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Diabetes & Three-Highs Management Programme



Be a Better Me

As your long-term health partner, we encourage you to improve your health and quality of life. With the introduction of our holistic wellness platform “AXA BetterMe”, we are dedicated to protecting you with all-round health management programmes through our extensive partnership networks.

AXA Diabetes & Three-Highs Management Programme^{i,ii,iii} (the “Programme”) offers complimentary risk assessment services along with a year-long health management programme for our eligible customers. By participating in the Programme, you will receive a personalised meal plan devised by registered dietitians, physical training advices from certified physical trainers and a chance to attend a series of health awareness workshops and webinars.

Key Features



Year-long complimentary health management programme



Diabetes management



Three-Highs management
(high blood pressure, high cholesterol, high BMI)

Programme Features



Joint Asia Diabetes Evaluation Programme^{iv} (JADE®)

JADE® is an integrated disease management system designed and developed by Asia Diabetes Foundation Limited (ADF) that enables people with or at risk of diabetes to manage diabetes effectively and predict future risk of diabetes-related complications. JADE® covers body examinations such as body weights, blood pressure, laboratory tests, eye and foot examinations (if applicable) and risk assessment.

Authorised by:

Asia Diabetes Foundation Limited (JADE®)

Service provided by:

GemVCare Limited



Dietary Advice

Registered dietitian to provide personalised dietary advice and meal plan.



Physical Training Advice

Certified physical trainer provides physical training advice.



Health Education

Regular workshops and webinars covering various topics including diabetes care, daily exercises, and dietary planning.



Nurse Consultation

Nurses will follow up and track your progress over the year.



Web Application^{vii}

One-stop solution to attend webinars, chat with nurse, receive professional advices and check your reports.

Diabetes & Three-Highs individuals^v, who successfully apply / applied for CritiPartner Critical Illness Plan, CritiPartner Plus Critical Illness Plan, MultiPro Critical Illness Plan, MultiPro Plus Critical Illness Plan, HealthElite Critical Illness Insurance, HealthVital II Major Illness Plan, HealthSelect II Major Illness Plan, Global Elite Health Plan, Global Elite II Health Plan, Pink Medical Insurance Plan, AXA WiseGuard Medical Insurance Plan, AXA WiseGuard Pro Medical Insurance Plan, MediPartner Health Plan or Smart Medicare ("Eligible Policy")ⁱⁱⁱ, will have a chance to join the Programme. The Programme is subject to availability on a first come first served basis.



Do you know?

According to a recent health survey^{vi} in Hong Kong, for Hongkongers aged 15-84, the prevalence of diabetes and three-highs is:

- overweight or obesity: 50%
- high cholesterol: 50%
- high blood pressure: 28%
- diabetes: 8%

Having diabetes, high blood pressure, high cholesterol and high BMI could increase the chance of critical illnesses such as cardiovascular disease, coronary heart disease and renal failure.

Source: Report of Population Health Survey 2014/15. Centre for Health Protection, Department of Health, Government of the Hong Kong Special Administrative Region, 2017. Retrieved from <https://www.chp.gov.hk/en/static/51256.html>

Your Health Journey



Now

Enrolment
Process

2 Months

12 Months

Onwards

Submission

Submit eligible basic plan applicationⁱⁱⁱ & programme enrolment form

Notification

Successful applicants will receive welcome letters to the Programme

Appointment to Service Provider

Appointment should be made within 2 months after receiving the welcome letter

AXA Diabetes & Three-Highs Management Programme

Become a BetterMe

Explore and see what's more AXA can help you to build a healthy and fulfilling life journey

Phases

Phase 1

- 1.1[^] Body examination and risk assessment under JADE[®] with provision of a personalised report
Body examination including :
- Physical examination
 - Health Questionnaire
 - Laboratory tests
 - Eye Examination*
 - Foot Examination (Foot Nerve & Blood Circulation)*
- 1.2[^] Nurse consultation
- 1.3 Personalised meal plan
- 1.4 Physical training advice

[^] Completion of 1.1 and 1.2 is compulsory before entering into next phases

Phase 2

Health workshops

Phase 3

1st Nurse telephone follow up

Phase 4

Webinars

Phase 5

2nd Nurse telephone follow up

Services

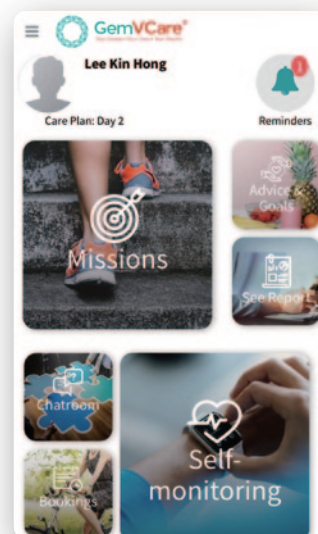
Web application^{vii}

* Not applicable for (i) the proposed insured without diabetes as declared in the insurance application for Eligible Policy submitted and / or issued on or after 16 July, 2020; (ii) the insured without diabetes as declared in the enrolment form for Eligible Policy issued before 16 July, 2020.

