

CROSS-BOUNDARY CANCER DRUG SUPPORT

Dedicated navigation support facilitates access to your prescribed cancer drug across Hong Kong and the Mainland GBA

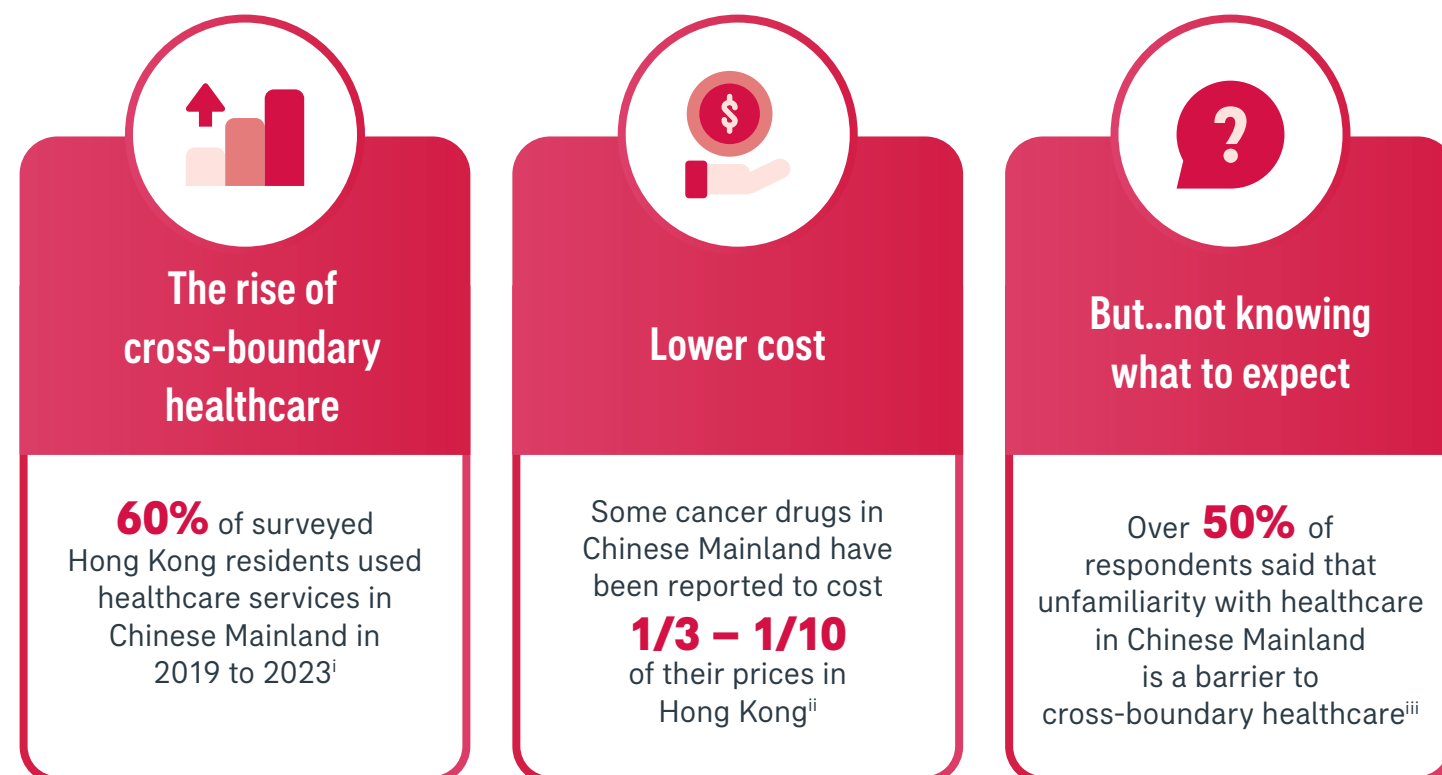


Access your prescribed cancer drug with cross-boundary support

With cross-boundary travel easier than before, access to prescribed cancer drug is no longer confined within the boundary.

But the question is: how do you start? **Cross-boundary Cancer Drug Support** (“Service”), provided by the designated third-party service provider (“Service Provider”), helps guide your way forward in accessing your prescribed cancer drug. Whether your diagnosis is made in Hong Kong or in the Mainland Greater Bay Area (GBA)*, the Service helps identify the designated medical providers^ across the boundary that can provide your prescribed cancer drug and coordinate your appointment — so you can focus on your treatment rather than figuring out what to do next.

How’s the landscape shifting...



* “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.

^ “Designated medical providers” refer to designated medical providers and registered medical practitioners within the Service Provider’s medical network. Please contact the Service Provider’s customer service hotline at (852) 2607 9655 for details.

The challenge



Cancer drug availability

Which medical providers across the boundary can provide your prescribed cancer drug for your cancer type?



Specialist availability

Is the appropriate specialist available across the boundary?



Access arrangements

What documents are required, and how do you arrange a consultation and receive treatment across the boundary?

