



HEALTHIER, LONGER,  
BETTER LIVES



HEALTH  
VALUE-ADDED  
SERVICES

# RETIRESMART HEALTH SERVICE

Wellness today, prosperity for life



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# Stay active, confident and independent at every stage of life

Living well is about more than just living longer — it's about staying active, confident, and independent throughout life. Taking a proactive approach to physical and cognitive wellbeing helps maintain a valued lifestyle and continue enjoying the moments that matter most.

**This value-added service is applicable to the eligible insured and/or nominated family member(s) of the eligible insured. For details, please refer to the eligibility section and important information of this leaflet.**

As a **market-first** health support service in Hong Kong tailored for individuals planning their retirement, **RetireSmart Health Service** ("the Services") offers integrated support to help you proactively manage cognitive, vision, and mobility wellbeing to maintain quality of life and independence. We support your future planning by combining professional guidance, personalised screenings, and dedicated, ongoing healthcare support.

## Top 3 health priorities for 50+<sup>i</sup>

The top three health concerns among **healthy ageing** revolve around **Cognitive**, **Vision**, and **Mobility** functions.

Take charge of your health today — studies show that diverse anti-frailty programs may significantly improve physical, cognitive, and overall health, helping over 80% of participants regaining strength and vitality.<sup>ii</sup>



### Cognitive

Approximately  
**1/10** aged 60 or above live with dementia<sup>iii</sup>



### Vision

Approximately  
**1/4** aged 50 or above have mild vision impairment<sup>iv</sup>



### Mobility

Approximately  
**3/10** aged 70 or above experience mobility limitation<sup>v</sup>



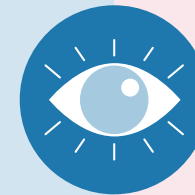
### Cognitive wellness

Support clear thinking and sound judgment



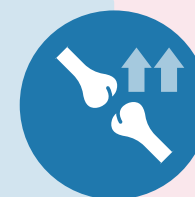
### Vision health

Stay socially active and explore new surroundings



### Mobility strength

Preserve freedom of movement and enjoy unrestricted lifestyle



Source:  
i. AIA commissioned Human8 to conduct a survey on retirement life (2025)  
ii. 《多元化預防衰老活動有助減低衰老狀況 逾8成「前期衰老」長者逆轉為「非衰老」》，Faculty of Medicine, CUHK, (<https://www.med.cuhk.edu.hk/tc/press-releases/multicomponent-frailty-prevention-programme-reduces-frailty-over-80-of-pre-frail-elderly-reverse-to-robust-phenotype>)(December 2019)available in Chinese only  
iii. Understanding Dementia, August 2025, Centre for Health Protection, ([https://www.chp.gov.hk/files/pdf/ncd\\_watch\\_aug\\_2025\\_en.pdf](https://www.chp.gov.hk/files/pdf/ncd_watch_aug_2025_en.pdf)) (August 2025)

iv. HKUMed's landmark eye screening study, HKUMed (<https://www.med.hku.hk/en/news/press/20250929-hkumed-landmark-eye-screening-study-over-one-fourth-of-hong-kong-residents>)(September 2025)  
v. Preventive Care for Older Adults in Primary Care Settings, Revised Edition 2021, Hong Kong Reference Framework, ([https://www.healthbureau.gov.hk/phcc/rfs/src/pdfviewer/web/pdf/preventivecareforolderadults/en/02\\_coredocument/13\\_en\\_ref\\_framework\\_adults.pdf](https://www.healthbureau.gov.hk/phcc/rfs/src/pdfviewer/web/pdf/preventivecareforolderadults/en/02_coredocument/13_en_ref_framework_adults.pdf)) (2021)  
\* As at 15 July 2026, based on a comparison of publicly available information on similar health support services offered by selected major Hong Kong insurance companies.

# Protecting your health for energetic and independent retirement

Eligible insureds and nominated family members can enjoy complimentary wellbeing services covering cognitive, vision and mobility health. Service entitlements and available sessions vary by eligible policy and customer tier.

