HEALTHIER, LONGER, BETTER LIVES

FutureShield Cancer Drug Plan

First application date: 27 October 2026

Product Innovation, Development & Delivery Department
October 2026

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The cancer protection dilemma facing customers

Knowing the threat of Cancer



Cancer remains the no.1 killer in HK[1]

Cancer cases ranked 1st in CI claims[2]

Accounting for 70% of all critical illness claims (by number of cases): HK$1.11 billion, total 2,586 cases

Cancer expenses can be far higher than those of other diseases[3]

Among claimants who received medical reimbursements exceeding HK$1 million, 74% were cancer cases.

The highest cancer claim payout totalled HK$6.84 million.

Often face a dilemma in choosing protection scope

1. **Covering different stages of the cancer treatment journey**
   - **"Broader" protection**

… or …

2. **Coverage that focuses on specific treatment needs**
   - **"Deeper" protection**

Source:
1. 2024 Leading Causes of Deaths 2024, HealthyHK
2. 2025年AIA Critical Illness claim data – CI Master Book 2026, AIA HK
3. 2025年AIA Individual Medical claim data – Medical Master Book 2026, AIA HK

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The biggest financial fears in a cancer treatment journey

Cancer is no longer necessarily incurable with advances in medical technology. However, access to treatment increasingly depends on a patient's ability to afford the costs, **especially the substantial expenses arising from prolonged drug therapy**. Low-income families (even qualified for Government's assistance programme) may "fall into poverty due to illness," and even the middle class may find it hard to afford [10, 11].



	Finite and predictable expenses		**Recurring & long-term, leading to unpredictable and escalating costs**
Treatment[4,5]	 **Surgery** remove solid tumour and the healthy tissue around it	 **Radiation Therapy** uses high-energy X-rays or other types of radiation to kill cancer cells or to keep them from growing	 **Anti-cancer drugs** kill cancer cells, limit cancer growth
Frequency[4,5]	Maybe once, or even several times	Treatment takes several minutes and a course usually lasts for several weeks.	Daily, weekly, every few weeks basis, or even less often. May also be taken every day for many months or even years.
Reference fee	E.g. **Excision of Lesion** Approx HK$40,000 to HK$90,000[6]	E.g. **Proton Therapy** Approx. HK$140,000 to 470,000[7](depending on treatment site and number of sessions)	E.g. **Targeted Therapy** Approx. HK$50,000-60,000 per month[8] E.g. **Immunotherapy** Approx. HK$50,000-60,000, up to over HK$1 million for a whole course[9]
	Accounts for a relatively small proportion of the overall medical bill		Substantial financial burden due to high cost accumulated over time
Broad	Can generally be financed through personal savings, individual medical plans with sub-limits, and/or employer-sponsored group medical insurance		May require Full-cover plan with million-dollar coverage, or specialised protection plan to minimise such burden **Depth**

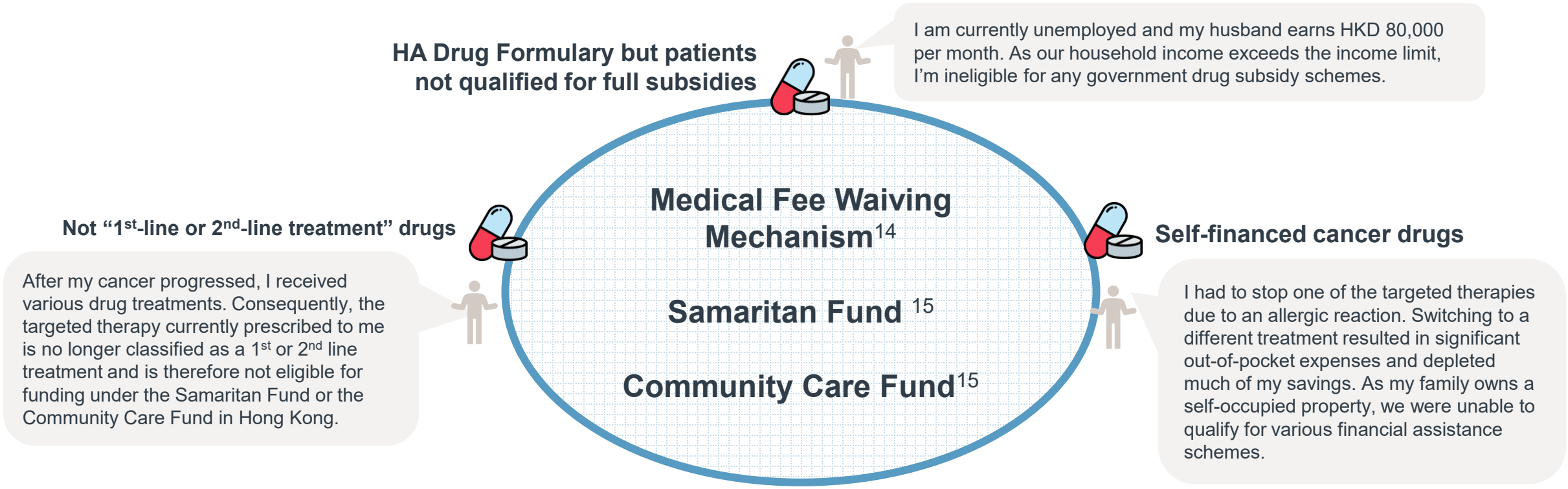
Source:
4. Health and Drug Education – Targeted Therapy Drugs for Cancer, June 2025, DOH Drug Office
5. Cancer Treatment, Cancer Online Resource Hub, HKSAR
6. Gleneagles Hospital All-inclusive Fixed Price Medical Packages – Cost list（2026）
7. HKSH Proton Therapy Centre — Proton Therapy Packages (2025)
8. Ta Kung Pao — 癌病罕見病藥費貴　病人盼團購內地藥（2024）
9. Hong Kong Economic Journal — 癌症免疫治療費用幾錢？一文看清免疫治療原理、費用及資助資格（2025）
10. Cancer Information.com.hk- 藥價廉宜 求醫便利友善 北上買藥唔止為慳荷包？（2025）
11. Cancer Information.com.hk - 病人立法會申訴因病致貧（2026）

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Painpoints of inadequate cancer drug coverage

For those relying on public healthcare system and subsidy programmes, if the drug is not fully subsidised by the Hospital Authority, or the patient does not qualify for the safety net due to the income and asset assessment, **some medications may still require out-of-pocket payment,** potentially limiting access to optimal treatment.



