

# Awakening to a new health consciousness



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## Foreword

The global pandemic has led to a heightened awareness of health issues and related information. After a long-drawn-out public health battle, people are looking forward to a return to life as it was before the outbreak. Meanwhile, medical and health care industries are entering a new era. According to research findings published by an international market research company, average national health care expenditure surged to 9.9% of GDP in 2020 (having hovered around 8.8% over the previous 10 years). This indicates that people are no longer only pursuing such traditional health outcomes as longevity and fitness, but have become more attuned to the need for vigilance against potential health threats. The result is a stronger focus on caring for one's family and pursuing a holistic, healthy lifestyle<sup>1</sup>. Meanwhile, because of persistent medical inflation, families everywhere are growing increasingly concerned that the medical protection they have prepared may not be sufficient to meet future needs.

On the other hand, technological advances are making possible earlier detection of potential health risks. For example, artificial intelligence (AI) is now being used to assess mental health issues and determine if therapeutic intervention is needed. The high-tech brain wave monitoring equipment and operating theatres previously only seen in sci-fi movies are now making their way into hospitals, in what could well be the prelude to a new revolution in medical technology.

In addition to receiving expert medical treatment, people are increasingly turning to a combination of regular exercise and a healthy diet to build up their defence against diseases. The number of programmes on the market catering to this trend is also on the rise. An example is HSBC's Well+\*, designed to encourage the public to join the journey towards holistic wellness by cultivating physical, mental and financial health.

The pandemic is a stark reminder of the constant danger posed by diseases and the need for a concerted effort to promote good health. In this booklet, we have collected information on disease prevention, treatment, health maintenance and medical protection to help you safeguard yourself and your loved ones.

1. NielsenIQ: An inside look into the 2021 global consumer health and wellness revolution (28 October 2021).

\* Rewards are subject to terms and conditions. Eligibility for Well+ membership is determined by The Hongkong and Shanghai Banking Corporation Limited ("HSBC") and HSBC Life (International) Limited ("HSBC Life") at its sole discretion. In case of dispute, HSBC and HSBC Life reserve the right reserves the right of final decision.

# Understanding the current situation

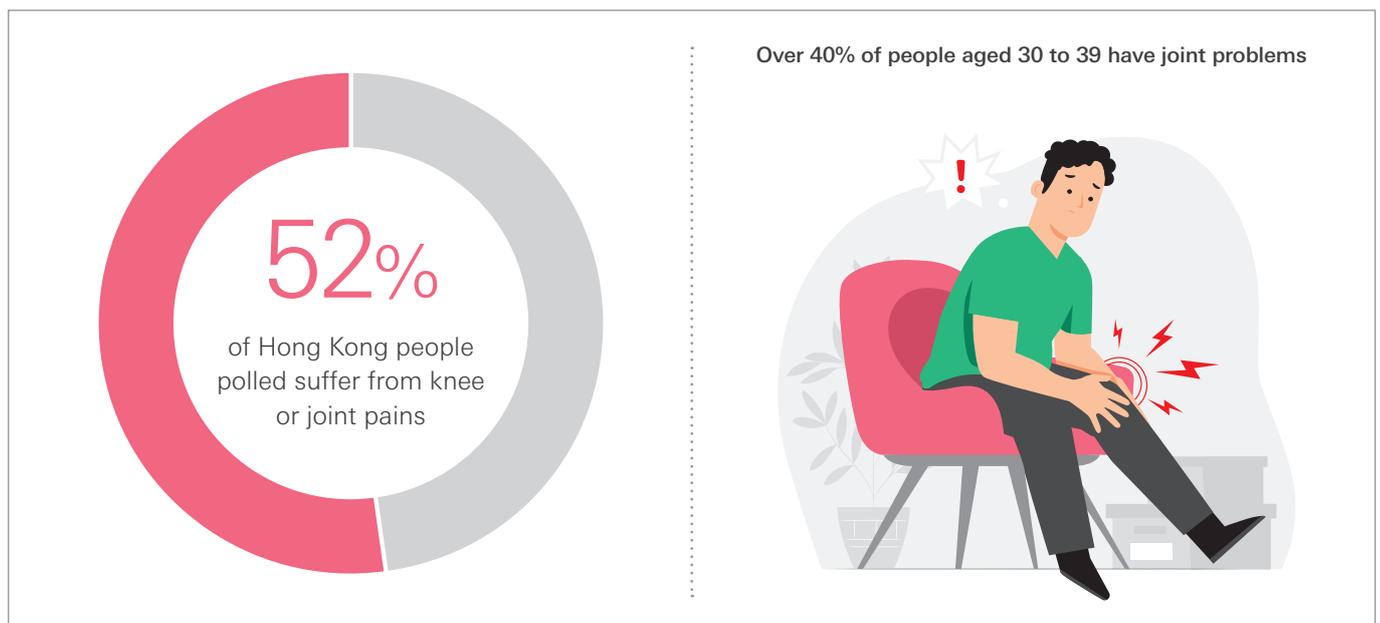
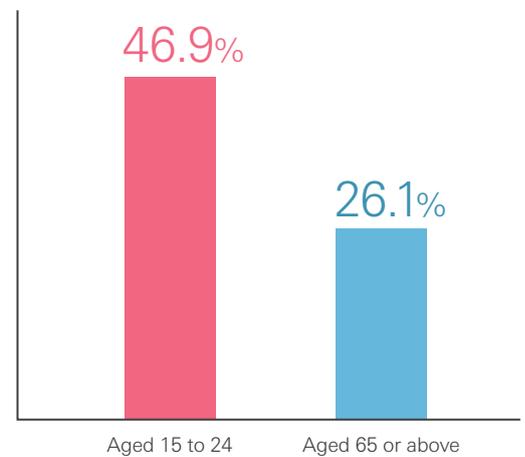
A person's health often has its basis in social influences: stress, an unhealthy diet and bad lifestyle habits often accelerate the arrival of diseases. At the same time, general inflation and rising demand for medical services are pushing medical expenses ever higher, while an ageing population is placing a further strain on the health care system. Since all these are linked to our ability to look after our wellbeing, we would be well advised to pay closer attention to social developments as well as our own health.

## Average age of patients trending down

As a rule, the older we get, the more prone to disease we become. In recent years, though, chronic diseases, pain disorder, mood disorder and other health problems have been becoming more common among younger people. Research done by the Centre for Communication and Public Opinion Survey of the Chinese University of Hong Kong<sup>1</sup> has found that 52% of respondents suffer from knee and joint pains, a percentage that is 3.5 times higher than that determined by similar research done 20 years ago. Of those who are in the 30-39 age group, over 40% have joint problems. These findings indicate that people are developing pain disorder at a younger age.

Keeping up with the tempo of city life means that stress is never far behind. Work, study, family, personal emotions and social relationships – these are just some of the demands on our time and energy that can give rise to stress. The result is that mental health has become an increasing concern in many quarters. Research has found that younger people are at higher risk of mental health issues: of those who are in the 15-24 age group, 46.9% have fallen below the safety line, compared to 26.1% of those who are 65 or older. The difference is therefore quite pronounced<sup>2</sup>. According to calculations done by the Faculty of Medicine of the University of Hong Kong, over 2 million Hong Kong people have symptoms of depression or post traumatic stress disorder<sup>3</sup>. An extensive support network for both physical and mental health is clearly needed.

## Proportion of people below the mental health safety line



1. AM730: Maintaining good health to prevent joint pain (23 June 2020).

2. Hong Kong Economic Journal: Local university students' views on depression (Lau Kit Ying, 6 August 2020).

3. Mindful Heart Foundation: The Lancet, the mental health journal of the University of Hong Kong – 1 out of 5 persons suspected of suffering from depression or PTSD last year; nearly half did not seek help, indicating a lack of trust (Hong Kong Citizen News, 10 January 2020).



On a related note, an organisation has published a report on the mental and emotional wellbeing of school children and parents during the prolonged school closures. Data show that there have been 452 mental health cases involving children under the pandemic, which represent 40% of all cases and a year-on-year increase of 14%<sup>4</sup>. These figures point up the fact that staying at home and having fewer opportunities for social interaction could impact physical and psychological development while increasing the risk of mood disorder. An overseas survey covering a comparable period has also found that the current pandemic is more likely than other diseases to cause anxiety, mood disorder and dementia<sup>5</sup>.

As the average age of patients continues to fall, it's not hard to imagine that both individuals and society as a whole will need to allocate more resources to tackling health problems. That's why the question of whether the protections, support and medical system we currently provide for the public will be up to the task of meeting future needs is one that demands close scrutiny.

4. The Boys' and Girls' Clubs Association of Hong Kong: Survey of children and parents during school closures (2020).

5. The Lancet: Bidirectional associations between COVID-19 and psychiatric disorder: retrospective cohort studies of 62,354 COVID-19 cases in the USA (Maxime Taquet, Sierra Luciano, John R Geddes, Paul J Harrison, 9 November 2020).



