AIA Hong Kong

Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn.: All EDD & Honorable Advisors / EDDs / PSDDs/ SDDs / DDs (Hong Kong and Macau)

From: Angela Yeung

Copy: Ms. Melissa Wong/
All Department Heads /
Macau CEO/ ABDD Executives

Dept.: Customer & Marketing

Date: 31 December 2025

Total pages: 6 pages

Subject: A251152 **受保人年滿18歲後可加入成為AIA Vitality 會員之安排**
Arrangement for Insured to join as an AIA Vitality member after reaching Age 18

就有關受保人於18歲前所投保之健康系列保單且未加入AIA Vitality會員之客戶，在得到各部門的支持與配合下，我們欣然向各財務策劃顧問宣佈公司會於2026年3月1日起開放予合資格客戶申請。有關安排如下：

涵蓋之產品

- 現階段涵蓋所有自願醫保產品 (只適用於設有健康系列之自願醫保產品)

遞交申請時段

- 受保人年滿18歲後，於下一個保單周年日或已超過18歲時的最近保單周年日可辦理會員申請
- 申請時段必須為健康系列保單之「保單週年日」前60日或後15日內

保費折扣安排

- **原有**健康系列保單(只限保單繕發時受保人未滿18歲之保單): 於受保人年滿18歲後下一個「保單週年日」可享**9折**保費折扣
- **新**健康系列保單: 保單首年可享**9折**保費折扣

注意事項

- 此會員申請，財務策劃顧問不會享有額外營業償金
- 遞交申請之財務策劃顧問**必須要有code 86內部牌照**
- **只申請AIA Vitality會員:** AIA Vitality 新會藉之財務策劃顧問屬**原有**健康系列保單之財務策劃顧問
- **同時申請健康系列新保單及AIA Vitality會員:** AIA Vitality新會藉之財務策劃顧問屬**遞交申請之財務策劃顧問**

申請流程及所需文件將於2026年2月份公佈，財務策劃顧問可密切留意AIA Vitality之更新。

如有任何查詢，請致電「AIA Vitality健康程式」熱線2232 8282（香港）/ 0800 315（澳門）或電郵至 hk.vitality@aia.com。感謝您對「AIA Vitality 健康程式」的支持。

"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

只供 AIA 內部使用
For AIA Internal Use Only

[AIA – INTERNAL]

AIA Hong Kong

Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333

AIA.COM.HK

Memo

Regarding customers who purchased AIA Vitality Series policies before age 18 and have not joined AIA Vitality membership, with the support and collaboration of various departments, we are pleased to announce to all Financial Planners that AIA will gradually open applications for eligible customers starting in 1 March 2026. The arrangements are as follows:

Covered products

- Currently available for all Voluntary Health Insurance Scheme (VHIS) plans that include the AIA Vitality Series

Application Submission Period

- Membership application can be processed after the insured reaches age 18, on the next policy anniversary, or the closest policy anniversary if the insured has already exceeded age 18.
- Applications must be submitted within 60 days before or 15 days after the policy anniversary date of the Vitality Series Policy

Premium Discount Arrangement

- **Existing** AIA Vitality Series policies (limited to policies issued when the insured was under age 18): A 10% premium discount will be applied starting from the next policy anniversary date after the insured reaches age 18.
- **New** AIA Vitality Series policies: Eligible for a **10% premium discount** in the first policy year.

Important Notes

- No additional Vitality Bonus will be provided to Financial Planners for this membership application.
- The Financial Planner submitting the application **must hold a Code 86 internal license**.
- **For AIA Vitality membership only:** The production agent for the new AIA Vitality membership must be the **original production agent** of the AIA Vitality Series policy.
- **For simultaneous application of a new AIA Vitality Series policy and AIA Vitality membership:** The production agent for the new AIA Vitality membership will be **the agent who submitting the application**.

The application process and required documents will be announced in February 2026. Financial Planners can stay tuned for updates on AIA Vitality.

For enquiries, please call the AIA Vitality hotline at 2232 8282 (Hong Kong) / 0800 315 (Macau) or email us at hk.vitality@aia.com. Thank you for supporting AIA Vitality.