Source:
10. Cancer Information.com.hk- 藥價廉宜 求醫便利友善 北上買藥唔止為慳荷包？（2025）
11. Cancer Information.com.hk - 病人立法會申訴因病致貧（2026）
12. HK Cancer Fund - Cheaper drugs relief for cancer sufferers（2025）
13. 大學線 - 難敵香港天價藥費 癌症病人深圳買平藥（2024）
14. 醫管局醫療費用減免 - 加強醫療保障措施懶人包（2025年4月）
15. 醫管局 - 服務指引收費

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Limitations of Relying Solely on the Local Healthcare System

When local treatment options have been exhausted and no alternative innovative drugs are yet available locally (or, in Macau, approval for overseas referral treatment is required), patients' greatest concern may not be the treatment cost itself, but rather **the limited treatment choices and uncertainty over treatment timing**.



Stage III Ovarian Cancer

Even the private doctors in HK were quite frank with me. They said that second-line and third-line treatments might not be very effective.

Just when I was feeling hopeless, a fellow patient shared some information with me. There was a chemotherapy drug available in Chinese Mainland but unfortunately, this drug was not available in Hong Kong.

Timely Access to a Wider Range of Cancer Drug Options from nearby region

I was diagnosed with a recurrence of my tumour during a follow-up visit at Conde de São Januário Hospital. It required several weeks to conduct further assessments and formulate a treatment plan, so I went to Kiang Wu Hospital instead. Unfortunately, the surgery did not effectively control the disease, so I returned to Conde de São Januário Hospital. I asked about other treatment options, but the doctor said that there was insufficient clinical evidence to support the use of those therapies in my situation. Thus, only palliative care was offered.

I wanted to seek treatment overseas but was informed not qualify for the government's outbound referral programme because the local healthcare system was still deemed capable of managing my condition.



Tongue Cancer

Greater Control Over Their Treatment Location, Time and Journey

Source：
16. HK01 - 藥費差距10倍　創新藥香港無得用！港人北上求醫實錄（2026）
17. 力報 - 山頂醫院澄清並無延誤治療舌癌患者(2018)
18. 新華澳報 - 醫療資源短缺 (2018)

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Product designed to address the financial fear and pain points faced by customers

FutureShield Cancer Drug Plan – Features highlight

Simplified underwriting
App form + 2 health-related questions

SIO



Insurability

Premium affordability

Value for money
From just HK$/ MOP 50 per month*, enjoy up to HK$/ MOP 5 million in lifetime cancer drug coverage

Designated limit for cancer drugs
Covered Cancer Limit total HK$/ MOP 1M
Lifetime Cancer Limit total HK$/ MOP 5M

Substantial Cancer Drug Expenses

Drug treatment may continue for months or even years

Covered cancer limit reset
Resets to the original limit 3 years after the first diagnosis and every 3 years thereafter (subject to the Lifetime Cancer Limit).

All Covered Cancer Drug and Supportive Medication
All for Covered Cancer
(not limited to self-financed drugs)

Public healthcare system still requires out-of-pocket for some medications

Limited treatment choices and uncertainty over treatment timing with local healthcare system

Coverage for cancer drug treatment in Chinese Mainland
Covered Cancer Drug and Supportive Medication prescribed to and received in hospitals in Chinese Mainland are covered

Remarks:
* Assume a 40-year-old non-smoking male, the standard annual premium paid for the first year at the time of application.

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How to choose between FutureShield and Cancer Guardian 3?

Depth

Seek protection against significant long-term drug costs with limited budget, or additional cancer treatment limit beyond existing sub-limit medical plan.

Target segment

Ensure cancer treatment costs of different stages are covered through a comprehensive cancer medical reimbursement plan.

Board

Depth

FutureShield Cancer Drug Plan

Focus on anti-cancer drug treatment that is approved by the relevant authorities

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Covered Cancer Drug and Supportive Medication (Exclude experimental drugs)

Transportation fee subsidy, Medical appliances, Wig and voice box expenses



Cancer Guardian 3 Series

From active prevention, to caring for the body and mind and continuous monitoring

Prevention and early detection measures for cancer

Preventive check-up for immediate family members

Diagnostic tests

Surgery and day treatment, hospitalisation, drugs (including experimental drugs) etc.

Home nursing, Psychological counselling, Medical appliances, Wig and voice box expenses etc.

The above does not include the full scope/T&C of the products, please refer to the product brochure and policy contract for full details

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How to choose between FutureShield and Cancer Guardian 3? - Feature comparison

	FutureShield Cancer Drug Plan	Cancer Guardian 3 Series
Product group	Medical (reimbursement)	Medical (reimbursement)
Insured's Age at Application	Age 15 day to 75	Age 15 day to 70
Benefit term	Whole Life	Whole Life
Underwriting	Simplified underwriting (2 Health-related Questions)	Cancer Underwriting
Covered items	Covered Cancer Drug and Supportive Medication for Covered Cancer	Full cancer coverages with sublimit (such as inpatient, medication and diagnostic benefit)
Geographic coverage	Public hospitals in HK / Macau, hospitals in Chinese Mainland*	Worldwide*
Covered Cancer Limit (subject to the Lifetime Cancer Limit)	For every 3 consecutive years: Aggregate amount paid shall not exceed HK$/ MOP 1,000,000 • Public Hospitals in HK / Macau sub-limit: HK$/ MOP 800,000 • Hospitals in Chinese Mainland sub-limit: HK$/ MOP 1,000,000	For every 3 consecutive years: Standard / Plus: HK$/ MOP 1,000,000 Mega: HK$/ MOP 3,000,000
Lifetime Cancer Limit	Aggregate amount paid shall not exceed HK$/ MOP 5,000,000 per life • Public Hospitals in HK / Macau sub-limit: HK$/ MOP 4,000,000 per life • Hospitals in Chinese Mainland sub-limit: HK$/ MOP 5,000,000 per life	Standard / Plus: HK$/ MOP 3,000,000 Mega: HK$/ MOP 9,000,000
Reimbursement for eligible expenses (%)	Public Hospitals in HK / Macau: 90% Hospitals in Chinese Mainland: 95%	100% (Full Cover without itemised sub-limits)

The above does not include the full scope/T&C of the products, please refer to the product brochure and policy contract for full details

* For Chinese Mainland insureds, any treatment, service and/or the diagnosis of Covered Cancer which is performed/made in Chinese Mainland, must be rendered or undertaken in one of the designated hospitals in Chinese Mainland. The diagnosis of the Covered Cancer must be performed/made and certified by a registered medical practitioner who is licensed to practice medicine in the city or country from where the insured receives such treatment(s). For the most current list of designated hospitals in Chinese Mainland, please visit the Company's website www.aia.com.hk. The list may be varied, updated and amended from time to time at the Company's discretion, and any change shall be deemed as effective on the date of publication on the Company's website. Policyholders are kindly reminded to visit the Company's website for the updated list before the insured receives any medical services or treatments.