### Medical expenses continue to rise

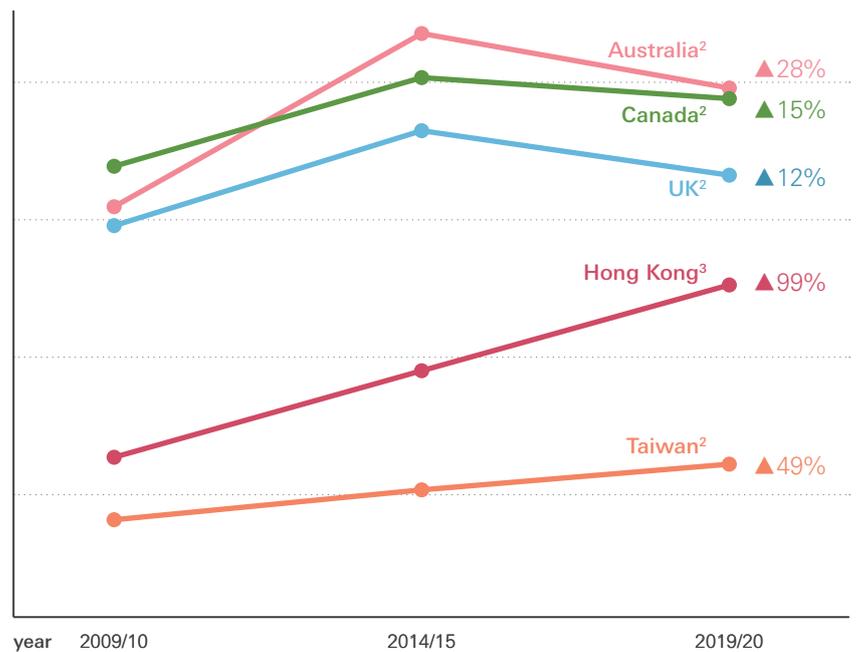
The effects of health challenges are being felt around the world. We are now faced with not only existing diseases, but new pathogens and variants. Against this background, new media and information are combining to foreground health issues and our evolving protection needs.

Diseases, whether new or chronic, have the effect of driving up public demand on medical services. In recent years, the rising costs of medical consultation and medications plus the introduction of new medical equipment have all made medical services more expensive. The chart on the right indicates that this is a worldwide trend, and highlights the need to consider whether our current medical protection is adequate.

In Hong Kong, medical costs at private hospitals have also been climbing steeply. In 2010, a thyroidectomy cost approximately HKD23,000. By 2019, the figure had risen to HKD40,000, an increase of 74%<sup>1</sup>.

### Medical inflation trends in selected countries and territories over 10 years

Medical inflation trends in selected countries and territories over 10 years



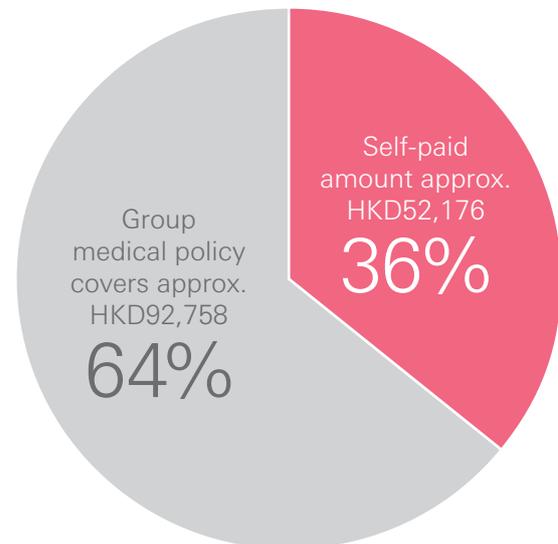
1. The Hong Kong Federation of Insurers: Medical Claims Statistics 2010 and Medical Claims Statistics 2019.  
 2. Taiwan Ministry of Health and Welfare, 109th Annual Statistical Report on Individual Medical and Health Care Expenses: Average Per Capita Regular Medical and Health Care Expenses (Organisation for Economic Cooperation and Development Health Statistics (8 February 2022)).  
 3. Hong Kong Department of Health, Health Facts of Hong Kong (2013, 2018, 2021 editions).

### Group medical coverage may fall short

A group medical policy is no guarantee that the average employee can access all of the protection they need. According to the Hong Kong Federation of Insurers' Medical Claim Data Survey 2019, the proportion of hospitalisation and surgical expenses covered by the average group medical policy in Hong Kong is only 64% to 75%<sup>1</sup>, which means employees often have to make up the shortfall.

Gallstones are a common medical problem that can lead to blockage of the bile ducts, causing pain and fever and disrupting a person's daily life. In that case, a cholecystectomy is needed. For a cholecystectomy with a 4-day stay at a private hospital in Hong Kong, the average cost is HKD144,934<sup>4</sup>. In the case of a patient who has a group medical policy that covers 64% of the cost, this surgical procedure would incur a self-paid expense of approximately HKD52,176. On the other hand, the waiting period for surgical outpatient services can be as long as 102 weeks<sup>5</sup>. Those who are without adequate medical protection or have left their employment or retired will have to shoulder the very substantial costs on their own or expect a long wait for treatment.

### Cost of cholecystectomy at a private hospital in Hong Kong: HKD144,934

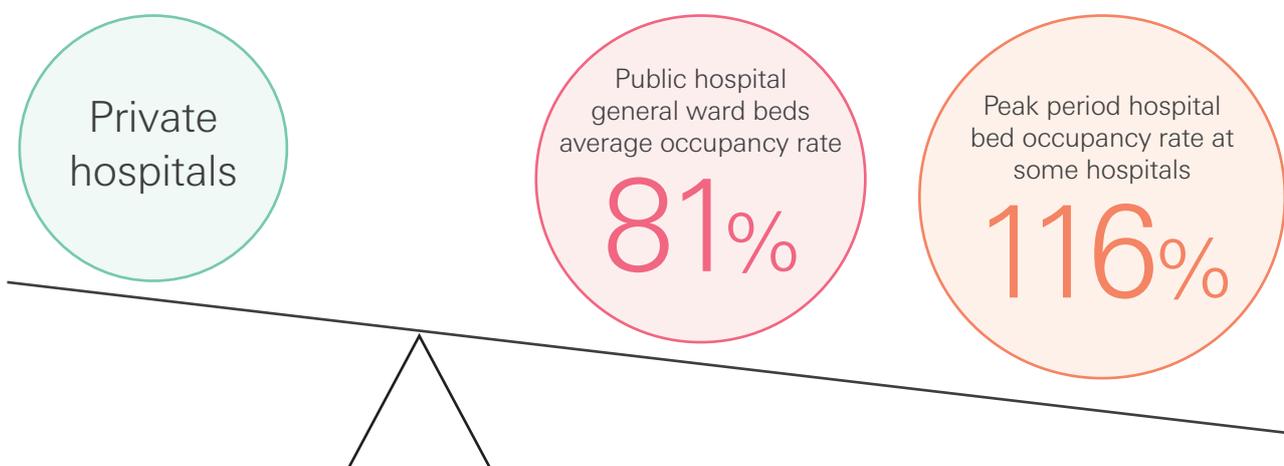


### Imbalance between public and private medical systems

According to projections by the Census and Statistics Department, Hong Kong's population could reach 8 million by 2050. This growth in population size will be accompanied by an increase in age. The proportion of people aged 65 or above will grow from 20% of the population to 34%, which translates into approximately 1.17 million<sup>6</sup> more senior citizens. In addition, there are at present an estimated 1.8 million people with chronic health conditions (high blood pressure, diabetes, high cholesterol, heart disease, etc), and the number is on an upward trend<sup>7</sup>. An ageing population combined with the increase in new health problems will only result in significantly greater demand for medical services.

A look at our medical facilities reveals a similar trend. The average occupancy rate for general ward beds in Hong Kong public hospitals stands at 81%<sup>8</sup>. During peak periods, this rate could reach 116%<sup>9</sup> at some hospitals. At the same time, because of the lengthy waiting periods at public hospitals, many people are finding it necessary to turn to private hospitals for the medical services they need. Inevitably, this imbalance between the public and private health care systems means that people are paying more for quality medical services.

Even though medical inflation is unavoidable and illness is by definition unforeseeable, we can still prepare adequate medical protection to cope with extra medical expenses. We live in an age when new diagnostic technologies are making possible early detection and assessment of health risks. The sooner you start planning and building your medical safety net, the more control you have over the future.



4. St. Paul's Hospital: Historical Bill Size for Common Treatments / Procedures (Accommodation in Standard Wards) for the year ended 31 December 2020.

5. Hospital Authority: Waiting Time for New Case Booking at Surgery Specialist Out-patient Clinics (1 January 2021 - 31 December 2021).

6. HKSAR Census and Statistics Department: Hong Kong Population Projections 2020-2069 (September 2020).

7. HKSAR Census and Statistics Department: Special Topics Report No.63 – Persons with Disabilities and Chronic Diseases (December 2021).

8. Hospital Authority: Key Statistics (2020 – 2021).

9. Hospital Authority: Key Statistics on Peak Period Service Demand for Public Hospital Medical Services (29 December 2021).

# New medical technologies for new health crises

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We are not trying to invent new treatments. Rather, we are using technology to help patients find the right medical team at the right time, so they can receive the treatment they need.

John Guttag,  
Professor of Electrical Engineering and Computer Science,  
Massachusetts Institute of Technology<sup>1</sup>

”

In recent years, hospitals in many countries have started introducing AI technology to assist doctors in analysing diagnostic images and managing triage. Japan, for example, has allocated JPY10 billion to the construction of AI hospitals as a way to alleviate the problems of rising medical costs and manpower shortage<sup>2</sup>. Under the new normal, the world is facing unprecedented medical challenges. Social distancing and lockdowns are proving to be detrimental to mental health, and may delay the recovery of some chronic patients. The medical community is adapting to new realities and adopting different strategies to cope with evolving demands. This has resulted in more opportunities to accelerate the development of technologies such as AI, big data, virtual reality and surgical robotics.



