



THE GBA
HEALTHCARE GROUP
大灣區醫療集團

THE GBA HEALTHCARE GROUP

Trusted, Affordable Healthcare for Everyone

A New Value-Based Care Model with Greater Bay Area Characteristics

Corporate Profile · September 2026



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Quality · Access · Cost · Insurance Sustainability



Our Answer: The VBC Loop

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Five Core Capabilities

Training · Network · Insurance · Technology · QC · Patient Journey



Team, Ecosystem & Vision 2030

Management Team · Multidisciplinary Team · Ecosystem · Vision

WHO WE ARE

We Are the Value-Based Care Operator of the Greater Bay Area

Founded in 2014, The GBA Healthcare Group (GBAH) is a mission-driven Hong Kong healthcare enterprise. Powered by the twin engines of primary care and health insurance, we combine an internationally accredited family doctor network, public-private partnership clinics, a smart technology platform and cross-border payment collaboration — so that every GBA resident has managed health, guided care and affordable costs.



Our Brand: A Bridge Between Health and Protection

BRAND CONNOTATION · THE BRIDGE



THE GBA
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**"Where there are mountains, we open roads;
where there is water, we build bridges."**

Our logo stands for GBAH's role as a bridge:
drawing on Hong Kong's strengths in value-based
care and family medicine, we connect with the world
to serve the Greater Bay Area — building bridges to
overcome every challenge on the road ahead.



U · United — HK-GBA Integration

Advancing healthcare collaboration across Guangdong, Hong Kong and Macau



M · Medical — International Standards

Professional quality built on international standards and Hong Kong-style care



A · Accessible — Within Reach

Timely access to quality, convenient medical services for every client



T · Trusted — Worthy of Trust

Long-term trust earned through GOLD™ training and rigorous quality control



A · Affordable — Within Means

Commercial insurance payment schemes that lower the cost of care



A Decade in the GBA: A HK-Style Family Doctor Network

2014



Founded in Hong Kong; a mission-driven enterprise integrating primary care and health insurance

9+2



Service network across all GBA cities, connecting Hong Kong, Macau and the Chinese Mainland

4,200+



GOLD™-Certified family doctors and nurses (RCGP international accreditation)

306+



Hong Kong-style GOLD™ family doctor clinics co-built with local governments

8



Hong Kong-Macau Residents Healthcare Services Centers inside major public tertiary hospitals

10+



Strategic partnerships with leading insurers including AIA, BOC Life, Chubb Life, among others



Our Mission

To give everyone access to trusted and affordable healthcare, so that everyone can freely pursue their dreams without worrying about their health.



Milestones: From Hong Kong, 11 Years Deep in the GBA

OUR MILESTONES · 2014—2026

2014 founded in Hong Kong → 2019 RCGP accredited → 2026 insurer partnerships at scale

2014—2017

Company founded; GOLD™ training programme launched

2019—2021

GOLD™ accredited by RCGP; internet hospital licence obtained

2024—2026

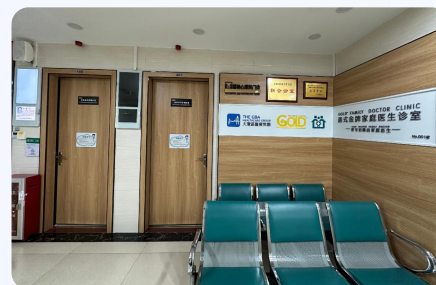
Among the first cross-border data-compliant firms; insurer partnerships scaled

2018—2019

First Hong Kong-style family doctor clinic opened; Shenzhen HQ established

2022—2023

First GOLD™ community chronic disease healthcare management center and first Hong Kong-Macau Residents Healthcare Services Center opened



The Industry Dilemma: The Impossible Quadrangle

A STRUCTURAL CHALLENGE FOR HEALTHCARE AND INSURANCE ALIKE

What we set out to solve is not a single point of failure, but a structural dilemma facing the entire industry.



The Impossible Quadrangle: Four Goals, Hard Trade-offs

THE TRIANGLE · THREE CLASSIC TRADE-OFFS

Quality

Higher quality demands more resources, pushes up cost, and stays out of reach for most.

Access

Quality resources cluster in big hospitals; wider access inevitably raises total cost.

Cost

Cost control usually sacrifices quality or access, eroding the patient experience.

THE 4TH DIMENSION · NOW BREAKING DOWN

Sustainability

Runaway Costs

No cost control: premiums rise year after year.



Claims Risk

Overtreatment and inconsistent standards drive up disputes and payout risk.



Invisible Value

Cumbersome claims and absent health management leave policies as "dormant protection".



Adverse Selection

Healthy customers churn, leaving high-risk pools — a vicious claims cycle.

