

RetireSmart Health Service

USER GUIDE* (ENGLISH VERSION)

(ONLY FOR ELIGIBLE INSUREDS AND/OR NOMINATED FAMILY MEMBER(S)
OF THE ELIGIBLE INSURED OF AIA INTERNATIONAL LIMITED)

September 2026 version

* This user guide is only for use relating to the services under RetireSmart Health Service provided in Hong Kong and designated cities in the Chinese Mainland. The services mentioned herein are only available in Hong Kong and designated cities in the Chinese Mainland and are not applicable to Macau.

“AIA” as used in this user guide refer to Hong Kong and Macau branches of AIA International Limited (Incorporated in Bermuda with limited liability)

“Chinese Mainland” refers to the People’s Republic of China excluding Hong Kong and Macau.

“Hong Kong” and “Macau” refer to Hong Kong Special Administrative Region and Macau Special Administrative Region respectively.



Terms of Use and Disclaimer

This user guide is for use of the eligible insured and/or nominated family member(s) of the eligible insured ("customer") of AIA International Limited ("AIA") for accessing and using the online service platform ("service platform") for the services provided under RetireSmart Health Service("the Services").

This service platform is solely provided, owned and operated by Homelistic Healthcare Limited (operating under the brand name "YDCare", hereinafter referred to as "YDCare"). By using or downloading this user guide, you have agreed and accepted all the terms and conditions as follows:

1. All contents in this guide is for reference only and does not include the complete terms and conditions of the Services. For details about the service features, terms and conditions of the Services, please refer to AIA's RetireSmart Health Service leaflet.
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5. AIA shall not be responsible or liable for any person's use and access to the online service platform, including but not limited to its availability, quality and content, or loss or damage arising from or in connection with the use of any nature (including but not limited to any direct, indirect, consequential or otherwise) of this guide whether arising in contract, tort/infringement or otherwise, from the use of or reliance on the document or any information contained therein.
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7. This guide is subject to change at any time without prior notice. This guide is for information and reference purposes only, and should not be considered as a recommendation, an offer or solicitation for any of the insurance products.

How to register?

How to register?

How to nominate family member?

How to use the services?

How to check your session balance?

How to check your booking details?

How to edit your profile?

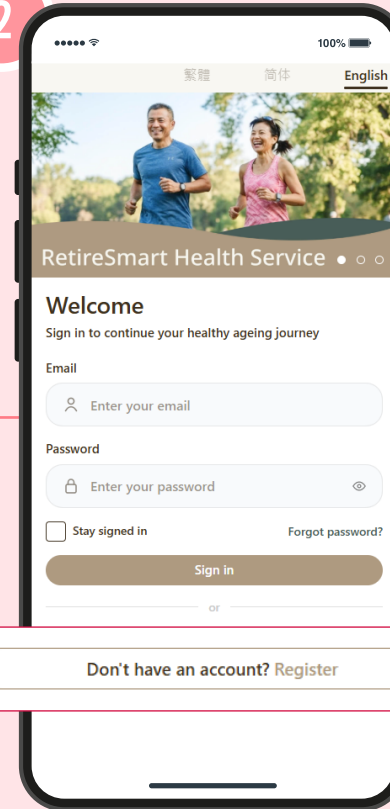
FAQs

1



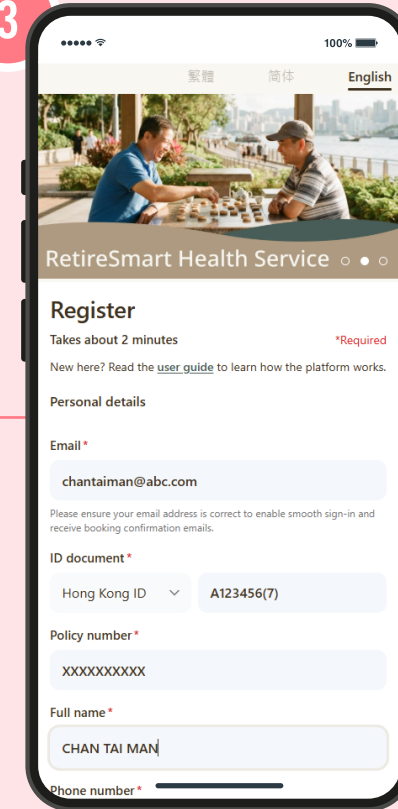
Scan the QR code provided by AIA, or visit www.retiresmarthealth.com, to access the "RetireSmart Health Service" online platform operated by YDCare.

2



Select "Register" to proceed

3



Fill in the insured's name, type of identification document and number, policy number, phone number and e-mail address. The information you filled in will be verified with the information of the insured as registered with AIA.

Remark:

The online platform is provided, owned and operated solely by YDCare. The customer will be subject to the terms and conditions of YDCare when using the designated online platform. AIA shall not be liable or responsible for the use of and access to the online platform by any person, including but not limited to its availability, quality and content.

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FAQs

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Select gender

Create your password

Password *

At least 8 characters, including uppercase, lowercase, a number, and a special character

Confirm password *

☒ I have read and agree to be bound by the Terms and Conditions of RetireSmart Health Service Platform

☒ I have read and agree to the Personal Information Collection, Processing and Cross-Border Transfer Statement of RetireSmart Health Service Platform, and hereby separately consent to the Company collecting the personal data of myself and any nominated family member(s), and to the cross-border transfer of such data to servers located in the Hong Kong Special Administrative Region (applicable to Chinese Mainland users only) for storage and processing.

☒ I have read and agree to be bound by the RetireSmart Health Service Push Notification Terms and Conditions

Confirm

Create a password and tick the boxes to indicate you agree with the Terms and Conditions. Press “Confirm” to proceed the registration.

5

RetireSmart Health Service

Welcome

Sign in to continue your healthy ageing journey

Account created. Please sign in to continue.

Enter your email

Password

Enter your password

Stay signed in Forgot password?

Sign in

Don't have an account? Register

New here? Read the [user guide](#) to learn how the platform works.

Upon successful registration, press “Sign In” to enjoy the Services.

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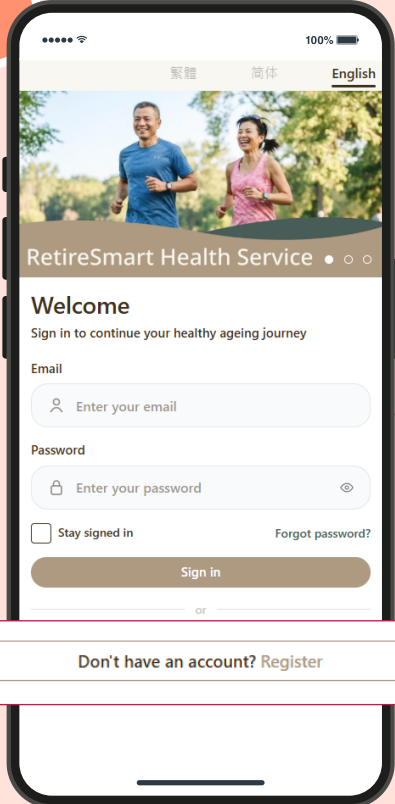
How to edit your profile?

FAQs

How to nominate family member?

Method 1. Nominate the family members when registering for the Services.

1



RetireSmart Health Service

Welcome

Sign in to continue your healthy ageing journey

Email

Enter your email

Password

Enter your password

☐ Stay signed in [Forgot password?](#)

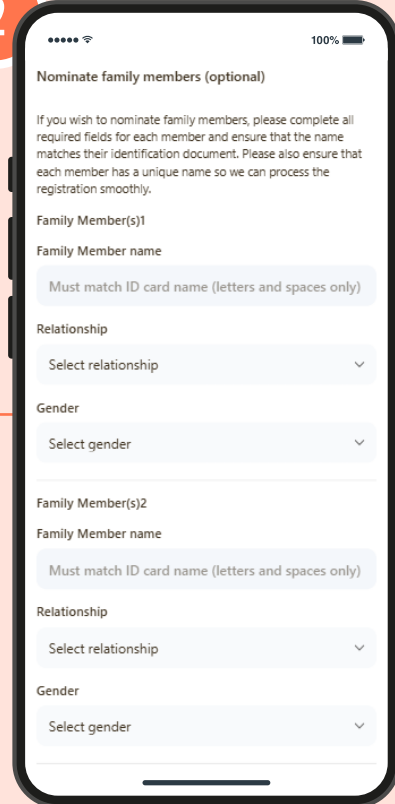
Sign in

or

Don't have an account? Register

Select "Register" to proceed

2



Nominate family members (optional)

If you wish to nominate family members, please complete all required fields for each member and ensure that the name matches their identification document. Please also ensure that each member has a unique name so we can process the registration smoothly.

