



**MEDICAL  
PROTECTION**

# **CEO PEARL MEDICAL PLAN 5 (CEOP5) / CEO PEARL MEDICAL PLAN (WORLDWIDE) 5 (CEOPW5)**

**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 Pearl Medical Plan 5 / CEO Pearl 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"> <li>CEO Pearl Medical Plan (Worldwide) 5</li> <li>CEO Pearl Medical Plan 5</li> </ul>	Worldwide excluding the United States	
Room Type	Standard private room	
Core Benefits	<ul style="list-style-type: none"> <li>worldwide cover for hospital stay</li> <li>time-saving and convenient day surgeries</li> <li>high quality specialist network</li> <li>broad post-hospitalisation care</li> <li>extended caring protection for your specific needs, including cancer treatment, dialysis treatment, stroke rehabilitation benefits and pregnancy complications benefit</li> <li>global emergency treatment and worldwide emergency assistance services</li> </ul>	

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



## Lifetime medical protection

**CEO Pearl Medical Plan 5 / CEO Pearl 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 Pearl Medical Plan 5 / CEO Pearl 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.



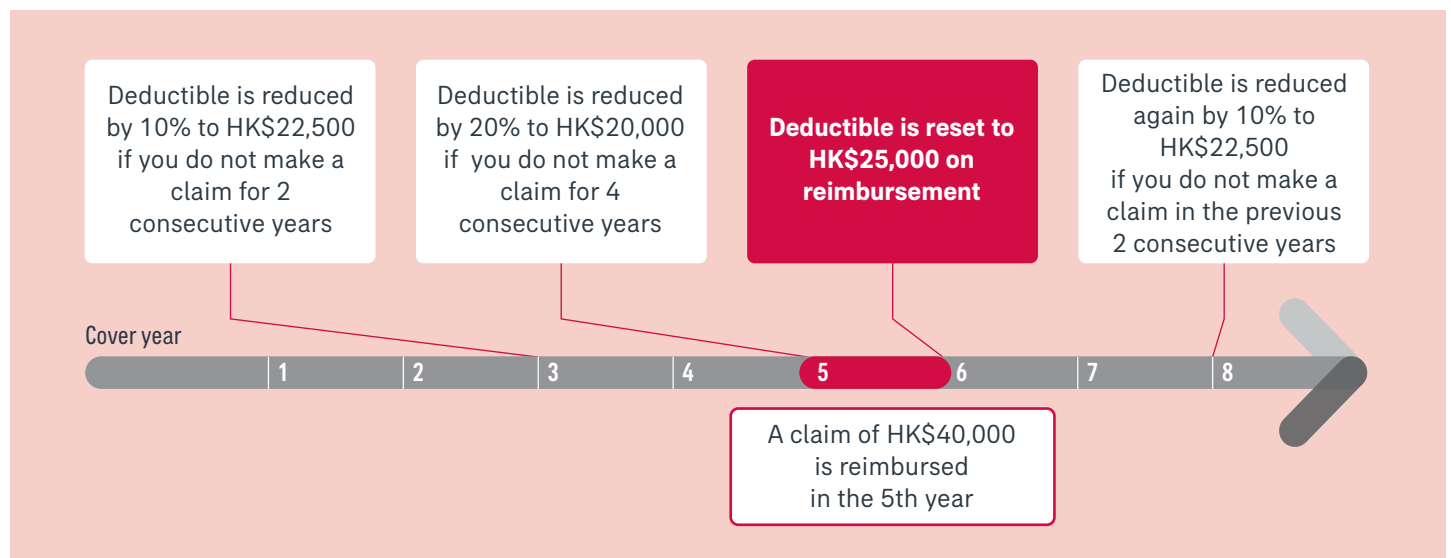
## No-claim deductible discount up to 100%

If no claim is made for two consecutive cover years, our **CEO Pearl Medical Plan 5 / CEO Pearl 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.