Best regards,

Angela Yeung
Head of Digital & Design Experience
Customer & Marketing

"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

只供 AIA 內部使用
For AIA Internal Use Only

[AIA – INTERNAL]

AIA Hong Kong

Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333

AIA.COM.HK

Memo

常見問題 Frequently Ask Questions

Q: 哪些客戶合資格申請此計劃?

A: 合資格客戶為受保人於 18 歲前投保健康系列之自願醫保保單且未加入「AIA Vitality 健康程式」會員，唯受保人遞交「AIA Vitality 健康程式」會員申請時之保單週年日必須年滿 18 歲。

Q: 此計劃於 2026 年 3 月 1 號才推出，如我的客戶的保單週年日在 2026 年 1 月或 2 月，可以於 2026 年內申請嗎？

A: 如合資格客戶的保單週年日在2026年1月或2月，我們已特別安排，並接受該批客戶於**2026年 3 月 1 日起之30日內**為客戶申請「AIA Vitality 健康程式」會員。其他合資格客戶需於指定申請時段遞交申請，即健康系列保單之「保單週年日」前60日或後15日內。

Q: 哪一張保單可在此計劃下享有折扣？

A: 「AIA Vitality 健康程式」保費折扣將適用於所有生效中的健康系列保單，但不包括於投保年齡 18 歲或以上時未選擇加入「AIA Vitality 健康程式」的健康系列保單。

例子	2026 年 4 月 1 日	2026 年 4 月 5 日	2026 年 4 月 10 日	2026 年 4 月 15 日	在此計劃下可享有「AIA Vitality 健康程式」保費折扣之保單
例子一	保單 A 週年日 (投保年齡<18)	保單 B 週年日 (投保年齡<18)	受保人 年滿 18 歲	-	保單 A、保單 B
例子二	-	保單 A 週年日 (投保年齡<18)	受保人 年滿 18 歲	保單 B 週年日 (投保年齡>18， 但投保時未選擇加入 「AIA Vitality 健康程式」)	僅保單 A

"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

只供 AIA 內部使用
For AIA Internal Use Only

[AIA – INTERNAL]

AIA Hong Kong

Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333

AIA.COM.HK

Memo

Q: 此計劃下，合資格健康系列之保單折扣如何計算及保單保費折扣何時生效？

A: 當受保人在此計劃下加入成為「AIA Vitality 健康程式」會員後，「AIA Vitality 健康程式」保費折扣將適用於受保人名下所有生效中的現有健康系列保單。但不包括於投保年齡 18 歲或以上，但投保時未選擇加入「AIA Vitality 健康程式」之健康系列保單。

原有健康系列保單(只限保單繕發時受保人未滿 18 歲之保單): 於受保人年滿 18 歲後的下一個「保單週年日」可享 9 折保費折扣優惠，其後續保保費折扣將依照現行規則計算。

新健康系列保單: 保單首年可享**9折**保費折扣，其後續保保費折扣將依照現行規則計算。

如受保人只擁有一張健康系列保單，其合資格健康系列之保單折扣生效日期如下：

例子	2026 年 4月1日	2026 年 4月5日	2026 年 4月10日	2026 年 4月15日	2026 年 4月30日	保單保費折扣 生效日期
例子一	-	-	年滿18歲	提交「AIA Vitality 健康程式」 申請日期	保單週年日	**2026年4月30日**
例子二	-	繳交保費	年滿18歲	保單週年日	提交「AIA Vitality 健康程式」 申請日期	**2026年4月15日**（公司將退還多付之保費至FPDA）

如受保人擁有超過一張健康系列保單，其合資格健康系列之保單折扣生效日期如下：

例子	2026 年 4月1日	2026 年 4月10日	2026 年 4月15日	2026 年 9月1日	保單折扣生效日期
例子一	-	年滿18歲	保單A週年日 + 提交「AIA Vitality健康程式」 申請日期	保單B週年日	保單A：2026年4月15日 保單B：2026年9月1日
例子二	-	年滿18歲	保單A週年日	保單B週年日 + 提交「AIA Vitality健康程式」 申請日期	保單A：2027年4月15日 保單B：2026年9月1日

"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

只供 AIA 內部使用
For AIA Internal Use Only

[AIA – INTERNAL]

AIA Hong Kong

Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333

AIA.COM.HK

Memo

Q: Which customers are eligible to apply for the AIA Vitality membership under this campaign?

