribution in Hong Kong and Macau only.
- k. In case of discrepancy or inconsistency between the Chinese and English version of the terms and conditions herein, the English version shall prevail.

Terms of Use of Care Concierge Services

Upon activating the Services, an eligible customer is entitled to use the relevant Services subject to the respective maximum number of usage as set out in the table below for the Validity Period provided that the eligible policy remains in-force.

If the eligible customer holds multiple policies under which the Services are offered to be used, the same maximum number of usage during the Validity Period shall apply irrespective of the number of policies held (e.g. if a customer holds 3 eligible policies, he/she is only entitled to 3 times of Specialist Phone Consultation per policy year).

Services for the eligible insured	Maximum number of usage during the Validity Period	Notes/Exclusions/Limitations
1. Service Ambassador's Concierge Support	Unlimited	N/A
2. Online Family Doctor Service	Unlimited	(a),(b)
3. Specialist Phone Consultation	3 times	(a),(c),(d),(e)
4. Priority Outpatient Booking Service	Unlimited	(f),(g)
5. Expedited Diagnostic Tests	3 times	(f),(g),(h)
6. Second Medical Opinion	3 times	(d),(g)
7. Priority Inpatient Booking Service	Unlimited	(f),(i)
8. Medical Companion Service	3 times	(j),(q)
9. Inpatient Personal Care Service	3 times (each time for max. 3 consecutive calendar days)	(k),(j),(l),(p)
10. Home and Personal Care Service	3 times (each time for max. 3 consecutive calendar days)	(k),(j),(l),(p)
Services for the eligible insured's parents	Maximum number of usage during Validity Period	Notes/Exclusions/Limitations
11. Medical Home Visit Service	12 times per person (up to 2 persons)	(j),(k),(m),(n),(o),(p)

If the customers choose to discontinue or not to use such service after confirmation with the Service Provider on the relevant service or the arrangement thereof, such service shall be deemed to have been used once. You can opt to pay at your own cost to the Service Provider for the Services in addition to the above maximum number of usage.