Family Member(s)1

Family Member name

Must match ID card name (letters and spaces only)

Relationship

Select relationship

Gender

Select gender

Family Member(s)2

Family Member name

Must match ID card name (letters and spaces only)

Relationship

Select relationship

Gender

Select gender

After providing the insured's personal information, the insured may also nominate up to two family members to enjoy the Services during registration.

How to register?

How to nominate family member?

How to use the services?

How to check your session balance?

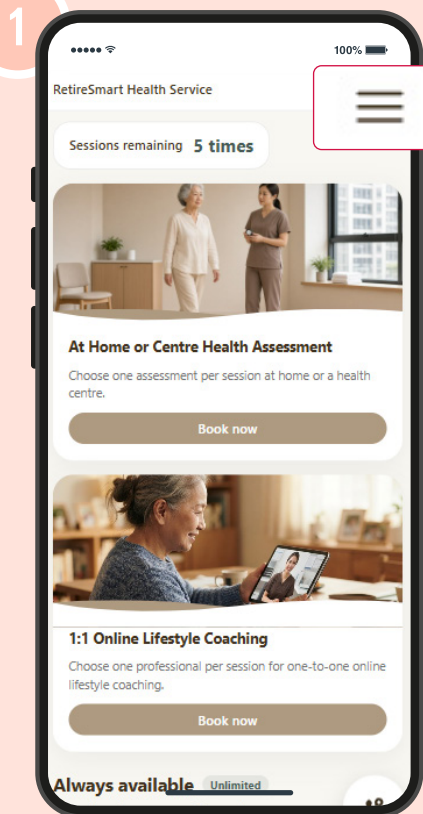
How to check your booking details?

How to edit your profile?

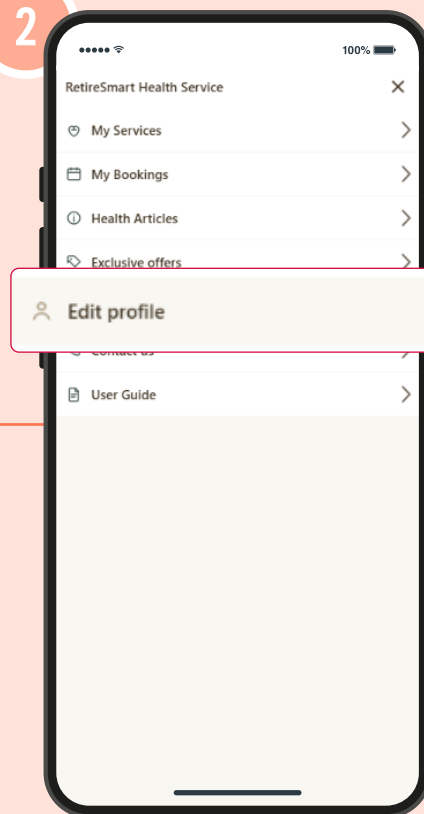
FAQs

How to nominate family member?

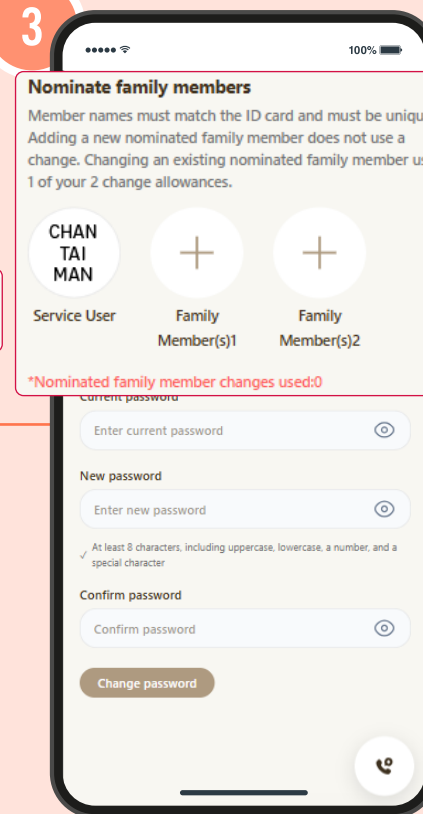
Method 2. Nominate family members after registering for the Services and signing in to the account.



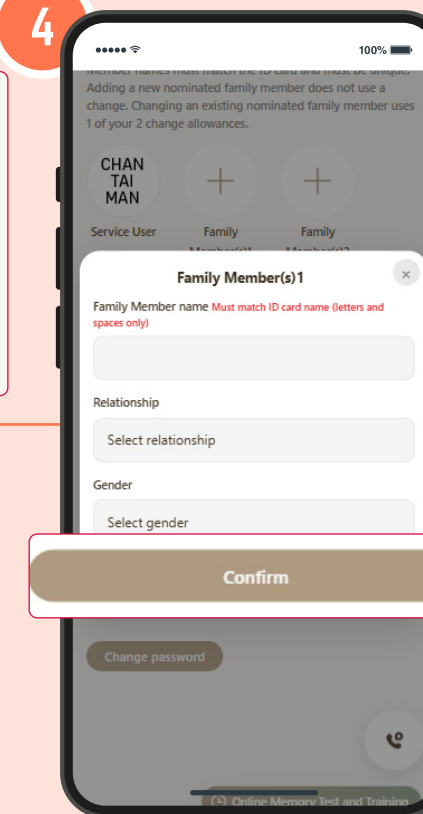
Click the button in the top right-hand corner.



Select "Edit profile".



Scroll down to the "Nominate Family Members" section and click the "+" button to add a family member.



Fill in family member's full name, relationship and gender to register, and press "Confirm".

How to register?

How to nominate family member?

How to use the services?

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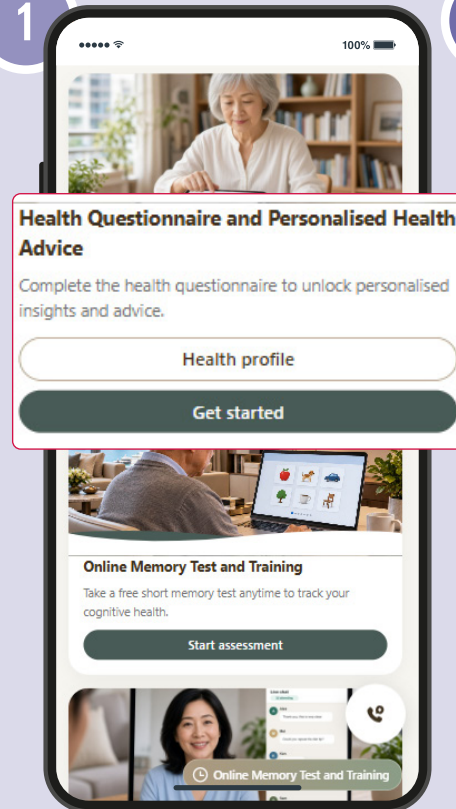
How to check your booking details?

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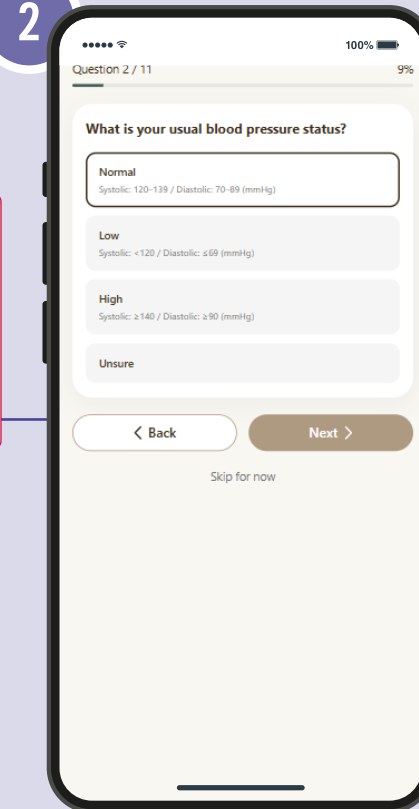
FAQs

How to use the services?

