



AIA Hong Kong

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Media Release

**“AIA One Absolute – Cancer & Serious Infectious Disease Protection”
Charts New Frontiers in Protection
First in Hong Kong Severity-Based Cancer Protection
Plus Cover for Existing and Unknown Serious Infectious Diseases
Innovative “9-Grid” Severity Index Scoring Table Offers Transparency and Clarity on Claims
Up to HK\$1.6 Million Cover for Monthly Premium as Low as HK\$160
Get Insured Now and Enjoy Triple Rewards**

Hong Kong, 28 May 2020 – AIA Hong Kong has launched “AIA One Absolute – Cancer & Serious Infectious Disease Protection” (AOACS), a first in Hong Kong cancer protection that determines claims based on the severity of a patient’s medical journey for cancer and carcinoma-in-situ. Claims are calculated in four steps using an innovative “9-Grid” Severity Index Scoring Table based on the severity of medical procedures. If the insured’s condition assessment is classified as most serious, the total benefits payable can be as high as 160% of the sum assured. The plan introduces objective assessment factors, of which the Surgery Factor is derived mainly from the Voluntary Health Insurance Scheme (VHIS) Schedule of Surgical Procedures, offering a high degree of transparency and clarity.

About 40 new infectious diseases have been discovered globally since 1970. To help customers cope with unexpected infectious diseases, AOACS specifically covers any serious infectious disease which is a Public Health Emergency of International Concern (PHEIC) according to the World Health Organization (WHO)¹ – including existing infectious diseases and those unknown serious infectious diseases that may emerge in the future – and offers 20% of the sum assured as benefit^{2,6}. In other words, should new serious infectious diseases akin to COVID-19 emerge in the future, they will be covered by the plan, giving customers greater peace of mind.

Ms. Bonnie Tse, General Manager, Strategy and Wealth Management of AIA Hong Kong & Macau, said, “Facing factors such as the emergence of unknown infectious diseases, over 100 types of cancers, and increasingly varied and expensive specialist cancer treatments, we at AIA Hong Kong continue to uphold our ‘customer-centric’ philosophy and launch first in Hong Kong severity-based cancer protection that not only provides cover for existing and unknown serious infectious diseases, but also opens up new frontiers of cancer protection. Through independent and objective assessment factors and a readily comprehensible calculation method, the plan helps customers to have a better understanding of their benefit amount, which answers their expectation for more transparency in their protection and claims.”

“The plan’s affordable premium is particularly fitting for young customers who want to start planning for their protection early. We remain committed to introducing innovative products that respond to our customers’ ever-evolving needs and helping them live ‘Healthier, Longer, Better Lives’,” she added.

For a monthly premium of HK\$160, customers can receive up to HK\$1.6 million protection for cancer and serious infectious diseases³. Apply for AOACS now and enjoy triple rewards of receiving a life-long 20% discount on premiums⁴ upon a designated sum assured and an instant 10% discount on first year premium upon joining AIA Vitality, and up to five months’ premium refund⁵.