A: Eligible customers are insured persons who purchased an AIA Vitality Series policy before age 18 and did not join the AIA Vitality program at that time. However, when submitting the AIA Vitality membership application, the policy anniversary date must fall after the insured person has reached age 18.

Q: This campaign will only launch on March 1, 2026. If my client's policy anniversary date is in January or February 2026, can they still apply within year 2026?

A: For eligible customers whose policy anniversary date falls in January or February 2026, we have made special arrangements to accept applications within 30 days from March 1, 2026. Other eligible customers must submit their applications during the designated application period, which is within 60 days before or 15 days after the policy anniversary date of the Vitality Series policy.

Q: Which policy can enjoy a discount under this program?

A: The "AIA Vitality" premium discount will apply to all in-force Health Series policies, except those issued at age 18 or above where the insured did not choose to join "AIA Vitality" at the time of application.

Example	1 Apr 2026	5 Apr 2026	10 Apr 2026	15 Apr 2026	Policy that can entitle AIA Vitality premium discount under this campaign
Sample 1	Policy A Anniversary date (Policy Issue age<18)	Policy B Anniversary date (Policy Issue age<18)	Insured Reach Age 18	-	Policy A, Policy B
Sample 2	-	Policy A Anniversary date (Policy Issue age<18)	Insured Reach Age 18	Policy B Anniversary date (Policy Issue age>18 but did not join AIA Vitality)	Policy A only

"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

只供 AIA 內部使用
For AIA Internal Use Only

[AIA – INTERNAL]

AIA Hong Kong

Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333

AIA.COM.HK

Memo

Q: Under this program, how is the discount for eligible AIA Vitality Series policies calculated and when does it take effect?

A: Once the insured joins the AIA Vitality program under this initiative, the premium discount will apply to all in-force AIA Vitality Series policies under the insured's name, except those issued at age 18 or above where the insured did not choose to join AIA Vitality membership at the time of application.

- **Existing AIA Vitality Series policies** (limited to policies issued when the insured was under age 18): A 10% premium discount will apply starting from the next policy anniversary date after the insured reaches age 18. Subsequent renewal discounts will follow the current rules.
- **New AIA Vitality Series policies:** Instant 10% premium discount will apply for the first policy year, and subsequent renewal discounts will follow the current rules.

If the insured has only ONE AIA Vitality Series policy, the discount effective date is as follows:

Example	1 Apr 2026	5 Apr 2026	10 Apr 2026	15 Apr 2026	30 Apr 2026	Policy Premium discount effective
Sample 1	-	-	Insured Reach Age 18	Submit AIA Vitality Application date	Policy Anniversary Date	30 Apr 2026
Sample 2	-	Paid the policy premium	Insured Reach Age 18	Policy Anniversary Date	Submit AIA Vitality Application date	15 Apr 2026 (AIA will refund the overpayment to FPDA)

If the insured has more than one AIA Vitality Series policy, the discount effective date is as follows:

Example	1 Apr 2026	10 Apr 2026	15 Apr 2026	1Sep 2026	Policy Premium discount effective
Sample 1	-	Insured Reach Age 18	Policy A Anniversary Date + Submit AIA Vitality Application date	Policy B Anniversary Date	Policy A: 15 Apr 2026 Policy B: 1 Sep 2026
Sample 2	-	Insured Reach Age 18	Policy A Anniversary Date	Policy B Anniversary Date+ Submit AIA Vitality Application date	Policy A: 15 Apr 2027 Policy B: 1 Sep 2026

"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

只供 AIA 內部使用
For AIA Internal Use Only

[AIA – INTERNAL]