

# Emma by AXA App User Guide AXA Goal & AXA Goal (Lite)

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Which premium rebate programme would you like to inquire about?

Please click the applicable button

[AXA Goal](#)

[AXA Goal \(Lite\)](#)



**Hi, Customer of AXA Goal Programme.  
Let me help you understand more.**

## Which part of the AXA Goal Programme would you like to know more about?

Please click the applicable button

Membership Eligibility

Membership Enrolment

Premium Rebate

Connect Tracking Device

Calculate and Check Membership  
Year

FAQ / Support & Reminder



Hi, Customer of AXA Goal Programme.  
Let me help you understand more about **premium  
rebate.**

# Membership Eligibility - AXA Goal

## Products covered by the programme

AXA WiseGuard Pro Medical Insurance Plan\* “WiseGuard Pro”  
WiseProtect Pro Medical Insurance Plan\* “WiseProtect Pro”



\*Hong Kong Client: AXA WiseGuard Pro Medical Insurance Plan (“WiseGuard Pro”),  
Macau Client: WiseProtect Pro Medical Insurance Plan (“WiseProtect Pro”)

Terms and conditions apply. Please refer to AXA Goal Programme Promotion Leaflet for details of earning premium rebate.


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# Membership Eligibility - AXA Goal

## Eligibilities

1. Successfully apply for “WiseGuard Pro” / “WiseProtect Pro” as a basic plan and/or supplement
2. Named as the policy holder and insured person of “WiseGuard Pro” / “WiseProtect Pro” ; or named as the insured person of “WiseGuard Pro” / “WiseProtect Pro” and has attained the age of 18
3. Download  Emma by AXA app and complete AXA Goal enrolment process



When the policy takes effect, if the insured is under 18 years old, **neither** the policyholder **nor** the insured is **eligible** to register for AXA Goal



The insured person is **eligible** to register for AXA Goal only after reaching the age of 18

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Hi, Customer of AXA Goal Programme.  
Let me help you understand more about **premium  
rebate.**

# Premium Rebate - AXA Goal

## Reward Level

# Walk more, more Rebate!

Simply connect your tracking device to your registered Emma by AXA account and reach the minimum number of achieved days (i.e. each day in which you walk 10,000 steps or more will be considered as an “Achieved Day”) per membership year, you may earn up to 20% premium rebate for payment of premium for the next policy year of your “WiseGuard Pro”/ “WiseProtect Pro” policy. The greater the number of Achieved Days you accumulate in your membership year, the greater the premium rebate you can earn! \*



10,000 steps

AXA Goal reward			
Reward level	Crystal	Jade	Diamond
Premium rebate <sup>iv</sup> percentage	5%	10%	20%
Minimum number of Achieved Days per membership year <sup>iii</sup>	50 days	125 days	250 days

\* Terms and conditions apply. Please refer to AXA Goal Programme Promotion Leaflet for details of earning premium rebate.

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# Premium Rebate - AXA Goal

## First year sign-up bonus

You may be remunerated for **50 Achieved Days**, as a reward to your successful application for “WiseGuard Pro”/ “WiseProtect Pro”, if you enrol AXA Goal within the **specified period**<sup>^</sup>. In the next eligible policy year, you can enjoy a minimum of



**5% Premium Rebate  
(First year sign-up bonus)**



<sup>^</sup>To enjoy the first-year sign-up bonus, eligible customer should download the Emma by AXA app and complete the AXA Goal enrolment process at any time between the issue date of “WiseGuard Pro”/ “WiseProtect Pro” and 42 days prior to the first policy anniversary (both dates inclusive)

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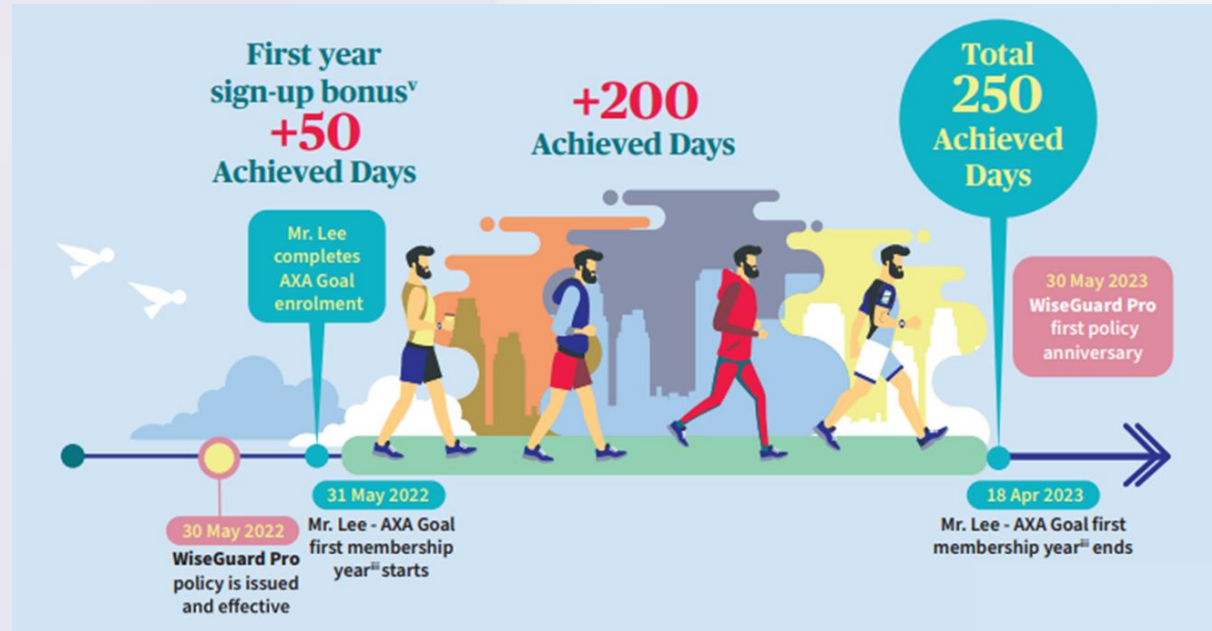


Hi, Customer of AXA Goal Programme.  
Let me help you understand more about **calculate  
and check membership year.**

# Membership Year Calculation - AXA Goal

**First membership year** = From the day of completing the AXA Goal enrolment to **42 days** before the first policy anniversary

**The subsequent membership year** = **12 months** from the day following the end of the previous membership year



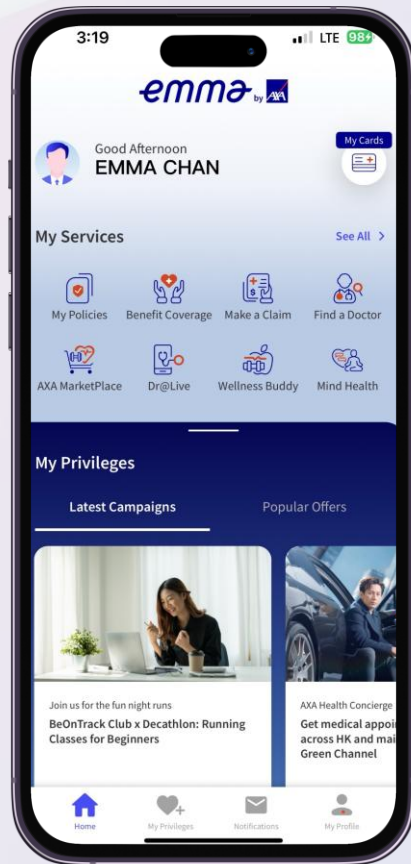
**Illustrative Example:**

**The first membership year** = 31 May 2022 – 18 Apr 2023

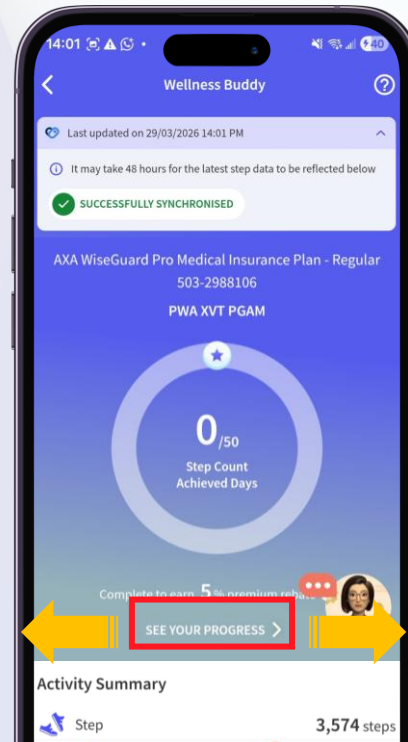
**The second membership year** = 19 Apr 2023 – 18 Apr 2024

# How to check Membership End Date - AXA Goal

1. Click “Wellness Buddy”

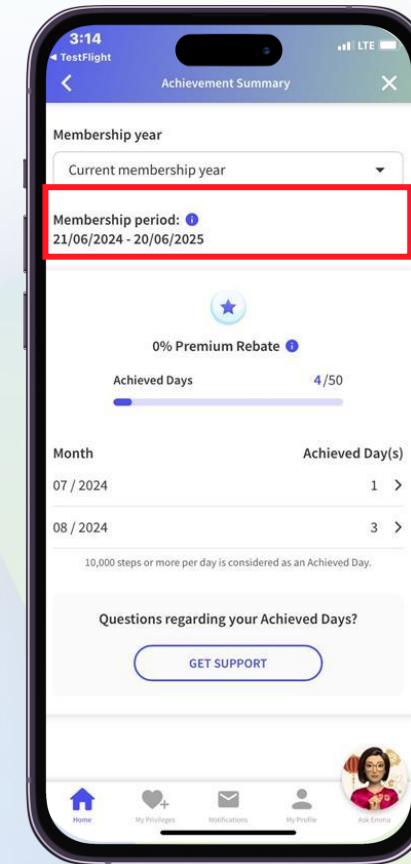


3. Click “See Your Progress”



For multiple policies, swipe left or right to view each one.

3. Check Membership End Date



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Hi, Customer of AXA Goal Programme.  
Let me help you understand more about **membership enrolment**.

# Membership Enrolment - AXA Goal

## Scenario 1

The policy owner  
is same as  
insured



Policy Owner

=



Insured



1

Download and register



2

Complete AXA Goal enrolment process

More information...

3

Connect tracking device

More information...

4

Regular login and check steps record

More information...

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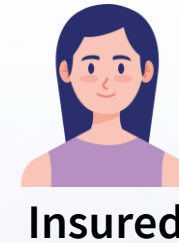
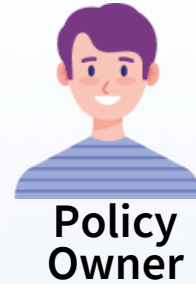
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# Membership Enrolment - AXA Goal

## Scenario 2

Policy owner  
different from  
insured



18 Years Old and above



1

 Owner  
download and register






2

 Owner  
grant access to insured

More information...

3

 Insured  
download and register



4

 Insured  
complete AXA Goal enrolment process


More information...

5

 Insured  
connect tracking device

More information...

6

 Insured regular login and check steps record

More information...

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**Hi, Customer of AXA Goal (Lite) Programme.  
Let me help you understand more.**

## Which part of the AXA Goal (Lite) Programme would you like to know more about?

Please click the applicable button

Membership Eligibility

Membership Enrolment

Premium Rebate

Connect Tracking Device

Calculate and Check Membership  
Year

FAQ / Support & Reminder



Hi, Customer of AXA Goal (Lite) Programme.  
Let me help you understand more about **premium  
rebate.**

# Membership Eligibility - AXA Goal (Lite)

The product covered by the programme

## CareForAll Critical Illness Plan\*



\*CareForAll Critical Illness Plan (“CareForAll”)

Terms and conditions apply.

Please refer to AXA Goal (Lite) Programme Promotion Leaflet for details of earning premium rebate.


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# Membership Eligibility - AXA Goal (Lite)

## Eligibilities

1. Successfully apply for “CareForAll” as a basic plan
2. Named as the owner and insured of “CareForAll” ; or named as the insured person of “CareForAll”
3. Download  Emma by AXA app and complete AXA Goal (Lite) enrolment process



Hi, Customer of AXA Goal (Lite) Programme.  
Let me help you understand more about **premium  
rebate.**

# Premium Rebate - AXA Goal (Lite)

## Reward Level

Simply connect your tracking device to your registered Emma by AXA account and reach the minimum of 125 Achieved Days per membership year (“Achieved Day” refers to a day on which you walk 10,000 steps or more), you may earn a 10% premium rebate for payment of premium for the next policy year of your “CareForAll” policy.\*

### AXA Goal (Lite) reward



Premium rebate<sup>iv</sup>  
percentage

**10%**



Minimum number of  
Achieved Days per  
membership year<sup>ii</sup>

**125  
Days**

\* Terms and conditions apply.

Please refer to AXA Goal (Lite) Programme Promotion Leaflet for details of earning premium rebate.

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\(Lite\) Menu](#)

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Content](#)



# Premium Rebate - AXA Goal (Lite)

## First year sign-up bonus

You will be remunerated for **50 Achieved Days**, as a reward to your successful application for “CareForAll”, if you enrol AXA Goal (Lite) within the **specified period**<sup>^</sup>. This allows you to reach the minimum no. of Achieved Days faster in the first membership year.



