

AIA

HONG KONG

Factsheet



AIA Hong Kong

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AIA Hong Kong Unique Selling Points / Value Added Services

- Portable employee voluntary solutions products, including StepUp Medical Protection Plan
- AIA Vitality: science backed wellness programme
- AIA Connect platform provides 24/7 mobile and online services
- Quality medical network comprising carefully selected medical practitioners from across a range of medical disciplines
- Received Outstanding MPF/Employees' Benefit Product/Service Award at The Hong Kong Insurance Awards 2021



AIA Hong Kong is one of the leading life insurance companies serving customers in the territory since 1931. As the trusted insurance brand in Hong Kong and Macau, it has close to 19,000 financial planners¹, as well as an extensive network of brokerage and bancassurance partners serving over 3.4 million customers¹.

AIA Hong Kong is a pioneer in developing products tailored to customer needs, ranging from individual life, group life, accident, medical & health, pension and personal lines insurance to investment-linked products with numerous investment options. It is also dedicated to providing superb product solutions to meet the financial needs of high net worth customers.

Notes:

1. As at 31 December 2021

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HEALTHIER, LONGER,
BETTER LIVES

AIA Hong Kong Corporate Solutions Product Suite

Product	Benefits	Type		Typical Benefits
		Core	Voluntary	
Life	Group Term Life (GTL)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	24 x Basic Monthly Salary
	Total Permanent Disability (TPD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	24 x Basic Monthly Salary
	Accidental Death & Dismemberment (AD&D)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	24 x Basic Monthly Salary
	Group Critical Illness (GCI)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12 x Basic Monthly Salary
	Long Term Disability (LTD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	70% Basic Monthly Salary up to HK \$90,000 per month per employee
Medical	Out-patient (OP)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	30 visits per year
	Hospital & Surgical (H&S)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100% of the eligible expense
	Major Medical	<input checked="" type="checkbox"/>	<input type="checkbox"/>	80% reimbursement
	Dental	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Including oral exam
	Maternity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100% of the eligible expense
	X-ray & Laboratory Test	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Per disability limit
	Optical / Vision	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Including eye check-up
	Hospitalised Cash (Hospital cash)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	–
Pension	Mandatory Provident Fund Scheme (MPF)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	–
	Occupational Retirement Scheme (ORSO)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	–
Wellness	AIA Vitality	<input checked="" type="checkbox"/>	<input type="checkbox"/>	–
Voluntary Solutions	Portable Medical Protection Plan	<input type="checkbox"/>	<input checked="" type="checkbox"/>	–
	Top-up Plan for Supplementary Major Medical	<input type="checkbox"/>	<input checked="" type="checkbox"/>	–
	Dental	<input type="checkbox"/>	<input checked="" type="checkbox"/>	–

*Subject to underwriting approval

Remarks:

Core = Benefits paid by employer

Voluntary = Optional benefits paid by employee

Social Security Benefits¹

Type of Programme	Contributions		Typical Benefits
	Employer	Employee	
Retirement Benefits	5%	5%	Mandatory Provident Fund (MPF)
Unemployment Benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Employee's Compensation Ordinance
Medical Benefits	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Employee's Compensation Ordinance (In-patient treatment HK\$300 or in-patient and out-patient treatment on the same day for HK\$370)

Taxation

Taxation questions	To the Employer	To the Employee
Retirement Benefits		
Are employer contributions to retirement scheme tax deductible?	Yes	–
Are employee contributions to retirement scheme tax deductible?	–	Yes

Basic facts about Hong Kong

Population	7.41 million	GDP per Capita (PPP)	US\$49,505
Currency	Hong Kong Dollar (HK\$)	Inflation Rate	1.6%
Exchange Rate	US\$1 = HK\$7.7976	Foreign Reserve	US\$496.9 billion
GDP	US\$367.0 billion	Unemployment Rate	5.2%

Remarks:

1. Employee Benefits Related

Exchange Rate as of 31 December 2021.

Source: Census and Statistics Department,
The Government of the Hong Kong Special
Administration Region