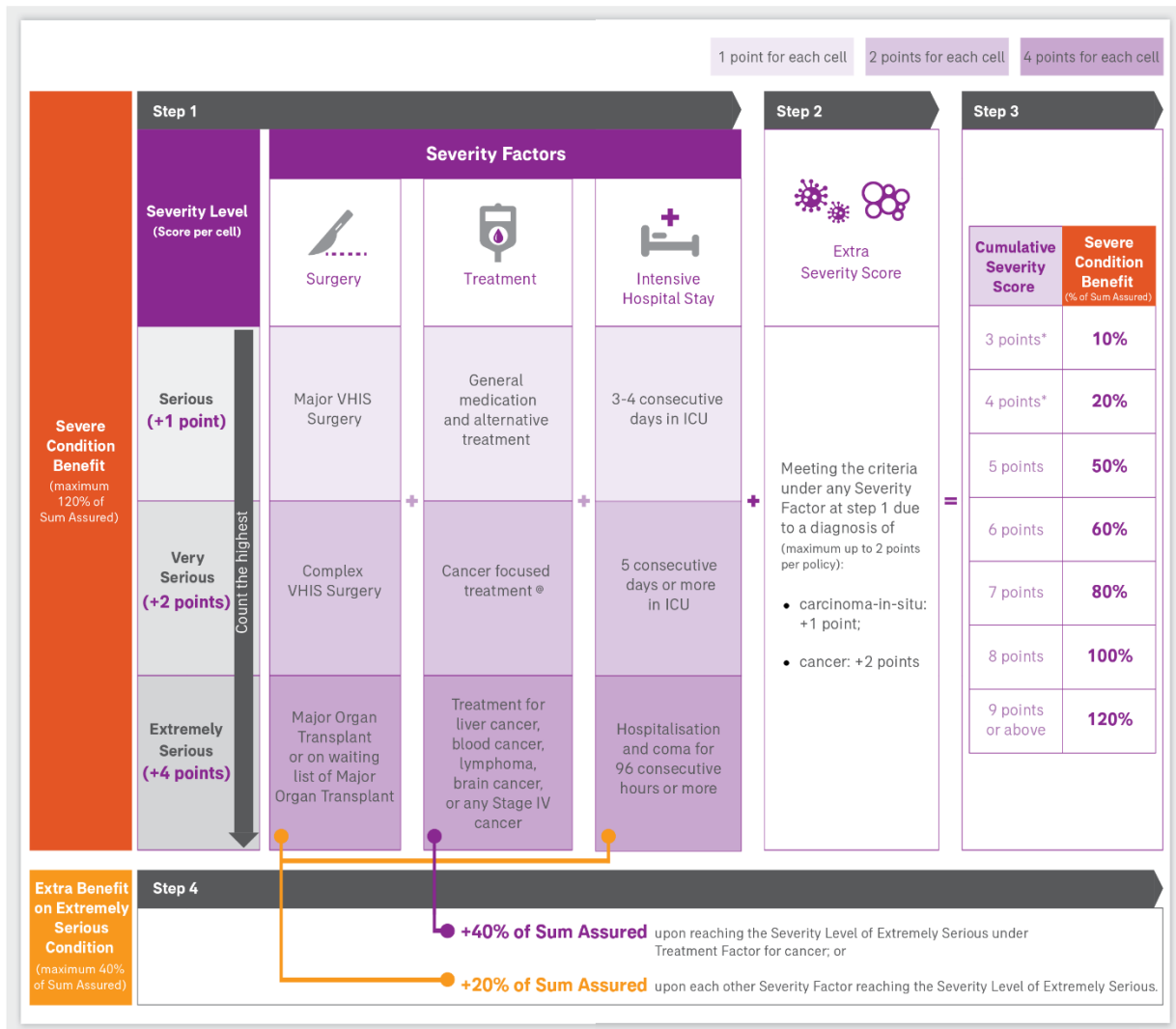
“AIA One Absolute – Cancer & Serious Infectious Disease Protection” is a severity-based health protection insurance plan that offers life insurance and health protection based on the severity of cancer and carcinoma-in-situ. The plan also specially provides cover for serious infectious diseases, key features include:

1. First in Hong Kong severity-based cancer protection:

The plan makes objective assessments of the severity of a patient’s medical journey for cancer and carcinoma-in-situ. Through an innovative “9-Grid” Severity Index Scoring Table, customers can have a clear view of their estimated benefit amount ahead of time. The four simple calculation steps are demonstrated as follows:

- **Step 1 – “Severity Score”:** Assess the Severity Level based on three independent and objective factors, including Surgery (derived mainly from the VHIS Schedule of Surgical Procedures), Treatment and Intensive Hospital Stay. Each item receives a score between 1 to 4, and the total is the Severity Score.
- **Step 2 – “Extra Severity Score”:** Calculate the extra score assigned to a diagnosis of carcinoma-in-situ or cancer.
- **Step 3 – “Cumulative Severity Score”:** Add up the scores in Step 1 and Step 2 to come up with a total score – the Cumulative Severity Score – which determines the corresponding benefit amount. A Cumulative Severity Score of 9 or above can receive benefit up to 120% of the sum assured.
- **Step 4 – “Extra Benefit on Extremely Serious Condition”:** Make additional assessment of the Severity Level of Surgery, Treatment and Intensive Hospital Stay for an extra 20% or 40% benefit of the sum assured if any of the above items reaches the severity level of Extremely Serious. This step can boost the total benefit to as high as 160% of the sum assured.