1. Commonwealth Magazine: Using AI and intelligent medical technology to treat patients (Lin Yi Ting, 5 July 2017).  
2. Hong Kong Economic Times: AI goes global – with the rise of surgical robots, will AI hospitals be getting on board in 2022? (Fong Chien Chak, 27 September 2019).



### Assessing risk of mood disorder with AI

Stress in our daily life is making mood disorder increasingly common. Meanwhile, fluctuations in the pandemic have brought frequent changes in the way students learn and impacted their mental health. The Hong Kong Federation of Youth Groups has released a report entitled Status of Students' Mental and Physical Health, in which 48.6% of respondents have reported relatively high levels of stress<sup>3</sup>.

Depression is a type of mood disorder. Around the world, an estimated 280 million people suffer from the condition<sup>4</sup>, many of whom can be affected seriously. Since people who have depression tend to hide their negative emotions, detecting the condition is not always easy, which is not helped by the fact that diagnosis lacks quantifiable assessment standards. With AI becoming increasingly common in recent years, computer and medical scientists are focusing on innovations that can support the diagnosis and treatment of depression, so that patients will have a better chance of receiving appropriate medical attention.

### Future reports reveal mental problems



The University of Tsukuba in Japan has published a report in the medical journal BMJ Open. A research team analysed 7,000 office workers based on age, lifestyle habits and family status to make AI-assisted predictions about the risk of depression. This methodology did not involve data on the subjective emotions of the participants, and the results are largely consistent with predictions that have previously been made by a psychiatric team<sup>5</sup>.

In 2018, the Massachusetts Institute of Technology developed an AI diagnostic system that analyses casual conversations to predict whether an individual is prone to depression, with a 77% accuracy. If this system can be iterated as a downloadable smartphone app, potential patients would be able to self-diagnose at home and be more alert to their mental health<sup>6</sup>.

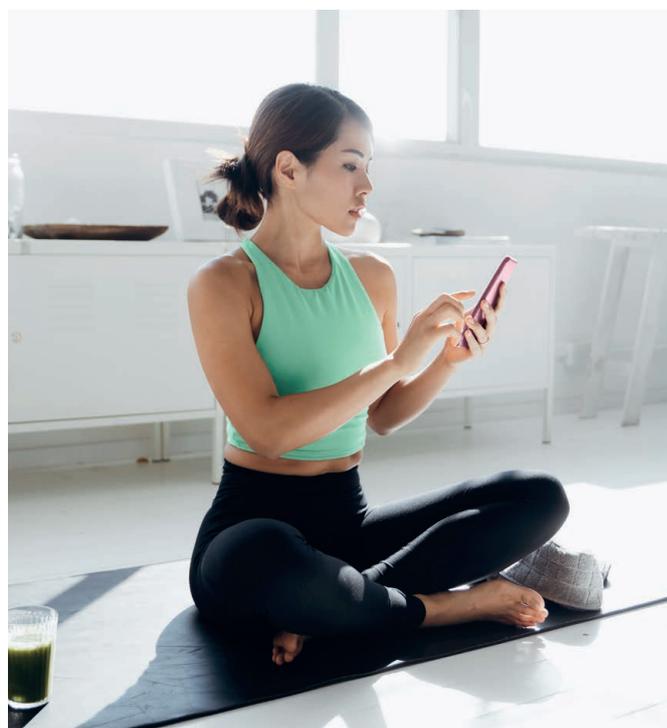
Taiwan research team has combined AI and the Stress EEG Assessment System (SEA) to facilitate depression diagnosis. The procedure only requires a person to wear an EEG electrode cap for 90 seconds to collect brain wave signals and calculate a stress index with the help of special instruments. This enables an objective forecast of how likely the subject is to develop depression, with an 80% accuracy<sup>7</sup>.

### Smartphone apps as therapists

Unlike medical conditions such as heart disease and cancer, mental health problems must be treated not only with medications but 24-hour care and support. Doctors can provide only medications and limited consultation time, so the rest is up to the patient and their family. In view of that, different smartphone apps have been introduced to provide patients with portable health management solutions and make new technologies their constant companions.

- Apps can monitor and provide guidance on yoga, meditation, jogging and more to enable emotional and behavioural improvements. Doctors' medical advice can also be accessed in-app.
- Enable patients to set personal targets, manage daily schedules, restore lifestyle priorities and mutual help networks.
- Help raise the efficiency of medical personnel through software support, providing functionalities such as note-taking, electronic health record updates and more.

Similarly, HSBC's Well+\* is helping to improve physical, mental and financial health through the use of mobile apps, big data and behavioural science analytics. The aim of the programme is to encourage consumers to pursue holistic wellness by going beyond medical protection to equip themselves mentally and physically for potential challenges in the future.



3. Hong Kong Federation of Youth Groups: Survey of Students' Emotional and Physical Health results published (2 November 2021).

4. World Health Organisation: Depression (13 September 2021).

5. Tsukuba University: Using artificial intelligence to overcome mental health stigma (25 June 2021).

6. Massachusetts Institute of Technology: Model can more naturally detect depression in conversations (Rob Matheson, 29 August 2018).

7. Commercial Times: HippoScreen Neurotech Corp identifies potential depressives by examining brain waves (Chen Yong Cheng, 5 May 2019).

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## Virtual reality in the medical realm

After many years of development, virtual reality (VR) technology has long moved beyond video games and entertainment to encompass, among other things, medical applications. Among the key advantages of VR is the fact that it is not limited by place and time, availability of resources, security, etc. With social distancing measures reducing opportunities for face-to-face contact between doctor and patient during the pandemic, VR can be a welcome solution for some patients.

At present, VR is primarily used for rehabilitation therapy in Hong Kong's public hospitals, including occupational therapy, clinical psychological therapy, dementia therapy, pain and stress management, etc, with secondary applications in the training of medical personnel.

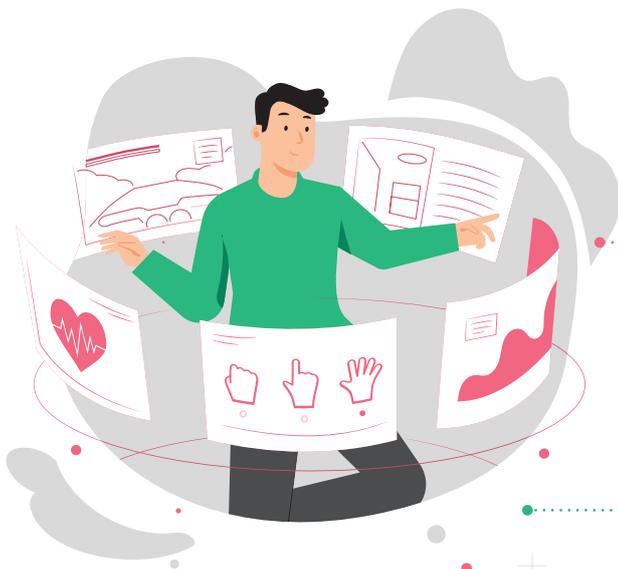
### 2 kinds of VR

#### Immersive

With immersive VR, you put on a pair of goggles for a 360° view right before your eyes and an as-if-you-were-there experience. Particularly suited to static training, it can enhance the user's sensory experience of an environment to stimulate instant emotional and cognitive responses.

#### Non-immersive

No goggles needed. You simply watch a display screen and use your body movements to interact with the images shown. Since this type of VR can simulate actual scenarios, such as a moving escalator, with a high degree of realism, it can be used to enhance mobility training.



### Making rehabilitation an engaging experience

The community rehabilitation centres under the Hospital Authority have introduced a VR Motorcycle Simulator to assess patients' ability to drive when they are back on the road. Most of the patients using the simulator have suffered bone fractures in their lower limbs, or soft tissue, brain, hip or neck injuries. The system uses 3 linked-up screens to replicate a driver's point of view, and sequences can be pre-set to show day or night, and different weather and traffic conditions to test a driver's ability to signal, brake and react to other situations in real time<sup>1</sup>.

### Treating dementia patients' confidence

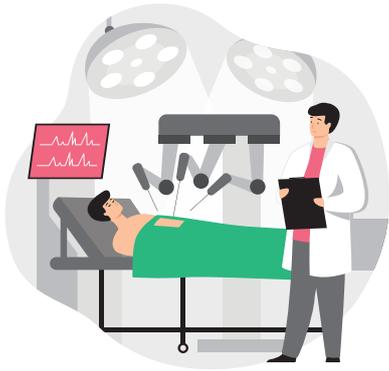
The Department of Rehabilitation Sciences of the Hong Kong Polytechnic University are using VR to treat elderly patients in the early stages of dementia. Programme designers embed different safety challenges in virtual household environments to assess patients' self-care ability. After occupational therapists have used data analytics to recommend treatments, patients undergo repeated training to boost treatment efficacy. VR can also be combined with remote monitoring technology to allow patients to practice at home so that treatment will not be subject to delays even during the pandemic<sup>2</sup>.

