



Regional solutions

# AIA China FACT SHEET

April  
2025



## AIA China's Unique Selling Points

### • One-stop Insurance Provider

- Comprehensive Employee Benefit Solutions of Local EB and High-end Medical
- Rapid Respond to Client's Customization Demands
- Claim risk control mechanism + big data analysis empowering risk management & control

### • To HR: Efficient Service to Solve Worries

- Structure of Front-Middle-Back Office
- Professional and Efficient Butler Service
  - Tailor Made Member Briefing
  - Industry-Leading Service Turnaround
  - Professional Customer Service Team
  - Exclusive and Excellent Hotline Service
- HR e-Platform to ease daily issues

### • To Member: Live healthier, longer, better lives

- Bilingual WeChat and APP Platform – to provide easy, convenient and excellent customer experience
- High-end medical – Medical Resource under Control

### • To Enterprise: WorkWell, to build healthy workplace

- Live Well
  - Disease prevention
  - Online consultation
  - Hospital visiting assistance
- Think Well
- Plan Well
- Feel Well

AIA Life Insurance Co., Ltd. (hereinafter referred to as "AIA life") is a wholly-owned life insurance subsidiary of AIA insurance Co., Ltd. (hereinafter referred to as "AIA"). And It operates AIA's life insurance business in mainland China including Beijing、Shanghai、Guangdong、Jiangsu、Shenzhen、Tianjin、Hebei、Sichuan、Hubei、Henan、Shandong、Anhui、Chongqing、Zhejiang and expanding more other provinces.

AIA Life has professional insurance team and it provides customers with a full line of life insurance, health insurance, accident insurance and other life insurance business through diversified sales channels.

## AIA China Corporate Solutions Product Suite

Product	Benefits	Type		Typical Benefits
		Core	Voluntary	
Life	Group Term Life (GTL)	✓	✓	2-4 Annual salary/coverage
	Group Accidental Death & Dismemberment (ADD)	✓	✓	2-4 Annual salary/coverage
	Group Public Carrier Accidental (PCA)	✓	✓	2-4 Annual salary/coverage
	Group Critical Illness (GCI)	✓	✓	from RMB 50,000 to RMB 500,000
Medical	Out-patient (OP)	✓	✓	RMB 5,000 including Dental
	Hospital & Surgical (H&S)	✓	✓	RMB 10,000
	Maternity	✓	–	RMB 8,000
	Hospitalised Cash	✓	–	RMB 100 / day
	High-end Medical	✓	–	RMB 8,000,000
Dependents	Spouse Benefits	✓	✓	Life + Medical
	Child Benefits	✓	✓	Life + Medical
Voluntary Solutions	Portable Top-up Major Medical and High-end Medical	–	✓	–

**Note:**

Core = Benefits paid by employer

Voluntary = Benefits paid by employee

## AIA WorkWell Programme

WorkWell with AIA China, fully covering 4 dimensions of wellbeing, which manages employees' health from a holistic perspective and comprehensively covers the four major health dimensions of physical, psychological, financial and social: helping employees enjoy a healthy life (Live Well), establishing a positive attitude (Think Well), completing a proper plan (Plan Well), and achieving spiritual pleasure (Feel Well).

Product	Local Capability/Program/Asset	Availability
Live Well	AIA Wellness App	✓
	Chiropractic therapy	✓
	Telephone doctor	✓
	Text counselling	✓
	Visual consultation	✓
	Chronic Disease Management	✓
	Medical Escort Service	✓
	Green Channel	✓
	Second Medical Opinion	✓
	Appointment Assistance	✓
	Pharmacy Delivery for Chronic Diseases	✓
	Hospitalization Care	✓
	Case Management	✓
Think Well	Mental Health Workshops	✓
	Professional mental health assessment	✓
	EAP hotline	✓
	Psychological emergency intervention	✓
Plan Well	Financial Evaluation	✓
	Financial Management	✓
Feel Well	Social Welfare	✓
	Library Donations	✓

T&C: subject to selected customer and some come with cost

## Social Security Benefits<sup>1</sup>

Type of Program	Contributions <sup>3</sup>		Typical Benefits
	Employer	Employee	
Retirement Benefits	16~20%	8%	Defined Contribution plan (Central providents fund or CPF)
Unemployment Benefits	1.5%~2%	1%	80% of social minimum salary limit, up to 24 months
Maternity Benefits	0.5%~1%	N/A	Benefit of up to last 6.5 months salary <sup>2</sup>
Occupation Benefits	0.2%~1.9%	N/A	Labour Contract Law
Medical Benefits	8%~10%	2%	Outpatient, hospitalisation and surgical claims at government owned facilities, subject to limits
Housing Pension Fund	>5%	>5%	Funding for employee's buying/ decoration of house. The balance available at retirement age will be paid as pension by lump sum payment

## Taxation

Taxation questions	To the Employer	To the Employee
<b>Insurance Premiums</b>		
Are premiums paid by an employer tax deductible?	Yes	
Are premiums paid by an employee tax deductible?		No
Are premiums paid by an employer assessable as income?		Yes

## Basic facts about China

Population	1.41 billion
Currency	RMB
Exchange Rate	1 USD = 7.1688 RMB <sup>1</sup>
GDP	US \$19 trillion

GDP per Capita (PPP)	US \$13,455
Inflation rate (CPI)	7%-9%
Foreign Reserve (IIP)	US \$3.23 trillion
Unemployment Rate	5.1%

### Remarks:

#### Social Security Benefits:

1. Employee Benefits Related
2. As per the province's average salary
3. Benefit levels and contributions vary by city

#### Basic facts about China

1. Exchange rate as of March 17th 2025
2. Source from China Local Official Website, only for reference

**China Representative:** Karen YAO  
 25F, AIA Financial Center,  
 No. 866 Dongchangzhi Rd, Hongkou District, Shanghai, P.R. China  
[Karen-H.Yao@aia.com](mailto:Karen-H.Yao@aia.com)