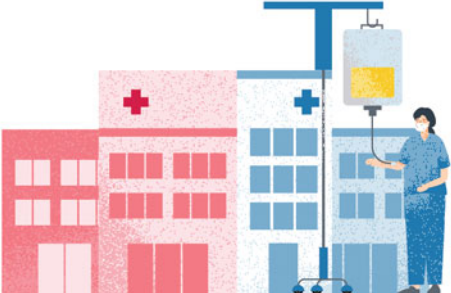


Sources (data collection date: September 2026):

- “HK residents ‘need to know more about mainland healthcare services’”, China Daily Hong Kong, 2025
- 《大灣區醫療融合：藥價差異令北上求醫成常態 醫管局總藥劑師：部分抗癌藥兩地差價達3至10倍》(Unofficial English translation: GBA healthcare integration: price gap makes north-bound treatment routine — HA Chief Pharmacist: some anti-cancer drugs show a 3-to-10-fold price gap between the two places), Healthcare Thinkers, 2024.《癌病罕見病藥費貴 病人盼團購內地藥》(Unofficial English translation: Cancer and rare-disease drugs too expensive: patients hope to group-purchase Mainland drugs), Ta Kung Pao, 2024
- 《調查：三成受訪港人曾赴內地就醫！惟逾八成對內地醫療缺乏認識》(Unofficial English translation: Survey: 30% of Hong Kong respondents have sought medical care in Chinese Mainland, yet over 80% lack understanding of healthcare in Chinese Mainland), Hong Kong Business Times, 2024

Service highlights

Whether you are diagnosed in Hong Kong or the Mainland GBA, and require cross-boundary access to your prescribed cancer drug, **Cross-boundary Cancer Drug Support** is here to help:



Identify designated medical providers for your prescribed cancer drug

Help identify the designated medical providers[^] in Hong Kong or the Mainland GBA that can provide your prescribed cancer drug



Support your cross-boundary preparation

Help you navigate the documentation and procedures required for accessing your prescribed cancer drug in Hong Kong or the Mainland GBA



Enjoy smoother appointment and treatment coordination

Help coordinate your appointment with the designated medical providers[^] in Hong Kong or the Mainland GBA and provide guidance on the steps required to access your prescribed cancer drug



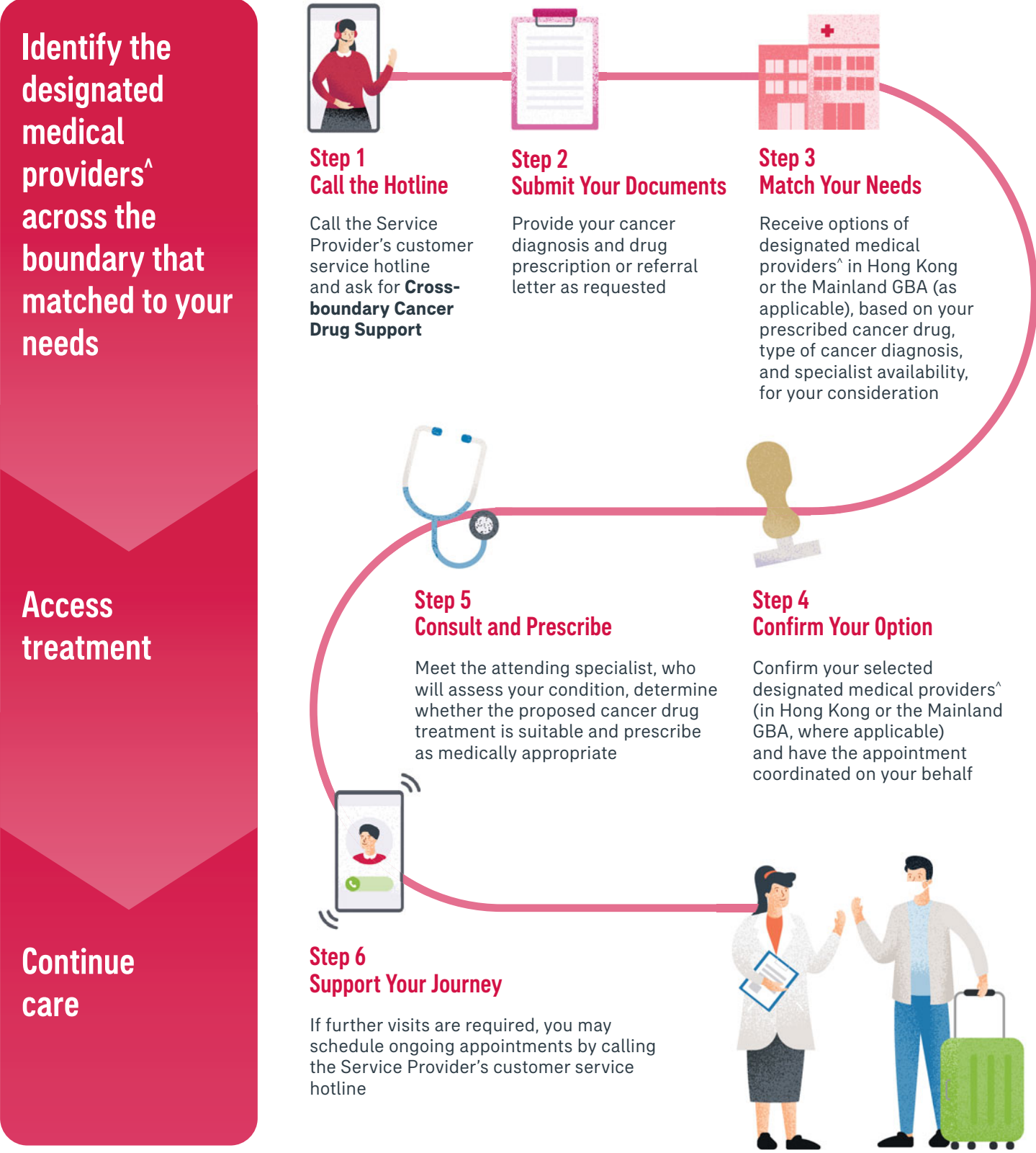
Explore potentially lower-cost cancer drug options in the Mainland GBA

