



**MEDICAL  
PROTECTION**

# **OptimaCEO Pearl Medical Plan / OptimaCEO Pearl Medical Plan (Worldwide) / OptimaCEO Pearl Medical Plan – First Gift**

**Revolutionising wellness and medical solutions  
for a future of health and longevity**



**AIA Vitality**

AIA International Limited  
(Incorporated in Bermuda with limited liability)



**HEALTHIER, LONGER,  
BETTER LIVES**



# PRESTIGIOUS WELLNESS AND MEDICAL SOLUTIONS AGAINST HEALTH CHALLENGES

**FOR A FUTURE FLOURISHING  
WITH HEALTH AND ENJOYMENT**



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"AIA", "the Company", "We", "our", or "us" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).  
"Hong Kong" and "Macau" herein refer to "Hong Kong Special Administrative Region" and "Macau Special Administrative Region" respectively.



Longevity does not always signify good health. Only by enhancing your health span can you truly enjoy life's finest offerings. Securing access to preventive wellness services and cutting-edge medical treatment becomes paramount in the face of rising cancer risk and escalating medical costs. You are most likely also committed to safeguarding the well-being of your future generations, ensuring a lasting prosperity of your family.

We empower you to achieve optimal health and to enjoy a vibrant life with your loved ones with health rewards.

## The challenges to your and your family's future of health:



### Living a long life without good health

- Global life expectancy has risen to **73.1 years**, while healthy life expectancy lags behind at **63.5 years**<sup>1</sup>
- **81%** of high-net-worth individuals in Hong Kong and Macau exhibit symptoms of sub-optimal health<sup>2</sup>



### Need of preventive measures to improve health span

- Muscle mass among male and female adults drops about **4.7%** and **3.7%** per decade respectively<sup>3</sup>
- **80%** of persons aged 65 and above in Hong Kong have at least one chronic condition<sup>4</sup>



### Expensive new cancer treatment

- Immunotherapy costs of about HK\$60,000 to HK\$70,000 every three weeks, and the annual drug cost can exceed **HK\$1 million**<sup>5</sup>
- A 3-year targeted therapy for breast cancer and lung cancer costs around **HK\$1.13 million** and **HK\$1 million** respectively<sup>6</sup>



### Developmental disorders are common in children

- **1 in 54** children aged 8 with autism spectrum disorder<sup>7</sup>
- Developmental delay occurs in approximately **10 to 15** per 100 persons<sup>7</sup>

# Empower you in achieving optimal health for your vibrant future



## OptimaCEO Pearl Medical Plan Preserve your holistic health<sup>8</sup>

### 1 Prestigious concierge services to safeguard your health

- **OptimaCEO Service Hotline** to connect you to a series of wellness and medical services with just one fingertip
- **Rare-in-market<sup>9</sup> Wellness Relationship Manager** to address wellness needs and provide personalised guidance across mental, physical and nutritional aspects
- **First-in-market<sup>9</sup> Child and adolescent growth and development support hotline** to support your child through their growth and neuro-developmental milestones

### 2 Exceptional medical protection with elevated cancer support

- **First-in-market<sup>9</sup> Experimental drugs benefit** for your access to quality and state-of-the-art medical treatment

### 3 Dedicated medical services with multi-disciplinary care for your cancer journey

- **Signature Healthcare Circle<sup>10</sup> with multi-disciplinary cancer care professionals** to offer integrated cancer support from diagnosis, treatment to recovery

### 4 Reward you for your healthy lifestyle

- **First-in-market<sup>9</sup> Health Wallet** to reward you with elevated wellness services and medical coverage
- Join **AIA Vitality** to enjoy instant premium discount and reward you to stay healthy

## OptimaCEO Pearl Medical Plan – First Gift Plan ahead for your child<sup>11</sup>

*(The proposed insured of the **OptimaCEO Pearl Medical Plan – First Gift** policy must be an expectant mother who is an existing insured of an **OptimaCEO Pearl Medical Plan** policy with designated plan option<sup>12</sup>)*

