

Taking firm steps  
towards a secure future



# Table of Contents

**Foreword** 2

**Chapter 1** 3 - 4

## Identify the weak link in your defence Strengthen your protection

- Protection gap vs benefit amount
- Insurance claims – better understanding means better prevention
- Spotlight on urban living and chronic illnesses
- 4 key prevention tactics

**Chapter 2** 5 - 8

## Longer life expectancy, higher medical expenses

- Population ageing set to accelerate over the next 10 years
- Medical costs on an upward spiral
- New routes to recovery

**Chapter 3** 9 - 12

## Older age demands stronger protection

- AI nurse answers questions remotely
- Smart home care assistant
- Observing elderlies' daily life to prevent falls
- Laser + vibration: helping Parkinson's disease patients move forward
- Wearable smart technology for assessing risk of sleep apnea/stroke
- What will we find in the hospital ward of the future?

**Chapter 4** 13 - 16

## Health maintenance is persistence

- Mental illness: fighting a long-term battle
- 3-in-1 health maintenance: body, mind and money
- Codes for staying healthy
  - Habit #1: 20-20-20 rule for preventing eye strain
  - Habit #2: Leave your chair every half an hour
  - Habit #3: Take a walk every day
  - Habit #4: Eat to 70% full
  - Habit #5: Sleep 7 to 9 hours a day
  - Habit #6: 20 minutes of me-time each day

**Chapter 5** 17 - 20

## Case studies

- Enjoying flexible protection through VHIS
- Select your own coverage for a lifetime of protection

**Chapter 6** 21 - 24

## Featured interviews

- AI medical innovation – Enabling smartphone-based, real-time detection of heart valve diseases
- New normal in healthcare  
Monitoring health with the help of AI

**Afterword** 26



## Foreword

Everyone knows that a good life starts with good health. That's why Hong Kong people have always gone to great lengths to safeguard their families' and their own health. However, there is a little-known fact about the city's working population that demands widespread attention: on average, each individual faces a mortality protection gap of HKD1.9 million<sup>1</sup>. Hong Kong's median monthly income being HKD21,800<sup>2</sup>, a person has to save every single dollar they make for 7.3 years before they can fill that gap, a clear indication that they may not have sufficient coverage to cope with risks.

How should we mend our safety nets? This booklet presents a snapshot of the state of healthcare in Hong Kong – the most common diseases and treatments, health maintenance options and case studies – to help you start planning for the future as soon as possible and become more resistant to future challenges.

Health is wealth, but that the reverse is also true – wealth is a key ingredient of health. As the HSBC Quality of Life Report 2024 points out, a good quality of life must rest on three pillars – body, mind and money. These 3 components are interlinked, and each is indispensable.

In view of this, some organisations have introduced health incentive programmes. A notable example is HSBC's Well+\*. Through a combination of mobile app, big data and behavioural science analytics, the programme is designed to help motivate the public to make sustainable gains in physical, mental and financial health as well as overall quality of life. It also provides a wealth of protection and wealth management information online to help you plan the best route to your personal goals.

The purview of this booklet goes far beyond health maintenance and effective planning. Its coverage of the latest medical technologies also offers a revealing glimpse of the shape of things to come. Don't miss.

---

### Remarks:

\* Eligibility for joining the Well+ health incentive programme is determined by The Hongkong and Shanghai Banking Corporation Limited ("HSBC") and HSBC Life (International) Limited ("HSBC Life") at their absolute discretion. All rewards and prizes are subject to the relevant terms and conditions. In case of dispute, HSBC and HSBC Life reserve the right of final decision.

1. Insurance Authority: Mortality Protection Gap Study 2021 (25 August 2021).

2. Census and Statistics Department: Median monthly employment earnings of employed persons by occupation of main employment and sex (18 October 2024).

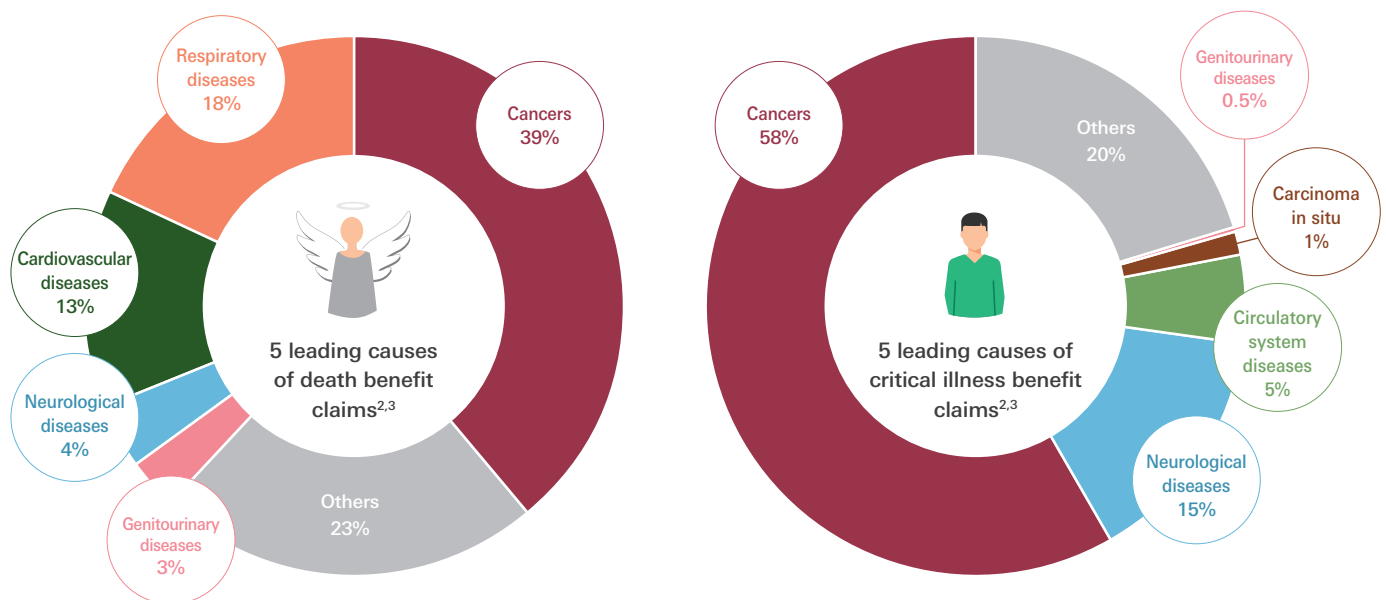
# Identify the weak link in your defence Strengthen your protection

## Protection gap vs benefit amount

According to a study by the Insurance Authority, the total mortality protection gap in Hong Kong in 2019 was approximately HKD6.9 trillion, which works out to roughly HKD1.9 million per person<sup>1</sup>. That means anything unfortunate that happens to the main income earner of a family can be a heavy financial blow to their loved ones. Reviewing your insurance coverage regularly will help you safeguard your loved ones by maintaining a strong defence against life's uncertainties.

## Insurance claims – better understanding means better prevention

Based on HSBC Life claims data<sup>2</sup>, the common serious diseases in Hong Kong include:



### Pay attention to death and critical illness benefit amount paid<sup>2</sup>

| Type of claim            | Average benefit amount paid per policy | Highest single-case claim settlement amount (Cases)         |
|--------------------------|--|---|
| Death benefit            | <b>HKD1,156,000</b>                    | <b>HKD234 million</b><br>(Heart disease resulting in death) |
| Critical illness benefit | <b>HKD776,000</b>                      | <b>HKD10.6 million</b><br>(Parkinson's disease)             |



### Claims fulfilment overview<sup>2</sup>

| Type of claim                     | Average time needed for benefit payment | Claims approval rate |
|-----------------------------------|---|----------------------|
| Death benefit                     | 3 working days                          | Over <b>99%</b> ✓    |
| Critical illness benefit          |   | Over <b>97%</b> ✓    |
| Voluntary Health Insurance Scheme |   | Over <b>98%</b> ✓    |

1. Insurance Authority: Mortality Protection Gap Study 2021 (25 August 2021).

2. 2023 HSBC Life Claims Report (Actual coverage and settlement amount differ from case to case, and may be higher or lower. Please refer to the provisions and terms and conditions of the relevant policy.)

3. Due to the rounding of numbers, the total sum of certain figures may not equal 100%.



### Spotlight on urban living and chronic illnesses<sup>4,5</sup>

The World Health Organization reports that non-communicable diseases (also known as chronic diseases) are responsible for 41 million deaths worldwide each year, or 74% of all deaths, making them a serious health threat across the globe. In 2020, approximately 55% of all deaths in Hong Kong were linked to chronic diseases.

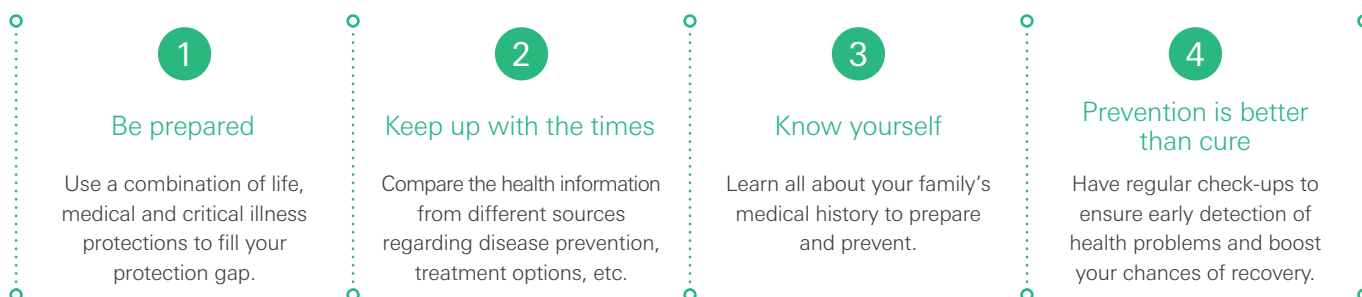
Generally, chronic illnesses are medical conditions that persist for a long period of time while deteriorating gradually. Examples include high blood pressure, diabetes, asthma, some cancers, cardiovascular diseases, mental disorders, etc. Among the more common chronic diseases in Hong Kong, high blood pressure and diabetes have the highest incidence (particularly among the elderly).