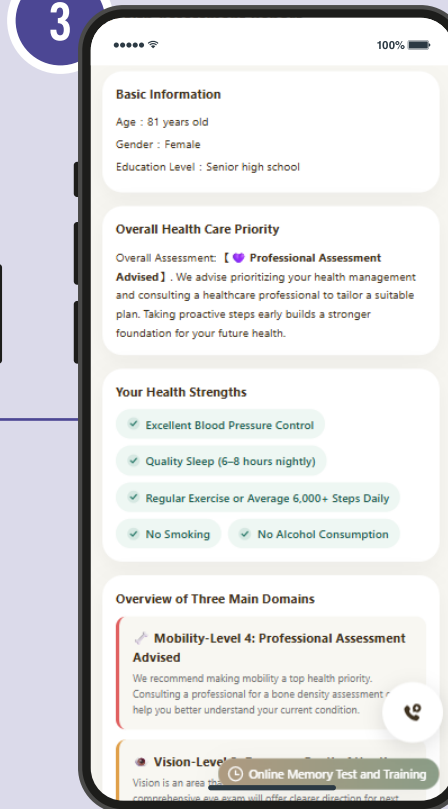
1. Health questionnaire and personalised health advice – start the questionnaire



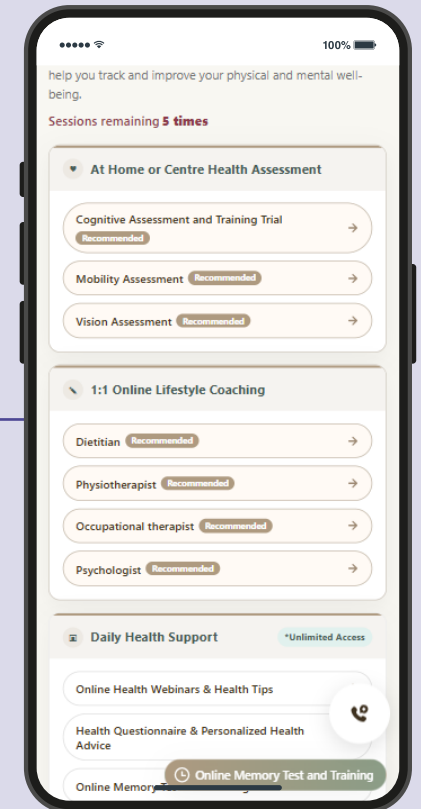
Sign in and scroll down to the "Health Questionnaire and Personalised Health Advice" section, then click "Get Start" to begin.



Answer 11 health and lifestyle-related questions to evaluate your health status.



After completing the health questionnaire, you will immediately receive a health report outlining your risk level, health improvement recommendations, and suggested services for booking.



How to register?

How to nominate family member?

How to use the services?

How to check your session balance?

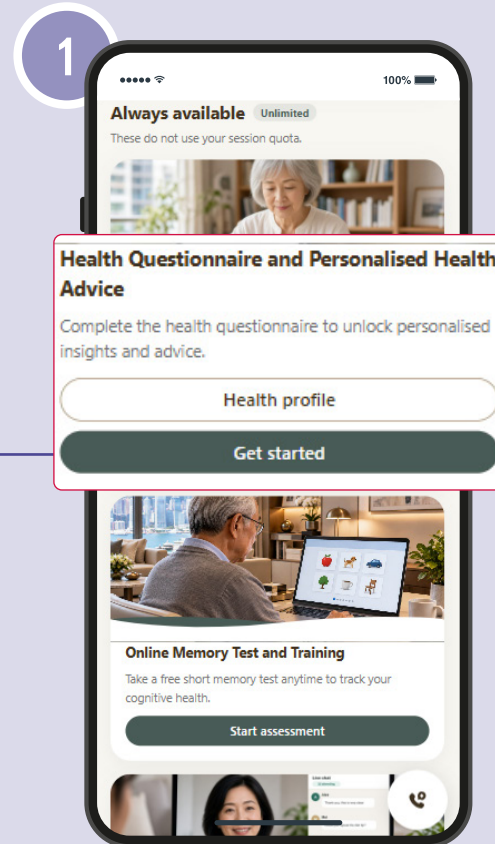
How to check your booking details?

How to edit your profile?

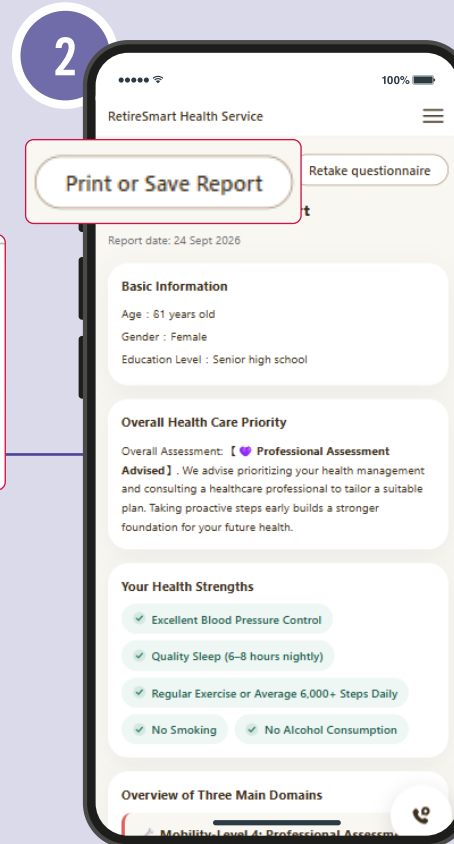
FAQs

How to use the services?

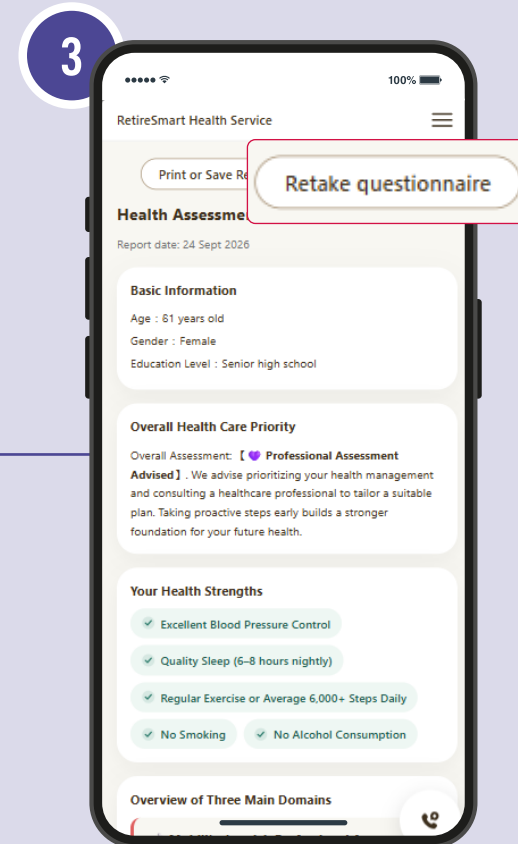
1. Health questionnaire and personalised health advice – view your previous health profile



Scroll down to the "Health Questionnaire and Personalised Health Advice" section and select "Health Profile" to access your previous health report.



