

CEO MEDICAL PLAN 5 (CE05) / CEO MEDICAL PLAN (WORLDWIDE) 5 (CEOW5)

**Superior global protection
you can rely on**

With success come greater responsibilities and concerns for your family's future

A reliable plan is vital

AIA's CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 provides a lifetime of quality medical

insurance and confidence in any situation. With global medical protection, guaranteed renewal and full reimbursement for major medical expenses, you can pursue your life with passion and make the most out of every occasion.

Cover at a glance

Product Nature	Medical protection insurance plan (Reimbursement)	
Plan Type	Basic plan and add-on plan	
Insured's Age at Application	15 days to age 70	
Premium Payment Mode	Basic plan: annually / semi-annually / quarterly / monthly Add-on plan: follow the corresponding basic plan	
	HK\$	US\$
Overall Lifetime Limit	50,000,000	6,250,000
Annual Limit	20,000,000	2,500,000
Annual Deductible Choices	0 / 16,000 / 25,000 / 50,000	0 / 2,000 / 3,125 / 6,250
Geographical Cover	Worldwide	
<ul style="list-style-type: none"> CEO Medical Plan (Worldwide) 5 CEO Medical Plan 5 	Worldwide excluding the United States	
Room Type	Standard private room	
Core Benefits	<ul style="list-style-type: none"> worldwide cover for hospital stay time-saving and convenient day surgeries high quality specialist network broad post-hospitalisation care extended caring protection for your specific needs, including cancer treatment, dialysis treatment, stroke rehabilitation benefits and pregnancy complications benefit global emergency treatment and worldwide emergency assistance services 	
Optional Benefits	<ul style="list-style-type: none"> outpatient benefits dental benefits 	

For more information, please read the benefits schedule for **CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** in this brochure.



Lifetime medical protection



Lifetime guaranteed renewal

CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 is a **medical protection insurance plan** that provides lifetime cover up to HK\$50,000,000. With this plan, you will enjoy broad hospitalisation and surgery cover around the world, giving you support when you need it most.

CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 guarantees that your premium for renewal will not be raised for any claim you have made, or any changes in your health condition. You can renew your cover every year for life. Renewal premium will be based on the prevailing premium rates at the time of renewal (Please refer to the Annual Premium Table for the first year premium provided by your financial planner).



Extended caring protection to safeguard the needs of stroke and cancer patients

Stroke is a common disease with potentially harmful consequences, often requiring extensive periods of recovery and additional living support. This plan offers extended caring protection to address the daily needs and self-care capabilities of stroke patients, so that you may receive the proper care even in the comfort of your own home. These include:

- **home facility enhancements approved by occupational therapists** – widening of corridors, adapting bathroom facilities and purchasing specialised furniture, etc.
- **professional medical support** – consultations, treatments and prescriptions from chiropractors, physiotherapists, speech therapists, occupational therapists, neurologist, neurosurgeons and Chinese medical practitioners according to your personal needs
- **disability subsidy** – if you become unable to take care of yourself for at least 6 uninterrupted months, we will provide a disability subsidy of HK\$5,000 per month to you for up to 24 months

This plan also includes enhanced support for cancer patients with cover for chemotherapy, radiotherapy, targeted therapy and the related consultations, medications and diagnostic tests. For patients with kidney diseases, we also cover the expenses required for regular dialysis treatments.



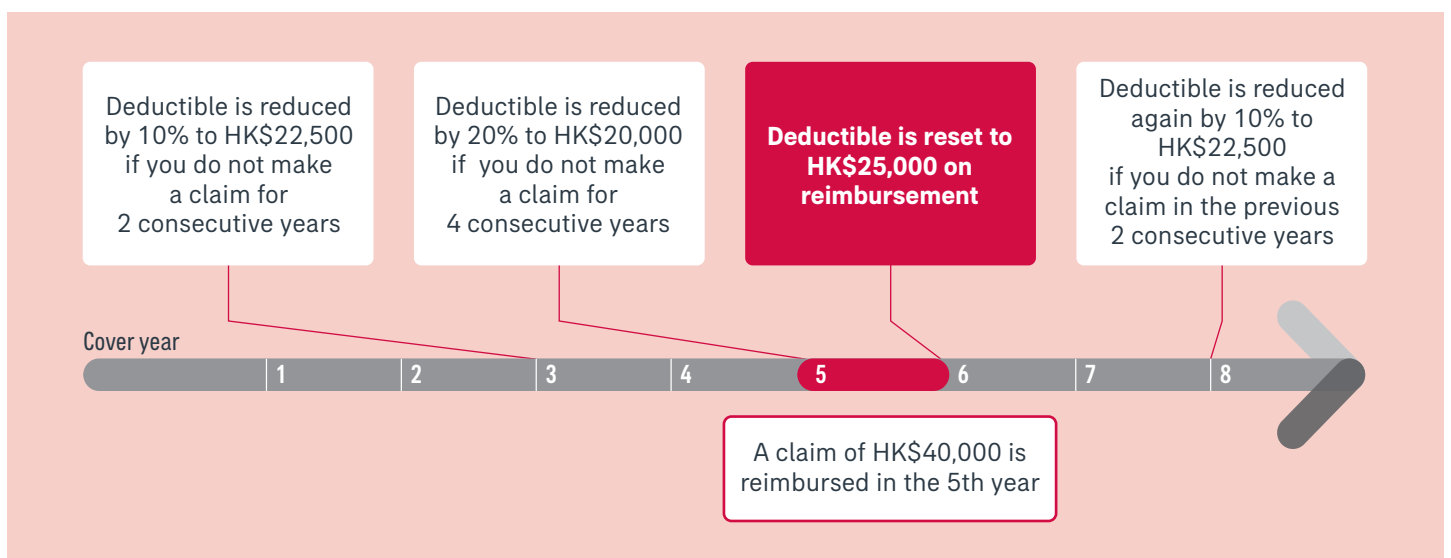
No-claim deductible discount up to 100%

If no claim is made for two consecutive cover years, our **CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** offers a 10% discount on your selected deductible choice in the following cover year. Such discount will accumulate every two consecutive cover years and can reach up to 100%, meaning that the deductible amount can be reduced to zero.