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### 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:

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

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

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 Pearl Medical Plan 5 / CEO Pearl 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

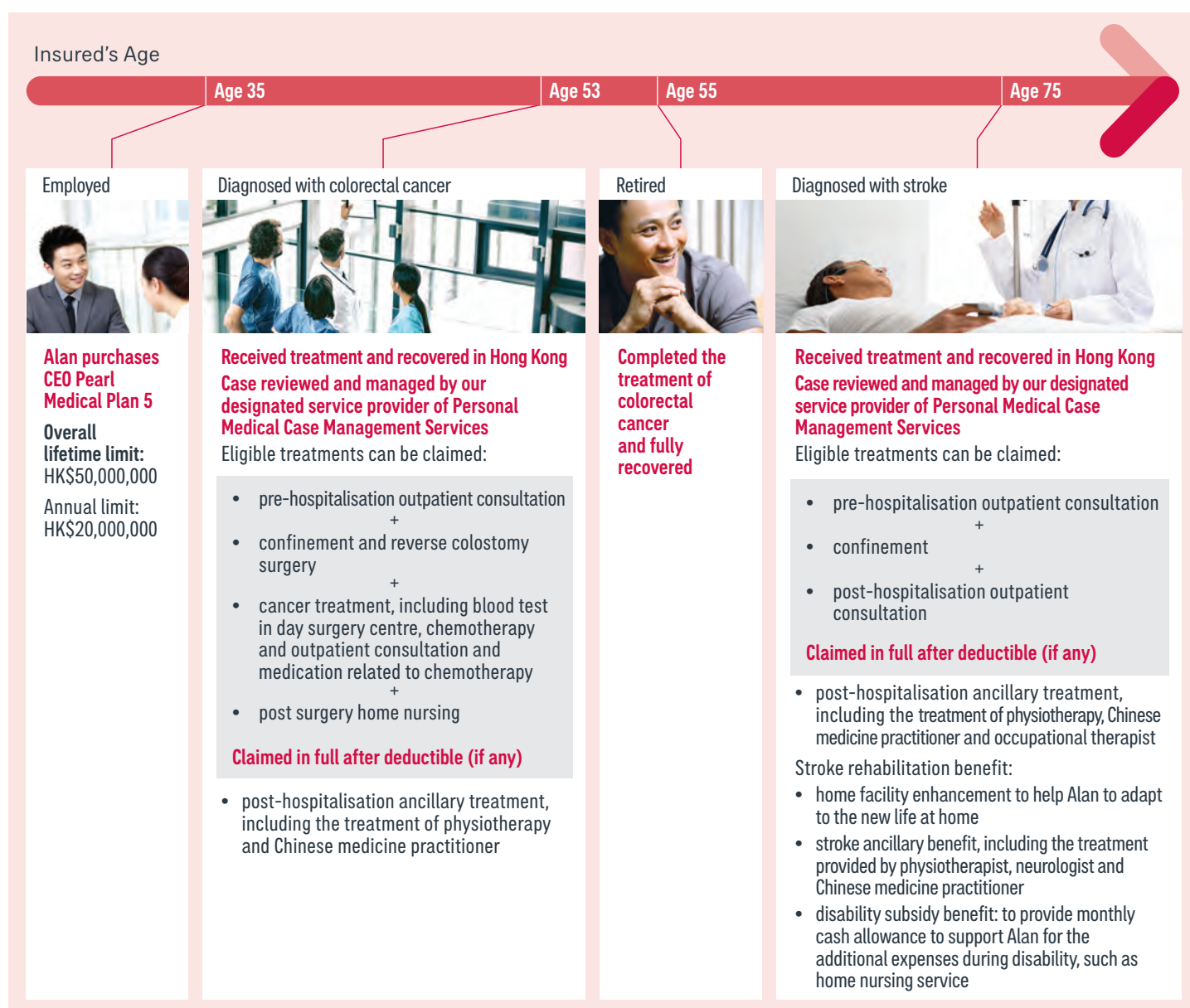


**Guaranteed  
lifetime renewal**

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 Pearl 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 Pearl Medical Plan 5 / CEO Pearl Medical Plan (Worldwide) 5

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28 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\$
<b>Overall Lifetime Limit</b> Applies to items 1 to 28	50,000,000	6,250,000
<b>Annual Limit</b> Applies to items 1 to 28	20,000,000	2,500,000
<b>Geographical Cover</b> <ul style="list-style-type: none"> <li>CEO Pearl Medical Plan (Worldwide) 5</li> <li>CEO Pearl Medical Plan 5 <ul style="list-style-type: none"> <li>for all cover</li> <li>for emergency treatment</li> </ul> </li> </ul>	Worldwide  Worldwide excluding the United States Worldwide	
<b>Room Type</b>	Standard private room	
<b>Annual Deductible Choices</b> Applies to items 1 to 28 (except items 8, 9, 13 and 25c)	0 / 16,000 / 25,000 / 50,000	0 / 2,000 / 3,125 / 6,250

