

# Press release

HONG KONG, 25 JULY 2019

## AXA Hong Kong and HKSH Medical Group joined hands to offer primary care experience programme

*AXA Hong Kong launches New VHIS Flexi Plan “AXA WiseGuard Pro Medical Insurance Plan”  
to foster a healthy and carefree life*

AXA Hong Kong and HKSH Medical Group (“HKSH”) entered into collaboration last year under which HKSH is the first and biggest partner of the market-first “AXA Signature Network” (“the Network”). Enhancing the collaboration this year to foster a healthy and carefree life, AXA “HKSH Wellness Experience” Programme is brought to the stage by AXA Hong Kong and HKSH. In parallel, AXA Hong Kong today announced launching the new VHIS Flexi Plan “**AXA WiseGuard Pro Medical Insurance Plan**” (“**WiseGuard Pro**”), a government certified indemnity hospital insurance product which allows customers to claim tax deductions for qualifying premiums paid. “**WiseGuard Pro**” also has multiple benefit levels for customers to choose, with expansion on the coverage of full payment, as well as an annual benefit limit and lifetime benefit limit as high as HKD20,000,000 and HKD80,000,000 respectively.

**Dr. Alexander Chiu, Medical Director, Health and Employee Benefits, AXA Hong Kong and Macau,** said, “Since the launch of VHIS, it is gratifying to see the market is paying more attention to medical insurance, and to see products in the market are more diversified, thus enhancing the overall protection and transparency level of medical insurance. The wide-ranging reach of VHIS encourages the public to use private hospital services with fewer concerns, which will help alleviate the pressure and burden on the public health care system in the long term. Our 2<sup>nd</sup> wave of VHIS Flexi Plan ‘AXA WiseGuard Pro Medical Insurance Plan’ not only increases the flexibility of protection, but we are also convinced that partnering with HKSH Medical Group to launch the AXA ‘HKSH Wellness Experience’ Programme will bring customers further comprehensive medical services and security.”

### **Full cover for hospitalisation and surgical benefits<sup>1</sup>; No waiting period for unknown pre-existing conditions**

“**WiseGuard Pro**” offers “Regular”, “Enhance”, and “Premier” benefit levels. Regardless of the option selected, customers are eligible for full cover on hospitalisation and surgical fees, with no sub-limit constraint<sup>1</sup>. Hospitalisation and surgical fees<sup>1</sup> cover major items including room & board, surgeon’s fee, anesthetist’s fee, operating theatre charges and prescribed diagnostic imaging tests. If the insured person is unfortunately diagnosed with cancer, “**WiseGuard Pro**” will also provide full cover on eligible expense on non-surgical cancer treatments<sup>2</sup>, including chemotherapy, radiotherapy, targeted therapy, immunotherapy and hormonal therapy. Outpatient kidney dialysis will be fully paid<sup>2</sup> if the insured person suffers from kidney failure, allowing patients to focus on recovery instead of medical bills.

<sup>1</sup> Full cover means the actual amount of eligible expenses charged after deducting the deductible (if any), and is subject to the annual benefit limit, lifetime benefit limit and other conditions. Psychiatric treatment and medical implants are excluded from full cover benefit. For further details, please refer to policy contract.

<sup>2</sup> Full cover of prescribed non-surgical cancer treatments and outpatient kidney dialysis are subject to annual benefit limit, lifetime benefit limit and other conditions. Further details of the terms, conditions, exclusions and limitations are provided in the policy contract.

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Moreover, while the VHIS Standard Plan covers unknown pre-existing conditions at the time of application, customers will only receive partial compensation after the second year of the policy effective date, and full compensation will not be given until the fourth year. In view of this, **“WiseGuard Pro”** will cover unknown pre-existing conditions from the policy effective date, and eligible expenses which arise will be fully reimbursed without any waiting period, offering additional protection for customers.

### **AXA “HKSH Wellness Experience” Programme; Taking care of all aspects of customers' health needs**

AXA Hong Kong understands that quality medical care and comprehensive coverage and services are the key to safeguarding the future. In addition to increasing the scope and flexibility of the medical care, **“WiseGuard Pro”** is fully supported by HKSH Medical Group and is the first to launch the AXA “HKSH Wellness Experience” Programme. It provides customers with primary care experience and serves the purpose to promote health and build a health-conscious mind on primary care and disease prevention.

