



**MEDICAL
PROTECTION**

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

**Superior global protection
you can rely on**

AIA International Limited
(Incorporated in Bermuda with limited liability)



**HEALTHIER, LONGER,
BETTER LIVES**

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

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.



Lifetime guaranteed renewal

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.



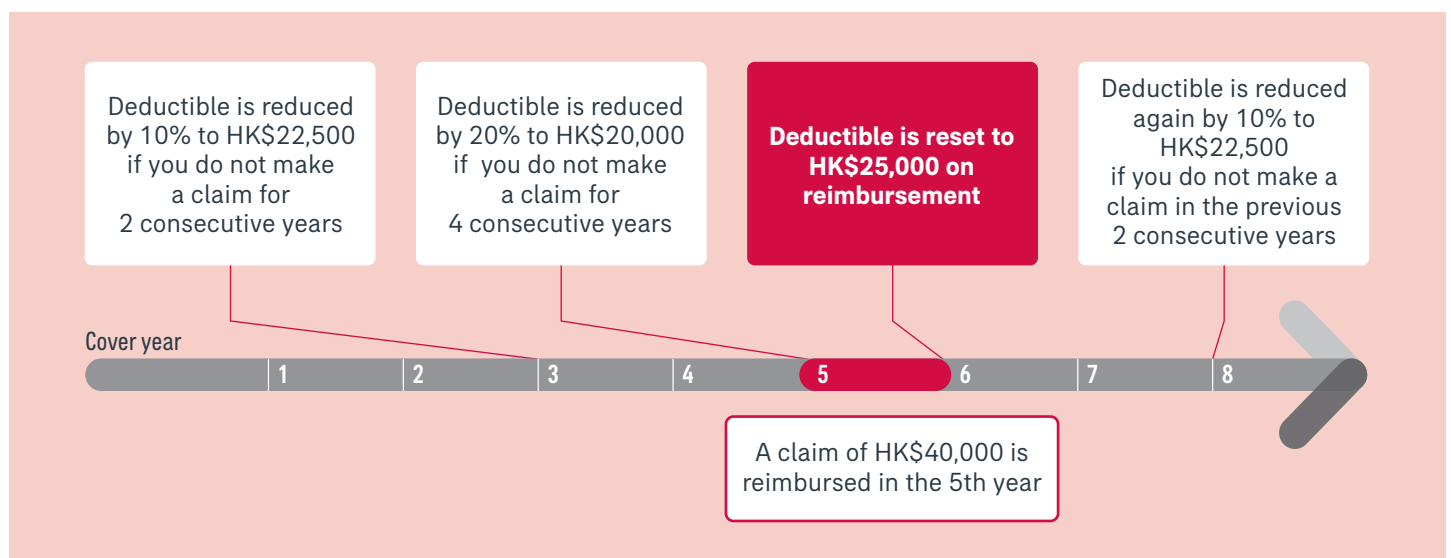
No-claim deductible discount up to 100%

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

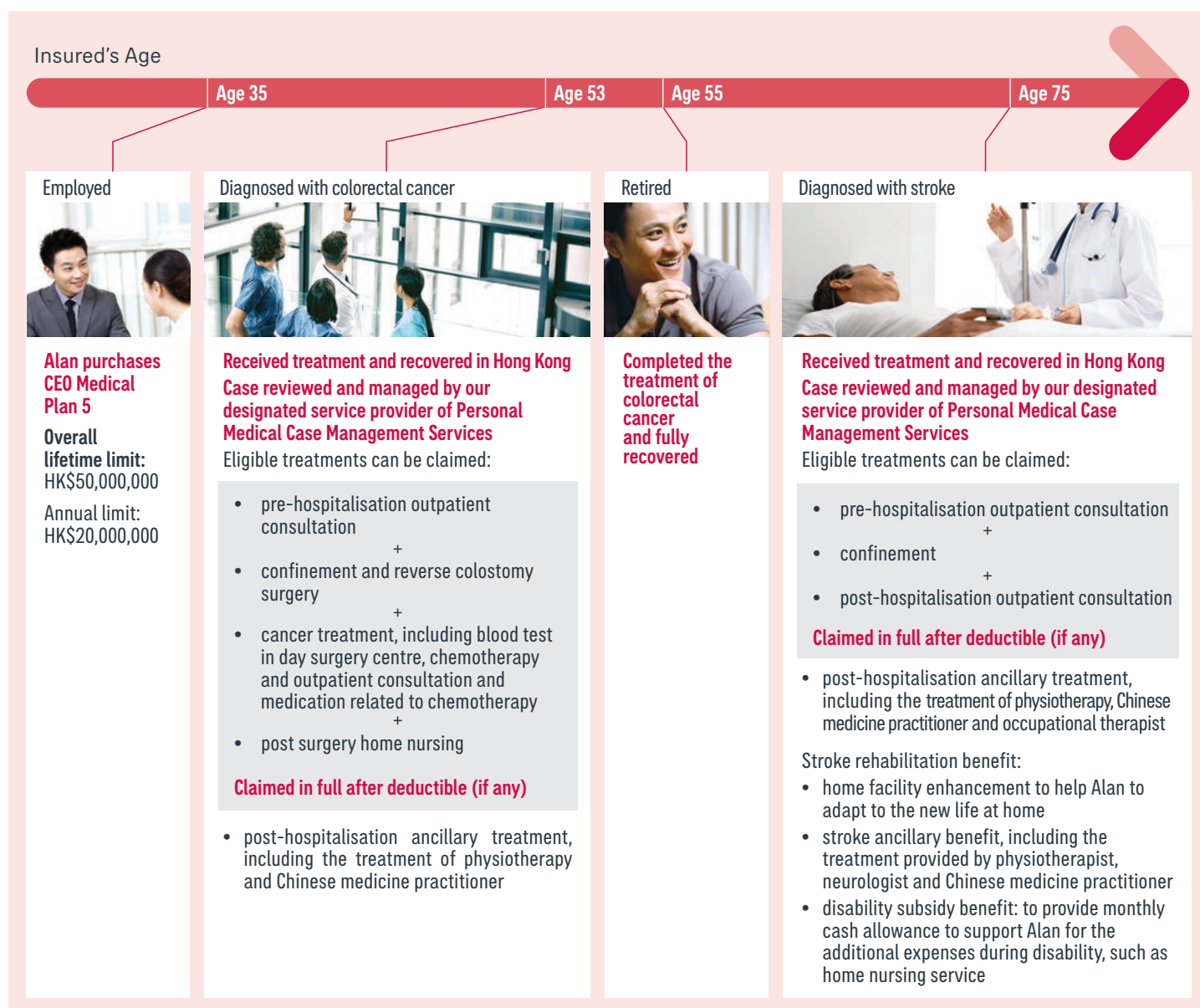


**Guaranteed
lifetime renewal**

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			
 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
		90 days per year	
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		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	50,000 per life	
	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	1,000 per visit 100,000 per life	
	i. Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon • for consultation and / or treatment		
	ii. Neurologist • for consultation, treatment and / or medicines prescribed	30 visits per year	
	iii. Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed		
	c. Disability subsidy benefit • 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

- 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

- 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.

- 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:

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

- 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



AIA Hong Kong and Macau

AIA_HK_MACAU



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	40,000	19,200	17,120	11,968	21,280	9,920	9,280	6,400
5-18	39,360	17,120	15,520	10,832	20,640	9,280	8,320	5,840
19	41,600	18,880	16,960	11,840	21,120	9,440	8,800	6,128
20	43,040	19,200	17,120	11,968	21,440	9,440	8,800	6,128
21	44,800	20,160	17,920	12,544	21,920	9,440	8,800	6,128
22	47,200	21,120	19,200	13,392	22,720	10,080	9,280	6,400
23	49,440	22,560	20,160	14,112	23,680	10,720	9,440	6,560
24	52,960	23,680	21,280	14,960	24,160	11,200	10,080	7,120
25	52,480	24,000	21,760	15,136	25,120	11,040	10,400	7,296
26	56,640	25,920	23,360	16,368	26,400	12,000	10,720	7,552
27	59,040	27,040	24,320	17,056	28,000	12,800	11,040	7,840
28	61,280	27,680	25,120	17,616	29,280	13,120	12,000	8,256
29	62,880	28,000	25,280	17,728	30,400	13,920	12,640	8,800
30	64,320	28,480	25,600	17,888	31,040	14,080	12,800	8,928
31	65,920	29,280	26,400	18,432	31,840	14,240	12,960	9,088
32	66,080	29,600	26,880	18,864	32,960	14,400	13,120	9,216
33	66,880	29,760	27,040	18,976	33,280	15,040	13,440	9,360
34	68,160	31,040	27,680	19,392	34,560	15,200	13,920	9,760
35	68,480	31,520	28,480	19,952	35,520	15,360	13,920	9,760
36	68,640	31,680	28,800	20,224	35,680	16,320	14,400	10,176
37	69,280	32,480	29,120	20,352	36,160	16,320	14,400	10,176
38	70,240	33,120	29,600	20,768	36,960	16,640	15,040	10,464
39	71,040	33,440	30,400	21,312	37,440	16,640	15,040	10,464
40	73,280	34,080	31,040	21,728	37,920	16,800	15,200	10,592
41	75,040	35,040	31,520	22,000	38,400	17,760	16,000	11,264
42	77,120	36,320	32,960	23,120	39,040	18,400	16,320	11,424
43	79,360	37,440	33,440	23,520	40,800	18,880	17,120	11,984
44	81,920	39,040	35,520	24,752	43,360	19,680	17,760	12,512
45	84,640	40,160	36,160	25,312	45,760	20,480	18,720	13,072
46	87,040	41,600	37,120	25,984	48,160	21,920	19,680	13,760
47	89,600	42,400	38,400	26,832	49,760	23,200	20,640	14,576
48	92,480	44,640	40,160	28,080	51,680	24,000	21,760	15,136
49	96,000	45,600	41,120	28,752	53,760	24,960	22,400	15,680
50	100,160	47,520	42,560	29,840	54,880	25,280	22,880	15,952
51	104,640	49,920	45,120	31,488	56,640	26,560	23,520	16,512
52	108,160	52,000	47,040	33,008	59,200	27,040	24,320	17,056
53	113,120	54,720	49,440	34,512	61,280	28,800	25,920	18,016
54	117,920	56,640	51,200	35,760	64,320	29,760	27,040	18,976
55	123,040	59,200	53,600	37,552	66,880	31,040	27,680	19,392
56	127,680	61,280	55,680	38,928	70,560	32,640	29,280	20,496
57	133,280	64,800	58,720	40,976	75,200	35,040	31,520	22,000
58	139,520	67,680	60,960	42,640	79,200	36,960	33,280	23,360
59	148,800	70,240	63,520	44,432	84,320	40,000	36,000	25,168
60	160,480	73,280	65,920	46,224	89,760	42,080	37,920	26,544