Official statistics indicate that, of the non-cancer chronic patients who received outpatient treatment at Hospital Authority facilities in 2019/20, 82% had high blood pressure or diabetes. Of this group, 1/3 had cardiovascular diseases or complications from chronic kidney diseases related to high blood pressure or diabetes.

Meanwhile, the number of chronic illnesses in Hong Kong is on the rise. In 2020/21, chronic patients accounted for 31% of the total population (approximately 2.2 million people), 47% of whom were 65 or older. That number is expected to climb to approximately 3 million within 10 years. Even more concerning, since many people have not yet been examined, the actual number of chronic patients may in fact be double the current number of confirmed cases. That is a stark reminder that Hong Kong people of all ages should pay close attention to the threat of common diseases of affluence.

### 4 key prevention tactics

In view of the issues, claim statistics and health threats outlined above, the following tips can prove useful:



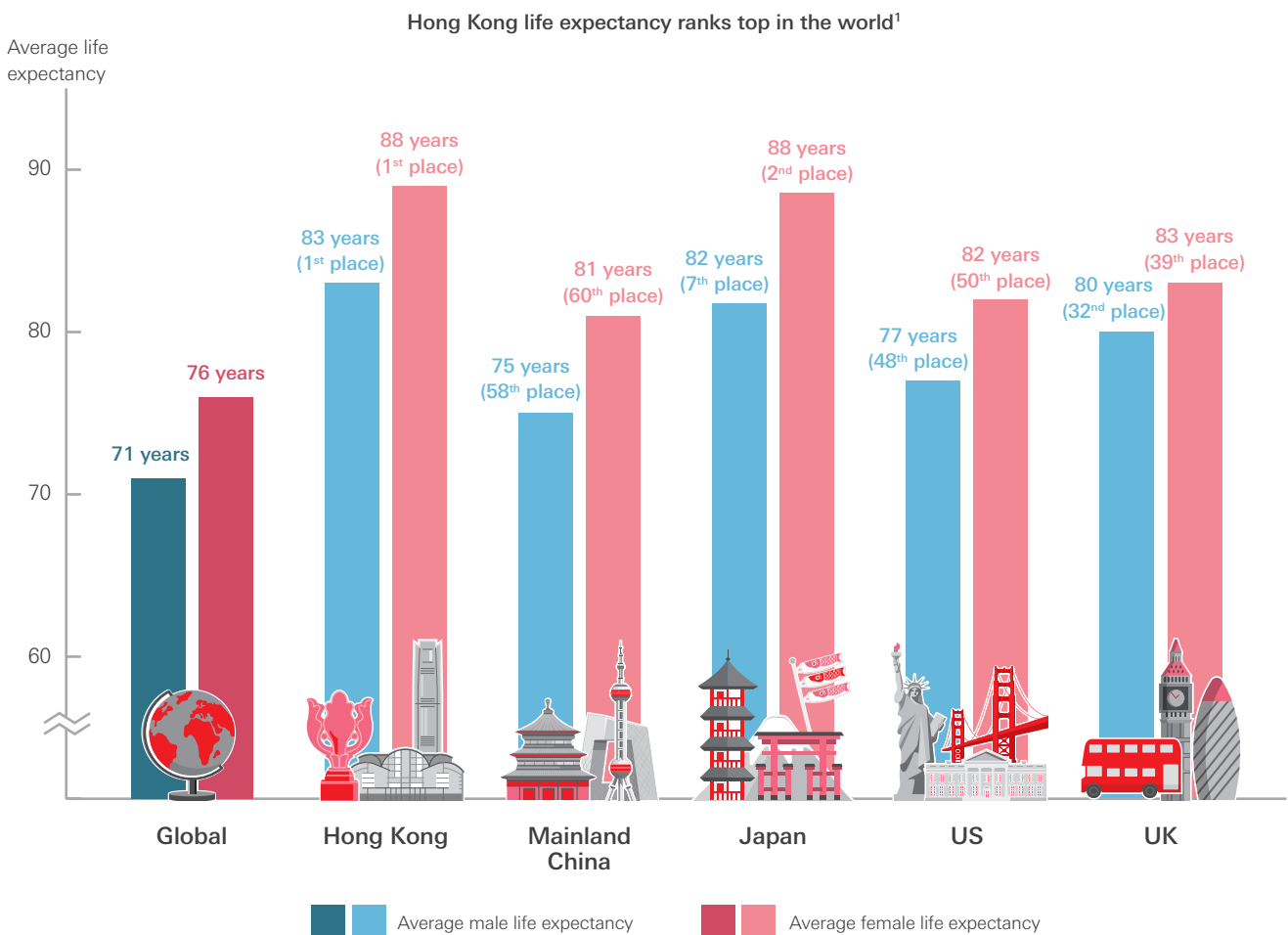
4. Health Bureau: The Healthcare Challenges In Hong Kong.

5. World Health Organization: Noncommunicable diseases (16 September 2023).

# Longer life expectancy, higher medical expenses

If there were a longevity contest, Hong Kong would be a perennial front-runner: a top 3 ranking has become almost customary in recent years. Indeed, both the men and women in Hong Kong have a life expectancy that far surpasses the global average.

Statistics indicate that Hong Kong people have an average lifespan of 86 years, ranking number one in the world in 2024<sup>1</sup>. Assuming retirement at the age of 60, Hong Kong people may need to build up a financial reserve that would be sufficient for more than 20 years of retirement life and medical expenses. Needless to say, early planning is essential.



## Live long, stay healthy

As the World Health Organization pointed out years ago<sup>2</sup>, "Increased longevity without quality of life is an empty prize. Health expectancy (average number of years that a person can expect to live in 'full health') is more important than life expectancy."

Globally, the average health expectancy is only 62 years<sup>3</sup>. Since Hong Kong people have an average life expectancy of 86 years<sup>1</sup>, they may face a period of over 20 years when their health is in decline. If one lives long but remains unhealthy, suffering from chronic illnesses that lead to long periods of bed rest or even loss of mobility, it will severely impact the quality of life. Therefore, health and longevity are inseparable core values.

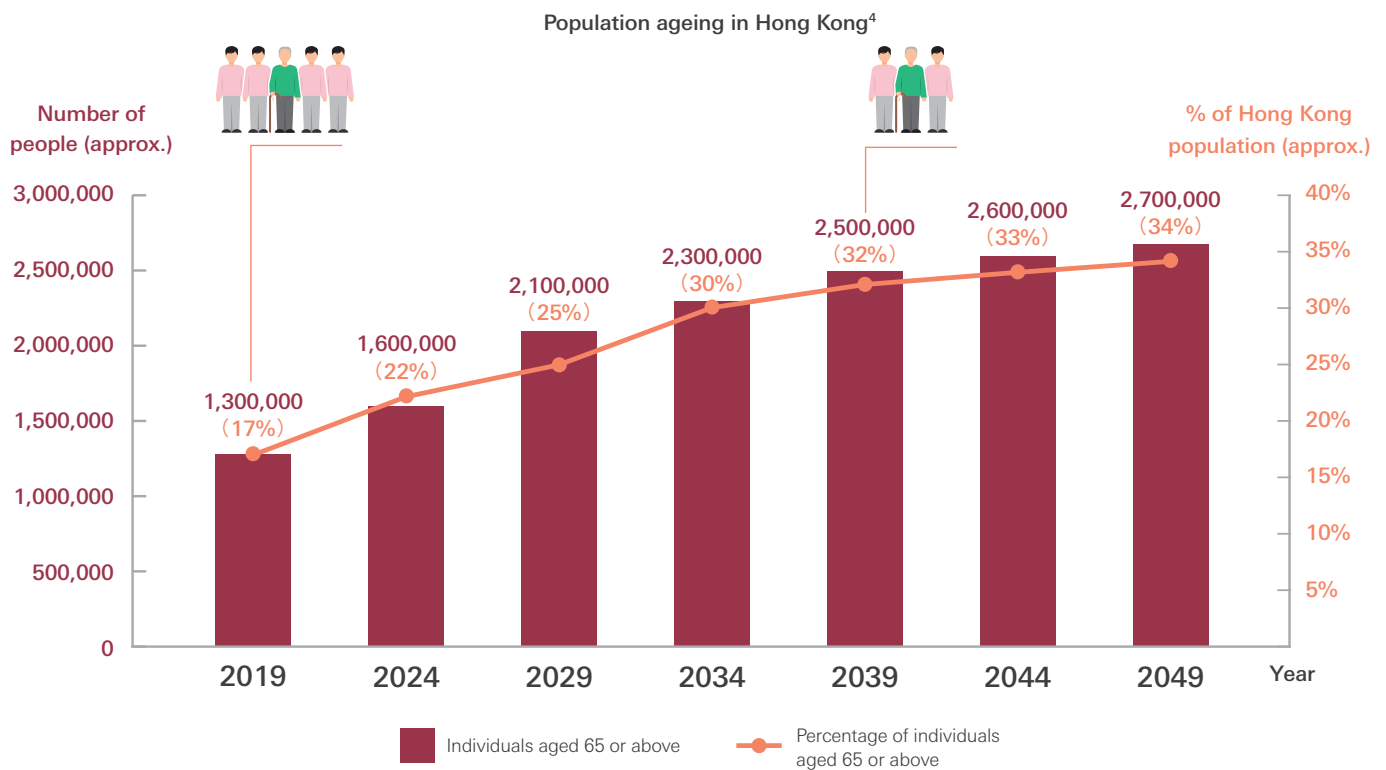
1. Worldometer: Life Expectancy of the World Population.  
 2. World Health Organization: The World Health Report 1997 (20 March 1997).  
 3. World Health Organization: Healthy life expectancy at birth (2 August 2024).