## Core benefits

A. Confinement Benefits	Maximum Benefit	
	HK\$	US\$
<b>1 Hospital daily room and board benefit</b>	Fully covered	
<b>2 Physician's visit</b>		
 <b>3 Specialist's fee</b>		
<b>4 Miscellaneous hospital expenses benefit</b>		
 <b>5 Intensive care benefit</b>	Fully covered 30 days per year	
 <b>6 Private nurse's fee</b> Nursing service after surgery or discharge from Intensive Care Unit	Fully covered	
<b>7 Hospital companion bed benefit</b> Expenses for one companion bed during the insured's hospital stay	Fully covered	
<b>8 Hospital cash benefit</b> For stay in a government hospital or in a hospital without charge	800 per day	100 per day
	90 days per year	
<b>9 Lower room class cash benefit</b> 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 Pearl Medical Plan 5 / CEO Pearl Medical Plan (Worldwide) 5 (continued)

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28 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\$
<b>10 Surgery benefit</b> Including surgeon's fee, anaesthetist's fee and operating theatre fee <b>a. All surgeries</b> Including organ transplantation surgical cost for insured as a receiver <b>b. Surgery of the donor</b> For organ transplantation of heart, kidney, liver, lung or bone marrow	Fully covered	
	30% of the total transplantation cost of both donor and receiver	
<b>11 Day surgery benefit</b> Including surgeon's fee, anaesthetist's fee, operating theatre fee and room charge	Fully covered	
<b>12 Medical appliances benefit</b> <b>a. Specified items</b> 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>b. Other items</b> Prosthetic device other than specified in item 12a <b>c. Reconstructive devices or materials</b> External, prosthetic or reconstructive devices / materials implanted during reconstructive surgery	Fully covered	
	96,000 each item per life	12,000 each item per life
<b>13 Day surgery cash benefit</b> 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		
<b>14 Post-hospitalisation / day surgery outpatient consultation</b> 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	
 <b>15 Post surgery home nursing benefit</b> Nursing services within 28 weeks after discharge from hospital (after surgery / admission to Intensive Care Unit)	Fully covered 28 weeks per year	
 <b>16 Rehabilitation benefit</b> For stay and treatment in rehabilitation centre	80,000 per year	10,000 per year
	60 days per year	
 <b>17 Hospice care benefit</b> For stay in hospice with care and nursing service	80,000 per life	10,000 per life



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


Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28 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\$
<b>18 Post-hospitalisation / day surgery ancillary benefit</b> Rehabilitation treatment within 90 days after discharge from hospital / the day procedure		30,000 per confinement / day surgery	3,750 per confinement / day surgery
 <b>a. Chiropractor / physiotherapist / speech therapist / occupational therapist</b> For consultation and / or treatment		1 visit per day	
<b>b. Chinese medicine practitioner</b> For consultation with treatment and medicines prescribed		1,000 per visit	125 per visit
		600 per visit 15 visits per confinement / day procedure	75 per visit 15 visits per confinement / day procedure
D. Extended Benefits			
<b>19 Pre-hospitalisation / day surgery outpatient consultation</b> 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	
 <b>20 Cancer treatment benefit</b> 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			
 <b>21 Dialysis benefit</b> For both on an inpatient or outpatient basis			
<b>22 HIV / AIDS treatment benefit</b>		800,000 per life	100,000 per life
 <b>23 Mental or nervous disorder benefit</b> 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	
<b>24 Reconstructive surgery benefit</b> 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
 <b>25 Stroke rehabilitation benefit</b> After discharge from hospital		50,000 per life	
<b>a. Home facility enhancement benefit</b> 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>b. Stroke ancillary benefit</b>		1,000 per visit 100,000 per life	125 per visit 12,500 per life
 <b>i. Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon</b> • for consultation and / or treatment		30 visits per year	
<b>ii. Neurologist</b> • for consultation, treatment and / or medicines prescribed			
<b>iii. Chinese medicine practitioner</b> • for consultation, treatment and / or medicines prescribed			
<b>c. Disability subsidy benefit</b> • For disability continued for 6 months		5,000 per month	625 per month
		24 months per life	
<b>26 Pregnancy complications benefit</b>		Fully covered	