Web application^{vii}

The Programme offers a one-stop web application for 12 months, starting from Phase 1.2. Completion of Phases 1.1 and 1.2 is compulsory. Elements of the web application include:

- **Missions:** Check your progress of the Programme
- **Advice & Goals:** See professional health advices
- **See Report:** Read your risk assessment report
- **Self-monitoring:** Record your health conditions
- **Chatroom:** Chat with nurse
- **Bookings:** Review appointments



Remarks:

- The services provided under the AXA Diabetes & Three-Highs Management Programme (the “Programme”) are primarily available in Hong Kong, unless otherwise specified.
 - For details of the Programme, please refer to the terms and conditions stated in this leaflet. For product details of Eligible Policy, please refer to the relevant proposals, product brochures and policy contracts.
 - For details of the Programme eligibility, please refer to clauses 3 to 6 of the terms and conditions stated in this leaflet.
 - The Joint Asia Diabetes Evaluation Programme (JADE®) is designed, developed and authorised by Asia Diabetes Foundation Limited and the services are provided by GemVCare Limited.
 - “Diabetes & Three-Highs individuals” refers to the proposed insured / the insured who is aged 18 or above with any of the following conditions at the time when he / she signs the enrolment form of the Programme (the “Form”):
 - Type 2 Diabetes;
 - High blood pressure;
 - High cholesterol;
 - Body Mass Index (BMI*) higher than 30 (kg / m²)

*BMI is weight (in kilograms) over height (in metres) squared
 - Source: Report of Population Health Survey 2014/15. Centre for Health Protection, Department of Health, Government of the Hong Kong Special Administrative Region, 2017. Retrieved from <https://www.chp.gov.hk/en/static/51256.html>.
 - Individuals will receive notification of registration for web application, upon completion of Phase 1.1 and 1.2 of the Programme.
- In case of any disputes, AXA reserves the right of final decision on the interpretation of these Remarks.

Terms and Conditions of AXA Diabetes & Three-Highs Management Programme

1. AXA Diabetes & Three-Highs Management Programme (the “Programme”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA”, “the Company” or “we”) subject to the following terms and conditions.
 2. The proposed policy owner / the policy owner and the proposed insured / the insured must complete and sign the AXA Diabetes & Three-Highs Management Programme Enrolment Form (the “Form”) to enroll in this Programme, and submit it on or before 30 June, 2021. For policy submitted and / or issued on or after 16 July, 2020, the Form must be submitted together with Insurance Application Form. For policy issued before 16 July, 2020, only submission of the Form is required.
 3. Subject to availability on a first come first served basis, the Programme is only applicable if all of the following requirements are satisfied:
 - a. Policy requirements -

The application of CritiPartner Critical Illness Plan, CritiPartner Plus Critical Illness Plan, MultiPro Critical Illness Plan, MultiPro Plus Critical Illness Plan, HealthElite Critical Illness Insurance, HealthVital II Major Illness Plan, HealthSelect II Major Illness Plan, Global Elite Health Plan, Global Elite II Health Plan, Pink Medical Insurance Plan, AXA WiseGuard Medical Insurance Plan, AXA WiseGuard Pro Medical Insurance Plan, MediPartner Health Plan or Smart Medicare (basic plan or its supplement(s) (if applicable)) (“Eligible Policy”) must be submitted on or after 16 July, 2020, and must have it issued within 60 calendar days following submission of such application. For Eligible Policy issued before 16 July, 2020, it must be in force at the time of submission of the Form.
 - b. The proposed insured / the insured conditions – the proposed insured / the insured has to be
 - i. Aged 18 or above at the time when he / she signs the Form.
 - ii. With at least one of the following conditions at the time when he / she signs the Form:
 - Type 2 Diabetes;
 - High blood pressure;
 - High cholesterol;
 - Body Mass Index (BMI*) higher than 30 (kg / m²)

*BMI is weight (in kilograms) over height (in metres) squared
 - iii. The proposed insured / the insured is not pregnant. The proposed insured / the insured needs to inform AXA if she is pregnant at the time of submitting the Form, and notify the service provider if she is pregnant during the Programme period.
 - iv. AXA reserves the final right to decide the proposed insured’s / the insured’s eligibility to participate in the Programme. AXA at our sole discretion has the right to suspend any proposed insured / the insured from participating in the Programme if he / she appears or is suspected to be physically unfit to participate in the Programme.
4. Each person can only join the Programme once.
5. If the Eligible Policy is terminated during the 12-month period as defined in clause 6 below, the eligibility to participate in the Programme shall be terminated immediately.
6. The Programme details are as follows:
 - a. The Programme lasts for 12 months starting from Phase 1.2 (nurse consultation as shown in the table of your health journey).
 - b. The services provided under the Programme are primarily available in Hong Kong, unless otherwise specified.
 - c. The eligibility to participate in the Programme is non-transferable.
7. Services under the Programme and web application are provided by third party service providers. AXA does not guarantee the quality, availability or suitability of the service. AXA shall not be responsible for services so provided or any act or failure to act on the part of the third party service providers.
8. AXA does not guarantee the improvement of the proposed insured’s / the insured’s health condition after his / her completion of the Programme.
9. Any service that includes issuance of reports / opinion shall be used for reference only and not be used or considered as professional medical diagnoses or advices. The proposed policy owner / the policy owner and / or the proposed insured / the insured is / are reminded to seek professional advices and shall rely on or make decisions at their own discretion.
10. Personal and health related information of the proposed insured / the insured will be collected during the Programme for the purpose of product research and development purpose only. It does not affect any current and future underwriting and claims decisions with AXA.
11. AXA reserves the right to alter or terminate the Programme (in whole or in part) and / or amend the relevant terms and conditions of the Programme at any time without prior notice.
12. This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement(s). For detailed terms, conditions and exclusions of the relevant basic plan and supplement(s), please refer to the relevant proposals, product brochures and policy contracts.
13. The eligibility of participating in the Programme is subject to AXA’s sole decision. In case of any disputes, the decision of AXA shall be final and conclusive.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform the Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability), Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong Special Administrative Region)

(Only applicable to AXA Diabetes & Three-Highs Management Programme (health management programme only))