**50 Achieved Days  
(First year sign-up bonus)**



<sup>^</sup>To enjoy the first-year sign-up bonus, eligible customer should download the Emma by AXA app and complete the AXA Goal (Lite) enrolment process at any time between the issue date of “CareForAll” and 42 days prior to the first policy anniversary (both dates inclusive)

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Hi, Customer of AXA Goal (Lite) Programme.  
Let me help you understand more about **calculate  
and check membership year.**

# Membership Year Calculation - AXA Goal (Lite)

**First membership year** = From the day of completing the AXA Goal (Lite) enrolment to **42 days** before the first policy anniversary

**The subsequent membership year** = **12 months** from the day following the end of the previous membership year



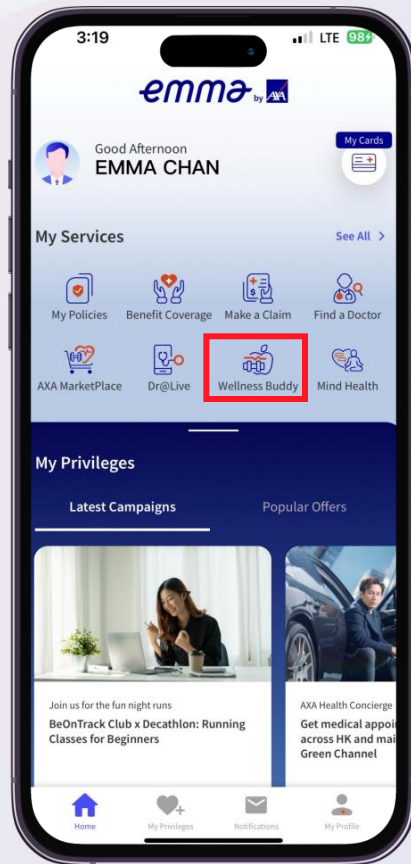
**Illustrative Example:**

**First membership year** = 26 Dec 2023 – 13 Nov 2024

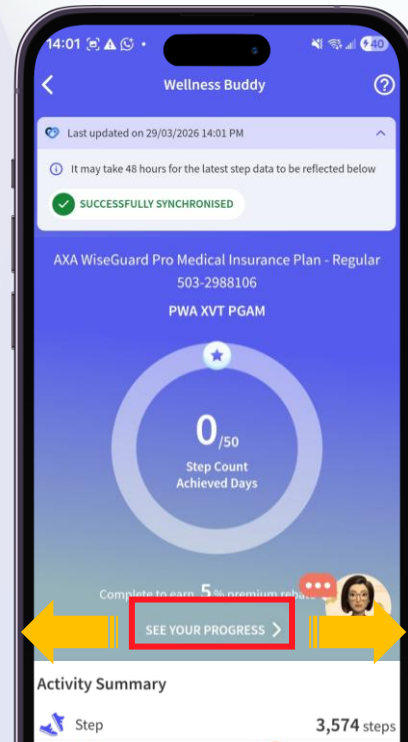
**The second membership year** = 14 Nov 2024 – 13 Nov 2025

# How to check Membership End Date - AXA Goal (Lite)

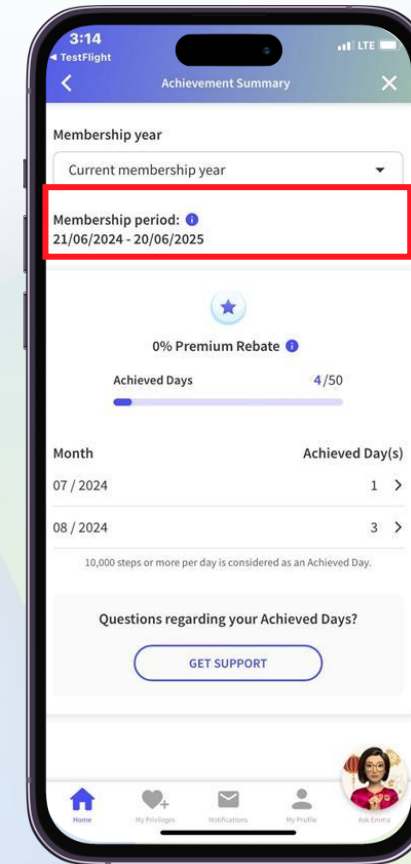
1. Click “Wellness Buddy”



2. Click “See Your Progress”



3. Check Membership End Date



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Hi, Customer of AXA Goal (Lite) Programme.  
Let me help you understand more about **membership enrolment**.

# Membership Enrolment - AXA Goal(Lite)

## Scenario 1

The policy owner is same as insured



Policy Owner

=



Insured



1

Download and register



2

Complete AXA Goal (Lite) enrolment process

More information...

3

Connect tracking device

More information...

4

Regular login and check steps record

More information...

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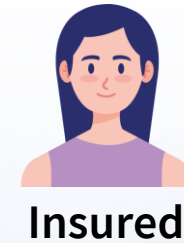
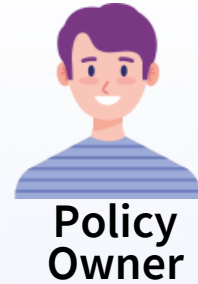
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# Membership Enrolment - AXA Goal(Lite)

## Scenario 2


The policy owner is different from insured




18 Years Old and above



1

 **Owner**  
Download and register





2

 **Owner**  
Grant access to the insured

More information...

3

 **Insured**  
Download and register



4

 **Insured**  
Complete AXA Goal(Lite) enrolment process


More information...

5

 **Insured**  
Connect tracking device

More information...

6

 **Insured**  
Regular login and check steps record

More information...

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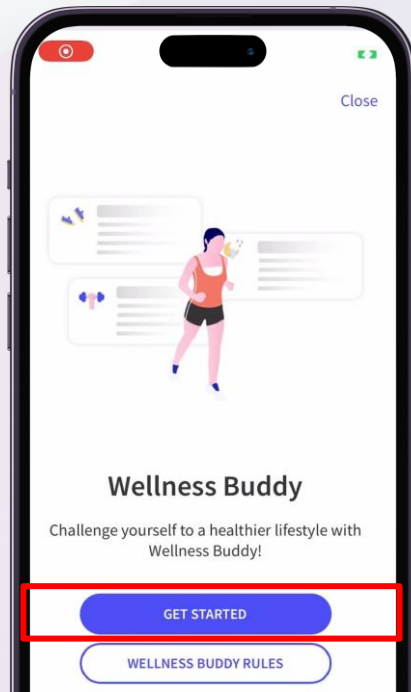





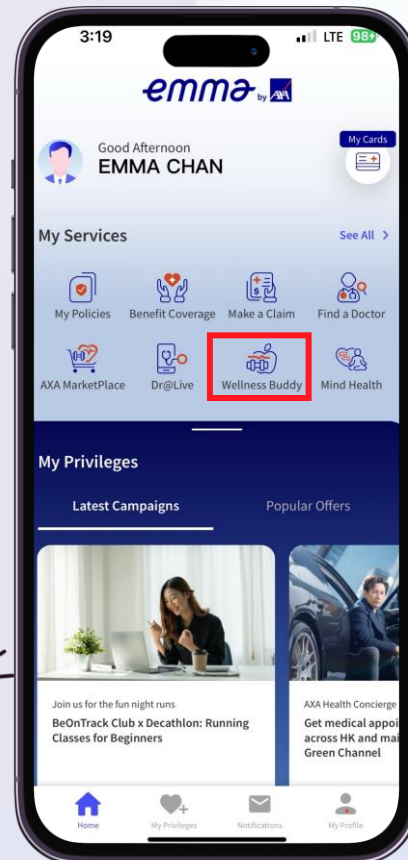
Hi, Customer of AXA Goal / AXA Goal (Lite) Programme.  
Let me help you understand more about **connect**  
**tracking device.**

# How to complete the enrolment process for AXA Goal/AXA Goal (Lite)

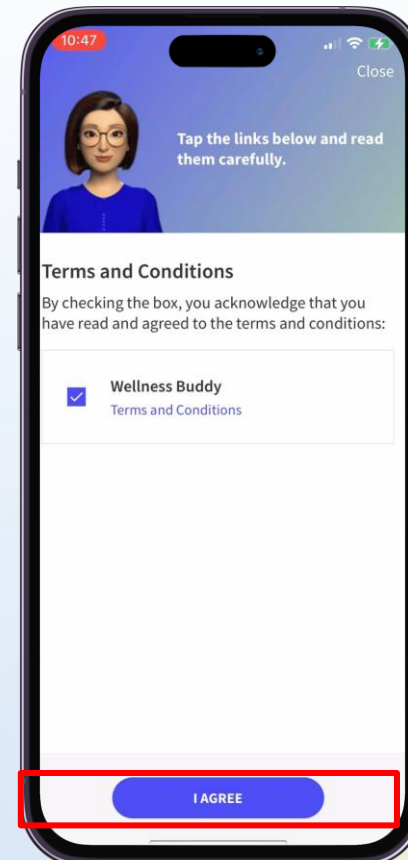
1. Click “Get Started” / “Wellness Buddy”



This registration page will automatically pop-up when you login to  for the first time



2. Select policy and agree the terms and conditions



Click here to learn how to connect the tracking device

## What type of mobile phone will you be connecting?

Please click the applicable button



Android Phone



iPhone

# What type of tracking device will you be connecting?

Please click the applicable button



Fitbit



Garmin

# What type of tracking device will you be connecting?

Please click the applicable button



Apple Health



Fitbit



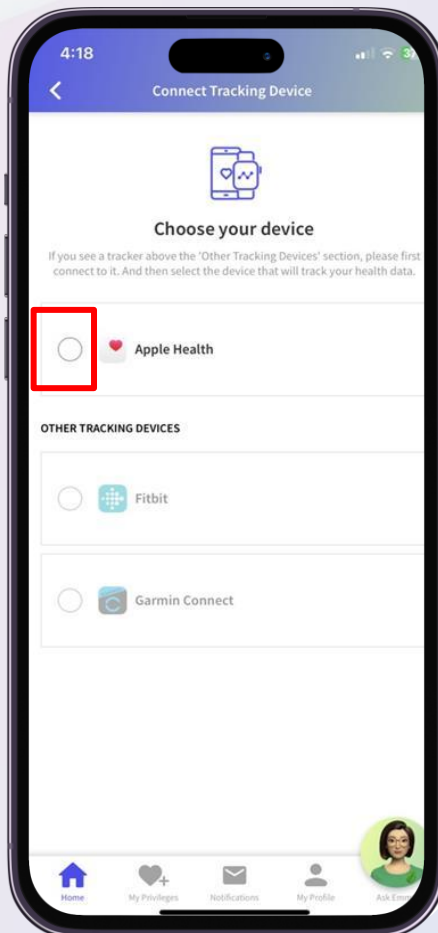
Garmin

# Connect Tracking Device - AXA Goal & AXA Goal (Lite)

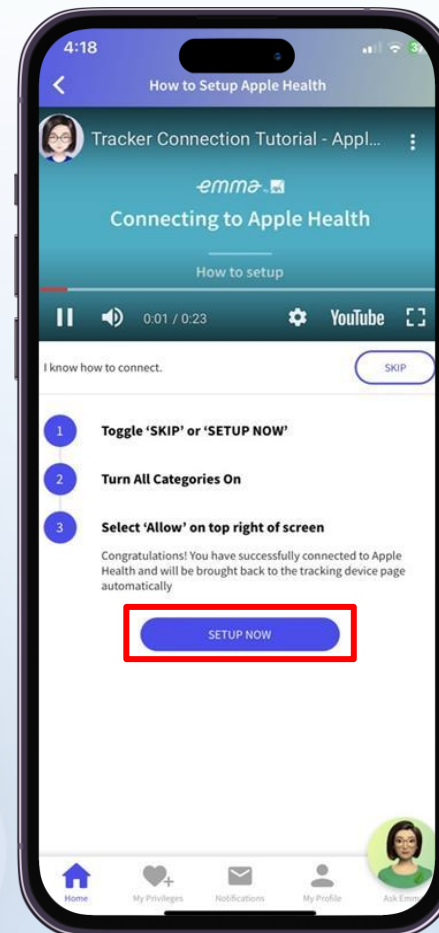



## Apple Health (Apple User)

1. Tap “Apple Health”



2. Click “Skip”/ “Setup now”



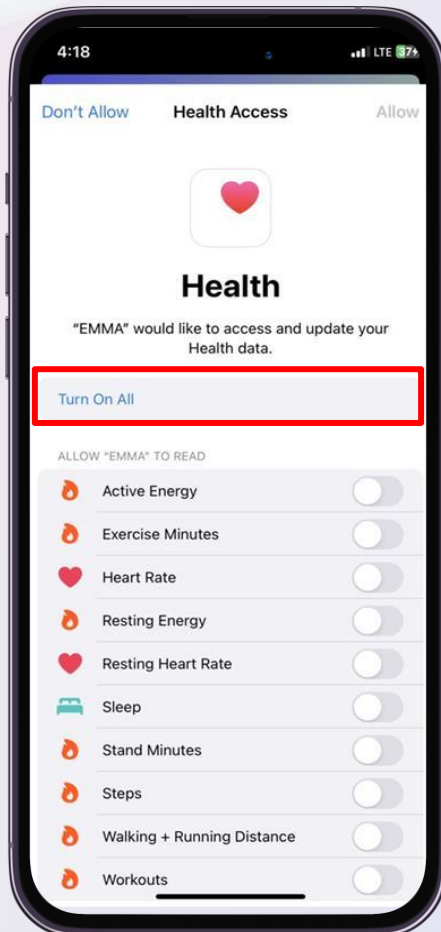
You can open the tutorial video to learn more 

# Connect Tracking Device - AXA Goal & AXA Goal (Lite)

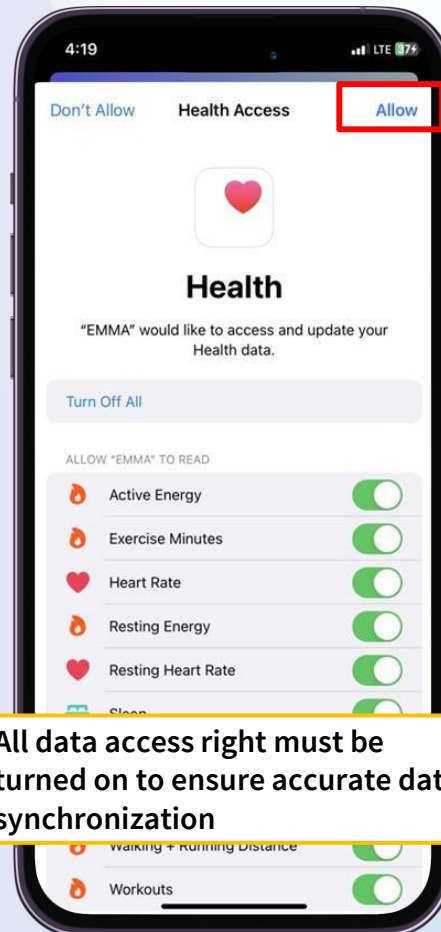


## Apple Health (Apple User)

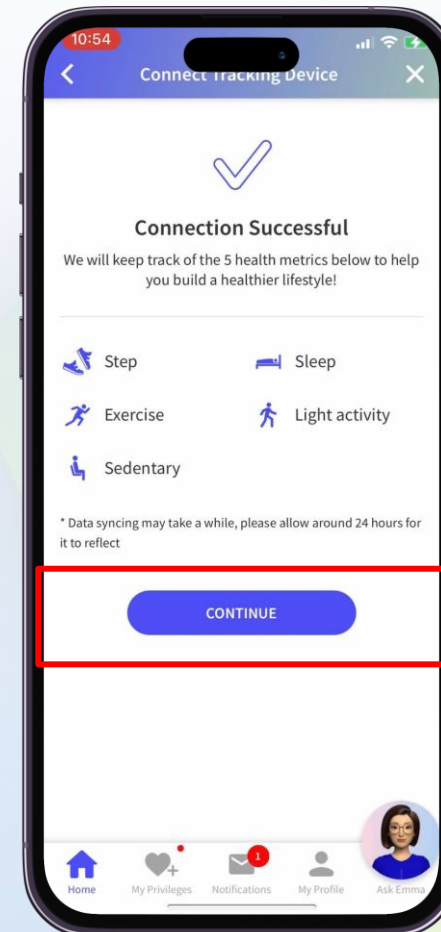
3. Click “Turn On All”



