



**EMPLOYEE  
VOLUNTARY  
SOLUTIONS**

# SHIELD UP CANCER PROTECTION PLAN

Safeguard your health with exclusive unique-in-market<sup>1</sup>  
portable cancer protection that lasts beyond your employment



**AIA Corporate Solutions**

— Your Pension and Group Insurance Partner

AIA International Limited  
(Incorporated in Bermuda with limited liability)



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**HEALTHIER, LONGER,  
BETTER LIVES**

**Unique-in-market<sup>1</sup>**

# Exclusive<sup>2</sup> portable cancer coverage with no medical examination required

Support you to face the risk of cancer during your journey from employment to retirement



## Do you know...

### The 3 most common cancers in Hong Kong<sup>#</sup>



Lung cancer



Colorectal cancer



Breast cancer

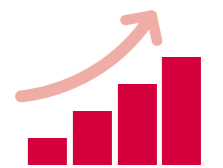
### High risk of developing cancer

- **1 in 4 men** and **1 in 4 women** in Hong Kong will develop cancer before turning age 75<sup>Δ</sup>



### Rise in cancer among younger people

- The number of new cancer cases for age group of 20 to 44 has increased by **17%** from 2011 to 2021<sup>^</sup>



1. Unique-in-market refers to Shield Up Cancer Protection Plan's unique feature as a portable cancer protection plan for employee members of group insurance schemes and/or pension schemes in Hong Kong, which will continue to provide the employee member as the insured with cancer coverage even if the employee member leaves his/her company or retires. This plan is unique in market when compared with critical illness insurance products provided by Hong Kong major insurance companies, as of April 2024.

2. Shield Up Cancer Protection Plan is exclusively offered to employee members of (i) AIA group insurance scheme and/or (ii) AIA MPF / ORSO / Macau pension scheme. Issuance of policy under this plan is subject to the Company's approval and the Company may at its discretion approve or reject any application of this plan.

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

Source: (data collection date: March 2024)

<sup>#</sup> Incidence of top ten cancers in 2021 – Both Sexes, Hong Kong Cancer Registry (<https://www3.ha.org.hk/cancereg/topten.html>)

<sup>Δ</sup> Overview of Hong Kong Cancer Statistics of 2021, Hong Kong Cancer Registry, October 2023 (<https://www3.ha.org.hk/cancereg/pdf/overview/Overview%20of%20HK%20Cancer%20Stat%202021.pdf>)

<sup>^</sup> Overview of Hong Kong Cancer Statistics, Hong Kong Cancer Registry, no. of new cases of all sites by year and age group of 20 to 44 compared between 2011 and 2021 (<https://www3.ha.org.hk/cancereg/allages.asp>)

## Plan Highlights

Unique-in-market<sup>1</sup>



**Exclusive<sup>2</sup> portable cancer protection** to fill your protection gap even if you leave your company or retire



**Simple application** with no medical examination required



**Up to 100% of sum assured** as immediate financial support if you suffer from cancer



**Different sum assured options** to suit your needs



**Guaranteed renewal until the age of 80** with a fixed premium for every 5-year coverage period



**Compassionate death benefit** should the worst happen



 **Unique-in-market<sup>1</sup>**


**Exclusive portable cancer protection to fill your protection gap**

**Shield Up Cancer Protection Plan** is exclusively offered to employee members of (i) AIA group insurance scheme and/or (ii) AIA MPF / ORSO / Macau pension scheme<sup>2,3</sup>. This plan provides portable cancer protection, which will continue to provide you with the essential coverage against cancer<sup>4</sup> even if you leave your company or retire.



 Employee members of **AIA group insurance scheme**



 Employee members of **AIA MPF / ORSO / Macau pension scheme**



**Simple application with no medical examination required**

Only simple health declaration is required. No medical examination or submission of any proof of health is required.