- Give your newborn baby an **instant hospitalisation and surgical protection<sup>13</sup>** with **coverage for congenital conditions** within 90 days after birth
- **Option to apply for an OptimaCEO Pearl Medical Plan policy** for your newborn baby by **simplified medical underwriting** so that you can provide whole life medical protection to your newborn baby<sup>14</sup>

**Remarks:**

1. Global Health Estimates: Life expectancy and leading causes of death and disability, 2019 estimates, World Health Organisation (<https://www.who.int/data/gho/data/themes/mortality-and-global-health-estimates/ghe-life-expectancy-and-healthy-life-expectancy>)
2. AIA Hong Kong commissioned Kantar Group, an international market research company, to conduct a survey with 3,850 individuals from 25 May 2023 to 21 June 2023, in Hong Kong, Macau, and other cities in the GBA to understand their awareness and level of understanding on “sub-optimal health”.
3. Elderly Health Service, Hong Kong Department of Health ([https://www.elderly.gov.hk/english/health\\_information/bones\\_and\\_joints/muscle\\_loss.html](https://www.elderly.gov.hk/english/health_information/bones_and_joints/muscle_loss.html))
4. Hong Kong Reference Framework for Preventive Care for Older Adults in Primary Care Settings, Hong Kong Department of Health ([https://www.healthbureau.gov.hk/phcc/rfs/src/pdfviewer/web/pdf/preventivecareforolderadults/tc/02\\_coredocument/13\\_tc\\_ref\\_framework\\_adults.pdf](https://www.healthbureau.gov.hk/phcc/rfs/src/pdfviewer/web/pdf/preventivecareforolderadults/tc/02_coredocument/13_tc_ref_framework_adults.pdf))
5. Mingpao Health.com (<https://health.mingpao.com/免疫治療藥費過百萬一年-多數情況需自費/>)
6. Assuming that the treatment period is 3 years, the cost of breast cancer and lung cancer treatment includes diagnosis, chemotherapy, radiotherapy and targeted therapy. Source: Union Hospital charges (updated on 15 May 2023), Hong Kong Sanatorium and Hospital price list (updated on 1 August 2023), Hong Kong Breast Cancer And Disease Centre, Hong Kong Cancer Fund and media reports.
7. Child Assessment Service, Hong Kong Department of Health ([https://www.dhcas.gov.hk/en/common\\_developmental\\_disorders.html](https://www.dhcas.gov.hk/en/common_developmental_disorders.html))
8. For details of **OptimaCEO Pearl Medical Plan**, please refer to page 6 to 32 of this brochure.
9. Regarding the first-in-market statement (i) for Health Wallet, as of 1 November 2024, compared against individual medical plans provided by major Hong Kong insurance companies; (ii) for experimental drugs benefit, this benefit was first launched by AIA on 22 April 2024 which was first-in-market compared against individual medical plans provided by major Hong Kong insurance companies; (iii) for child and adolescent growth and development support hotline, as of 12 August 2024, compared against individual medical plans provided by major Hong Kong insurance companies. Regarding the rare-in-market statement for Wellness Relationship Manager, as of 12 August 2024, compared against individual medical plans provided by major Hong Kong insurance companies.
10. “Signature Healthcare Circle” refers to designated third party medical network service providers engaged by AIA. The medical network service providers are independent contractors and are not agents or employees or representatives of AIA. AIA does not guarantee the provision of services by a particular medical network or the number of medical network(s) available. For details, please refer to page 11 in this brochure.
11. For details of **OptimaCEO Pearl Medical Plan – First Gift**, please refer to page 33 to 45 of this brochure.
12. “**OptimaCEO Pearl Medical Plan** policy with designated plan option” refers to **OptimaCEO Pearl Medical Plan** policy with annual premium payment mode. Under this designated plan option, you will be eligible to apply for **OptimaCEO Pearl Medical Plan – First Gift** as long as the proposed insured of the **OptimaCEO Pearl Medical Plan – First Gift** policy is an expectant mother aged 18 to 45 with gestation period of 22<sup>nd</sup> week or above, and who is an existing insured of an in-force **OptimaCEO Pearl Medical Plan** policy. On the date of issuance of the **OptimaCEO Pearl Medical Plan – First Gift** policy, the insured expectant mother must remain the existing insured of an in-force **OptimaCEO Pearl Medical Plan** policy with designated plan option.
13. The insured of the **OptimaCEO Pearl Medical Plan – First Gift** policy must have been changed from the expectant mother to the newborn baby before AIA will process any claims related to the newborn baby under the policy. You shall notify AIA of the birth of the newborn baby and provide a certified true copy of the newborn baby’s birth certificate as soon as possible and within 30 days after his / her birth. We may request for any other information or documents which we may reasonably require.
14. Once your newborn baby has become the insured of the **OptimaCEO Pearl Medical Plan – First Gift** policy, within the period of 15 days to 90 days after the date of birth of your newborn baby (both dates inclusive) while such policy remains in force (“designated period”), you may apply for one “designated medical policy” with the same newborn baby as the insured of such “designated medical policy” by simplified medical underwriting. The “designated medical policy” is subject to the choices of insurance products made available by us under this option at the time of your application for the “designated medical policy”. The “designated medical policy” currently available for selection is **OptimaCEO Medical Series** which will be subject to change by AIA from time to time. After the designated period, standard medical underwriting shall apply to policy application for the “designated medical policy”. If your newborn baby does not meet the Company’s requirements for simplified medical underwriting, the newborn baby will be required to undergo standard medical underwriting during application for the “designated medical policy”. Application for the “designated medical policy” is subject to the Company’s approval at its sole discretion.



