



HEALTHIER, LONGER,  
BETTER LIVES



HEALTH  
VALUE-ADDED  
SERVICES

# CARE CONCIERGE

Dedicated concierge support connects you to a suite of  
healthcare and support services



View e-copy

# You can confidently navigate every step of your health journey with Care Concierge

On your health journey, it can be challenging especially when facing a complex or unfamiliar medical process.

Care Concierge<sup>#</sup> offers Hong Kong insurance industry-first\* healthcare support that integrates (i) **dedicated concierge service with a suite of healthcare and support services for the eligible insured** and (ii) **the medical home visit service in Mainland China for the eligible insured's parents**. From diagnosis, treatment to recovery, professional care is offered at your convenience to help give you a peace of mind throughout your health journey.

As we understand your family's health matters just as much as your own, the medical home visit service offering general health assessment and tips is specially extended to the eligible insured's parent in Mainland China.

## Do you know...



### Huge potential for online health management services

- Online health management services will become a key focus for global health governance<sup>i</sup>
- 68% of the respondents want a one-stop platform to manage their health<sup>ii</sup>



### Family doctor as continual care

- Family doctor services have become increasingly prevalent with the growing health needs<sup>iii</sup>



### Insufficient support to elderly healthcare

- Over 78% of the elderly suffer from at least one chronic disease<sup>iv</sup>
- Over 15% of the elderly need care services provided by caregivers other than family members<sup>v</sup>

<sup>#</sup> The services in Mainland China and Hong Kong mentioned in this leaflet are provided by different service providers with different scope of services. The service provider in Mainland China does not provide the services offered in Hong Kong and vice versa applicable to the service provider in Hong Kong. For service highlights, please refer to the section under "Meticulous and personalised healthcare services from diagnosis, treatment to recovery" for Mainland China and Hong Kong respectively. For more details, please contact the relevant service providers.

\* As of 31 January 2024, compared against similar services offered by major Hong Kong insurance companies.

# Service Highlights

## 1-to-1 concierge support of Service Ambassador

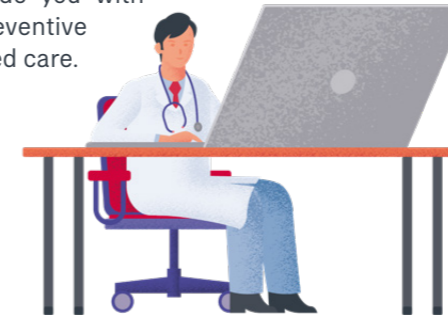
The respective Service Ambassador<sup>#</sup> in Mainland China and Hong Kong is within your reach to provide personalised support on your healthcare journey.



### Mainland China

## Online family doctor service for ongoing care of your health

A designated family doctor, who is a general practitioner, can understand your health status to provide you with continuous preventive and personalised care.



## Medical home visit for your parents' wellbeing

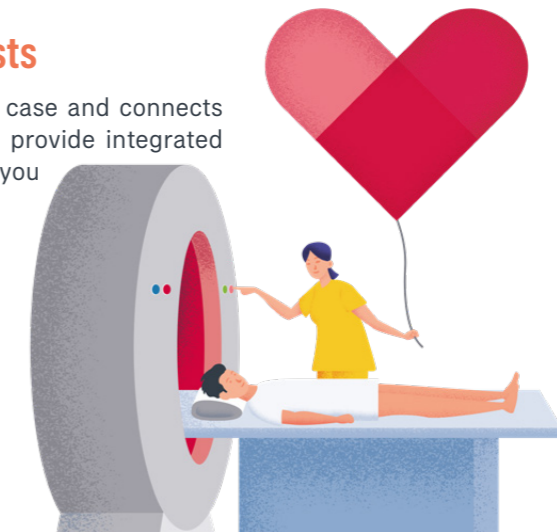
A dedicated nurse visits your parents at home\* together with a general practitioner attending virtually to conduct online general health assessment and provide wellbeing tips. You can stay connected and informed<sup>^</sup> about their wellbeing at all times even if you are miles apart.