The discount applies to the original deductible amount of your plan, and will be reset to 0% in the next cover year upon claim payment.

Even if you received hospital cash benefit, lower room class cash benefit, day surgery benefit, day surgery cash benefit or worldwide emergency assistance services (see benefits schedule, items 8, 9, 11, 13 and 29 for details), your eligibility for this discount will not be affected.

Illustration of no-claim deductible discount – annual deductible choice of HK\$25,000 is selected





AIA “Health and Wellness 360” Taking care of your needs comprehensively from prevention, protection, treatment to recovery

AIA understands that health has become more and more important to you. We strive to do more for you to look out for your health. As your all-round health guardian, we offer an array of extra health and medical services and are there with you to live Healthier, Longer, Better Lives.

We encourage you to build a healthy lifestyle to prevent getting sick. Even if you feel unwell, AIA offers you diverse value-added medical services from treatment to recovery, partnering with top medical specialists and professional service providers around the globe to support you for faster recovery.



Personal Medical Case Management Services with Rehabilitation Management*

If you are unfortunately diagnosed with a serious illness, an expert team is here to help. Through Personal Medical Case Management Services with Rehabilitation Management, our designated service provider will get you the medical support you need with ongoing updates on your condition, and tailor a personalised rehabilitation plan for you.

Your diagnosis and treatment will be assessed by a specialist, so you can count on additional medical expertise to help you overcome your health challenges with confidence.

For more information, please refer to the Personal Medical Case Management Services with Rehabilitation Management leaflet.



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Access a high-quality medical network*

This is a value-added service designed to further enhance your peace of mind in a medical situation. Our medical network has a group of multi-disciplinary medical specialists and provides you with access to a number of advanced day case medical centres, a safe and convenient alternative to hospitals. You can book day case procedure at network clinics and day case procedure centres, the network doctor will apply for the Medical Expense Pre-approval Service on your behalf. You can also enjoy the convenience of cashless hospitalisation (also known as Credit Facility Service for Hospitalisation) and a dedicated hotline for centralised booking.

For more information, please refer to the specialist network leaflet.



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Hassle-free medical payment at home and overseas

When you are facing a health challenge, the last thing you want is the hassle of paying your medical bills, especially in a foreign country. Through AIA, you can enjoy the total convenience of cashless hospitalisation, even while in designated private hospitals in Asia, including Singapore, Malaysia and Thailand, as well as the United States and Europe (subject to geographic cover set out in the benefit schedule). Once this service has been approved, we will settle the medical expenses incurred during your hospital stay on your behalf, allowing you to focus on your recovery without the stress of paying hospital bills and making subsequent claims. Any shortfall payment resulting from your hospital stay will be settled after your treatment. Once the final claim amount has been settled, any related benefit limits will be reduced accordingly.

For more information and the list of designated hospitals, please refer to our Credit Facility Service for Hospitalisation leaflet.



[View e-copy](#)



Worldwide emergency assistance

A worldwide assistance hotline is open 24/7 for any emergency support you might need, especially when you are abroad. Help is always just one call away.

* This service is provided in Hong Kong by the designated service provider engaged by AIAHK and is not applicable to Macau Region.



Flexibility to suit your needs

We understand that everyone's situation is different. That's why we offer various benefit combination choices to suit your personal medical needs:

Geographical Cover Choices	Worldwide / Worldwide (excluding the United States)
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+

	HK\$	US\$
Annual Deductible Choices	0	0
	16,000	2,000
	25,000	3,125
	50,000	6,250

+

Optional Benefit Choices	Outpatient benefits / Dental benefits
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Whether you are looking for full protection or top-up cover to supplement your current medical plan, annual deductible choices allow you to specify how much you are willing to pay before you claim. Higher deductible amount could lower your premium. For example, if you chose an annual deductible of HK\$16,000 and your eligible medical expense is HK\$100,000, you would receive HK\$100,000 less your deductible, which would be HK\$84,000.

You can also choose to reduce your annual deductible amount to a specified amount without having to provide us with current details of your health upon the anniversary of your cover at the age of 50, 55, 60 or 65. The premium will be adjusted based on your selected deductible amount, and your out-of-pocket limit for a claim will be reduced. Before making your request for this reduction of deductible, you may have to reassess if this reduction can suit your personal needs.

In addition, you have the flexibility to take **CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** as either a standalone insurance plan or as an add-on plan of specified basic plans.

Example

(The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.)

Policy owner and insured: Alan (Age 35)
Occupation: Account Director
Family status: Married, with a daughter
Current cover: Employer's group medical plan