4. Click “Allow”



5. Click “Continue”

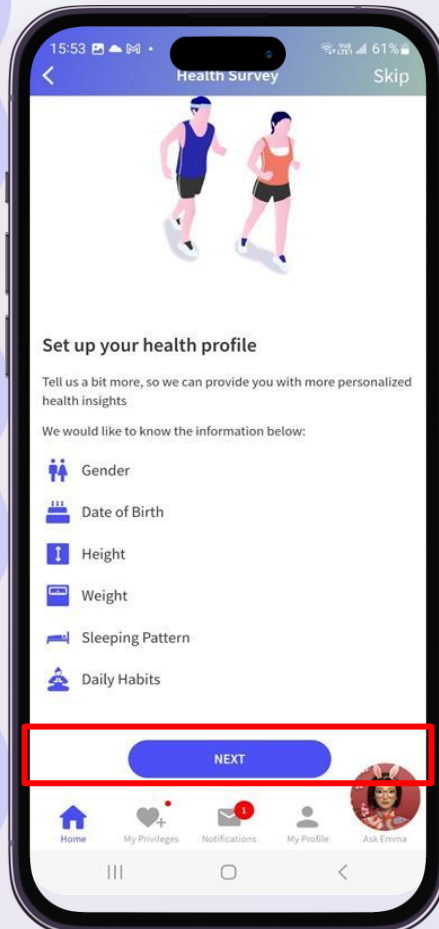


# Connect Tracking Device - AXA Goal & AXA Goal (Lite)

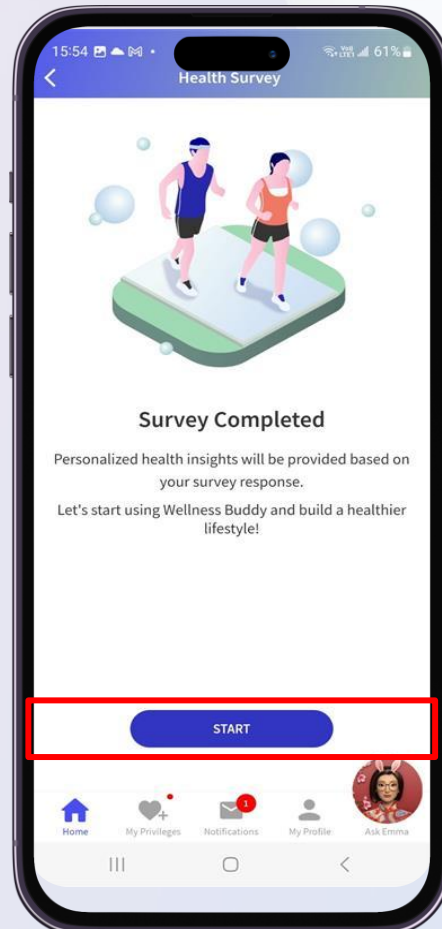


## Apple Health (Apple User)

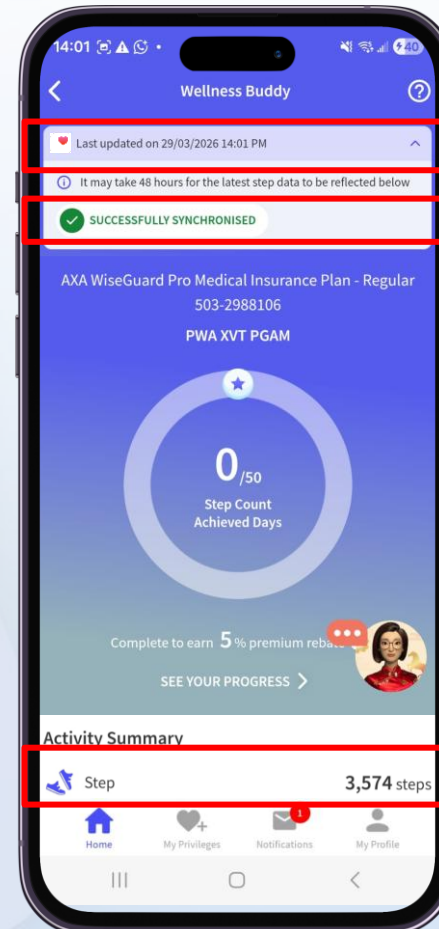
6. Click "Next" to complete Health Survey



7. Survey completed, click "Start"



8. Login regularly to check the connection status



If the interface displays the following items, the connection is successful:

- Apple Health icon
- Last update date and time
- "Successfully Synchronised"
- Step count data (non-zero)

✓ Data will be synchronized within 48 hours after successfully connected



Connect other tracking devices

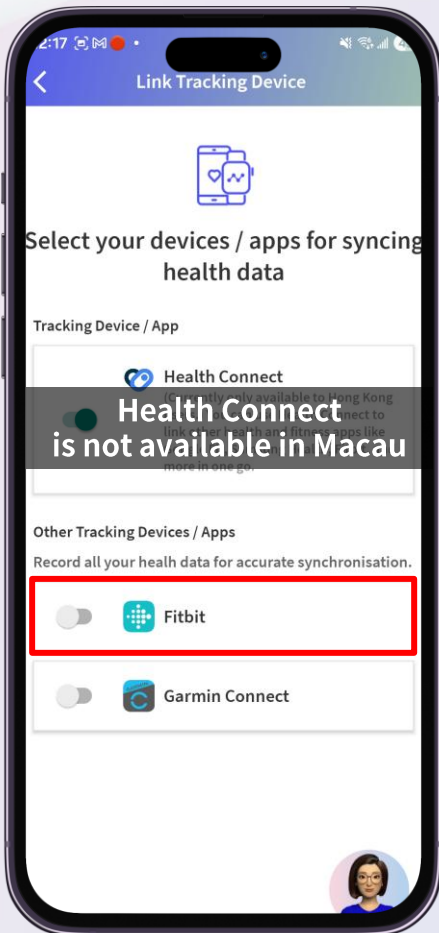
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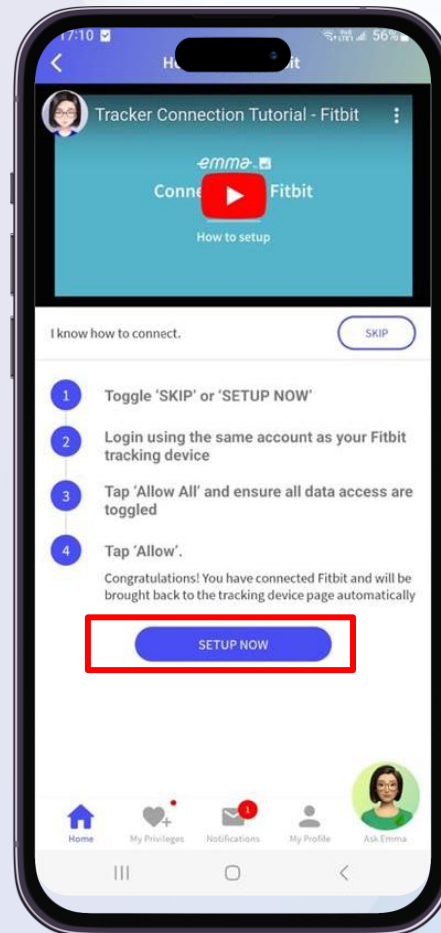
# Connect Tracking Device - AXA Goal & AXA Goal (Lite)

## Fitbit (Android User)

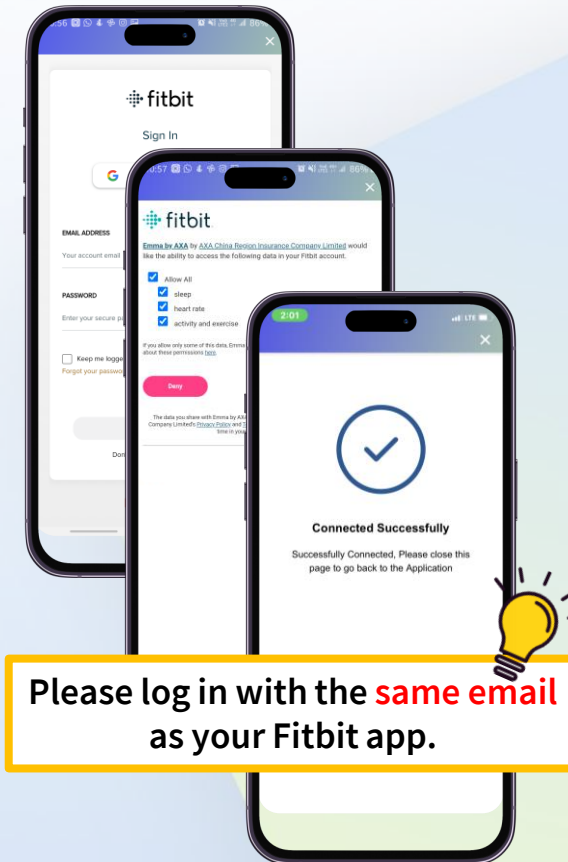
1. Click "Fitbit" after connected Health Connect



2. Click "Setup Now"



3. Complete Fitbit connection procedure

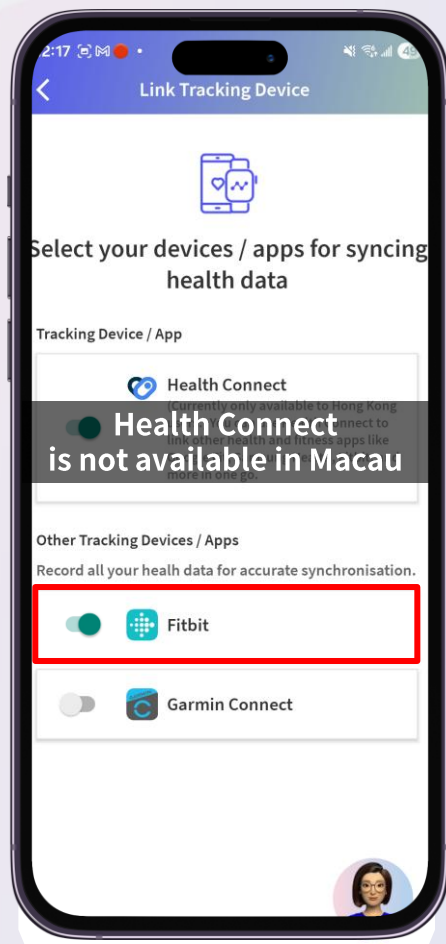


Please log in with the **same email** as your Fitbit app.

# Connect Tracking Device - AXA Goal & AXA Goal (Lite)

## Fitbit (Android User)


4. If 'Fitbit' is connected, the corresponding toggle lights up



5. login regularly to check the connection status



If the interface displays the following items, the connection is successful:

-  Fitbit icon
- Last update date and time
- "Successfully Synchronised"
- Step count data (non-zero)

- ✓ Data will be synchronized **within 48 hours** after successfully connected
- ✓ **Login regularly** to check the connection status

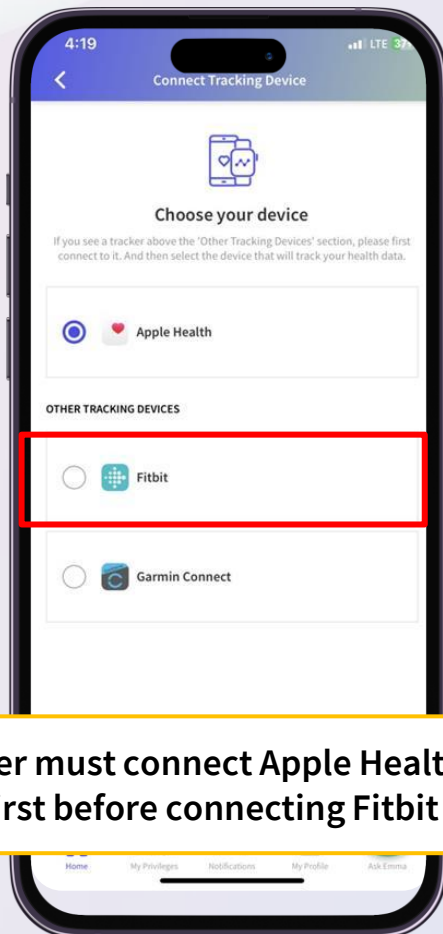
Connect other tracking devices

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# Connect Tracking Device - AXA Goal & AXA Goal (Lite)

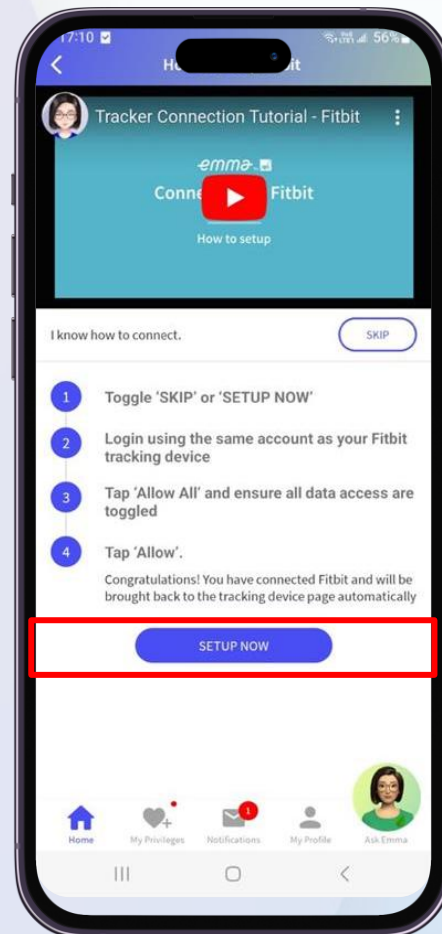
## Fitbit (Apple User)