### Hong Kong

## One-stop oncology service with multidisciplinary medical specialists

A dedicated Service Ambassador manages your case and connects you to a multidisciplinary team of specialists to provide integrated oncology treatments and services, supporting you along the way so you can focus on recovery.



\* The provision of service is subject to geographical limitations. For the list of the designated cities in Mainland China, please visit [www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge](http://www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge) or contact the customer service hotline at (86) 4008981618.

<sup>^</sup> The consent of the eligible insured's parents shall be given prior to the disclosure of relevant information to the eligible insured.

# Meticulous and personalised healthcare support from diagnosis, treatment to recovery

The respective Service Ambassador in Mainland China and Hong Kong will help you coordinate the following healthcare and support value-added services based on your medical needs.

## Mainland China



### Online Family Doctor Service<sup>2</sup>

A designated family doctor (general practitioner) continuously understands your health conditions and provides online medical consultation



### Specialist Phone Consultation<sup>3</sup>

Schedule a medical consultation through phone with a specialist practitioner in designated medical network of Mainland China at your convenience



### Priority Outpatient Booking Service<sup>4</sup>

Priority booking service for outpatient appointment with specialists at designated hospitals in Mainland China based on your medical conditions



### Expedited Diagnostic Tests<sup>5</sup>

Coordinate and arrange for expedited diagnostic tests at designated hospitals in Mainland China



### Second Medical Opinion<sup>6</sup>

A specialist practitioner in designated medical network in Mainland China reviews your medical records, relevant examination reports and current medical diagnosis in order to provide a written second medical opinion to help you make informed decisions for treatment



### Priority Inpatient Booking Service<sup>7</sup>

Expedite access to hospitalisation arrangement through priority booking service at designated hospitals in Mainland China to help shorten waiting time

## Service Ambassador's Concierge Support<sup>1</sup>



### Medical Home Visit Service<sup>11</sup> exclusive for insured's parents

A dedicated nurse visits your parents at home while a general practitioner conducts general health assessment online to understand their health condition and raise health awareness with wellbeing tips. You may join the visit virtually to keep abreast of your parents' health.



### Medical Companion Service<sup>8</sup>

A nurse accompanies you at the hospital in designated cities in Mainland China to assist with hospital-related administrative procedures, including doctor-patient communication, admission registration and hospital discharge



### Inpatient Personal Care Service<sup>9</sup>

Caregiver provides daily personal care (such as body hygiene); and professional care (such as incontinence care) during your hospital stay



### Home and Personal Care Service<sup>10</sup>

Caregiver provides post-hospitalisation care services such as daily living care, personal and household hygiene, and health monitoring to attend to your medical needs at home

## Hong Kong

## One-Stop Oncology Service<sup>12</sup>



### Treatment Plan Proposal

Consolidate the details of the proposed treatment plan and the estimated medical expenses to facilitate you making informed decisions



### Medical Expense Pre-approval Service

Assist you to understand the treatment plan and the estimated medical expenses, and facilitate in applying pre-approval with AIA for hospitalisation and medical expenses



### Specialist Consultation

Arrange consultation(s) with medical specialists (such as oncologist, surgeon, etc) for you

## Service Ambassador's Concierge Support



### Medical Follow-up Service

Follow up on your chosen treatment plan, and make relevant administrative arrangements such as appointments for medical consultation, surgeries, etc.



Eligible customers are entitled to use the services provided in Mainland China subject to the respective maximum number of usage as set out in the section headed under "Terms of Use of Care Concierge Services in Mainland China" for each policy year of the eligible policy ("Validity Period") provided that the eligible policy remains in-force. Please refer to the section headed under "Terms of Use of Care Concierge Services in Mainland China" for the relevant terms and conditions for using the above services (including but not limited to exclusions and limitations).