# OptimaCEO Pearl Medical Plan / OptimaCEO Pearl Medical Plan (Worldwide)



# 1 Prestigious concierge services to safeguard your health<sup>1</sup>



## OptimaCEO Service Hotline

The dedicated concierge support hotline connects you to the following wellness and medical services with just one fingertip:



### Rare-in-market<sup>2</sup>

Embark on your wellness journey with Wellness Relationship Manager<sup>^</sup>

- Provide **personalised guidance** on mental, physical and nutritional aspects
- A **dedicated point of contact** to promptly address your unique wellness needs
- Reach out via **phone calls and messages** for seamless communication

Before using the service(s), please refer to the relevant details of the service(s) (including but not limited to usage, locations and arrangement of the service) on AIA's website / service leaflet(s).

<sup>^</sup> This service is not applicable to the insured aged below 18.

<sup>\*</sup> The hotline provides general information for reference only and shall not be considered as a medical advice, diagnosis, treatment, or recommendation in any kind. If you are in doubt and / or consider necessary, please seek medical advice from healthcare service provider immediately and do not ignore or delay in seeking medical advice and treatment.





### First-in-market<sup>2</sup>

## Child and adolescent growth and development support hotline<sup>☆</sup>

- **Parenting support** to help you cultivate a harmonious parent-child relationship, manage parenting stress and address common challenges
- **Professional guidance** for your child's developmental and behavioural concerns, helping support your child going through their growth and neuro-developmental milestones
- **Reference to other supports** such as non-profit organisations, specialists or healthcare professionals based on the specific needs of the child for further assessment or treatment should you require extra help



## Other supports

- **24-hour general health hotline<sup>☆\*</sup>**
- **Care Concierge™ – One-stop Oncology Service**
- Make appointment with **Signature Healthcare Circle<sup>#</sup>**
- Facilitate **medical expense pre-approval service<sup>+</sup>** and **cashless service<sup>+</sup>**



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<sup>☆</sup> During the designated service hours, the service is provided by the designated third party service providers engaged by AIA, subject to change from time to time at our discretion.