### Population ageing set to accelerate over the next 10 years

Longevity can be a double-edged sword. While it is no doubt a blessing, it can also give rise to potential problems for both society and the individual. Data from the Census and Statistics Department shows that Hong Kong's population is rapidly ageing. It is expected that the number of seniors aged 65 and above will increase from 1.3 million in 2019 to 2.5 million in 2039, meaning that one in three people in Hong Kong will be a senior citizen<sup>4</sup>. Naturally, as the average age of a population goes up, so does the demand for medical and social services, not to mention the incidences of chronic diseases.

Currently, though, Hong Kong is experiencing a severe shortage of doctors. For every 1,000 citizens, there are 2.0 doctors, fewer than countries like Japan (2.5 doctors), the US (2.6 doctors) and the UK (3.0 doctors)<sup>5</sup>. Hong Kong is therefore ill-equipped to meet greater demand for medical services. The shortage is particularly evident in the waiting time at public hospitals (for example, the current waiting time for new case booking at surgery specialist out-patient clinics is 111 weeks<sup>6</sup>).



4. Health Bureau: The Healthcare Challenges In Hong Kong.

5. Health Bureau: Shortage of doctors requires urgent action (16 May 2021).

6. Health Bureau: Waiting Time for New Case Booking at Surgery Specialist Out-patient Clinics (1 July 2023 to 30 June 2024).

### Medical costs on an upward spiral

When considering the price of longevity, medical expenses are one of the major factors that need to be taken into account. The 2024 Global Medical Trends Survey by international consulting firm WTW indicates that average medical expenditure in Hong Kong rose from 7.53% in 2022 (percentage of average GDP per capita) to 8.27% in 2023, and 8.36%<sup>1</sup> in 2024. By all indications, this trend will continue.

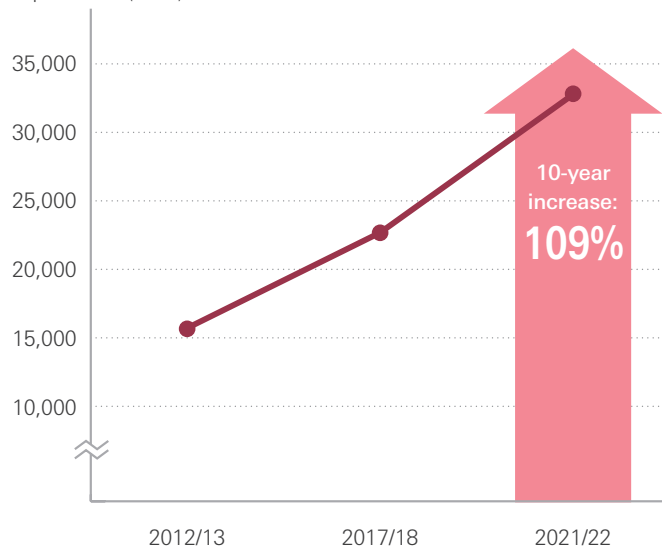
Indeed, over the past 10 years, per capita medical spending in Hong Kong has risen from HKD16,000 to HKD33,000, a 109% jump<sup>2</sup>. That's a clear indication that if people do not start building their retirement reserves as early as possible, their savings may be depleted even sooner than expected.

### Reference costs: private hospitals

Local citizens who choose public hospitals may benefit from the low cost, but the waiting time can be as long as several years<sup>3</sup>. That's why many people prefer private hospitals and clinics, even if services come at a premium. Actual costs depend on the medical problem and the treatment required. For cancer and common chronic diseases, the treatment costs below can be referenced for budgeting purposes:

### Medical inflation in Hong Kong over 10 years<sup>2</sup>

Per capita annual medical expenditure (HKD)



| Disease                               | Treatment                                      | Reference cost (HKD)          |
|---------------------------------------|--|-------------------------------|
| Colorectal cancer                     | Endoscopy and polypectomy                      | 82,400 <sup>4</sup>           |
|                                       | Laparoscopic colectomy                         | 278,600 <sup>4</sup>          |
|                                       | Monthly targeted therapy                       | 20,000 – 142,000 <sup>5</sup> |
| Breast cancer                         | Lumpectomy                                     | 127,800 <sup>4</sup>          |
|                                       | Breast reconstruction surgery                  | 150,000 <sup>6</sup>          |
|                                       | Monthly targeted therapy                       | 20,000 – 82,000 <sup>5</sup>  |
| Parkinson's disease                   | Deep brain stimulation                         | 200,000 <sup>7</sup>          |
| Coronary heart disease                | Angioplasty (balloon angioplasty) and stenting | 160,000 <sup>8</sup>          |
| Chronic obstructive pulmonary disease | Oxygen therapy unit (oxygen concentrator)      | 24,800 – 46,200 <sup>9</sup>  |

1. WTW: 2024 Global Medical Trends Survey (November 2023).

2. Department of Health: Health Facts of Hong Kong (2016, 2019 and 2023 editions).

3. Hospital Authority: Waiting Time for New Case Booking at Surgery Specialist Out-patient Clinics (1 July 2023 – 30 June 2024).

4. Hong Kong Adventist Hospital: Reference Charges for Common Surgical Procedures – data of standard room charges 2023.

5. MoneyHero: Targeted therapies/prices/side effects and eligibility requirements for government subsidy 2024 (27 June 2024).

6. Hong Kong Breast Cancer And Disease Centre: Breast Cancer Surgical Cost – Is it expensive? Covered by medical insurance?

7. Hong Kong Parkinson's Disease Foundation: Surgical treatment.

8. Hong Kong Adventist Hospital: Percutaneous Coronary Intervention (PCI) Subsidy Scheme (15 March 2022).

9. Medimart: Chronic Obstructive Pulmonary Disease.



### Reference costs: rehabilitation

Chronic diseases require a long treatment and recovery journey. After surgery or other treatments, rehabilitation therapy is often needed. It's therefore important to include follow-up medical expenses in your budget. For instance, patients who have had a moderate or severe stroke are generally hospitalised for 3 to 5 months, at a cost of HKD540,000 to HKD900,000<sup>10</sup>. Rehabilitation may also require home physiotherapy, a caregiver or a nurse. Reference costs are as follows<sup>11</sup>:

| Medical and healthcare personnel | Typical charges (approx. HKD) |
|----------------------------------|-------------------------------|
| Physiotherapist                  | 800/30 mins                   |
| Home care assistant              | 1,200/12 hours                |
| Healthcare/health services aide  | 1,300/12 hours                |
| Registered nurse                 | 3,000/12 hours                |



### New routes to recovery

Faced with an array of challenging diseases such as the No.1 killer in Hong Kong, cancer (38,462 new cases were reported in 2021<sup>12</sup>), the medical community is not only relying on traditional treatments but pioneering new ones, bringing patients new hope with every new technological advance. Typically, though, the newer the technology, the higher the cost.

To treat liver cancer, the Li Ka Shing Faculty of Medicine of the University of Hong Kong has acquired the first **histotripsy system** in Asia, which uses targeted ultrasound waves to form microbubbles to disrupt and liquefy malignant tissue. This breakthrough technology represents a non-invasive, painless way to treat cancer. Moreover, liver cancer surgery can be completed in approximately 30 minutes, depending on the size of the tumour<sup>13</sup>. Since its certification by the US Food and Drug Administration in October 2023, the technology has already achieved very encouraging results in several hundred cancer cases<sup>14</sup>. Patients typically need only one histotripsy treatment session, which costs approximately USD8,000 (approximately HKD62,800<sup>15</sup>).

Another groundbreaking cancer treatment is **proton therapy**, which achieves significantly higher precision than traditional radiotherapy. By focusing proton beams on cancer cells without damaging the surrounding healthy tissue, this therapy reduces the risk of side effects and complications. Treatment for different parts of the body (5 to 30 sessions) costs approximately HKD205,200 to HKD667,900<sup>16</sup>.

**Precision Medicine for Cancer** is another option that has been introduced in Hong Kong in recent years. It involves the use of DNA testing to determine the most appropriate type of medical intervention for the patient, thereby increasing cancer treatment efficacy. DNA testing costs between HKD3,000 and HKD30,000.

### Neurostimulation – helping Parkinson's disease patients move forward again

Parkinson's disease is a degenerative neurological disorder. Patients suffer from muscle stiffness and tremors in the limbs, making it difficult to coordinate different parts of the body. As a result, patients can only move slowly and are prone to falls.

Medical experts in Switzerland and France have teamed up to develop a breakthrough electronic device that is capable of implanting electrodes into a patient's spinal cord. That makes it possible to send signals in the form of electric currents to the leg muscles directly to stimulate movement, thus helping the patient to regain mobility.

Even though more time is needed to test the efficacy and safety of the treatment before clinical trials can begin, experts are optimistic that this could be a giant step forward for medical technology, and welcome news for Parkinson's disease patients worldwide and their families!

In the fight against intractable diseases, more and more new treatment options are emerging to ease the public's worries. These developments also underline the importance of early planning. It is only by accumulating our financial capability over time that we will be able to access the widest possible range of treatment options when it becomes necessary.

10. EC Stroke Rehabilitation: Frequently Asked Questions.

11. HomeCare: Service plans and charges.

12. Hospital Authority: Leading Cancer Sites in Hong Kong in 2021 (October 2023).

13. University of Chicago: UChicago Medicine among the first to offer histotripsy for liver tumors (29 January 2024).

14. University of Hong Kong: Donation of Asia's first world-class medical device to the HKU Li Ka Shing Faculty of Medicine (29 August 2024).

15. Approximate HKD amounts calculated based on HSBC exchange rates (referencing banknotes bank sell price on 19 September 2024).

16. Hong Kong Sanatorium & Hospital: Proton Therapy Centre.

## Older age demands stronger protection

Hong Kong's population is ageing, and the shortages of doctors and hospital beds are worsening. That means many patients may need to turn to home care as part of their recovery and rehabilitation journey. Fortunately, the rapid development of smart technologies is making it possible for the medical community to use the insights yielded by patient data to improve efficiency. These technologies are also becoming increasingly pivotal in the effort to improve patients' quality of life and, in particular, to care for elderly patients.