**Guaranteed renewal until the age of 80 with a fixed premium for every 5-year coverage period**

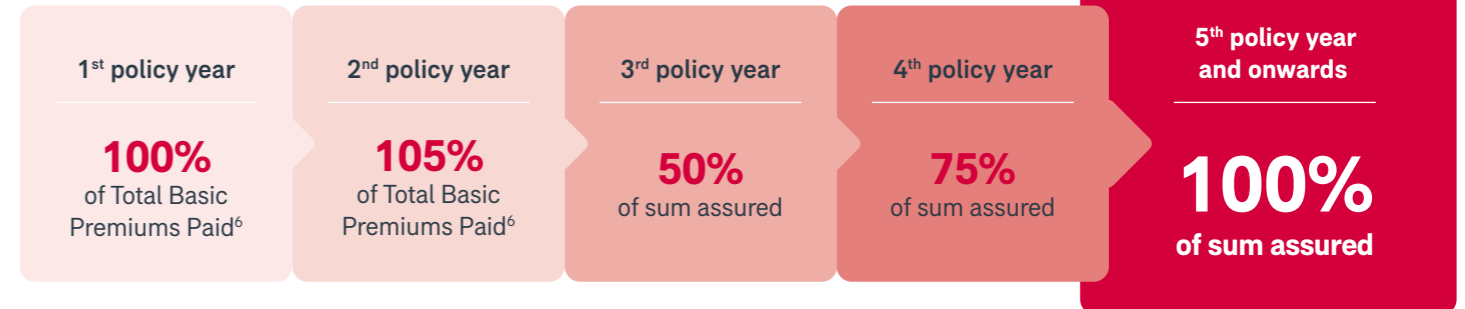
Regardless of the insured's health condition, you can renew your policy every 5 years until age 80 of the insured, and the premium will be fixed for every such 5-year coverage period<sup>5</sup>.



**Up to 100% of sum assured as immediate financial support if you suffer from cancer**

The cancer benefit is equal to the percentage of the Total Basic Premiums Paid<sup>6</sup> or the sum assured (as the case may be) as shown in the table below, based on the policy year during which the insured is diagnosed with cancer<sup>4</sup>. Cancer benefit is limited to 1 payment under the policy<sup>7</sup>.

**Cancer benefit**



**Different sum assured options to suit your needs**

Plan	Sum assured
Plan 1	HK\$/MOP*100,000
Plan 2	HK\$/MOP*200,000
Plan 3	HK\$/MOP*300,000

\* MOP is only applicable to the policies issued in Macau.



**Compassionate death benefit should the worst happen**

In the unfortunate event you as the insured pass away, a compassionate death benefit of HK\$/MOP10,000 will be paid<sup>8</sup>, which will give your loved ones some additional support.

- AIA MPF and AIA ORSO schemes are only applicable to Hong Kong. AIA Macau pension scheme is only applicable to Macau.
- Cover for cancer does not include early thyroid cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukaemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or carcinoma-in-situ. Please refer to the policy contract for the definition of cancer.
- At the time of renewal, the Company reserves the right to revise or adjust the premium according to its then applicable premium rate for the attained age of the insured at the time of such renewal. Please refer to the section "Premium Adjustment" under Important Information in this brochure for details.
- Total Basic Premiums Paid means the total amount of due and payable premium(s) which have been paid to the basic policy and received by the Company from the policy date up to the end of the current policy year. Total Basic Premiums Paid does not include any prepaid premium or overpayment.
- The policy terminates upon payment of the cancer benefit.
- Compassionate death benefit will be paid if the insured passes away while the policy is in force and that no cancer benefit has been paid under the policy.



## Cover at a glance

<b>Product Nature</b>	Critical illness protection insurance plan	
<b>Plan Type</b>	Basic plan	
<b>Eligibility<sup>9</sup></b>	Employee members of: (i) AIA group insurance scheme; and/or (ii) AIA MPF / ORSO / Macau pension scheme <sup>3</sup>	
<b>Insured's Age at Application</b>	Age 18 to 65	
<b>Medical Underwriting</b>	Simple health declaration No medical examination or submission of any proof of health is required	
<b>Benefit Term</b>	Up to age 80 of the insured	
<b>Premium</b>	Fixed premium for every 5-year coverage period <sup>5</sup>	
<b>Premium Payment Mode</b>	Annually / Monthly	
<b>Sum Assured</b>	Plan 1: HK\$/MOP100,000 Plan 2: HK\$/MOP200,000 Plan 3: HK\$/MOP300,000	
<b>Cancer Benefit</b>	<b>Policy year during which the insured is diagnosed with cancer<sup>4</sup></b>	<b>Cancer benefit<sup>10</sup></b>
	1 <sup>st</sup> policy year	100% of Total Basic Premiums Paid <sup>6</sup>
	2 <sup>nd</sup> policy year	105% of Total Basic Premiums Paid <sup>6</sup>
	3 <sup>rd</sup> policy year	50% of Sum Assured
	4 <sup>th</sup> policy year	75% of Sum Assured
	5 <sup>th</sup> policy year and onwards	100% of Sum Assured
<b>Compassionate Death Benefit</b>	HK\$/MOP10,000 <sup>8</sup>	

9. Please refer to the section "Member Enrolment Guidelines" in this brochure for details.

10. The cancer benefit is equal to the percentage of the Total Basic Premiums Paid or the sum assured (as the case may be) as shown in the table, based on the policy year during which the insured is diagnosed with cancer. Cancer benefit is limited to 1 payment under the policy. The policy terminates upon payment of the cancer benefit.