**Dr. Joseph Chan, Chief Medical Officer of HKSH Medical Group and Deputy Medical Superintendent of Hong Kong Sanatorium & Hospital** pointed out, “HKSH Medical Group always promotes the importance of family medicine. Apart from providing continuous, comprehensive and holistic care to patients, family doctors also help to raise awareness of disease prevention at the first point of contact,” Dr. Chan added. “The cooperation with AXA Hong Kong at this time, together with HKSH Medical Group’s network of Family Medicine and Primary Care Centres, offers citizens to experience primary care, health consultation or vaccination services at convenient locations. The ‘HKSH Wellness Experience’ Programme aims to promote health-consciousness and disease prevention and enhance public understanding of family medicine. In addition, we hope to promote prevention and early detection of diseases, lower hospital admission rate and medical expenses in long run.”

From 26 July 2019 until 27 August 2019, designated customers who successfully apply for "WiseGuard Pro" will be granted one of the following health rewards from the Outpatient Department of Hong Kong Sanatorium & Hospital and five Family Medicine and Primary Care Centres under HKSH Medical Group<sup>3</sup>:

- three visits of outpatient services: each consultation includes a Resident Medical Officer's consultation fee and a other medical fee up to HK\$100; or
- a family medicine and primary care consultation: includes basic physical assessment such as body mass index, blood pressure measurements, blood sugar, urine protein and visual acuity test; or
- one vaccination service: includes one visit of vaccination service, up to HK\$810 vaccination fees.

### **Specialists and medical experts from “AXA Signature Network” offer extended healthcare; Launches “AXA Goal” and “no claim discount”**

Previously, AXA Hong Kong commissioned a market research company to conduct a survey<sup>4</sup>. More than half of the respondents (55%) indicated that they would not know where to seek for a second opinion despite that they would want one if diagnosed with serious disease. Around 60% (58%) of respondents suggested they mainly rely on recommendations from friends and relatives (39%), and online search data (18%) to find the right doctor for treatment. In view of this, if a customer of "WiseGuard Pro" is unfortunately diagnosed with a critical illness, AXA Hong Kong will offer free medical consultations and a second opinion service in Hong Kong from the “AXA

<sup>3</sup>Excessive cost on health rewards shall be borne by customers. For detailed terms, conditions and exclusions of the relevant basic plan and supplement, please refer to the relevant proposals, product brochures and policy contracts.

<sup>4</sup> AXA Hong Kong commissioned market research firm Edelman Intelligence to conduct an online survey of 1,000 Hong Kong people aged 18 or above in May 2019.

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Signature Network”<sup>5</sup>, which includes over 500 specialists and medical experts from Hong Kong Sanatorium & Hospital and other top private hospitals. Separately, registered nurses will also provide appropriate treatment options for customers with complex and serious diseases. If customers have any questions on their health condition, registered nurses from AXA Hong Kong is reachable through AXA nurse hotline during service hour to offer health tips.

To encourage customers to be more conscious of their health, eligible customers who download the mobile app – Emma by AXA - and participate in the AXA Goal membership, reaching the minimum number of achieved days per membership year (each day in which taking 10,000 steps or more will be considered as an “achieved day”), will have the chance to get a premium rebate in their next policy year. The more accumulative days achieved in the membership year, the more the premium rebates will be! In addition to the premium rebates provided by the AXA Goal Scheme, "WiseGuard Pro" clients who have not made a claim for three consecutive years before the next renewal, while the policy is still in force, will also enjoy a "no claim discount" at the time of renewal upon meeting specific requirement, up to 15% of the policy's annual premium of the previous year.

For information on AXA Hong Kong's VHIS certified products and related offers, please visit [vhis.com.hk](http://vhis.com.hk) / [www.axa.com.hk](http://www.axa.com.hk) or call the AXA hotline at (852) 2894 4758. To find out more about the AXA “HKSH Wellness Experience” Programme and AXA Goal, please refer to programme leaflet.

The above information is for reference only. For details of product features, content, terms, conditions and exclusions, please refer to the relevant programme brochures. For details and conditions of AXA “HKSH Wellness Experience Programme”, AXA Signature Network and AXA Goal, please refer to respective promotion materials.

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<sup>5</sup>“AXA Signature Network” is managed by AXA Hong Kong. As of 15 July 2019, the network covers over 500 general and specialist doctors from 6 private hospitals including Hong Kong Sanatorium & Hospital, Gleneagles Hong Kong Hospital, Baptist Hospital, Matilda International Hospital, Union Hospital and University of Hong Kong-Shenzhen Hospital (International Medical Centre).