1. Click "Fitbit" after connected Apple Health

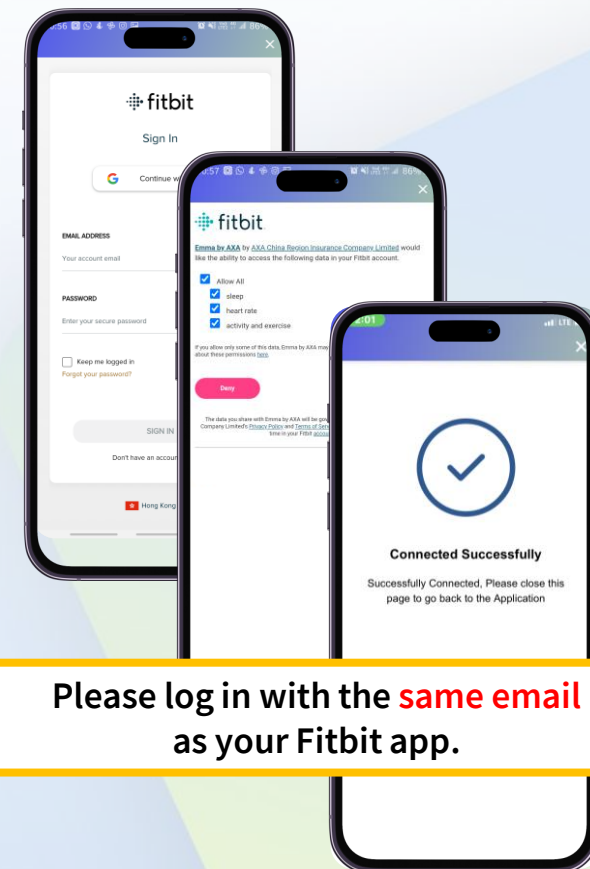



 User must connect Apple Health first before connecting Fitbit

2. Click "Setup Now"



3. Complete Fitbit connection procedure

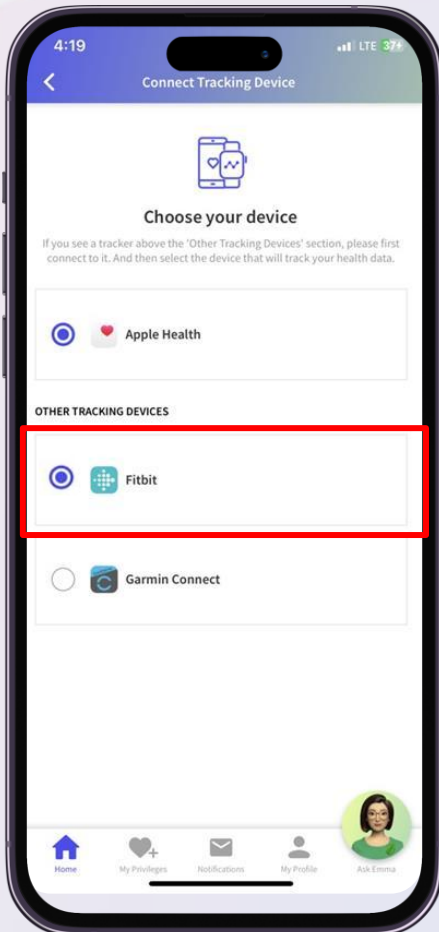


 Please log in with the **same email** as your Fitbit app.

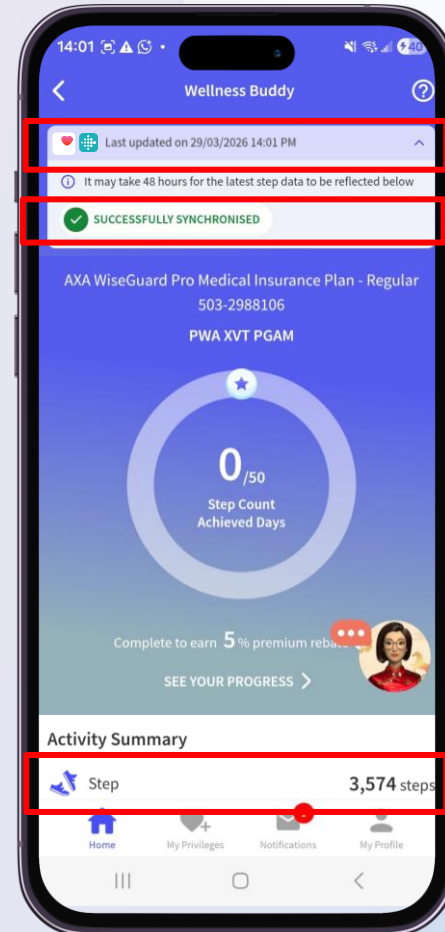
# Connect Tracking Device - AXA Goal & AXA Goal (Lite)

## Fitbit (Apple User)



4. If "Fitbit" is connected, the corresponding toggle lights up




5. login regularly to check the connection status



If the interface displays the following items, the connection is successful:

-  Apple Health icon &  Fitbit icon
- Last update date and time
- "Successfully Synchronised"
- Step count data (non-zero)

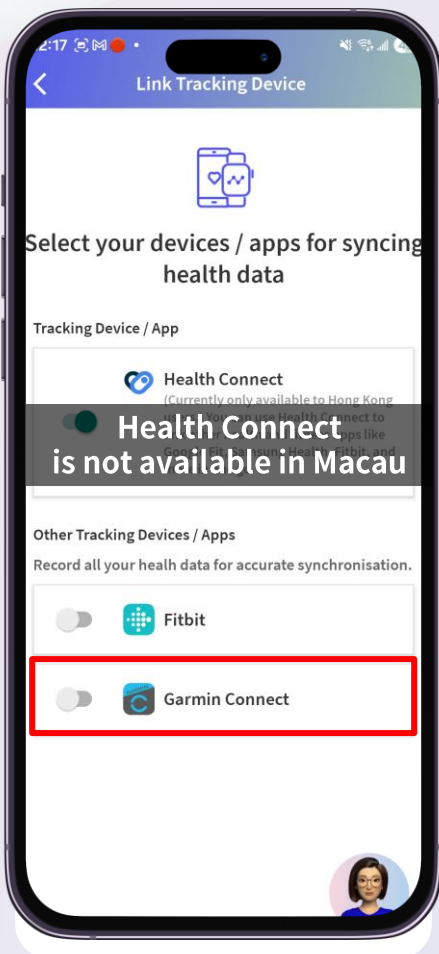
- 
- ✓ Must connect both **Apple Health** and **Fitbit** simultaneously
  - ✓ System will record the **higher steps** per day between trackers
  - ✓ Data will be synchronized **within 48 hours** after successfully connected
  - ✓ **Login regularly** to check the connection status

# Connect Tracking Device - AXA Goal & AXA Goal (Lite)

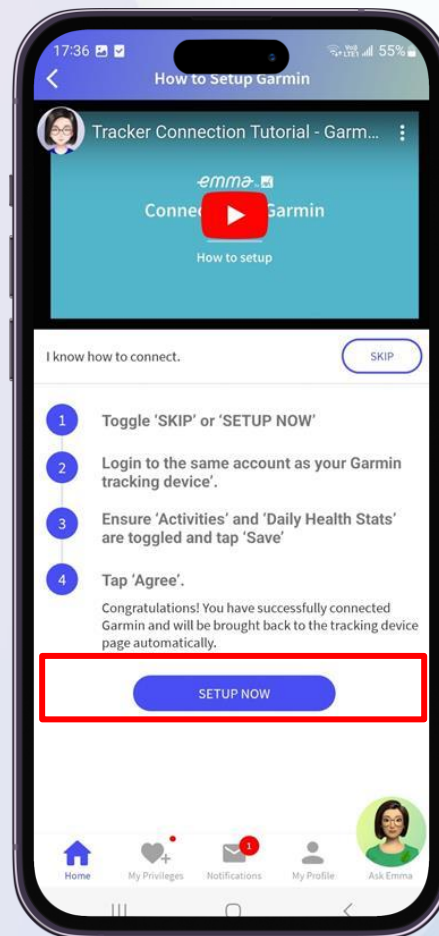


## Garmin (Android User)

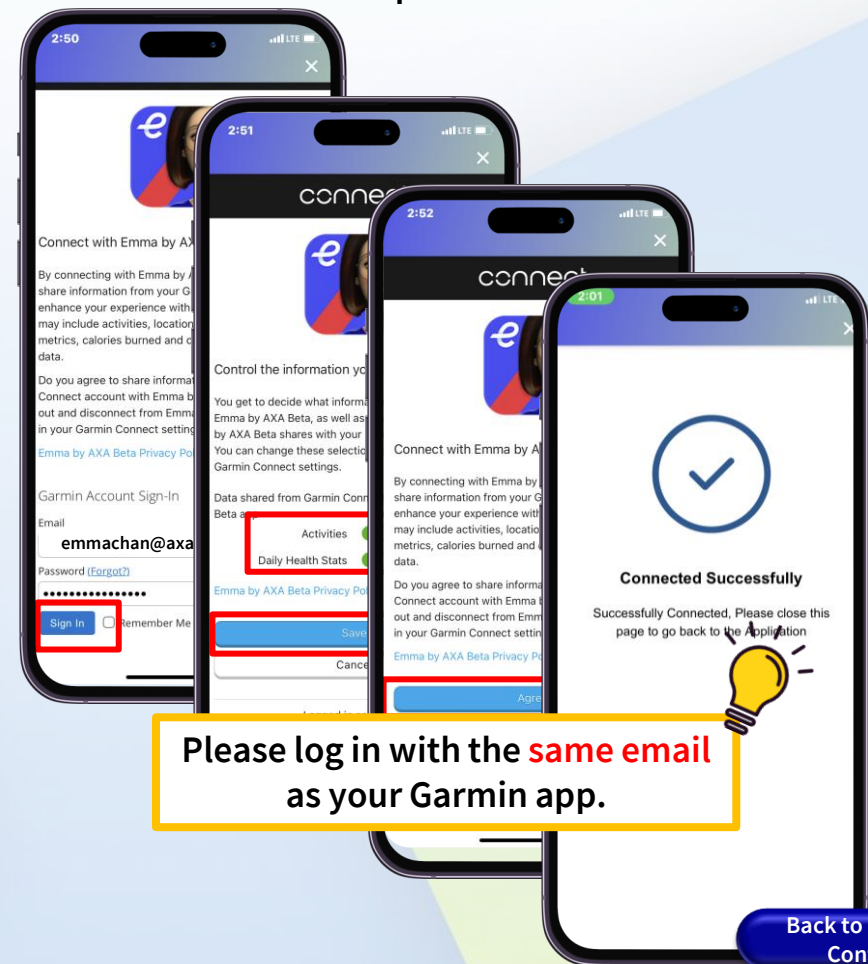
1. Click "Garmin" after connected Health Connect



2. Click "Setup Now"



3. Complete Garmin connection procedure



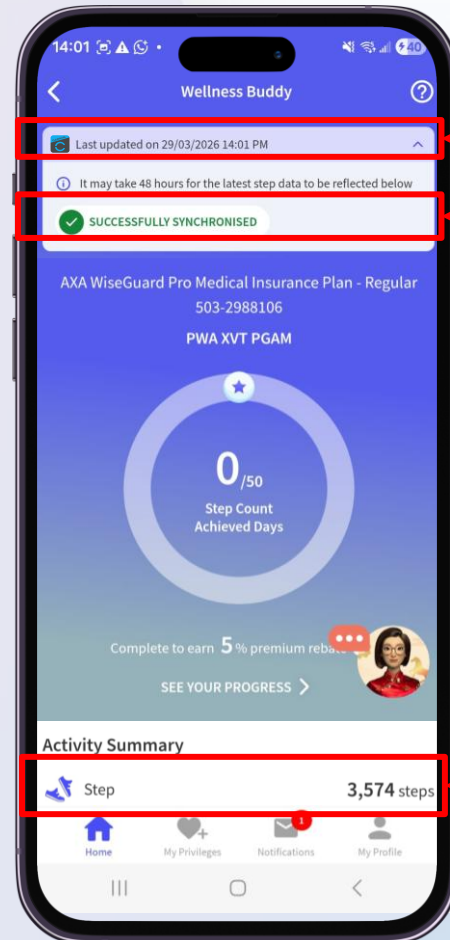
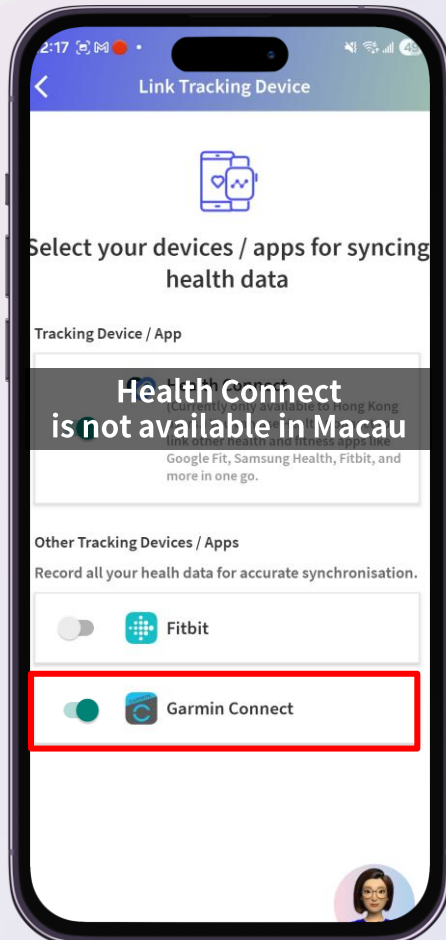
# Connect Tracking Device - AXA Goal & AXA Goal (Lite)




## Garmin (Android User)

4. If “Garmin” is connected, the corresponding toggle lights up.

5. login regularly to check the connection status



If the interface displays the following items, the connection is successful:

-  Garmin icon &
- Last update date and time
- "Successfully Synchronised"
- Step count data (non-zero)

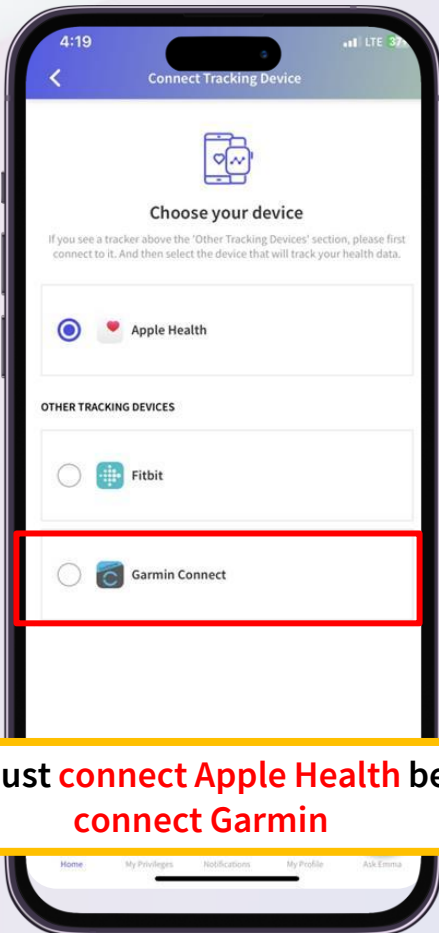
- ✓ Data will be synchronized **within 48 hours** after successfully connected
- ✓ **Login regularly** to check the connection status