Four goals, each pulling against the others — behind them sits one root cause: the incentives that drive every player





Root Cause: Fragmented Care and Insurance, Misaligned Incentives

ROOT CAUSE · MISALIGNED INCENTIVES

Patients want health, hospitals revenue, insurers cost control — no one owns outcomes



Providers

Fee-for-service rewards more tests and more treatment

Incentive: Maximize Volume



Insurers

Passive payers after the fact, with no lever on cost or health

Incentive: Minimize Claims



Patients

Caught in between: no continuous care, no cost certainty

Incentive: Maximize Health

Misaligned incentives are the true cause of the "Impossible Quadrangle"

The breakthrough lies in a new mechanism that realigns the interests of all three parties



The GBAH Answer: A Targeted Solution to Every Challenge

OUR ANSWER TO THE IMPOSSIBLE QUADRANGLE

Family doctors as gatekeepers turn misaligned incentives into aligned ones

Industry Challenge

Quality · Higher quality demands more resources, pushing care out of reach for most

Access · Quality resources cluster in big hospitals, far from daily life

Cost · Cost control usually sacrifices quality or access; fee-for-service inflates spending

Sustainability · Misaligned incentives break insurance: runaway costs, claims risk, adverse churn



The GBAH Solution

GOLD™ training and the 1648 QC framework: quality through standardization, not resource-stacking

PPP clinics in the community and healthcare services centers in tertiary hospitals bring care to the doorstep

Family-doctor gatekeeping and prevention-first health management cut total cost at the source

The value-based care loop pays for health outcomes, realigning payers, providers and patients



Our Answer: The Value-Based Care Loop

With family doctors as gatekeepers of health, we connect care and insurance so the Impossible Quadrangle can be solved.





Our Model — Asset-Light PPP, No Hospitals or Clinics Owned



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PUBLIC-PRIVATE PARTNERSHIP · ASSET-LIGHT SINCE 2018

Governments provide sites and trust; GBAH delivers standards and operations

Three "No's": no self-built hospitals, no proprietary clinics, no heavy assets

- Heavy-asset builds are slow and capital-intensive, hard to scale
- We complement, not compete with, the public system through community health gateways
- Aligned with national policy on strengthening primary care and tiered diagnosis
- Resources focus on the scarcest assets: talent and standards at international level



Government partners

Provide sites in community health centers, policy support and community trust



GBAH delivers

GOLD™ service standards, training and certification, QC systems and clinic operations

Brand Moat — GOLD™ Training



Founded in 2017

Talent standards developed by family medicine specialists to elevate frontline primary care capabilities.



Continuously iterated curriculum

Continuously refined and updated to reflect the needs of Chinese Mainland healthcare system while staying aligned with international family medicine knowledge.



A hard-to-copy talent moat

Taking a long-term approach to developing primary care — nurturing thousands of healthcare professionals over the years.

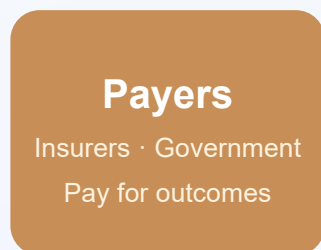
Since the first Hong Kong-style family doctor clinic in Panyu Qiaonan, Guangzhou (2018), the asset-light PPP model has scaled across 7 GBA cities.



Model Overview: A VBC Loop Gated by Family Doctors

THE GBAH VALUE-BASED CARE FLYWHEEL

Payers, providers and patients aligned — a self-reinforcing flywheel



① Family Doctors as Gatekeepers

First touchpoint: daily care, chronic disease management and lifecycle health records.

Powered by: GOLD™ training · 1648 QC

② Coordinated Resources

Orderly referral across 306+ PPP clinics and 8 tertiary-hospital healthcare services centers.

Powered by: service network · technology

③ Direct-Billing Coverage

Co-created products with leading insurers; no upfront payment, no paperwork.

Powered by: insurance partnership · technology

④ Health Management → Savings Feedback

Proactive management reduces critical illness and claims; savings feed back into pricing, the flywheel accelerates.

Outcomes and savings flow back to payers, closing the loop

Value-Based Care (VBC): a payment and delivery model oriented to health outcomes and cost efficiency, validated in international markets.



From Fee-for-Service to Paying for Health Outcomes

FEE-FOR-SERVICE VS VALUE-BASED CARE · A WIN-WIN MODEL FOR ALL STAKEHOLDERS

When payment rewards health outcomes, every party's incentives align

Traditional: Fee-for-Service

- ✗ Revenue tied to tests, prescriptions and procedures
- ✗ One-off doctor–patient transactions; costs keep climbing
- ✗ Insurers pay claims passively; premiums rise yearly
- ✗ No one is accountable for health outcomes

VS

Value-Based Care: Paying for Outcomes

- ✓ Payment based on health outcomes and cost efficiency
- ✓ Long-term family-doctor trust; prevention first, costs controllable
- ✓ Insurers actively manage health; risk pools get healthier
- ✓ The healthier the clients, the better the system runs

THE RESULT: FOUR PARTIES, ONE ALIGNED MODEL

Patients

- Accessible, affordable quality care
- Continuous personal health records
- Prevention first, lower illness risk

Insurers

- Controllable, predictable claims costs
- More stable, healthier customer pools

Government

- Stronger primary care, tiered diagnosis
- Pressure relieved on public hospitals

Providers

- Orderly GP–specialist referral collaboration
- Better income structure and reputation

Our VBC practice rests on five foundations: primary care training, certification, service, quality control and technology



Five Core Capabilities

GOLD™ Training · Service Network · Insurance Collaboration · Technology Platform · Quality Control — five capabilities, each indispensable.



GOLD™ Training: What Is a GOLD™ Family Doctor?

GOLD™ TRAINING · FOUNDED 2017 · RCGP ACCREDITED

What is a GOLD™ Family Doctor?

Family doctors trained and multi-dimensionally certified under GOLD™ Training, practising to international GP standards, leading care teams that deliver prevention-first, fully coordinated continuous care.