## PART 1

# Prevent & Engage<sup>1</sup>

*(For eligible insured only)*

- Instant online preventive tools  
for early health awareness**

## PART 2

# Guide & Act<sup>2</sup>

*(For eligible insured & their nominated family members<sup>4</sup>)*

- Real-time and non-invasive risk screening to identify immediate threats

## PART 3

## Support & Care<sup>3</sup>

*(For eligible insured & their nominated family members<sup>4</sup>)*

- Ongoing support and care to ensure continued follow-up on your health**

- 1 Health questionnaire and personalised health advice
- 2 Online memory test and training
- 3 Online health webinars & health tips

- ## 4 At Home or Centre Health Assessment<sup>5</sup>
- Professional health assessment guided by a registered nurse. Choose from cognitive, vision or mobility screening to boost health awareness and independent living
- ## 5 1:1 online lifestyle coaching<sup>5</sup>
- Access support from a dietitian, physiotherapist, psychologist, or occupational therapist

- ★ **Enhanced services (exclusive for High-tier Customers)<sup>5,6</sup>**
  - Home-based treatment and training session
  - Choose support from a dietitian, physiotherapist and occupational therapist

- ## 7 Proactive Health Concierge
- Led by registered nurses
  - Track screening trends and provide proactive alerts where appropriate
  - Provide general information on cognitive, vision and mobility health, personalised wellbeing guidance, and assistance in arranging service appointments
  - Facilitate access connection to designated health professionals based on the eligible insured's preference

Eligible insured may enjoy preferential rates for (i) the relevant Services under Part 2 “Guide & Act” if he/she wishes to purchase such services in addition to the maximum number of usage entitlement of the Services as set out in the section headed “Terms of Use of RetireSmart Health Service” below, and (ii) separate specialised cognitive, vision, and mobility support in connection with Part 3 “Support & Care” services. Such preferential rates shall be offered by the designated independent third-party service provider of the Services (“Service Provider”) and be subject to the applicable terms and conditions imposed by the Service Provider. Any expenses relating to the services or support provided at preferential rates shall be borne solely by the insured and be settled directly with the Service Provider<sup>7</sup>.

## Remarks:

1. Part 1 – “Prevent & Engage” services are available on an unlimited usage basis per policy. Once activated, the eligible insured is entitled to access these services, provided that the eligible policy remains in effect at the time of use and the Services remain available.
2. Part 2 – “Guide & Act” services are subject to a base quota of 5 sessions per policy. The eligible insured may nominate a maximum of two eligible family members (parents and/or spouse only) to share these services. Any sessions utilised by family member(s) will be deducted from the total quota. All services should be arranged by the eligible insured on behalf of their family member(s).
3. Part 3 – “Support & Care” services are available to both the eligible insured and their nominated family member(s) on an unlimited usage basis per policy, provided that the eligible policy remains in effect at the time of use and the Services remain available. All services should be arranged by the eligible insured on behalf of their family member(s).
4. Each eligible insured may change his/her nominated family member(s) up to two times over the lifetime of the policy. Any newly nominated family member(s) must be the eligible insured's parent or spouse.

5. Eligible insured who is covered under an eligible policy that meets the applicable premium eligibility criteria will be classified as High-tier Customers and will be entitled to additional sessions under Part 2 services and enhanced services. For details, please refer to the relevant product brochure. Eligible insured may choose to use the Services beyond the maximum number of usages at his/her own cost and shall settle the relevant fees directly with the Service Provider.
6. If an eligible policy under which an eligible insured is covered is partially surrendered and, as a result, no longer meets the applicable premium requirements for High-tier Customer status, the eligible insured and their nominated family member(s) will no longer be entitled to High-tier Customer services, including any additional service entitlements available to High-tier Customers, from the effective date of the change in customer tier as determined by AIA. Services already used before the change in customer tier will not be clawed back. Thereafter, the eligible insured and their nominated family member(s) will only be entitled to the services applicable to the revised customer tier. For details, please refer to the relevant product brochure.
7. The preferential rates referred to in the paragraph to which this remark relates are determined and provided solely by the Service Provider and are subject to the Service Provider's applicable terms and conditions and pricing arrangements. Eligible insureds shall settle the relevant fees directly with the Service Provider. Any enquiry, feedback or dispute relating to such preferential rates should be directed to the Service Provider. AIA does not make any representation or warranty regarding such preferential rates and is not responsible for handling related enquiries, feedback or disputes.

