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Employee benefits

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All-in-one protection for your employees



Product Brochure



Why choose AXA¹ employee benefits?

Employee benefits complement the remuneration package to your staff, the most valued asset of your company. We offer you and your employees protection and support in times of need, as a powerful backup which effectively improves motivation and productivity in the workplace, supports talent retention and adds to the reputation of your company as a caring employer to potential recruits.

Honoured by numerous accolades for our product and service excellence, including the World's Largest Insurance Company by A.M. Best and one of the Best Global Brands by Interbrand, AXA takes the lead in redefining standards in the industry. Working hand in hand, we are ready to help you redefine the protection solution that you and your employees deserve!

How does AXA look after your company and people?

Flexible options to suit your company's needs

Different company sizes

We offer tailor-made plans for companies with 15 or more employees to match the unique needs of your staff from different divisions and ranks.

Less than 15 employees

If your company has less than 15 employees, our package plan offers a simple and cost-effective solution for you.

Simple administration makes your life easy

We make insurance management simple for you by offering online and offline solutions in order to ease your already heavy workload.

1. Including AXA China Region Insurance Company Limited and AXA General Insurance Hong Kong Limited.

One stop shop for comprehensive protection solutions at your choice

AXA offers comprehensive coverage that takes good care of you and your employees, with superior benefits and features from a range of schemes including:



Group Medical



Core cover: Hospitalisation

Optional cover:

- Supplementary Major Medical
- Childbirth
- Outpatient
- Dental



Group Life



Core cover: Life

Extra benefits

- Terminal Illness
- Simplified Critical Illness
- Dismemberment
- Extended Death Benefits

Optional cover:

- Total and Permanent Disability
- Accidental Death and Disablement
- Living Insurance



Group Disability



Core cover: Income protection due to disability



Group Medical Highlights

When it comes to group medical protection, AXA empowers your employees with easily accessible services and holistic health protection benefits that look after their inpatient, outpatient and wellness needs whenever and wherever they arise. With this extensive line-up of health support, we seek to help you give the driving force of your business success total peace of mind.



Digital solutions in pace with your life

We invest in the latest technology to make life easy for you and your employees. With our **mobile app**, your employees can simply use a smartphone for

- Online claim submission
- Panel doctor searching
- Check claims history
- Digitalised medical card



Hospital deposit guarantee in China

With the AXA Health Card, your employees are guaranteed immediate hospital admission to more than 250 designated hospitals in China in case of an accident or sudden illness in China.



Extended protection for job change or retirement

Exclusive options are available for your employees to enhance their medical protection for themselves and their family, for **job change or retirement**.



Extensive healthcare network

Our network of around **2,000 panel doctors** in Hong Kong allows your employees to

- **Access to a vast pool of professionals:** general practitioners, specialists, physiotherapists and Chinese herbalists
- **Enjoy cashless arrangement:** for medical treatment from our network, there is no need to pay at the time of consultation, except for any excess over the entitled benefit



Thoughtful features echoing today's healthcare needs

We understand your employees' concerns and are ready to provide a worry-free experience for them

- **No minimum hours of hospital confinement**, so day case surgeries are also within coverage
- **Mental illness covered**, as mental health is just as important as physical health, particularly in the hectic urban lifestyle nowadays
- **Continuous cover regardless of the length of sick leave**, giving your employees truly total peace of mind throughout the recovery journey



Wellness Programme

Your employees' balanced and healthy lifestyle will now be looked after, with attractive discount offers on health-related products and services from our carefully chosen and reputable merchants.



24-hour emergency assistance

Travelling overseas? **AXA Assistance** will take care of your employees with emergency medical assistance around the clock and around the globe.



Group Life Highlights

Aside from health support, your employees will also be sheltered from the mishaps of life with our all-round life insurance benefits, which include total and permanent disability, accidental death and dismemberment benefits. They are carefully designed to give your employees and their families much-needed support to cope with unfortunate events.



Extended age limit

As long as your employees join the plan before age 64, they can be insured up to age 70 for the cover of life, total and permanent disability, as well as accidental death and dismemberment.



Life benefit for any cause

We will pay the life benefit irrespective of the cause of death.



Worldwide coverage

Your employees will be covered whenever they need help, no matter where they are around the world.



Free 24-hour international hotline

We offer free 24-hour access to our international hotline to provide your employees with emergency assistance.



Group Disability Highlights

To care about your employees as members of a big family, it is crucial to let them know that help will be there for them and their families to tide them over the tough days. Hence, we help you to ensure salary continuity for your employees with comprehensive benefits in the unfortunate event of total and permanent disability as a result of illness or accidents.



Regular income protection

Your employees will receive the monthly benefit if they are unable to work as a result of an illness or accident:

- **For total disability:** we will pay disability income benefit for the first two years of disability to employees who are unable to perform their current job, and thereafter if they are unable to do any job they are reasonably suited for based on their education and training.
- **For partial disability:** benefit is payable for partial disability with prior agreement. We will pay disability income benefit if a part-time or full time employee has a reduced capacity in any paid job.



Benefit linked to inflation

To help employees cope with the rising cost of living, the benefit payable is linked to inflation, with reference to the consumer price index with an up to 6% increase per year.



Worldwide coverage

Your employees will be covered whenever they need help, no matter where they are around the world.



Free 24-hour international hotline

We offer free 24-hour international hotline to provide immediate support in an emergency.

At AXA, we are committed to providing you quality services and privileges. To find out more about our offers, please contact your **insurance intermediaries**.

The above information is for reference only and is not intended to be a complete description of the applicable terms and conditions, and does not constitute any contract between any party and AXA. You may request a policy specimen to understand the terms and conditions of all the benefits and exclusions.



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