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FutureShield Cancer Drug Plan SIO

- Please complete all questions in the form, including 2 health related questions.
- Follow existing guidelines, loading and/or exclusion(s) may be applied.

1. Have you ever been diagnosed with cancer (including early stage, such as carcinoma-in-situ)? 您是否曾被確診患有癌症（包括早期癌症，例如原位癌）？	☐ YES 是	☐ NO 否
2. At your best knowledge, have any of your parents or siblings by blood been diagnosed with cancer at or before age 50? 就您所知，您的親生父母或兄弟姊妹曾否於五十歲或以前被確診患有癌症? If "Yes", please provide additional information 倘「是」，請提供更多資料： Which type of cancer? 哪種癌症？ / Which family member(s)? 哪個親屬？ / Onset age of cancer 癌症病發年齡 Proposed Insured 準受保人 — ☐ age at or below 39 (39歲或以下) ☐ age 40-49 (40-49歲) ☐ age 50 (50歲)	☐ YES 是	☐ NO 否
3. Do you smoke or have you smoked in the last 12 months? For the purpose of this question, the meaning of "smoking" includes but is not limited to cigarettes, cigars, tobacco pipes, chewing tobacco and the use of nicotine replacement products (such as e-cigarettes) 您有沒有吸煙或在過去12個月內曾否吸煙？「吸煙」在此問題的含義包括但不限於香煙、雪茄、煙斗、嚼煙及使用尼古丁補充劑產品（例如電子煙）	☐ YES 是	☐ NO 否
4. In the past 12 months, did you reside outside of your residential country or region for more than 6 months? If 'Yes', please state details below: 在過去12個月內，您是否在居住地以外的國家或地區逗留多於六個月？倘「是」，請提供詳細資料： Country(ies) / region(s) 國家 / 地區 / Reason(s) of stay 逗留原因 / Duration 逗留時間 Proposed Insured 準受保人	☐ YES 是	☐ NO 否

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How to choose between FutureShield and Cancer Guardian 3? - Annual premium comparison

	NEW FutureShield Cancer Drug Plan (FS)	Cancer Guardian 3 Series – Standard	
Covered Cancer Limit	Aggregate amount paid shall not exceed HK$/ MOP 1,000,000	HK$/ MOP 1,000,000	
Lifetime Cancer Limit	Aggregate amount paid shall not exceed HK$/ MOP 5,000,000	HK$/ MOP 3,000,000	
CMV rate	Follow HK and Macau – Standard rate	Loading is applicable to Pearl version	
Male, Non-smoker			FS / CG3 (%)
Age 0	311	777	40%
Age 10	234	425	55%
Age 20	240	601	40%
Age 30	369	923	40%
Age 40	564	1,410	40%
Age 50	1,196	2,991	40%
Age 60	2,955	7,388	40%
Age 70	6,071	15,177	40%
Female, Non-smoker			FS / CG3 (%)
Age 0	311	777	40%
Age 10	234	425	55%
Age 20	295	737	40%
Age 30	528	1,320	40%
Age 40	1,185	2,962	40%
Age 50	2,110	5,275	40%
Age 60	2,855	7,138	40%
Age 70	3,952	9,880	40%

Note:

- The above does not include the full scope/T&C of the products, please refer to the product brochure and policy contract for full details
- AIA reserves the right to revise this premium table.
- Premiums stated below are based on the 1st year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. This annual premium table does not include levy which is collected by the Insurance Authority.
- This annual premium table is for reference only. Premium stated above is non-guaranteed. We will review and adjust the premium of this plan from time to time. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation, cancer drug advancement and product feature revisions.

Schedule of benefits

The Cancer Drug Reimbursement Benefit, Supportive Medication Reimbursement Benefit and the Additional Caring Benefit item 2(b) are reimbursed on medically necessary and reasonable and customary basis. The Additional Caring Benefit item 2(c) is reimbursed on a reasonable and customary basis. For more information, please refer to the "Product Limitation" section under "Important Information" of this brochure.

Recommendation by a registered medical practitioner in writing is required

Overview	Maximum Limit (HK$)	
Lifetime Cancer Limit The maximum aggregate amount paid and / or payable during the lifetime of the insured under benefit items 1(a) and 1(b) for eligible expenses incurred in public hospitals in Hong Kong and Macau, and in hospitals in Chinese Mainland	5,000,000 per life	
Covered Cancer Limit The maximum aggregate amount paid and / or payable under benefit items 1(a) and 1(b) for eligible expenses incurred in public hospitals in Hong Kong and Macau, and in hospitals in Chinese Mainland, for every 3 consecutive years (commencing from the date of first diagnosis of the first Covered Cancer suffered by the insured)	1,000,000 for every 3 consecutive years	
Benefit items	**Maximum Limit (HK$)**	
1. Cancer Benefits	**Eligible expenses incurred in public hospitals in Hong Kong and Macau**	**Eligible expenses incurred in hospitals in Chinese Mainland**
Lifetime Cancer Sub-limits Applicable to benefit items 1(a) and 1(b)	4,000,000 per life	5,000,000 per life
Covered Cancer Sub-limits Applicable to benefit items 1(a) and 1(b)	800,000 for every 3 consecutive years	1,000,000 for every 3 consecutive years
(a) Cancer Drug Reimbursement Benefit Reimbursement of expenses incurred for Covered Cancer Drugs prescribed to the insured which are for medically necessary Active Treatment or Palliative Treatment of the insured's Covered Cancer	90% of eligible expenses payable	95% of eligible expenses payable
(b) Supportive Medication Reimbursement Benefit Reimbursement of expenses incurred for Supportive Medication prescribed to the insured due to medically necessary Active Treatment or Palliative Treatment of the insured's Covered Cancer, including anti-nausea drugs, anti-rejection drugs, anti-vertigo drugs, anti-anodyne, and long-term medications required by the insured following the Active Treatment or Palliative Treatment of the insured's Covered Cancer	90% of eligible expenses payable	95% of eligible expenses payable
	(Maximum 5,000 per policy year)	
(c) First Year Cancer Benefit Payable if the insured is diagnosed with Cancer within 1 year after the later of the issue date and the latest commencement date of the policy	100% of Total Basic Premiums Paid	