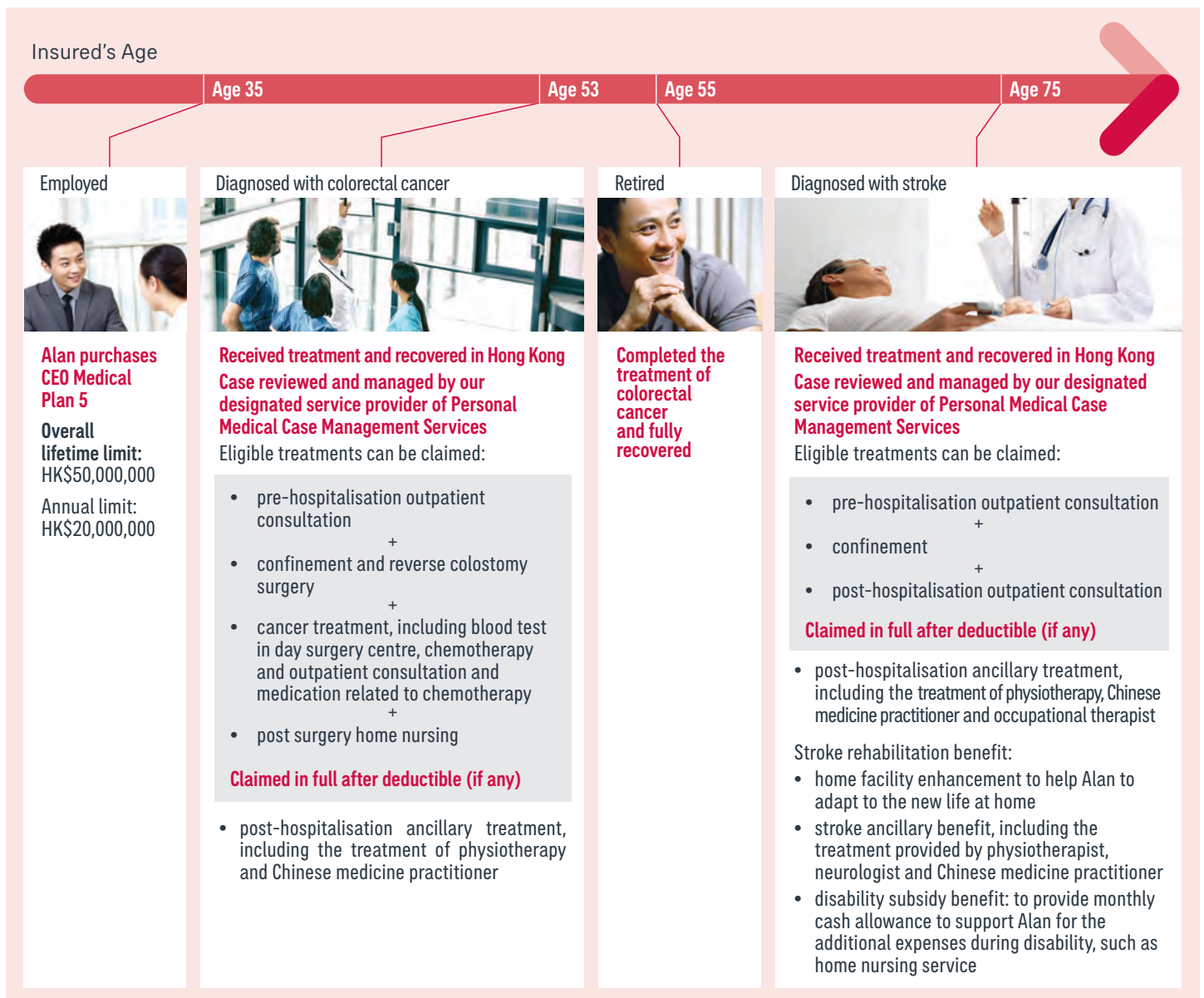


**Guaranteed
lifetime renewal**

Alan wants a plan which is able to provide a broad protection for him and his family with greater flexibility to cover the insufficiency of his employer's current group medical plan.

CEO Medical Plan 5 offers Alan superior protection at an affordable premium with an overall lifetime limit of up to HK\$50,000,000 to supplement his employer's group medical plan. The plan provides broad extended benefits to ensure sufficient cover from pre-hospitalisation to post-hospitalisation on the road to recovery continuously.

Scenario: Alan is diagnosed with cancer and stroke before and after retirement respectively. He makes claims for the expenses of **pre, during and post-hospitalisation**.



The claim amount is subject to annual and overall lifetime limit.




Benefits schedule for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information".

 Recommendation by a registered doctor in writing is required.

Overview	HK\$	US\$
Overall Lifetime Limit Applies to items 1 to 28, and optional outpatient benefits	50,000,000	6,250,000
Annual Limit Applies to items 1 to 28, and optional outpatient benefits	20,000,000	2,500,000
Geographical Cover <ul style="list-style-type: none"> CEO Medical Plan (Worldwide) 5 CEO Medical Plan 5 <ul style="list-style-type: none"> for all cover for emergency treatment 	Worldwide Worldwide excluding the United States Worldwide	
Room Type	Standard private room	
Annual Deductible Choices Applies to items 1 to 28 (except items 8, 9, 13 and 25c), and optional outpatient benefits	0 / 16,000 / 25,000 / 50,000	0 / 2,000 / 3,125 / 6,250
Optional Benefits	Outpatient benefits Dental benefits	

Core benefits




A. Confinement Benefits	Maximum Benefit	
	HK\$	US\$
1 Hospital daily room and board benefit	Fully covered	
2 Physician's visit		
 3 Specialist's fee		
4 Miscellaneous hospital expenses benefit		
 5 Intensive care benefit	Fully covered 30 days per year	
 6 Private nurse's fee Nursing service after surgery or discharge from Intensive Care Unit	Fully covered 30 days per year	
7 Hospital companion bed benefit Expenses for one companion bed during the insured's hospital stay	Fully covered	
8 Hospital cash benefit For stay in a government hospital or in a hospital without charge	800 per day	100 per day
9 Lower room class cash benefit For stay in a room that is in a class lower than the standard private room of a private hospital in Hong Kong or Macau	90 days per year	
	2,000 per day	250 per day
	10 days per confinement	

Benefits schedule for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 (continued)

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information".



Recommendation by a registered doctor in writing is required.