61	174,560	80,800	72,480	50,768	97,280	45,440	40,800	28,608
62	189,760	88,960	80,640	56,400	105,760	49,760	44,800	31,216
63	206,400	102,080	92,000	64,384	116,640	54,880	49,600	34,672
64	223,520	106,880	96,000	67,248	130,720	60,960	54,880	38,368
65	250,400	115,360	104,160	72,816	149,120	68,800	62,400	43,744

Effective date: 15 July 2024

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

Region	Worldwide				Worldwide (exclude the United States)				
Attained Age	Deductible (HK\$/MOP)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
66		272,000	127,360	114,720	80,208	161,920	75,520	68,160	47,728
67		291,680	138,880	124,960	87,488	164,320	76,640	68,640	48,160
68		303,040	147,840	133,120	93,184	168,320	78,720	70,880	49,568
69		309,120	152,000	136,480	95,600	173,600	81,440	73,120	51,168
70		313,920	154,240	138,880	97,152	178,720	84,160	75,680	52,992
71*		326,880	159,520	143,360	100,320	193,920	91,040	81,760	57,280
72*		339,360	165,120	148,640	104,032	200,320	94,560	84,960	59,424
73*		352,480	169,760	152,960	106,992	207,040	96,960	87,200	60,992
74*		368,960	176,640	158,720	111,152	211,040	99,520	89,760	62,832
75*		377,440	183,840	165,920	116,128	215,360	102,080	91,520	64,128
76*		394,400	190,400	171,200	119,824	228,640	107,520	96,800	67,696
77*		413,440	198,880	178,880	125,248	244,480	114,880	103,360	72,384
78*		435,680	214,880	193,760	135,648	251,040	117,280	105,440	73,824
79*		449,440	217,920	196,480	137,488	259,040	123,680	111,680	78,224
80*		462,080	228,640	205,920	144,064	263,360	126,400	114,240	79,952
81*		479,840	236,320	212,640	148,896	276,480	128,800	115,840	81,072
82*		495,200	239,520	215,360	150,736	281,440	131,520	118,400	82,768
83*		502,240	243,200	218,560	153,024	286,080	133,440	120,000	84,064
84*		508,640	245,600	220,800	154,592	291,360	136,320	122,560	85,776
85*		515,680	249,120	224,480	157,152	296,320	138,080	124,480	87,056
86*		520,000	251,040	226,240	158,304	301,280	140,160	125,920	88,208
87*		524,640	253,440	228,160	159,728	306,720	142,720	128,320	89,776
88*		528,320	255,360	230,080	161,008	311,360	144,960	129,920	91,040
89*		533,120	257,600	231,680	162,288	316,320	147,360	132,800	92,912
90*		537,440	259,840	233,920	163,728	321,440	149,760	134,720	94,320
91*		541,760	261,760	235,360	164,848	326,240	152,320	136,960	95,904
92*		546,560	264,480	238,080	166,560	331,200	154,720	139,040	97,328
93*		550,720	265,920	239,680	167,696	336,480	156,960	141,120	98,752
94*		555,360	268,320	241,440	169,136	341,600	159,520	143,360	100,320
95*		560,000	270,560	243,680	170,544	346,560	160,480	144,960	101,440
96*		563,520	272,320	245,440	171,840	352,000	164,000	147,840	103,440
97*		568,000	274,720	247,840	173,392	356,320	165,920	149,120	104,448
98*		572,320	276,800	248,960	174,256	361,280	168,800	152,000	106,272
99*		577,120	278,880	250,880	175,680	366,400	170,720	153,440	107,440

