

3.1 Health Promotion



2025 Key Performance Highlights

100% Health Insurance: Full Spillover

Starting in 2025, Cathay Life incorporates spillover measures into every health insurance product, integrating health missions on the FitBack App into policyholders' daily lives to reflect the philosophy that "prevention is better than cure."

Industry-First "Comprehensive Insurance for Personal Electric Mobility Aids"

Cathay Century launched the "Comprehensive Insurance for Personal Electric Mobility Aids," providing accident repair and third-party liability coverage for electric mobility scooters and electric wheelchairs. Additionally, it upgraded and introduced the "New Century Evergreen Insurance," effectively reducing the financial burden caused by injuries among the older adults.

"Every Step Counts" Public Welfare Donations from 2022 to 2025 Totaled NT\$27.7 Million

Cathay Life's "Every Step Counts" walking campaign donates funds to support rural education, environmental conservation, and renewable energy development, helping users transform their walking achievements into tangible public welfare actions.



2025 Health Promotion Blueprint Goals Achievement Rate

94%

(For each goal's achievement status, please refer to [Appendix 7.2](#).)

3.1.1 Expanding the Health Ecosystem



Technology Expert

Facilitator of Health Management



Health Expert

Guardian of Health



Senior Living Expert

Architect of Older Adult Protection



Campus Expert

Pioneer in Risk Education

Technology Expert: Facilitator of Health Management

Highlight Initiative 1: FitBack App

Impacted stakeholders

Customers, employees, the community

✓ "FitBack App" Health Promotion Platform

Cathay Life leverages data and digital technologies to safeguard users' health. Policyholders can earn premium discounts on spillover policies by completing health missions and also receive discounts from external partners such as Cofit, couchspace, and Great Tree Pharmacy. The FitBack App covers the "SIX Health Services," which include Eat Well, Move Well, Sleep Well, Good Mood, Good Tests, and Good Care, closely aligning with users' health promotion and preventative care needs. In 2025, Cathay Life, in collaboration with Cathay Healthcare Management, launched the "Diet Snap" dietary recognition service. Through interactive tasks on the FitBack App and AI technology, users can simply upload meal photos or submit text inquiries to receive instant professional nutrition knowledge and dietary advice. For past achievements of the FitBack App, please refer to [Appendix 7.3, Table 22](#).



✓ FitBack Corporate Edition

In 2023, Cathay Life extended its healthy living concept to the corporate workplace by launching the FitBack Corporate Edition, providing corporate employees with health promotion solutions and becoming a trusted partner in advancing workplace health.

Achievements

Membership totaled **1.75** million as of the end of 2025.

Cumulative step total reached **2,458.3** billion steps in 2025.

92 FitBack Corporate Edition corporate users in 2025 (calculated based on the number of Unified Business Numbers).

FitBack Corporate Edition cumulatively reached **92,000** corporate employees in 2025.



FitBack Official Website

✓ Diverse Spillover Policies

Spillover policies are insurance products that provide policyholders with necessary life protection while also offering health promotion and management mechanisms. By designing such products and integrating health missions on the FitBack App into policyholders' daily lives, the Company aims to transform insurance from a purely "ex-post reimbursement" function into one that proactively includes ex-ante prevention. In 2025, the Company aims to achieve full spillover coverage for all health insurance products, meaning that every health insurance product will incorporate spillover mechanisms to enhance health support throughout all stages of policyholders' lives.

Achievements

Cumulative sales of spillover policies totaled **585,000** in 2025.



Highlight Initiative 2: Every Step Counts

Impacted stakeholders Customers, employees, the community

Cathay Life has hosted “Every Step Counts” since 2022 to convert steps into support for sustainability. With the “Every Step Counts” campaign, Cathay Life will make donations when FitBack users complete certain step goals. The donations are used to fund rural education, environmental conservation, and renewable energy development, transforming user steps into tangible acts of charity.

Achievements

NT\$27.7 million in support for public welfare programs including “Renewable Energy Development,” “Rural Education,” and “Environmental Conservation” from 2022 to 2025.