B. Surgical Benefits	Maximum Benefit	
	HK\$	US\$
10 Surgery benefit Including surgeon's fee, anaesthetist's fee and operating theatre fee a. All surgeries Including organ transplantation surgical cost for insured as a receiver b. Surgery of the donor For organ transplantation of heart, kidney, liver, lung or bone marrow	Fully covered	
	30% of the total transplantation cost of both donor and receiver	
11 Day surgery benefit Including surgeon's fee, anaesthetist's fee, operating theatre fee and room charge	Fully covered	
12 Medical appliances benefit a. Specified items Pace maker / stents for Percutaneous Transluminal Coronary Angioplasty / intraocular lens / artificial cardiac valve / metallic or artificial joints for joint replacement / prosthetic ligaments for replacement or implantation between bones / prosthetic intervertebral disc b. Other items Prosthetic device other than specified in item 12a c. Reconstructive devices or materials External, prosthetic or reconstructive devices / materials implanted during reconstructive surgery	Fully covered	
	96,000 each item per life	12,000 each item per life
13 Day surgery cash benefit Applicable when item 11 is payable for the same procedure	1,600 per procedure	200 per procedure
	1 procedure per year	
C. Post-Hospitalisation Benefits		
14 Post-hospitalisation / day surgery outpatient consultation Follow-up consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 60 days after the discharge from hospital / day surgery	Fully covered	
 15 Post surgery home nursing benefit Nursing services within 28 weeks after discharge from hospital (after surgery / admission to Intensive Care Unit)	Fully covered 28 weeks per year	
 16 Rehabilitation benefit For stay and treatment in rehabilitation centre	80,000 per year	10,000 per year
	60 days per year	
 17 Hospice care benefit For stay in hospice with care and nursing service	80,000 per life	10,000 per life

Benefits schedule for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 (continued)

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information".



Recommendation by a registered doctor in writing is required.

C. Post-Hospitalisation Benefits	Maximum Benefit	
	HK\$	US\$
18 Post-hospitalisation / day surgery ancillary benefit Rehabilitation treatment within 90 days after discharge from hospital / the day procedure	30,000 per confinement / day surgery	3,750 per confinement / day surgery
	1 visit per day	
 a. Chiropractor / physiotherapist / speech therapist / occupational therapist For consultation and / or treatment	1,000 per visit	125 per visit
b. Chinese medicine practitioner For consultation with treatment and medicines prescribed	600 per visit 15 visits per confinement / day procedure	75 per visit 15 visits per confinement / day procedure
D. Extended Benefits		
19 Pre-hospitalisation / day surgery outpatient consultation Including consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 30 days before hospital stay or day surgery	Fully covered	
 20 Cancer treatment benefit Including chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, and proton therapy for a covered illness, and the consultation, medication and diagnostic tests for and in the course of these treatments		
 21 Dialysis benefit For both on an inpatient or outpatient basis		
22 HIV / AIDS treatment benefit	800,000 per life	100,000 per life
 23 Mental or nervous disorder benefit For stay and treatment in a mental or psychiatric hospital, or in the mental or psychiatric unit of a hospital	40,000 per year	5,000 per year
	30 days per year	
24 Reconstructive surgery benefit For restoration of function of a body part, appearance, or a breast	160,000 per covered injury / per covered illness	20,000 per covered injury / per covered illness
25 Stroke rehabilitation benefit After discharge from hospital	30 visits per year	
 a. Home facility enhancement benefit Designated home facility enhancements such as widening passageways, adapting bathroom facilities and the provision of specialised furniture, which is prescribed by an occupational therapist		
 b. Stroke ancillary benefit		
 i. Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon <ul style="list-style-type: none"> for consultation and / or treatment 		
 ii. Neurologist <ul style="list-style-type: none"> for consultation, treatment and / or medicines prescribed 		
iii. Chinese medicine practitioner <ul style="list-style-type: none"> for consultation, treatment and / or medicines prescribed 		
c. Disability subsidy benefit <ul style="list-style-type: none"> For disability continued for 6 months 	5,000 per month	625 per month
	24 months per life	
26 Pregnancy complications benefit	Fully covered	

Benefits schedule for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 (continued)



Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information".



Recommendation by a registered doctor in writing is required.

E. Emergency Treatment Benefits	Maximum Benefit	
	HK\$	US\$
27 Emergency outpatient treatment benefit Caused by covered accident	Fully covered	
28 Emergency dental benefit Caused by covered accident		
29 Worldwide emergency assistance services	5,000,000 per life	625,000 per life
a. Emergency medical evacuation		
b. Repatriation of remains		
c. Compassionate visit by one immediate family member For staying in hospital more than 5 consecutive days		
d. Return of children under the age of 18 For staying in hospital more than 5 consecutive days		
e. 24-hour worldwide telephone enquiring services	Included	
F. Death Benefit		
30 Compassionate death benefit Payable to the beneficiary if the insured passes away	80,000	10,000

Optional benefits

G. Outpatient Benefits	Maximum Benefit	
	HK\$	US\$
31 Outpatient consultation	Fully covered 45 visits per year 1 visit per day	
 32 Diagnostic procedures and laboratory tests	Fully covered	
 33 Prescribed medicines and drugs		
34 Alternative treatment Including medical treatment performed by a Chinese medicine practitioner, physiotherapist, or chiropractor	8,000 per year	1,000 per year
	1 visit per day	
35 Psychiatric treatment	1,000 per visit	125 per visit
	10 visits per year	
36 Vaccinations and health check-up	2,400 per year	300 per year
	1 check-up per year	
H. Dental Benefits (cover up to the age of 66)		
37 Routine dental treatment	5,600 per year	700 per year
38 Major restorative treatment	12,000 per year	1,500 per year

Important Information

This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong only.

Key Product Risks

1. You need to pay the premium for this plan for life as long as you renew for this plan or for this add-on plan until the basic plan it is attached to is terminated. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
 - the insured passes away;
 - you do not pay the premium within 31 days of the premium due date;
 - the aggregate benefits under the relevant insurance policy reaches the overall lifetime limit; or
 - when you take this plan as an add-on plan of any basic plan which has been terminated.

If the insured happens to be hospitalised on the date when this plan / add-on plan is terminated because you do not pay the premium within 31 days of the premium due date, we will extend the cover for an additional 30 days without the need for you to make any payments, subject to the same benefit limits which apply to your original plan.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured may lose his cover and you may lose the remaining premium for that policy year.

4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium rate of this plan may be revised to reflect the inflation (Please refer to Annual Premium Table for the first year premium provided by your financial planner).