For the avoidance of doubt, the references to “per policy” in Remarks 1 to 3 are subject to the following: if the same eligible insured is covered under more than one eligible policy for which the Services are available, the applicable entitlement to use the Services, including any applicable maximum number of uses, will apply once only and will not be increased by the number of eligible policies under which that eligible insured is covered.

# Proactive health support for you and your family



## Reliable, Science-based screening

- Non-invasive assessments with instant results
- Powered by recognised healthy ageing technologies trusted by healthcare institutions



## Extend your love

- Share the service with your parents and spouse
- Support each other in staying healthy and independent



## Care on your terms

- Seamless online and in-person service options
- Accessible at home or at designated centres



## Instant support for your wellbeing

- Can activate the services immediately once policy is effective
- Available across Hong Kong and selected cities in Chinese Mainland<sup>^</sup>

<sup>^</sup> The Services are provided in Hong Kong and designated cities in the Chinese Mainland, and are not applicable in Macau. The provision of the Services is subject to geographical limitations. For the list of designated cities in the Chinese Mainland, please visit [www.aia.com.hk/en/health-and-wellness/healthcare-services/retiresmart-health-service](http://www.aia.com.hk/en/health-and-wellness/healthcare-services/retiresmart-health-service) or contact the Proactive Health Concierge at (852) 4737 7117.

## Eligibility

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The Services are provided by the designated third-party service provider to the eligible insured with eligible AIA's plans. For details, please visit [www.aia.com.hk/en/health-and-wellness/healthcare-services/retiresmart-health-service](http://www.aia.com.hk/en/health-and-wellness/healthcare-services/retiresmart-health-service) and refer to the relevant product brochure.

## How to activate your services

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The eligible insured can activate the services through the Service Provider's online platform or by calling the Proactive Health Concierge, both of which are dedicated exclusively for AIA customers.

### Online platform



#### Scan to activate and access the services

[www.retiresmarthealth.com](http://www.retiresmarthealth.com)

If a customer accesses external websites or platforms through the hyperlink or QR code contained in this leaflet, the customer should verify the website address before proceeding. Such websites or platforms are not provided, operated, or maintained by AIA, but by third-party individuals or organizations. AIA shall not be responsible for these websites or platforms, nor shall it be liable for any loss or damage arising from the use of such hyperlink or QR code to access other websites or platforms.

### Proactive Health Concierge



(852) 4737 7117

## Important Information

- a. The Services are only available to eligible insureds under eligible AIA policy(ies), unless otherwise specified in this service leaflet. Certain Services may also be available to eligible family member(s) nominated by the eligible insured (limited to parents and/or spouse), and service entitlement may vary according to customer tier. Service entitlements are not accumulated where the same eligible insured is covered under more than one eligible policy. Applicable premium requirements for different customer tiers are set out in the relevant product brochure. Service entitlement is subject to the applicable policy status, and it will be affected by any partial surrender of policy if such partial surrender results in any change of customer tier.
- b. The Services are provided in Hong Kong and designated cities in the Chinese Mainland, and are not applicable in Macau.
- c. The provision of the Services is subject to geographical limitations. For the list of designated cities in the Chinese Mainland, please visit [www.aia.com.hk/en/health-and-wellness/healthcare-services/retiresmart-health-service](http://www.aia.com.hk/en/health-and-wellness/healthcare-services/retiresmart-health-service) or contact the Proactive Health Concierge at (852) 4737 7117.
- d. The Services are provided by the Service Provider, being the designated independent third-party service provider. Any service, product or solicitation of any kind provided by the Service Provider is 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.
- e. The Services are value-added services and do not form part of the contractual terms and benefits of any insurance policy, and are non-guaranteed. The availability, eligibility and use of the Services are subject to the relevant product brochure, applicable eligibility requirements, policy status, service availability, service arrangements and applicable service terms and conditions.
- f. AIA reserves the right to amend, suspend or terminate the Services, 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 where claim reimbursement is available under the relevant eligible product(s), such claim reimbursement shall be subject to the provision of complete claim documents, insured's benefits entitlement, exclusions, policy contract, and terms and conditions of the eligible product(s). For details, please contact AIA for enquiry.
- g. 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, availability, continuity, timeliness or outcome of the Services, and shall not be responsible or liable for the Services 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 in the provision of the Services (including but not limited to diagnosis, treatment and medical and healthcare services) by the Service Provider.
- h. If you have doubts or enquiries, please seek independent advice from registered medical practitioners or other qualified healthcare professional before receiving any medical and healthcare service. Please note that none of the Services is intended for emergency care or urgent medical situations.
- i. With customer's informed consent obtained by the Service Provider, the Service Provider will collect and use the customer's personal particulars (including those of the insured's family member(s)) for registration and verification of identity and eligibility (where applicable) for the use of the Services, subject to the Service Provider's applicable Personal Information Collection Statement/Privacy Notice.
- j. You are required to settle directly with the Service Provider for the charges of any services obtained that are not covered under the Services. For details, please contact the Service Provider.
- k. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. Please contact your financial planner for details.
- l. This leaflet is for distribution in Hong Kong and Macau only.
- m. 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 RetireSmart Health Service