### VR + AI

In a related development, some rehabilitation therapists are combining VR and AI technologies to help patients who are suffering from paralysis of the limbs to receive muscular control training. For example, a patient whose hands are paralysed can put on a special VR display device. The system will then instruct the patient to open one of their palms. Once 'open my palm' EEG signals are detected, the system will show a VR sequence of a palm being opened to stimulate the same action on the part of the patient. Results indicate that, with prolonged training, patients have a chance of regaining hand movements<sup>1</sup>.

1. HASLink, Hospital Authority: When healthcare meets virtual reality (January 2019).

2. Ming Pao: Treating early-stage dementia – VR game play promotes self-care ability (Lai Ho Yin, 22 March 2021).



### Supporting surgeons with robotic counterparts

Surgical robots are widely used in neurosurgery, cardiovascular surgery, urology, orthopaedics, obstetrics, gynaecology and other areas to assist surgeons in performing high-precision microsurgery.

<b>Spinal surgery</b>	robotic arms with guided navigation capability can help surgeons to ensure accurate placement when installing orthopaedic implants <sup>3</sup>
<b>Orthopaedics</b>	can assist surgeons in determining the precise insertion points for joint implants <sup>3</sup>

Even though surgical robots represent an extra medical option for patients, the cost is likely to be higher than that of traditional surgery. For instance, for a robotic-arm-assisted laparoscopic radical prostatectomy performed at CUHK Medical Centre, hospitalisation and surgery will add up to HKD284,000 to HKD337,040<sup>4</sup>.

In the US, surgeons performing prostatectomy are often assisted by robotic arms. In the UK, the National Health Service has announced the allocation of GBP50 million to equip hospitals nationwide with surgical robots to provide surgical support<sup>5</sup>. At present, many non-urgent surgeries are put on hold, but once the pandemic is brought under control and normal operations resume, there may well be an increase in the demand for robotic surgeons.

Looking at the different new treatments, we can see that they may eventually become widely accessible. For now, however, higher costs are inevitable. On the other hand, opting for overseas treatment would mean that air tickets, accommodations, expenses for travel companions and more would also have to be budgeted for. An alternative worth considering is a higher-tier medical protection plan. Some protection plans on the market not only cover a number of common critical illnesses but provide global medical care services to support overseas treatment. Through these top-tier protection plans, leading Harvard-class medical specialists will be available to provide expert medical opinions and treatment recommendations. Video conferences between local doctors and expert US medical teams can be arranged to formulate the most appropriate treatment plans. US medical care services are also available to provide all-round support and ensure the life insured's peace of mind throughout their overseas treatment journey.



3. Hong Kong Economic Times: The impact of surgical robots on the future of medicine (Tom Riley, 14 April 2021).

4. The Chinese University of Hong Kong Medical Centre: Urology service fees (4 February 2022).

5. Hong Kong Economic Times: AI goes global – with the rise of surgical robots, will AI hospitals be getting on board in 2022? (Fong Chien Chak, 27 September 2019).

## Technologies for fighting the pandemic

The pandemic has caught the medical community off guard. Even though it normally takes years to develop a vaccine, major health threats often have the effect of accelerating technological developments that can bolster the ability of modern medicine to find solutions to new challenges.

### Intelligent monitoring helps prevent disease<sup>1</sup>



#### Internet of Things

It provides online platforms such as Worldometer and Johns Hopkins University's website with real-time COVID-19 global data mapping. Medical institutions and the public can access information including the number of confirmed cases in different countries and mortality and recovery rates to stay up-to-date on the pandemic.



#### Big Data

By integrating and analysing different databases, Big Data can yield insights into possible modes of transmission for the reference of public health policymakers around the world, helping them to formulate more effective strategies to combat the virus.



#### AI

We can aggregate all confirmed positive test results and use AI algorithms to screen and separate high-risk groups for further testing and isolation.

## Brain fog linked to risk of dementia

The biggest worries about infectious diseases are the difficulty in predicting new variants and the possibility that sequelae will ensue. According to the UK epidemiological research mobile app ZOE COVID Symptom Study, approximately 25% of those infected with Omicron will exhibit signs of brain fog<sup>2</sup>.



### What is brain fog<sup>2</sup>?

According to the United Kingdom National Health Service, symptoms of brain fog include poor concentration, feeling confused, thinking more slowly than usual, fuzzy thoughts, forgetfulness and mental fatigue.



### Does Omicron cause brain fog<sup>2</sup>?

There are research findings that point to a possible linkage between the Omicron variant and the subsequent appearance of brain fog. According to some doctors, the COVID-19 virus attacks the lungs and affects their pulmonary gas exchange function, which causes oxygen levels in the blood to fall. A deficit in the amount of oxygen supplied to the brain could in turn impair normal brain functions. That may be how the virus causes brain fog. Moreover, after an Omicron infection, the presence of cytokines could lead to inflammation. When cytokines spread to the cerebrospinal fluid, the normal functioning of the brain could be affected.



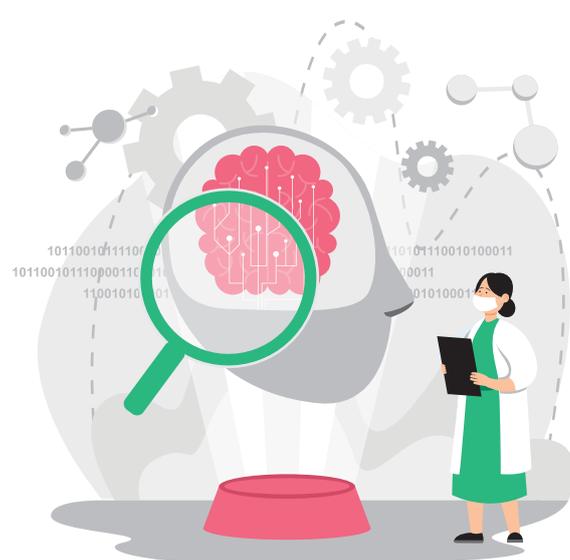
### Is brain fog a symptom of dementia<sup>3</sup>?

The theory that brain fog is caused by the Omicron variant needs to be substantiated by more medical data. Nonetheless, this lesser-known condition has attracted considerable public attention. It is worth keeping in mind that brain fog does not only result from COVID-19 infection. When the brain's cognitive functions are in gradual decline, symptoms similar to those of brain fog often appear. If symptoms persist, they may in fact point to the onset of dementia.

1. Nature Medicine: Digital technology and COVID-19 (Daniel Shu Wei Ting, 27 March 2020).

2. Health & Hope: Does Omicron cause brain fog? Experts analyse clinical and neurological cases (Wang Chien Ling, 26 January 2022).

3. China Times: Frequent brain fog may predict onset of dementia (Wang Jia Yu, 26 December 2021).



#### AI offering more assessment tools

Early detection and treatment are the keys to health maintenance, while taking the initiative to improve lifestyle habits can also help prevent diseases. In recent years, new developments in AI have provided more ways to diagnose and assess illnesses.



#### AI-derived MRI Brain Indices aid detection of cognitive disorders

The Chinese University of Hong Kong has combined AI and MRI technologies to make possible the detection of 3 early-stage cognitive disorders: mild Alzheimer's disease, mild to moderate frontotemporal dementia and mild Lewy Bodies. After a 15-minute MRI test, brain scans are uploaded to a cloud system for analysis. It only takes 10 minutes to complete the report. The system can also quantify and analyse subtle changes in the volumes of multiple brain regions as well as the volumes of brain lesions associated with cerebrovascular diseases (such as white matter lesion) to aid in the diagnosis of other neurodegenerative diseases<sup>4</sup>.

With medical advances, some diseases that were incurable before are now classified as chronic. New medicines and a variety of treatment options are delivering good medical outcomes. Medical costs, however, are continuing to climb. The ongoing development of smart medicine is cause for optimism, suggesting as it does that patients may soon receive more accurate diagnoses in less time. Timely medical intervention can help reduce the medical cost of treating serious illness and, supported by big data, can facilitate more effective health management. But the fact remains that preparing adequate medical protection for yourself and your family while maintaining a healthy lifestyle and diet are the key building blocks of a new health consciousness for the post-pandemic world.

Note: In the event of any physical or psychological discomfort, please seek professional help or advice.

4. The Chinese University of Hong Kong: CUHK World First Shows AI-derived MRI Brain Indices Aid Clinical Detection of Three Cognitive Disorders at Early Stage (8 July 2021).

# Action through awareness: going further on your health journey

Transforming goals into reality means turning words into action. When it comes to health maintenance, an active, wholesome lifestyle is indispensable. Put your health commitment into practice, and build your own new normal. Start by maintaining a balanced diet and regular exercise routine, having regular check-ups, cultivating mind-body balance and leaving bad lifestyle habits behind. A recent international study has found that 35% of respondents think the pandemic has had a negative impact on their mental health<sup>1</sup>. Clearly, now is the time to take the necessary steps to protect your long-term health.