Key Exclusions

Under this plan, we will not cover any of the following events or conditions:

- any treatment, investigation, service or supplies which is not medically necessary
- any pre-existing condition or congenital defect that appears or is diagnosed before the insured reaches the age of 17
- self-destruction, intentional self-inflicted injury or drug abuse
- war or warlike operations, and civil commotion, any violation or attempted violation of the law or resisting arrest, acts of terrorism for the insured is a terrorist, the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical contamination due to any act of terrorism (except where the insured is injured during a trip outside the insured's permanent residence country or place); or when the insured travels to a country at war, or where there is warlike operation, mutiny, riot, civil commotion, martial law or state of siege, or a war zone as recognised by the United Nations
- pregnancy, miscarriage, child birth, abortion, or related complications, except for "pregnancy complications benefit" (see benefits schedule, item 26 for details), AIDS or any complications associated with HIV infection, except for the "HIV / AIDS treatment benefit" (see benefits schedule, item 22 for details), mental or nervous disorder, except for the "mental or nervous disorder benefit" (see benefits schedule, item 23 for details)
- cosmetic or plastic surgery, dental care or surgery, except for the "routine dental treatment" under "Dental Benefits" (see benefits schedule, item 37 for details), corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body check-up, except for the "vaccination and health check-up" under "Outpatient Benefits" (see benefits schedule, item 36 for details), gradual recovery of health or rest care

- consumption of any of the following traditional Chinese medicines, except for the “post-hospitalisation / day surgery ancillary benefit” and “stroke ancillary benefit” (see benefits schedule, items 18b and 25biii for details):
 - cordyceps 冬蟲夏草 / ganoderma 靈芝 / antler 鹿茸 / cubilose 燕窩 / donkey-hide gelatin 阿膠 / hippocampus 海馬 / ginseng 人參 / red ginseng 紅參 / American Ginseng 花旗參 / Radix Ginseng Silvestris 野山參 / antelope horn powder 羚羊角尖粉 / placenta hominis 紫河車 / Agaricus blazei murill 姬松茸 / musk 麝香 / pearl powder 珍珠粉

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

Premium Adjustment and Product Features Revision

1. Premium Adjustment

In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

2. Product Features Revision

We reserve the right to revise the benefit structure, terms and conditions and / or product features, so as to keep pace with the times for medical advancement and to provide you with continuous protection.

We will give you a written notice of any revision 31 days before the end of policy year or upon renewal.

Product Limitation

1. Cover for specific items will be effective on the following dates:

Items	Effective Date (after the policy commences)
Accidental injury	Immediately
Illness	30 days
Investigation / treatment / surgery for tonsils, adenoids, hernias or a disease particular to female generative organs	120 days
Specialist Network service	180 days
Optional dental benefit	6 months
Pregnancy complications benefit	10 months
HIV / AIDS treatment	5 years

2. We only cover the charges and / or expenses of the insured on medically necessary and reasonable and customary basis.

“Medically necessary” means that the medical services, diagnosis and / or treatments are:

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

“Reasonable and customary” means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

3. The insured will be covered for any room type in which he stays at hospital, but there will be a reduction in his benefit pay-out amount in case the insured stays in a room type higher than the plan covered. In such a case, the benefit pay-out amount will be adjusted by multiplying the following factor:

$$= \frac{\text{Daily room charge of the standard private room in the hospital admitted by the insured}}{\text{Daily room charge of the room the insured stays}}$$

4. If the insured continuously stays for 365 days in one of the following regions, the medical services and / or treatments provided to the insured in such region will be permanently reduced to 60% of his benefit pay-out amount. Such reduction applies to all items in the benefits schedule except items 29 and 30:

Regions	Countries
North America	United States and Canada
Western Europe	Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

5. If the eligible expenses have been reimbursed under any law, or medical program or other insurance policy provided by any government, company, other third party or us, such will not be reimbursable by us under this policy.
6. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits. A trip refers to a journey where the insured person departing abroad from either Hong Kong, Macau or Mainland China (of which the insured is the permanent resident at the time of departure). The services are provided by third party service provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. AIA reserves the right to amend, suspend or terminate the service without further notice.
7. Medical network services, Credit Facility Service for Hospitalisation, and Medical Expense Pre-approval Service are additional benefits and do not form part of the contractual service. Medical network services are provided by network doctor. AIA shall not be responsible for any act or omission of network doctor in the provision of medical network services. Credit Facility Service for Hospitalisation is provided by third party service provider(s). AIA reserves the right to amend, suspend or terminate these services without further notice.

Claim Procedure


If you wish to make a claim, you must notify us in writing within 20 days of the date the covered event happened, and send us the appropriate forms and relevant proof within 90 days of the same date. You can get the appropriate claim forms from your financial planner, by calling the AIA Customer Hotline (852) 2232 8968 in Hong Kong, or by visiting any AIA Customer Service Centre. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website www.aia.com.hk.

Warning Statement and Cancellation Right

CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 is an insurance plan without any savings element. All premiums are paid for the insurance and related costs. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy paid. A written notice signed by you should be received by the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or cooling-off notice (informing you / your nominated representative about the availability of the policy and expiry date of the cooling-off period, whichever is earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, you will not receive the refund of premiums paid.