Upon activating the Services, an eligible insured 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 at the time of use and the Services remain available. "Validity Period" means the applicable period during which the eligible insured may use the Services, as determined by reference to the eligibility criteria, benefit term and any other applicable terms stated in the relevant product brochure and/or other applicable materials issued by AIA from time to time. Eligible insureds should refer to the relevant product brochure and/or other applicable materials issued by AIA from time to time for details.

If the same eligible insured is covered under more than one eligible policy for which the Services are available, the applicable entitlement to use the Services, including any applicable maximum number of uses, will apply once only and will not be increased by the number of eligible policies under which that eligible insured is covered.

Service entitlements are non-transferable and may only be used by the eligible insured or the eligible insured's nominated family member(s) where such family member(s) are eligible and expressly permitted to use the Services under these Terms of Use of RetireSmart Health Service and the applicable service details set out herein.

| Services for the eligible insured                                                                                                                                                                                                          | Maximum number of usage during the Validity Period                                                                                                                  | Notes/Exclusions/Limitations                               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| Part 1 - Prevent & Engage (For eligible insured Only)                                                                                                                                                                                      |                                                                                                                                                                     |                                                            |
| 1. Health Questionnaire and Personalised Health Advice                                                                                                                                                                                     | Unlimited                                                                                                                                                           | (a), (f), (g), (h), (j), (k), (l), (m)                     |
| 2. Online Memory Test and Training                                                                                                                                                                                                         | Unlimited                                                                                                                                                           | (a), (f), (g), (h), (j), (k), (l), (m)                     |
| 3. Online Health Webinars & Health Tips                                                                                                                                                                                                    | Unlimited                                                                                                                                                           | (a), (f), (g), (h), (j), (k), (l), (m)                     |
| Part 2 - Guide & Act (For eligible insured and nominated family member(s))                                                                                                                                                                 |                                                                                                                                                                     |                                                            |
| 4. At Home or Centre Health Assessment (Choose 1 per session)<br><ul style="list-style-type: none"><li>• Cognitive Assessment and Training Trial</li><li>• Vision Assessment</li><li>• Mobility Assessment</li></ul>                       | 5 sessions per policy (shareable with nominated family members)<br><br>High-tier Customers - 20 additional sessions (25 total), applicable to services under Part 2 | (a), (b), (d), (e), (f), (g), (h), (i), (j), (k), (l), (m) |
| 5. 1:1 Online Lifestyle Coaching Session (Choose 1 per session)<br><ul style="list-style-type: none"><li>• Dietitian</li><li>• Physiotherapist</li><li>• Psychologist</li><li>• Occupational Therapist</li></ul>                           |                                                                                                                                                                     | (a), (b), (d), (e), (f), (g), (h), (i), (j), (k), (l), (m) |
| Exclusive Service for High-tier Customers<br>6. Home-based Treatment and Training Session (Choose 1 per session)<br><ul style="list-style-type: none"><li>• Dietitian</li><li>• Physiotherapist</li><li>• Occupational Therapist</li></ul> |                                                                                                                                                                     | (a), (b), (d), (e), (f), (g), (h), (i), (j), (k), (l), (m) |
| Part 3 - Support & Care (For eligible insured and nominated family member(s))                                                                                                                                                              |                                                                                                                                                                     |                                                            |
| 7. Proactive Health Concierge                                                                                                                                                                                                              | Unlimited                                                                                                                                                           | (a), (c), (f), (g), (h), (i), (j), (k), (m)                |

If the customer chooses to discontinue or not to use any Service after confirmation with the Service Provider regarding the relevant Service or arrangement thereof, such Service shall be deemed to have been used once. Customers may choose to use the Services beyond the maximum number of usages at their own cost and shall settle the relevant fees directly with the Service Provider.