Note:

- MOP is only applicable to the policies issued in Macau.

## Member Enrolment Guidelines

### Eligibility

**Shield Up Cancer Protection Plan** is exclusively offered<sup>2</sup> to employee members of:



- (i) AIA group insurance scheme; and/or
  - Your current employer is required to have AIA group insurance scheme and to have a minimum of 3 employees covered under such AIA group insurance scheme (i) at the time of policy application for such AIA group insurance scheme or (ii) on the latest policy anniversary date of such AIA group insurance scheme, whichever is later.
- (ii) AIA MPF / ORSO / Macau pension scheme<sup>3</sup>
  - Your current employer is required to have AIA MPF / ORSO / Macau pension scheme and to have a minimum of 3 employees under such AIA MPF / ORSO / Macau pension scheme at the time of your policy application for **Shield Up Cancer Protection Plan**.

### Identity proof

The employee member of AIA group insurance scheme and/or AIA MPF / ORSO / Macau pension scheme<sup>3</sup> must hold the following identity proof at the time of application for **Shield Up Cancer Protection Plan**:

<b>For application in Hong Kong</b>	1. Hong Kong identity card
<b>For application in Macau</b>	1. Macau identity card; or 2. Work permit <ul style="list-style-type: none"> <li>• The work permit must be valid for 3 months or above and the employee member must be permitted to stay in Macau for 1 year or above. Please note short-term work contract for less than 1 year is not accepted.</li> </ul>

### Application submission period

 Employee members of <b>AIA group insurance scheme</b>	 Employee members of <b>AIA MPF / ORSO / Macau pension scheme<sup>3</sup></b>
(i) Within <b>60 days</b> from the effective date of the member's coverage of AIA group insurance scheme; (ii) Within <b>30 days</b> prior to or after the termination date of the member's coverage of AIA group insurance scheme (termination date inclusive); or (iii) Within <b>60 days</b> from the policy anniversary of AIA group insurance scheme	(i) Within <b>60 days</b> from the effective date of the member's participation in AIA MPF / ORSO / Macau pension scheme; (ii) Within <b>30 days</b> prior to or after the termination date of the member's participation in AIA MPF / ORSO / Macau pension scheme (termination date inclusive); or (iii) During <b>1 April to 30 June</b> of each calendar year (both dates inclusive)

Note:

- Each employee member can only be insured under the Shield Up Cancer Protection Plan once during his/her lifetime. If an employee member is currently insured or was previously insured under the Shield Up Cancer Protection Plan, he/she cannot be insured under the Shield Up Cancer Protection Plan again.
- The policy owner and the insured must be the same person at the time of policy issuance of the Shield Up Cancer Protection Plan (being the employee member of AIA group insurance scheme and/or AIA MPF / ORSO / Macau pension scheme).
- "Hong Kong" and "Macau" herein refer to "Hong Kong Special Administrative Region" and "Macao Special Administrative Region", respectively.

## Annual Premium Rate Table (per HK\$/MOP1,000 of Sum Assured)

Future premium rates will be reviewed and adjusted at the end of each renewal period if necessary. Premium rates stated below are used for calculation of the first-year premium of the cover according to insured's current attained age, but cannot be used for calculation of the actual premiums payable by you in the future. We will give you a written notice before the end of each policy year regarding the actual premiums payable for the coming policy year.

Insured's Age at Application	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
18	3.80	3.90	4.00	4.05
19	3.83	4.02	4.01	4.07
20	3.86	4.05	4.01	4.14
21	3.88	4.07	4.02	4.21
22	3.91	4.10	4.03	4.29
23	3.94	4.12	4.04	4.36
24	3.97	4.14	4.04	4.43
25	4.00	4.17	4.05	4.50
26	4.02	4.19	4.06	4.57
27	4.05	4.22	4.07	4.64
28	4.08	4.24	4.07	4.71
29	4.11	4.26	4.08	4.78
30	4.14	4.29	4.09	4.86
31	4.16	4.31	4.10	4.93
32	4.19	4.34	4.10	5.50
33	4.22	4.36	4.55	6.25
34	4.25	4.38	5.05	7.18
35	4.28	4.41	5.58	8.27
36	4.30	4.47	6.03	9.30
37	4.33	4.61	6.57	10.38
38	4.36	4.76	7.14	11.44
39	4.39	5.16	7.72	12.48
40	4.42	5.61	8.29	13.50
41	4.44	6.09	8.78	14.35
42	4.47	6.60	9.31	15.32
43	4.50	7.15	9.81	16.31
44	4.53	7.74	10.30	17.32
45	4.58	8.36	10.78	18.37
46	4.94	9.02	11.26	19.47
47	5.31	9.74	11.72	20.60
48	5.75	10.57	12.18	21.74
49	6.34	11.56	12.63	22.90
50	7.06	12.73	13.07	24.10