Please contact your financial planner or call AIA Customer Hotline for details

Hong Kong  **(852) 2232 8968**
 **aia.com.hk**


Core Benefits

Annual Premium Table (HK\$/MOP)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Region	Worldwide				Worldwide (exclude the United States)				
	Deductible (HK\$/MOP)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
Attained Age									
0-4		46,400	22,240	19,840	13,888	24,640	11,520	10,720	7,424
5-18		45,600	19,840	18,080	12,560	24,000	10,720	9,600	6,768
19		48,320	21,920	19,680	13,728	24,480	10,880	10,240	7,104
20		49,920	22,240	19,840	13,888	24,800	10,880	10,240	7,104
21		52,000	23,360	20,800	14,544	25,440	10,880	10,240	7,104
22		54,720	24,480	22,240	15,536	26,400	11,680	10,720	7,424
23		57,280	26,240	23,360	16,368	27,520	12,480	10,880	7,616
24		61,440	27,520	24,640	17,360	28,000	12,960	11,680	8,256
25		60,800	27,840	25,280	17,552	29,120	12,800	12,000	8,464
26		65,760	30,080	27,040	18,992	30,560	13,920	12,480	8,768
27		68,480	31,360	28,160	19,792	32,480	14,880	12,800	9,088
28		71,040	32,160	29,120	20,432	33,920	15,200	13,920	9,584
29		72,960	32,480	29,280	20,560	35,200	16,160	14,720	10,208
30		74,560	32,960	29,760	20,752	36,000	16,320	14,880	10,352
31		76,480	33,920	30,560	21,376	36,960	16,480	15,040	10,544
32		76,640	34,400	31,200	21,888	38,240	16,640	15,200	10,688
33		77,600	34,560	31,360	22,016	38,560	17,440	15,520	10,864
34		79,040	36,000	32,160	22,496	40,160	17,600	16,160	11,328
35		79,360	36,640	32,960	23,152	41,280	17,760	16,160	11,328
36		79,680	36,800	33,440	23,456	41,440	18,880	16,640	11,808
37		80,320	37,600	33,760	23,616	41,920	18,880	16,640	11,808
38		81,440	38,400	34,400	24,096	42,880	19,360	17,440	12,144
39		82,400	38,720	35,200	24,720	43,360	19,360	17,440	12,144
40		84,960	39,520	36,000	25,200	44,000	19,520	17,600	12,288
41		87,040	40,640	36,640	25,520	44,480	20,640	18,560	13,072
42		89,440	42,080	38,240	26,816	45,280	21,280	18,880	13,248
43		92,000	43,360	38,720	27,280	47,360	21,920	19,840	13,904
44		95,040	45,280	41,280	28,720	50,240	22,880	20,640	14,512
45		98,240	46,560	41,920	29,360	53,120	23,680	21,760	15,168
46		100,960	48,320	43,040	30,144	55,840	25,440	22,880	15,968
47		104,000	49,120	44,480	31,120	57,760	26,880	24,000	16,912
48		107,200	51,840	46,560	32,576	60,000	27,840	25,280	17,552
49		111,360	52,960	47,680	33,360	62,400	28,960	25,920	18,192
50		116,160	55,200	49,440	34,608	63,680	29,280	26,560	18,512
51		121,440	57,920	52,320	36,528	65,760	30,880	27,360	19,152
52		125,440	60,320	54,560	38,288	68,640	31,360	28,160	19,792
53		131,200	63,520	57,280	40,032	71,040	33,440	30,080	20,896
54		136,800	65,760	59,360	41,488	74,560	34,560	31,360	22,016
55		142,720	68,640	62,240	43,568	77,600	36,000	32,160	22,496
56		148,160	71,040	64,640	45,152	81,920	37,920	33,920	23,776
57		154,560	75,200	68,160	47,536	87,200	40,640	36,640	25,520
58		161,920	78,560	70,720	49,456	91,840	42,880	38,560	27,104
59		172,640	81,440	73,760	51,536	97,760	46,400	41,760	29,200
60		186,080	84,960	76,480	53,616	104,160	48,800	44,000	30,784
61		202,560	93,760	84,000	58,896	112,800	52,640	47,360	33,184
62		220,160	103,200	93,600	65,424	122,720	57,760	52,000	36,208
63		239,360	118,400	106,720	74,688	135,360	63,680	57,600	40,224
64		259,360	124,000	111,360	78,000	151,680	70,720	63,680	44,512
65		290,400	133,760	120,800	84,464	172,960	79,840	72,320	50,736

Effective date: 15 July 2025

Please read together with the "Notes" section on the page overleaf.

2 | MEDICAL PROTECTION
CEO MEDICAL PLAN 5 / CEO MEDICAL PLAN (WORLDWIDE) 5

Region	Deductible (HK\$/MOP)	Worldwide				Worldwide (exclude the United States)			
		0	16,000	25,000	50,000	0	16,000	25,000	50,000
66		315,520	147,680	133,120	93,040	187,840	87,680	79,040	55,360
67		338,400	161,120	144,960	101,488	190,560	88,960	79,680	55,872
68		351,520	171,520	154,400	108,096	195,200	91,360	82,240	57,504
69		358,560	176,320	158,240	110,896	201,440	94,400	84,800	59,360
70		364,160	178,880	161,120	112,704	207,360	97,600	87,840	61,472
71*		379,200	185,120	166,240	116,368	224,960	105,600	94,880	66,448
72*		393,600	191,520	172,480	120,672	232,320	109,760	98,560	68,928
73*		408,800	196,960	177,440	124,112	240,160	112,480	101,120	70,752
74*		428,000	204,960	184,160	128,944	244,800	115,520	104,160	72,880
75*		437,760	213,280	192,480	134,704	249,760	118,400	106,240	74,384
76*		457,440	220,800	198,560	138,992	265,280	124,800	112,320	78,528
77*		479,520	230,720	207,520	145,280	283,520	133,280	119,840	83,968
78*		505,440	249,280	224,800	157,344	291,200	136,000	122,240	85,632
79*		521,280	252,800	227,840	159,488	300,480	143,520	129,600	90,736
80*		536,000	265,280	238,880	167,120	305,440	146,560	132,480	92,752
81*		556,640	274,080	246,720	172,720	320,640	149,440	134,400	94,048
82*		574,400	277,920	249,760	174,848	326,400	152,640	137,280	96,016
83*		582,560	282,080	253,600	177,504	331,840	154,720	139,200	97,520
84*		590,080	284,960	256,160	179,328	337,920	158,080	142,240	99,504
85*		598,240	288,960	260,320	182,304	343,680	160,160	144,320	100,992
86*		603,200	291,200	262,400	183,632	349,440	162,560	146,080	102,320
87*		608,640	293,920	264,640	185,280	355,840	165,600	148,800	104,144
88*		612,800	296,160	266,880	186,768	361,120	168,160	150,720	105,600
89*		618,400	298,880	268,800	188,256	366,880	170,880	154,080	107,776
90*		623,360	301,440	271,360	189,920	372,800	173,760	156,320	109,408
91*		628,480	303,680	272,960	191,216	378,400	176,640	158,880	111,248
92*		634,080	306,720	276,160	193,216	384,160	179,520	161,280	112,896
93*		638,880	308,480	278,080	194,528	390,240	182,080	163,680	114,560
94*		644,160	311,200	280,000	196,192	396,320	185,120	166,240	116,368
95*		649,600	313,920	282,720	197,824	402,080	186,080	168,160	117,664
96*		653,760	315,840	284,640	199,328	408,320	190,240	171,520	119,984
97*		658,880	318,720	287,520	201,136	413,280	192,480	172,960	121,152
98*		663,840	321,120	288,800	202,144	419,040	195,840	176,320	123,280
99*		669,440	323,520	291,040	203,792	424,960	198,080	177,920	124,624