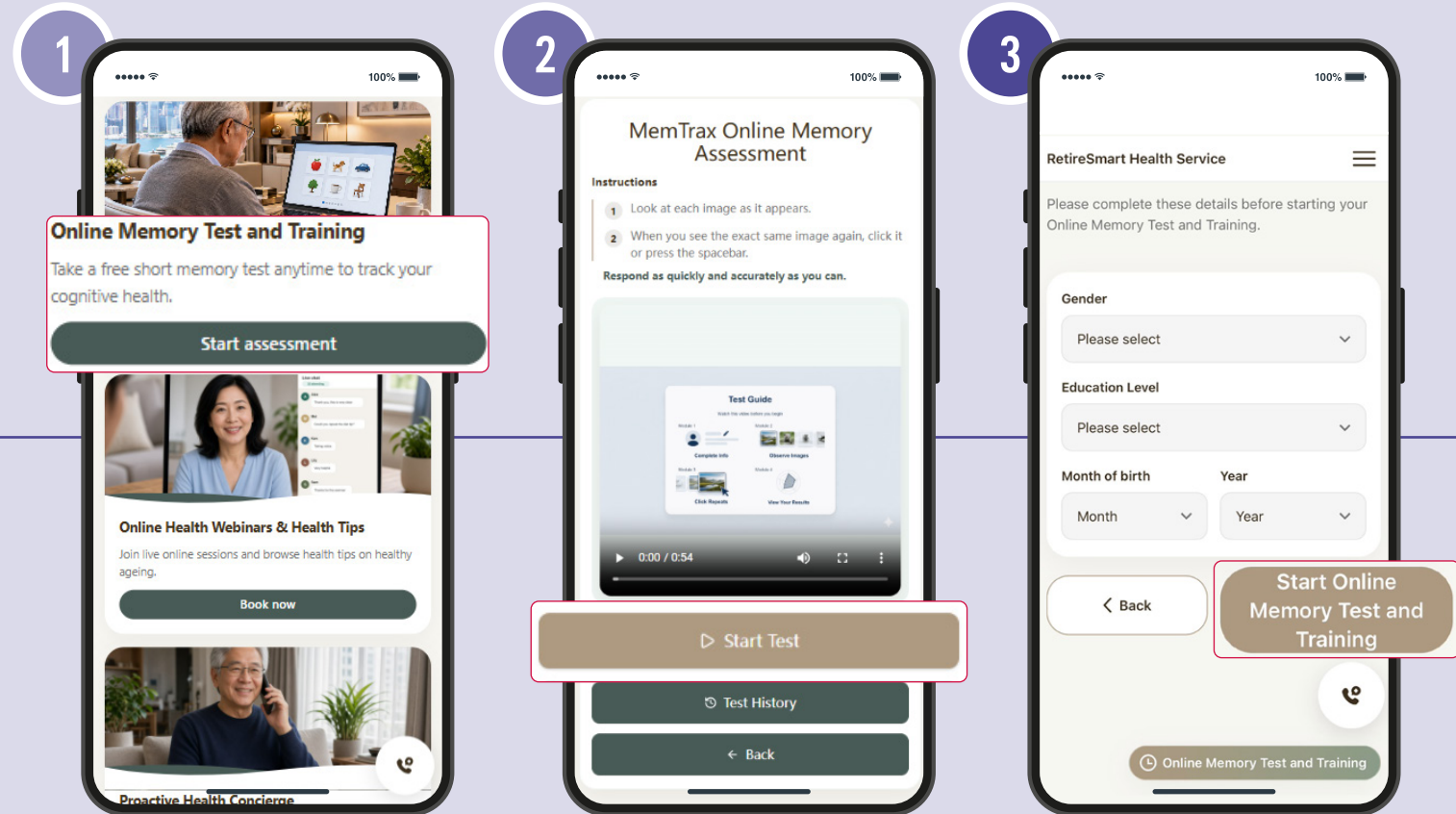
You can view your previous health reports. Click "Print or Save Report" to keep a copy for your records.



Click "Retake Questionnaire" to retake the questionnaire and review your latest health status.

How to use the services?

2. Online Memory Test and Training



Sign in and scroll down to the "Online Memory Test and Training" section, then click "Start Assessment" to begin.

Watch the demo video and click "Start Test".

After completing your basic information, click "Start Online Memory Test and Training" to begin.

How to register?

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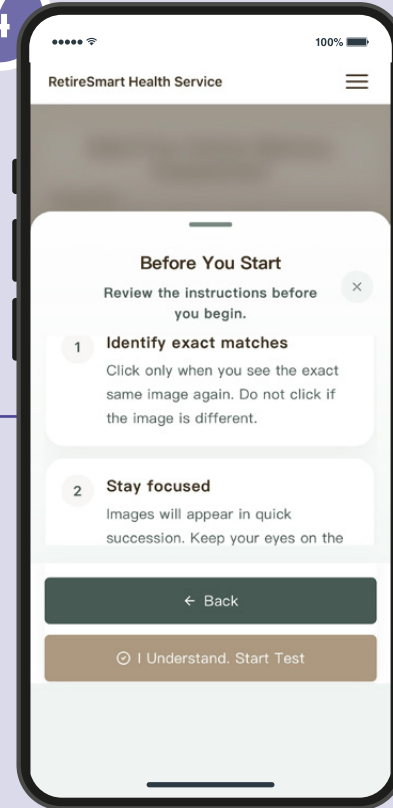
How to edit your profile?

FAQs

How to use the services?

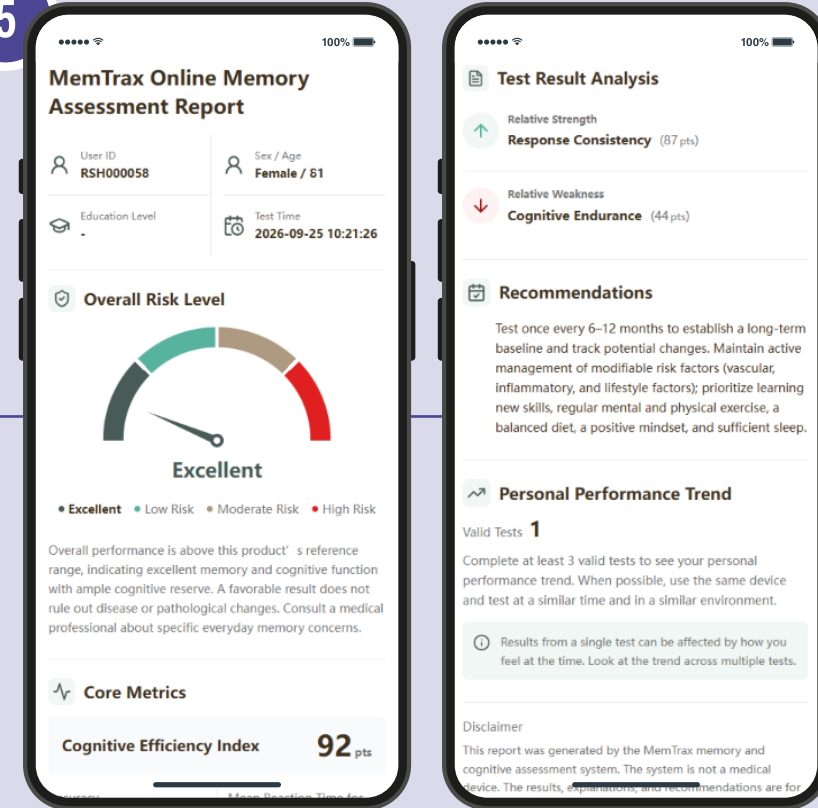
2. Online Memory Test and Training

4



Review the test instructions before starting the test.

5



Receive your report instantly, with risk level assessment and recommendations.

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How to use the services?

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FAQs

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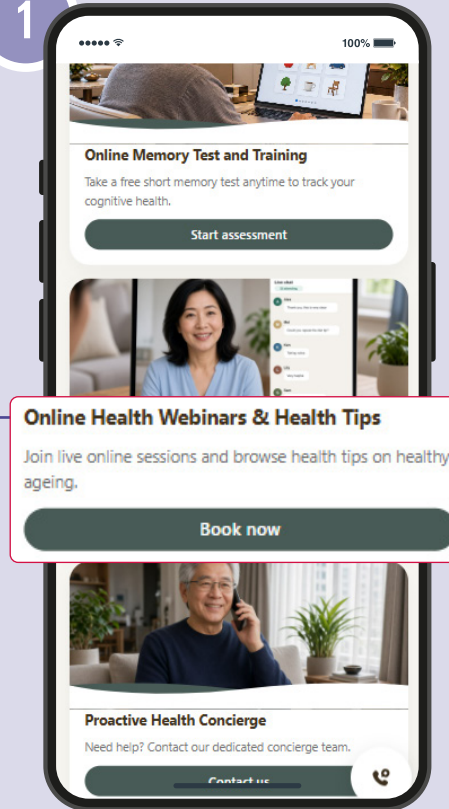
How to check your booking details?