- (a) The medical consultation can only be provided through telephone call (for Online Family Doctor Service and Specialist Phone Consultation) or video conference (for Online Family Doctor Service only) on the designated mobile application. The insured must be physically present in Mainland China during medical consultation otherwise no consultation through telephone call or video conference will be provided. Physical consultation is not available.
- (b) The medications which can be prescribed under Online Family Doctor Service 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 submits to the a valid prescription issued by a registered medical practitioner in Mainland China 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 (applicable to the prescribed medications), and the assessment by the designated family doctor on the suitability and conditions of the insured 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.
- (c) The Specialist Phone Consultation does not include any prescription, dispensing, administration and delivery of medications, any service that requires physical examination or assessment, and provision of treatment.
- (d) The Service is provided by the designated specialist practitioners under the medical network of the Service Provider. The list of designated specialist practitioners in the medical network is subject to change by the Service Provider and/or AIA anytime without prior notice.
- (e) Each usage of the Specialist Phone Consultation is limited to 15 minutes only. For illustration purpose, if the medical consultation lasts for 25 minutes, then such consultation shall be deemed being used as 2 times.
- (f) The selection and number of designated hospitals under the medical network is subject to change by the Service Provider and/or AIA anytime without prior notice. The network hospitals under Care Concierge may include the 3A graded public hospitals as classified by the Ministry of Health of the People's Republic of China. For the list of the network hospitals, please visit www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge or contact the customer service hotline at (86) 4008981618.
- (g) The Services are subject to the following exclusions, which may be changed by the Service Provider and/or AIA anytime without prior notice:
 - Critical condition cases: common acute and critical syndromes, disseminated intravascular coagulation, hematologic acute and critical illness, gynecological acute and critical illness, acute and critical illnesses of the central nervous system and cerebrovascular system, the cardiovascular system, the respiratory system, the digestive system, the urinary system, the endocrine and metabolic system, and critical conditions of burns
 - Cases from: Department of Accident and Emergency, Department of Ultrasound, Department of Reproductive Medicine, Department of Obstetrics and Gynecology, Department of Dentistry/Stomatology, and Department of Infectious DiseaseThe above list of exclusions is for reference only. Please contact the Service Provider for the complete list and details of exclusions.
- (h) Diagnostic tests only include computed tomography (CT) scan, Positron Emission Tomography (PET), PET-CT, B-ultrasound, lumbar puncture, kidney puncture and gastrointestinal endoscopy. The costs of the diagnostic tests shall be borne by the customer. The customer is required to provide an examination notice from a hospital for using the Service.
- (i) To use the Service, the customer is required to provide a hospitalisation notice issued by a specialist practitioner for hospitalisation at the designated hospital. The Service Provider will only assist the customer to arrange booking at the designated hospital in Mainland China as mentioned in Remark (f) of this Terms of Use. All medical costs shall be borne and settled by the customer.
- (j) The provision of service is subject to geographical limitations. For the list of the designated cities in Mainland China, please visit www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge or contact the customer service hotline at (86) 4008981618.
- (k) Apart from the costs of assignment of caregiver providing care service, all other ancillary costs including but not limited to personal care and/or medical supplies, equipment and accessories, insured's escort transportation expense, daily necessities replacements, etc shall be borne and settled by the customer.
- (l) The Inpatient Personal Care Service and the Home and Personal Care Service exclude professional medical services, including but not limited to wound dressing changes and medical injections. If the customer wishes the Service Provider to provide the services of wound dressing changes and medical injections, at the expenses of the customer, the Services Provider may assign a registered nurse to provide the same subject to the availability of such services. For details, please contact the Service Provider.
- (m) The Service is mainly for general health assessment and wellbeing tips. The Service is not applicable for post-hospitalisation care services.
- (n) The eligible insured's parents can be up to a maximum of two persons.
- (o) The eligible insured may join the medical home visit through video conference on the designated mobile application with the consent of the eligible insured's parents.
- (p) The Service is subject to the following exclusions, which may be changed by the Service Provider and/or AIA anytime without prior notice: Invasive nursing measures and other high-risk care operations, including drug injection, all kinds of catheter intubation and tube, catheter suction, deep wound dressing change, spinal injury history patients turning handling, unconfirmed ventilator oxygen. The above list of exclusions is for reference only. Please contact the Service Provider for the complete list and details of exclusions.
- (q) As the pre-approval & cashless service of medical expenses are not part of the services under Care Concierge, please note that the insured who is eligible to use the services under Care Concierge may not be entitled to enjoy the pre-approval & cashless service of medical expenses. The pre-approval & cashless service of medical expenses are available to the insured of AIA's designated medical plans only and subject to the terms and conditions thereof. The pre-approval & cashless service of medical expenses are not contractual benefit but administrative arrangement offered in AIA's absolute discretion. AIA reserves the right to amend, suspend, or terminate the pre-approval & cashless service of medical expenses, any part thereof, or change any terms and conditions relating thereto at any time without prior notice at its absolute discretion. The pre-approval & cashless service of medical expenses is subject to the final decision of AIA. To apply for the pre-approval & cashless service of medical expenses, the insured is required to submit the application form to AIA. For more details of the pre-approval & cashless service of medical expenses, please visit: <https://www.aia.com.hk/en/health-and-wellness/pre-approval-medical-expense-cashless-service>

Source:

- i. 《產業觀察：數字化轉型推動未來健康產業發展》(unofficial English translation: Digital transformation drives future development of health industry), People's Daily Online, 22 February 2024, <http://finance.people.com.cn/BIG5/n1/2024/0222/c1004-40181501.html> (data collection date: February 2024)
- ii. 《後疫情時代中國互聯網醫療消費者洞察》(unofficial English translation: Insights into China's internet medical consumers in the post-epidemic era), Accenture, 15 December 2021, <http://www.accenture.com/content/dam/accenture/final/a-com-migration/r3-3/pdf/pdf-169/accenture-research-china-internet-medical-consumer-insightspost-epidemic-era.pdf> (data collection date: February 2024)
- iii. 《「十四五」國民健康規劃》(unofficial English translation: 14TH Five-Year Plan for National Health Plan), National Development and Reform Commission of the People's Republic of China, 1 June 2022, https://www.ndrc.gov.cn/fggz/fzzlgh/gjjzxgh/202206/t20220601_1326725.html (data collection date: February 2024)
- iv. 《國務院公報第15號》(The State Council Gazette No. 15), The State Council of the People's Republic of China, 7 February 2022, https://www.gov.cn/gongbao/content/2022/content_5692863.htm (data collection date: January 2024)
- v. Liang, H., Wang, B., Wu, Y. et al. The association between financial support of adult children to their parents and informal care provision in China and its differences in household registration, residence arrangement and community-based care services: 2008 ~ 2018. *Int J Equity Health* 22, 46 (2023). <https://doi.org/10.1186/s12939-023-01856-z> (data collection date: January 2024)

“AIA”, “the Company”, “We”, “our” or “us” herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).

“Mainland China” herein refers to the People's Republic of China excluding Hong Kong and Macau. “Hong Kong” and “Macau” herein refer to “Hong Kong Special Administrative Region” and “Macau Special Administrative Region” respectively.

