

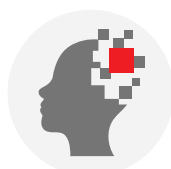
Keeping an eye on brain health

Assessing the risk of long COVID

The World Health Organization has reported that, while most COVID-19 patients can make a full recovery, some experience medium to long term symptoms of COVID complications^{1,2}:

10-20%

of recovered patients have problems with memory, concentration, etc.



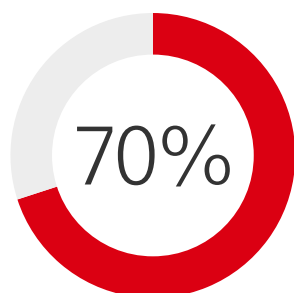
Memory



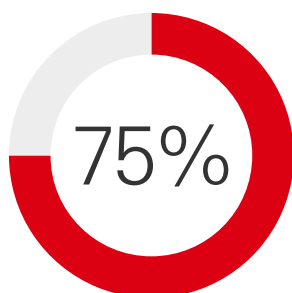
Concentration

Impact of long COVID on recovered patients

According to an online survey of 181 **recovered adult** COVID-19 patients in the UK^{3,4}:



Suffered from **impaired memory** and **focus** several months after their infection



Experienced persistent symptoms of long COVID that **affected their work**



A study by the UK BioBank⁵

Changes in **brain structure** or even **slight shrinkage** have been noted in patients

Impact on home-isolated people

A study in Norway has found that, among people who are aged 16 to 30 and have been home-isolated for 6 months⁶:

52%

experience symptoms that include:

Loss of taste and/or smell



Fatigue



Dyspnea



Impaired concentration



Memory problems



Using retinal image analysis to assess the risks of degenerative brain problems for recovered COVID-19 patients



Learn more

Scan the QR code to watch the video on your mobile phone



1. World Health Organization: Coronavirus disease (COVID-19): Post COVID-19 condition (16 December 2021)

2. BBC: COVID-19 complications - What we know about the symptoms and causes of long COVID (4 April 2022)

3. Cambridge University: Memory and concentration problems are common in long COVID and must not be ignored, say scientists (Jacqueline Garget, 17 March 2022)

4. CIDRAP: 70% of COVID survivors in UK study had impaired memory, focus (Mary Van Beusekom, 17 March 2022)

5. Nature: SARS-CoV-2 is associated with changes in brain structure in UK BioBank (Douaud G, 7 March 2022)

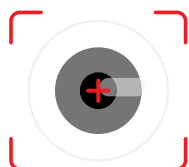
6. Nature: long COVID in a prospective cohort of home-isolated patients (23 June 2021)

Can a retinal image be used for risk assessment?

ARIA-eWMH Automatic Retinal Image Analysis can be used in the initial assessment of cognitive health risks⁷.

1 Capture retinal images

Retinal images record the condition of blood vessels in the eyes

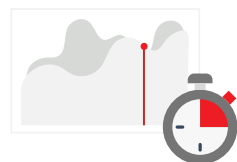


2 Image uploaded for big data analysis



3 Risk assessment made in approx. 15 minutes

Helps assess the risk of white matter hyperintensities (WMH)



4 Risk of long COVID

Assesses the risks of cognitive problems and long COVID



Advantages of ARIA-eWMH:

- ✓ No hospitalisation needed
- ✓ A non-invasive, radiation-free procedure with no side effects; safer and highly accurate

- ✓ Fast-results ready in 15 minutes
- ✓ Suitable for patients with high cholesterol, high blood pressure, diabetes and coronary vascular disease

Who is ARIA-eWMH suitable for?

18+

Aged 18 or above



Recovered COVID-19 patients



Those with clear retinal images (both eyes) for analysis



Have not been diagnosed with cognitive problems

What to do in case of a medium-to-high risk assessment?



Maintain healthy diet for balanced nutrition



Exercise regularly to boost physical and mental health



Consider using Chinese medicine to help restore the body's balance

If in doubt, consult your doctor.

LIMITED-TIME OFFER

Purchase Swift Guard and receive a free ARIA-eWMH assessment

From 21 July to 30 September 2022, customers who take up the HSBC Swift Guard Critical Illness Plan will be entitled to one free ARIA analysis. If you have not been infected with COVID-19, the free service can be transferred to a family member or friend.

Look after your family by protecting your health today. For details, visit www.hsbc.com.hk/SCIP, call HSBC Life Hotline:(852)2233 3130 or get help immediately with the live chat "Chat with us" on selected pages of HSBC website, HSBC online banking and HSBC HK App.

This offer is subject to terms and conditions.

7. Sing Tao Daily: CUHK Medical Centre provides ARIA assessment for early detection of COVID-19 and prevention of cerebral complications (4 April 2022)

Disclaimer

HSBC Life shall be responsible only for providing customers with selected services and bearing the cost of the free ARIA assessment (subject to terms and conditions as specified by HSBC Life). HSBC Life assumes no responsibility for any dispute in relation to the quality of the service by any third-party service provider. Customers' assessment results are strictly confidential and will be processed and stored in a central database by Lutheran Church - Hong Kong Synod. Customers' cognitive health assessment results will not affect eligible insurance policies underwritten and issued by HSBC Life. All health information in this communication is provided for reference only. The above health management advice is provided by Prof. Benny Zee of The Jockey Club School of Public Health and Primary Care at The Chinese University of Hong Kong.

Promotion terms and conditions

1. The free screening test for long COVID risk offer (the "Promotion") are only applicable to the customers ("Eligible HSBC Customers") who successfully submit the policy application to The Hong Kong and Shanghai Banking Corporation Limited and its successors and assigns ("HSBC" or the "Bank") in respect of a new purchase of HSBC Swift Guard Critical Illness Plan, within 21 July 2022 to 30 September 2022 (both dates inclusive) ("Promotional period") with the policy being issued by HSBC Life (International) Limited ("HSBC Life") on or before 7 October 2022. The Promotion shall at all times be subject to these Terms and Conditions.
2. Staff of HSBC Life or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong are also entitled to the Promotion.
3. If the above-mentioned policy of the Eligible HSBC Customer has been cancelled or terminated before the redemption letter is issued, the customer may lose his/her eligibility to this promotion.
4. The offer under the Promotion is not exchangeable for cash.
5. The offer (ARIA Test) is transferrable to any Hong Kong Permanent Resident aged 18 or above.
6. HSBC Life reserves the right to accept or reject any application for the above life insurance plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
7. For monetary disputes arising between HSBC and the Eligible HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the Eligible HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer directly.
8. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the offers may be withdrawn and/or terminated by the Bank and/or HSBC Life at their/its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination. The Bank and HSBC Life shall not be liable for any loss, damages, costs or expenses which may arise (directly or indirectly) from any change of these Terms and Conditions, or any exercise of the Bank or HSBC Life's discretion in respect of the Promotion.
9. All offers under this promotion are provided subject to prevailing regulatory requirements.
10. No person other than the Eligible HSBC Customer, the Bank and HSBC Life will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
11. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive. Based on HSBC Life's internal criteria, HSBC Life may consider some special cases on exceptional basis at the absolute discretion of HSBC Life.
12. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
13. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
14. Each of the Bank, HSBC Life and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)