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

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28 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\$
<b>27 Emergency outpatient treatment benefit</b> Caused by covered accident	Fully covered	
<b>28 Emergency dental benefit</b> Caused by covered accident		
<b>29 Worldwide emergency assistance services</b> <b>a. Emergency medical evacuation</b> <b>b. Repatriation of remains</b> <b>c. Compassionate visit by one immediate family member</b> For staying in hospital more than 5 consecutive days <b>d. Return of children under the age of 18</b> For staying in hospital more than 5 consecutive days <b>e. 24-hour worldwide telephone enquiring services</b>	5,000,000 per life	625,000 per life
	Included	
F. Death Benefit		
<b>30 Compassionate death benefit</b> Payable to the beneficiary if the insured passes away	80,000	10,000

## 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, corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body check-up, 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
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](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://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](http://www.aia.com.hk).

### Warning Statement and Cancellation Right

**CEO Pearl Medical Plan 5 / CEO Pearl 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](http://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)			
Attained Age	Deductible (HK\$/MOP)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
0-4		44,000	20,640	18,880	13,104	23,200	11,200	10,080	7,120
5-18		43,040	18,880	16,960	11,840	21,920	10,080	9,280	6,400
19		45,440	20,320	18,400	12,960	23,200	10,880	9,600	6,704
20		47,520	21,120	19,200	13,392	23,680	10,880	9,600	6,704
21		48,960	21,920	19,520	13,664	24,000	11,040	9,920	6,992
22		51,680	23,520	21,120	14,832	24,960	11,200	10,080	7,120
23		54,240	24,960	22,560	15,680	26,080	11,520	10,720	7,552
24		57,920	26,080	23,520	16,384	27,360	12,320	11,040	7,824
25		58,240	26,400	23,520	16,512	27,520	12,640	11,040	7,840
26		62,720	28,480	25,600	17,888	28,800	13,120	12,000	8,256
27		64,800	29,600	26,880	18,864	31,520	14,080	12,800	8,928
28		67,680	30,880	27,520	19,264	32,480	14,240	12,960	9,088
29		69,280	31,040	27,680	19,392	32,960	15,040	13,440	9,360
30		70,240	31,360	28,000	19,536	33,760	15,200	13,920	9,760
31		73,120	32,640	29,280	20,496	35,040	15,360	13,920	9,760
32		73,280	33,120	29,600	20,768	35,680	16,000	14,240	10,048
33		73,440	33,440	30,400	21,312	37,440	16,320	14,400	10,176
34		74,720	34,080	31,040	21,728	38,080	16,800	15,200	10,592
35		75,200	34,880	31,360	21,872	38,720	17,280	15,840	11,136
36		75,360	35,040	31,520	22,000	39,040	17,760	16,000	11,264
37		75,520	35,680	31,840	22,288	40,000	17,760	16,000	11,264
38		77,760	36,160	32,640	22,832	40,320	18,560	16,640	11,552
39		79,040	36,320	32,960	23,120	40,480	18,720	16,800	11,696
40		80,800	37,920	33,760	23,648	41,760	18,880	17,120	11,984
41		82,880	38,880	35,040	24,496	42,560	19,360	17,280	12,096
42		84,640	40,160	36,160	25,312	43,360	20,000	18,240	12,656
43		87,200	41,120	36,960	25,856	45,440	20,480	18,720	13,072
44		89,760	42,560	38,720	27,088	48,000	21,760	19,360	13,616
45		93,600	44,640	40,160	28,080	49,920	23,200	20,640	14,576
46		96,000	45,440	40,800	28,608	53,600	24,640	22,240	15,536
47		98,880	47,040	42,240	29,568	54,720	25,280	22,880	15,952
48		102,080	48,960	43,680	30,672	56,640	26,400	23,520	16,512
49		105,760	50,080	45,440	31,776	59,040	27,040	24,320	17,056
50		110,560	52,480	47,200	33,152	60,960	27,680	25,120	17,616
51		115,200	54,880	49,600	34,672	62,400	29,440	26,560	18,576
52		119,200	56,960	51,680	36,160	64,800	29,760	27,040	18,976
53		124,480	60,000	53,760	37,680	67,680	31,360	28,000	19,536
54		129,760	62,720	56,320	39,488	70,560	32,640	29,280	20,496
55		134,560	65,120	58,720	40,976	73,440	34,880	31,360	21,872
56		140,160	68,160	60,960	42,640	77,760	36,160	32,640	22,832
57		146,720	71,040	64,160	44,848	82,560	38,880	35,040	24,496
58		153,760	73,440	66,080	46,368	87,680	40,800	36,640	25,744
59		163,840	76,800	68,960	48,272	92,480	43,360	38,880	27,232
60		176,480	81,280	73,120	51,152	98,720	45,920	41,600	29,040
61		192,000	88,160	79,360	55,568	106,240	49,920	45,120	31,488
62		209,120	98,560	88,480	61,904	116,000	54,560	48,960	34,256
63		227,840	112,320	101,120	70,704	128,640	60,480	54,560	38,096
64		246,080	117,440	105,760	74,000	143,680	66,560	60,320	42,224
65		274,880	126,880	114,400	80,080	164,160	75,840	68,320	47,872