Photo:



(from the Left) Dr. Alexander Chiu, Medical Director, Health and Employee Benefits, AXA Hong Kong and Macau ; Koh Yi Mien, Managing Director of Health and Employee Benefits of AXA Hong Kong and Macau; Dr. Walton Li, Chief Executive Officer of HKSH Medical Group and Medical Superintendent of Hong Kong Sanatorium & Hospital, and Dr. Joseph Chan, Chief Medical Officer of HKSH Medical Group and Deputy Medical Superintendent of Hong Kong Sanatorium & Hospital, together launch the “AXA WiseGuard Pro Medical Insurance Plan” and AXA “HKSH Wellness Experience Programme”.

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### ABOUT AXA HONG KONG

AXA Hong Kong and Macau, a member of the AXA Group, prides itself on serving over 1.3 million customers [1] in the region. In addition to being the #1 global Property & Casualty commercial lines insurer[2], we have also been the #1 insurance brand worldwide for ten consecutive years [3]. In Hong Kong and Macau, we are also one of the largest health protection providers.

‘Empowering people to live a better life’ is the goal of AXA Hong Kong and Macau, which is reflected in everything we do. We are one of the most diversified insurers, providing a full range of coverage for individual and commercial customers. We offer all-round, integrated solutions across Life, Health and Property & Casualty to address all their insurance needs.

As an innovative insurer, we leverage on Big Data and AI to transform the customer experience end-to-end, making insurance simpler and more personal. We continue to drive innovation notably in health and protection, supporting customers in prevention, treatment and recovery.

We also believe it is our inherent responsibility to support the communities in which we operate. AXA Foundation is our flagship corporate social responsibility programme covering all of our efforts in promoting health, education and community support to create a positive and lasting impact in Hong Kong and Macau.

<sup>[1]</sup> Including customers of AXA China Region Insurance Company Limited, AXA China Region Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability), and AXA General Insurance Hong Kong Limited

<sup>[2]</sup> AXA Corporate Solutions, AXA Matrix Risk Consultants, AXA Insurance Company, and AXA Art with AXA XL’s insurance and reinsurance operations combined

<sup>[3]</sup> Interbrand Best Global Brand 2018 (By brand value)

### About HKSH Medical Group

**HKSH Medical Group**, officially launched in September 2017, promotes public health and advanced medicine through a multi-faceted, coordinated approach in clinical services, medical education, scientific research and public health education. Members of the Group, including Hong Kong Sanatorium & Hospital, HKSH Healthcare HKSH Eastern Medical Centre, are dedicated to offering top-quality holistic care to patients, upholding the motto “Quality in Service, Excellence in Care”.

**Hong Kong Sanatorium & Hospital** is one of the leading private hospitals in Hong Kong. With the motto “Quality in Service Excellence in Care”, the Hospital is committed to serving the public as well as promoting medical education and research.

**HKSH Healthcare** comprises a network of medical centres, which aim at delivering state-of-the-art and patient-centred care in Hong Kong. It offers top-quality community care, primary care and specialty care at convenient locations throughout Hong Kong.

**HKSH Eastern Medical Centre** is the new medical landmark in Hong Kong East. It houses HKSH Cancer Centre which provides advanced and full range of cancer treatment options, Family Medicine and Primary Care and Health Assessment services.

**THIS PRESS RELEASE IS AVAILABLE ON AXA’S WEBSITE: [AXA.COM.HK](http://AXA.COM.HK)**

### IMPORTANT LEGAL INFORMATION AND CAUTIONARY STATEMENTS CONCERNING FORWARD-LOOKING STATEMENTS

Certain statements contained herein may be forward-looking statements including, but not limited to, statements that are predictions of or indicate future events, trends, plans, expectations or objectives. Undue reliance should not be placed on such statements because, by their nature, they are subject to known and unknown risks and uncertainties and can be affected by other factors that could cause AXA HONG KONG’s actual results to differ materially from those expressed or implied in such forward-looking statements. Please refer to Part 4 - “Risk Factors and Risk Management” of AXA HONG KONG’s Registration Document for the year ended December 31, 2017, for a description of certain important factors, risks and uncertainties that may affect AXA HONG KONG’s business and/or results of operations. AXA HONG KONG undertakes no obligation to publicly update or revise any of these forward-looking statements, whether to reflect new information, future events or circumstances or otherwise, except as required by applicable laws and regulations.

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