Effective date: 15 July 2025

US\$1 = HK\$/MOP8

* For renewal only. Policy owner will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- AIA reserves the right to revise this premium table.
- This annual premium table does not include levy which is collected by the Insurance Authority.
- This annual premium table is for distribution in Hong Kong / Macau only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The above premium table applies to customers who apply for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 as a standalone policy or as an add-on plan.

Core Benefits + Optional Outpatient Benefits

Annual Premium Table (HK\$/MOP)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Region	Deductible (HK\$/MOP)	Worldwide				Worldwide (exclude the United States)			
		0	16,000	25,000	50,000	0	16,000	25,000	50,000
Attained Age									
0-4		86,720	48,960	43,840	30,736	58,240	28,640	26,240	18,352
5-18		85,120	43,360	39,360	27,600	56,320	26,080	23,040	16,192
19		88,160	46,400	41,920	29,264	58,080	29,280	26,880	18,832
20		90,080	47,680	42,560	29,744	59,200	29,920	27,200	18,976
21		92,320	49,600	44,160	30,912	60,160	31,520	28,640	20,000
22		96,320	52,000	46,880	32,896	61,440	32,320	29,120	20,320
23		100,000	54,240	48,800	34,208	63,200	34,400	30,560	21,344
24		104,640	57,760	52,000	36,368	64,640	35,040	31,360	21,984
25		104,960	58,400	52,640	36,704	65,120	34,560	31,520	22,032
26		110,720	61,280	54,880	38,624	67,200	35,840	32,320	22,672
27		115,840	63,840	57,440	40,352	69,280	37,280	32,800	23,120
28		120,000	66,240	60,000	41,984	70,880	38,080	34,560	24,096
29		123,200	68,320	61,280	42,912	72,800	39,360	35,840	24,896
30		125,120	68,960	61,920	43,248	73,920	39,520	36,000	25,040
31		128,480	70,560	63,520	44,528	75,680	40,160	36,800	25,712
32		128,960	71,040	64,160	45,040	78,400	40,640	36,960	25,856
33		130,560	71,200	64,320	45,168	79,200	42,720	37,920	26,656
34		132,320	72,800	65,600	45,952	81,440	43,040	39,040	27,296
35		134,080	74,880	67,040	47,088	82,720	43,680	39,520	27,776
36		135,200	75,040	67,520	47,392	83,360	44,800	40,000	28,256
37		136,160	76,320	68,960	48,336	85,280	46,240	41,280	29,024
38		139,200	77,920	70,400	49,296	87,040	46,720	42,080	29,360
39		142,560	80,000	72,000	50,432	88,320	47,520	42,880	29,872
40		146,880	82,080	74,400	52,160	90,880	48,640	43,840	30,624
41		151,680	85,600	77,120	53,776	94,240	51,200	45,920	32,224
42		157,600	88,640	80,160	56,176	98,240	53,440	48,000	33,680
43		162,560	91,680	81,760	57,424	104,160	56,480	51,200	35,920
44		169,280	96,000	86,720	60,624	110,080	59,520	53,600	37,664
45		176,800	99,520	89,600	62,720	115,520	62,400	56,960	39,888
46		183,200	105,120	93,760	65,728	119,520	65,600	59,200	41,344
47		191,040	107,360	97,440	68,128	123,680	68,320	60,960	42,768
48		198,880	114,720	102,560	71,808	129,120	70,720	63,840	44,656
49		207,520	118,240	106,400	74,528	134,240	74,240	67,200	46,912
50		217,120	123,840	111,680	78,176	138,720	76,160	68,640	48,048
51		228,320	130,240	117,280	82,016	144,320	79,680	71,360	49,936
52		240,960	137,920	124,640	87,424	151,040	83,680	75,040	52,656
53		255,520	147,520	133,120	93,168	158,240	88,000	79,040	55,200
54		270,880	155,840	140,320	98,112	166,400	92,640	84,000	58,880
55		285,760	164,960	149,120	104,352	175,360	97,280	87,680	61,264
56		300,800	173,280	156,640	109,616	185,600	103,200	92,640	64,944
57		316,480	183,840	165,760	115,840	196,640	110,240	99,040	69,232
58		335,200	194,080	174,720	122,384	207,680	116,000	104,320	73,200
59		358,400	208,000	187,520	131,152	220,800	123,680	111,680	78,176
60		383,200	221,760	199,680	139,936	236,320	132,000	119,040	83,264
61		408,960	238,080	213,600	149,696	253,920	141,760	127,360	89,184
62		435,520	251,360	227,200	158,928	275,360	154,080	138,880	96,992
63		462,560	268,160	241,280	168,976	300,000	168,800	152,000	106,272
64		490,080	284,000	255,680	179,008	328,000	183,040	164,640	115,040
65		537,120	311,200	280,800	196,336	368,960	205,280	184,960	129,584

Effective date: 15 July 2025

Please read together with the "Notes" section on the page overleaf.