Personalised primary care · Coordinated specialists · In-person + online consults · Long-term chronic care

"What impressed me most was how my family doctor listened, found my real concerns, and addressed the core issue."

— Mr. Zhu, patient



Futian District international GP talent training programme opens (2026)



eighth year of collaboration with Dongguan

GOLD™ Summit



GOLD™ Training: 4,200+ GOLD™-Certified Doctors and Nurses

GOLD™ = General Practice Oriented Learning and Development

A structured learning & development programme for GPs, led by senior family medicine specialists and internationally accredited by the RCGP.

1

Training

Hands-on and reflective; international standards localised

2

Certification

Multi-dimensional assessment of clinical skills, communication and service capability

3

Service

Certified institutions receive implementation support, continuing education and operational guidance

4

Quality Control

Monitoring of key indicators and touchpoints drives continuous improvement

Diverse Formats

Online learning · Workshops · Clinical simulation · Case studies — progressively covering clinical, communication and management skills

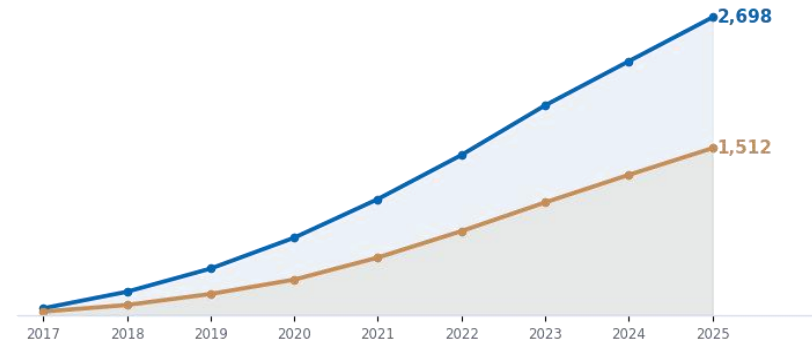
Cumulative Professionals Trained

2,698

Doctors

1,512

Nurses



Steady year-on-year growth since 2017 (trend only)

The curriculum is accredited by the RCGP, and the "Thousand Doctors, Hundred Clinics" programme was co-launched with the Guangzhou Health Commission.



Service Network: 306+ GOLD™ Clinics Across Guangdong

PUBLIC-PRIVATE PARTNERSHIP NETWORK



Internet Hospital

Online consults, prescription delivery, lifetime EHR



Top-tier hospitals · Hong Kong-Macau Residents Healthcare Services Centers

8 In-hospital healthcare services centers in top-tier public hospitals — GP-specialist coordination hubs



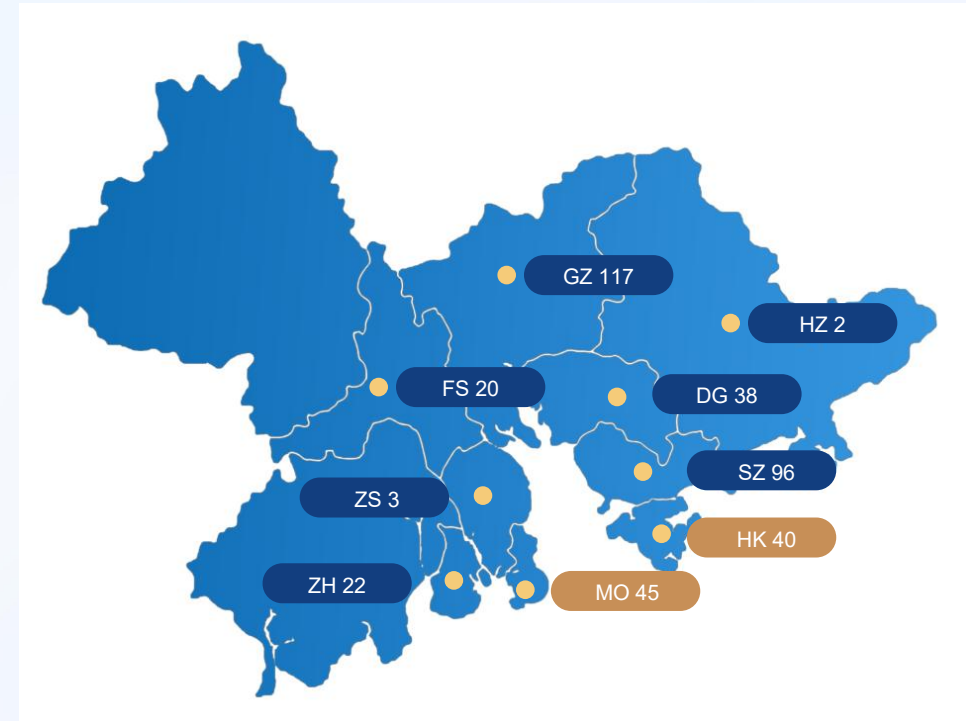
Community GOLD™ Family Doctor Clinics

PPP Hong Kong-style clinics embedded in neighbourhoods



Hong Kong / Macau Clinics and Hospitals

Premium personalised care at Hong Kong and Macau



Note: GBAH network distribution as of June 2026; dark chips = mainland GOLD™ clinics, gold chips = HK & Macau partner clinics

