



## AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Prime Scheme (For Civil Servants and Non-civil Servants Employed by the Government)

aia.com.hk

AIA International Limited (Incorporated in Bermuda with limited liability)



### Why VHIS?

- A certified plan under the Hong Kong Government's Voluntary Health Insurance Scheme
- Claim **tax deduction of up to an aggregate limit of HK\$8,000** per insured person per taxpayer per year
- **No cap on the number of policies** you can use to claim tax deductions<sup>#</sup>
- **Cover unknown pre-existing conditions**

### Why AIA?

- Approximately one in three people protected by individual medical insurance in Hong Kong is an AIA customer<sup>^</sup>
- New "AIA Vitality" members can enjoy an instant **10% off the premium for the first policy year** and an array of **rewards and discounts offered by AIA's partners**
- Enjoy **Personal Medical Case Management Services** which offer appropriate medical advice by medical specialists
- **Exclusive offers** for serving civil servants, serving non-civil servants employed by the Government and their families<sup>\*</sup>

**Promotion Period: From 1 January 2020 to 31 March 2020**

Specified AIA Voluntary Health Insurance Schemes	Premium Refund	
	Basic Plan	Supplementary Contracts <sup>~</sup>
<b>AIA Voluntary Health Insurance Flexi Scheme</b> <ul style="list-style-type: none"> <li>• Up to 25% no-claim premium discount</li> <li>• No annual benefit limit and lifetime benefit limit</li> </ul>	<b>3 months</b>	<b>4 months</b>
<b>AIA Voluntary Health Insurance Prime Scheme</b> <ul style="list-style-type: none"> <li>• Full reimbursement with no itemised benefit sublimit for major medical expenses</li> <li>• No claim medical check-up services</li> </ul>		

### Exclusive offers for serving civil servants, serving non-civil servants employed by the government and their families\*:

Each insured person is entitled to one **free medical check-up**<sup>Δ</sup> in the second policy year, no matter whether he/she has made any claims before. Terms and conditions apply.

You can also select **AIA Voluntary Health Insurance Standard Scheme** that provides essential medical cover, with premiums that are eligible to be deducted from your annual taxable income. For further information, please visit our website [aia.com.hk](http://aia.com.hk).

<sup>#</sup> Tax deductions are one of the allowable deductions from assessable income, it does not equate to a direct deduction from total tax payable. For details of tax deductions, please visit the Inland Revenue Department (IRD) of HKSAR Government website and consult your tax and accounting advisors for tax advice.

<sup>^</sup> Based on Census and Statistics Department of HKSAR Government – Thematic Household Survey Report No. 63, Dec 2017, Table 7.1a and AIA internal data.

<sup>~</sup> Supplementary contracts must be attached to new Specified Basic Plans including Bonus Power Plan 3, Simply Love Encore 2, Simply Love Encore 3, Forever Love Coupon Plan 5 or Protect Elite Ultra 2 Series. The premium refund for the supplementary contracts will **not** apply to the new Specified Basic Plans.

<sup>\*</sup> "Family" means the officer's spouse and children (including children of divorced/legally separated officers, step-children, adopted children and illegitimate children) who are unmarried and under the age of 21. In the case of children aged 19 or 20, they must also be in full time education or in full time vocational training, or dependent on the officer as a result of physical or mental infirmity.

<sup>Δ</sup> If the insured person is entitled to more than 1 medical check-up in the same policy year under the same product, the medical check-up with higher price will be offered.