Eligible customers are entitled to use the services offered in Hong Kong provided that the eligible policy remains in-force. Please refer to the section headed under "Terms of Use of Care Concierge Services in Hong Kong" for the relevant terms and conditions for using the above service (including but not limited to exclusions and limitations).

## Eligibility

---

The services under Care Concierge are provided by designated third party service providers to AIA's eligible customers, who are insured with eligible AIA plans. For details, please visit [www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge](http://www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge)

## How to use

---

### Care Concierge Services in Mainland China

Download and access the designated mobile application to activate and use the services in Mainland China. For enquiries and technical support only, please call our customer service hotline:

 **Mainland China Number**

(86) 4008981618

### Care Concierge Services in Hong Kong

Call our customer service hotlines to activate and use the services in Hong Kong

 **Hong Kong**

(852) 2232 8870

(CEO Plans, select language then press 1, 5)

(852) 2232 8888

(Other Medical Plans, select language then press #2, 5)

 **Mainland China Toll Free Number**

(86) 4008428013

(select language then press 1, #2, 5)



**Know more about Care Concierge**



## Important Information

- a. The services under Care Concierge are only available to the insured of eligible AIA product(s) only, and are not provided in Macau.
- b. The services under Care Concierge offered in Mainland China is provided by the designated independent third-party service provider in Mainland China ("MC Service Provider") subject to the relevant terms and conditions thereto.
- c. The One-Stop Oncology Service under Care Concierge offered in Hong Kong is provided by the designated independent third-party service providers in Hong Kong ("HK Service Providers"), subject to the relevant terms and conditions thereto.
- d. Any service, product or solicitation of any kind provided by the MC Service Provider and the HK Service Providers are 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 MC Service Provider and the HK Service Providers.
- e. Subject to certain insurance policy provisions, the services under Care Concierge are value-added services and do not form part of the contractual benefit and are non-guaranteed. AIA reserves the right to amend or cancel the service(s) under Care Concierge or service provider(s) or change any terms and conditions relating thereto at any time without prior notice at its absolute discretion. Please take note that the actual claim reimbursement under your designated product(s) shall be subject to the provision of complete claim documents, insured's benefits entitlement, exclusion, policy contract, terms and condition of eligible product(s). For details, please contact AIA for enquiry.
- f. AIA is not the service providers or the agent of the service providers. We make no representation, warranty or undertaking as to the quality and availability of the services, and shall not accept any responsibility or liability for the services provided by the service providers. Under no circumstance shall we be responsible or liable for the acts, omission or negligence in provision of the services and/or the services (including but not limited to diagnosis, treatment and medical and healthcare services) of the service providers.
- g. If you have doubts or enquiries, please seek independent advice from other registered medical practitioners before receiving any medical and healthcare service. Please note that none of the services under Care Concierge is applicable for emergency care.
- h. With customer's informed consent, the designated service providers will use the customer's (including insured's parents) personal particulars for registration and verification of identity and eligibility (where applicable) for the use of the services of Care Concierge.
- i. You are required to settle directly with the designated service providers for the charges of any services obtained which are not covered under the services under Care Concierge (including but not limited to the expenses as set out in the sections headed under "Terms of Use of Care Concierge Services in Mainland China" and "Terms of Use of Care Concierge Services in Hong Kong"). For details, please contact the relevant service provider providing the relevant services.
- j. This leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Please contact your financial planner for details.
- k. This leaflet is for distribution in Hong Kong and Macau only.
- l. 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 Care Concierge Services in Mainland China

Services for the eligible insured	Maximum number of usage during the Validity Period	Notes/Exclusions/Limitations
1. Service Ambassador's Concierge Support	Unlimited	N/A
2. Online Family Doctor Service	Unlimited	(a),(b)
3. Specialist Phone Consultation	3 times	(a),(b),(c),(d)
4. Priority Outpatient Booking Service	Unlimited	(e),(f)
5. Expedited Diagnostic Tests	3 times	(e),(g)
6. Second Medical Opinion	3 times	(c),(f)
7. Priority Inpatient Booking Service	Unlimited	(e),(h)
8. Medical Companion Service	3 times	(i)
9. Inpatient Personal Care Service	3 times (each time for max. 3 consecutive calendar days)	(i),(j),(k),(o)
10. Home and Personal Care Service	3 times (each time for max. 3 consecutive calendar days)	(i),(j),(k),(o)
Services for the eligible insured's parents	Maximum number of usage during Validity Period	Notes/Exclusions/Limitations
11. Medical Home Visit Service	12 times per person (up to 2 persons)	(i),(l),(m),(n),(o)

