

LIFE INSURANCE – MEDICAL PROTECTION  
CEO PEARL MEDICAL PLAN 5 (CEOP5) /  
CEO PEARL MEDICAL PLAN (WORLDWIDE) 5 (CEOPW5)

# SUPERIOR GLOBAL PROTECTION YOU CAN RELY ON

CEO Pearl Medical Plan 5 /  
CEO Pearl Medical Plan (Worldwide) 5  
provides prime protection to let you enjoy your  
lifestyle wherever you are in the world.



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

<b>Product Nature</b>	<b>Medical protection insurance plan (Reimbursement)</b>	
<b>Plan Type</b>	Basic plan and add-on plan	
<b>Insured's Age at Application</b>	15 days to age 70	
<b>Premium Payment Mode</b>	Basic plan: annually / semi-annually / quarterly / monthly Add-on plan: follow the corresponding basic plan	
	<b>HK\$</b>	<b>US\$</b>
<b>Overall Lifetime Limit</b>	50,000,000	6,250,000
<b>Annual Limit</b>	20,000,000	2,500,000
<b>Annual Deductible Choices</b>	0 / 16,000 / 25,000 / 50,000	0 / 2,000 / 3,125 / 6,250
<b>Geographical Cover</b>	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	
<b>Room Type</b>	Standard private room	
<b>Core Benefits</b>	<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).

"AIA", "the Company", "We", "our" or "us" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).



## 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.



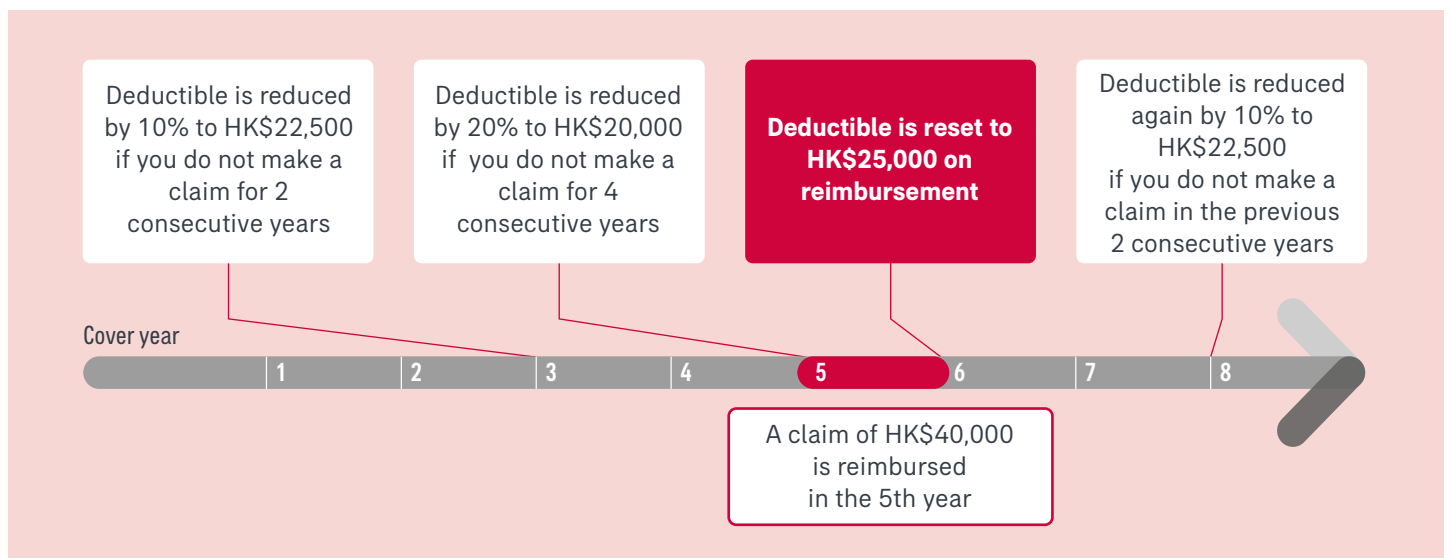
## No-claim deductible discount up to 100%

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 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