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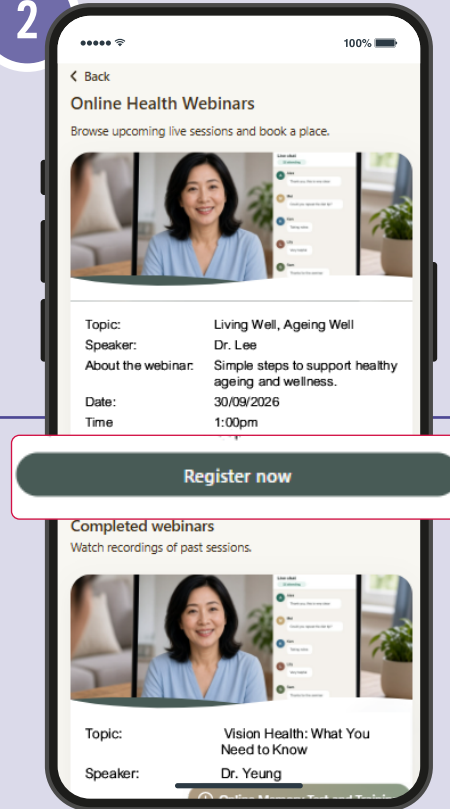
FAQs

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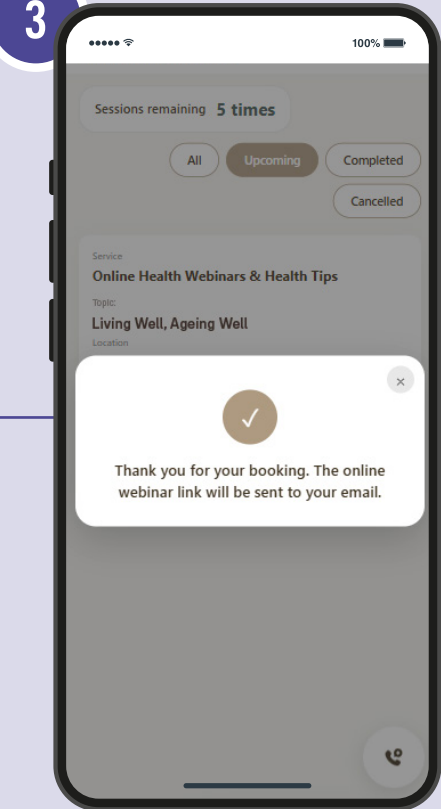
3. Online health webinars & health tips



Sign in and scroll down to the "Online Health Webinars" section and click "Book Now".



Choose a topic of interest and click "Register Now" to sign up.



Your registration will be confirmed instantly, and a confirmation email will be sent to you.

How to register?

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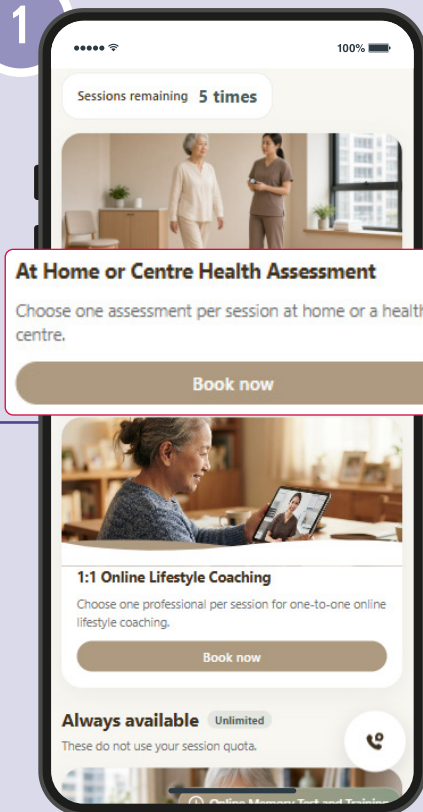
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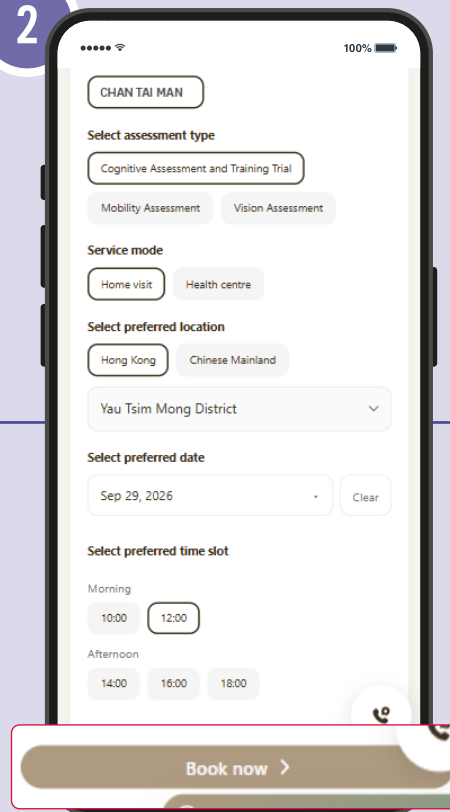
FAQs

How to use the services?

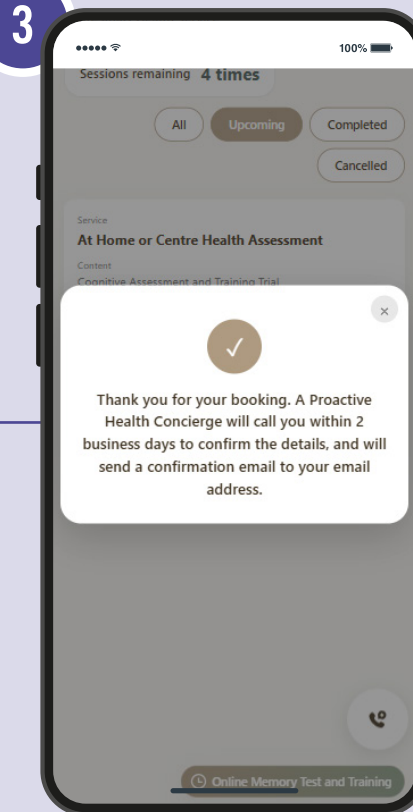
4. At Home or Centre Health Assessment



Sign in and scroll down to the "Home or health centre assessment" section and click "Book Now".



Select the service user, service type, service mode, location, preferred date, and time, then click "Book Now" to confirm your booking.



Booking confirmed. A representative will call you within 2 business days to confirm the booking, and a confirmation email will be sent.

How to register?

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How to use the services?

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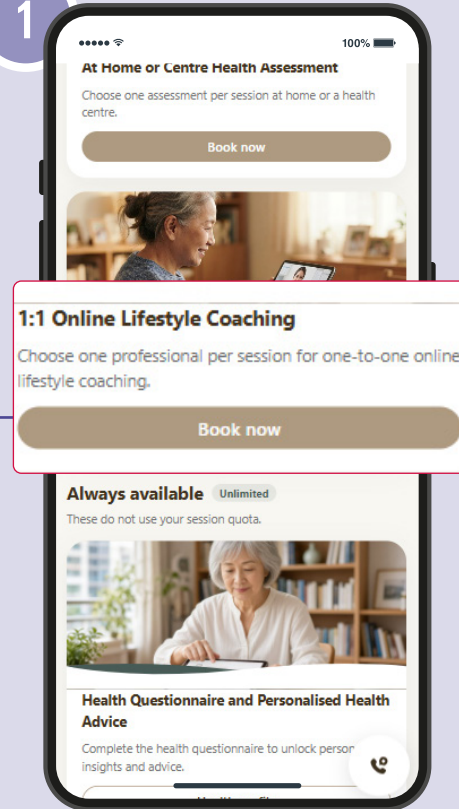
How to check your booking details?

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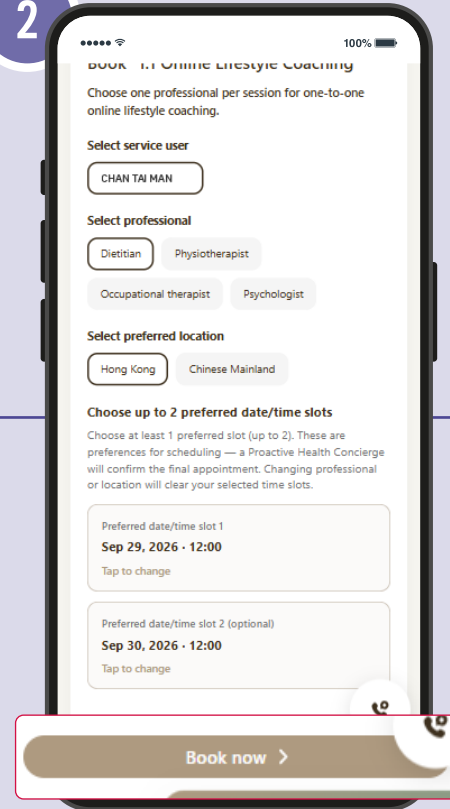
FAQs

How to use the services?