12+ cities

Service network

Hong Kong · Macau · Guangzhou · Shenzhen · Zhuhai · Foshan · Huizhou · Dongguan · Zhongshan · Qingyuan · Shaoguan · Heyuan
 Shenzhen (Futian · Bao'an · Nanshan · Luohu · Guangming · Yantian · Longgang · Longhua · Pingshan · Dapeng) · Guangzhou
 (Haizhu · Huangpu · Nansha · Yuexiu · Liwan · Tianhe · Baiyun · Huadu · Panyu · Conghua · Zengcheng) · Zhuhai · Dongguan · Zhongshan · Huizhou · Foshan · Shaoguan · Qingyuan · heyuan



Network Coverage — Deep in the GBA, Connected Nationwide

318+

Cities covered

Nationwide network

1000+

Partner top-tier hospitals

Green-channel & medication access

9+

GBA cities

HK, Macau + nine Mainland cities

306+

PPP clinics

GOLD™ HK-style clinics

Selected partner hospitals (per official directory)



Gleneagles Hospital Hong Kong

HKU teaching hospital



CUHK Medical Center

CUHK teaching hospital



Guangzhou First People's Hospital

Grade-A tertiary · China Top 100



Guangzhou First People's Hospital Nansha

Grade-A tertiary · shared resources



Shenzhen Bao'an People's Hospital

Grade-A tertiary · National Top-100 award



Dongguan People's Hospital

Grade-A tertiary · Prefecture-city Top 100



Guangzhou Development District Hospital

Grade-III public general hospital



Zhongshan People's Hospital

Grade-A tertiary · public general hospital



Shenzhen Bao'an Central Hospital

Grade-III public general hospital

Network services Top-hospital green channel · Cross-border medication access · Referral booking · Test & exam scheduling



GOLD™ Family Doctor Clinic Network — Primary Care in the Community

GOLD™ PPP HK-style family doctor clinics

Across Shenzhen, Guangzhou, Zhuhai, Dongguan, Zhongshan, Foshan, Huizhou, embedded in communities



HK-style clinics nearby

GP care, chronic management and rehab nursing close to daily life



Community diagnostics

Community diagnostic equipment; selected centers equipped with CT and other advanced devices



Whole-person, whole-family, life-cycle

Managing residents' health across the whole person, family and life cycle



Chronic Care Results

11.1 → 6.2 mmol/L Fasting glucose

9.2% → 7.1% HbA1c

A 68-year-old diabetic in Longgang, Shenzhen reached glucose and blood-pressure targets after 3 months of personalised GOLD™ team management — shifting from "being told to be healthy" to "owning my health".



On the Ground: GOLD™ Family Doctor Clinics in the Community

GOLD™ FAMILY DOCTOR CLINICS IN THE COMMUNITY

Clinics inside public community health centers, offering GP consultations, chronic disease management and rehabilitation



Shenzhen Baoan Shangxingxingcheng Community Healthcare Center



Shenzhen Futian Longwei Community Healthcare Center



Shenzhen Futian Donghai Community Healthcare Center



Shenzhen Nanshan Shenzhenwan Community Healthcare Center



Dongguan Songshanhu Community Healthcare Center



Zhuhai Xiangzhou Wanzai Community Healthcare Center



Foshan Nanhai Guichengguiya Community Healthcare Center



Shenzhen Futian Hailian Community Healthcare Center



HK-Macau Residents Healthcare Services Centers

Hong Kong-Style Care Inside Top Hospitals



Comprehensive services

GP care, health screening, cross-border imaging, direct billing and major-illness treatment



GP-specialist coordination hub

In-hospital hub linking internal referrals, cross-border transfers and tele-consults



Flagship specialties

Cardiology, oncology, neurology, orthopaedics, gastroenterology and other national/provincial key specialties



Advanced technology

BNCT (boron neutron capture therapy), da Vinci surgical robots, PET-CT and other frontier technologies



Multilingual concierge escort

Dedicated Mandarin/Cantonese/English advisors assisting from booking and transfers to consultations, medication and billing



Dongguan People's Hospital



On the Ground: 8 Hong Kong-Macau Residents Healthcare Services Centers

HONG KONG-MACAU RESIDENTS HEALTHCARE SERVICES CENTERS

Located in major public Grade-A tertiary hospitals, combining Hong Kong-style GP care with leading hospital specialties, outpatient to inpatient



Guangzhou First People's Hospital



GuangZhou First People's Hospital, Nansha



Guangzhou Development District Hospital



Shenzhen Bao'an People's Hospital



Bao'an Central Hospital of Shenzhen



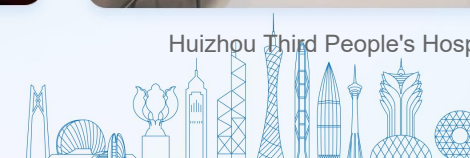
Dongguan People's Hospital



Zhongshan People's Hospital



Huizhou Third People's Hospital



Insurance Collaboration: Co-Creating Care + Insurance Products

HEALTH INSURANCE PARTNERSHIP

Co-built cross-border products & direct billing

Smart health insurance: big data, cross-border care and resource coordination in one pricing, cost-control, underwriting and claims chain

Whole-journey care: GOLD™ family doctors covering prevention, treatment and rehabilitation

One-stop service: from outpatient and inpatient care to chronic disease management and rehab

Effortless experience: escorted visits and cross-border direct billing, no out-of-pocket advance

Selected Insurance Partners

AIA Hong Kong · BOC Life · Chubb Life Hong Kong · CTF Life · China Taiping Life (HK) · FWD · Bupa Hong Kong · AXA Tianping · Ping An Life

Together we build cross-border medical insurance and direct-billing networks serving residents across Guangdong, Hong Kong and Macau



Strategic partnership with Chubb Life Hong Kong (2026)



Signing with BOC Life (2025) | Partner with CTF Life (2025)



Co-Developed Insurance Products — From Payouts to Health Partners

Leveraging the preventive-care and health-management strengths of GOLD™ family doctors, we co-develop innovative insurance products with international insurers to make VBC real.