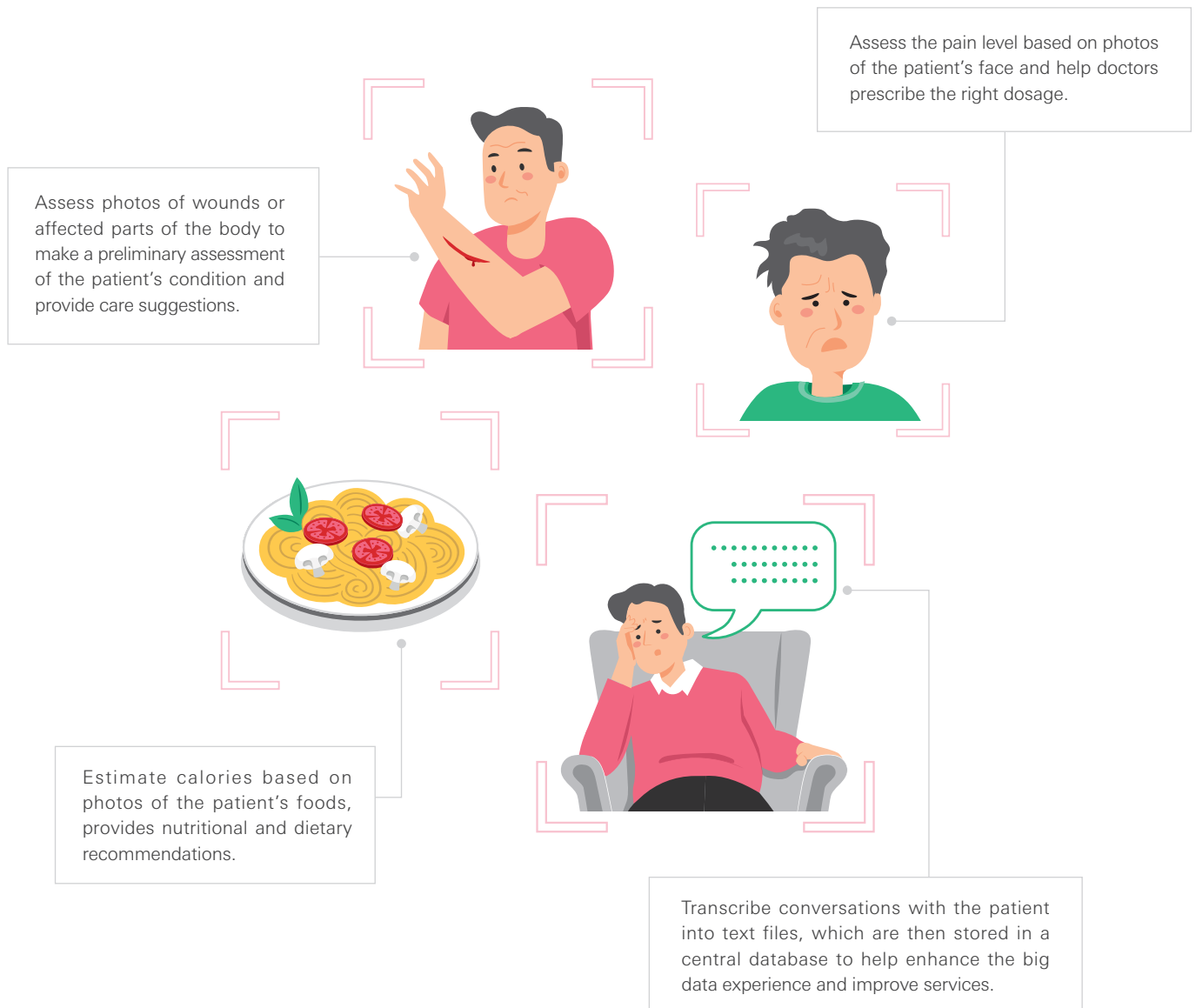
### AI nurse answers questions remotely

In view of the fact that many people stayed at home for extended periods of time during the pandemic, a local home care service provider has launched a 24/7 AI nursing service through a newly developed application. The AI nurse stands by 24 hours a day to answer questions about health maintenance and care services, while the app is programmed to analyse over 10,000 scenarios and answer questions based on the patient's symptoms. If the patient requires home visits by a health professional or caregiver, the app can also provide referrals, thereby helping to reduce the burden on the public healthcare system.



### Smart home care assistant

In the world of smart technology, it may soon be possible for you to receive health assessments by an AI assistant in the comfort of your own home or have other arrangements made on your behalf<sup>1</sup>:



### Observing elderlies' daily life to prevent falls

Falling is one of the biggest threats faced by the elderly. Physiotherapists working in hospitals or elderly care homes can now use an AI movement monitoring system to help prevent falls. Through the system's computer and cameras, they can track a senior's movements, the body's centre of gravity, and the angles of the limbs. Subsequent AI analysis of the subject's balance, stability and agility makes it possible to assess the risk of falling and help prevent various muscular and bone diseases.

By providing physiotherapists with data and detailed reports, the system helps reduce consultation time, so therapists can focus on improving patients' postures and strengthening their muscles to prevent falls.

1. China Medical University Hospital: US HIMSS Smart Hospital DHI Assessment (22 February 2024).

### Laser + vibration: helping Parkinson's disease patients take the next step

Patients with Parkinson's disease typically suffer from impaired balance and sway unsteadily while walking, which makes them prone to falls. A new walking aid uses an app and three cues to help Parkinson's disease patients: a laser line stimulates the user to start a movement, while a metronome and the vibration in the handles support the walking rhythm. Together, these cues enable the patient to re-learn coordination and regain confidence<sup>1</sup>.



Parkinson's disease walking aid reference price: USD2,000<sup>2</sup> (approx. HKD15,700<sup>3</sup>)

### Wearable smart technology for assessing risk of sleep apnea/stroke

Did you know you can assess your health simply by wearing a ring to bed? Linked to a remote health monitoring system, the new smart ring allows the user to assess their sleep apnea at home, and identify the causes of their sleeplessness and chronic stress before seeking treatment. This has the benefit of greatly reducing the time needed for in-hospital observation.



Smart ring reference price: HKD4,520<sup>4</sup>

Another device currently under development is the smart cardiovascular monitor, comprising a blood circulation sensor, data router and inflatable blood pressure watch. It's like having an AI health expert on your wrist — you get personalised healthcare and medical recommendations based on real-time data to help prevent stroke<sup>5</sup>.

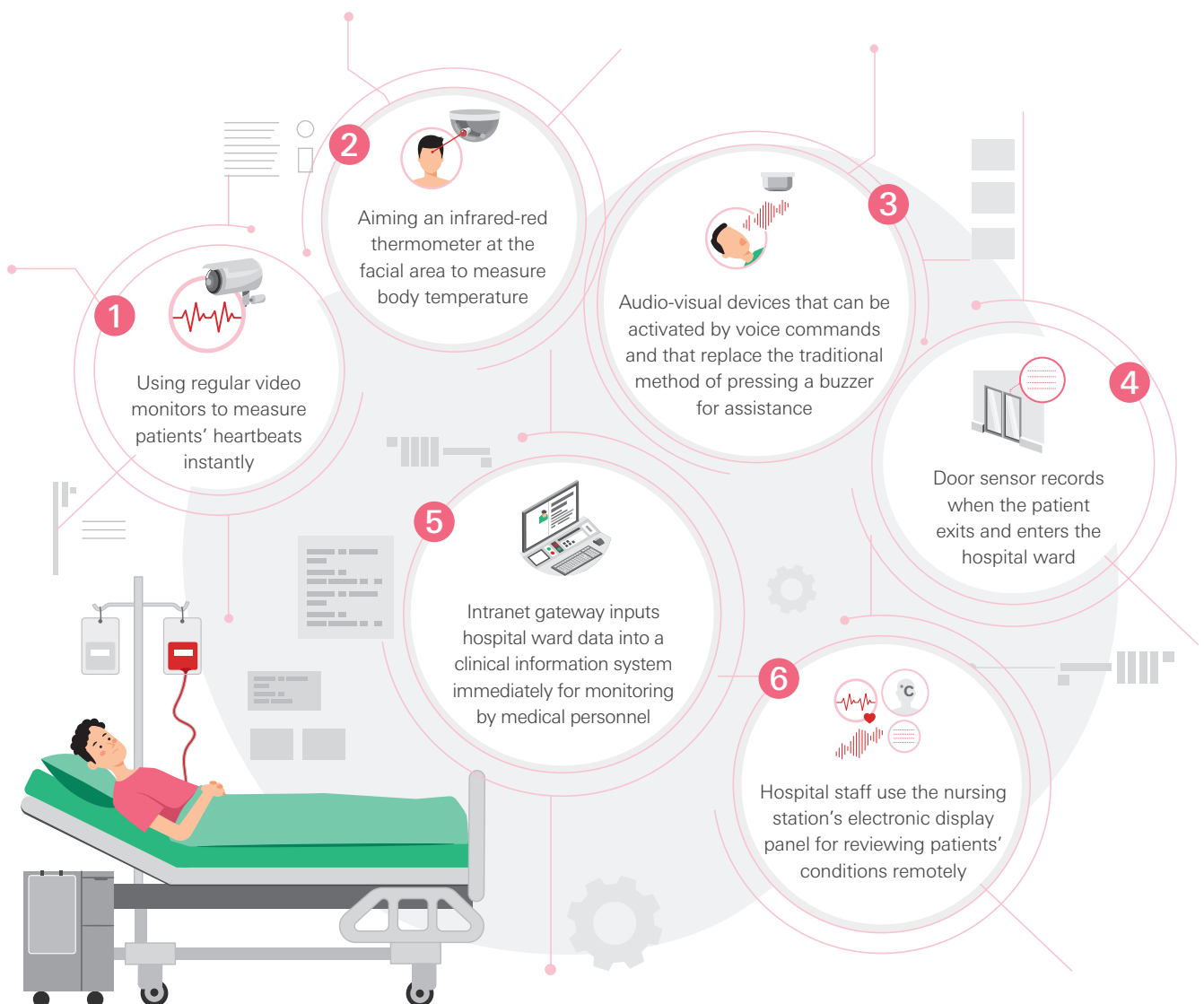


1. The Hong Kong Council of Social Service: Walking aid with special features.  
 2. Rollz: Rollz Motion Rhythm.  
 3. Approximate HKD amounts calculated based on HSBC exchange rates (referencing banknotes bank sell price on 19 September 2024).  
 4. Belun Technology: Belun Ring.  
 5. City University of Hong Kong: Angel Fund Start-ups.