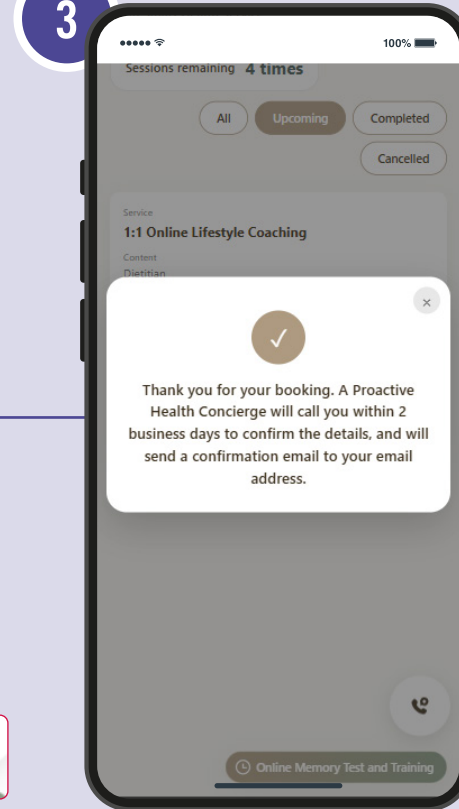
5. 1:1 online lifestyle coaching



Sign in and scroll down to the "1:1 online lifestyle coaching" section and click "Book Now".



Select the user, service type, service mode, location, preferred date, and time, then click "Book Now" to confirm your booking.

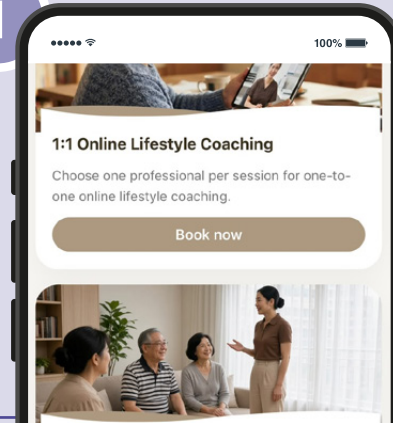


Booking confirmed. A representative will call you within 2 business days to confirm the booking, and a confirmation email will be sent.

How to use the services?

6. Enhanced services (exclusive for High-tier Customers) - Home-based treatment and training session

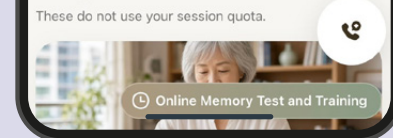
1



Home-based Treatment and Training Session

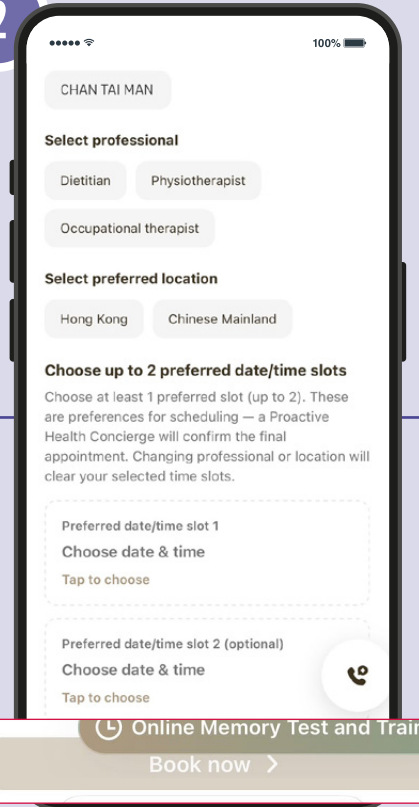
High-tier customers can enjoy exclusive home-based health coaching and training with health professionals.

Book now



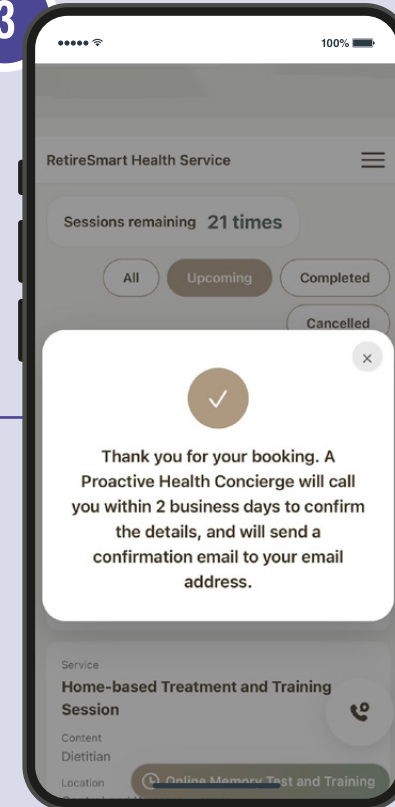
Sign in and scroll down to the "Home-based treatment and training session" section and click "Book Now".

2



Select the user, service type, service mode, location, preferred date, and time, then click "Book Now" to confirm your booking.

3



Booking confirmed. A representative will call you within 2 business days to confirm the booking, and a confirmation email will be sent.

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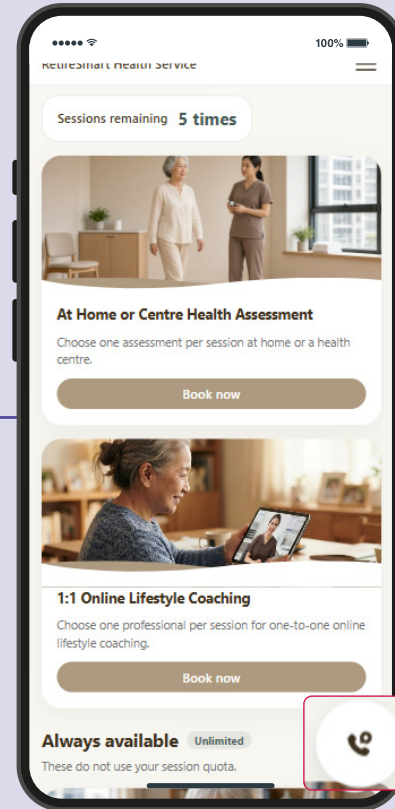
How to check your booking details?

How to edit your profile?

FAQs

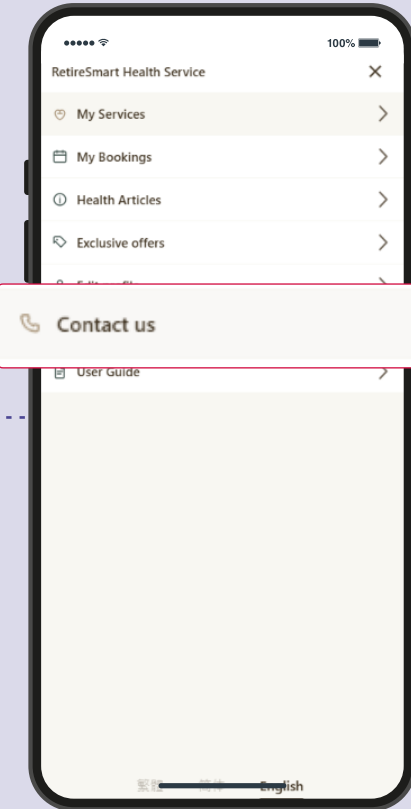
How to use the services?

7. Proactive Health Concierge



Click the telephone icon located on every page to reach the Proactive Health Concierge. The call will be picked up by registered nurse.

OR



You may click the button in the top right-hand corner, then select "Contact us" to reach the Proactive Health Concierge.