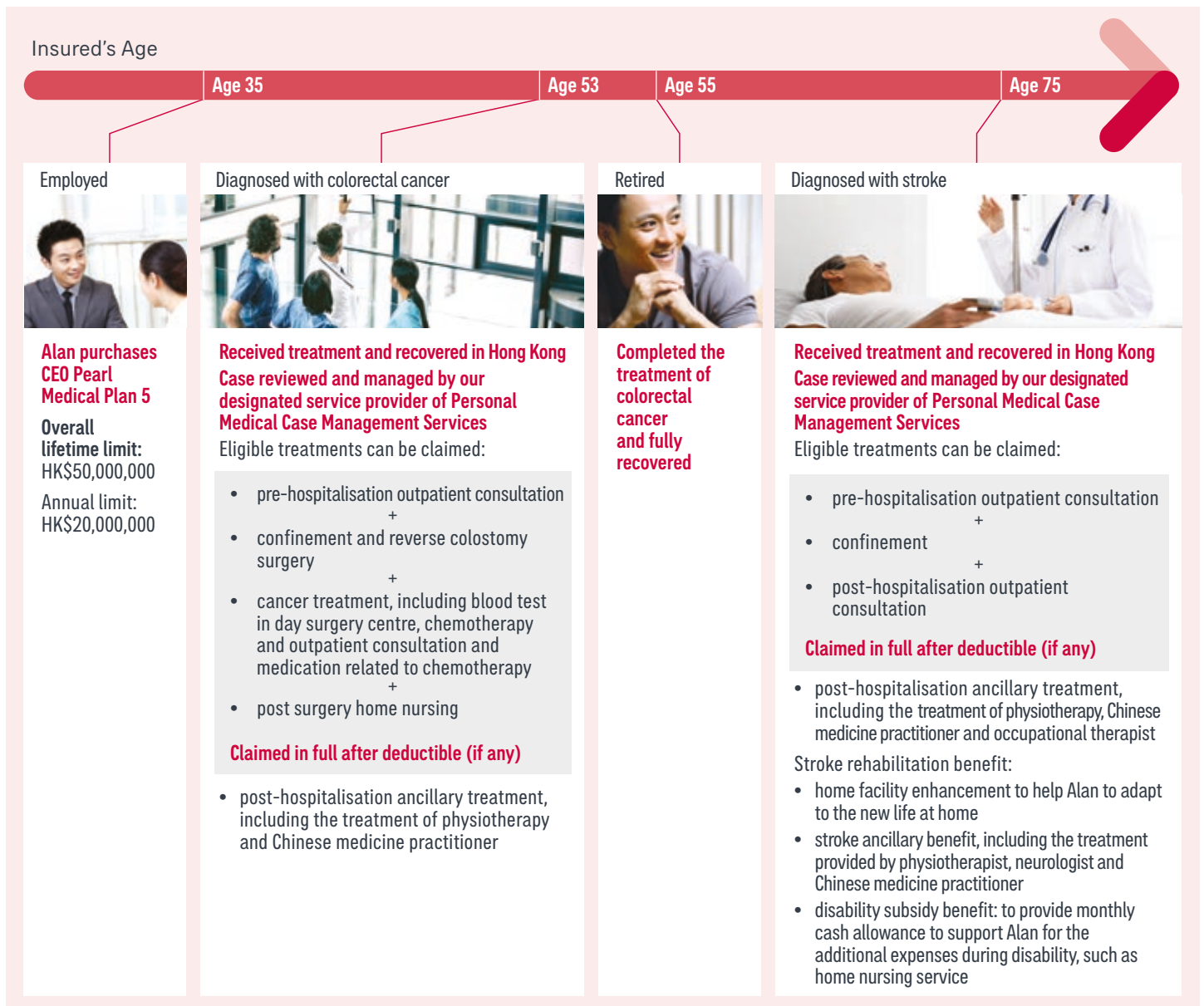


**Guaranteed  
 lifetime renewal**

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		
<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
1 visit per day		
 <b>a. Chiropractor / physiotherapist / speech therapist / occupational therapist</b> For consultation and / or treatment	1,000 per visit	125 per visit
<b>b. Chinese medicine practitioner</b> 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		
<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	30 visits per year	
<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> <ul style="list-style-type: none"> <li>• for consultation and / or treatment</li> </ul>	30 visits per year	
<b>ii. Neurologist</b> <ul style="list-style-type: none"> <li>• for consultation, treatment and / or medicines prescribed</li> </ul>		
<b>iii. Chinese medicine practitioner</b> <ul style="list-style-type: none"> <li>• for consultation, treatment and / or medicines prescribed</li> </ul>		
<b>c. Disability subsidy benefit</b> <ul style="list-style-type: none"> <li>• For disability continued for 6 months</li> </ul>	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>		
a. Emergency medical evacuation	5,000,000 per life	625,000 per life
b. Repatriation of remains		
c. <b>Compassionate visit by one immediate family member</b> For staying in hospital more than 5 consecutive days		
d. <b>Return of children under the age of 18</b> For staying in hospital more than 5 consecutive days		
e. 24-hour worldwide telephone enquiring services		
	Included	
<b>F. Death Benefit</b>		
<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**

 **\*1299**  
(on Hong Kong mobile network only)

 **[aia.com.hk](http://aia.com.hk)**



# Core Benefits

## Annual Premium Table (HK\$/MOP)

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

Attained Age	Region	Worldwide				Worldwide (exclude the United States)			
	Deductible (HK\$/MOP)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
0-4		38,080	17,920	16,320	11,360	20,160	9,760	8,800	6,176
5-18		37,280	16,320	14,720	10,256	19,040	8,800	8,000	5,552
19		39,360	17,600	16,000	11,232	20,160	9,440	8,320	5,808
20		41,120	18,240	16,640	11,600	20,480	9,440	8,320	5,808
21		42,400	19,040	16,960	11,840	20,800	9,600	8,640	6,064
22		44,800	20,320	18,240	12,848	21,600	9,760	8,800	6,176
23		47,040	21,600	19,520	13,584	22,560	9,920	9,280	6,544
24		50,240	22,560	20,320	14,192	23,680	10,720	9,600	6,784