### What will we find in the hospital ward of the future?

In addition to the above innovations, smart technologies are also being incorporated into the hospital ward of the future. During the pandemic, the number of confirmed cases in Israel reached relatively high levels. To reduce medical personnel's risk of infection, a local hospital installed monitors and sensory transmitters near sickbeds and under mattresses to track changes in patients' physical conditions. If AI detected an anomaly, it would notify the medical team 4 to 6 hours before the condition deteriorated, thus helping to boost the patient's chances of survival<sup>6</sup>.

Taipei Medical School Hospital<sup>7</sup>, the winner of many industry awards, emphasises contactless pandemic prevention measures and advanced technology. It has introduced 6 key hospital ward installations, which may become the blueprint for equipping the smart hospital of the future to cope with the global health crises identified by the World Health Organization.



To cater to the health needs of senior citizens, many individuals and entities are offering medical and lifestyle enhancements by improving services and developing new technologies. A large number of new concepts have already been turned into reality. Effective medical solutions, however, take time to develop, and many are still in the testing or finetuning stages.

6. Motherapp: Technologies that change the way we live (15 June 2022).

7. Wikipedia: Taipei Medical University Hospital (17 March 2024).

# Health maintenance is persistence

Being healthy is not merely the absence of disease or infirmity. The World Health Organization provides a clear and concise definition, “Health is a state of complete physical, mental and social well-being<sup>1</sup>”.

However, there are many factors in our daily life that could undermine that well-being by causing health problems. Germs, bacteria, carcinogens and cancer cells are not the only potential culprits; bad lifestyle choices are equally responsible. On the other hand, developing a healthy lifestyle and taking time out of your busy schedule for daily health maintenance is a recipe for good health.

## Mental illness: fighting a long-term battle

According to statistics, 1 out of every 7 Hong Kong people has had or will have one of the main mental disorders, the most common of which are anxiety and depression<sup>2</sup>.

### Hiding depression with a smile?

A mood disorder does not always show itself for all the world to see. Some people hide it well. Always smiling on social media or when they are with friends and family, these people may in fact often feel melancholy, dejected and helpless when they are alone. Their smiles merely mask the sadness inside. Known as smiling depression or atypical depression, this condition has been the subject of scholarly interest since 1959<sup>3</sup>.

Smiling depression has not yet been officially classified as a diagnosable mental illness. That may partly be due to the fact that sufferers are in the habit of hiding their true selves behind a public persona, and symptoms are therefore difficult to detect. In these cases, a mental breakdown may be very serious. Generally, the signs of smiling depression are as listed on the right:



Generally speaking, both depression and atypical depression can be alleviated through treatment, but the person with condition must first recognise that they have a problem. The care and support of family and friends would also be helpful. Seeking professional help as early as possible is a must. Currently, clinical psychologists charge HKD1,000 to 3,000 per hour<sup>4</sup>, depending on the patient's condition and the services needed. Call hospitals or clinics for enquiry.

## 3-in-1 health maintenance: body, mind and money

Rome wasn't built in a day. Likewise, physical health and financial strength must be accumulated day by day. With HSBC's Well+ programme\*, members regularly complete simple body, mind and money challenges to earn rewards and elevate their health.

### Remarks:

\* Eligibility for the Well+ health incentive programme is determined by The Hongkong and Shanghai Banking Corporation Limited ("HSBC") and HSBC Life (International) Limited ("HSBC Life") at their absolute discretion. All rewards and prizes are subject to the relevant terms and conditions. In case of dispute, HSBC and HSBC Life reserve the right of final decision.

1. Institute of Mental Health, Castle Peak Hospital: How to achieve mental health and overcome mental illness?

2. Mind HK: Mental health in Hong Kong.

3. drlamchun.com.hk: Smiling depression.

4. Wellness Travellers: Comparing charges for mental health services (20 October 2023).

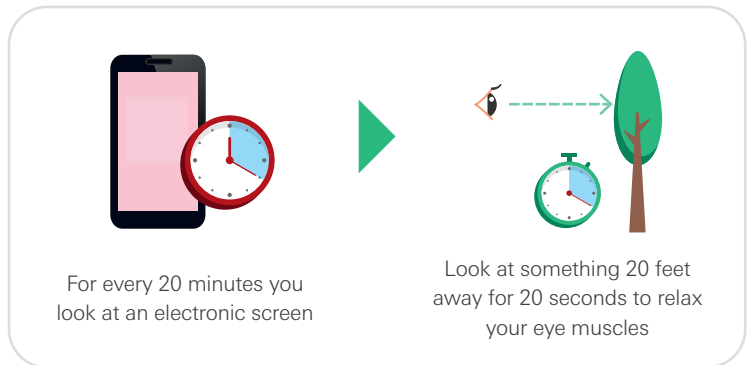
### Codes for staying healthy

Good lifestyle habits go a long way towards maintaining physical, mental and social health. These habits include: keeping regular hours, making informed dietary choices, exercising often. A healthy social life and me time are also must-haves. The codes below are a good start to a healthy lifestyle.

#### Habit #1 20-20-20 rule for preventing eye strain<sup>5</sup>

In the digital age, adults and children alike spend a large part of each day looking at electronic screens, whether for work, study, communication or recreation. Our eyes are constantly overworked by an array of seemingly indispensable devices, from computer, TV, mobile phone to tablet. That's why it's so important for people of all ages to protect their eyesight.

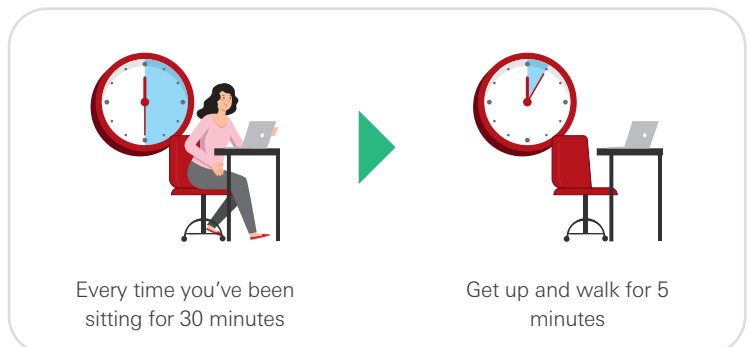
The 20-20-20 rule is easy to remember and follow, and is recommended by the American Optometric Association and the American Academy of Optometry. If you want to relieve eye fatigue and dry eyes, it's definitely worth a try. Eye health requirements differ from person to person, however. If in doubt, please seek professional advice.



#### Habit #2 Leave your chair every half an hour<sup>6</sup>

Overseas sport science researchers have found that sitting for several consecutive hours each day increases the risk of diabetes, heart disease, dementia and cancer. Fortunately, their research also indicates that maintaining a simple habit can offset the potentially serious health consequences of sitting for long periods.

This habit can reduce your post-meal peak glucose level by almost 60%, and your blood pressure by 4% to 5%. It can also help eliminate fatigue and enhance your mood for better productivity! If in doubt, please seek professional advice.

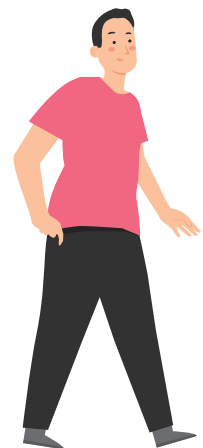


#### Habit #3 Take a walk every day

Many scientists in other countries have been studying the relationship between walking and longevity. The prevailing view is that walking is a key habit that contributes to healthy living. Keep in mind, though, that the appropriate step count is different for everyone, depending on age and health status, and can range from several thousands to 10,000<sup>7</sup>. If you have doubts, please seek professional advice.

##### 5 major benefits of frequent walking<sup>8</sup>:

1. Maintains suitable body weight
2. Improves cardiovascular and pulmonary fitness
3. Strengthens muscles and bones
4. Lowers the risk of chronic diseases (including high blood pressure, type 2 diabetes, cardiovascular diseases, some forms of cancer, etc.)
5. Relieves symptoms of anxiety and depression



5. Medical News Today: Does the 20-20-20 rule prevent eye strain? (11 January 2024).

6. The Conversation: Sitting all day is terrible for your health (13 January 2023).

7. UNC School of Medicine: How many steps lead to longevity? (15 March 2022).

8. Department of Health: Health benefits of walking (2023).

## Habit #4

Eat to 70% full<sup>1</sup>

Bad dietary habits can lead to indigestion and negatively impacts health over the long run. Eating to 70% full at each meal helps promote digestive health and facilitates the absorption of needed nutrients. Maintaining a balanced diet and being mindful of the origins of different food items is also key.

How can you develop a 70% full habit? Below are several useful tips:



The food pyramid<sup>2</sup> below and other related information show the key building blocks of a balanced diet.

- 1 Consume with moderation: red meat, butter, refined grains, beverages or desserts containing sugar, salt
- 2 Milk and dairy products (1 or 2 servings daily), vitamin D or calcium supplements
- 3 Nuts, seeds, beans, bean curd
- 4 Fish, poultry, eggs
- 5 Vegetables, fruits
- 6 Healthy fats, oil
- 7 Whole grains (such as brown rice, oat)
- 8 Exercise regularly and control body weight

Each person's physical condition is different. If you have questions about maintaining a healthy diet, please seek professional advice.



Self-selected:  
Moderate alcohol consumption (not suitable for all individuals)

1. Department of Health: Dyspepsia.  
2. Harvard University: Healthy Eating Pyramid.



**Habit #5****Sleep 7 to 9 hours a day<sup>3</sup>**

Not getting enough sleep on a regular basis can lead to lower productivity and mood disorders. Your immune system may also be weakened, making you vulnerable to diseases. Experts say people aged 18 or above should sleep for approximately 7 to 9 hours each day. Each person has a different biological clock, and the actual amount of sleep needed varies. If you have doubts, please seek professional advice.