Cross-Border Outpatient + Inpatient Plan

Co-developed with international insurers

An innovative plan combining outpatient and inpatient cover: Hong Kong-style family-doctor gatekeeping, two-way referral, cross-border direct billing, covering the GBA

Outpatient + inpatient Cross-border direct billing

Prevention & chronic care

Smart Health Insurance Solutions

Integrated pricing · cost control · underwriting · claims

Product co-building on the GOLD™ QC network and data platform: data-driven pricing, network cost control, direct-billing claims, member health management

Data-driven pricing Network cost control Direct-billing claims

Corporate Health Plans

Customised plans for employers and groups

Bundled family doctor, check-ups, chronic care and cross-border support as employee benefits, lowering total healthcare spend

Employee benefits Chronic intervention Cross-border support

Partnership Model Co-developing products, building direct-billing networks and managing member health with AIA, China Taiping Life (HK), CTF Life and more
Moving insurance from "post-event payout" to "whole-journey health partner"



Technology: Internet Hospital + AI-Safeguarded GP Standards

INTERNET HOSPITAL AS THE CARRIER · AI-DRIVEN QUALITY CONTROL

Lifecycle EHR · AI-driven QC · first cross-border data compliance filing



Internet Hospital Platform (Service Carrier)

Licensed in 2020: booking, pre-visit assessment, online consults and e-pharmacy in one closed loop, linked to offline clinics



AI-Driven Medical Quality Control

AI assesses clinical services end to end, keeping care at international GP standards; the AI-for-VBC programme launched 2026



Lifecycle EHR & InsurTech Platform

EHR spans prevention to rehab with cross-border consults; custom underwriting, claims and CRM systems for insurers



Cross-Border Data Compliance & Security

- Among the first to file the GBA Standard Contract for cross-border personal information flows (Mainland–HK)
- Records, labs and imaging cross borders securely with informed consent
- Level-3 MLPS certified, multi-layer encryption under government oversight



GBAH digital capabilities | Recognised as a "High-Tech Enterprise" (2026)



Internet Hospital — AI-Powered QC, Seamless Consultations

With the internet hospital as our technology vehicle, AI is embedded to audit and quality-assure care, keeping services aligned with international GP standards at all times.



Easy booking, efficient consults

One-tap booking via app & mini program; a single streamlined entry for online and offline visits



Video & remote consults

One-click video consults with cross-border tele-consultation by Hong Kong specialists



One-click public hospital access

Direct connection to public hospital resources for seamless referrals



E-prescriptions, home delivery

Secure e-prescriptions with fast medication delivery



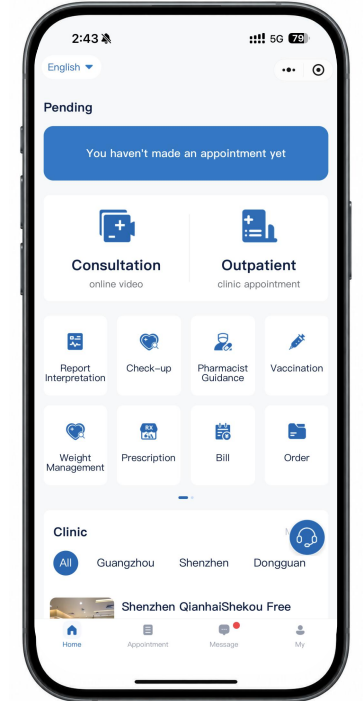
Complete EHR, always accessible

Patients and doctors can access full records anytime, ensuring continuity of care



AI quality control, global standards

AI-assisted prescription review and clinical QC audits keep online and offline care at the same international GP standard



Service Highlights Online-offline integration · HK-style family doctors · AI quality audits · Full-journey coverage



The 1648 QC Framework: Making Care Predictable

THE 1648 MEDICAL QUALITY CONTROL FRAMEWORK

1 international standard · 6-step certification · 4 QC dimensions · 8 key actions

1

International Standard

Guidelines covering pre-, in- and post-consultation

6

Certification Steps

From training and exams to accreditation and monitoring

4

QC Dimensions

Clinical quality, prescription compliance, service, patient experience

8

Key Actions

Mystery patients, AI prescription analysis, quality tracking, surveys

Why quality control matters

Without QC, misdiagnosis, duplicate tests and overtreatment burden patients, inflate claims and erode trust. QC standardises clinical behaviour, makes patient experience consistent and keeps insurance risk manageable.

"GOLD™ QC standards do more than reduce risk, they return every clinical decision to science rather than personal preference."