The item references under the column headed "Notes/Exclusions/Limitations" of the above table relate to the following:

- (a) None of the Services shall constitute or be construed as medical advice, diagnosis, treatment, or recommendation of any kind. Any information, screening results, guidance, wellbeing insights, or recommendations provided under 1. Health Questionnaire and Personalised Health Advice, 2. Online Memory Test and Training, 3. Online Health Webinars & Health Tips, 4. At Home or Centre Health Assessment, 5. 1:1 Online Lifestyle Coaching Session, 6. Home-based Treatment and Training Session, and 7. Proactive Health Concierge are provided for general health awareness and wellbeing purposes only and are not intended to replace professional medical advice, diagnosis, or treatment. The Service user is advised not to disregard, avoid, delay, modify, or discontinue any medical consultation or treatment based on any information and/or recommendation provided under the Services. If the Service user is in doubt or considers it necessary, the Service user should seek medical advice from his/her registered medical practitioner or other qualified healthcare professional promptly.

- (b) The availability and delivery of certain Services, including 4. At Home or Centre Health Assessment, 5. 1:1 Online Lifestyle Coaching Session, and 6. Home-based Treatment and Training Session, may be subject to geographical limitations, operational arrangements, service availability, and such other terms and conditions as determined by the Service Provider from time to time.
- (c) The Proactive Health Concierge is intended to provide general health and wellness support, service coordination, and health-related information only. The Proactive Health Concierge does not include the provision of medical diagnosis, treatment, prescription, dispensing or delivery of medications, emergency support, or any services requiring physical examination or clinical intervention. Any information or support provided under the Proactive Health Concierge shall not be construed as medical advice or treatment recommendation.
- (d) The Part 2 Services, including 4. At Home or Centre Health Assessment, 5. 1:1 Online Lifestyle Coaching Session, and 6. Home-based Treatment and Training Session, are delivered by designated allied health professionals and/or registered nurses arranged by the Service Provider. The list of designated allied health professionals and service personnel may be changed by the Service Provider and/or AIA from time to time without prior notice.
- (e) Each Part 2 service session is subject to the designated service duration specified by the Service Provider, which is generally approximately 30 minutes for 5. 1:1 Online Lifestyle Coaching Session, and approximately 60 minutes for 4. At Home or Centre Health Assessment and 6. Home-based Treatment and Training Session, depending on the selected service type. Any service session exceeding the designated duration may be counted as 2 sessions, subject to the Service Provider's arrangement and applicable terms and conditions.
- (f) The Services are not intended for emergency use or urgent medical situations. If the Service User is experiencing a medical emergency or urgent condition, the Service User should immediately seek assistance from emergency services or a registered medical practitioner.
- (g) Apart from the costs expressly covered under the Services, all other ancillary costs including but not limited to personal care items, medical or rehabilitation supplies, equipment, transportation expenses, and any additional services or materials required during or after the service session shall be borne and paid directly by the customer.
- (h) The Services are intended for general health awareness and wellbeing purposes only.
- (i) The eligible insured may nominate up to a maximum of 2 eligible family members (parents/spouse) to use the applicable Services, subject to applicable registration, identity verification and eligibility requirements.
- (j) The Services are subject to the following exclusions (i.e. circumstances and/or items that are not covered), which may be changed by the Service Provider and/or AIA at any time without prior notice:
  - Invasive nursing procedures and other high-risk care operations, including but not limited to drug injection, catheter insertion and management, suction procedures, deep wound dressing change, turning or handling of patients with spinal injury history, and ventilator or oxygen support without prior confirmation.
  - The above list of exclusions is for reference only. Please contact the Service Provider for the complete list and details of exclusions.
- (k) The Services, service scope, service content, service availability, designated service providers, and service arrangements may be adjusted, suspended, or terminated by AIA and/or the Service Provider from time to time without prior notice.
- (l) Screening tools and assessments used under the Services are intended for general health awareness purposes only and may not identify all health conditions, risks, or abnormalities.
- (m) AIA and the Service Provider do not guarantee any specific health outcome, improvement, or result from the use of the Services, and individual outcomes may vary.



