



#### AIA Hong Kong

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## Media Release

### **AIA Hong Kong Launches “AIA Voluntary Health Insurance Privilege Plus Scheme” Offers up to HKD50 Million Lifetime Benefit Limit Up to 15% of No Claim Discount on Premium Worldwide Cashless Hospitalisation and Personal Medical Case Management Services Apply Now to Enjoy up to 5.5 Months' Premium Refund**

**Hong Kong, 15 March 2021** — AIA Hong Kong today announces the launch of “AIA Voluntary Health Insurance Privilege Plus Scheme” (AVPP), offering customers seeking top-tier medical protection an all-encompassing choice that features up to HKD50 million Lifetime Benefit Limit. Moreover, customers will be rewarded with a premium discount of up to 15% if no claim is made, thus encouraging them to adopt a healthy lifestyle. AVPP's superb medical cover includes: full cover<sup>1</sup> for cancer treatments, and full cover<sup>1</sup> for outpatient care<sup>2</sup> for unlimited times within a specified period before and after hospitalisation or surgery. Customers are also entitled to a range of additional medical services provided by AIA's all-in-one medical services platform: AIA CARE<sup>+</sup>, including worldwide cashless hospitalisation<sup>3</sup> and Personal Medical Case Management Services. AVPP is AIA Hong Kong's latest choice of certified “Flexi Plan” under the Government's Voluntary Health Insurance Scheme (VHIS).

Customers who successfully apply for AVPP during the promotion period can enjoy up to 5.5 months' premium refund<sup>++</sup>. Customers can also enjoy an instant 10% premium discount for the first year by becoming an AIA Vitality member<sup>^</sup>.

AIA has been relentless in product innovation and service enhancement, and its endeavours have been well recognised by the public. According to the findings of a recent survey conducted by international research and data analysis firm YouGov, AIA is the most preferred brand\* for VHIS by Hong Kong people, reflecting public trust in AIA Hong Kong and its leading position in the VHIS market.

Mr. Ip Man Kit, VHIS Lead, Chief Operations Officer at AIA Hong Kong & Macau, said, “Health is of the utmost concern to the public. The newly-launched AVPP not only provides comprehensive top-tier medical protection and recovery support, but also offers up to 15% of no claim discount on premium to encourage a healthy lifestyle. Moreover, the plan is eligible for a tax deduction. With the tax season ending soon, people should make the most of the tax deduction<sup>@</sup> schemes – act now to plan for appropriate health cover for themselves and their families according to their needs, and stand ready for Healthier, Longer, Better Lives.”

#### **Key features of “AIA Voluntary Health Insurance Privilege Plus Scheme”:**

- 1. High benefit limits for life:** Customers can enjoy up to HKD50 million Lifetime Benefit Limit and HKD10 million Annual Benefit Limit, with lifetime guaranteed renewal.
- 2. Up to 15% of no claim discount on premium:** This plan encourages customers to maintain healthy living habits by rewarding them with a no claim discount on premium, up to 15% of the total premium paid for the preceding policy year. Premium discounts<sup>#</sup> are as follows:
  - If no claim is made for 3 consecutive policy years: 5% discount on premium<sup>#</sup>
  - If no claim is made for 4 consecutive policy years: 10% discount on premium<sup>#</sup>
  - If no claim is made for 5 or more consecutive policy years: 15% discount on premium<sup>#</sup>

3. **Full cover<sup>1</sup> for outpatient care<sup>2</sup> for unlimited times within a specified period before and after hospitalisation or surgery**
  - Prior outpatient visits: (i) Customers have full cover<sup>1</sup> for unlimited times within 30 days before each admission or day case procedure; (ii) Customers have full cover<sup>1</sup> for one visit that is more than 30 days before each admission or day case procedure.
  - Follow-up outpatient visits: Customers have full cover<sup>1</sup> for unlimited times within 90 days after each hospital discharge or completion of day case procedure. They are also entitled to 4 visits of dietitian consultation, at HKD680 per visit.
4. **Full cover<sup>1</sup> for cancer treatments:** This plan also provides enhanced support for cancer patients with full cover<sup>1</sup> for cancer surgery and non-surgical treatments of radiotherapy, chemotherapy, targeted therapy, immunotherapy, hormonal therapy and related consultations, medications and diagnostic tests.
5. **AIA’s all-in-one medical services platform: AIA CARE+<sup>+</sup> offers a range of additional medical services, including:**
  - Worldwide hassle-free medical payment<sup>3</sup>: Customers can enjoy the convenience of “cashless hospitalisation” in Asia, the United States, Canada and Europe.
  - Personal Medical Case Management Services: Through a global network of world-class medical experts, customers in need can receive third-party independent professional advice and ongoing support, ensuring that they receive appropriate and effective treatment solutions and support.
  - High-quality medical network: With a group of multi-disciplinary medical specialists and a wide selection of advanced day case medical centres, customers can opt for a safe and convenient alternative to hospitals.
  - Worldwide emergency assistance: Customers abroad can call the 24-hour worldwide assistance hotline for any emergency support.
6. **Full cover for unknown pre-existing conditions:** Full cover<sup>1</sup> (subject to the benefit limit) for unknown pre-existing conditions starting from the 31<sup>st</sup> day of the first policy year, which is shorter than the minimum requirement of 3-year waiting period under the Standard Plan of VHIS.
7. **Lower ward class cash benefit<sup>4</sup>:** HKD1,200 per day (maximum 60 days per policy year) for staying in a room that is in a lower ward class than the covered room type.
8. **Flexible options to suit personal needs:** This plan allows customers to choose from three different annual deductible choices: HKD/USD0, HKD16,000/USD2,000 and HKD25,000/USD3,125 to cater for their personal needs and budgets for medical protection.
9. **AIA Vitality Member<sup>^</sup> benefits:** Customers who become AIA Vitality members<sup>^</sup> can enjoy an instant 10% premium discount for the first year.