— Dr. Kenny Kung, Chief Medical Officer



Shenzhen GBA Joint Family Medicine Review & Evaluation Research center established (2025)



A Family's Year of Health: Managed End to End

A YEAR OF CARE · THE PATIENT JOURNEY

From prevention to recovery, five capabilities behind every step

Pre-Care · Prevention

-  **Annual Check-up & EHR**
Lifecycle records by family doctors
-  **Chronic Screening & Alerts**
Timely intervention on abnormal readings
-  **Health Risk Assessment**
Data-driven stratified management
-  **Vaccination & Prevention**
Stopping illness before it starts
-  **Benefits Activation**
Policies turn from dormant to daily-use

In-Care · Treatment

-  **GOLD™ Family Doctor Visit**
HK-style primary care, first touch
-  **Green-Channel Referral**
GP-to-specialist fast track
-  **MDT Consultation**
Multidisciplinary decisions for complex cases
-  **Second Medical Opinion**
Extra assurance for major decisions
-  **Cross-Border Direct Billing**
No upfront payment, seamless claims

Post-Care · Recovery

-  **Discharge Follow-up**
Back to the family doctor's side
-  **Rehab Management**
Recovery plans with progress tracking
-  **Long-Term Chronic Care**
Medication, metrics and lifestyle coaching
-  **EHR Updates**
Every visit flows back into the record
-  **Recall & Rebooking**
Proactive outreach, no gaps in care

Behind every step stands a GBAH core capability: peace of mind before, no errands during, someone caring after

Team, Ecosystem & Vision 2030

A multidisciplinary team spanning medicine, insurance, compliance and technology, building the GBA health ecosystem together with our partners.



Management Team — Global Vision, Local Experience

MANAGEMENT TEAM

Veteran leaders across healthcare, insurance and investment

Our leadership combines medical, health-insurance and managed-care experience from Hong Kong and the Chinese mainland.



Patrick Tsang

Chairman



Eric Liang

Vice Chairman



Dr. Felix Lee

Co-Chief Executive Officer



Dr. Kenny Kung

Co-Chief Executive Officer
Chief Medical Officer



Helen Zheng

Vice President



Bridge role: our leaders keep building bridges among government, (re)insurers, payers, the public hospital system and citizens — turning Hong Kong's family medicine, value-based care and international health-insurance experience into replicable, deliverable healthcare solutions for the GBA.



Seven Professions, One Care + Insurance + Tech Team

A MULTIDISCIPLINARY TEAM

VBC spans care, insurance, compliance and technology — seven professions make it real



Doctors

Set & deliver HK-style
GP standards



Nurses

GOLD™ nursing &
follow-up care



Actuaries

Pricing & loss-ratio
management



Lawyers

Cross-border & data
compliance



Insurers

Health insurance
design & channels



Risk Control

Clinical & insurance risk
systems



IT Engineers

Smart-health platforms
& data

How the Professions Work Together

Clinical Quality

Doctors · Nurses — standards in action

Product & Pricing

Actuaries · Insurers — product design

Compliance & Risk

Lawyers · Risk Control — steady growth

Platform & Data

Engineers — the scaling backbone

Not a provider hiring a few insurers, but **two industries founding one company together**, the DNA that truly connects care and insurance



Ecosystem: Building GBA Health Together

PARTNERSHIP ECOSYSTEM

Product co-creation · specialty coordination · PPP · international accreditation

Insurers

Co-created products: cross-border medical insurance, direct-billing networks, health management benefits

Public Tertiary Hospitals

Specialist and inpatient synergy: Hong Kong-Macau Residents
Healthcare Services Centers, two-way referrals

Local Governments

Public-private partnership: family doctor training, clinic co-building,
stronger primary care

International Bodies: accreditation and standards, incl. RCGP



Featured at the Asia Healthcare & Health Insurance Conference (2026)



Cross-border commercial direct billing live at Doumen GOLD™ family doctor clinic, Zhuhai (2026)

Government Partnership — PPP for a Healthy GBA

Pioneer of the PPP model

Working with GBA governments and health commissions to bring international GP standards into primary care, supporting tiered diagnosis and the "Healthy GBA" initiative.



△ Shenzhen's third batch of 32 GOLD™ Family Doctor Clinics (2025)



△ Partner with Futian District, Shenzhen (2023)



△ Partner with Luohu, Shenzhen (2025)



△ Partner with Nanshan District, Shenzhen (2025)



△ Partner with Xiangzhou District, Zhuhai (2023)



△ Partner with Qingyuan (2025)



△ Partner with Dapeng District, Shenzhen (2023)



Government Partnership in Action

Working with health authorities across the Greater Bay Area to bring Hong Kong-style primary care into the public health system.



Guangzhou Health Commission — family doctor training launch



Guangzhou Haizhu — public-health innovation programme launch (2026)



Shenzhen Guangming — HK-style GOLD™ clinics & direct-billing plaque



Zhuhai Doumen — cross-border direct billing service launch



Insurance Partnership — A "Healthcare + Insurance" Ecosystem

Co-building a "healthcare + insurance" ecosystem with leading international and local insurers, so health insurance truly protects health.

Insurance partners (selected)



中国太平 | 太平人壽(香港)
CHINA TAIPING | TAIPING LIFE (HK)

CTF Life
周大福人壽



CHUBB
安達人壽



Co-Developed Product Portfolio

7 co-developed insurance products

AIA GBA Health Connect Outpatient Plan · Taiping GBA Outpatient Protection Plan · CTF Life "GBA MediAccess" Outpatient Insurance Plan · FWD GBAssure Outpatient Plan · Chubb GBA Medical Outpatient Plan · AXA Tianping Online Consultation Service · Ping An Life GBA Outpatient Add-on Coverage

Each product is introduced on the following pages.

