AIA VOLUNTARY HEALTH INSURANCE FLEXI SCHEME AND AIA VOLUNTARY HEALTH INSURANCE PRIME SCHEME
(For Civil Servants and Non-civil Servants Employed by the Government)
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*
- Cover unknown pre-existing conditions

Why AIA?
- Approximately one in three people protected by individual medical insurance in Hong Kong is an AIA customer®
- 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®

Specified Protection Plan Premium Refund Offer 8
(From 1 October 2020 to 31 December 2020)

up to 6 months of premium refund^®

<table>
<thead>
<tr>
<th>Same Policyholder successfully applies</th>
<th>Premium Refund</th>
<th>Extra Offer 1*</th>
<th>Extra Offer 2</th>
<th>Extra Offer 3</th>
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<tbody>
<tr>
<td>Any 1 Specified Protection Plan</td>
<td>2.5 months</td>
<td>Customers successfully apply for the Specified Protection Plan with submission via iPoS Sign Everywhere / iPoS Easy Sign / AIA iShop will enjoy extra 0.5 month premium refund</td>
<td>Customers apply for AIA Vitality series Specified Protection Plan will enjoy extra 0.5 month premium refund</td>
<td>Exclusive offer: If one of the purchased products is AIA Voluntary Health Insurance Flexi Scheme or AIA Voluntary Health Insurance Prime Scheme, each eligible policy will receive an extra 1 month premium refund.</td>
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<tr>
<td>Any 2 different Specified Protection Plans</td>
<td>3.5 months</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Any 3 different Specified Protection Plans</td>
<td>5 months</td>
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Specified Protection Plan / Supplementary Contract*®

- Severity-based Health Protection: AIA One Absolute – Cancer & Serious Infectious Disease Protection
- Accident Protection: Extra Protect, PAC Select 2
- Medical Protection: CEO Essence Medical Plan 2, Super Good Health Medical Plan 2, Severe Illness Medical Protection Rider, AIA Voluntary Health Insurance Standard Scheme®, AIA Voluntary Health Insurance Flexi Scheme®, AIA Voluntary Health Insurance Prime Scheme®, Cancer Guardian 2
- Life Protection: Wisdom Term Life Plan, Expert Term Life Plan
- Critical Illness Protection: Simple Care Essence, Level-Up Protect Cancer Plan

*®| Premium refund will be applied to each eligible policy. The total month of premium refund is limited to a maximum of 6 months.
*®| iPoS Easy Sign and AIA Shop are applicable to Hong Kong only. AIA Shop includes iShop GO and AIA iShop. For details of insurance products available for sale in different e-platforms, please contact your financial planner for details.
*®| Specified Protection Plan including AIA Vitality Series and Pearl Series of basic plans and supplementary contracts where applicable.
*®| Applicable to Hong Kong only.

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®® 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.

®®| 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.
*®| Based on Census and Statistics Department of HKSAR Government – Thematic Household Survey Report No. 63, Dec 2017, Table 7.1a and AIA internal data.
®®| “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.
®®| Only applicable to insured person of AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Prime Scheme. 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.

Remark: Please refer to the Terms & Conditions on the next page.
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 and Qualifying Deferred Annuity policies (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. For details on tax deductions, please visit www.vhsh.gov.hk, www.aiong.hk or www.vird.gov.hk and consult your own tax and accounting advisors for tax advice.

3. The Promotion Offers are only applicable to the policies issued in Hong Kong.

4. Each New Policy can only enjoy this promotional premium refund or discount offer once during the Promotion Period. If the New Policy fulfills any more than one promotional premium refund or discount offer's requirement, the promotion offer with higher premium refund or discount amount will be entitled.