# Connect Tracking Device - AXA Goal & AXA Goal (Lite)



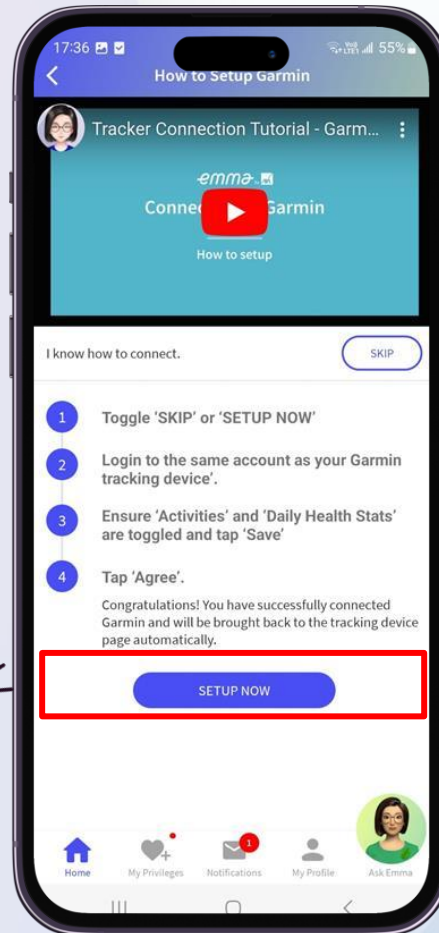
## Garmin (Apple User)

1. Click "Garmin" after connected Health Connect

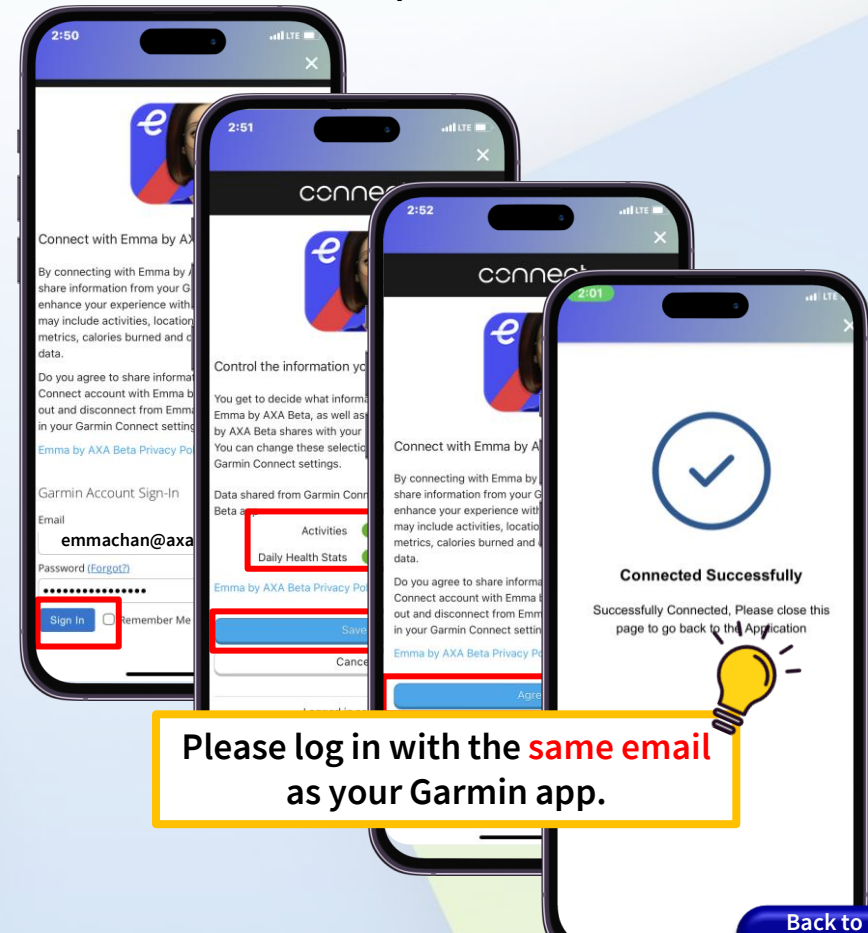


User must **connect Apple Health** before **connect Garmin**

2. Click "Setup Now"



3. Complete Garmin connection procedure



Please log in with the **same email** as your Garmin app.

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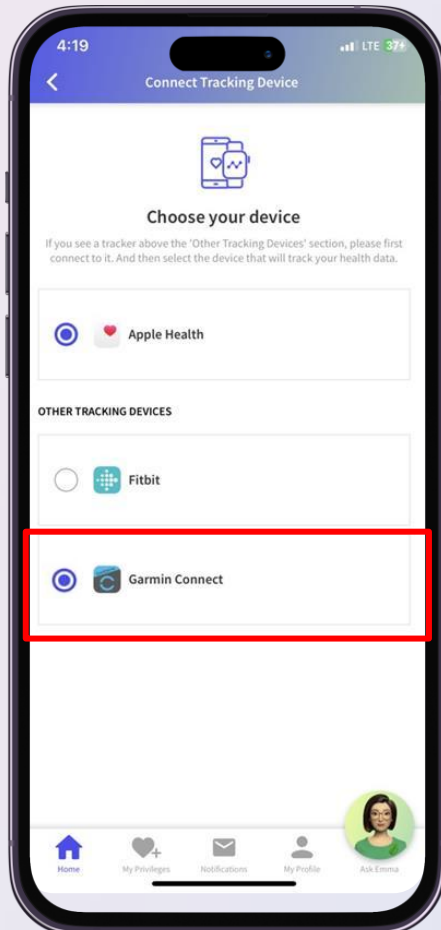


# Connect Tracking Device - AXA Goal & AXA Goal (Lite)

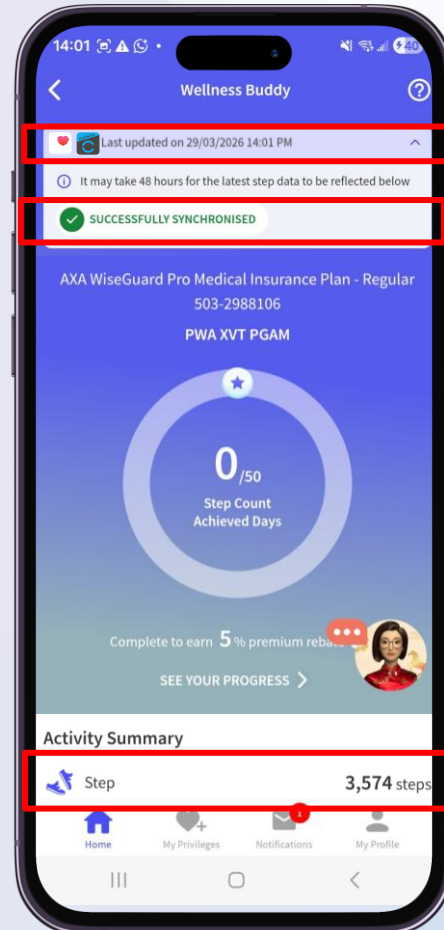


## Garmin (Apple User)



4. If 'Garmin' is connected, the corresponding toggle lights up



5. login regularly to check the connection status



If the interface displays the following items, the connection is successful:

-  Apple Health icon &  Garmin icon
- Last update date and time
- "Successfully Synchronised"
- Step count data (non-zero)

- ✓ Must connect both **Apple Health** and **Garmin** simultaneously
- ✓ System will record the **higher steps** per day between trackers
- ✓ Data will be synchronized **within 48 hours** after successfully connected
- ✓ **login regularly** to check the connection status



Hi, Customer of AXA Goal / AXA Goal (Lite) Programme.  
Let me help you understand more about [FAQ / Support & Reminder](#).

## Which part of the FAQ / Support & Reminder would you like to know more about?

Please click the applicable button

How to check Step Record

Check Tracking Device Permissions

How to grant access to Insured

Missing Achieved Days

Check Tracking Device Connection

Reminder

# How to check your tracking device permissions?

Please click the applicable button



Apple Health

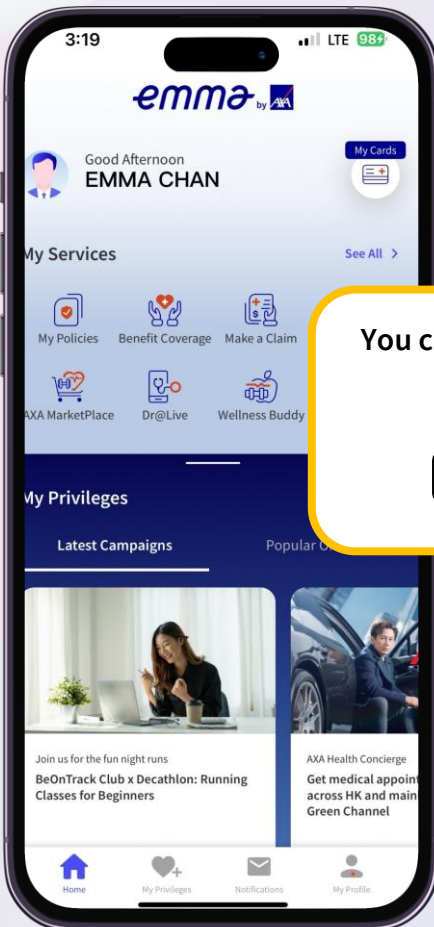


Fitbit

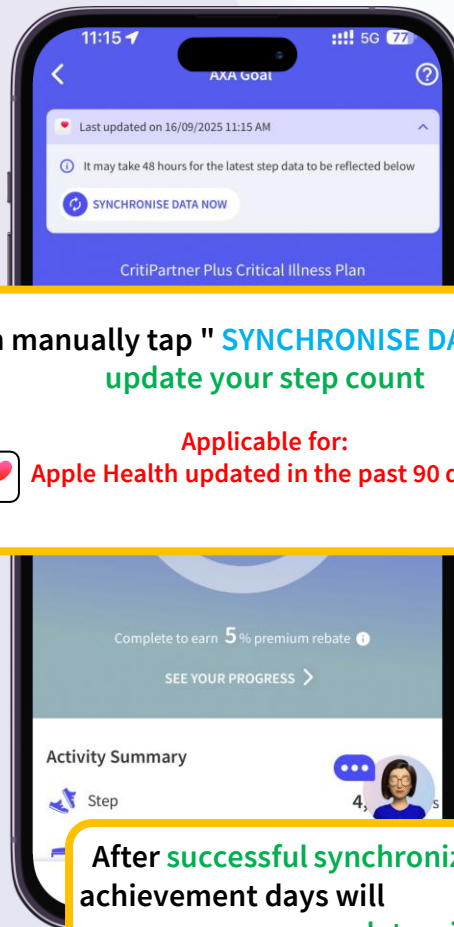
# FAQ

## 1. How to check Step Record

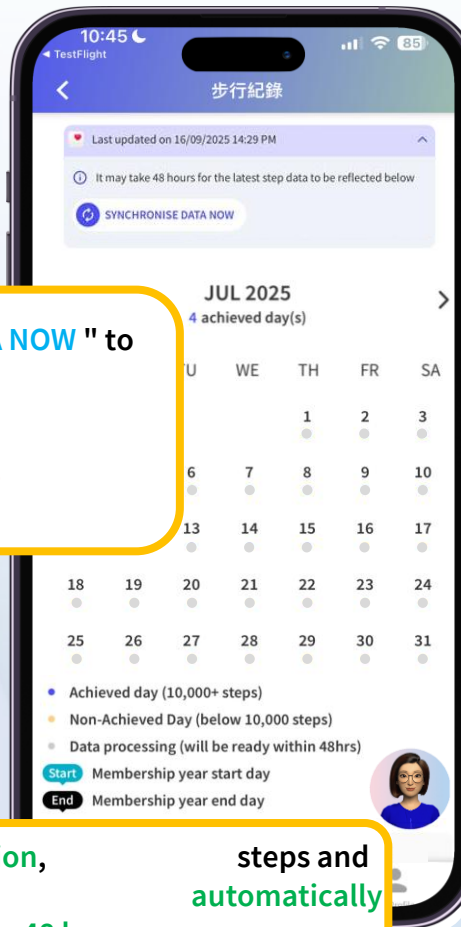
1. Click "Wellness Buddy"



2. Click "See your progress"



3. Check step record



You can manually tap "SYNCHRONISE DATA NOW" to update your step count

Applicable for:  
Apple Health updated in the past 90 days

After successful synchronization, achievement days will update within 48 hours

steps and automatically

**Achieved Day**(10,000+ steps)  
The system has recorded the step count

**Non-Achieved Day**(below 10,000 steps)  
The system has recorded the no. of steps

**Data processing**  
(will be ready within 48 hours)  
The system is currently reading the no. of steps

The days without any dots

- Not yet connected to any tracking device
- The system is unable to read your data

➔ You need to reconnect the tracking device

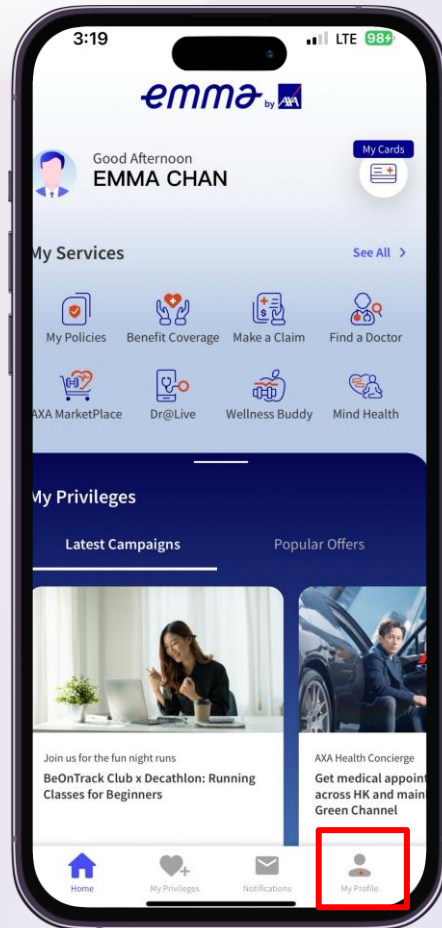
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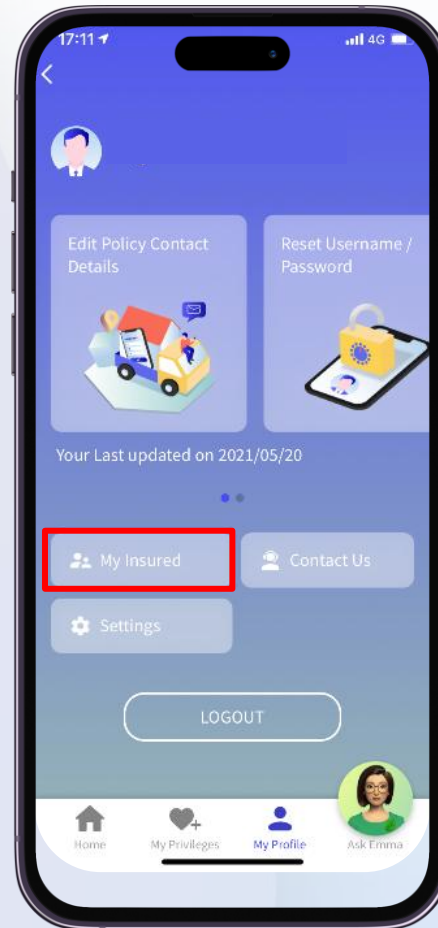