2. Additional Caring Benefits **(a) Transportation fee subsidy** Payable for each day on which the insured incurred transportation costs for the purposes of receiving medications or purchasing or renting medical appliances or supplies for which a benefit under benefit items 1(a), 1(b), 2(b) or 2(c) is payable	500 per day (Maximum 20 days per policy)
(b) Medical appliances Reimbursement of expenses incurred for the purchase and / or rental of medically necessary medical appliances directly related to the insured's Covered Cancer	5,000 per policy
(c) Wig and voice box expenses Reimbursement of expenses incurred for the purchase of a wig and / or voice box directly related to the insured's Covered Cancer, provided that benefit item 1(a) is paid or payable	2,000 per policy
3. Compassionate Death Benefit Payable to the beneficiary if the insured passes away	10,000

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Schedule of benefits

Notes

- The term "Covered Cancer(s)" refers to "Cancer" (as stated below) which (a) have been occurring for more than 1 year after the issue date or the latest commencement date of the policy, whichever is later, and (b) have been investigated, diagnosed, or treated or when its signs or symptoms have manifested. For details of the definition of "Covered Cancer", please refer to the policy contract.
- The term "Cancer" means all stages of malignant cancer and carcinoma-in-situ, but will specifically exclude the following: (a) any tumour which is histologically classified as pre-malignant; (b) abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II); and (c) any cancer where HIV infection is also present. The cancer must be confirmed by the insured's attending registered medical practitioner in writing and supported by clinical, radiological, histological or laboratory evidence reasonably acceptable to us. Please refer to the policy contract for details and the claim conditions.
- The term "Covered Cancer Drug(s)" means any pharmaceutical or biological medicinal product that is labelled as anti-cancer drug, and which has been approved by a recognised drug regulatory authority of such place where the cancer drug is prescribed to and received by the insured that the cancer drug is for the purposes of Active Treatment or Palliative Treatment and for targeting a Covered Cancer and any related complications (if applicable). Covered Cancer Drug shall specifically exclude any pharmaceutical or biological product used in surgery, radiotherapy, proton therapy or cell therapy. For details of the definition of "Covered Cancer Drug(s)", please refer to the policy contract.
- The term "Supportive Medication" means any pharmaceutical or biological medicinal product, other than the Covered Cancer Drug, which (a) is prescribed to the insured due to the medically necessary Active Treatment or Palliative Treatment of the insured's Covered Cancer, and (b) has been approved for such use by a recognised drug regulatory authority of such place where the Supportive Medication is prescribed to and received by the insured. Supportive Medication includes anti-nausea drugs, anti-rejection drugs, anti-vertigo drugs, anti-anodyne, and long-term medications which are required by the insured following the Active Treatment or Palliative Treatment of the insured's Covered Cancer such as hormone replacement therapy. For details of the definition of "Supportive Medication", please refer to the policy contract.
- "Covered Cancer Sub-limit(s)" is the maximum aggregate amount paid and / or payable under benefit items 1(a) and 1(b) for (i) eligible expenses incurred in public hospitals in Hong Kong and Macau, for every 3 consecutive years (commencing from the date of first diagnosis of the first Covered Cancer suffered by the insured) or (ii) eligible expenses incurred in hospitals in Chinese Mainland, for every 3 consecutive years (commencing from the date of first diagnosis of the first Covered Cancer suffered by the insured).
- "Lifetime Cancer Sub-limit(s)" is the maximum aggregate amount paid and / or payable during the lifetime of the insured under benefit items 1(a) and 1(b) for (i) eligible expenses incurred in public hospitals in Hong Kong and Macau or (ii) eligible expenses incurred in hospitals in Chinese Mainland.
- "Total Basic Premiums Paid" means the total amount of due and payable premium(s) which have been paid to the basic policy and received by the Company from the issue date or the latest commencement date of the policy, whichever is later, up to the end of the current policy year. Total Basic Premiums Paid does not include any prepaid premiums or overpayment of premiums.
- If the insured, whether sane or insane, commits suicide within 1 year from the issue date or the latest commencement date of the policy, whichever is later, we will not pay the Compassionate Death Benefit and our liability under the policy will be limited to the refund of the Total Basic Premiums Paid (without interest) after deducting all amounts you owe us and policy debt (if any).
- We will deduct all amounts you owe us and policy debt (if any) before we make any payment or proceeds under the policy.

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Benefits highlights
- Lifetime Cancer Limit, Covered Cancer Limit

Applicable to Cancer Drug Reimbursement Benefit and Supportive Medication Reimbursement Benefit.

	Eligible Expenses incurred in public Hospitals in Hong Kong and Macau	Eligible Expenses incurred in Hospitals in Chinese Mainland
Lifetime Cancer Limit	**HK$5,000,000 per life**	
Lifetime Cancer Sub-limits	HK$/ MOP 4,000,000 per life	HK$/ MOP 5,000,000 per life
Covered Cancer Limit (subject to the Lifetime Cancer Limit)	**HK$/ MOP 1,000,000 for every 3 consecutive years**	
Covered Cancer Sub-limits	HK$/ MOP 800,000 for every 3 consecutive years	HK$/ MOP 1,000,000 for every 3 consecutive years

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Cancer Drug Reimbursement Benefit & Supportive Medication Reimbursement Benefit

We will only reimburse the Reasonable and Customary Eligible Expenses incurred solely and directly for the **Covered Cancer Drug** and/or **Supportive Medication** prescribed to the Insured for Medically Necessary **Active Treatment or Palliative Treatment** of the Insured's **Covered Cancer**, subject to the Covered Cancer Limit and Lifetime Cancer Limit.