Effective date: 15 July 2024

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		Worldwide				Worldwide (exclude the United States)			
Attained Age	Deductible (HK\$/MOP)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
0-4		74,720	42,240	37,760	26,496	50,240	24,640	22,720	15,824
5-18		73,440	37,440	33,920	23,792	48,480	22,560	19,840	13,968
19		76,000	40,000	36,160	25,232	50,080	25,280	23,200	16,240
20		77,600	41,120	36,640	25,632	51,040	25,920	23,360	16,368
21		79,520	42,720	38,080	26,656	51,840	27,200	24,640	17,248
22		83,040	44,800	40,480	28,352	52,960	27,840	25,120	17,520
23		86,240	46,720	42,080	29,488	54,400	29,600	26,400	18,400
24		90,240	49,760	44,800	31,344	55,680	30,240	27,040	18,960
25		90,560	50,400	45,280	31,648	56,160	29,760	27,200	18,992
26		95,360	52,800	47,360	33,296	57,920	30,880	27,840	19,536
27		99,840	55,040	49,600	34,784	59,680	32,160	28,320	19,936
28		103,520	57,120	51,680	36,192	61,120	32,800	29,760	20,768
29		106,240	58,880	52,800	36,992	62,880	33,920	30,880	21,456
30		107,840	59,520	53,280	37,280	63,680	34,080	31,040	21,584
31		110,720	60,800	54,880	38,384	65,280	34,720	31,680	22,160
32		111,200	61,120	55,360	38,816	67,520	35,040	31,840	22,288
33		112,480	61,280	55,520	38,928	68,320	36,800	32,800	22,976
34		114,080	62,720	56,480	39,616	70,080	37,120	33,600	23,520
35		115,680	64,480	57,920	40,592	71,200	37,760	34,080	23,936
36		116,480	64,640	58,240	40,864	71,840	38,720	34,560	24,352
37		117,440	65,920	59,520	41,664	73,600	39,840	35,680	25,024
38		120,000	67,200	60,640	42,496	75,040	40,160	36,320	25,312
39		122,880	68,960	62,080	43,472	76,160	40,960	36,960	25,744
40		126,720	70,720	64,160	44,976	78,400	41,920	37,760	26,400
41		130,720	73,760	66,400	46,352	81,280	44,160	39,520	27,776
42		135,840	76,480	69,120	48,432	84,640	46,080	41,440	29,040
43		140,160	79,040	70,560	49,504	89,760	48,640	44,160	30,960
44		145,920	82,720	74,720	52,256	94,880	51,200	46,240	32,464
45		152,320	85,760	77,280	54,064	99,520	53,920	49,120	34,384
46		157,920	90,560	80,800	56,656	103,040	56,480	51,040	35,632
47		164,640	92,640	84,000	58,736	106,560	58,880	52,480	36,864
48		171,520	98,880	88,480	61,904	111,200	60,960	55,040	38,496
49		178,880	101,920	91,680	64,240	115,680	64,000	57,920	40,432
50		187,200	106,720	96,160	67,392	119,520	65,760	59,200	41,408
51		196,800	112,320	101,120	70,704	124,320	68,640	61,440	43,056
52		207,680	118,880	107,520	75,360	130,240	72,160	64,800	45,392
53		220,320	127,200	114,880	80,320	136,480	75,840	68,160	47,584
54		233,440	134,240	120,960	84,576	143,520	79,840	72,480	50,752
55		246,400	142,240	128,480	89,952	151,200	83,840	75,520	52,816
56		259,200	149,440	135,040	94,496	160,000	88,960	79,840	55,984
57		272,800	158,400	142,880	99,856	169,600	95,040	85,280	59,680
58		288,960	167,200	150,560	105,504	179,040	100,000	89,920	63,104
59		308,960	179,360	161,600	113,072	190,400	106,560	96,320	67,392
60		330,400	191,200	172,160	120,640	203,680	113,760	102,560	71,792
61		352,480	205,280	184,160	129,040	218,880	122,240	109,760	76,880
62		375,360	216,640	195,840	137,008	237,280	132,800	119,680	83,616
63		398,880	231,200	208,000	145,664	258,560	145,440	131,040	91,616
64		422,400	244,800	220,480	154,320	282,720	157,760	141,920	99,168
65		463,040	268,320	242,080	169,264	318,080	176,960	159,520	111,712