25		52,320	23,680	21,120	14,816	24,640	11,360	9,920	7,040
26		56,320	25,600	23,040	16,064	25,920	11,840	10,720	7,408
27		58,240	26,560	24,160	16,928	28,320	12,640	11,520	8,016
28		60,800	27,680	24,640	17,296	29,120	12,800	11,680	8,160
29		62,240	27,840	24,800	17,408	29,600	13,440	12,000	8,400
30		63,040	28,160	25,120	17,536	30,240	13,600	12,480	8,768
31		65,600	29,280	26,240	18,400	31,520	13,760	12,480	8,768
32		65,760	29,760	26,560	18,640	32,000	14,400	12,800	9,024
33		65,920	30,080	27,360	19,136	33,600	14,720	12,960	9,136
34		67,040	30,560	27,840	19,504	34,240	15,040	13,600	9,504
35		67,520	31,360	28,160	19,632	34,720	15,520	14,240	10,000
36		67,680	31,520	28,320	19,744	35,040	16,000	14,400	10,112
37		67,840	32,000	28,640	20,000	35,840	16,000	14,400	10,112
38		69,760	32,480	29,280	20,496	36,160	16,640	14,880	10,368
39		70,880	32,640	29,600	20,752	36,320	16,800	15,040	10,496
40		72,480	34,080	30,240	21,232	37,440	16,960	15,360	10,752
41		74,400	34,880	31,520	21,984	38,240	17,440	15,520	10,864
42		76,000	36,000	32,480	22,720	38,880	17,920	16,320	11,360
43		78,240	36,960	33,120	23,216	40,800	18,400	16,800	11,728
44		80,640	38,240	34,720	24,320	43,040	19,520	17,440	12,224
45		84,000	40,000	36,000	25,200	44,800	20,800	18,560	13,088
46		86,240	40,800	36,640	25,680	48,160	22,080	20,000	13,952
47		88,800	42,240	37,920	26,544	49,120	22,720	20,480	14,320
48		91,680	44,000	39,200	27,536	50,880	23,680	21,120	14,816
49		94,880	44,960	40,800	28,528	52,960	24,320	21,760	15,312
50		99,200	47,040	42,400	29,760	54,720	24,800	22,560	15,808
51		103,360	49,280	44,480	31,120	56,000	26,400	23,840	16,672
52		107,040	51,200	46,400	32,464	58,240	26,720	24,320	17,040
53		111,680	53,920	48,320	33,824	60,800	28,160	25,120	17,536
54		116,480	56,320	50,560	35,440	63,360	29,280	26,240	18,400
55		120,800	58,400	52,640	36,784	65,920	31,360	28,160	19,632
56		125,760	61,120	54,720	38,272	69,760	32,480	29,280	20,496
57		131,680	63,840	57,600	40,256	74,080	34,880	31,520	21,984
58		138,080	65,920	59,360	41,616	78,720	36,640	32,960	23,104
59		147,040	68,960	61,920	43,328	83,040	38,880	34,880	24,448
60		158,400	72,960	65,600	45,920	88,640	41,280	37,280	26,064
61		172,320	79,200	71,200	49,888	95,360	44,800	40,480	28,272
62		187,680	88,480	79,360	55,568	104,160	48,960	44,000	30,752
63		204,480	100,800	90,720	63,472	115,520	54,240	48,960	34,192
64		220,960	105,440	94,880	66,432	128,960	59,680	54,080	37,904
65		238,240	109,920	99,200	69,392	142,240	65,760	59,200	41,488

