



HEALTHIER, LONGER,  
BETTER LIVES

# AIA PROTECTING EVERY MOMENT PROMOTION CAMPAIGN

(QUARTER 1 2026)

FOR CIVIL SERVANTS AND NON-CIVIL SERVANTS EMPLOYED BY THE GOVERNMENT



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# Health Protection

At AIA we go beyond providing the comprehensive medical protection so you can enjoy the peace of mind of knowing we will be there for you with the plans you need to enjoy the rewarding life you and your family deserve.

Apply successfully during the promotional period to enjoy our limited-time offer:

**1 January 2026 to 31 March 2026**



## Medical Protection<sup>9</sup>

- AIA Voluntary Health Insurance Standard Scheme<sup>#@</sup>
- AIA Voluntary Health Insurance Flexi Scheme<sup>#@</sup>
- AIA Voluntary Health Insurance Privilege Ultra Scheme<sup>#@</sup>
- AIA Voluntary Health Insurance SelectWise Scheme<sup>#@</sup>

up to **7** months premium refund<sup>6</sup>

<b>Base Offer</b>	<b>Extra Offer 1<sup>@@</sup></b> (Same policyholder successfully applies for Specified Insurance Plans)	<b>Extra Offer 2<sup>@</sup></b> (Same policyholder successfully applies for AIA Deferred Annuity Plan 2 <sup>**</sup> and the annualized premium is US\$5,000 or above)	<b>Total Offer<sup>&amp;</sup></b> (Base Offer + Extra Offer 1 + Extra Offer 2) <b>Up to</b>
<b>3</b> months	<b>+2</b> months	<b>+2</b> months	<b>7</b> months

### Extra Offer 1<sup>@@</sup>

#### Specified Insurance Plans

- GlobalFlexi Savings Insurance Plan (5-year only)\*
- Global Power Multi-Currency Plan 3 (5-year / 10-year only)\*
- On Your Side Insurance Plan 2 Series\*
- Essence – On Your Side Insurance Plan\*

### Extra Offer 2<sup>@</sup>

- AIA Deferred Annuity Plan 2<sup>\*\*</sup>

## Exclusive offers for Serving Civil Servants, Serving Non-civil Servants Employed by the Government and their families<sup>\*\*10</sup>

- Successfully apply for AIA Voluntary Health Insurance Flexi Scheme / AIA Voluntary Health Insurance Privilege Ultra Scheme will enjoy **+1 month of premium refund<sup>6</sup>**

<sup>v</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>#</sup> Available in Hong Kong only. For complete product information, please refer to aia.com.hk.

<sup>@</sup> Can be purchased as a basic plan or as a rider.

<sup>\*</sup> Can only be purchased as a basic plan.

<sup>@@</sup> The Extra Offer 1: If same policyholder applies Specified Medical Plans and Specified Insurance Plans within promotion period, the Specified Medical Plans policy will entitle to extra 2 months premium refund. Specified Insurance Plans means: GlobalFlexi Savings Insurance Plan (5-year only) / Global Power Multi-Currency Plan 3 (5-year / 10-year only) / On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift / Essence – On Your Side Insurance Plan.

<sup>@</sup> Extra Offer 2: If same policyholder applies Specified Medical Plans and AIA Deferred Annuity Plan 2 within promotion period, and the annualized premium of the AIA Deferred Annuity Plan 2 basic plan is US\$5,000 or above, the Specified Medical Plans policy will entitle to extra 2 months premium refund.

<sup>6</sup> The maximum premium refund for each eligible New Policy is capped at 8 months (including Base Offer and Extra Offer, if applicable).

<sup>6</sup> The Extra Offer 1 and Extra Offer 2 will only be applicable to the Specified Medical Plans policy and will not apply to the Specified Insurance Plans policy and AIA Deferred Annuity Plan 2 policy.

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

Hong Kong ☎ (852) 2232 8888

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AIA Hong Kong and Macau 🔍



AIA\_HK\_MACAU 🔍

## Terms & Conditions :

1. 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 for any insurance product. **The product information in this leaflet is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.** For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aivitality.
2. The Promotional Offers are only applicable to the policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).
3. The Promotional Offers are only applicable to the policies issued in Hong Kong.
4. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. The calculation of the premium discount is only applicable to the standard premium (extra premium due to underwriting (if any) is excluded) 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.
5. Each New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotional Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotional offer with higher premium refund or discount amount will be entitled.
6. The Promotional Offers are not applicable to applicants who have submitted applications before Promotional Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotional Period.
7. Unless otherwise specified or arranged (if any), this Offer is not applicable to plan conversion cases (including basic plans or riders, if applicable), regardless of plan conversion from other insurance plans to the promotional insurance plans or plan conversion from the promotional insurance plans to other insurance plans.
8. If the policy date of a New Policy is earlier than its application date, the first premium refund may be available beyond the next premium due date after the first policy anniversary.