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		298,880	139,840	125,760	88,048	177,600	83,680	75,200	52,592
67		320,960	152,960	137,920	96,448	181,120	84,640	75,840	53,152
68		334,080	162,880	146,720	102,736	185,120	86,560	77,920	54,576
69		340,160	166,560	149,920	105,024	190,880	89,440	80,480	56,272
70		345,440	169,760	152,960	106,992	196,640	92,000	82,720	58,000
71*		359,520	175,360	157,920	110,432	212,640	99,520	89,760	62,832
72*		373,280	181,760	163,520	114,576	220,640	103,040	92,800	65,120
73*		388,160	186,240	168,000	117,568	227,680	106,880	96,320	67,536
74*		405,760	194,720	175,520	122,816	231,840	109,920	99,040	69,248
75*		415,520	202,400	182,240	127,536	236,320	112,320	101,120	70,832
76*		433,120	209,600	188,480	131,936	251,040	118,400	106,400	74,528
77*		455,200	218,560	196,800	137,776	268,320	126,080	114,080	79,776
78*		479,360	236,160	212,160	148,464	276,800	129,120	116,000	81,200
79*		494,720	239,680	215,680	150,880	285,280	136,480	123,040	86,064
80*		508,480	251,360	226,560	158,576	290,080	139,040	125,120	87,632
81*		528,000	260,160	234,080	163,856	303,680	141,760	127,520	89,200
82*		544,640	263,360	236,960	165,840	309,280	144,640	129,760	90,896
83*		552,320	267,200	240,160	168,128	315,040	147,040	132,160	92,480
84*		560,000	270,560	243,680	170,544	320,640	149,440	134,560	94,192
85*		567,040	274,400	246,880	172,816	326,080	152,000	136,480	95,600
86*		572,000	276,480	248,640	174,112	331,200	154,720	139,040	97,328
87*		576,960	278,880	250,880	175,680	336,800	157,440	141,760	99,168
88*		581,600	281,440	253,280	177,232	342,400	159,680	143,520	100,448
89*		586,240	283,840	255,360	178,800	347,840	162,240	146,080	102,304
90*		590,880	286,080	257,600	180,224	352,960	164,960	148,480	103,856
91*		596,000	288,160	259,680	181,664	358,880	167,520	150,560	105,440
92*		600,800	291,040	261,280	182,944	365,280	169,920	153,120	107,152
93*		605,760	292,640	263,520	184,368	370,240	172,800	155,520	108,864
94*		610,240	295,040	265,280	185,808	375,680	175,360	157,920	110,432
95*		615,360	297,600	267,840	187,520	380,960	177,600	159,840	111,984
96*		620,320	299,680	269,920	188,944	387,040	180,800	162,560	113,696
97*		624,800	302,400	272,160	190,512	392,480	182,400	164,000	114,848
98*		629,440	304,480	274,240	191,936	397,920	185,920	167,040	116,992
99*		634,400	307,200	276,800	193,632	403,360	187,360	168,800	118,112

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 Pearl Medical Plan 5 / CEO Pearl 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.
- 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](http://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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Issued by The Bank of East Asia, Limited 東亞銀行有限公司

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