Cumulative step total reached 272.7 billion steps in 2025.

Item / Year	2023	2024	2025
Total Steps	54 billion	72.1 billion	108.2 billion
Number of Participants	217,000 (employees: 28,000)	273,000 (employees: 33,000)	407,000 (employees: 47,000)
Number of Groups	11,000	13,000	17,000



Every Step Counts
Official Website

Achievements of the “Every Step Counts” Campaign

2024 Placemaking @ Gongliao, New Taipei City

Cathay Life, in collaboration with the National Taiwan Ocean University’s USR team, conducted on-site interviews to assess the needs of local residents and proposed the innovative “Placemaking @ Gongliao Project.” This initiative not only addresses local challenges but also allocates a fixed percentage of the project’s revenue back to the community. Additionally, the program supports university students in engaging with local agriculture and fisheries, encouraging creativity and cultural promotion, thereby cultivating talent for placemaking.



New Taipei

2022 Solar Energy @ Hua-Yu Elementary School, Penghu County

Cathay Life supported the installation of solar PV systems on the rooftop to transform intense island sunlight into school electricity. Hua-Yu will become Taiwan’s first near-zero-energy island elementary school.



Penghu

2024 Solar Energy @ Pingtung County herbal gardens

Cathay Life has installed solar PV systems above greenhouses, while cultivating local crops and rare plants below. This initiative supports campus restoration projects, enhances biodiversity, and promotes ecological education. In addition to promoting a just energy transition, the agrivoltaic system stabilizes the rural economy, promotes employment for under-served groups, and expands the Company’s impact on stakeholders.



Pingtung

2025 Turtle Habitat Protection Program

Cathay Life, Cathay SITE, and the Taiwan Cetacean Society have collaborated to adopt a sea turtle rescue pool to enhance rescue capacity. They have installed satellite transmitters to track the movement of sea turtles after release, mapping the habitat range of sea turtles in the waters off northern Taiwan. These efforts are dedicated to promoting the planning of sea turtle conservation areas.



The Waters off Northern Taiwan

2025 Friendly Tea Gardens—Pinglin Tea Gardens Sustainable Transition Plan

Cathay Life partnered with ShinShen Sustainability Consultants to support tea farmers in adopting the sustainable practice of “cover cropping” to reduce environmental impact. The collaboration also assists farmers in navigating the transition period, ensuring that every cup of tea is produced in harmony with nature.



New Taipei

2025 Ocean Oasis—East Coast Cetacean Ecological Conservation Project

Cathay Life, in collaboration with the Kuroshio Ocean Education Foundation, conducted ecological surveys of cetaceans in the waters off Eastern Taiwan. The Company also actively participated in international exchanges, striving to promote the designation of the waters off Eastern Taiwan as an Important Marine Mammal Area (IMMA).



The Waters off Eastern Taiwan

2023 Solar Energy @ Majia Township, Pingtung County

Installed solar power systems to strengthen indigenous community industry, boost local employment, and use energy profits for rural revitalization, women’s vocational training, and tribal cultural education.