# FAQ

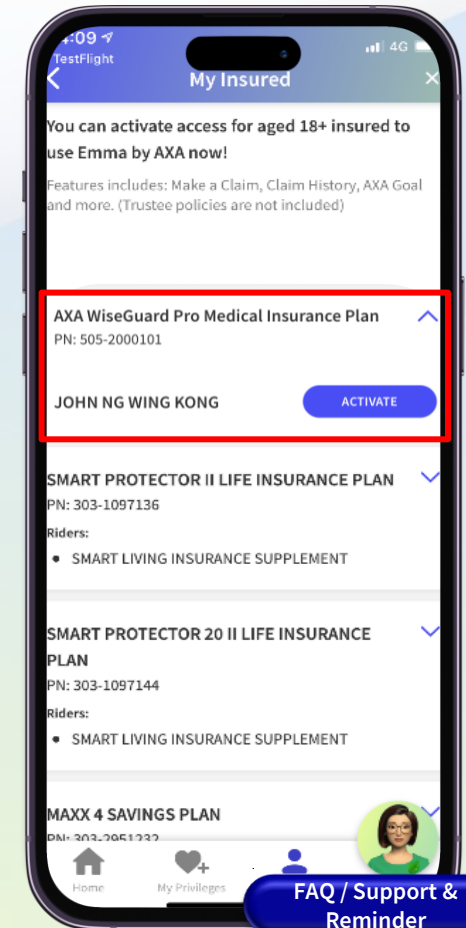
1. Tap “My Profile”



2. Tap “My Insured”



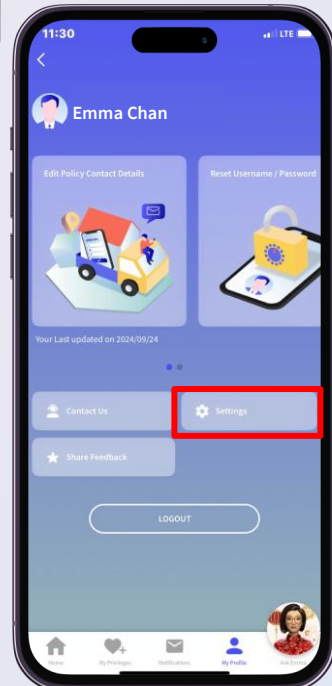
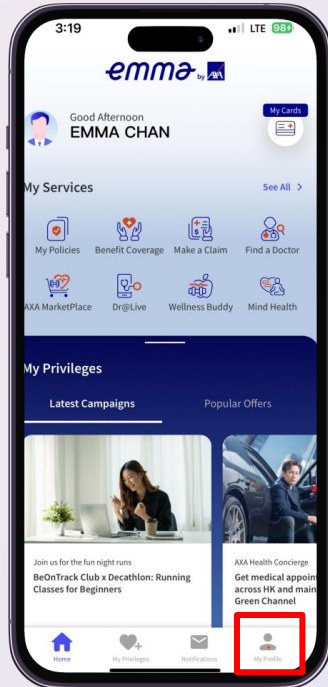
3. Select an applicable policy you want to activate access for the insured, tap “Activate”



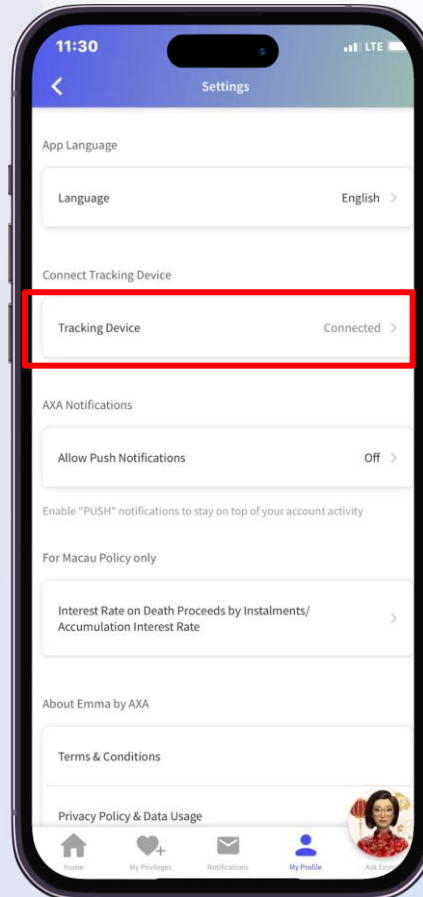
# FAQ

## 3. How to check your tracking device connection?

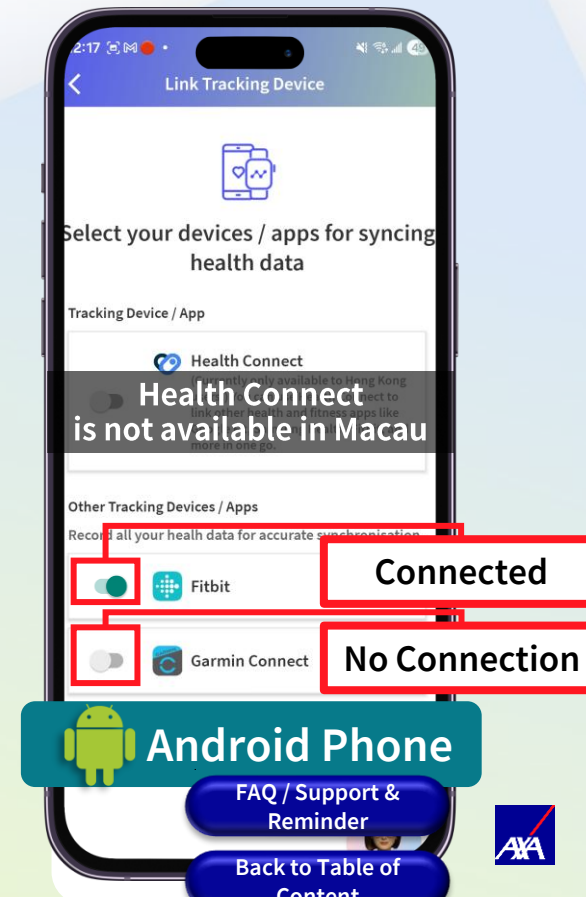
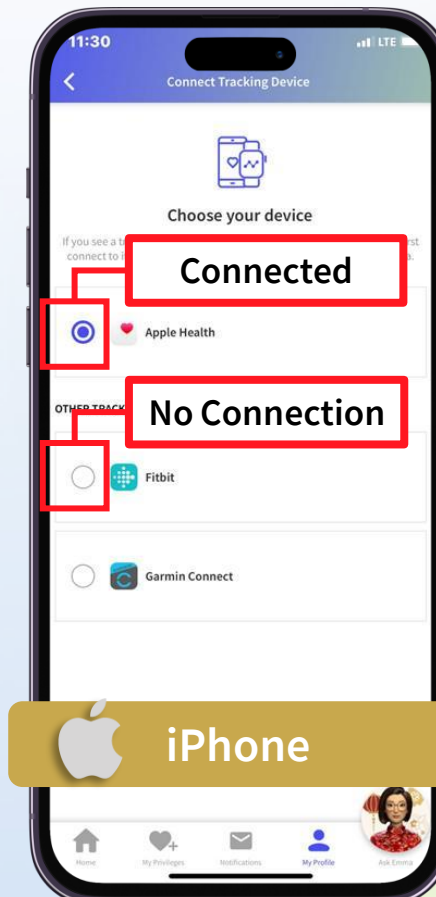
1. Click “My Profile”, then click “Settings”



2. Click “Tracking Device”



3. Check if the tracking device is connected

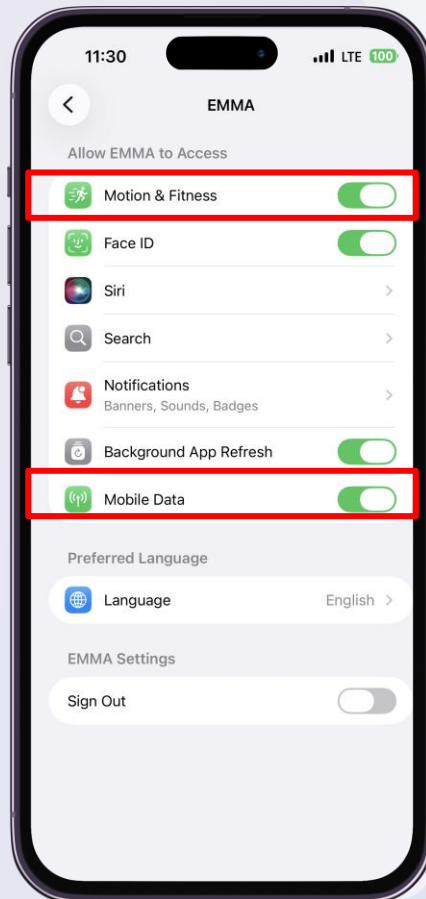
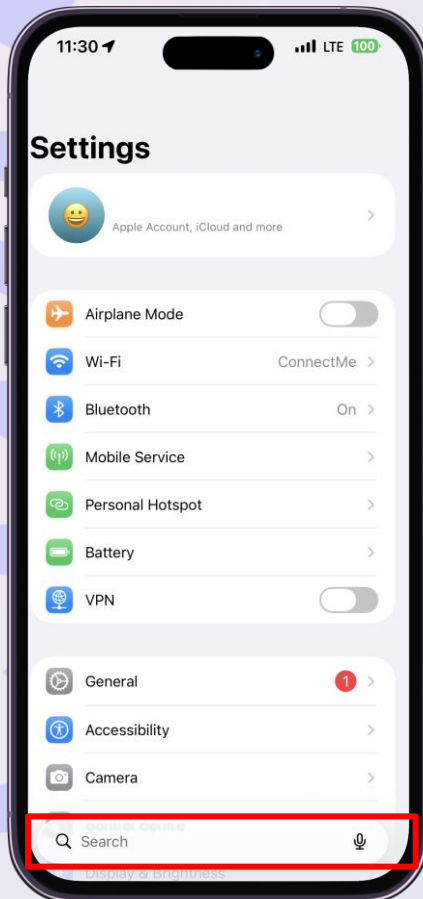


# FAQ

## Step 1

## 4. How to check your tracking device permissions? (📍 Apple Health)

1. Go to the “Settings” app, search “Emma”
2. Allow “Motion & Fitness” and “Background App Refresh”



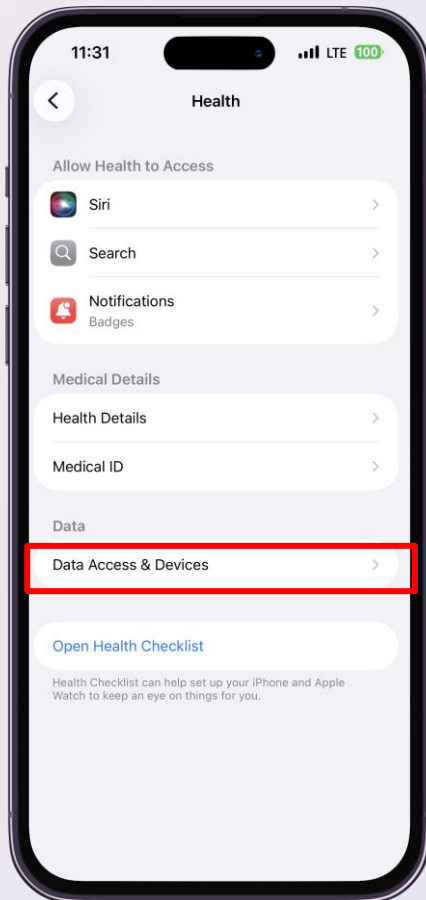
- ✓ If "Activity & Fitness" is **not visible** in the interface or **steps records haven't synced** to Emma by AXA within 48 hours, please **delete and reinstall** the Emma by AXA app.
- ✓ Data will update within **48 hours** after a successful connection.