### 9. **AIA Voluntary Health Insurance Scheme Premium Refund (For Hong Kong Only)**

- a. The promotional period is from 1 January 2026 to 31 March 2026, both days inclusive ("Promotional Period").
- b. The Premium Refund Offer is only applicable to Specified Medical Plans ("New Policy") listed below that are successfully applied and submitted within the Promotional Period (based on application date) and issued by 31 May 2026. If the New Policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 31 May 2026, and such supplementary contract must also be effective by 31 May 2026. 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.
- c. Specified Medical Plans ("New Policy", including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable) refers to:

1.	AIA Voluntary Health Insurance Standard Scheme <sup>®</sup>
2.	AIA Voluntary Health Insurance Flexi Scheme <sup>®</sup> <sup>■</sup>
3.	AIA Voluntary Health Insurance Privilege Ultra Scheme <sup>®</sup> <sup>■</sup>
4.	AIA Voluntary Health Insurance SelectWise Scheme <sup>®</sup>

- <sup>■</sup> Available in Hong Kong only. <sup>®</sup> Can be purchased as a basic plan or as a rider. <sup>■</sup> The maximum premium refund for each eligible New Policy is capped at 8 months (including Base Offer, Extra Offer 1, Extra Offer 2 and Exclusive offers for Serving Civil Servants, Serving Non-civil Servants Employed by the Government and their families if applicable).
- d. Premium refund arrangement for the New Policy is as follows:
    - At the end of the first policy year, the New Policy will entitle to 3 months premium refund.
    - At the end of the second policy year, the New Policy will entitle to up to 3 months premium refund (if applicable).
    - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).
  - e. The premium refund will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
  - f. The Extra Offer 1 is only applicable when same policyholder successfully applies for both the New Policy and Specified Insurance Plans within Promotional Period, and that the New Policy and the Specified Insurance Plans policy are both issued on or before 31 May 2026. If the requirements are fulfilled, the New Policy will enjoy the premium refund of extra 2 months. Otherwise the New Policy will not be entitled to the Extra Offer 1. The Extra Offer 1 will only be applicable to the New Policy and will not apply to the Specified Insurance Plans policy. If the New Policy is entitled to the Extra Offer 1, the Specified Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited.
  - g. The Extra Offer 2 is only applicable when same policyholder successfully applies for both the New Policy and AIA Deferred Annuity Plan 2 within Promotional Period, and that the annual premium of the AIA Deferred Annuity Plan 2 policy is US\$5,000 or above, and the New Policy and the AIA Deferred Annuity Plan 2 policy are both issued on or before 31 May 2026. If the requirements are fulfilled, the New Policy will enjoy the premium refund of extra 2 months. Otherwise the New Policy will not be entitled to the Extra Offer 2. The Extra Offer 2 will only be applicable to the New Policy and will not apply to the AIA Deferred Annuity Plan 2 policy. If the New Policy is entitled to the Extra Offer 2, the AIA Deferred Annuity Plan 2 policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 2 will be forfeited.
  - h. Calculation of the Refund on New Policy:

Payment Mode	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

10. For the offers for serving civil servants, serving non-civil servants employed by the government of the Hong Kong Special Administrative Region ("Government") and their families.
  - a. "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.
  - b. The offers are only applicable to serving civil servants, serving non-civil servants employed by the Government and their families as the insureds of AIA Voluntary Health Insurance Flexi Scheme or AIA Voluntary Health Insurance Privilege Ultra Scheme policies, and must be declared upon policy application.
11. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotional Offers are valid only when the promotional insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
12. AIA Voluntary Health Insurance Standard Scheme (being the Standard Plan under Voluntary Health Insurance Scheme ("VHIS")) provides the basic standardised features for insured, while AIA Voluntary Health Insurance Flexi Scheme, AIA Voluntary Health Insurance Privilege Ultra Scheme and AIA Voluntary Health Insurance SelectWise Scheme (being the Flexi Plan under VHIS)) are those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.
13. Each taxpayer who purchases certified VHIS plans for themselves or specified relatives is eligible for annual maximum tax deduction of HK\$8,000 per insured. Each taxpayer may apply for a maximum HK\$60,000 each year in tax deductions for both Qualifying Deferred Annuity policies and MPF tax deductible voluntary contributions. Actual tax deducted depend on the taxable income and tax rates of the taxpayer. Only the paid premiums of certified VHIS plans and Qualifying Deferred Annuity policies, and the MPF tax deductible voluntary contributions made (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. AIA does not provide tax advice, for details on tax deductions, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk), [www.ia.org.hk](http://www.ia.org.hk) or [www.ird.gov.hk](http://www.ird.gov.hk) and consult your own tax and accounting advisors for tax advice.
14. The premium refund offer may be different on the relevant products distributed through different sales channels. Please refer to relevant sales channel's promotional materials.
15. 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.
16. This promotional leaflet is for distribution in Hong Kong only.
17. This premium refund material will form part of the policy contract if 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).

