

Regional solutions

AIA China FACT SHEET

April
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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 Benefits¹

Type of Program	Contributions ³		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 ²
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
Insurance Premiums		
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 ¹
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

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