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3.1.2 Building a Senior Health Safety Net

As Taiwan enters a super-aged society, demand for long-term care continues to rise. In the meantime, low birth rates are creating an increasing number of families with zero caregivers, posing significant challenges to society. Cathay is, therefore, actively promoting innovative products and services to help mitigate the gap in insurance for older adults and satisfy growing demands for long-term care.

|| Insurance for the Elderly

Cathay Life offers a range of insurance products designed for the elderly, incorporating the concept of spillover insurance to promote health. Coverage includes life insurance, long-term care, hospitalization, surgery, cancer, accidents, and certain illnesses and injuries, tailored to meet the varying challenges associated with physical aging and familial care.

Type of Care	Project Description
 Retirement	Cathay Life launched the “Mei-Li-Kang-Ai” USD Interest Sensitive Whole Life Insurance in 2024. This policy offers high multiple death benefit coverage, assisting elderly policyholders with effective estate planning and wealth transfer. Additionally, if the insured undergoes one of five specified advanced cancer treatments—such as targeted therapy—they may receive a large portion of the insurance payout in advance to help cover the high cost of treatment. At the same time, the policy builds a reserve for post-cancer advanced medical care.
 Long-term Elderly Care	In 2023, Cathay Life introduced Save for Old Age Long-Term Care Insurance and raised the maximum coverage age to 75.
 Healthcare	As the elderly population faces physical aging, such as hearing loss, vision decline, or joint degeneration, the demand for surgery and medical devices increases. Cathay Life has introduced exclusive spillover insurance policies that provide coverage for hospital indemnity and surgery, along with medical device support.

Type of Care	Project Description
 Cancer	Cathay launched a lump-sum payment cancer insurance tailored for older adults providing lump-sum benefits to policyholder immediately upon cancer diagnosis. The lump-sum payment allows policyholders to activate a cancer care account for expenses during the critical treatment period.
 Accidents	Older adults are more susceptible to falls and fractures due to factors such as slower reaction times, deteriorating vision and hearing, and reduced mobility. In 2024, Cathay Life introduced an exclusive accident insurance for individuals aged 55 and above, providing four key protections: accidental death, accidental disability, accidental hospitalization, and accidental fractures to help seniors safeguard themselves and their loved ones in the event of an accident.
 Specific Critical Illness Care	Middle-aged and elderly customers who experience cardiovascular diseases often require better medical care in the future, and their ability to work and earn may decline. Therefore, in 2024, Cathay Life launched an exclusive specific critical illness insurance for older adults, targeting five high-risk heart and cerebrovascular conditions. This coverage provides a lump-sum living benefit and up to ten recurring living subsidies, helping older adults improve their quality of medical care and daily life after diagnosis.

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|| Long-term Care for Older Adults

Cathay Life provides insurance education and healthcare information through the online platform “Splendid Life,” offering tailored, age-friendly services for older adults. Offline, Cathay Life introduced easy-to-read, senior-friendly brochures to ensure clear and accessible communication. Additionally, a dedicated senior service hotline was established and staffed by a specialized customer service team trained to communicate patiently and clearly at a slower pace. The team prioritizes addressing the needs of older adults and presents relevant information about “added services for older adults” to help customers gain a comprehensive understanding of their coverage.

Splendid Life - Reducing the Burden on Caregivers

As of 2024, the initiative has garnered 1.876 million views

- Cathay shares insurance and medical resources through articles, videos, real-life cases, and interactive games/quizzes.
- Safeguard Wellbeing for the Elderly - focuses on the four common age-related diseases: fractures, dementia, disability, and cancer. It provides educational information and care resources, explaining the causes of these diseases, preventative measures, and post-illness care through graphics and text. Cathay Life also collaborates with partners from other industries to offer specialized healthcare services to its policyholders.



Industry Partnerships for Health Promotion – Cathay’s Happy Farm & University Social Responsibility for Older Adults

- **Cathay Happy Farm:** Leveraging resources from community development associations, social welfare organizations, and university social responsibility (USR) programs, Cathay has established Happy Farms in Gongliao in New Taipei City, Yuli in Hualien, Changbin in Taitung, Dongshi in Chiayi, and Nandi in Changhua. Together with Cathay volunteers, we actively care for local seniors and revitalize communities. For detailed outcomes of the social impact generated by Cathay Happy Farms, please refer to [4.2 Social Empowerment](#).
- **University Social Responsibility for Older Adults:** In collaboration with the University of Taipei, Cathay Life has built a comprehensive protection network for older adults to “care for their physical, mental, and financial health.” Ten “Health Tour Seminars for Older Adults” were held across various counties and cities in Taiwan, attracting over 350 older adults. The seminars provided knowledge on daily healthcare, home exercises, and promoted fraud awareness, supporting seniors in achieving a healthy, fulfilling lifestyle across physical, mental, and financial dimensions.

3.1.3 Supporting Employee Wellbeing

GRI : 403-1、403-2、403-3、403-4、403-5、403-6、403-7、403-9

|| Policy and Regulations on Occupational Safety and Health Management

To achieve the goal of “zero disasters, zero accidents,” Cathay FHC emphasizes active prevention and continuously improves safety and health measures in the workplace. Employees, contractors and individual contractors working within the framework of Cathay FHC and its subsidiaries are required to comply with the outlined policy and guidelines. Cathay FHC and its subsidiaries have established operational guidelines such as “Safety and Health Work Guidelines,” “Occupational Safety and Health Management Program,” and “Occupational Safety and Health Management Guidelines.” Cathay Life and CUB have implemented the ISO 45001 occupational safety and health management system. Our other subsidiaries also follow the Plan-Do-Check-Act (PDCA) approach in occupational safety and health management. The “Management Guidelines for Contractor Safety and Health” is also in place for contractors. Contractors entering Cathay’s workplace are required to fill out a form for joint prevention of occupational accidents and comply with relevant regulations. Fines are imposed on violators, and in severe cases, contracts may be terminated to ensure workplace safety.

Cathay FHC’s Policy on Occupational Safety and Health

01. Uphold “zero harassment and discrimination, zero accidents, and zero disasters” as the paramount objective
02. Provide a safe work environment for our employees and stakeholders, actively prevent the occurrence of accidents, and continue to improve workplace health and safety
03. Create a safe work environment to facilitate the physical and mental wellbeing of our employees
04. Implement risk management assessment mechanism to continuously improve health and safety performance
05. Set goals and actions with regular performance monitoring
06. Strengthen health and safety awareness and capabilities while ensuring employee consultation and participation