Insured's Age at Application	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
51	7.89	14.03	13.50	25.38
52	8.84	15.46	13.93	26.79
53	9.85	17.00	14.36	28.34
54	10.83	18.61	14.77	30.05
55	11.80	20.36	15.18	31.90
56	12.75	22.32	15.58	33.88
57	13.68	24.61	16.02	35.98
58	14.63	27.26	16.58	38.20
59	15.64	30.34	17.29	40.54
60	16.76	33.79	18.26	42.98
61	17.87	36.59	19.10	43.55
62	19.18	40.10	20.22	44.97
63	20.72	43.77	21.60	46.33
64	22.50	47.60	23.24	47.62
65	24.58	51.60	25.07	48.83
66*	27.01	55.81	27.05	49.93
67*	29.82	60.25	29.14	50.91
68*	33.03	64.95	31.28	51.78
69*	36.68	69.92	33.41	52.54
70*	40.77	75.21	35.50	53.23
71*	45.27	80.81	37.48	53.91
72*	50.18	86.73	39.32	54.59
73*	55.48	92.92	42.67	57.74
74*	61.13	99.34	47.07	62.65
75*	67.11	105.93	51.74	68.29
76*	74.90	115.03	56.69	74.79
77*	84.16	125.95	61.92	82.24
78*	88.78	131.41	64.53	85.94
79*	93.68	137.11	67.23	89.97

\* For renewal only.

- Note:
- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
  - The Annual Premium Rate Table is for reference only.
  - Premium rates stated above are non-guaranteed and subject to revision by the Company from time to time.
  - This Annual Premium Rate Table does not include levy which is collected by the Insurance Authority.

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at [www.aia.com.hk/useful-information-ia-en](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

## Important Information

*This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.*

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong / Macau only.

### Key Product Risks

1. You need to pay the premium for this plan till the insured's age 80 as long as you renew this plan. If you do not pay the premium within 31 days from the premium due date, your policy will be terminated and you / the insured will lose the cover.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
  - the insured passes away;
  - you do not pay the premium within 31 days from the premium due date;
  - the policy anniversary on or immediately following the insured's 80<sup>th</sup> birthday; or
  - the cancer benefit is paid under your policy.
3. We underwrite this plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you / the insured may lose the cover and you may lose your premium paid and benefits.
4. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.
5. In some situations, total premiums payable under the policy may be greater than the benefit received under the policy.

### Key Exclusions

Except for the compassionate death benefit, under this plan, we will not cover any of the following or any event that arises from the following:

- any illness other than a diagnosis of cancer;
- any illness the signs or symptoms of which first occurred before or within 90 days after the policy is issued; and
- cancer of the insured which is directly or indirectly due to AIDS or HIV infection.

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

### Premium Adjustment

In order to provide you with continuous protection, we will review the premium of this plan from time to time and adjust the premium of your policy at the end of every 5-year period if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the future of such policies, which reflects the impact of change in the incidence rates of deaths and covered illnesses;
- historical investment returns and the future outlook of this plan's backing asset;
- policy surrenders and lapses of this plan;
- expenses directly related to the policy and indirect expenses allocated to this plan.

We will give you a written notice of any revision 31 days before renewal.

### Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and relevant proof. You can obtain the appropriate claim forms from [aia.com.hk](http://aia.com.hk), from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre. For details related to making a claim, please refer to the policy contract. If you wish to know more about claim related matter, you may visit "File A Claim" section under our website [aia.com.hk](http://aia.com.hk).

### Suicide

If the insured commits suicide within one year from the date on which the policy takes effect, our liability under the policy will be limited to the refund of premiums paid (without interest).

### Incontestability

Except for fraud or non-payment of premiums, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for a continuous period of two years from the date on which the policy takes effect. This provision does not apply to any add-on plan providing accident, hospitalisation or disability benefits.

### Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or the Customer Service Centre of AIA International Limited at Unit 201, 2F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is the earlier.

## Contact us for more details or other voluntary protection solutions

Hong Kong (852) 3108 1686  
Macau (853) 8988 1926  
hk.cs.enquiry@aia.com  
aia.com.hk










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