



AIA Hong Kong

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## Media Release

**AIA Hong Kong Launches “AIA Voluntary Health Insurance Privilege Scheme”  
Offers Lifetime Benefit Limit up to HKD50 Million for Premium Less Than HKD7.80 a Day  
Full Cover for Outpatient Care for Unlimited Times within a Specified Period  
Before and After Hospitalisation or Surgery  
Full Cover for Cancer Treatments  
Worldwide Cashless Hospitalisation  
Apply Now to Enjoy up to 5.5 Months' Premium Refund**

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### **AIA is the Most Preferred Brand for VHIS by Hong Kong people**

**Hong Kong, 22 February 2021** – AIA Hong Kong today announces the launch of “AIA Voluntary Health Insurance Privilege Scheme” (AVPR), offering customers an additional choice of certified “Flexi Plan” under the Government’s Voluntary Health Insurance Scheme (VHIS). Upon the purchase of any specified basic plans, customers can apply for this plan and enjoy up to HKD50 million Lifetime Benefit Limit at a premium less than HKD7.80<sup>#</sup> per day, plus a suite of highly competitive and superior medical benefits, including full cover<sup>2</sup> for outpatient care<sup>1</sup> for unlimited times within a specified period before and after hospitalisation or surgery, and full cover<sup>2</sup> for cancer treatments. Customers are also entitled to a range of additional medical services provided by AIA’s all-in-one medical services platform: AIA CARE+, including worldwide cashless hospitalisation<sup>3</sup>. In addition, AIA has always been at the forefront of product development and innovation, and has earned much public recognition. According to the findings of a recent survey conducted by international research and data analysis firm YouGov, AIA is the most preferred brand\* for VHIS by Hong Kong people, underlining AIA’s strengths and leading position in the VHIS market.

For example, a 22-year-old insured person can enjoy up to HKD50 million Lifetime Benefit Limit for only less than HKD7.80<sup>#</sup> per day. Customers who successfully apply for AVPR during the promotion period can enjoy up to 5.5 months’ premium refund<sup>+</sup>. Customers can enjoy an instant 10% premium discount for the first year by becoming an AIA Vitality member<sup>^</sup>.

Ms. Bonnie Tse, General Manager, Strategy and Wealth Management of AIA Hong Kong & Macau, said, “The general public is becoming increasingly health conscious and is looking for more comprehensive and flexible medical cover. AVPR is a solid answer to customers seeking top-tier medical protection and care services. This plan provides comprehensive cover at an affordable premium, plus up to 5.5 months’ premium refund<sup>+</sup> during the promotional period. With the tax season ending soon, people should make the most of the tax deduction<sup>@</sup> schemes and plan for appropriate health cover for themselves and their families as soon as possible. Moreover, I am very pleased that AIA is the most preferred brand\* for people looking to purchase VHIS, which is indeed a testament to AIA’s superb products and services, and our commitment to helping people live Healthier, Longer, Better Lives.”

#### **Key features of “AIA Voluntary Health Insurance Privilege Scheme”**

- 1. Affordable premium:** For a premium less than HKD7.80 per day<sup>#</sup>, customers can enjoy up to HKD50 million Lifetime Benefit Limit and HKD10 million Annual Benefit Limit, with lifetime guaranteed renewal.
- 2. Full cover<sup>2</sup> for outpatient care<sup>1</sup> for unlimited times within specified period before and after hospitalisation or surgery:**
  - Prior outpatient visits: (i) Customer has full cover<sup>2</sup> for unlimited times within 30 days before each admission or day case procedure; (ii) Customer has full cover<sup>2</sup> for one visit that is more than 30 days before each admission or day case procedure.
  - Follow-up outpatient visits: Customer has full cover<sup>2</sup> for unlimited times within 90 days after each hospital discharge or completion of day case procedure. He/She is also entitled to 4 visits of dietitian consultation, at HKD680 per visit.

“AIA Hong Kong” or “the Company” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

3. **Full cover<sup>2</sup> for cancer treatments:** This plan also provides enhanced support for cancer patients with full cover<sup>2</sup> for cancer surgery and non-surgical treatments of radiotherapy, chemotherapy, targeted therapy, immunotherapy, hormonal therapy and related consultations, medications and diagnostic tests.
4. **AIA’s all-in-one medical services platform: AIA CARE+ offers a range of additional medical services, including:**
  - Worldwide hassle-free medical payment<sup>3</sup>: Customers can enjoy the convenience of “cashless hospitalisation” in Asia, the United States, Canada and Europe.
  - Personal Medical Case Management Services: Through a global network of world-class medical experts, customers in need can receive third-party independent professional advice and ongoing support, ensuring that they receive appropriate and effective treatment solutions and support.
  - High-quality medical network: With a group of multi-disciplinary medical specialists and a wide selection of advanced day case medical centres, customers can opt for a safe and convenient alternative to hospitals.
  - Worldwide emergency assistance: Customers abroad can call the 24-hour worldwide assistance hotline for any emergency support.
5. **Full cover for unknown pre-existing conditions:** Full cover<sup>2</sup> (subject to the benefit limit) for unknown pre-existing conditions starting from the 31<sup>st</sup> day of the first policy year, which is shorter than the minimum requirement of 3-year waiting period under the Standard Plan of VHIS.
6. **Lower ward class cash benefit<sup>4</sup>:** HKD1,200 per day (maximum 60 days per policy year) for staying in a room that is in a lower ward class than the covered room type.
7. **No claim medical check-up services<sup>5</sup>:** Customers will be rewarded with a free medical check-up services once a year if no claim is paid for the previous policy year.
8. **Flexible options to suit personal needs:** This plan allows customers to choose from three different annual deductible choices: HKD/USD0, HKD16,000/USD2,000 and HKD25,000/USD3,125 to cater for their personal needs and budgets for medical protection.
9. **AIA Vitality Member<sup>^</sup> benefits:** Customers who become AIA Vitality members<sup>^</sup> can enjoy an instant 10% premium discount for the first year.