## Home exercises for everyone

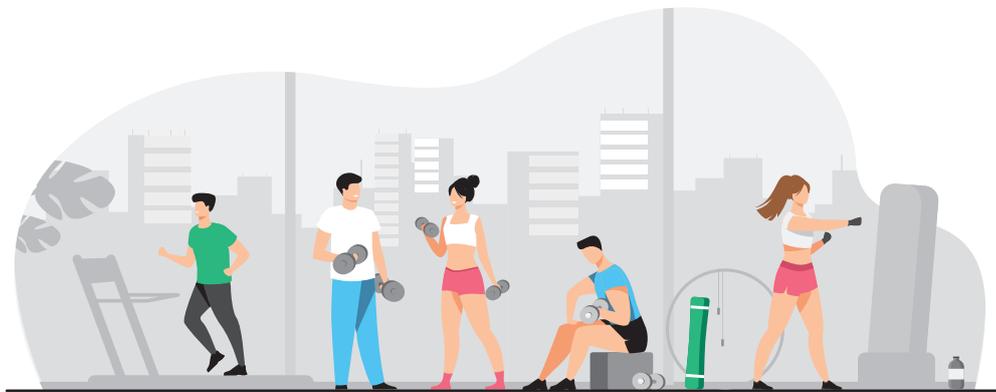
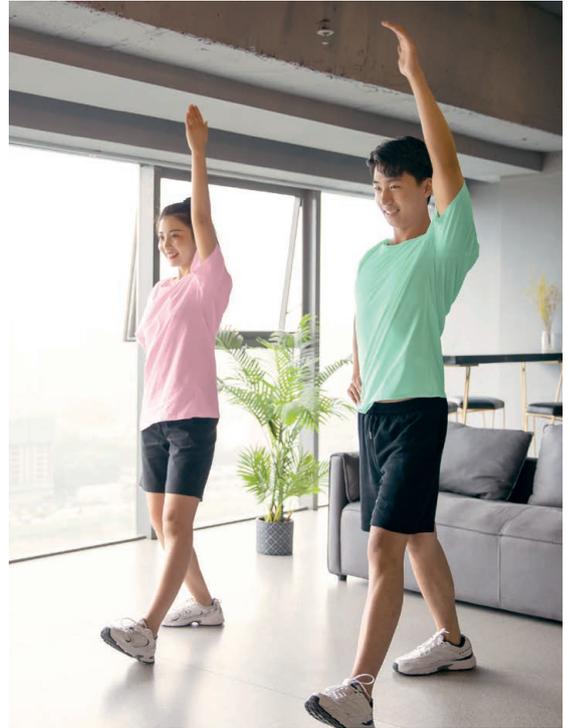
When it comes to staying active in spite of the many pandemic-related restrictions on our daily lives, a little flexibility and commitment go a long way. Take advantage of the many opportunities for strengthening mind and body against the threat of diseases.

There is a wide range of home exercises to suit different appetites for physical activity. Some of these exercises don't require any apparatus. You can also adjust the degree of difficulty of your workout routine based on fitness level, muscle strength, how supple and flexible your body is, etc. Talk to an expert to establish the right routine for you. And even though the exercises are easy to do, always warm up first by doing body and leg stretches, star jumps, etc, to speed up your heart rate and boost your circulation, so that your muscles will be primed for action and less prone to injury.

## Make time for burning calories with HIIT and TRX<sup>2</sup>

Living a busy life is not an excuse. Instead, it should motivate you to make good use of limited time and space to stay fit. HIIT stands for High Intensity Interval Training. A typical workout alternates between short bursts of intense exercise and brief recovery periods to quickly burn calories. TRX is Total Body Resistance Exercise, which uses body suspension and gravity as resistance to improve strength, balance and coordination. By regularly supporting your body weight using different techniques, you can strengthen a number of muscle groups and improve balance.

Tips for beginners: If you want to burn body fat and lose weight, go with HIIT. If you want to improve your muscle strength and body shape, TRX workouts are for you. Of course, you can complement one with the other and get the best of both worlds. Also, exercise doesn't just eliminate body fat. It prompts the body to release endorphin, a hormone that relieves stress and calms the mind<sup>3</sup>.



Note: HIIT and TRX are high-intensity exercises. Beginners may need to be guided by professional trainers. If in doubt, please seek expert advice.

1. NielsenIQ: How consumers are looking at their physical and mental health (28 October 2021).  
 2. Cosmopolitan: Aerobic or high-intensity exercise for burning calories? Tabata, HIIT, TRX – which one is best for building muscles and reducing body fat? (Ho Yee Coco, 1 June 2020).  
 3. Ming Pao: Adjust your mindset, make good use of time and empty your schedule to rediscover the joy of me time (31 January 2020).

## New dimensions in yoga

The benefits of practicing yoga are well-known. With the addition of new variations to traditional techniques, yoga has become even more fun and engaging in recent years. New styles of yoga that are currently in vogue include aerial yoga, yoga wheel and chair yoga, some of which can be practiced at home, anytime you like.

Types of Yoga	Aerial yoga <sup>4</sup>	Yoga wheel <sup>5,6</sup>	Chair yoga <sup>7</sup>
Required apparatus	<p>A participant executes various graceful postures while suspended from a special silk hammock or sling.</p>	<p>A yoga wheel is used to perform movements of different degrees of difficulty.</p>	<p>Only a yoga chair and a small amount of space are needed, making this exercise remarkably simple and convenient.</p>
Advantages	<ul style="list-style-type: none"> <li>• Uses one's own body weight for full body extensions</li> <li>• Relaxes the mind and relieves stress</li> <li>• Improves posture</li> <li>• Trains inter-limb coordination</li> </ul>	<ul style="list-style-type: none"> <li>• Builds chest muscles</li> <li>• Stretches neck and shoulder</li> <li>• Alleviates back pain</li> <li>• Improves posture</li> </ul>	<ul style="list-style-type: none"> <li>• Puts less weight on the body</li> <li>• Stretches and strengthens muscles</li> <li>• Boosts full body flexibility</li> <li>• Improves quality of sleep</li> </ul>

Note: Yoga can be practiced by anyone who is in reasonably good physical condition, but may not be suitable for people with health problems or special needs. Aerial yoga can include complex manoeuvres such as suspending the body upside-down, and beginners may need to be guided by a professional fitness coach. If in doubt, please seek expert advice.

4. Sweat and Sweet: What is aerial yoga? Top 5 benefits of aerial yoga! (Dora, 6 August 2020).

5. Cosmopolitan: How to buy and use yoga wheels (Fanny Ngan, 31 March 2021).

6. Metro Health+: Yoga wheel – wonder device for DIY back pain relief (23 December 2020).

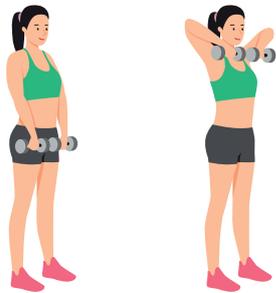
7. Commonhealth: Chair yoga alleviates dementia patients' depression (Chang Yu Ting, 22 October 2019).

## 5 go-to exercises for all occasions

Home workouts are a great way to stay in shape anytime you want. Just do a little online research, then mix and match different exercises based on your fitness level and needs. The 5 exercises below can be performed to train different muscle groups and improve physical and cardio health as well as immunity. Working out regularly can also lead to positive lifestyle changes. These 5 exercises are only selected examples. They are interchangeable and can be adjusted to suit your preferences<sup>1</sup>.

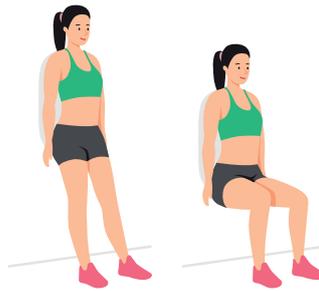
### 1 Upright row

Stand upright with legs slightly apart; pick up a heavy object in each hand (such as small dumbbells) while bending your knees but not your waist. Raise the objects up to your chin or neck and hold for 1 second, then put them down. Repeat.



### 2 Wall sit

Stand upright with your back and hands against a wall; lower your body, making sure your knees don't extend beyond your toes; when your knees are at a 90° angle, hold your body in the sitting position.



### 3 Single leg hops

Stand on one leg on a flat surface, hop forward on one leg as if jogging.



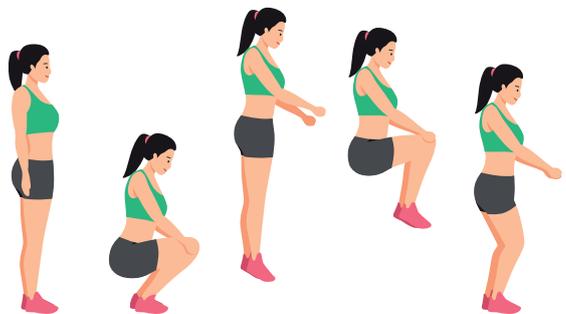
### 4 Triceps dips

Sit on the edge of a chair with your hands holding onto the edge on the sides of your body and all 10 fingers pointing down; move your body forward; with your arms supporting your body, lower your body slowly until your arms are at a 90° angle, then push your body back up.



### 5 Tuck jump

Stand upright, look straight ahead; lower your body into a deep squat, then jump up, as high as you can, raising your knees in midair, then hug your knees; land with slightly bent knees.



Note: Illustrations are for reference only.

1. Fitz: 10 exercises for fighting the virus at home and restoring Hong Kong's health (Bella, 9 February 2020).

### Burning calories made easy

Everyone knows that jogging, swimming, working out, playing football and other exercises can all use up excess calories. But in fact, every move you make at home can help too! If you're committed, nothing is impossible. Want to play a Bach aria to set the mood? It's not just entertainment, it's a light exercise too. Below are a few examples of common activities and the number of calories they burn. Choose the home workout routines that fit your preferences<sup>2</sup>.