<sup>^</sup> The services in Mainland China and Hong Kong are provided by different third party service providers with different scope of services. The services are provided in Mainland China and Hong Kong by the designated third party service providers engaged by AIA, subject to change from time to time at our discretion.

<sup>#</sup> "Signature Healthcare Circle" refers to designated third party medical network service providers engaged by AIA. Please also refer to points 7 and 9 in the "Product Limitation" section of this plan on page 29 of this brochure.

<sup>+</sup> Availability of the service is subject to designated third party medical service providers.

## 2 Exceptional medical protection with elevated cancer support



### Enhanced cancer protection with cutting-edge medical treatment

- **First-in-market<sup>2</sup> Experimental drugs benefit**

Experimental drugs usually take time for registration, before being used as new drugs. They can be approved for “off label” use with the doctor’s application for named patients with documentation proof. These medications could be effective<sup>3</sup> yet more costly and inaccessible to many.

We therefore offer the experimental drugs benefit for stage III and stage IV cancers and incurable haematological malignancy<sup>4,5</sup> with coverage for phase 3 clinical trial drugs<sup>6</sup> of up to HK\$500,000 per policy year<sup>7</sup>.

- **Cancer<sup>4</sup> treatment benefit**

Covers chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, proton therapy and the related surgery, consultations, medications and diagnostic tests.

- **Waiver of deductible for cancer<sup>4</sup> for elderly<sup>8</sup>**

If the insured is aged 75 or above and is unfortunately diagnosed with cancer<sup>4</sup> by a specialist, we will waive the remaining balance of annual deductible in relation to the medical services arising from the insured’s cancer<sup>4</sup>.



### A lifetime medical shield

**OptimaCEO Pearl Medical Plan** is an elevated medical protection insurance plan that provides you with:

- Worldwide hospitalisation and surgical protection
- Full cover<sup>9</sup> for core medical expenses with no itemised benefit sublimit
- Overall lifetime limit up to HK\$70,000,000; annual limit up to HK\$30,000,000; and extra annual limit up to HK\$10,000,000<sup>10</sup>

The extra annual limit<sup>10</sup> will be available only when all charges actually incurred in the same policy year for medical services, treatments and confinements are provided by Signature Healthcare Circle<sup>#</sup>.

<sup>#</sup> “Signature Healthcare Circle” refers to designated third party medical network service providers engaged by AIA. Please also refer to points 7 and 9 in the “Product Limitation” section of this plan on page 29 of this brochure.



## Extensive medical protection to empower your recovery journey

- **Hospitalisation and surgery**

Extensive hospitalisation coverage includes daily room and board, surgeon's fee, specialist's consultation, intensive care benefit, private nurse services, hospital companion bed benefit and more.

- **Pre- and post-hospitalisation / day surgery outpatient consultation**

Outpatient visits within specified periods before and after hospitalisation or day surgery are included. This extends to post-hospitalisation outpatient visits up to 365 days after major or complex surgeries.

- **Dialysis treatment**

For patients with kidney diseases, we also cover the expenses required for regular dialysis treatment.

- **Pregnancy complications benefit**

To give expectant mothers extra support, we cover a range of pregnancy complications such as ectopic pregnancy, miscarriage and threatened abortion.



## Worry-free safeguarding coverage for heart attack and stroke recovery

- **Home facility enhancement**

Covers the cost of widening corridors, adapting bathroom facilities and purchasing specialised furniture, as well as other recommendations by occupational therapists.

- **Professional medical support**

Receive coverage for (i) your necessary consultations and treatments from chiropractor, physiotherapist, speech therapist, occupational therapist and neurosurgeon; and (ii) your necessary consultations, treatments and prescriptions from neurologist, cardiologist and Chinese medicine practitioner, as required by your personal recovery needs.

- **Disability subsidy**

Should you become unable to independently care for yourself for a period of at least 6 uninterrupted months while confined in a premises other than hospital, we will provide a disability subsidy of HK\$5,000 per month for up to 24 months.