Maximum Limit	Eligible Expenses incurred in public Hospitals in Hong Kong and Macau	Eligible Expenses incurred in Hospitals in Chinese Mainland
Cancer Drug Reimbursement Benefit	90% of Eligible Expenses	95% of Eligible Expenses
Supportive Medication Reimbursement Benefit	90% of Eligible Expenses	95% of Eligible Expenses
	(Maximum 5,000 per Policy Year)	

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Benefits highlights

Cancer Drug Reimbursement Benefit & Supportive Medication Reimbursement Benefit

Cover - Cancer Drug Reimbursement Benefit

- Any pharmaceutical or biological medicinal product that is labelled as anti-cancer drug, and which has been approved by a recognised drug regulatory authority of such place where the cancer drug is prescribed to and received by the insured that the cancer drug is for the purposes of medically necessary Active Treatment or Palliative Treatment and for targeting a Covered Cancer and any related complications (if applicable).
- Chemotherapy（化療）
- Targeted Therapy（標靶治療）
- Immunotherapy（免疫治療）
- Hormonal Therapy（荷爾蒙治療）

Cover – Supportive Medication Reimbursement Benefit

- Any pharmaceutical or biological medicinal product, other than the Covered Cancer Drug, which is prescribed to the insured due to medically necessary Active Treatment or Palliative Treatment of the insured's Covered Cancer, and which has been approved for such use by a recognised drug regulatory authority of such place where the Supportive Medication is prescribed to and received by the insured.e.g.:
  - anti-nausea drugs
  - anti-rejection drugs
  - anti-vertigo drugs
  - anti-anodyne
  - long-term medications required by the insured following the Active Treatment or Palliative Treatment of the insured's Covered Cancer (for example, hormone replacement therapy)

Not covered

- Any expenses for related consultation fees and laboratory tests
- Expenses for any other services or supplies
- Experimental drugs
- Off-label usage drugs
- Surgery (外科手術治療)
- Histotripsy（組織碎化）
- Radiotherapy（放射治療）
- Proton Therapy（質子治療）
- Car-T（細胞治療）
- Stem Cell/Bone Marrow Transplant（幹細胞 / 骨髓移植）

Please refer to launch pack, product brochure and contract for further study.

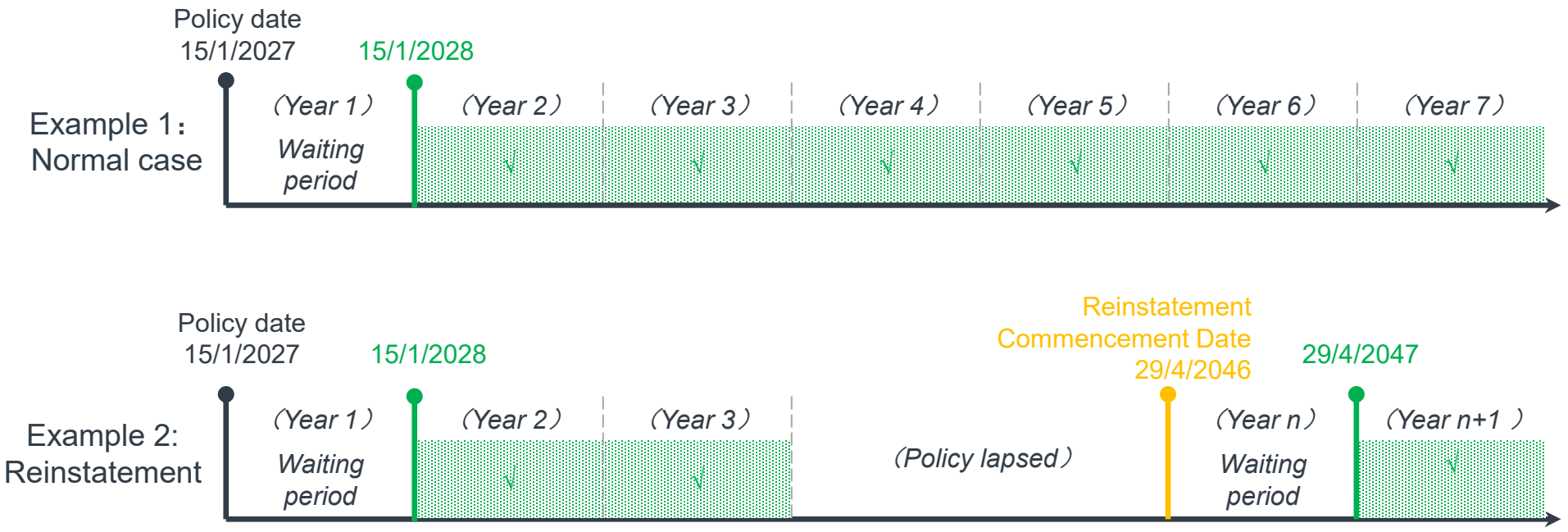
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Benefits highlights

Cancer Drug Reimbursement Benefit & Supportive Medication Reimbursement Benefit

Waiting period: **“Covered Cancer”** - Cancer occurring more than 1 year after the later of the Issue Date and the latest Commencement Date of this Policy. (Else, please refer to First Year Cancer Benefit)



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Benefits highlights

First Year Cancer Benefit

if the Insured is Diagnosed with Cancer within 1 year after the later of the Issue Date and the latest Commencement Date:

✅ Will only pay **a First Year Cancer Benefit**

- First Year Cancer Benefit = 100% Total Basic Premiums Paid - Policy Debt (if any)

❌ Will not pay

- **Cancer Drug Reimbursement Benefit** or **Supportive Medication Reimbursement Benefit**
- **Additional Caring Benefits**
- **Compassionate Death Benefit**

- Upon payment of the First Year Cancer Benefit, the Policy shall terminate.

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Benefits highlights



Additional Caring Benefits

Transportation fee subsidy

- Only payable when eligible expenses for “Cancer Drug Reimbursement Benefit”, “Supportive Medication Reimbursement Benefit”, “Wig and voice box expenses” or “Medical appliances” is payable.
- Limited to 1 payment per day, regardless of the number of journeys incurred on the same day.

Wig and voice box expenses

- Only payable when eligible expenses for “Cancer Drug Reimbursement Benefits” is paid or payable.
- Reasonable and Customary expenses incurred for the purchase of a wig and / or voice box directly related to the Insured’s Covered Cancer.