Strategic Partnership Milestones

2023.3

Strategic partnership
with AIA

2023.8

Strategic partnership with
China Taiping Life (HK)

2025.1

VBC strategic partnership
with CTF Life

2025.4

Partnering with FWD
Hong Kong

2025.5

Partnering with Bupa

2025.9

Strategic partnership
with BOC Life

2026.2

Strategic partnership
with Chubb



Product co-development

"Outpatient + Inpatient" Integrated cross-border
medical insurance



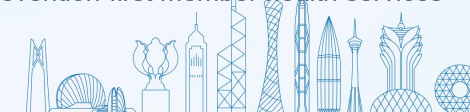
Direct-billing network

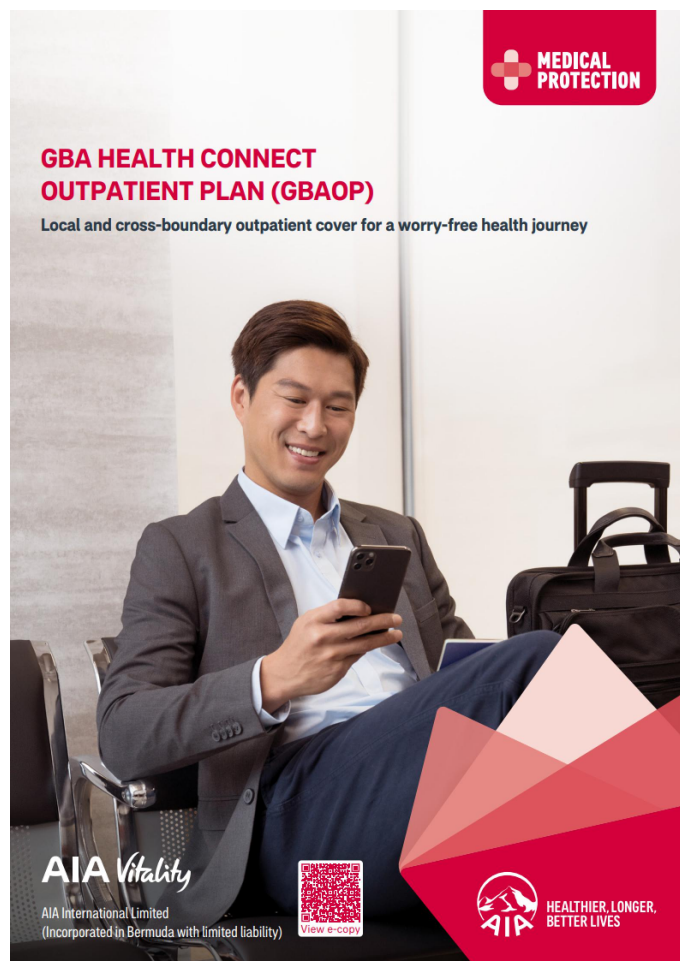
No upfront payment or claims paperwork at
designated providers



Health management

Prevention-first member health services





MEDICAL PROTECTION

**GBA HEALTH CONNECT
OUTPATIENT PLAN (GBAOP)**

Local and cross-boundary outpatient cover for a worry-free health journey

AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)

View e-copy

AIA HEALTHIER. LONGER. BETTER LIVES

AIA Hong Kong & Macau

AIA GBA Health Connect Outpatient Plan

Co-developed with AIA Hong Kong & Macau to give designated AIA clients uninterrupted Hong Kong standard outpatient care across the GBA.

- Hong Kong-standard outpatient care for designated AIA individual and group clients
- Offline consultations at GOLD™ family doctor clinics, plus video consultations
- Health check-ups and home medication delivery
- Standardized service quality across the GBA clinic network

★ Hong Kong Insurance Awards 2024 — Top-3 Finalist, Best Partnership Project Award



China Taiping Life (HK)

Taiping GBA Outpatient Protection Plan

Designed for Taiping Life (HK) retirement clients living in the GBA, bringing Hong Kong-style outpatient care to their doorstep.

- Home video consultations with GOLD™ family doctors, medication delivered to the door
- In-person consultations at GOLD™ clinics across the GBA
- Imaging services at Hong Kong-Macau Residents Healthcare Services Centers
- Bi-directional referrals between Guangdong and Hong Kong



中国太平 | 太平人壽(香港)
CHINA TAIPING | Taiping Life Hong Kong

Medical Protection

GBA Outpatient Protection Plan



CTF Life

CTF Life “GBA MediAccess” Outpatient Insurance Plan

Covers the insured client plus two designated family members, with Hong Kong-style primary care available across the GBA.

- Hong Kong-style GP and Chinese medicine outpatient care
- Video consultations and dental scaling services
- Chronic disease management by GOLD™ family doctors
- Cross-border direct payment with medical record interoperability



FWD Hong Kong

FWD GBAssure Outpatient Plan

One plan extending protection to unlimited designated family members, covering the full journey from prevention to rehabilitation.