Severity Index

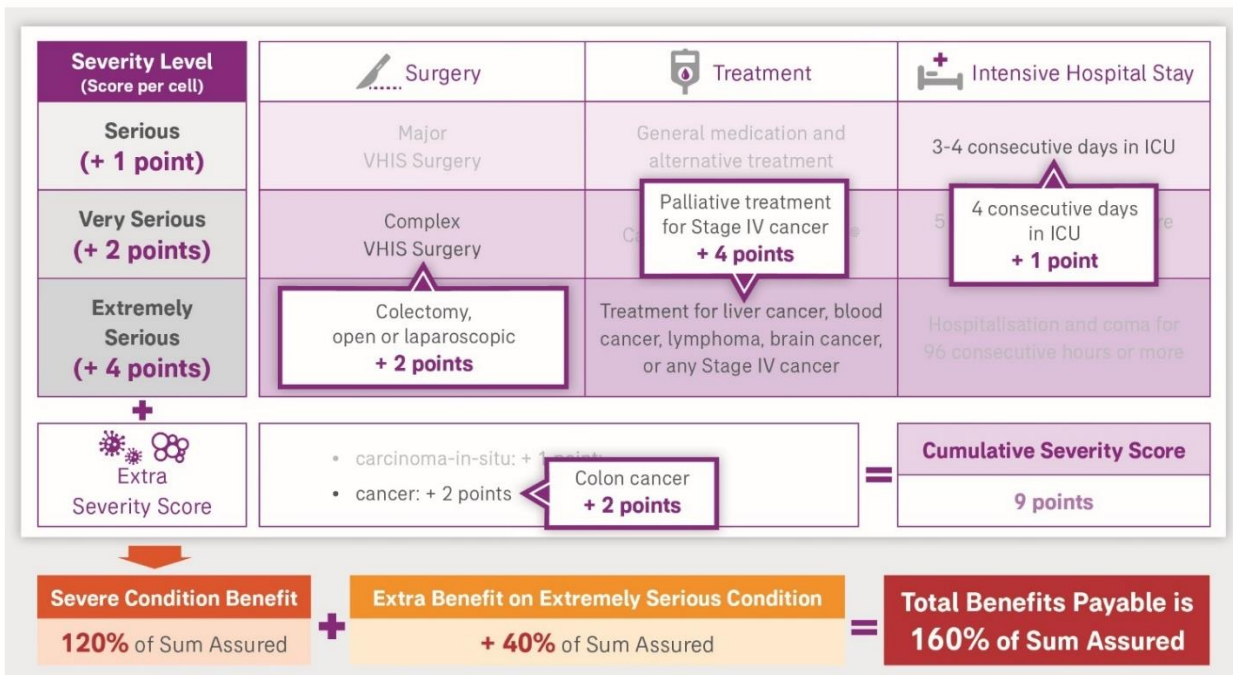


* Cancer focused treatment means non-surgical treatment for direct purpose of curing or controlling the progression of cancer or carcinoma-in-situ.

* Subject to a maximum of US\$50,000/HK\$400,000/MOP400,000 per insured for claims of score 3 points and 4 points.

2. Example: Total Benefits Payable Up to 160% of the Sum Assured

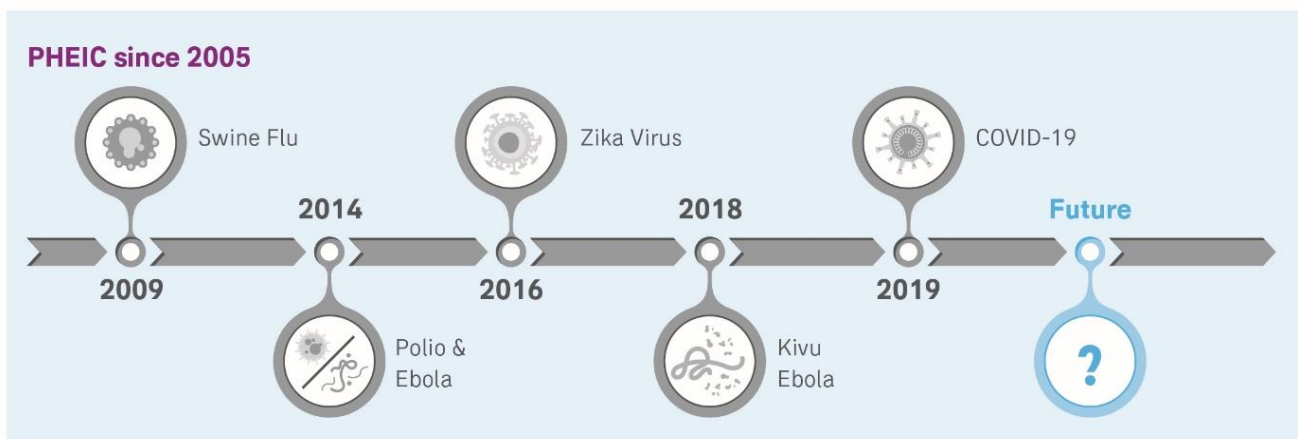
Calculate the benefit of Stage IV colon cancer by using the innovative “9-Grid” Severity Index Scoring Table in four simple steps:




3. Serious Infectious Disease Benefit – 20% of the Sum Assured

The above example of the “9-Grid” Severity Index Scoring Table is to calculate the benefit for cancer claims. If the insured is diagnosed with a disease that is a PHEIC according to the WHO and subsequently needs to stay in the Intensive Care Unit for 10 consecutive days or longer, the person will be entitled to receive 20% of the sum assured as benefit⁶.