### Burn calories at home

Activity	Energy used per pound of body weight per minute (Calories*/pound/minute)	Energy used by a 120-pound person performing an activity for 30 minutes (Kcal)
Standing	13	46
Brisk walking	38	136
Doing household chores (sweeping floor, washing dishes, etc)	28	101
Sewing, knitting	10	38
Playing piano	18	65

\* Calories are units of energy. One Kcal equals 1,000 calories. The above data are for reference only. The number of calories used in each activity may differ among individuals. If in doubt, please seek professional advice.



2. Department of Health: Exercise and keep fit (2021).

### Meditation: enhancing wellness through mindfulness

This scene is playing out in your mind: you're on a sun-drenched green field, fluffy white clouds hang from a clear blue sky, and fresh air hugs your body and soul. Even if you're just meditating in a small room, you can be transported to a carefree, boundless world.

There are different ways to meditate. Typically, it is done by folding your legs, then slowly breathing in and out. How fast you're breathing can have an effect on the way you feel, and focusing on your breathing can help you relax both mind and body, relieve stress and anxiety. Indeed, its benefits are both physiological and psychological. Take a 20 to 30-minute timeout each day to regulate your breathing and unwind. It's a wonderful way to take your body, mind and soul to a healthier place<sup>1</sup>.



1. Peeta Fitness website: Advantages of meditation and beginner lessons (Peeta, 9 December 2019).



### Singing bowls, healing sounds

The sounds produced by special objects can calm the mind and heal the soul. Soothing sounds can come from music, or a forest ambience with its birdsong, wind and rain. Even the lush, rounded notes of a singing bowl being lightly struck can be deeply therapeutic.

In this kind of therapy, singing bowls are used to produce special low-frequency vibrations that connect with different parts of your body, smoothing out your wrinkled soul and slowly leading your body and mind into a state of deep relaxation. Singing bowl therapy can relieve stress, anxiety and pains, restoring the body's innate equilibrium<sup>2</sup>. The sounds of the bowls, at once penetrating and serene, seem to echo from a faraway place and linger, until we are reminded that our health is the most precious thing we have and must always be cherished.

### A new era in healthy living

When our pursuit of health extends from indoors to outdoors, and from 15 minutes to a whole day to a whole life, our quality of life will have been fully upgraded. To help promote a new level of holistic wellness, HSBC and HSBC Life have introduced Well+. Simply by persisting with a health regimen that includes a balanced diet, walking, meditation, yoga and other tasks, members can receive RewardCash as well as fabulous health and wellness rewards\*. Visit HSBC website for more details, and, for yourself and your loved ones, take the first steps towards a healthier you.

<sup>2</sup> Cosmopolitan: Undergoing sound therapy lying down! The benefits of singing bowls + singing bowl massage, singing bowl yoga (Leung Sum Yu and Fanny Ngan, 10 July 2020).

\* Rewards are subject to terms and conditions. Eligibility for Well+ membership is determined by The Hongkong and Shanghai Banking Corporation Limited ("HSBC") and HSBC Life (International) Limited ("HSBC Life") at its sole discretion. In case of dispute, HSBC and HSBC Life reserve the right reserves the right of final decision.

## Featured Interview

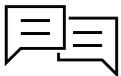
# Nutritionist shares anti-pandemic diet tips

A nutritious diet is the key to a healthy body. Under the pandemic, many of us have been spending much more time in the kitchen than we normally do. The result is renewed interest in nutritional values and healthy diets, since we are now battling the threat not only of infection but of excess weight from hearty home-cooked meals. That's why some readers are looking for ways to maintain a virus-resistant, fat-controlled diet. We talked to a professional nutritionist to get her insights into how we can eat our way to better health and stronger immunity.



**Hilda Yang**

Nutritionist,  
Hearty Nutritional Diet Centre



**As they say, you are only as healthy as the food you eat. How does a healthy diet help fight the virus?**

Various health foods and supplements are indispensable. They each have an important role to play. 'Good protein', for example, can help maintain the normal functioning of the immune system and aid in the production of white blood cells and antibodies. Calculating your necessary daily protein intake is easy: we need 0.8 to 1.2 grams of protein for each kilogram of body weight.

#### Daily protein requirement

Using a body weight of 50 kg (110 pounds) as an example



Since a piece of skinned meat (pork/beef/chicken) about the size of a mahjong tile contains approximately 7 grams of protein, a daily protein intake of 40 to 60 grams is equivalent to consuming 6 to 9 mahjong-tile-sized pieces of skinned meat. Besides protein, including vitamins A, B, C, D, E and elements such as zinc and selenium in your diet is also beneficial to the immune system. Overall, a balanced diet is the standard equipment for building up resistance against diseases.



**If you have been infected, how do you help your body recover?**

The nutritional requirements for recovery are similar to those for prevention, except for a stronger emphasis on easily digestible foods. If you're experiencing diarrhoea, replenish the water content of your body, for instance with thin porridge. Avoid high-fibre foods for the time being, as your digestive system might take time to adjust.

After making a full recovery, replenish the probiotics in your stomach. That can help restore health. Good foods include yogurt, Japanese edamame, etc. Edamame has many health benefits, but should not be fully cooked as that would kill the probiotics it contains. A friend of mine suggests mixing raw eggs with edamame for your convalescence diet, adding condiments to taste. That should work too. If you're worried about bacteria in raw eggs, buy pasteurised or free range eggs to reduce the risk of salmonella poisoning.



**How do we keep it nutritious when dining out?**

Avoiding restaurant meals will help lower the risk of infection to a certain extent. But for people who like dining out or have no choice but to eat restaurant food, it's a good idea to order soup-based menu items, including beef or pork liver rice noodles. But avoid drinking the broth to control your sodium intake and the risk of developing high blood pressure. Or you can have sliced pork with rice or diced pork with corn, diced carrot and green peas on rice. These are quite nutritious too, but it's best to ask for the sauce on the side, since this kind of sauce typically has higher oil and sugar contents, and should be consumed in moderation.



### What should we be mindful of when making our own lunch boxes?

Usually, the leftovers from dinner become the next day's lunch box. It doesn't affect the nutritional value. But try to avoid leaf vegetables, because they lose their colours easily and can look unappealing, affecting appetite and nutritional value. Meats should be fully cooked to prevent the growth of bacteria. Cooking at home and preparing your own lunch boxes can help lower your chances of getting infected, but remember to keep containers and utensils clean. The plastic edges of lunch boxes can host germs and should be washed thoroughly. A mouldy chopping block can breed aflatoxins and should be replaced as soon as possible. Alternatively, switch to a plastic cutting board.

### Tips for preparing tomorrow's lunch box

	Suitable	Not Suitable
Vegetables	Stem and root vegetables: carrots, jointed wax gourds, green beans, etc	Leaf vegetables: spinach, Chinese spinach, lettuce, etc
Meats	Fully cooked: shredded meat, pork chops, etc	Half cooked: sashimi, medium-well steaks, etc



### Some people are stocking up on food staples under the pandemic. Any suggestions?

Go for foods that are nutritious and can keep for a long time. Generally, there are 5 categories to choose from: melons and vegetables, fruits, dry goods, frozen foods and canned foods. These are all rich in nutrients. For example, try making a canned tuna and red kidney bean salad. It's convenient and healthy.

Top 5 storable foods	Examples	Smart tips
Melons, vegetables (leaf vegetables and brassicaceae)	Zucchini, pumpkin, leaf and root vegetables (eg red carrot, potato), brassicaceae vegetables (broccoli, cauliflower, cabbage, etc)	Root vegetables like potatoes can keep for a longer time, but germinating potatoes contain alkaloids, which could lead to food poisoning.
Fruits with skin	Apple, orange, grapefruit, papaya, etc	Apples can prolong the shelf life of potatoes and other vegetables; the plant hormones in bananas will accelerate the ripening of fruits such as avocados.
Dry goods	Wood ear, long yellow daylily, kombu, etc	Can keep for 10 to 12 months if stored in a cool, dry place.
Frozen foods	Corn, diced carrot and green peas, chicken drumsticks, ribeye, pork fillets, pork tenderloin, etc	Chicken wings have more skin and less meat, while short ribs, spareribs, etc. are fattier near the bones, so keep an eye on how much you eat.
Canned foods	Tuna soaked in mineral water, sardines in tomato sauce, red kidney beans, chickpeas, etc	Suggest soaking fish in mineral water instead of oil or salted water.



### How do you fight virus and body fat at the same time?

When it comes to health maintenance, controlling our fat intake is a constant theme. Social distancing restrictions have led to fewer opportunities for exercise and made it easier for body fat to build up. To prevent and eliminate fat, we can:

- Use lean meat and beef tenderloin for boiling soup. These are less oily than whole chickens or pork ribs. The use of a strainer can't separate all the grease from the soup. When drinking soup, we should eat the soup dregs, which retain most of the protein.
- Eat in the right order: Drink soup before a meal, then eat the vegetables first, followed by the meat. Drink water during a meal. This helps us feel full sooner. Put food in smaller bowls and plates to help create an impression of fullness. Use chopsticks instead of spoons to maintain smaller bites and slow down your eating. All these are useful for reducing energy intake and preventing fat build-up.
- Use Diet Induced Thermogenesis: Your body is using energy when it's digesting and absorbing food. And digesting protein uses more energy than digesting fat and carbohydrates. In other words, adding milk and

nuts to cereals can eliminate more calories than eating just cereals. Adding appropriate quantities of protein and fat to meals can prolong digestion and intensify the feeling of a full stomach.