Region	Deductible (HK\$/MOP)	Worldwide				Worldwide (exclude the United States)			
		0	16,000	25,000	50,000	0	16,000	25,000	50,000
66		567,520	328,320	295,840	207,088	397,600	222,240	200,000	139,968
67		599,520	344,480	310,400	217,184	423,360	236,160	212,320	148,768
68		634,400	363,040	326,880	228,768	451,200	252,320	227,200	158,992
69		665,920	381,280	342,400	239,840	474,080	265,280	238,880	167,136
70		690,560	394,880	356,000	249,088	498,240	278,080	250,400	175,344
71*		709,920	406,560	365,920	256,032	517,760	289,120	260,480	182,304
72*		727,520	416,480	374,560	262,304	531,360	297,760	267,840	187,440
73*		743,840	425,600	383,200	268,224	542,240	302,720	272,640	190,736
74*		765,600	436,160	391,840	274,400	554,880	309,920	278,880	195,184
75*		782,720	448,320	404,000	282,800	569,600	317,600	285,760	200,000
76*		803,200	459,840	413,920	289,568	586,560	326,880	294,400	205,968
77*		826,240	471,840	424,640	297,328	607,520	337,280	303,360	212,384
78*		854,720	493,920	444,480	311,200	621,120	347,360	312,320	218,688
79*		875,360	502,560	452,800	317,008	639,520	357,440	322,400	225,616
80*		901,440	517,440	466,400	326,272	658,560	367,840	331,680	232,080
81*		934,560	536,480	482,880	338,000	678,720	378,880	340,640	238,496
82*		967,200	556,000	500,000	349,872	698,400	391,360	352,000	246,256
83*		1,000,320	575,840	517,760	362,448	717,280	401,440	361,760	253,232
84*		1,034,080	594,240	534,400	374,048	737,120	412,160	370,560	259,328
85*		1,067,200	613,920	552,480	386,912	756,640	423,200	380,800	266,608
86*		1,100,640	632,480	569,760	398,816	776,640	433,920	389,920	273,072
87*		1,134,560	652,000	587,040	410,880	797,600	445,600	400,960	280,816
88*		1,167,360	671,200	604,640	423,104	816,960	456,960	410,880	287,744
89*		1,200,000	690,080	621,120	434,864	837,600	467,360	421,280	294,864
90*		1,232,800	709,920	638,880	447,248	857,280	479,200	431,200	301,776
91*		1,272,160	736,640	662,400	463,776	878,240	491,040	442,080	309,424
92*		1,310,400	760,000	684,160	478,832	898,720	502,720	452,320	316,688
93*		1,348,640	781,600	703,680	492,528	920,000	514,080	462,720	323,824
94*		1,386,880	803,840	723,520	506,592	940,320	525,920	472,960	331,088
95*		1,425,600	825,920	744,000	520,624	960,960	536,320	483,520	338,320
96*		1,468,320	851,360	766,720	536,672	982,880	548,800	494,400	346,096
97*		1,511,680	876,320	789,440	552,368	1,003,040	560,960	504,480	353,232
98*		1,554,560	901,120	810,880	567,584	1,024,480	572,960	515,360	360,608
99*		1,599,360	926,880	834,400	584,080	1,046,240	584,480	525,600	368,096

Effective date: 15 July 2025

US\$1 = HK\$/MOP8

* For renewal only. Policy owner will be advised of the renewal premium for the age of 100 and above before renewal.

Optional Dental Benefits**

Attained Age on Entry / Renewal	Premium (HK\$/MOP)
0-24	9,872
25-64	9,536
65	9,872

Effective date: 15 July 2025

** Dental Benefits only available to customers who choose Outpatient Benefits.

Notes:

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- Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The above premium table applies to customers who apply for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 as a standalone policy or as an add-on plan.



Important Notes from the Insurance Agent of The Bank of East Asia, Limited

- The Bank of East Asia, Limited ("BEA"), being registered with the Insurance Authority as a licensed insurance agency, act as an appointed licensed insurance agent for AIA International Limited (incorporated in Bermuda with Limited Liability) ("AIA"). This insurance plan is a product of AIA but not BEA.
- This insurance plan is underwritten by AIA and it is not a bank savings plan with free life insurance coverage. All premiums are paid for the insurance and related costs. The premium paid is not a placement of a savings deposit with the bank and hence is not protected by the Deposit Protection Scheme in Hong Kong.
- Add-on plan (if any) is an add-on coverage for this insurance plan with additional premium paid required. BEA does not distribute any add-on plan; therefore, you cannot apply the add-on plan through BEA. If needed, you can contact AIA Customer Service Centre for inquiry after the policy is issued by AIA. For the avoidance of doubt, Outpatient benefits / Dental benefits in CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 is one of the product feature that offer you an optional benefit choices in the form of add-on plan. However, you can only purchase these benefits by contacting AIA directly after the basic plan has been in force and fulfilling the required conditions.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.
- Premiums stated in Annual Premium Table are non-guaranteed and may increase with the increase of age. Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product.
- Claims under this insurance plan must be made by you to AIA directly. You can get the appropriate claim form by calling AIA Customer Service Hotline +852 2232 8968 in Hong Kong or visiting www.aia.com.hk or any AIA Customer Service Centre. For details, please refer to the policy contract provided by AIA.
- BEA's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.
- The information you disclosed in response to all AIA's questions must be true, complete and correct. Failure to disclose true, complete and correct information to AIA may render AIA unable to accept or process your application or the policy void.
- You are reminded to carefully review the relevant product materials provided to you and be advised to seek professional / independent advice when considered necessary.
- **For the benefits mentioned throughout the product brochure and Important Notes, please note that the policy owner is subject to the credit risk of AIA. If the policy owner discontinues and / or cancels this policy, he / she will not get back any of the premiums he / she has paid.**

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