Effective date: 15 July 2024

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

Region		Worldwide				Worldwide (exclude the United States)			
Attained Age	Deductible (HK\$/MOP)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
66		489,280	283,040	255,040	178,528	342,720	191,520	172,480	120,672
67		516,800	296,960	267,520	187,232	364,960	203,520	183,040	128,240
68		546,880	312,960	281,760	197,216	388,960	217,440	195,840	137,056
69		574,080	328,640	295,200	206,752	408,640	228,800	205,920	144,080
70		595,360	340,480	306,880	214,720	429,440	239,680	215,840	151,152
71*		612,000	350,400	315,520	220,720	446,400	249,280	224,480	157,152
72*		627,200	359,040	322,880	226,128	458,080	256,640	230,880	161,584
73*		641,280	366,880	330,400	231,232	467,520	260,960	235,040	164,432
74*		660,000	376,000	337,760	236,544	478,400	267,040	240,320	168,272
75*		674,880	386,400	348,320	243,792	491,040	273,760	246,240	172,416
76*		692,480	396,480	356,800	249,632	505,600	281,760	253,760	177,552
77*		712,320	406,720	366,080	256,320	523,840	290,720	261,600	183,088
78*		736,800	425,760	383,200	268,288	535,520	299,520	269,280	188,528
79*		754,720	433,280	390,400	273,280	551,360	308,160	277,920	194,496
80*		777,120	446,080	402,080	281,264	567,840	317,120	285,920	200,064
81*		805,600	462,560	416,160	291,376	585,120	326,560	293,600	205,600
82*		833,760	479,200	431,040	301,616	602,080	337,280	303,520	212,288
83*		862,400	496,480	446,240	312,464	618,400	346,080	311,840	218,304
84*		891,360	512,160	460,640	322,448	635,520	355,360	319,360	223,552
85*		920,000	529,280	476,320	333,536	652,320	364,800	328,320	229,824
86*		948,800	545,280	491,200	343,808	669,600	374,080	336,160	235,408
87*		978,080	562,080	506,080	354,208	687,520	384,160	345,760	242,080
88*		1,006,400	578,720	521,280	364,752	704,320	393,920	354,240	248,064
89*		1,034,560	594,880	535,360	374,880	722,080	402,880	363,200	254,192
90*		1,062,880	612,000	550,720	385,568	739,040	413,120	371,680	260,160
91*		1,096,640	635,040	571,040	399,808	757,120	423,360	381,120	266,752
92*		1,129,600	655,200	589,760	412,784	774,720	433,280	389,920	273,008
93*		1,162,560	673,760	606,560	424,592	793,120	443,200	398,880	279,152
94*		1,195,680	692,960	623,840	436,720	810,560	453,280	407,840	285,424
95*		1,228,960	712,000	641,280	448,816	828,320	462,400	416,800	291,664
96*		1,265,760	733,920	660,960	462,656	847,360	473,120	426,240	298,368
97*		1,303,200	755,360	680,480	476,176	864,800	483,520	434,880	304,512
98*		1,340,160	776,800	699,040	489,296	883,200	493,920	444,320	310,864
99*		1,378,720	799,040	719,360	503,520	901,920	503,840	453,120	317,328

Effective date: 15 July 2024

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	8,512
25-64	8,224
65	8,512

Effective date: 15 July 2024

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

Notes:

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- 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.



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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