- Snacks: Choose small, individual packs of dried apricots, dried prunes, etc. It makes it easier to control intake than with family packs. Peanuts, walnuts, etc, contain monounsaturated fatty acid, but are quite oily. Baked potato chips are less oily than the fried variety. Use a small bowl to hold a small quantity of the snack, and do not refill.

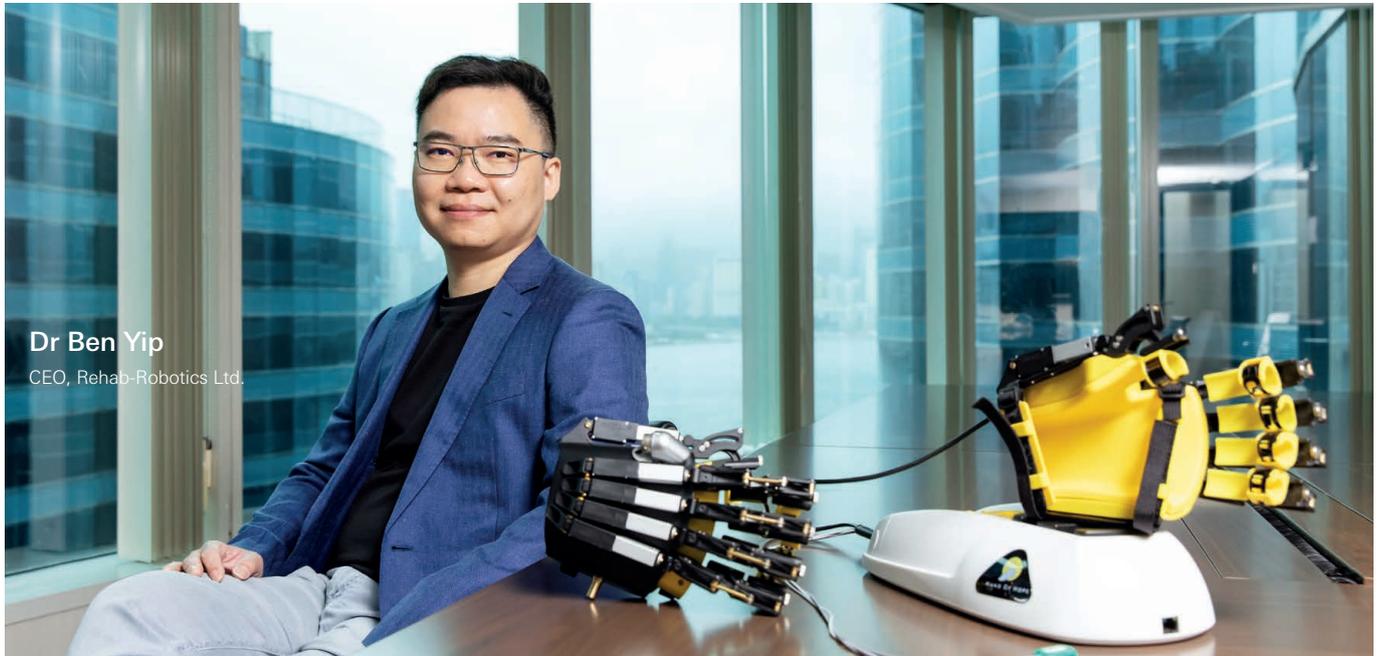
### Oil content of peanuts



On a related note, there is a wide variety of diet plans and fat-burning programmes on the market, with mixed results. Don't try to do too much in a short time, otherwise what you could end up losing are mainly the muscle mass and water content of your body, leading to a higher fat-to-body-mass ratio or rebound weight gain. Pace yourself and keep at it. The idea is to lose weight without feeling like you're going hungry.

## Featured Interview

# Supporting rehabilitation with technology



**Dr Ben Yip**  
CEO, Rehab-Robotics Ltd.

In Hong Kong, health technology and robotics are finding their way into increasingly wide applications. A prime example is the Hand of Hope, which has garnered international recognition for its efficacy in facilitating stroke patients' rehabilitation. How does medical technology boost patients' chances of recovery in the face of intractable diseases? We talked to Dr Ben Yip, the innovator behind the Hand of Hope and a growing smart rehabilitation equipment business, about promising new health technologies.



## What is rehabilitation therapy? How does it make use of health technology?

When a person has lost mobility due to an illness or injury, and is unable to carry on with their daily life, look after themselves or work, then they need to undergo rehabilitation therapy. Through different therapeutic techniques, we help enhance their physical condition, reduce the impact of injury or illness, and improve their ability to cope with the demands of self-care, work, recreation and family life.

Common health technologies include virtual reality (VR), robotics and artificial intelligence (AI), etc. Rehabilitation therapy often uses technology to get around practical problems. For example, VR can be used to replicate a supermarket environment to train dementia patients and people with mobility issues. This involves fewer variables such as manpower, weather

and the wishes of family members than on-site training in an actual supermarket. And it subjects the patient to less pressure than they would feel in a real-life environment. Making good use of technology can create breakthroughs in treatment efficacy.



## What is the Hand of Hope? How does it help rehabilitate stroke patients?

The Hand of Hope is a robotic arm for training the upper limbs. It is designed for rehabilitation therapy for the hand and forearm after a stroke. Because of neurological damage, the patient's brain has lost its ability to send signals to the relevant muscles to initiate movement, leading to paralysis of the hands. In the past, therapists were unable to gauge the condition of the patient's brain and muscles, which meant rehab was

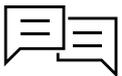
Brain signals transmit message of hope, Hand of Hope responds instantly:



more difficult and required more time. The Hand of Hope has two sets of surface electromyography (sEMG) sensors corresponding to the muscles for opening and closing the hands. By monitoring real-time sEMG signals, these biofeedback sensors can clearly indicate if the patient has the desire to control and move their hands and whether this desire is transmitted to the relevant muscles.

If the signal strength reaches a designated level, the robotic arm will assist the patient in completing the movement. That's why movement is proactively initiated in the patient's brain, and is not the result of passive training assisted by traditional instruments. When a movement is completed, visual and sensory feedback is transmitted to the brain, helping it to relearn the movements of opening and closing the hands. In this way, regular training can help the patient regain mobility. Based on our experience, rehabilitation outcomes that took one to two years to achieve in the past are now possible in approximately 6 months.

Moreover, complementing this technology with computer games like shooting galleries and claw machines can make the experience more interesting for the patient, thus inducing more practice and raising rehabilitation efficacy. Interactive games have different levels of difficulty, so therapists can select the appropriate level based on the patient's condition.

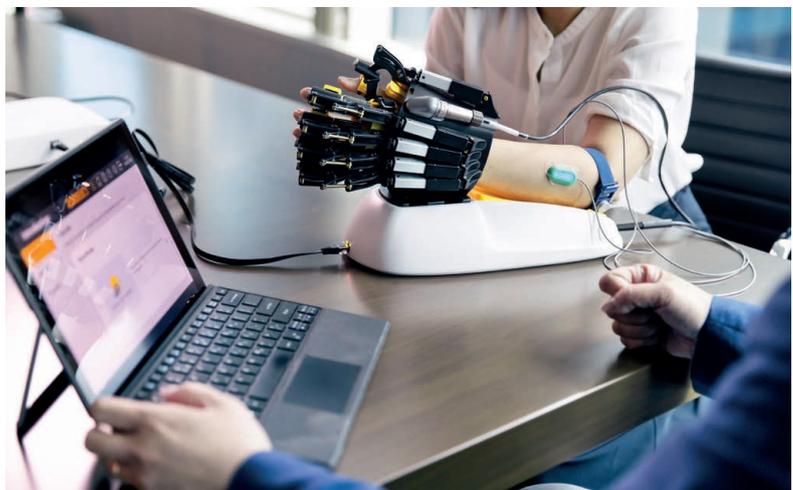


#### What motivates you to develop and promote health technology?

We used to supply medical organisations with robotic arms. But in the case of Hong Kong, patients typically stay in the hospital for a limited time, and rehab therapy consists of different components. In the end, a patient might get to use a robotic arm only once or twice, not enough for the therapy to have the intended effect. That's why we started promoting home applications and opening clinics to allow more people to benefit from the technology through education, product trials and rental plans.

Robotic arms are unique because they are suited to patients with different degrees of mobility loss. As long as a patient is fully conscious and their medical condition is stable, they can initiate movement by sending brain signals through the device even if their upper limbs are completely immobile. And caregivers don't need any professional training to assist patients in operating the device. The unit is designed for easy home storage and takes up very little room, and can be rented for up to 6 months. We recommend a 30-minute training session every day.

The Hand of Hope has led to some unforgettable experiences. There was a patient who was using the robotic arm for the first time. An initial assessment had determined that he suffered from a total loss of mobility in his fingers. He tried using the device for 10 minutes and learned how to send signals through his brain and initiate movement. After taking off the robotic hand, he tried signalling his hand muscles again, and succeeded in moving his fingers slightly. We were all very excited when we saw that.