Medical appliances

- Recommended by a Registered Medical Practitioner
- Reasonable and Customary expenses incurred for the purchase and / or rental of Medically Necessary medical appliances **directly related to the Insured’s Covered Cancer.**



Compassionate Death Benefit

- Payable regardless of the causes of death
- If the Insured dies due to suicide within 1 year from the Issue Date or the latest Commencement Date (whichever is later), the Compassionate Death Benefit will **NOT be paid** and our liability under the policy will be limited to the refund of the Total Basic Premium Paid (without interest after deducting Policy Debt, if any).

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Important Information

Key exclusions

Under this plan, except for Compassionate Death Benefit, we will not cover any of the following events or conditions:

1. Covered Cancer relating to or resulting directly or indirectly from any of the following events:
   - any tumour which is histologically classified as pre-malignant;
   - abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II);
   - any drug or alcohol abuse;
   - any pre-existing conditions;
   - nuclear, biological or chemical contamination (NBC); and
   - any cancer where HIV infection is also present.
2. Any treatment and/or charges relating to or caused directly or indirectly by any of the following events:
   - any treatments or supplies which is not medically necessary or any charges which exceed the reasonable and customary charges;
   - any congenital Covered Cancer that has been found or is diagnosed before the insured reaches the age of 17;
   - any experimental, unproven or unconventional medical technology/ procedure/ therapy or novel drugs/ medicines/ stem cell therapy not yet approved by the government, relevant authorities and/or recognized medical association of the country or region where the treatment is sought;
   - mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder ; and
   - over-the-counter medication not prescribed by a registered medical practitioner.

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

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Note

1. The term “Covered Cancer Drug(s)” means any pharmaceutical or biological medicinal product that is labelled as anti-cancer drug, and which has been approved by a recognised drug regulatory authority of such place where the cancer drug is prescribed to and received by the insured that the cancer drug is for the purposes of Active Treatment or Palliative Treatment and for targeting a Covered Cancer and any related complications (if applicable). Covered Cancer Drug shall specifically exclude any pharmaceutical or biological product used in surgery, radiotherapy, proton therapy or cell therapy.
2. The term “Supportive Medication” means any pharmaceutical or biological medicinal product, other than the Covered Cancer Drug, which (a) is prescribed to the insured due to the medically necessary Active Treatment or Palliative Treatment of the insured’s Covered Cancer, and (b) has been approved for such use by a recognised drug regulatory authority of such place where the Supportive Medication is prescribed to and received by the insured. Supportive Medication includes anti-nausea drugs, anti-rejection drugs, anti-vertigo drugs, anti-anodyne, and long-term medications which are required by the insured following the Active Treatment or Palliative Treatment of the insured’s Covered Cancer such as hormone replacement therapy. For details of the definition of “Supportive Medication”, please refer to the policy contract.
3. The term “Covered Cancer(s)” includes all stages of malignant cancer and carcinoma-in-situ, which (a) have been occurring for more than 1 year after the issue date or the latest commencement date of the policy, whichever is later, and (b) have been investigated, diagnosed, or treated or when its signs or symptoms have manifested. For details of the definition of “Covered Cancer”, please refer to the policy contract.
4. The term “Active Treatment” means any therapeutic intervention with the aim of prolonging the insured’s life, for example, radiotherapy, chemotherapy, targeted therapy, hormonal therapy, immunotherapy, proton therapy and surgery approved for targeting a Covered Cancer and any related complications (if applicable). It does not include any treatment given solely as Palliative Treatment.
5. The term “Palliative Treatment” means treatment intended only to improve the quality of the insured’s life in the case of a life threatening Covered Cancer by relieving pain or alleviating other symptoms of the Covered Cancer and any related complications (if applicable), or the side effects of its/their treatment, without any attempt at its/their cure.
6. We only cover the charges and / or expenses of the insured on medically necessary and reasonable and customary basis. “Medically necessary” means that the medical services and/or treatments are:
   - delivered according to standards of good medical practice ;
   - necessary; and
   - cannot be safely delivered in a lower level of medical care.

   Experimental, screening, and preventive services or supplies are not considered medically necessary.
7. “Reasonable and customary” means:
   - the medical services and/or treatments are medically necessary and delivered according to standards of good medical practice ;
   - the costs of your medical services are within the usual level of charges or duration for similar treatment in the locality of such services delivered; and
   - does not include charges that would not have been made if no insurance existed.

   We may adjust any and all benefits payable in relation to any medical charges which is not a reasonable and customary charge.
8. If the eligible expenses incurred under the Cancer Drug Reimbursement Benefit and the Supportive Medication Reimbursement Benefit have been compensated or reimbursed under any law or medical program or insurance policy provided by any government, company, other insurance company or other third party, such expenses will not be reimbursed by us under the policy.
9. Under the Cancer Drug Reimbursement Benefit, except for the eligible expenses incurred solely and directly for the Covered Cancer Drug prescribed to the insured, we will not reimburse any other expenses or charges arising from the Covered Cancer or the Covered Cancer Drug, including but not limited to (i) consultation fees and laboratory tests charges incurred for prescribing the Covered Cancer Drug to the insured; (ii) hospital confinement charges; and (iii) expenses incurred for any other services or supplies.
10. Under the Supportive Medication Reimbursement Benefit, except for the eligible expenses incurred solely and directly for the Supportive Medication prescribed to the insured, we will not reimburse any other expenses or charges arising from the Covered Cancer or the Supportive Medication, including but not limited to (i) consultation fees and laboratory tests charges incurred for prescribing the Supportive Medication to the insured; (ii) hospital confinement charges; and (iii) expenses incurred for any other services or supplies.

Claims:

For details regarding the completion and submission of the "Medical Claim Form“, please refer to memo and/or information by the Claims Department.