Our brain is not a computer. We can't put it in sleep mode anytime we want. The 10 tips below, however, may help you sleep better:

- 1 Go to bed at approximately the same time, whether on weekdays or holidays.
- 2 Take a warm bath or foot bath before bed.
- 3 Turn off the lights at bedtime to keep the room dark.
- 4 Keep your sleep environment quiet and at an appropriate temperature.
- 5 Don't work or study in bed.
- 6 Refrain from looking at electronic screens during the hour before bedtime.
- 7 Avoid eating too much before sleeping.
- 8 Minimise intense exercise during the 2 hours before bed.
- 9 Avoid smoking and drinking alcohol or coffee during the 4 to 6 hours before bedtime.
- 10 Don't think about what you need to do tomorrow. Relax, sleep tight.

**Habit #6****20 minutes of me-time each day<sup>4</sup>**

More and more people are taking up meditation and various forms of yoga, and becoming aware of the importance of spending time alone. Experts in the US point out that 20 minutes of distraction-free me time each day can help relieve stress and relax your mind. The benefits for your brain and psychological health are as follows:

The brain may automatically repair the cognitive system, restoring concentration and thinking ability.

It can stimulate the cranial nerves to improve memory and learning ability, or relieve depression.

Relive and embrace the different feelings you've had that day. This can help you become more empathetic, thankful and optimistic.

There is no shortage of courses and programmes designed to help you practice hesychasm and mindfulness, including singing bowl therapist certificate courses that combine meditation, singing bowl therapy, contemplation and the precepts of yoga to help you heal yourself and others. If you have doubts, please seek professional advice.

3. Department of Psychology, University of Hong Kong: A City Asleep.

4. University of Rochester: The Power of Meditation.

## Case study

# Enjoying flexible protection through VHIS

Kay, 35<sup>1</sup>, and her husband are both white-collar workers. Their son was born recently. She has a hectic work schedule, and often sits in the office for long stretches. She also doesn't exercise enough, so she worries that her unhealthy lifestyle will make her more vulnerable to diseases. Even though Kay has a group medical policy, she still hopes to enhance her hospitalisation and surgery coverage. With a newborn son, she needs to budget more for family expenses. And she is aware that if she ever has a major illness, she may not be able to cope with the unexpected medical expenses, thus exposing her family to serious financial challenges.

Kay decides to take out an **HSBC Voluntary Health Insurance Flexi Plan ("HSBC VHIS Flexi Plan") – Silver level**. She chooses to pay a deductible of HKD50,000 and a standard premium of HKD4,202 each year.

|  |                  |   |                 |
|--|------------------|---|-----------------|
| <b>Policyholder &amp; life insured</b> | Kay (non-smoker) | <b>Issue age<sup>1</sup></b>                | 35 <sup>1</sup> |
| <b>Plan level</b>                      | Silver           | <b>Annual deductible</b>                    | HKD50,000       |
| <b>Standard premium (annual)</b>       | HKD4,202         | <b>Annual benefit limit per policy year</b> | HKD25,000,000   |



## Remarks:

- The above examples are hypothetical, non-guaranteed and for illustrative purposes only.

1. Age refers to the age of the life insured on his/her last birthday.



Kay

Age<sup>1</sup> 35Age<sup>1</sup> 40Age<sup>1</sup> 60Age<sup>1</sup> 61

### Get insured and enjoy tax deduction

The eligible premium she pays each tax assessment year qualifies for **tax deduction**<sup>2</sup>.



### Cancer treatment

During a routine check-up, Kay is diagnosed with early breast cancer. Since the tumour is relatively small, she chooses to undergo breast-conserving surgery to remove the malignant tumours first, followed by chemotherapy to eliminate the remaining cancer cells.



#### Flexible use of VHIS plan

Hospitalisation  
(semi-private room)  
and treatment  
approximately HKD266,500



Deductible HKD50,000  
(covered by Group  
medical benefit)



Remaining expenses  
HKD216,500  
(fully covered by VHIS  
benefit<sup>3</sup>)



She has applied for **cashless arrangement** pre-approval before her hospital admission. That means there is no need to pre-pay her medical expenses<sup>4</sup>, so she has much less to worry about.

### Retirement

When Kay retires, her group medical coverage is terminated, so she reduces the deductible to HKD16,000<sup>5</sup>.

#### Make good use of policy options

Before the policy renewal date on her 60<sup>th</sup> birthday, she makes use of the flexibility of HSBC VHIS Flexi Plan and reduces the deductible, which **no re-underwriting** is required<sup>5</sup>.



### Treatment for an injury

Kay maintains an active, outdoor lifestyle after retirement. While on a hike, she injures her ligament.



#### Peace of mind recovery

Anterior Cruciate Ligament  
(ACL) Reconstruction surgery  
approximately HKD218,600



Deductible  
HKD16,000



Remaining expenses  
HKD202,600  
(fully covered by VHIS benefit<sup>3</sup>)



She receives regular physiotherapy. Her policy can cover up to HKD6,000 per policy year.

HSBC VHIS Flexi Plan guarantees renewal up to age<sup>1</sup> 100 to provide long-term protection.



2. Tax deduction eligibility is only applicable to policyholders or his/her spouse who are Hong Kong taxpayers. Tax deduction for the qualifying premiums paid under VHIS policy (not including levy) will be based on the premiums paid after deducting the premium discount (if any) for each year of assessment. The actual tax saving may be lower than the illustrated amount and is subject to review and agreement by the Inland Revenue Department of the Hong Kong SAR on a case by case basis. For more information, please refer to [www.ird.gov.hk](http://www.ird.gov.hk) or seek independent tax advice.

3. Full coverage shall mean the actual amount of eligible expenses and other expenses charged and payable in accordance to the terms and benefits of this policy.

4. Provided that pre-approval has been given, the life insured is not required to pre-pay medical expenses in Hong Kong. The Company reserves the right of final decision regarding any pre-approval or cashless arrangement application.

5. The life insured can reduce or cancel the deductible once on their 55<sup>th</sup> birthday or on the birthday after every 5 years (e.g. 60<sup>th</sup>, 65<sup>th</sup>, 70<sup>th</sup> birthday, etc.) without re-underwriting.

## Case study

# Select your own coverage for a lifetime of protection

Richard, 45<sup>1</sup>, is the owner of a restaurant group. He is married to Katherine, a homemaker. Their son Josh, aged 8<sup>1</sup>, is a bright child. Richard plans to send him overseas in the future to continue his education and pursue his dreams.

Richard is the sole income earner in the family. His considerable financial responsibilities include paying a USD350,000 mortgage. He is therefore looking for an insurance policy that would provide sufficient financial protection to enable Katherine to pay off the mortgage and fund Josh's overseas education if anything happens to him. He therefore purchases **HSBC Paramount Global Life Insurance Plan II** ("Paramount Global II").

After comparing the two options provided by Paramount Global II, Richard chooses Paramount Global II - 50 (2 year payment), which provides the sum insured he needs at relatively lower premiums. For death benefit settlement, he opts for a lump sum payment for the first 50% of the total amount to help his wife pay off the family mortgage. The remainder will be paid by annual instalments over 10 years to support his son's personal goals.

Richard chooses Paramount Global II - 50:

|  |   |                           |                  |
|--|---|---------------------------|------------------|
| <b>Policyholder &amp; life insured</b> | Richard   | <b>Beneficiary</b>        | Katherine (wife) |
| <b>Annual premium</b>                  | USD67,080   | <b>Sum insured</b>        | USD750,000       |
| <b>Total basic plan premium paid</b>   | USD134,160  | <b>Place of residence</b> | Hong Kong        |
| <b>Underwriting class</b>              | Standard non-smoker   |                           |                  |
| <b>Death benefit settlement option</b> | 50% paid with a lump sum, with the balance paid by annual instalments over 10 years |                           |                  |



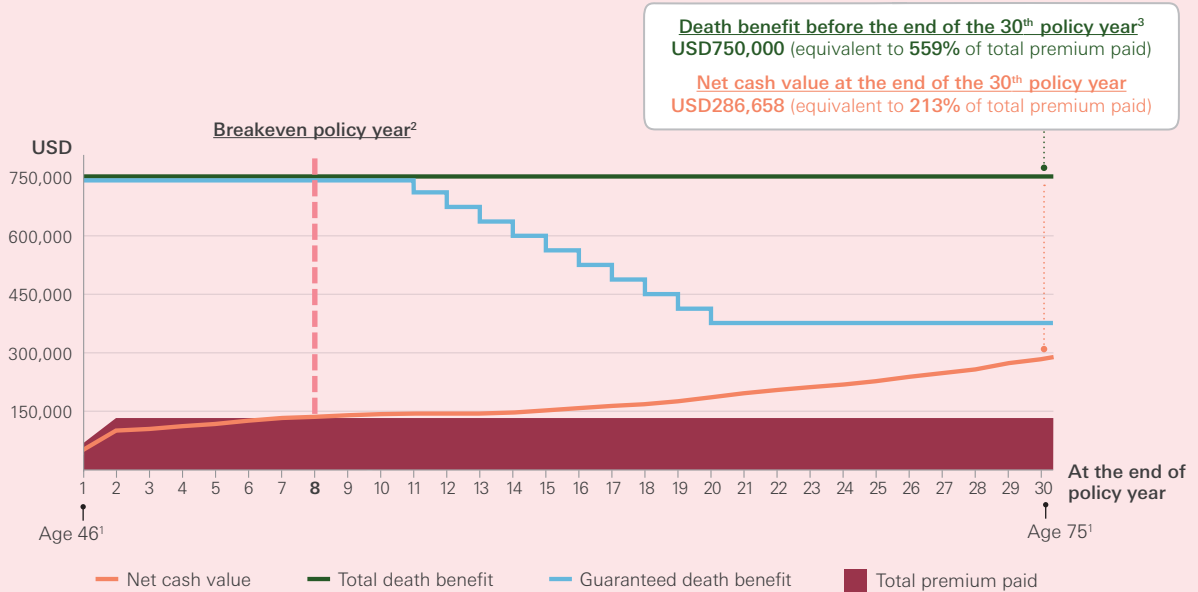
## Remarks

- The above examples are hypothetical, non-guaranteed and for illustrative purposes only.