Effective date: 15 July 2023

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

Region Attained Age	Deductible (HK\$/MOP)	Worldwide				Worldwide (exclude the United States)			
		0	16,000	25,000	50,000	0	16,000	25,000	50,000
66		259,040	121,120	108,960	76,304	153,920	72,480	65,120	45,568
67		278,080	132,480	119,520	83,584	156,960	73,280	65,760	46,064
68		289,440	141,120	127,200	89,024	160,480	75,040	67,520	47,296
69		294,720	144,320	129,920	91,008	165,440	77,440	69,760	48,768
70		299,360	147,040	132,480	92,720	170,400	79,680	71,680	50,256
71*		311,520	152,000	136,800	95,696	184,320	86,240	77,760	54,448
72*		323,520	157,440	141,760	99,280	191,200	89,280	80,480	56,432
73*		336,320	161,440	145,600	101,872	197,280	92,640	83,520	58,528
74*		351,680	168,800	152,160	106,432	200,960	95,200	85,760	60,000
75*		360,000	175,360	157,920	110,512	204,800	97,280	87,680	61,376
76*		375,360	181,600	163,360	114,336	217,600	102,560	92,160	64,576
77*		394,400	189,440	170,560	119,392	232,480	109,280	98,880	69,136
78*		415,360	204,640	183,840	128,656	239,840	111,840	100,480	70,368
79*		428,640	207,680	186,880	130,752	247,200	118,240	106,560	74,576
80*		440,640	217,760	196,320	137,408	251,360	120,480	108,480	75,936
81*		457,600	225,440	202,880	141,984	263,200	122,880	110,560	77,296
82*		472,000	228,160	205,280	143,712	268,000	125,280	112,480	78,768
83*		478,560	231,520	208,160	145,696	272,960	127,360	114,560	80,144
84*		485,280	234,400	211,200	147,792	277,920	129,440	116,640	81,616
85*		491,360	237,760	213,920	149,760	282,560	131,680	118,240	82,848
86*		495,680	239,520	215,520	150,880	287,040	134,080	120,480	84,336
87*		500,000	241,600	217,440	152,240	291,840	136,480	122,880	85,936
88*		504,000	243,840	219,520	153,584	296,640	138,400	124,320	87,040
89*		508,000	245,920	221,280	154,944	301,440	140,640	126,560	88,656
90*		512,000	247,840	223,200	156,176	305,920	142,880	128,640	90,000
91*		516,480	249,760	224,960	157,424	311,040	145,120	130,400	91,376
92*		520,640	252,160	226,400	158,528	316,480	147,200	132,640	92,848
93*		524,960	253,600	228,320	159,760	320,800	149,760	134,720	94,336
94*		528,800	255,680	229,920	161,008	325,600	152,000	136,800	95,696
95*		533,280	257,920	232,160	162,496	330,080	153,920	138,560	97,040
96*		537,600	259,680	233,920	163,728	335,360	156,640	140,800	98,528
97*		541,440	262,080	235,840	165,088	340,160	158,080	142,080	99,520
98*		545,440	263,840	237,600	166,320	344,800	161,120	144,800	101,376
99*		549,760	266,240	239,840	167,792	349,600	162,400	146,240	102,352

Effective date: 15 July 2023

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; however, any dispute over the contractual terms of the product should be resolved between AIA and the customer directly.
- 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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