#### Will health technology be widely used in Hong Kong?

We believe it will be. As developers, we're constantly working to make our products more effective, user-friendly and accessible to more people. But that's not enough. There are many procedural checkpoints between therapist and patient, involving government departments, civic organisations and enterprises. If all the stakeholders, from social service providers, NGOs, insurance companies to the telecom companies that are essential to remote therapy, can take the first step together to promote the technology, that would definitely speed up its development.



#### As the use of medical robots becomes more widespread, will it push up or bring down medical expenses?

We shouldn't measure overall results by short-term medical expenses. Initially, new medical technology may cost more, but it can accelerate recovery and deliver more savings in the long run. Rehab enables people to return to work earlier and earn an income again, so less financial support from the government is needed. The elderly can receive rehab therapy at home and get to spend time with their families instead staying in the hospital. So overall, society ends up paying a lower price.



#### The pandemic has put many medical services on hold. How does rehab therapy continue to fulfil its mission?

To minimise face-to-face contact, a drastic reduction in non-urgent medical services is being implemented, including rehabilitation services. The fact is, though, that effective stroke rehabilitation requires a long training regimen which should not be interrupted or made less frequent. Supported by rental of robotic arms for home use, video consultation and telecom technology, therapists can now monitor patients' progress and control equipment remotely, and adjust task requirements and degrees of difficulty in real time to ensure the most appropriate therapy. It is only by adapting to change and maintaining the services they provide that therapists can help speed up patients' recovery.

## Case study

# Strengthening protection with a VHIS policy



Karen, a 33-year-old designer, recently purchased a property with her husband. Having made a long-term financial commitment, she is now becoming increasingly health-conscious. She has a group medical policy. Recently, though, a colleague of hers had an accident and incurred very substantial medical expenses for hospitalisation and surgery, for which the company's group medical coverage proved insufficient. Karen is worried that if she becomes ill, the medical expenses would be too much for her to handle and become a heavy burden for her family.

She therefore decides to take out an HSBC Voluntary Health Insurance Scheme Flexi Plan (HSBC Flexi Plan) – Silver, with an annual deductible of HKD16,000 and a standard annual premium of HKD6,967. This plan will give her comprehensive medical protection and lighten her financial burden if she ever needs hospitalisation and treatment for a serious illness.

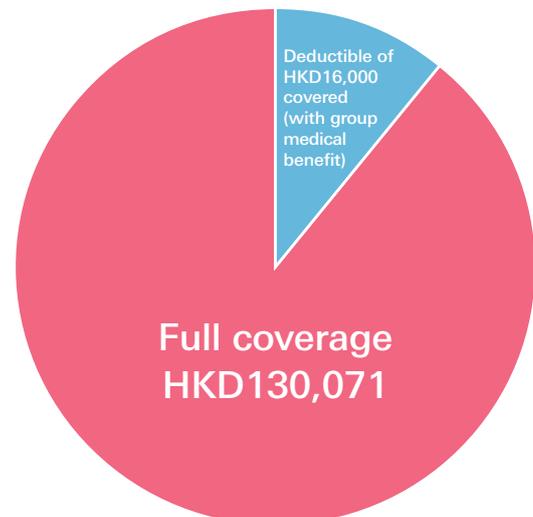
## Karen's HSBC Flexi Plan – Silver

Policyholder and insured person	Karen	Standard premium (annual)	HKD6,967
Issue age <sup>#</sup>	33	Annual benefit limit	HKD25,000,000
Protection level	Silver	Annual deductible	HKD16,000

Three years later, Karen is unfortunately diagnosed with endometriosis (chocolate cyst). Based on the number, size and position of the cysts, the doctor recommends microsurgery, which involves the use of a laparoscopic procedure to make a 5-mm incision on each side of the navel to remove the cysts. The total cost is HKD146,071\*.

Karen receives a benefit of HKD16,000 from her group medical policy, which she uses to offset the HSBC Flexi Plan deductible. The balance, HKD130,071, is fully covered by her HSBC Flexi Plan. And since there is no waiting period under the plan, she enjoys great peace of mind on her recovery journey.

### Hospitalisation & surgical costs



\* Based on the cost of a standard room as published in Charges for Common Surgical Procedures 2020, Adventist Health Hospital.

# Age last birthday of the insured person.

## Case study

# Life insurance offering wealth growth potential plus flexibility and control

Paul, 44\*, is a successful restaurateur who lives in Hong Kong. His wife, Pinky, is a homemaker. Their daughter, 7-year-old Queenie, is a gifted dance student and dreams of becoming an internationally renowned ballerina. Her parents are therefore investing a lot of time and money to nurture her talent and support her dream. Since Paul is the sole source of income for the family and is paying a USD900,000 mortgage, he also wants to ensure adequate protection for his family in case anything happens. He therefore takes up an HSBC Paramount Global Life Insurance Plan with himself as the life insured and his wife as the beneficiary.

This policy provides a guaranteed cash value (80% of premium paid) as soon as it becomes effective, and offers long-term wealth growth potential. At the same time, the total death benefit could also potentially increase in value, helping him to secure his family's financial future.

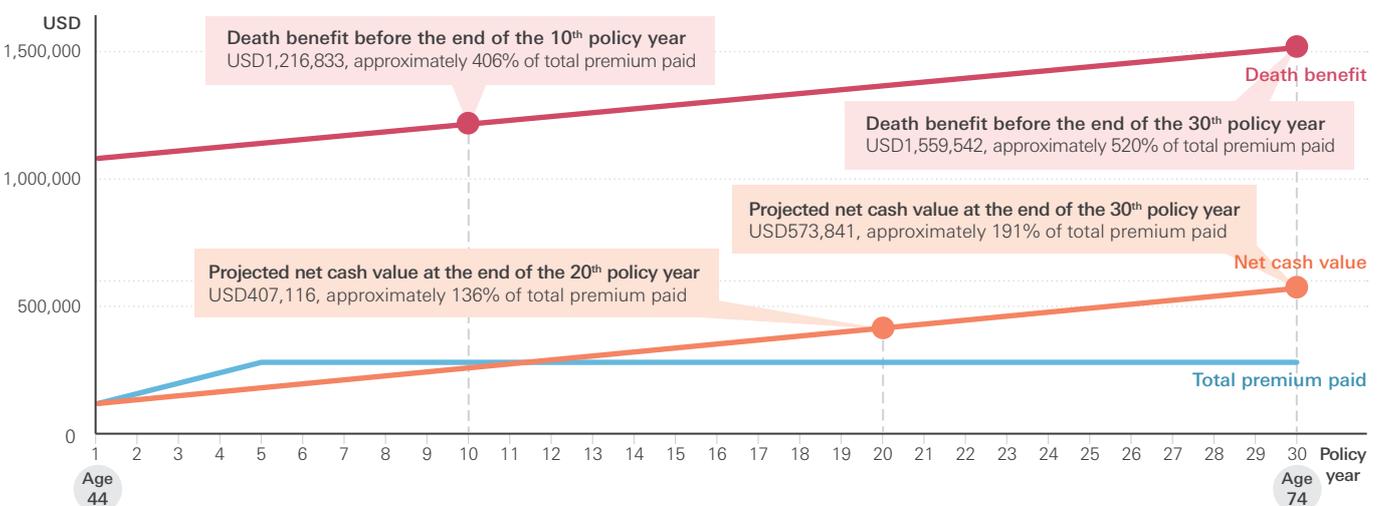
For legacy planning purposes, Paul plans to make Queenie the policyholder and life insured as a way to pass on his wealth to his daughter at age 74. He can also consider changing the life insured to Queenie when she is still a minor, thus turning the policy into a juvenile policy, and designating Pinky as the contingency policyholder. That means even if he passes away, Pinky can take over the management of the policy.



## Paul's HSBC Paramount Global Life Insurance Plan (5-year premium payment period)

Policyholder and life insured	Paul	Annual premium	USD60,000
Beneficiary	Wife - Pinky	5-year total premium	USD300,000
		Sum insured	USD1,088,139

### The plan meets different needs at different life stages, eg retirement or building children's education fund



\* Age means age next birthday of the life insured or the policyholder (whichever is applicable).

Assumptions:  
The above case studies are hypothetical and provided for reference only. The assumptions used include:

- All examples are separate and unrelated.
- Paul is a standard non-smoker living in Hong Kong.
- No policy surrender has been made during the policy term.
- All premiums are fully paid when due during the premium payment period.
- No indebtedness remains from the policy term.
- The special bonus scale and investment returns are assumed to remain unchanged throughout the policy term.
- The underwriting conditions applicable to an actual instance of change of life insured would be assessed on a case-by-case basis at our discretion, taking into consideration multiple factors, including, but not limited to, any changes in the underlying mortality risk, revisions made to the policy term and the latest economic outlook.
- The balance of the death benefit will be left with the Company to accumulate at a non-guaranteed interest rate (assumed to be 1% p.a.) until the full benefit amount has been paid to the beneficiary(ies).



## “Afterword

Every new disease is a wake-up call. Whether you are single or a parent, you have no doubt awakened to the fact that the good life starts with good health. In recent years, many Hong Kong people have taken to social media to share their experiences of life in other parts of the world and their insights into coping with the pandemic. In so doing, they are helping to broaden our collective horizon and relay our evolving health beliefs to a new generation. The world is ever changing. For ourselves and our loved ones, the right medical, financial and risk protections remain irreplaceable stepping stones to a rewarding, welcoming future.

”

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