All information above is for reference only, and does not constitute any offer and/or insurance product recommendation. AVPP can only be purchased as a basic plan. 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, you may refer to the product brochure and policy contract of relevant products or [visit the website](#).

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### **Remarks:**

1. Full cover shall mean no itemised benefit sublimit.
2. The Company shall have the right to ask for proof of recommendation, e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner. Please refer to the product brochure and policy contract of the relevant product for details.
3. Regions include Singapore, Malaysia, Thailand, the United States, Canada and Europe. Benefit amount for regions outside Asia is subject to geographic cover set out in the benefit schedule. This service requires pre-approval.
4. Applicable to stays in private hospitals in Hong Kong and Macau.
- + AIA CARE+ is an additional benefit and does not form part of the VHIS Certified Plan.
- ++ The promotion period for premium refund is from now until 31 March 2021, terms and conditions apply. Please visit [aia.com.hk](http://aia.com.hk) for details.
- ^ The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force policy of an AIA Vitality selected insurance product. AIA Vitality is not an insurance product that falls under the jurisdiction of the insurance regulation. Annual membership fee is required for joining. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy a premium discount (if any) in the subsequent policy years. The membership fee of AIA Vitality may vary at any time without prior notice. Likewise, programme benefits may be added or removed without prior notice. Premium discount is only applicable to the standard premiums of selected AIA Vitality insurance products (including basic and add-on plans) and shall not apply to any extra premiums due to loading. In all circumstances, the premium discount will be calculated in accordance with the Insured's AIA Vitality status achieved on each policy anniversary. The policy anniversary of AIA Vitality selected insurance products and AIA Vitality membership anniversary may not be the same. For details and offers of AIA Vitality, please visit [aia.com.hk/aiavitality](http://aia.com.hk/aiavitality).
- \* AIA commissioned international research and data analysis firm YouGov to interview 1,020 respondents aged 18 years old or above in Hong Kong in January 2021.
- @ Tax deductions is one of the allowable deductions from assessable income, it does not equate to a direct deduction from total tax payable. AIA Hong Kong does not provide any tax or accounting advice. For details of tax deductions, please visit the Inland Revenue Department (IRD) of HKSAR website and consult tax and accounting advisors for tax advice.
- # Premium discount is applicable to the next policy anniversary. Tax deductions will be estimated based on the relevant premium expenses after the premium discount. If in doubt, customers must consult a qualified professional tax advisor. Please note that tax laws, regulations or interpretations may change at any time, or may affect any tax benefits such as eligibility for tax deductions. The company is not responsible for any failure to promptly notify customers of any changes to these laws, regulations or interpretations, and their impact.

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### **About AIA Vitality**

AIA Vitality<sup>1</sup> is a game changing wellness programme which redefines the traditional concept of insurance and aims to reward customers to live a healthy lifestyle. Purchase a selected AIA Vitality insurance product and become an AIA Vitality member<sup>2</sup> to receive an instant 10% premium discount<sup>3</sup> or 10% extra cover<sup>4</sup>, and enjoy an array of rewards and discounts offered by our partners. As long as you keep up a healthy lifestyle, simply by being active in daily life and having a healthy diet, you can earn points and upgrade your membership status for more offers and rewards, including up to 15% premium discount<sup>5</sup> or 15% extra cover<sup>6</sup>.

<sup>1</sup> AIA Vitality is not an insurance product that falls under the jurisdiction of the insurance regulation. Annual membership fee is required for joining. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy premium discount (if any) in the subsequent policy years. The membership fee of AIA Vitality may vary at any time without prior notice. Likewise, programme benefits may be added or removed without prior notice.

<sup>2</sup> The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force policy of an AIA Vitality selected insurance product.

<sup>3</sup> Premium discount is only applicable to the standard premiums of selected AIA Vitality insurance products (including basic and add-on plans) and shall not apply to any extra premiums due to loading. In all circumstances, the premium discount will be calculated in accordance with the Insured's AIA Vitality status achieved on each policy anniversary. The policy anniversary of AIA Vitality selected insurance products and AIA Vitality membership anniversary may not be the same. For details and offers of AIA Vitality, please visit [aia.com.hk/aiavitality](http://aia.com.hk/aiavitality).

<sup>4</sup> Extra cover means AIA Vitality Power Up Coverage, which is a percentage of Initial Sum Assured added for the sole purpose of computing the death benefit or the major illness benefit for once when it becomes payable. For details, please refer to [aia.com.hk/aiavitality](http://aia.com.hk/aiavitality).

<sup>5</sup> Members will enjoy 15% premium discount in the subsequent year of policy renewal if they currently enjoy 10% premium discount and maintain the Platinum Status for 5 consecutive years.

<sup>6</sup> Members will enjoy 15% extra cover in the subsequent year of policy renewal if they currently enjoy 10% extra cover and maintain the Platinum Status for 5 consecutive years.

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### **About AIA Hong Kong and AIA Macau**

AIA Hong Kong and AIA Macau are subsidiaries of AIA Group Limited. AIA Group Limited established its operations in Hong Kong in 1931. To date, we have over 20,000 AIA financial planners<sup>1</sup>, as well as an extensive network of brokerage and bancassurance partners. We serve over 3 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, mandatory provident fund, personal lines insurance to investment-linked products 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 31 December 2020

<sup>2</sup> AIA Hong Kong internal data includes Hong Kong and Macau's individual life, group insurance and pension customers (as at 31 December 2020)

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