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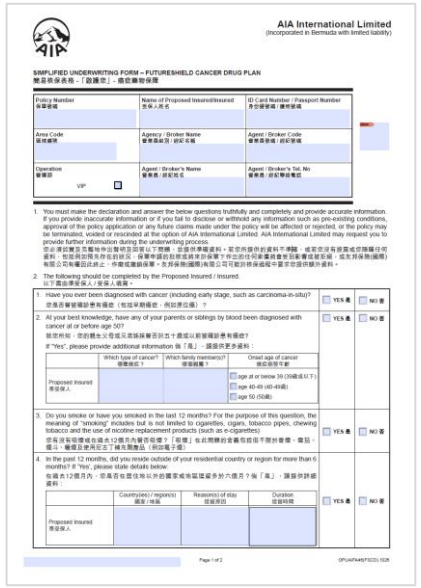
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Simplified underwriting – Note for paper application

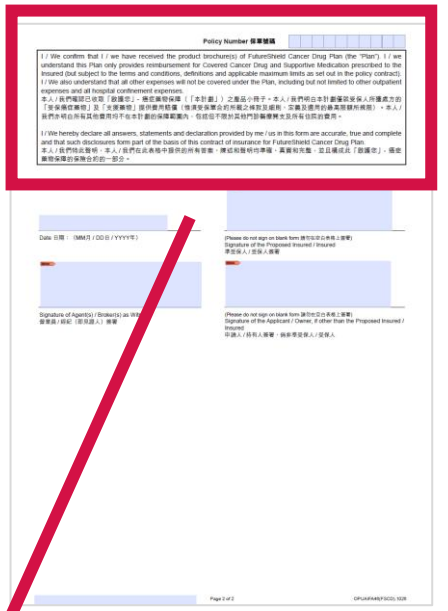
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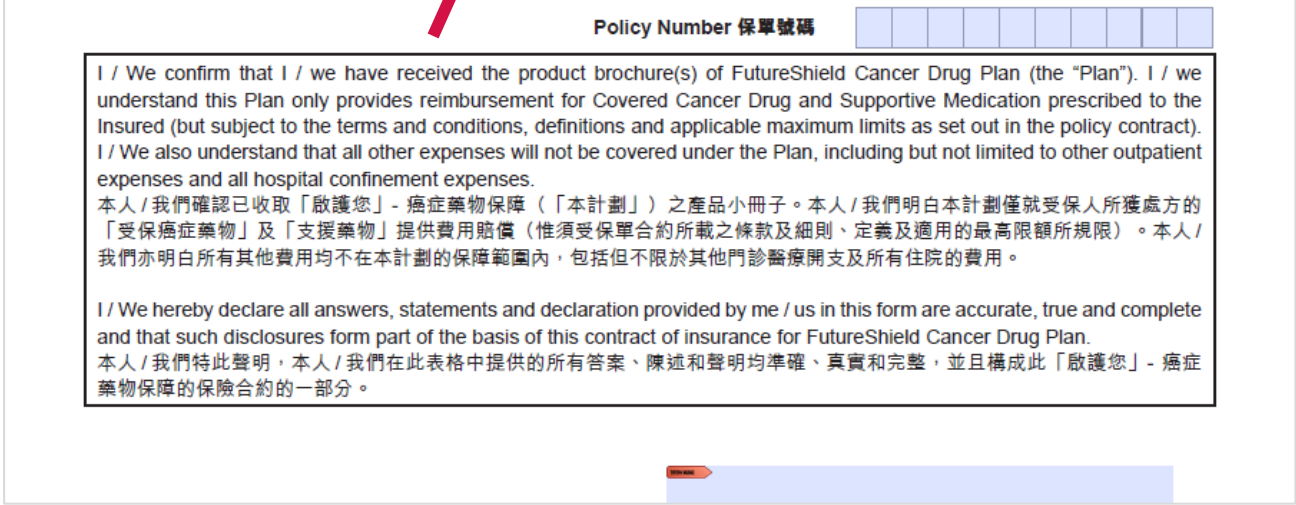
1. **Life and Personal Accident Insurance Application Form**
   (OPUAIF00) (HK) / (OPMCUF13)(Macau)
   - Please skip “Miscellaneous Information”, “Part A – General Information”, “Part B – Health Information” and “Part C – Supplementary Health Information”.
   - Please carefully read the Declaration, Authorization, Personal Data Collection and Use before signing the application form.

2. **Simplified Underwriting Form – FutureShield Cancer Drug Plan**
   (OPUAIFA46(FSCD))
   - Please complete all 4 questions in the separate SIO form.
   - Please draw the applicant's attention to the disclaimer before signing the form.


AIA International Limited
(Incorporated in Bermuda with limited liability)

SIMPLIFIED UNDERWRITING FORM – FUTURESHIELD CANCER DRUG PLAN


Policy Number 保單號碼


Policy Number 保單號碼

I / We confirm that I / we have received the product brochure(s) of FutureShield Cancer Drug Plan (the “Plan”). I / we understand this Plan only provides reimbursement for Covered Cancer Drug and Supportive Medication prescribed to the Insured (but subject to the terms and conditions, definitions and applicable maximum limits as set out in the policy contract). I / We also understand that all other expenses will not be covered under the Plan, including but not limited to other outpatient expenses and all hospital confinement expenses.
本人 / 我們確認已收取「啟護您」- 癌症藥物保障（「本計劃」）之產品小冊子。本人 / 我們明白本計劃僅就受保人所獲處方的「受保癌症藥物」及「支援藥物」提供費用賠償（惟須受保單合約所載之條款及細則、定義及適用的最高限額所規限）。本人 / 我們亦明白所有其他費用均不在本計劃的保障範圍內，包括但不限於其他門診醫療開支及所有住院的費用。

I / We hereby declare all answers, statements and declaration provided by me / us in this form are accurate, true and complete and that such disclosures form part of the basis of this contract of insurance for FutureShield Cancer Drug Plan.
本人 / 我們特此聲明，本人 / 我們在此表格中提供的所有答案、陳述和聲明均準確、真實和完整，並且構成此「啟護您」- 癌症藥物保障的保險合約的一部分。

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Appendix
– Product information

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Appendix: Product information

Product info	FutureShield Cancer Drug Plan (including AIA Vitality version)	
Launch date	27 October 2026 (first application date)	
Basic/ rider	Basic plan	
Product Group	Medical (reimbursement)	
Insured's Age at Application	Age 15 day - 75	
Region	Hong Kong / Macau	
Currency	HK$ / MOP	
Basic plan that can be attached to	Not applicable	
Policy No. Prefix	Non-MCV	MCV (Pearl version)
	HK region: B3/B6/B9	G3800-G3806 G6800-G6806 G9800-G9806
	Macau region: B4	G4800-G4806
Geographic coverage	Public hospital in HK or Macau, hospitals in Chinese Mainland	
Room type	Not applicable	
Covered Cancer Limit	Maximum aggregate limit paid not exceed HK$/ MOP 1,000,000 for every 3 consecutive years	
Lifetime Cancer Limit	Maximum aggregate limit paid not exceed HK$/ MOP 5,000,000 per life	

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有關其他詳細資料，請參閱產品資料冊 (Product launch pack)。