# 3 Dedicated medical services with multi-disciplinary care for your cancer journey<sup>1</sup>



## Signature Healthcare Circle with multi-disciplinary cancer care professionals<sup>#</sup>

**Signature Healthcare Circle<sup>#</sup>** comprises of professional healthcare service providers, including multi-disciplinary medical specialists, healthcare professionals and numerous advanced day case procedure centres, providing you with quality medical services and enhancing your peace of mind in a medical situation.

### Robust multi-disciplinary cancer care

The professional medical team has been expanded to give you access to a group of cancer care professionals from diverse disciplines, including:

- Surgeons
- Oncologists
- a wide range of other healthcare professionals such as physiotherapists, dietitians, and Chinese medicine practitioners

offering integrated cancer support from diagnosis, treatment to recovery.



You can book day case procedure provided by the **Signature Healthcare Circle<sup>#,10</sup>**, and the **Signature Healthcare Circle<sup>#</sup>** will then facilitate the medical expense pre-approval service\* and the cashless service (which is also known as credit facility service)\*.

If you select to receive all medical services, treatments and confinements from the **Signature Healthcare Circle<sup>#</sup>**, we will offer an extra annual limit of HK\$10,000,000<sup>10</sup>, reinforcing your medical coverage.

**You can schedule an appointment with the Signature Healthcare Circle<sup>#</sup> through:**



**AIA mobile application / AIA web portal**

Search for doctors > book online



**OptimaCEO Service Hotline**

Contact us to make an appointment

Before using the service(s), please refer to the relevant details of the service(s) (including but not limited to usage, locations and arrangement of the service) on AIA's website / service leaflet(s).

<sup>#</sup> "Signature Healthcare Circle" refers to designated third party medical network service providers engaged by AIA. Please also refer to points 7 and 9 in the "Product Limitation" section of this plan on page 29 of this brochure.

<sup>†</sup> Availability of the service is subject to designated third party medical service providers.

## Other services



### Hassle-free medical payment at home and overseas

With AIA, you can enjoy the total convenience of cashless service for hospitalisation (which is also known as credit facility service)<sup>†</sup> at designated hospitals in Asia, including Singapore, Malaysia and Thailand, as well as Europe and the United States (subject to geographical cover set out in the benefits schedule for **OptimaCEO Pearl Medical Plan** and as selected by you for your policy).

Once approved, we will settle the medical expenses incurred during your hospital stay on your behalf, so you can focus on your recovery without stressing about bills or claims. You are required to settle the shortfall resulting from your hospital stay. Once the final claim amount has been settled, any related benefit limits will be reduced accordingly.



### Cancer Genomic Testing Services

An effective tool that helps you in the shortest time possible decide on the most suitable cancer treatment with predictable responses based on the genetic information, aiming to result in a higher chance of recovery. We have collaborated with designated medical institutions to bring the services to you in need at a privileged rate.



### Telemedicine service<sup>◇</sup>

With just few clicks, you can make appointments and receive video consultation services via the quality, convenient and efficient online platform at a preferential rate without leaving home. The prescribed medicine, medical certificate and / or referral letter will be delivered to your home.



First-in-industry<sup>2</sup>

### Care Concierge~

The Care Concierge connects you to a suite of healthcare services, providing you with personalised support on your healthcare journey from diagnosis, treatment to recovery. This includes (i) **One-stop Oncology Service** which connects you to a multi-disciplinary team of specialists to provide integrated oncology treatments and services in Hong Kong for the insured and (ii) a medical home visit service to offer general health assessment online and tips for the insured's parents in Mainland China.



### Personal Medical Case Management Services with Rehabilitation Management

If you are unfortunately diagnosed with a serious illness, the medical support by an expert team will be found through our designated service provider. Receive medical attention and ongoing updates on your condition, plus a tailor-made rehabilitation plan.

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.