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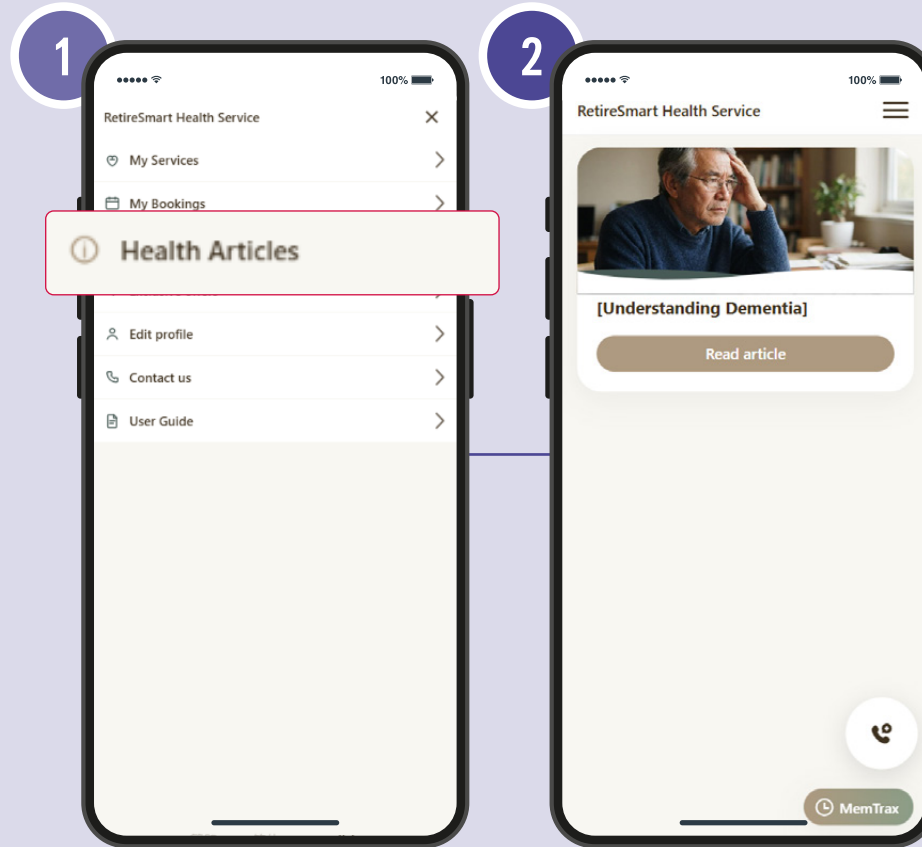
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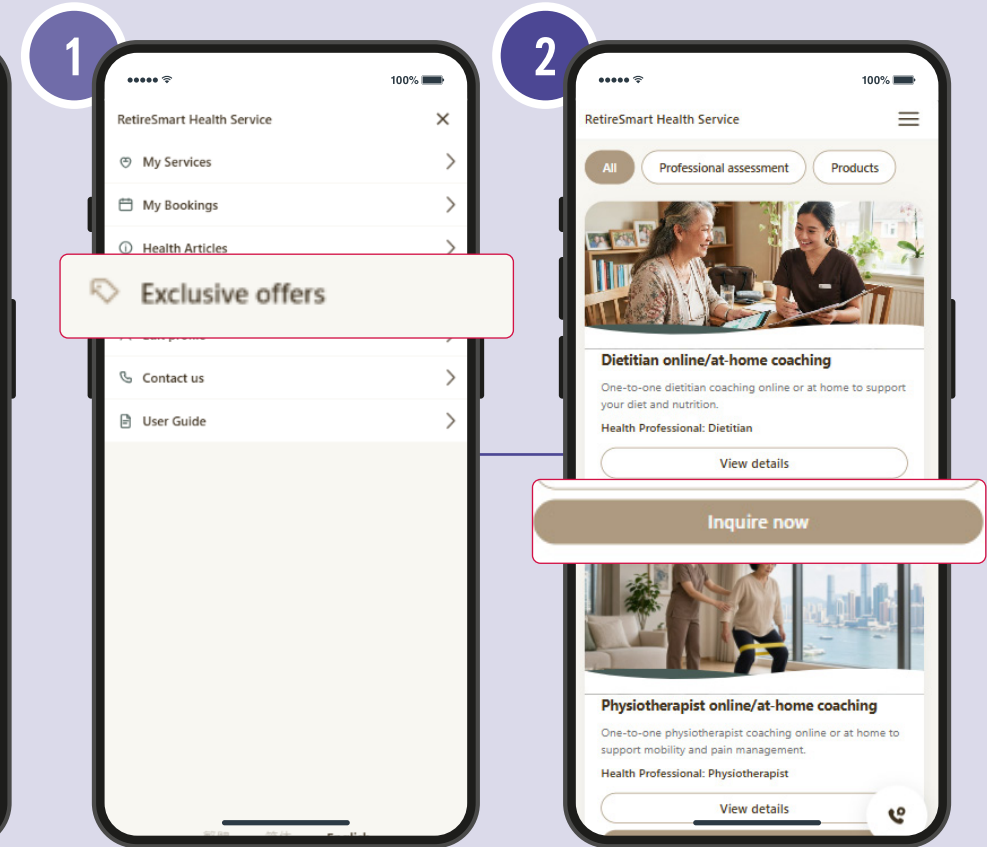
8. Health Article



Click the button in the top right-hand corner, then select "Health Articles".

Click "Read Article" to view the full article. New health articles are added regularly.

9. Exclusive Offers



Click the button in the top right-hand corner, then select "Exclusive Offers".

Click "Inquire Now" to book additional services or purchase selected products with exclusive offers.

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FAQs

How to check your session balance?

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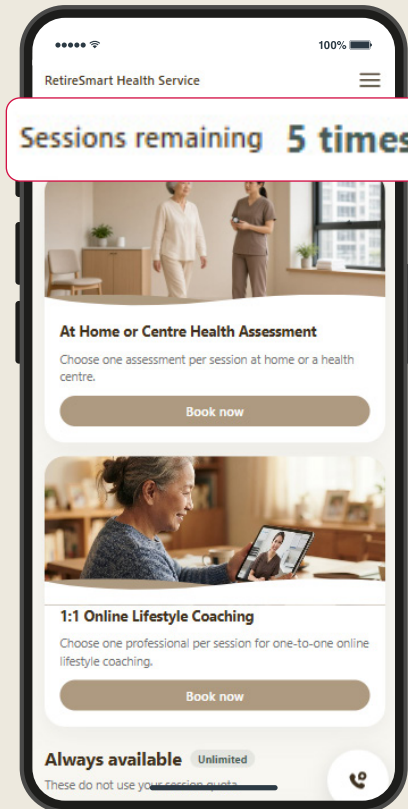
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How to check your booking details?

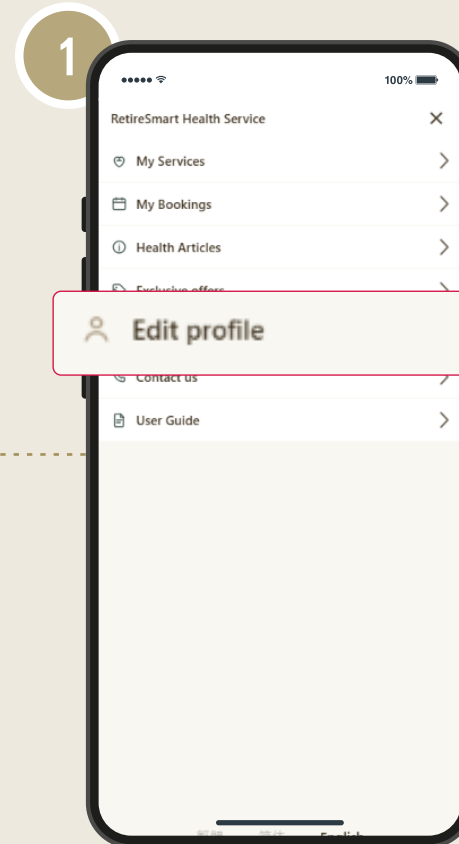
How to edit your profile?

FAQs

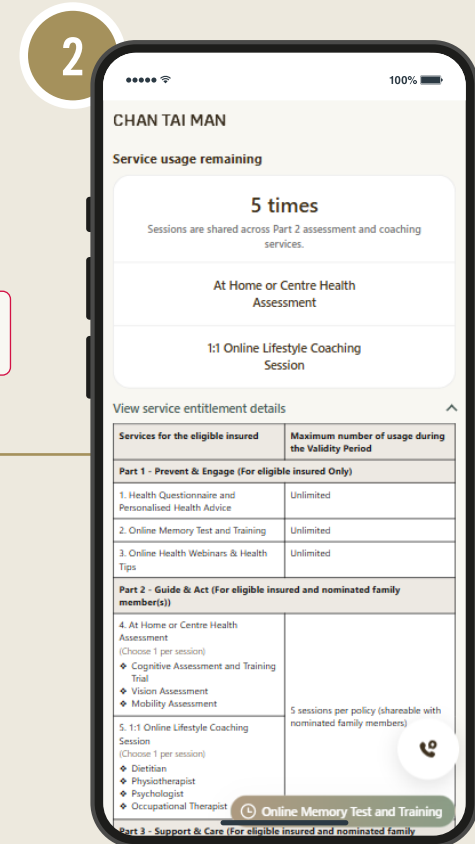


When you sign in to the platform, your remaining balance will be shown in the top left-hand corner.