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Appendix: Product information

A. Benefits	FutureShield Cancer Drug Plan (including AIA Vitality version)
Benefit Term	Whole life
Policy Loan	Not applicable
Non-Forfeiture Options	Not applicable
Suicide, Misstatement of Age and Sex	Follow existing rules

B. Premium	FutureShield Cancer Drug Plan (including AIA Vitality version)
Premium Structure	Yearly renewable, premiums are not guaranteed
Premium Term	Same as benefit term
Renewal Premium	Non-guaranteed. The next renewal premium will be based on the prevailing premium for the age of the insured at the time of renewal
Payment Mode	Monthly / Quarterly / Semi-annually / Annually

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Appendix: Product information

C. Underwriting	FutureShield Cancer Drug Plan (including AIA Vitality version)
Medical Requirements	• Not count towards existing CI limit or CI routine medical requirement. • If the Insured applies for non-smoker plan, Cotinine Urine test is not required.
Financial Requirements	• Strictly comply with affordability checking • Follow general non-product specific guidelines such as Guideline on Anti-Money Laundering and Counter-Terrorist Financing (AMLG) and Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner From PRC
Medical Rating	• Up to MR “D” • Exclusion applicable
Nationality Rating / Residency	• Only available to HKID & Macau ID cardholders and MCV (Chinese Mainland ID card holder) • Subject to residential rating by referring to the column of CI in Nationality & Residence rating table
Occupational Rating	N/A (Standard rating for all occupation)
Date Back	Only allow date back for maximum 6 months
Application Form	• Life and Personal Accident Insurance Application Form (OPUAIF00) (HK) / (OPMCUF13)(Macau) • Simplified Underwriting Form (SIO form) -> OPUAIFA46(FSCD) • (for Macau) Financial needs analysis form (FNA) • (For application to AIA Vitality series) Proposal (PGS)
Substandard Premium Discount	Not applicable
Key Man Insurance / Replacement	Not applicable
CRS	Not applicable
FATCA	Not applicable

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Appendix: Product information

Same as Cancer Guardian 3

D. Commission	FutureShield Cancer Drug Plan (including AIA Vitality version)	
	Policy year	(%)
Commission	1st year 2nd year 3rd – 10th year 11th – 15th year 16th year and onwards	46% 17% 5% 1.5% 3%
High Issue Age FYC Adjustment	Above age 65, FYC will decrease 2% for each age.	
Persistency, Persistency Bonus & Career Benefit	Applicable	
Extra 10%	Applicable	
Provident Fund	Not applicable	
FYP Credit	100% of first year annual premium	
FYC Adjustment	Group 5: Regular Premium – A&H - Medical	

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Mapping in Financial Needs Analysis Form

Hong Kong: FNA out scope product

Suitability Assessment

✔ Refers to the choices that can be mapped to apply the product

C1	What are your objectives of buying our product? (tick one or more)	
A	Financial protection against adversities (e.g. death, accident, disability, etc.)	
B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	Core
	(i) The application of the policy meets my insurance objective of providing protection against loss of income during hospital confinement, and it is a medical insurance product with hospital income protection.	
	(ii) The application of the policy meets my insurance objective of providing protection against increasing expenses for medical and healthcare services, and it is a medical insurance product with hospitalization expense reimbursement benefit and/or outpatient benefit.	✓
	(iii) The application of the policy meets my insurance objective of providing health protection/critical illness protection for future healthcare services and it offers Lump Sum Payment upon claims of health protection / Critical Illness.	
C	Providing regular income in the future (e.g. retirement income, etc.)	
D	Saving up for the future (e.g. child education, retirement, etc.)	
E	Investment	
	To meet your "Investment" objective indicated above, how would you prefer to manage different investment options/investment choices, if available, under the insurance product? (tick one)	
	(i) I want to make my own decisions (without any professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/ investment choices, if available, under an insurance product, and I am willing to do it throughout the entire duration of the target benefit/ protection period of an insurance product.	
	(ii) I want to make my own decisions (with professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/ investment choices, if available, under an insurance product, and I am willing to do it throughout the entire duration of the target benefit/ protection period of an insurance product.	
	(iii) I do not want to choose or manage different investment options/ investment choices, if available, under an insurance product.	
F	Others	

C2	What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
A	<1year	✓
B	1-5 years	✓
C	6-10 years	✓
D	11-15 years	✓
E	16-20 years	✓
F	>20 years	✓
G	Whole of life	
	Max Premium Term	Whole life
	Common Report Standard	N/A

C4	Considering your risk tolerance level, are you open to explore insurance products that provide non-guaranteed returns?	
	Yes	
	No	✓

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For further details, please refer to the product launch pack

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HEALTHIER, LONGER, BETTER LIVES

Product Internal License

Product Internal License

1. **Complete** ‘FutureShield – Cancer Drug Plan’ Online Training
2. **Pass** ‘FutureShield – Cancer Drug Plan’ Product Internal License Test#
3. **Confirm** Obtained ‘FutureShield – Cancer Drug Plan’ Product Internal License Code M025

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Product Internal License

Friendly reminder: Before taking the product internal license test, please refer to product study materials for reviewing the product highlights

FutureShield – Cancer Drug Plan Study Materials

「啟護您」– 癌症藥物保障產品研習資料

「启护您」– 癌症药物保障产品研习资料

FutureShield Cancer Drug Plan Study Materials

- 香港或澳門公營醫院產生的合資格費用適用之「受保癌症分項限額」及「個人終身癌症賠償分項限額」是 80 萬港元 / 澳門幣及 400 萬港元 / 澳門幣
- 香港或澳门公营医院产生的合资格费用适用之「受保癌症分项限额」及「个人终身癌症赔偿分项限额」是 80 万港元 / 澳门币及 400 万港元 / 澳门币
- Covered Cancer Sub-Limit and Lifetime Cancer Sub-Limit in respect of Eligible Expenses incurred in Public Hospitals in Hong Kong or Macau are HK$/MOP 800,000 and HK$/MOP 4,000,000 respectively

- 支援藥物費用賠償的每個保單年度最高限額是 5,000 港元 / 澳門幣
- 支援药物费用赔偿的每个保单年度最高限额是 5,000 港元 / 澳门币
- The maximum limit of Supportive Medication Reimbursement Benefit per Policy Year is HK$/MOP 5,000

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Thank you

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