### Worldwide emergency assistance

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

For more information of the services covered, please refer to the benefits schedule for **OptimaCEO Pearl Medical Plan** of this brochure.

<sup>†</sup> The services in Mainland China and Hong Kong are provided by different third party service providers with different scope of services. The services are provided in Mainland China and Hong Kong by the designated third party service providers engaged by AIA, subject to change from time to time at our discretion.

<sup>◇</sup> Telemedicine service is only applicable to the insured physically in Hong Kong. The service to be provided at preferential rate covers medical consultation fee, 3-days basic medication and medication courier service subject to the relevant terms and conditions of the service. For details, please refer to AIA's website.



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# 4 Reward you for your healthy lifestyle



**First-in-market<sup>2</sup>**

Elevate your wellness services and medical coverage with Health Wallet Benefits<sup>11</sup>

If you are entitled to the following Health Wallet Benefits under your **OptimaCEO Pearl Medical Plan** policy, the applicable amount will be credited to your policy's Health Wallet which can go towards wellness services to boost your health or reimbursement of medical costs to minimise your out-of-pocket expenses as follows:



## Multiple ways to earn Health Wallet Benefits

(only applicable to **OptimaCEO Pearl Medical Plan**)

### Network treatment reward benefit

Applicable if charges have been reimbursed by us under the core benefits (as set out in the benefits schedule for **OptimaCEO Pearl Medical Plan** in this brochure) of the policy for medical services or treatments carried out by **Signature Healthcare Circle<sup>#</sup>** (excluding charges reimbursed under the day surgery benefit and worldwide emergency assistance services)

### Hospital cash benefit

For stay in a government hospital or in a hospital without charge

### Lower room class cash benefit

For stay in a room which is a class lower than the standard private room of a private hospital in Hong Kong or Macau

### Day surgery cash benefit

Applicable when day surgery benefit is payable under the policy for a surgical procedure

### No claim bonus benefit<sup>12</sup>

Applicable when no claim has been made under the policy for 3 consecutive policy years



Benefits credited to Health Wallet<sup>\*\*</sup>

**The more you accumulate, the more you can redeem**

Please refer to the benefits schedule for **OptimaCEO Pearl Medical Plan** for details.

<sup>\*\*</sup> HK\$/US\$1 credit to the Health Wallet = HK\$/US\$1 balance in the Health Wallet





## Redeem designated rewards at your choice

(Only applicable to **OptimaCEO Pearl Medical Plan**)

### Improve your health<sup>▲</sup>

- Wellness treatment
- Check-up services
- Vaccinations

### Elevate your medical coverage<sup>13</sup>

- Reimburse the **eligible charges** which exceed the benefit limits of the policy
- Offset the **annual deductible amount**
- Reimburse the charges that are incurred for any **pre-existing and / or congenital conditions**



## Join **AIA Vitality** and enjoy an instant 10% premium discount for the first year

We are excited to introduce **AIA Vitality**, a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customer to live a healthy lifestyle.

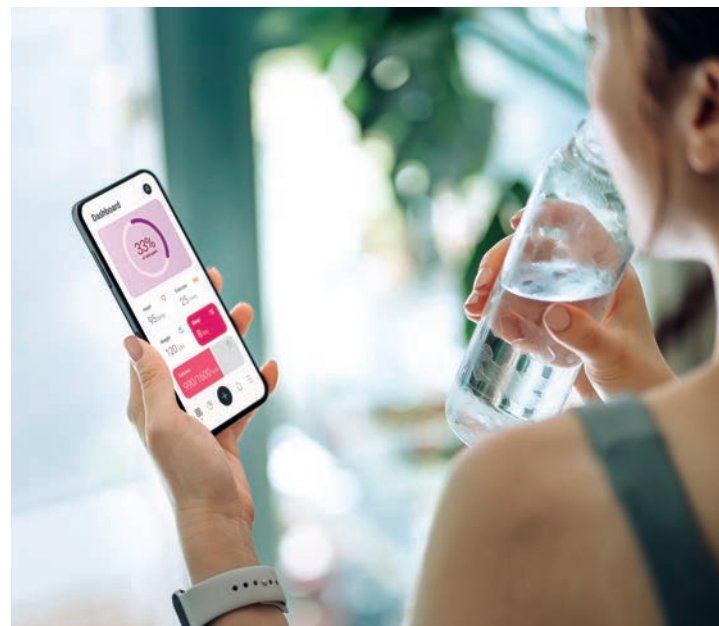
Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **OptimaCEO Pearl Medical Plan**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, while at the same time earning **AIA Vitality** Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