1. Age means the age of the life insured, the policyholder, or the designated person where applicable at his/her next birthday.

### Enjoy long-term growth potential

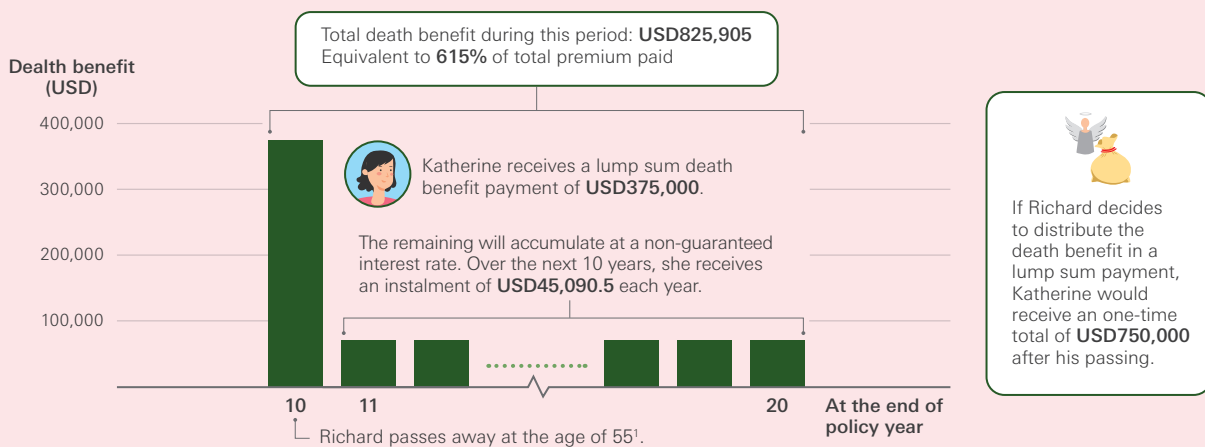
The chart below illustrates the coverage Richard enjoys and the policy value. The guaranteed death benefit will decrease gradually starting from the 10<sup>th</sup> policy anniversary until it reaches 50%, the plan will provide a non-guaranteed special bonus at the same time, while the death benefit amount will remain at 100% of the sum insured, and will provide long-term potential growth in policy value over 30 years to build a safety net for his family. If Richard stays healthy, the policy value can be used for his retirement, or left in the policy to accumulate further until it is transferred to the next generation.



### How does the death benefit settlement option chosen by Richard help his family?

10 years later, Richard passes away at the age of 55<sup>1</sup>. In accordance with the death benefit settlement option he had chosen, Katharine will receive the death benefit by phases – 50% of the amount first in the form of a lump sum payment, followed the remainder paid by annual instalments over 10 years.

The first lump sum payment helps Katharine settle the mortgage. The subsequent annual instalments provide ample financial support for her to send Josh, aged 18<sup>1</sup>, overseas for his continued education and living expenses.



2. Breakeven policy year refers to the policy year in which the projected net cash value at the end of that policy year is equal to or greater than the total premium paid.  
 3. Calculation of death benefit is: guaranteed death benefit + non-guaranteed Special Bonus.

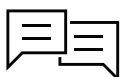
## Featured interview

# AI medical innovation – Enabling smartphone-based, real-time detection of heart valve diseases



**Professor Joshua W.K. Ho** Assistant Dean (Innovation & Technology Transfer), Li Ka Shing Faculty of Medicine, The University of Hong Kong  
Lead Scientist, Laboratory of Data Discovery for Health

AI is enabling breakthroughs in many different areas, including that of medical technology. Examples include the use of big data to provide instant health assessment, and even to turn smartphones into medical-grade stethoscopes for making preliminary investigations into potential heart valve diseases. What are the benefits of these smart health technologies? Professor Joshua Ho shares his insights and outlook.



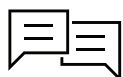
## What is heart valve disease? Why is early detection important?

The heart has four valves – aortic valve, bicuspid valve, pulmonary valve and tricuspid valve. Their primary function is to maintain the unidirectional flow of blood. That is, they open to allow blood to pass through, and close to prevent it from flowing backward.

The heart valves' function is impaired when they have become narrowed (valve stenosis) or cannot close properly (valve regurgitation). Stenosis means the valves are unable to fully open because they have thickened and

calcified. Regurgitation refers to the valves' inability to close completely, leading to the backward flow of blood. In Hong Kong, common causes of heart valve disease include age-related degenerative changes and rheumatic heart disease.

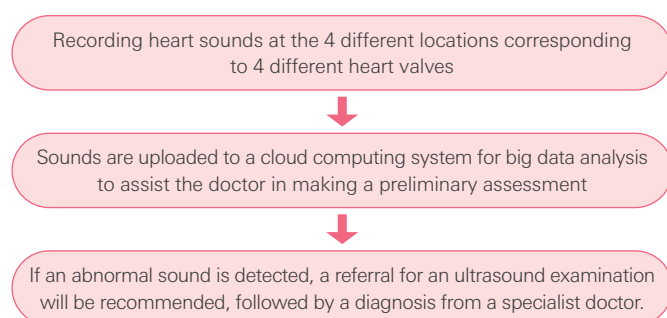
Heart valve disease may have no symptoms during the early stages, and can only be detected by a doctor using a stethoscope. As the condition progresses, the patient may experience difficulty breathing, swelling of ankles and feet, chest pains, dizziness, etc. People diagnosed with the disease must be examined by a cardiologist through an echocardiogram. Some may need open-heart surgery for heart valve repair, or other transcatheter procedures.



### Why is it possible to detect heart valve problems by listening to heart sounds?

Most people not only have a regular heart rate, but each heartbeat should make a clear and distinct sound. If the heart valves can't open and close properly, we may hear abnormal sounds like heart murmurs. Doctors use a stethoscope to listen to a patient's heart sounds. If there are any aberrations, ultrasound images can then be taken for investigative and diagnostic purposes.

A phone installed with our Vitogram® software is like a portable stethoscope:



Currently, the technology has an accuracy of 81%, close to the level achieved by a doctor using a medical-grade stethoscope. This breakthrough technology makes it much easier to find "hidden" heart valve disease patients in the community, so they can be alerted to the problem and seek medical help as soon as possible. The public can also use it for regular self-examination. This can help prevent the disease from developing into a more serious heart problem, thus reducing the risk associated with the required surgical procedure and the impact on recovery.



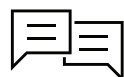
### Does the phone require a quiet environment to record? What kind of people need this software? Who is it suitable and unsuitable for?

The quieter, the better, of course, but the software does work in environments with typical ambient sounds. It includes a built-in denoising function that can minimise interferences, including human voices and the sounds of the phone rubbing against the body. The results of trials in public hospital wards were quite good.

Operating Vitogram® is simple and safe; it can be used for self-examination by people who have:

- 1 Specific symptoms (including difficulty breathing, swelling of ankles and feet, chest pains, dizziness, etc.)
- 2 A family medical history
- 3 High blood pressure or diabetes

Individuals who have an implanted ventricular assist device, pacemaker, or defibrillator are not suitable for using this software.



### When will the software be launched?

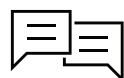
We are currently in talks with different medical organisations about incorporating this AI software into in-hospital or remote consultation programmes. This would allow users to receive appropriate guidance and follow-up care by medical personnel. And combining it with regular check-ups and diagnosis by a specialist would ensure even better efficacy. We are targeting the end of 2024 or 2025 for the launch.



### What was the catalyst that led you to develop AI software?

I worked at a heart research institute in Australia for many years. After returning to Hong Kong in late 2018, I wanted to focus on developing innovative solutions in medical data collection, for instance, through the use of mobile phones and AI. The next year, 2019, marked the beginning of the COVID-19 pandemic, during which it was difficult for many people to leave home. Some hospitals responded by introducing video consultation services. The disadvantage was that doctors could not examine patients in person and use stethoscopes, and could only consult through observation and by referring to the patient's medical history.

During that period, the Laboratory of Data Discovery for Health was being established with the support of the InnoHK platform of the Innovation, Technology and Industry Bureau, which also agreed to support our AI software development project. Since the end of 2023, we have conducted a clinical trial involving several hundred people, and the degree of accuracy indicated is quite high.



### Do you think medical services will be led by AI in the future? Will some personnel be replaced by AI?

AI has no doubt become a very important topic, and everyone in the medical sector should develop a reasonably strong grasp of it. That's why, starting in 2019, the university has been incorporating AI, big data, digital medical service, etc., into our medical and healthcare programmes.