# FAQ

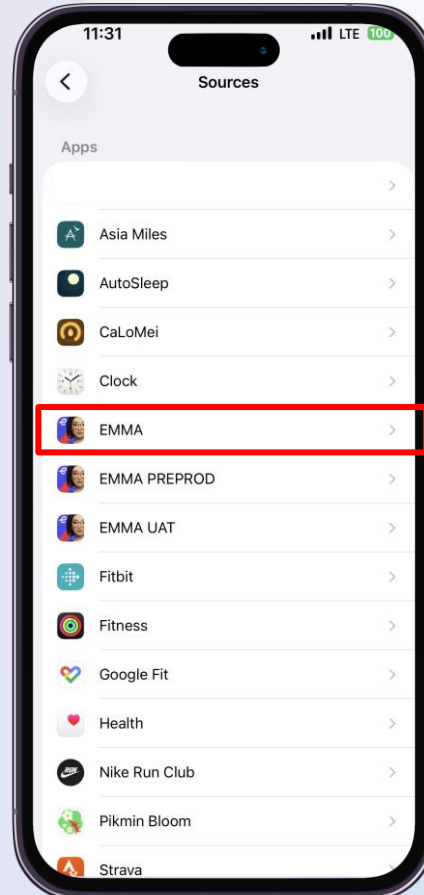
## Step 2

### 4. How to check your tracking device permissions? ( Apple Health)

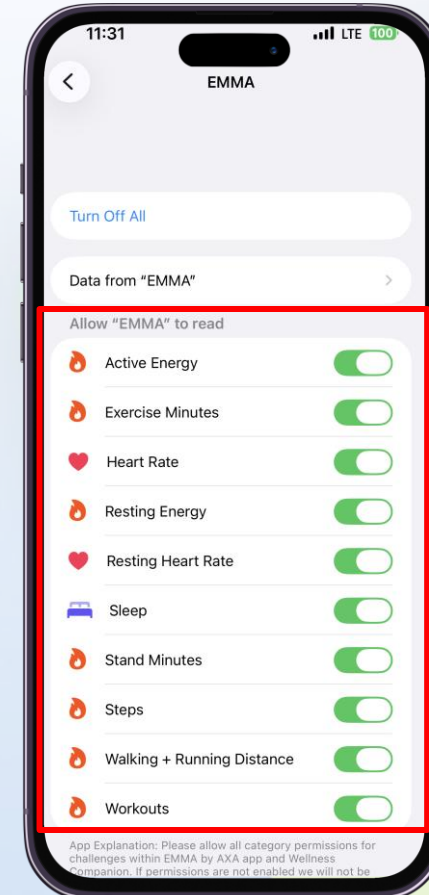
1. Back to the “Setting” app homepage, tap “Health”, tap “Data Access & Devices”



2. Click “Emma”



3. Allow “Emma” to read all data

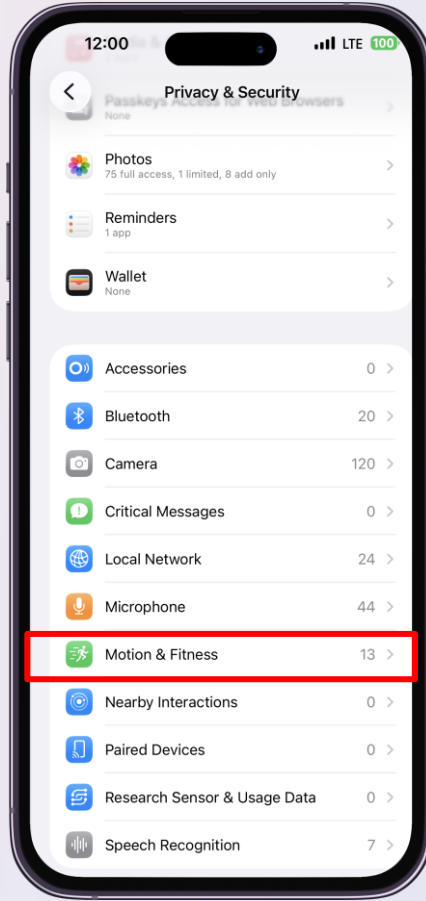


# FAQ

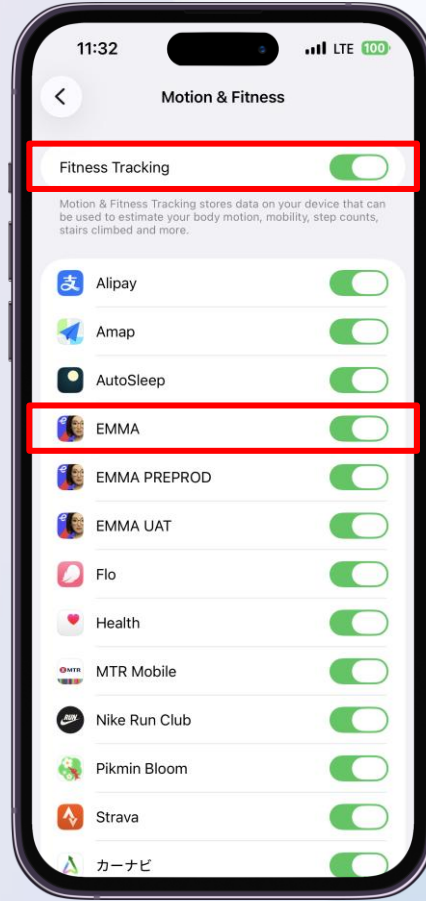
## Step 3


## 4. How to check your tracking device permissions? ( Apple Health)

1. Back to the “Setting” app homepage, tap “**Motion & Fitness**”



2. Allow “**Fitness Tracking**” and “**Emma**”



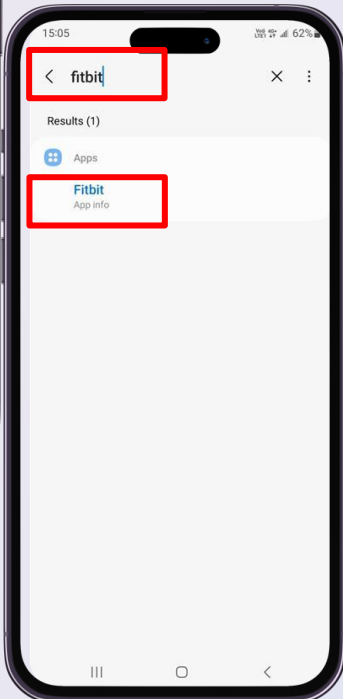
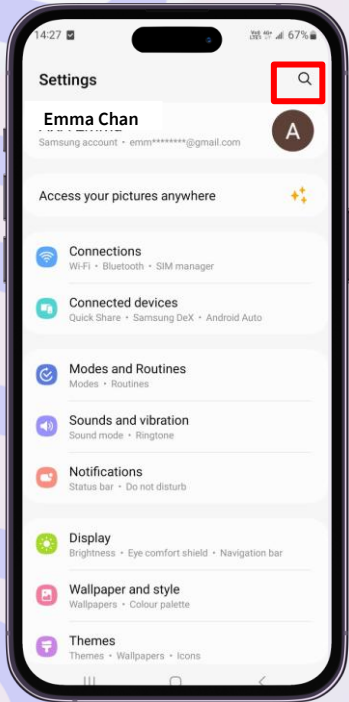
- 
- ✓ If “Emma” is **not visible** in the interface or **steps records haven't synced** to Emma by AXA within 48 hours, please **delete and reinstall** the Emma by AXA app.
  - ✓ Data will update within **48 hours** after a successful connection.



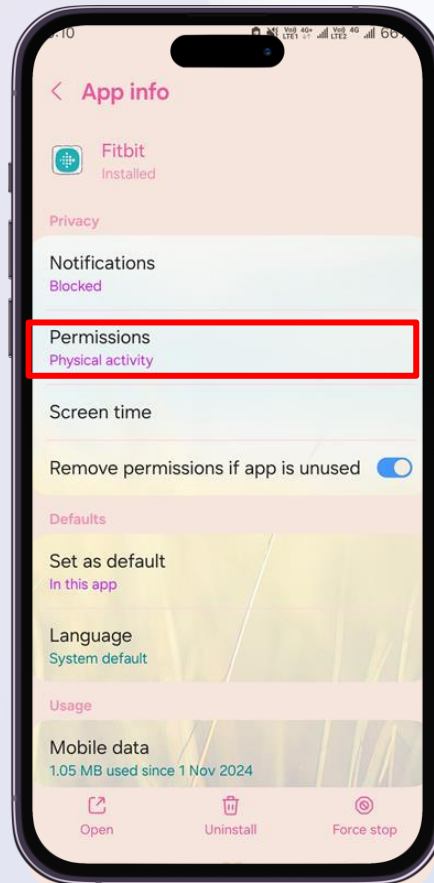
# FAQ

## 4. How to check your tracking device permissions? (Fitbit)

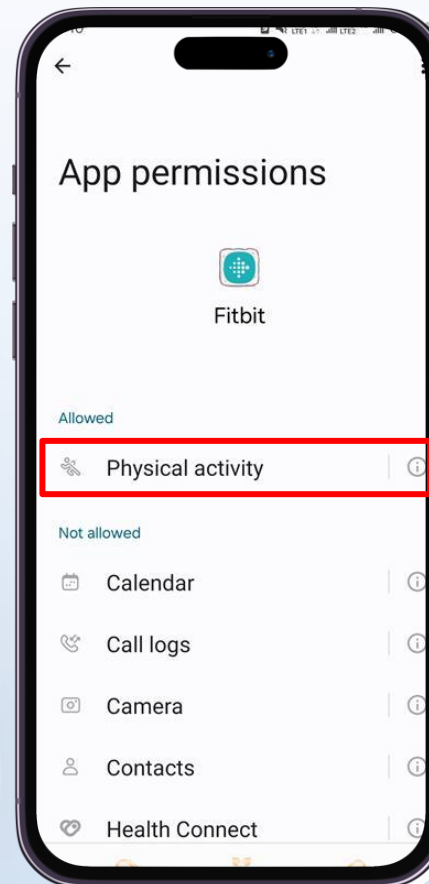
1. Go to “Settings”, search for and select “Fitbit”



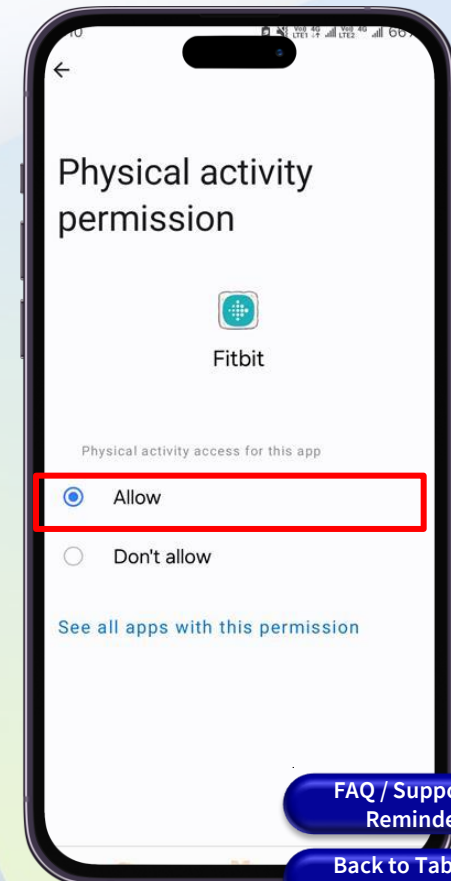
2. Check “Permissions”



3. Click “Physical Activity”



4. Click “Allow”



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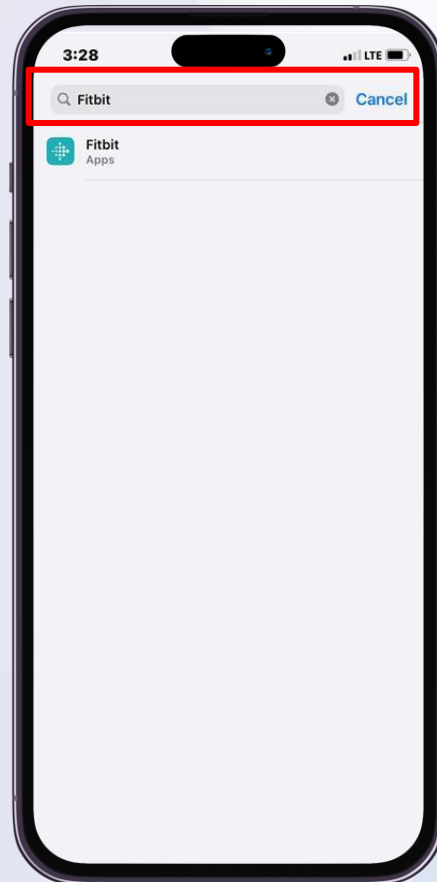
# FAQ

## 4. How to check your tracking device permissions? (Fitbit)

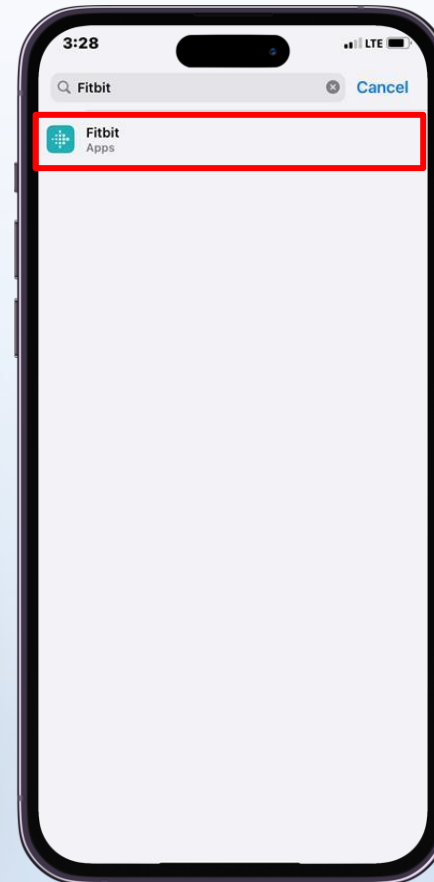
1. Go to “Settings”



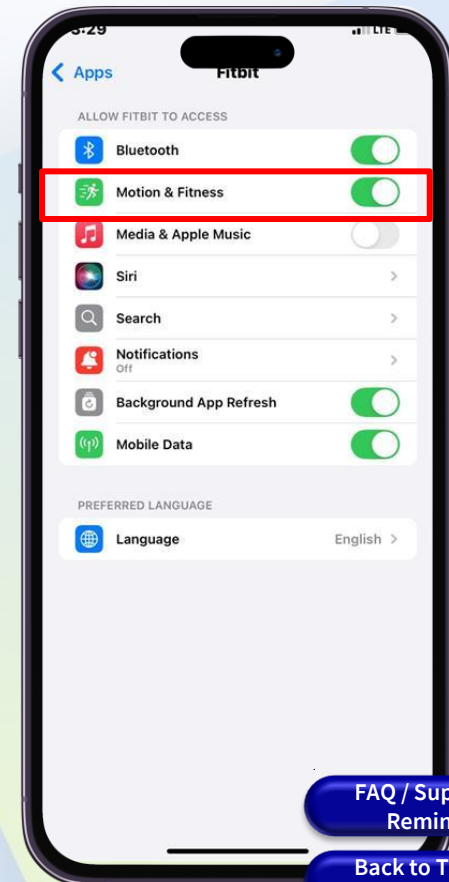
2. Search “Fitbit”



3. Select “Fitbit”



4. Ensure “Motion & Fitness” is turned on



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# Support

Is the number of days achieving AXA Goal/AXA Goal (Lite) incorrect?  
Check the settings and prepare screenshots!

If your AXA Goal membership is missing achievement days, you can try the following steps:

1

Check tracking device connection

[More information...](#)

2

Check tracking device permissions

[More information...](#)

3

Wait 48 hours for a system update

4

Provide required screenshots to update achieved days if they are still missing\*

[More information...](#)

5

Contact your agent or our Customer Service Centre

[More information...](#)

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# Support

Is the number of days achieving AXA Goal/AXA Goal (Lite) incorrect?  
Check the settings and prepare screenshots!

If you have confirmed that the tracking device is correctly connected and authorized to access step counts, but achievement days are still missing, you can request an update of the achievement days\*. Please prepare **screenshots of the step count records from your tracking device**.