Public Health Emergency of International Concern (PHEIC)¹



“AIA One Absolute – Cancer & Serious Infectious Disease Protection” Claims Calculator



How much can you claim?
Please scan the QR code to find out more about the calculation of your claim.





Ms. Bonnie Tse, General Manager, Strategy and Wealth Management of AIA Hong Kong & Macau (3rd from right); Mr. Stuart Spencer, Group Chief Marketing Officer of AIA Group (3rd from left); Mr. Knattapisit Krutkrongchai, Chief Marketing Officer of AIA Hong Kong & Macau (2nd from left); Mr. Felix Fung, Head of Product Strategy and Management of AIA Hong Kong & Macau (1st from right) and Ms. Edith Yiu, Chief Brand and Communications Officer of AIA Hong Kong & Macau (1st from left) at AIA Hong Kong’s media conference today.

The above information is for reference only. For details of product content and terms and conditions, please refer to the product brochure or [click here](#).

Notes:

1. The World Health Organization (WHO) considers some pandemics to be so serious, unusual or unexpected that they constitute an international public health risk that will potentially require an immediate coordinated international response, labelled a Public Health Emergency of International Concern (PHEIC). Ebola, zika virus, poliovirus, H1N1 swine flu and COVID-19 are all examples. For details, please visit <https://www.who.int/ihr/procedures/pheic/en/>
2. Must stay in the Intensive Care Unit for 10 or more consecutive days.
3. Taking an example of a 28-year-old non-smoking female insured purchasing yearly renewable plan with a sum assured amount of HK\$1 million and receiving a maximum of 160% protection amount. The premium will be adjusted upon renewal. Subject to underwriting requirement. Terms and conditions apply.
4. Enjoy a life-time 20% premium discount on standard premium for a sum assured of US\$250,000 / HK\$1,875,000 or above.
5. For promotion details, please visit aia.com.hk
6. The Serious Infectious Disease Benefit (i.e. 20% of sum assured) is only payable once and will be deducted from the Severe Condition Benefit. The total benefit payment(s) under the Severe Condition Benefit and Serious Infectious Disease Benefit cannot exceed 120% of sum assured. Any payment(s) made under the Serious Infectious Disease Benefit will reduce the subsequent premium in proportion to the sum assured of the basic policy. Subject to a maximum of US\$50,000/HK\$400,000.

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About AIA Vitality

AIA Vitality[#] is a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customers to live a healthy lifestyle. Purchase a selected AIA Vitality insurance product and receive an instant 10% premium discount* or get 10% extra cover[^] for the first year, plus an array of rewards and discounts offered by our partners. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount** or 10% extra cover**each year. Simply by being active in daily life and having a healthy diet, you can earn points and upgrade your status for more offers and rewards.

The annual membership fee for AIA Vitality is HK\$/MOP300. The membership fee may change at any time without prior notice.

* Premium discount is only applicable to the standard premiums of selected AIA Vitality insurance products (including basic and add-on plans) and shall not apply to any extra premiums due to loading. Some of the selected AIA Vitality insurance products may provide offers other than premium discount. For details, please refer to aia.com.hk/aia vitality.

[^] Extra cover means AIA Vitality Power Up Coverage, which is a percentage of Initial Sum Assured added for the sole purpose of computing the death benefit or the major illness benefit for once when it becomes payable. For details, please refer to aia.com.hk/aia vitality.

** To enjoy a 10% premium discount or to get 10% extra cover each year, members must become Gold Members during their first year and maintain Gold Status from then on.

About AIA Hong Kong and AIA Macau

AIA Hong Kong and AIA Macau are subsidiaries of AIA Group Limited. AIA Group Limited established its operations in Hong Kong in 1931. To date, we have over 18,700 AIA financial planners¹, as well as an extensive network of brokerage and bancassurance partners. We serve over 3 million customers², offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, mandatory provident fund, personal lines insurance to investment-linked products with numerous investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high net worth customers.

¹ as at December 2019

² AIA Hong Kong internal data includes Hong Kong and Macau's individual life, group insurance and mandatory provident fund customers (as at 31 March 2020)

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