Pingtung

Message from the Chairman

1 Sustainability Strategies & Governance

2 Climate

3 Health

3.1 Health Promotion

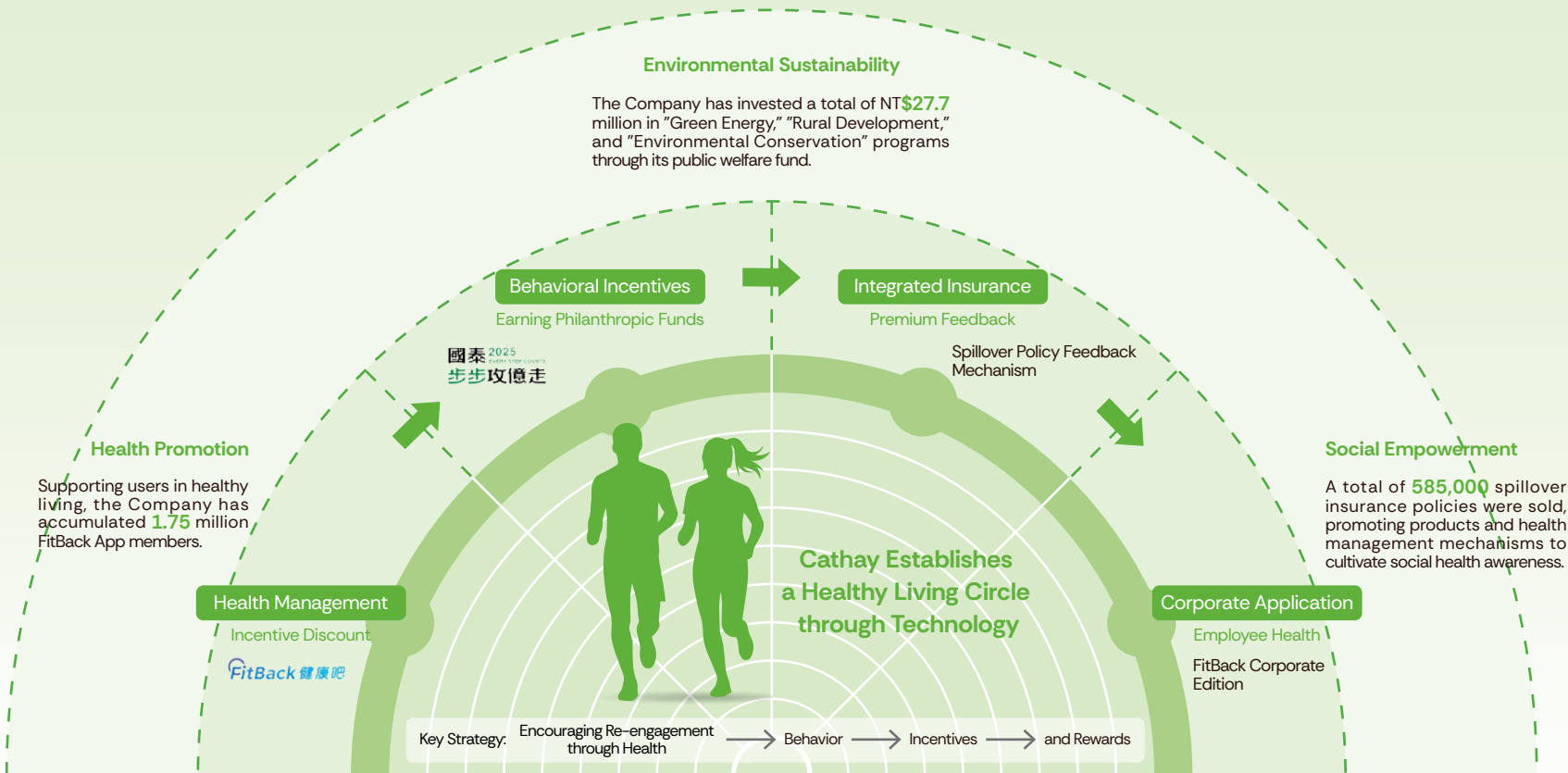
3.2 Financial Health

4 Empowerment

5 Sustainable Finance

6 Sustainable Governance

7 Appendix



Health Expert: Guardians of Health

Highlight Initiative: Cathay Health Expert Certification

Impacted stakeholders Customers, employees

Under the Health Expert initiative, Cathay leverages exclusive resources within the group to transform sales teams into champions for healthier lifestyles. Cathay Healthcare Management and the Cathay General Hospital co-launched a "Cathay Health Expert certificate" to educate sales agents on four fields - "Health Data, Precision Medicine, Fat Loss & Sugar Management, and Geriatric Care." As of 2025, some 1,135 sales agents have undergone training. Moving forward, Cathay aims to train at least a thousand Health Experts each year to further popularize and apply health information, demonstrating Cathay's industry-leading belief in offering differentiated services.

Achievements

2,158 Health Expert sales agents from 2022 to 2025.

1,047 knowledge-sharing seminars held in 2025.