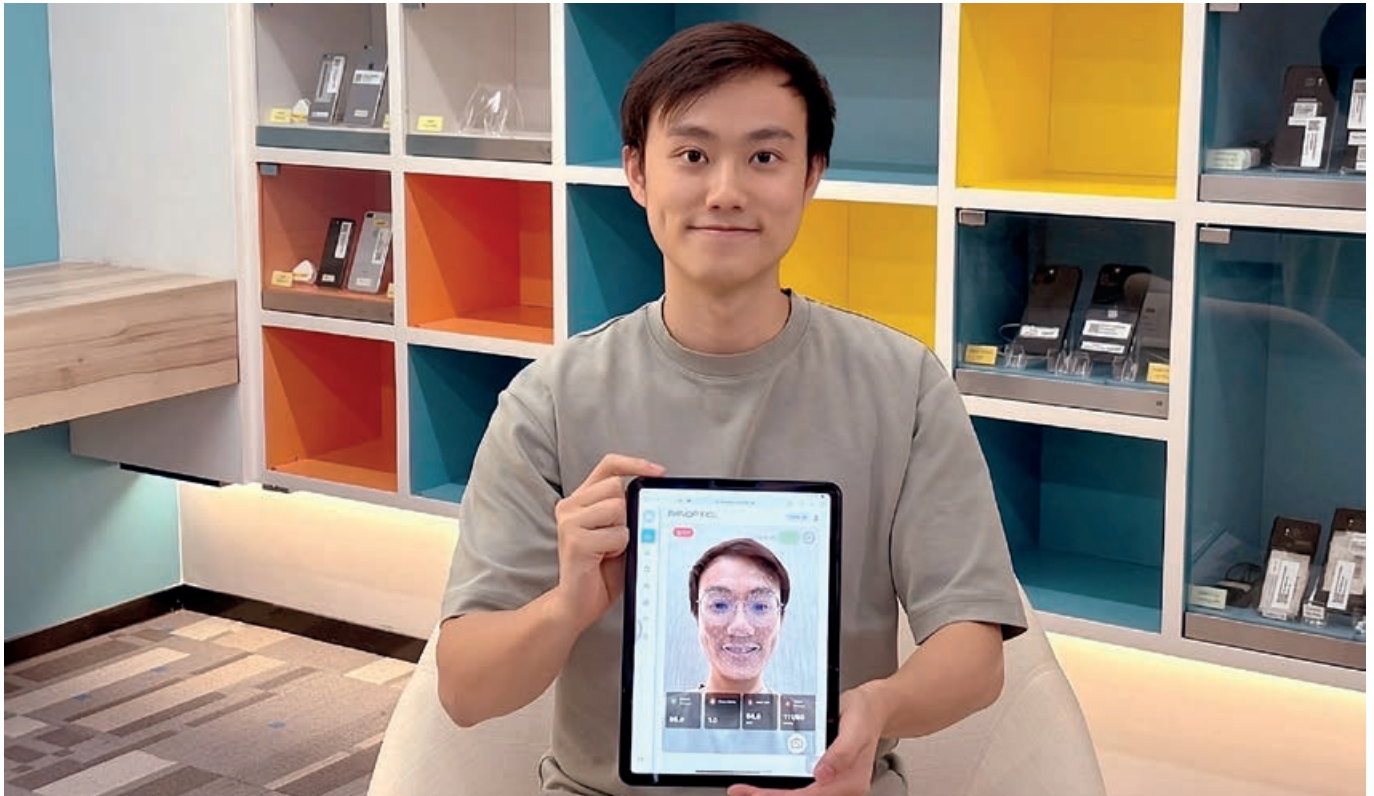
We believe AI can make consultation and diagnosis more efficient, for example, by speeding up the basic symptoms collection so doctors can move on to the next steps sooner. Once the workload is reduced, there may be a corresponding decline in the demand for some personnel. But AI could also lead to the rise of new professional disciplines. For instance, the numbers of R&D personnel and specialists in medical AI programmes will no doubt increase.



## Featured interview

# New normal in healthcare

## Monitoring health with the help of AI



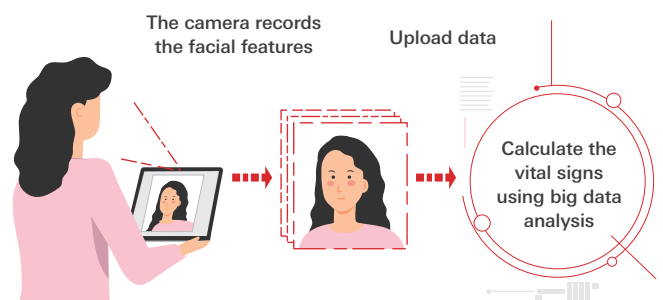
**Dr. Kyle Wong** CEO & Co-founder, PanopticAI

In response to public demand, many healthcare organisations have introduced digital services in recent years, providing health information and consultation services through dedicated websites and mobile apps. Some have even harnessed the power of AI and big data to make quick vital sign measurements, including pulse rate, blood oxygen level and blood pressure. This capability greatly facilitates the early detection of health problems so users can seek timely medical help. As digital healthcare is a topic many readers are interested in, we talk to Dr. Kyle Wong, CEO of PanopticAI, to learn more about the technology.



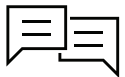
**What are vital signs? How can they be measured with a camera?**

Vital signs are measurements that indicate the status of the body's vital functions. As such, they offer clues to potential health problems. Vital signs include:





Traditionally, vital signs are measured with contact-based devices like pulse oximeters and blood pressure monitors. PanopticAI's Vitals software using only the camera of a standard computer, smartphone, or tablet, our technology captures subtle changes in facial blood flow through a brief 30-second video. This data is then processed using advanced big data analytics and proprietary AI algorithms, delivering accurate measurements for multiple vital signs simultaneously. The entire process is contactless, enhancing both convenience and scalability.



**What applications does this technology have? Does it work with digital healthcare services and apps?**

Through our partnerships with medical service providers and different companies, we provide the public with a range of services:



#### Hospitals and clinics

Vitals software can be added to existing apps to measure patients' vital signs, thus helping to monitor their health, identify treatment options and facilitate triage.



#### Insurance companies

Policy management or health apps can be enhanced with functionalities for measuring vital signs, assessing health status and supporting disease prevention.



#### Pharmacy chains

Pharmacists or nutritionists can use tablets to assess customers' health, recommend medications, health foods and supplements, and suggest daily health maintenance routines.



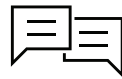
#### Elderly care

Remote healthcare services make it convenient for elderly to measure their vital signs at home. This helps the treatment of chronic diseases by making it possible to detect worsening health problems and provide medical intervention as early as possible.



#### Employee health programme

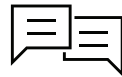
Companies can make use of the software to track vital signs for their employees. This can help relieve work pressure, promote preventive care, and boost productivity and morale.



**Are the measurements accurate? And are there limitations?**

Our technology has undergone rigorous validation across a diverse population, encompassing variations in skin tone, ethnicity, age, gender, and even pre-existing health conditions. We've also tested it extensively on a range of devices. By training our AI model on a massive dataset from this diverse group, we've achieved remarkable accuracy—up to 98%—for key vital signs. Blood pressure measurement, being inherently more complex, currently has an accuracy of approximately 80%, and we have multiple ongoing clinical trials dedicated to further enhancing its precision.

As with any optical technology, ambient lighting and movement can influence the quality of measurements. For optimal results, users should ensure their face is evenly lit and remain as still as possible during the brief 30-second scan. Facial features such as eczema, mustaches, beards, tattoos, or heavy makeup may also affect accuracy. The difference in complexion does not matter much.



**What are the reasons for studying remote measurement of vital signs? Any plans to expand its functions?**

My undergraduate in biomedical engineering in the UK, which encompasses both medical and AI technologies, provided the foundation for PanopticAI. While pursuing my PhD at HKUST, I met my now business partners, who shared my passion for leveraging AI to improve healthcare.

During the pandemic, we assisted Hong Kong's Immigration and Health Departments with body temperature monitoring systems. Since a person's body temperature can be affected if they have taken fever medicines and just washed their face, the departments also had to use contact-based devices to measure pulse rate and blood oxygen level. This experience exposed limitations in existing methods, sparking our interest in remote vital signs measurement using cameras. Recognising the ubiquity of smartphones, we founded PanopticAI to create a truly contactless and personalised solution.

Our core focus remains on using the software to measure vital signs. We believe that by providing accurate measurements, the product can play a significant role in the healthcare landscape.





## “Afterword

Health starts with self. Faced with a rapidly ageing population and the threat of chronic diseases, it's imperative that we become not only more health-conscious but health-savvy. In the fight against diseases, our immune system is the first line of defence, yet we may also have to resort to the public healthcare system.

Rapid technological development has brought us new hope in the form of new drugs and treatments. It's also a reminder to us all that staying up-to-date on diseases, treatments, medicines and foods, and analysing information objectively, is the best way to create the healthy lifestyle that's right for ourselves.

In the event of an illness, there is no shortage of treatment options. There is, however, only one way to be certain that the option you want will be the option you get. Start planning and building your safety net early. As long as you're financially prepared, no obstacle to a healthy, rewarding life will be too high to overcome.

”

HSBC Life (International) Limited is the proud winner of the following awards:



HSBC Life (International) Limited (incorporated in Bermuda with limited liability) ("HSBC Life", "the Company", "we" or "us") is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of the Company for the distribution of life insurance products in the Hong Kong SAR. Policyholders are subject to the credit risk of HSBC. For eligible disputes (as defined in the scope and jurisdiction of the Financial Dispute Resolution Centre under the Financial Dispute Resolution Scheme) arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. Any disputes arising from the terms, conditions and provisions of the abovementioned insurance policies will be resolved directly between you and the Company. For detailed information on the insurance products offered by HSBC Life, please visit the insurance section of the HSBC website or any HSBC branch. The life insurance plans are products of the Company but not HSBC, underwritten by the Company and it is only intended for sale through HSBC in the Hong Kong SAR. HSBC shall not be responsible for any risks and inaccuracies which may relating to any contents from any third party sources or any artificial intelligence tools. Any user of artificial intelligence should exercise independent assessment of risks, and seek further advise from independent advisers if necessary.

This material shall not constitute any kind of advice or recommendation on protection planning or any other matters. Please do not rely on this document for making any kind of decision. If you have any questions about the contents of this booklet, you should seek professional advice from independent parties. These contents represent general information only, and do not constitute any suggestions or recommendations of any products. The content of this booklet does not constitute any medical, tax, retirement planning or any other type of professional advice provided by the HSBC Group or HSBC Life.

Under any and all circumstances, HSBC Life and/or HSBC Group shall not be liable for any damages, losses or liabilities, including but not limited to direct or indirect, special, incidental, consequential damages, losses or liabilities, in connection with your or any third party's use of this booklet or your reliance on or use of or inability to use the information contained in this booklet. All interviewees' opinions are provided by the interviewees for reference only. They are not intended to constitute any recommendation or advice to any persons or to be the basis for any financial decision. The opinions expressed are those of the interviewees and do not represent the views of HSBC Life or HSBC Group.

Publication date: January 2025.



You can scan the QR code to read the e-version of "Taking firm steps towards a secure future"