For more information, please refer to the **AIA Vitality** leaflet.

Note: AIA Vitality is not an insurance product and annual membership fee is required for joining.



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# "Signature Healthcare Circle" refers to designated third party medical network service providers engaged by AIA. Please also refer to points 7 and 9 in the "Product Limitation" section of this plan on page 29 of this brochure.

▲ These services are provided in Hong Kong by the designated third party service providers engaged by AIA, subject to change from time to time. The scope and the location of these services shall be determined by AIA at its sole discretion and AIA may change the scope and / or the location of these services at its sole discretion from time to time without prior notice. The details, locations and arrangement of these services can be accessed on AIA's website after issuance of the policy. AIA is not responsible or liable for any services or advice provided by such third party service providers.

## Example

# Reassuring and cashless<sup>+</sup> cancer treatment with multi-disciplinary cancer care professionals

(The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made. It does not constitute any medical advice. You should seek independent professional advice before making any decision on this matter.)

**Scenario:** Timothy feels discomfort in his abdominal area, so he seeks help from the **OptimaCEO Service Hotline** for assistance.

## Insured's Age

### Age 35

Timothy purchases **OptimaCEO Pearl Medical Plan** for himself

Overall lifetime limit:  
HK\$70,000,000

Annual limit:  
HK\$30,000,000

Extra annual limit<sup>10</sup>:  
HK\$10,000,000

### Age 53

Timothy experiences pain in his abdominal area

He contacts the **OptimaCEO Service Hotline** to facilitate an appointment booking with a doctor of **Signature Healthcare Circle**<sup>#</sup>

The gastroenterologist of **Signature Healthcare Circle**<sup>#</sup> facilitates the medical expense pre-approval<sup>+</sup> and the cashless service<sup>+</sup> for colonoscopy for Timothy and the services have been approved by AIA

Eligible treatment expenses are covered under **OptimaCEO Pearl Medical Plan**<sup>^^</sup>:

- Pre-day surgery outpatient consultation
- Day surgery benefit



Timothy entitles to day surgery cash benefit under the Health Wallet Benefits and the relevant amount is credited to the **Health Wallet** of his policy.

Timothy is diagnosed with **colorectal cancer**

He contacts the **OptimaCEO Service Hotline** to book consultations with multi-disciplinary cancer care professionals under **Signature Healthcare Circle**<sup>#</sup>

The specialists facilitate the medical expense pre-approval<sup>+</sup> and the cashless service<sup>+</sup> on his cancer treatment plan and the services have been approved by AIA

Timothy receives his surgical and non-surgical cancer treatments with peace of mind



<sup>+</sup> Availability of the service is subject to designated third party medical service providers.

<sup>^^</sup> The claim amount is subject to the overall lifetime limit, the annual limit, and the extra annual limit (if applicable) of the policy, and is also subject to the amount of annual deductible. You are required to settle the shortfall resulting from your hospital stay. Once the final claim amount has been settled, any related benefit limits and amount of annual deductible will be reduced accordingly.

Policy owner and insured:  
Timothy (Age 35, non-smoker)

Family status:  
Married, with a daughter

Timothy is a business professional in pursuit of a successful and fulfilling life. To enhance the quality of his life experiences, he places a high priority on his overall wellness and ways to preserve his health, especially safeguards against cancer with high-quality medical support. Therefore, Timothy decides to purchase **OptimaCEO Pearl Medical Plan** with the choice of worldwide geographical cover and HK\$0 annual deductible.