**Online Video: “AIA Voluntary Health Insurance Privilege Scheme”**

Please watch the video: <https://youtu.be/ChXhDwzs9w>



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All information above is for reference only, and does not constitute any offer and/or product recommendation. AVPR is an add-on plan that can be attached to any specified basic plan. The product information in this material does not contain the full terms of the product, for the details of the product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy contract of relevant products or [visit the website](#).

### Remarks:

1. The Company shall have the right to ask for proof of recommendation, e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner. Please refer to the product brochure and policy contract of the relevant product for details.
2. Full cover shall mean no itemised benefit sublimit.
3. Regions include Singapore, Malaysia, Thailand, the United States, Canada and Europe. Benefit amount for regions outside Asia is subject to geographic cover set out in the benefit schedule. This service requires pre-approval.
4. Applicable to stays in private hospitals in Hong Kong and Macau.
- # Premium less than HK\$7.80 per day on average is taking an example of a 22-year-old insured who purchased AIA Vitality Series: AIA Voluntary Health Insurance Privilege Scheme (HK\$25,000 Deductible) with premium payable on an annual basis, the premium is standard premium and has already included the instant 10% premium discount for the first year for AIA Vitality members, any extra premiums due to loading are not included. The premium will be adjusted upon renewal. Subject to underwriting requirement.
- \* AIA commissioned international research and data analysis firm YouGov to interview 1,020 respondents aged 18 years old or above in Hong Kong in January 2021.
- + The promotion period for premium refund is from now until 31 March 2021, terms and conditions apply. Please visit [aia.com.hk](http://aia.com.hk) for details.
- ^ The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force policy of an AIA Vitality selected insurance product. AIA Vitality is not an insurance product that falls under the jurisdiction of the insurance regulation. Annual membership fee is required for joining. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy premium discount (if any) in the subsequent policy years. The membership fee of AIA Vitality may vary at any time without prior notice. Likewise, programme benefits may be added or removed 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. In all circumstances, the premium discount will be calculated in accordance with the Insured's AIA Vitality status achieved on each policy anniversary. The policy anniversary of AIA Vitality selected insurance products and AIA Vitality membership anniversary may not be the same. For details and offers of AIA Vitality, please visit [aia.com.hk/aiavitality](http://aia.com.hk/aiavitality).
- @ Tax deductions is one of the allowable deductions from assessable income, it does not equate to a direct deduction from total tax payable. AIA Hong Kong does not provide any tax or accounting advice. For details of tax deductions, please visit Inland Revenue Department (IRD) of HKSAR website and consult your tax and accounting advisors for tax advice.
- Provided that no claim is paid during the policy year that just passed. This service begins once the insured person reaches the age of 2 at the policy anniversary.

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## About AIA Vitality

AIA Vitality<sup>#</sup> is a game changing wellness programme which redefines the traditional concept of insurance and aims to reward customers to live a healthy lifestyle. Purchase a selected AIA Vitality insurance product and be an AIA Vitality member+ to receive an instant 10% premium discount\* or additional 10% coverage<sup>^</sup> and 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 additional 10% coverage\*\* 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 applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force policy of an AIA Vitality selected insurance product.

# AIA Vitality is not an insurance product that falls under the jurisdiction of the insurance regulation. Annual membership fee is required for joining. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy premium discount (if any) in the subsequent policy years. The membership fee of AIA Vitality may vary at any time without prior notice. Likewise, programme benefits may be added or removed 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. In all circumstances, the premium discount will be calculated in accordance with the Insured's AIA Vitality status achieved on each policy anniversary. The policy anniversary of AIA Vitality selected insurance products and AIA Vitality membership anniversary may not be the same. For details and offers of AIA Vitality, please visit [aia.com.hk/aiavitality](http://aia.com.hk/aiavitality).

<sup>^</sup> 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/aiavitality](http://aia.com.hk/aiavitality).

\*\* To enjoy a 10% premium discount or to get 10% extra cover for death benefit or the major illness benefit, 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 20,000 AIA financial planners<sup>1</sup>, as well as an extensive network of brokerage and bancassurance partners. We serve over 3 million customers<sup>2</sup>, 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.

<sup>1</sup> as at 31 December 2020

<sup>2</sup> AIA Hong Kong internal data includes Hong Kong and Macau's individual life, group insurance and pension customers (as at 31 December 2020)

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