Eligible customers are entitled to use the services provided in Mainland China subject to the respective maximum number of usage as set out in the above table for each Validity Period provided that the eligible policy remains in-force.

If customers choose to discontinue or not to use such service after confirmation with the MC Service Provider on the relevant service or the arrangement thereof, such service shall be deemed to have been used once. You can opt to pay at your own cost to the MC Service Provider for the services in addition to the above maximum number of usage.

- (a) The medical consultation can only be provided through telephone call (for Online Family Doctor Service and Specialist Phone Consultation) or video conference (for Online Family Doctor Service only) on the designated mobile application. The insured must be physically present in Mainland China during medical consultation otherwise no consultation through telephone call or video conference will be provided. Physical consultation is not available.
- (b) The medical consultation does not include any prescription, dispensing, administration and delivery of medications, and any other medical services.
- (c) The service is provided by the designated specialist practitioners under the medical network of the MC Service Provider. The list of designated specialist practitioners in the medical network is subject to change by the MC Service Provider and/or AIA anytime without prior notice.
- (d) Each usage of the Specialist Phone Consultation is limited to 15 minutes only. For illustration purpose, if the medical consultation lasts for 25 minutes, then such consultation shall be deemed being used as 2 times.
- (e) The selection and number of designated hospitals under the medical network is subject to change by the MC Service Provider and/or AIA anytime without prior notice. The network hospitals under Care Concierge may include the 3A graded public hospitals as classified by the Ministry of Health of the People's Republic of China. For the list of the network hospitals, please visit [www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge](http://www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge) or contact the customer service hotline at (86) 4008981618.
- (f) The service is subject to the following exclusions, which may be changed by the MC Service Provider and/or AIA anytime without prior notice:
  - Critical condition cases: common acute and critical syndromes, disseminated intravascular coagulation, hematologic acute and critical illness, gynecological acute and critical illness, acute and critical illnesses of the central nervous system and cerebrovascular system, the cardiovascular system, the respiratory system, the digestive system, the urinary system, the endocrine and metabolic system, and critical conditions of burns
  - Cases from: Department of Accident and Emergency, Department of Ultrasound, Department of Reproductive Medicine, Department of Obstetrics and Gynecology, Department of Dentistry/Stomatology, and Department of Infectious Disease

The above list of exclusions is for reference only. Please contact the MC Service Provider for the complete list and details of exclusions.