## What type of tracking device will you be connecting?

Please click the applicable button

 Apple Health

 Fitbit

 Garmin

# Support

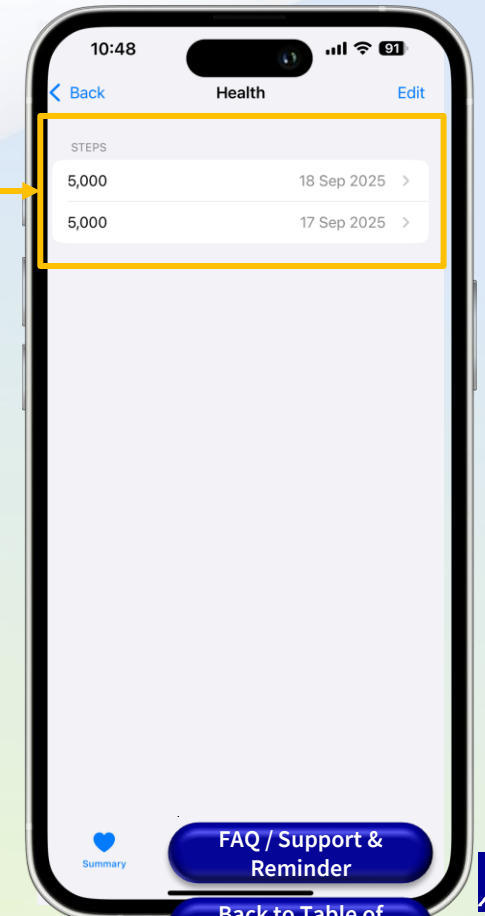
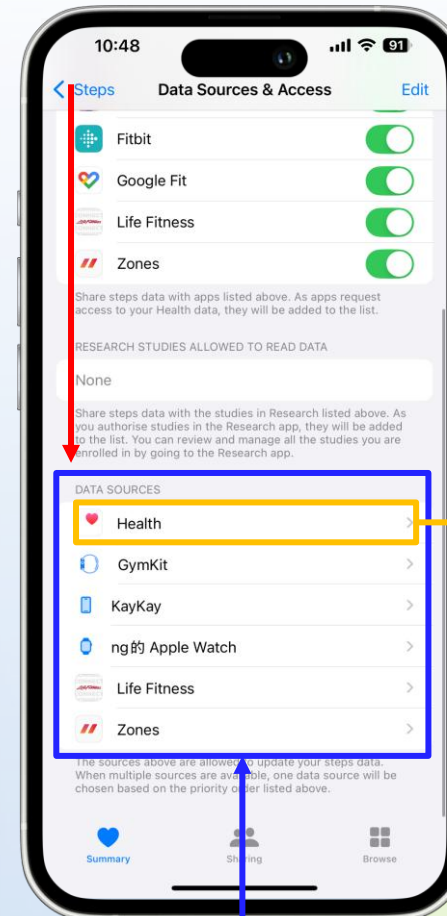
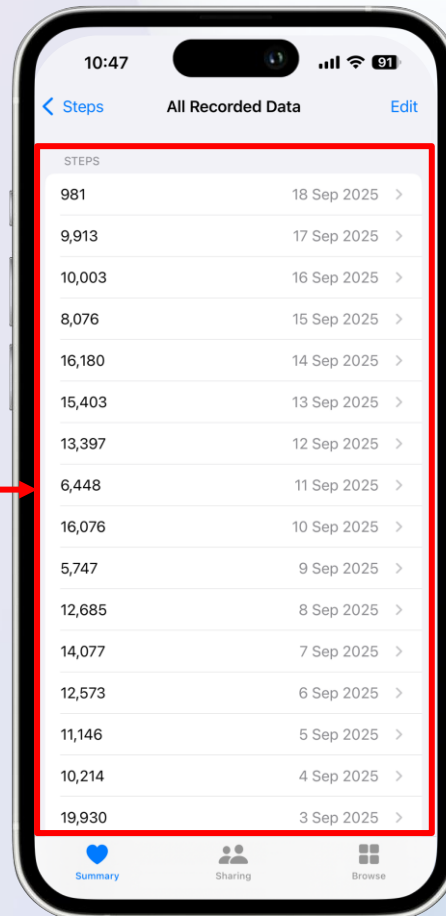
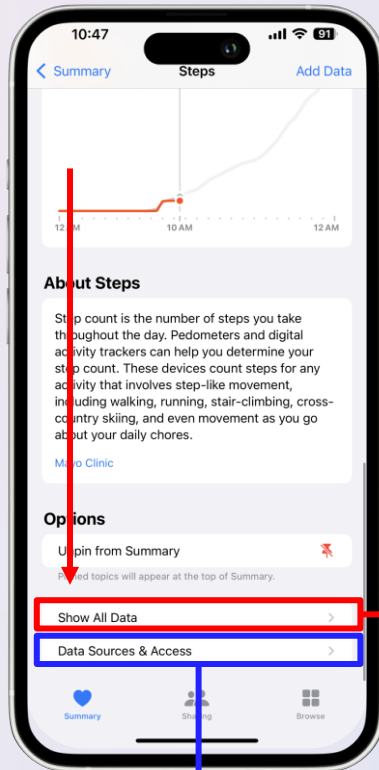
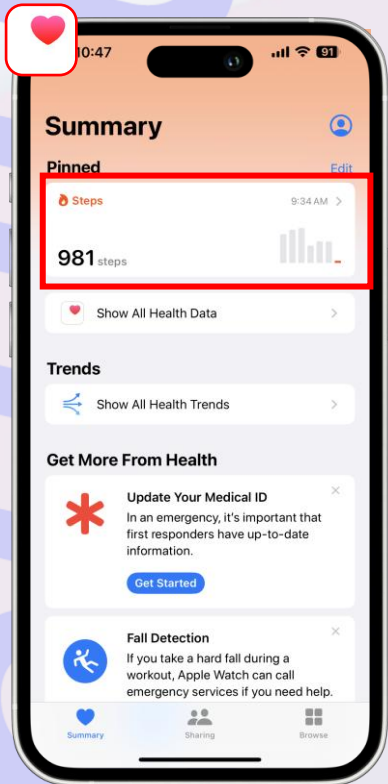
## 4. Step count screenshots from the tracking device ( Apple Health)

1. Open "Health" app and then click "Steps"
2. Scroll down and click "Show All Data" & "Data source & Access"

Screenshot 1:  
Please provide screenshot(s) of your recorded step data of the relevant date(s)

Screenshot 2:  
Scroll down and please provide the screenshot of "Data Sources"

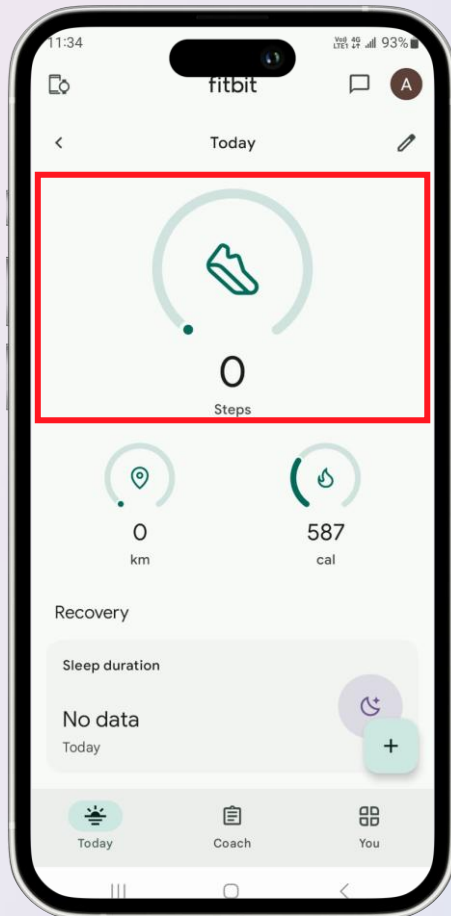
Screenshot 3:  
Click "Health" (if available), and then please provide a full screenshot of the page



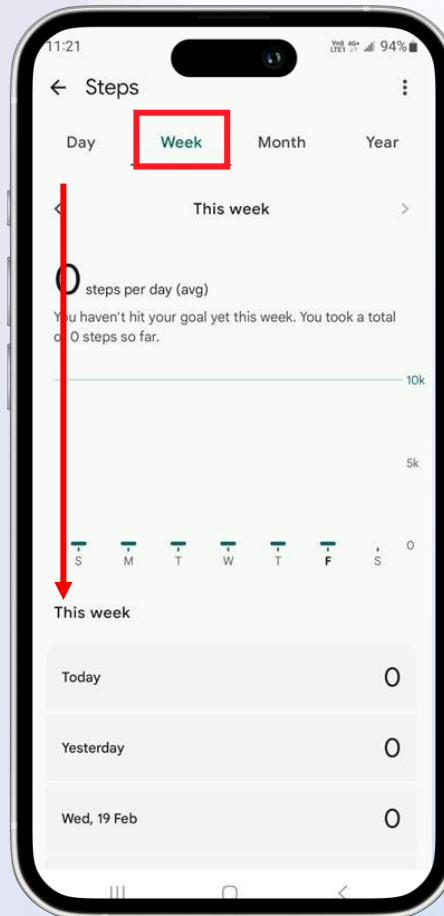
# Support

## 4. Step count screenshots from the tracking device ( Fitbit)

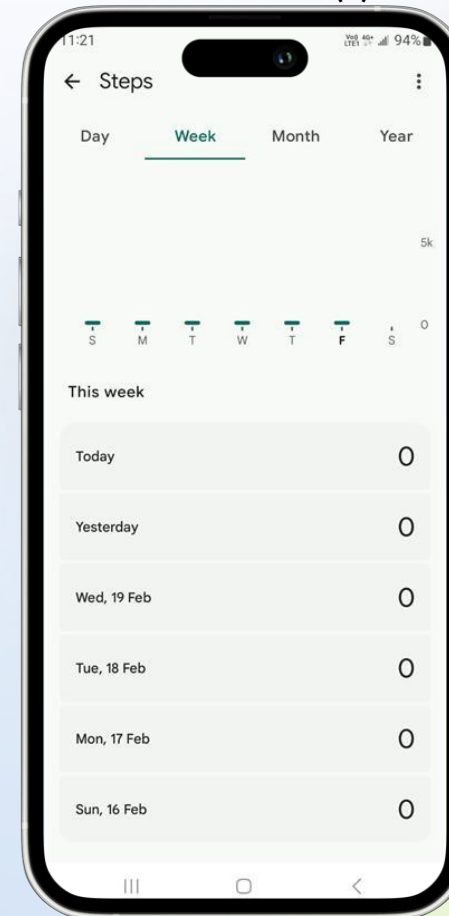
1. Go to the “Fitbit” app and tap “Steps”



2. Click “Week” and Scroll down



5. Please provide screenshot(s) of your recorded step data of the relevant date(s)



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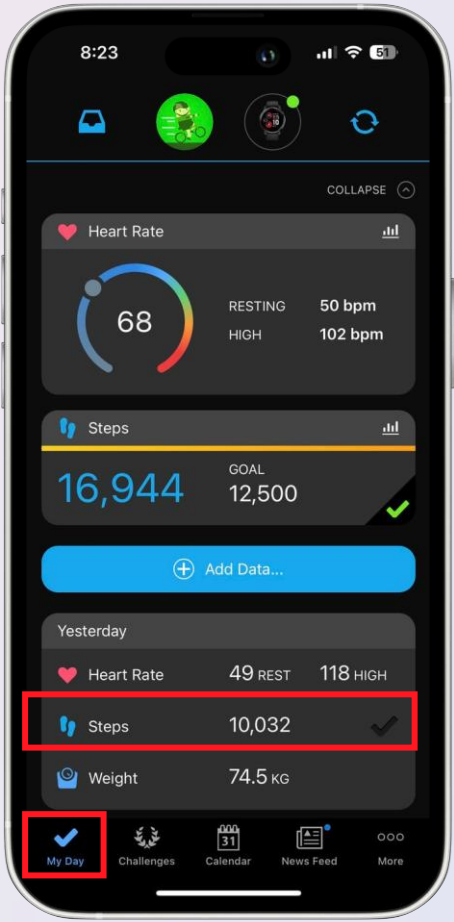
# Support

## 4. Step count screenshots from the tracking device (Garmin)



Garmin

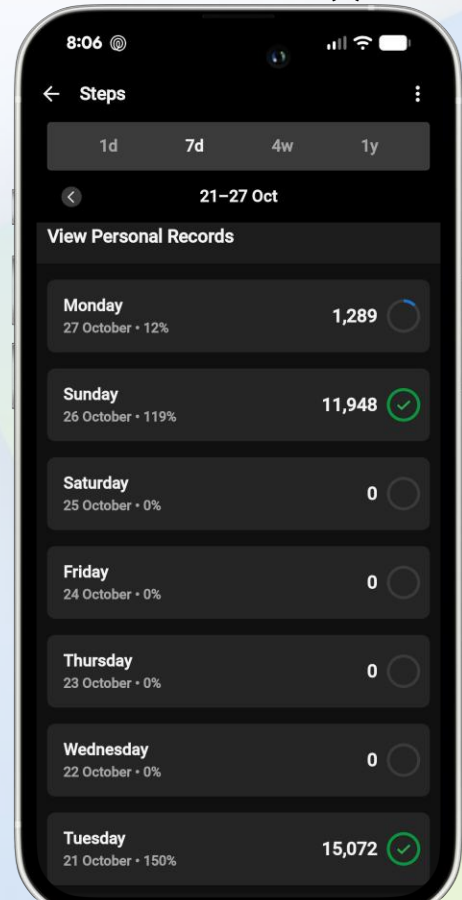
1. Go to the “Garmin” app and tap “My Day” and tap “Step”



2. Click “7d” and Scroll down



3. Please provide screenshot(s) of your recorded step data of the relevant date(s)



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# Support

## 5. Contact Customer Service Centre



Life Insurance  
Customer Service Hotline  
+852 28022812



Life Insurance  
Customer Service Email  
cs@axa.com.hk

### Example Email to Contact Customer Service Department:

#### Basic Information:

Financial Consultant: Chan Siu Ming  
Agent Code: 012345  
Customer Name: Chan Tai Man  
Policy Number: 505-1234567

#### Inquiry:

Customer Chan Tai Man (Policy Number: 505-1234567)  
There is an error in the achievement days for the AXA Goal/AXA Goal (Lite) policy.  
Attached are the screenshots of the missing tracking device step records.  
The days requiring step count updates are as follows:  
April: 10, 11, 15, 17, 19, 20.  
Please update the achievement days and check the account.








**Attachment: Screenshot ([Click here for screenshot guide](#))**

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# Reminder

-  After successful connection, the system will automatically read the step count for the **last 7 days**, and the step count will be updated **within 48 hours**
-  Ensure that  remains logged in to allow the system to effectively read data; it is recommended to login  regularly
-  When the phone enters power-saving mode, there may be a chance data reading being affected
-  Please do NOT simultaneously use more than one mobile phone to login to  and connect to AXA Goal/AXA Goal (Lite), as this may lead to inaccurate step count readings