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. **Specified Protection Plan Premium Refund Offer**
   a. The promotion period is from 1 October 2020 to 31 December 2020, both days inclusive (“Promotion Period”).
   b. The Premium Refund Offer is only applicable to Specified Protection Plan (including basic plan and supplementary contract) (“New Policy”) listed below in Point 8.c. that is successfully applied and submitted within the Promotion Period (based on application date) and issued by 28 February 2021. If the New Policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan that is applied and submitted within promotion period and issued by 28 February 2021, and such supplementary contract must also be effective by 28 February 2021. Otherwise the supplementary contract will not have any premium refund. The premium refund for the supplementary contract will NOT apply to the new Basic Plan.

9. **Specified Protection Plan refers to**
   a. CEI Essence Medical Plan 2, CEI Essence Prime Medical Plan 2, CEI Essence Medical Supplementary Contract 2, CEI Essence Prime Medical Supplementary Contract 2
   b. AIA Vitality Series: CEO Essence Medical Plan 2, AIA Vitality Series: CEO Essence Pearl Medical Supplementary Contract 2, AIA Vitality Series: CEO Essence Pearl Medical Supplementary Contract 2
   c. Super Good Health Medical Plan 2, Super Good Health Hospital and Surgical Rider
   d. AIA Vitality Series: Super Good Health Medical Plan 2, AIA Vitality Series: Super Good Health Hospital and Surgical Rider
   e. Wisdom Term Life Plan, Wisdom Term Life Supplementary Contract
   f. AIA Vitality Series: Wisdom Term Life Plan, AIA Vitality Series: Wisdom Term Life Supplementary Contract
   g. Expert Term Life Plan, Expert Term Life Supplementary Contract
   h. AIA Vitality Series: Expert Term Life Plan, AIA Vitality Series: Expert Term Life Supplementary Contract
   i. Cancer Guardian 2, Cancer Guardian Pearl 2, Cancer Guardian Supplementary Contract 2, Cancer Guardian Pearl Supplementary Contract 2
   k. Level-Up Protect Cancer Plan and Level-Up Protect Cancer Plan Rider
   l. AIA Vitality Series: Level-Up Protect Cancer Plan, AIA Vitality Series: Level-Up Protect Cancer Plan Rider
   m. AIA Voluntary Health Insurance Standard Scheme
   n. AIA Voluntary Health Insurance Flexi Scheme
   o. AIA Vitality Series: AIA Voluntary Health Insurance Flexi Scheme
   p. AIA Voluntary Health Insurance Prime Scheme
   q. AIA Vitality Series: AIA Voluntary Health Insurance Prime Scheme
   r. AIA Vitality Series: AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection, AIA Vitality Series: AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection
   s. AIA Vitality Series: AIA One Absolute – Cancer & Serious Infectious Disease Protection, AIA Vitality Series: AIA One Absolute – Cancer & Serious Infectious Disease Protection
   t. Simple Care Essence, Simple Care Essence Pearl, Simple Care Essence Rider, Simple Care Essence Pearl Rider
   u. AIA Vitality Series: Simple Care Essence, AIA Vitality Series: Simple Care Essence Pearl, AIA Vitality Series: Simple Care Essence Rider, AIA Vitality Series: Simple Care Essence Pearl Rider
   v. Severe Illness Medical Protection Rider, Severe Illness Medical Protection Rider
   w. AIA Vitality Series: Severe Illness Medical Protection Rider, AIA Vitality Series: Severe Illness Medical Protection Rider
   x. AIA Vitality Series: Severe Illness Medical Protection Rider, AIA Vitality Series: Severe Illness Medical Protection Rider
   y. AIA Vitality Series: Severe Illness Medical Protection Rider, AIA Vitality Series: Severe Illness Medical Protection Rider
   z. AIA Vitality Series: Severe Illness Medical Protection Rider, AIA Vitality Series: Severe Illness Medical Protection Rider
   **AIA**, “the Company” or “we” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Terms & Conditions:

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 product(s). For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/viability.

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 whatsoever 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. This premium refund material will form part of the policy contract of the terms and conditions of this premium refund offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).

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

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