Help identify designated medical providers[^] in the Mainland GBA that may provide your prescribed cancer drug at a lower cost[#], which may help ease the financial burden

[#] Drug pricing and treatment costs may vary by medication, hospital and individual circumstances.

How it works

Match your prescribed cancer drug across the boundary — starting with one call



Cross-boundary Cancer Drug Support helps turn a complex process of accessing your prescribed cancer drug across the boundary into a clearer, more manageable path forward.

Eligibility

Cross-boundary Cancer Drug Support is provided by the 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/cross-boundary-cancer-drug-support.



Know more about
Cross-boundary Cancer Drug Support



How to activate your service

Eligible insureds may contact the Service Provider’s customer service hotline at (852) 2607 9655.

Important Information

- a. **Cross-boundary Cancer Drug Support** (referred to above as the “Service”) is only available to the eligible insureds under eligible AIA's policy(ies), and is provided in Hong Kong and the designated cities within the Mainland GBA, and not applicable in Macau.
- b. The Service is provided by the Service Provider subject to the terms and conditions applicable to the Service.
- 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, to the fullest extent permitted by applicable law.
- d. The Service is additional value-added service and does not form part of the contractual terms and benefits of any insurance policy, and is non-guaranteed. 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. 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, exclusions, policy contract, terms and conditions of the eligible product(s). For details, please contact AIA for enquiry.
- e. The Service provides administrative and coordination support for accessing your prescribed cancer drug and does not provide medical diagnosis, advice, prescription or treatment. For any questions or concerns regarding your medical condition, prescribed cancer drug or treatment, please consult your attending doctor or another qualified healthcare professional. Please note that the Service is not intended for emergency care or urgent medical situations.
- f. AIA is not the Service Provider, or the agent of the Service Provider, of the Service. AIA makes no representation, warranty or undertaking as to the quality, availability, continuity, timeliness or outcome of the Service, and shall not be responsible or liable for the Service provided by the Service Provider, to the fullest extent permitted by applicable law. Under no circumstances shall AIA be responsible or liable, to the fullest extent permitted by applicable law, for the acts, omission or negligence of (i) the Service Provider in the provision of the Service; or (ii) any of the designated medical providers and registered medical practitioners within the Service Provider’s medical network in the provision of any services, including but not limited to diagnosis, treatment and medical and healthcare services.
- g. With customer’s informed consent obtained by the Service Provider, the Service Provider will collect and use the customer’s personal particulars for verification of identity and eligibility (where applicable) for the use of the Service, subject to the Service Provider’s applicable Personal Information Collection Statement/Privacy Notice.
- h. 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.
- i. This leaflet is for distribution in Hong Kong and Macau only.
- j. 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 the Service

- Upon activating the Service, an eligible insured may use the Service, provided that the eligible policy remains in-force at the time of use and the Service remains available.
- Use of the Service is non-transferable and limited to the eligible insured.
- Eligible insureds must have a confirmed cancer diagnosis and a valid referral letter and/or drug prescription to access the Service. For detailed requirements, please contact the Service Provider’s customer service hotline at (852) 2607 9655.
- The Service is only applicable to cross-boundary cancer drug support between Hong Kong and the Mainland GBA.
- All medical costs and other ancillary costs, including but not limited to consultation fees, prescription charges, drug costs, diagnostic test fees, related treatment expenses and transportation expenses, etc., shall be borne and settled by the customer.
- The selection and number of designated medical providers and registered medical practitioners in Hong Kong and the Mainland GBA within the Service Provider’s medical network is subject to change by the Service Provider and/or AIA anytime without prior notice. For the list of the designated medical providers and registered medical practitioners in Hong Kong and the Mainland GBA within the Service Provider's medical network, please contact the Service Provider’s customer service hotline at (852) 2607 9655.
- Any medication-related service is not guaranteed and remains subject to drug availability and the attending doctor’s independent clinical judgment and assessment of the insured’s medical condition.

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