- Hong Kong-standard family doctor consultations, in person or by video
- Chinese medicine, imaging, dental and colonoscopy services
- Co-payment waiver for non-prescription video consultations
- Cross-border direct payment at designated providers

FWD
insurance

Celebrate living™
fwd.com.hk

Cross-Border Medical Vantage 跨境醫療優越方案

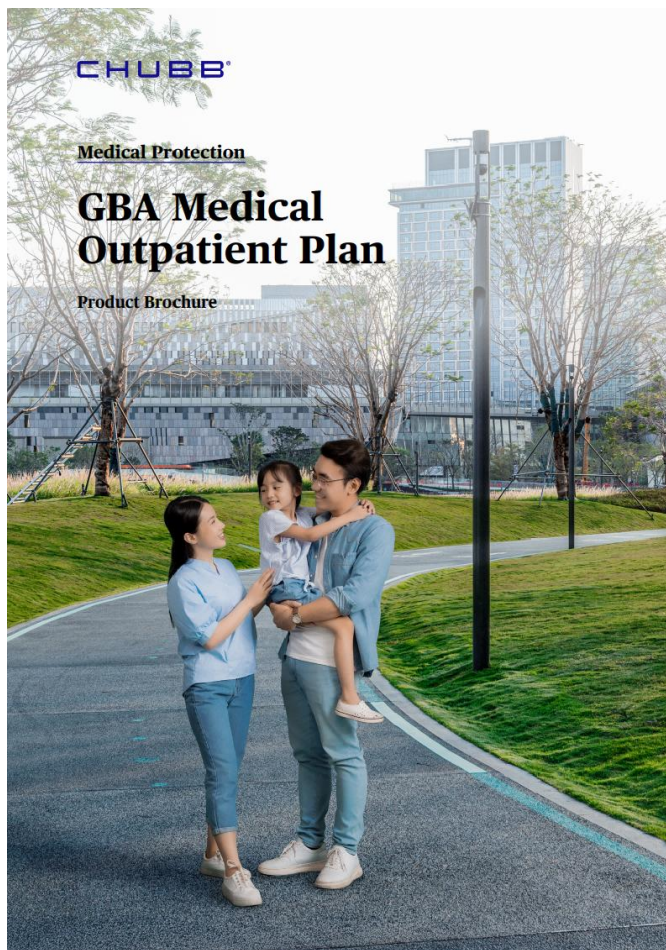
GBAssure Outpatient Plan 大灣區智通行門診計劃

Borderless outpatient cover for you and your family,
always within reach



FWD Life Insurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability) ("FWD")





Chubb Life

Chubb GBA Medical Outpatient Plan

For Chubb Life clients in Hong Kong, Macau and selected GBA cities, combining outpatient care with preventive health services.

- GOLD™ family doctor consultations by video and in person
- Chinese medicine, ophthalmology and dental services
- Preventive screenings and Hong Kong-style health check-ups
- Painless gastroscopy and colonoscopy arrangements





AXA Tianping

AXA Tianping Online Consultation Service

An internet-hospital outpatient service for AXA Tianping individual and group insurance customers.

- Video consultations with GOLD™ family doctors on the Ruida Internet Hospital platform
- Prescribed medication delivered to the home after consultation
- Available to both individual and group insurance customers



Ping An

High-End Medical Insurance — GBA Outpatient Add-on Coverage

An outpatient add-on for Ping An Life high-end medical insurance clients, served through the GBA public primary-care network.

- GOLD™ clinics inside public community health institutions
- HK-Macau Residents Healthcare Services Centers in Grade-3A hospitals
- Offline and video consultations, with home medication delivery
- Insurance direct payment, no upfront payment at the clinic



Partners — Building the VBC Ecosystem Together

Working with governments, insurers, providers and international organisations to build the GBA value-based care ecosystem.

Partnership Ecosystem

Governments & health commissions

Guangzhou Health Commission · Shenzhen Bao'an/Futian/Luohu · Zhuhai Xiangzhou & Doumen · Dongguan · Zhongshan · Huizhou and more

Public hospitals

Guangzhou First People's Hospital (incl. Nansha) · Shenzhen Bao'an People's Hospital · Bao'an Central Hospital of Shenzhen · Dongguan People's Hospital · Guangzhou Development District Hospital · Nanshan Medical Group · Luohu Hospital Group

Hong Kong providers

Gleneagles Hospital Hong Kong · CUHK Medical Center · Adventist Health Hong Kong · Evangel Hospital · Matilda International Hospital · Macau Yin Kui Hospital and more

International insurers

AIA · AXA · China Taiping Life (HK) · CTF Life · FWD · Chubb · BOC Life · Bupa a network of international insurers



Partner Organizations — Insurance Partners

Co-developing cross-border health insurance products with leading international and local insurers.



Partner Organizations — Medical Institutions

A service network built together with public hospitals and leading private medical institutions.



Vision 2030: A GBA-Characteristic Value-Based Care Model

10,000

GOLD™ doctors and nurses
trained (cumulative)

1,000

PPP service sites in operation

10,000,000

members covered by managed
care services

The Path: Three Steps

Network Density

Denser clinics and service centers bring
care within reach

Insurance Penetration

Wider direct billing and co-created
products make protection accessible to all

Data-Driven

Health data lifts quality, efficiency and our
ability to replicate the model

Trusted, affordable healthcare for all — **Vision 2030, reached together with our partners**



Thank You!



Chinese Mainland 400 680 8065 | Hong Kong (852) 6746 3801 | Macau (853) 6655 6229

www.gbahealthcare.com.hk

Hong Kong | Macau | Guangzhou | Shenzhen | Zhuhai | Zhongshan | Dongguan | Foshan | Huizhou | Qingyuan | Shaoguan | Heyuan