OR



You may click the button in the top right-hand corner, then select "Edit Profile".



Your available services and remaining quotas are shown at the top of the Profile page.

How to check your booking details?

How to register?

How to nominate family member?

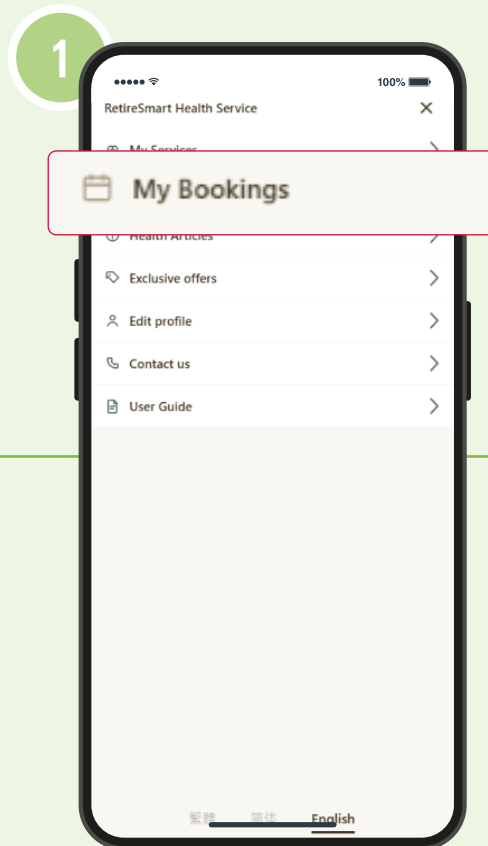
How to use the services?

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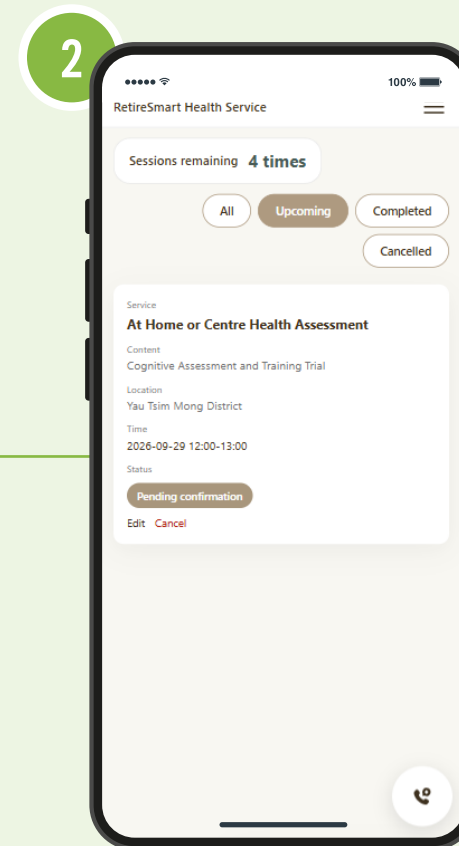
How to check your booking details?

How to edit your profile?

FAQs



Click the button in the top right-hand corner, and select "My Booking".



You can find all the upcoming and completed booking records.

How to edit your profile?

How to register?

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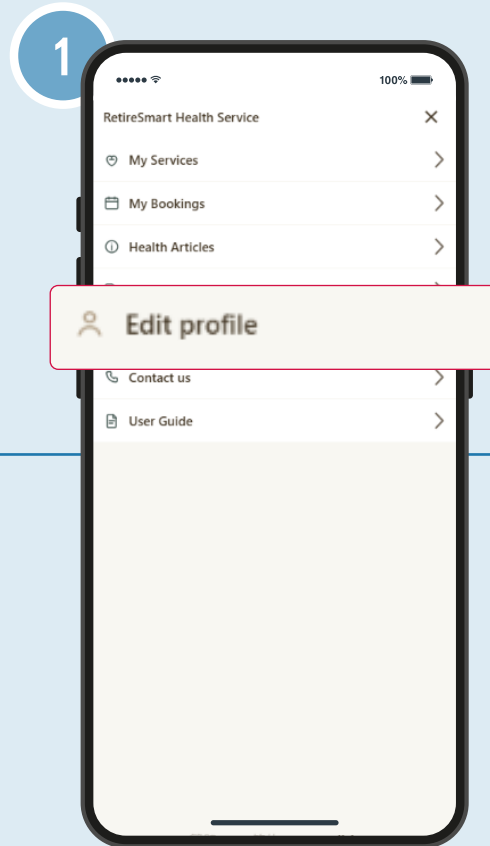
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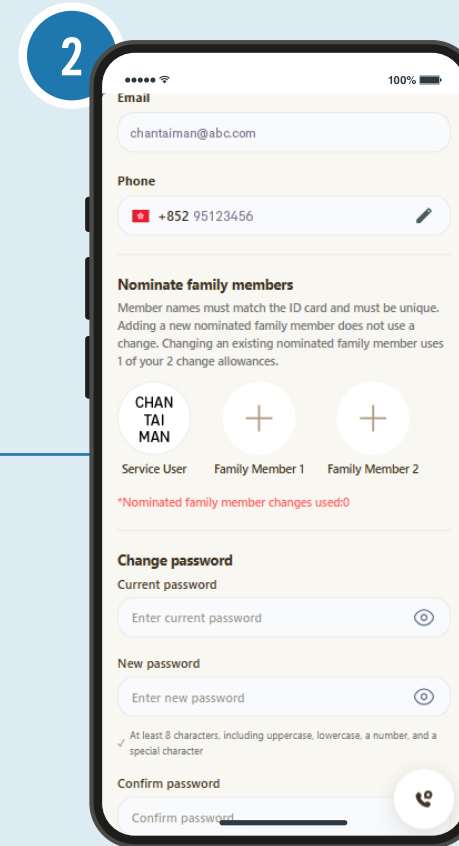
How to check your booking details?

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Click the button in the top right-hand corner, and select "Edit Profile".



Edit your contact details, nominated family members, and password, then save your changes.

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FAQs

1. How do I know which services I am entitled to?

Please refer to RetireSmart Health Service leaflet or contact the Proactive Health Concierge at (852) 4737 7117.

2. What should I do if my verification fails?

Please ensure that the information provided by you is the same with those as shown in AIA's policy and registered with AIA. If you have any questions, please contact the Proactive Health Concierge at (852) 4737 7117, or email to support@retiresmarthealth.com.

3. Which services require payment?

For services other than the designated service scope under RetireSmart Health Service, the insured will be required to pay.
For certain RetireSmart Health Service, the insured will also be required to pay if it exceeds the specified maximum number of usage. Please refer to RetireSmart Health Service leaflet or contact the Proactive Health Concierge at (852) 4737 7117, or email to support@retiresmarthealth.com

4. Who can I contact if I encounter problems when using the services?

If the Proactive Health Concierge has been activated, please contact the Proactive Health Concierge during operation hours.
If you have any questions, please contact the Proactive Health Concierge at (852) 4737 7117, or email to support@retiresmarthealth.com.

5. The service items names and entitlements:

Services for the eligible insured	Maximum number of usage during the Validity Period
Part 1 - Prevent & Engage (For eligible insured Only)	
1. Health Questionnaire and Personalised Health Advice	Unlimited
2. Online Memory Test and Training	Unlimited
3. Online Health Webinars & Health Tips	Unlimited
Part 2 - Guide & Act (For eligible insured and nominated family member(s))	
4. At Home or Centre Health Assessment (Choose 1 per session): ■ Cognitive Assessment and Training Trial ■ Vision Assessment ■ Mobility Assessment	5 sessions per policy (shareable with nominated family members) High-tier Customers - 20 additional sessions (25 total), applicable to services under Part 2
5. 1:1 Online Lifestyle Coaching Session (Choose 1 per session) ■ Dietitian ■ Physiotherapist ■ Psychologist ■ Occupational Therapist	
Exclusive Service for High-tier Customers	
6. Home-based Treatment and Training Session (Choose 1 per session) ■ Dietitian ■ Physiotherapist ■ Occupational Therapist	
Part 3 - Support & Care (For eligible insured and nominated family member(s))	
7. Proactive Health Concierge	Unlimited