- (g) Diagnostic tests only include computed tomography (CT) scan, Positron Emission Tomography (PET), PET-CT, B-ultrasound, lumbar puncture, kidney puncture and gastrointestinal endoscopy. The costs of the diagnostic tests shall be borne by the customer. The customer is required to provide an examination notice from a hospital for using the service.
- (h) To use the service, the customer is required to provide a hospitalisation notice issued by a specialist practitioner for hospitalisation at the designated hospital. The MC Service Provider will only assist the customer to arrange booking at the designated hospital in Mainland China as mentioned in Remark (e) of this Terms of Use. All medical costs shall be borne and settled by the customer.
- (i) The provision of service is subject to geographical limitations. For the list of the designated cities in Mainland China, please visit [www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge](http://www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge) or contact the customer service hotline at (86) 4008981618.
- (j) Apart from the costs of assignment of caregiver providing care service, all other ancillary costs including but not limited to personal care and/or medical supplies, equipment and accessories, insured's escort transportation expense, daily necessities replacements, etc shall be borne and settled by the customer.
- (k) The Inpatient Personal Care Service and the Home and Personal Care Service exclude professional medical services, including but not limited to wound dressing changes and medical injections. If the customer wishes the MC Service Provider to provide the services of wound dressing changes and medical injections, at the expenses of the customer, the MC Services Provider may assign a registered nurse to provide the same subject to the availability of such services. For details, please contact the MC Service Provider.
- (l) The service is mainly for general health assessment and wellbeing tips. The service is not applicable for post-hospitalisation care services.
- (m) The eligible insured's parents can be up to a maximum of two persons.
- (n) The eligible insured may join the medical home visit through video conference on the designated mobile application with the consent of the eligible insured's parents.
- (o) The service is subject to the following exclusions, which may be changed by the MC Service Provider and/or AIA anytime without prior notice:  
Invasive nursing measures and other high-risk care operations, including drug injection, all kinds of catheter intubation and tube, catheter suction, deep wound dressing change, spinal injury history patients turning handling, unconfirmed ventilator oxygen. The above list of exclusions is for reference only. Please contact the MC Service Provider for the complete list and details of exclusions.

## Terms of Use of Care Concierge Services in Hong Kong

### 12. One-Stop Oncology Service

- (a) The service is available to insured with eligible AIA plans and with medical reports of pathological or diagnostic imaging tests (including computed tomography (CT), Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET), PET-CT or PET-MRI scans only) available.
- (b) Additional charges (including but not limited to the expenses of initial consultation) might be incurred in One-stop Oncology Service and must be settled by customer on his/her own.
- (c) Treatment plan and medical expenses are subject to adjustment in accordance with doctors' clinical judgement and patient's condition.
- (d) The Medical Expense Pre-approval Service is subject to the terms and conditions of AIA. The approval of Medical Expense Pre-approval Service is subject to the final decision of AIA.



Please scan the QR code for more details about Medical Expense Pre-approval Service.

### Source:

- i. 《產業觀察：數字化轉型推動未來健康產業發展》(unofficial English translation: Digital transformation drives future development of health industry), People's Daily Online, 22 February 2024, <http://finance.people.com.cn/BIG5/n1/2024/0222/c1004-40181501.html> (data collection date: February 2024)
- ii. 《後疫情時代中國互聯網醫療消費者洞察》(unofficial English translation: Insights into China's internet medical consumers in the post-epidemic era), Accenture, 15 December 2021, <https://www.accenture.com/content/dam/accenture/final/a-com-migration/r3-3/pdf/pdf-169/accenture-research-china-internet-medical-consumer-insights-post-epidemic-era.pdf> (data collection date: February 2024)
- iii. 《「十四五」國民健康規劃》(unofficial English translation: 14TH Five-Year Plan for National Health Plan), National Development and Reform Commission of the People's Republic of China, 1 June 2022, [https://www.ndrc.gov.cn/fggz/fztlgh/gjjzxgh/202206/t20220601\\_1326725.html](https://www.ndrc.gov.cn/fggz/fztlgh/gjjzxgh/202206/t20220601_1326725.html) (data collection date: February 2024)
- iv. 《國務院公報第15號》(The State Council Gazette No. 15), The State Council of the People's Republic of China, 7 February 2022, [https://www.gov.cn/gongbao/content/2022/content\\_5692863.htm](https://www.gov.cn/gongbao/content/2022/content_5692863.htm) (data collection date: January 2024)
- v. Liang, H., Wang, B., Wu, Y. et al. The association between financial support of adult children to their parents and informal care provision in China and its differences in household registration, residence arrangement and community-based care services: 2008 ~ 2018. *Int J Equity Health* 22, 46 (2023). <https://doi.org/10.1186/s12939-023-01856-z> (data collection date: January 2024)

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

"Mainland China" herein refers to the People's Republic of China excluding Hong Kong and Macau. "Hong Kong" and "Macau" herein refer to "Hong Kong Special Administrative Region" and "Macau Special Administrative Region" respectively.