## Terms & Conditions:

1. The Promotion Offers are only applicable for serving civil servants, serving non-civil servants employed by the Government and their families".
  - \* "Family" means the officer's spouse and children (including children of divorced/legally separated officers, step-children, adopted children and illegitimate children) who are unmarried and under the age of 21. In the case of children aged 19 or 20, they must also be in full time education or in full time vocational training, or dependent on the officer as a result of physical or mental infirmity.
2. Only the paid premiums of certified VHIS plans can apply for tax deductions whereas the premium refund and premium discount (if applicable) are not included. For details on tax deductions, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk) or [www.ird.gov.hk](http://www.ird.gov.hk) and consult your own tax and accounting advisors for tax advice.
3. The promotion period is from 1 January 2020 to 31 March 2020, both dates inclusive ("Promotion Period").
4. The Promotion Offers are only applicable to the policies issued in Hong Kong.
5. The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
6. The Promotion Offers are not applicable to those plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
7. Each insured person of AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Prime Scheme who has attained age 2 at the first policy anniversary, is entitled to one free medical check-up service in the second policy year, no matter whether he/she has made any claims before (if the insured person is entitled to more than 1 medical check-up service in the same policy year under the same product, the medical check-up with higher price will be offered). The check-up includes a blood test and urine test. AIA will send the redemption letter for the medical check-up service within the second policy year.
8. **Premium Refund Promotion Offers**
  - a. This offer is only applicable to the Specified AIA Voluntary Health Insurance Schemes as listed in point 8.b. of Terms and Conditions below ("New Policy") that is:
    - successfully applied and submitted within the Promotion Period (based on the application date); and
    - issued on or before 31 May 2020.
  - b. Specified AIA Voluntary Health Insurance Schemes (including basic plan and supplementary contract) are:
    - i. AIA Voluntary Health Insurance Flexi Scheme;
    - ii. AIA Voluntary Health Insurance Prime Scheme.
    - iii. AIA Vitality Series: AIA Voluntary Health Insurance Flexi Scheme
    - iv. AIA Vitality Series: AIA Voluntary Health Insurance Prime Scheme
  - c. The supplementary contract version of the above Specified AIA Voluntary Health Insurance Schemes (if applicable) must be attached to a new Specified Basic Plan that is applied within the Promotion Period and issued on or before 31 May 2020 such that the New Policy can be eligible for the premium refund offer. Specified Basic Plan refers to:
    - i. Bonus Power Plan 3
    - ii. Simply Love Encore 2
    - iii. Simply Love Encore 3
    - iv. Forever Love Coupon Plan 5
    - v. Protect Elite Ultra 2 Series
  - d. The premium refund for the supplementary contracts will NOT apply to the new Specified Basic Plans listed in 8.c. above.
  - e. The calculation of the premium refund or discount is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. The premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for calculating the premium refund or discount amount.
  - f. Based on the total number of month of premium refund (up to a maximum of 4 months), premium refund arrangement for the New Policy is as follows:
    - i. If New Policy entitles to 3 months premium refund: New Policy will entitle to a premium refund equivalent to 1 month of its first year annualised premium at the end of the first, second and third policy year;
    - ii. If New Policy entitles to 4 months premium refund: New Policy will entitle to a premium refund equivalent to 1 month of its first year annualised premium at the end of the first and second policy year, and will entitle to the balance of the premium refund at the end of the third policy year.

- g. The Refund will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The Refund is used for settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. Moreover, the New Policy should remain in force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
- h. Calculation of the Refund on New Policy:

Payment	Premium refund calculation method (calculated by the payment of the first modal premium (after discount, if any) of the New Policy at policy issue)
Monthly	= monthly premium x total number of month of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of month of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of month of premium refund
Annually	= annual premium ÷ 12 x total number of month of premium refund

9. This leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying any insurance product. For detailed features, terms, conditions and exclusions of the relevant specified insurance products, please refer to the relevant product brochure(s) and its policy provision(s). For detailed features, terms and conditions of AIA Vitality, please refer to [aia.com.hk/aia vitality](http://aia.com.hk/aia vitality).
10. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotion Offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
11. The purpose of this document is for reference only and shall not be construed as tax advice nor is this document intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA do not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document. AIA and its intermediaries do not provide tax or accounting advice and you should consult your own tax and accounting advisors for any tax advice.
12. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

"AIA", "the Company" or "we" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).



**Please contact your financial planner or call AIA Customer Hotline for details**

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