## Age 55

### During the chemotherapy, Timothy experiences unintentional weight loss

The doctor of **Signature Healthcare Circle**<sup>#</sup> recommends him to consult with dietitian

He consults the dietitian under **Signature Healthcare Circle**<sup>#</sup> and the dietitian develops a personalised meal plan and recommends oral nutritional supplements for him. He then regains the weight and continues his treatment

Eligible treatment expenses are covered under **OptimaCEO Pearl Medical Plan**<sup>^^</sup>:

- pre-hospitalisation outpatient consultation
- confinement and reverse colostomy surgery
- cancer treatment, including chemotherapy and radiotherapy with relevant outpatient consultation
- consultations with dietitian



As all treatment and confinement have been provided by **Signature Healthcare Circle**<sup>#</sup>, Timothy entitles to network treatment reward benefit under the Health Wallet Benefits and the relevant amount is credited to the **Health Wallet** of his policy.

## Age 56

### Timothy fully recovers from colorectal cancer

### Timothy redeems vaccinations<sup>^</sup> under the Health Wallet to prevent disease



<sup>^</sup> This service is provided in Hong Kong by the designated third party service providers engaged by AIA, subject to change from time to time. The scope and the location of this service shall be determined by AIA at its sole discretion and AIA may change the scope and / or the location of the service at its sole discretion from time to time without prior notice. The details, locations and arrangement of the service can be accessed on AIA's website after issuance of the policy. AIA is not responsible or liable for any services or advice provided by such third party service providers.

<sup>#</sup> "Signature Healthcare Circle" refers to designated third party medical network service providers engaged by AIA. Please also refer to points 7 and 9 in the "Product Limitation" section of this plan on page 29 of this brochure.



## Other plan highlights



### Flexibility to suit your needs

We offer various choices for you to select to suit your personal medical needs:

Geographical Cover Choices	(1) Worldwide
	(2) Worldwide (excluding the United States)



Annual Deductible Choices	
HK\$	US\$
0	0
16,000	2,000
25,000	3,125
50,000	6,250
88,000	11,000

Whether you are looking for extensive 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 also have the flexibility to purchase **OptimaCEO Pearl Medical Plan** either as a standalone insurance plan or as an add-on plan of specified basic plans.

### Versatile deductible reduction for peace of mind

You can also choose to reduce your annual deductible amount to a specified amount provided by **OptimaCEO Pearl Medical Plan** at that time without having to provide us with current details of the insured's health condition, upon the policy anniversary of your **OptimaCEO Pearl Medical Plan** policy when the insured is at the age of 50, 55, 60 or 65. The annual deductible can be reduced once only during the term of the policy. The premium will be adjusted based on your selected annual deductible amount, and your out-of-pocket limit for a claim will be reduced. Before making your request for this reduction of annual deductible, you should reassess if this reduction can suit your personal needs.



### Lifetime renewal

You can renew your cover every policy year for life. Renewal premium will be based on the prevailing premium rates and the insured's attained age at the time of renewal, but it will not be based on any claim you have made, or any changes in the insured's health condition.

# Plan summary

Product Nature	Medical protection insurance plan (Reimbursement)
Plan Type	Basic plan / add-on plan
Insured's Age at Application	15 days to age 70
Benefit Term	Whole life (policy can be renewed each policy year)
Premium Payment Mode	Basic plan: annually / semi-annually / quarterly / monthly Add-on plan: follow the corresponding basic plan

For more information, please read the benefits schedule for **OptimaCEO Pearl Medical Plan** in this brochure.



## Benefits schedule for OptimaCEO Pearl Medical Plan




Benefit items 1 – 20, 21 ii), 22 – 25 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 for **OptimaCEO Pearl Medical Plan**”.



Proof of recommendation is required.

Overview	HK\$	US\$
<b>Overall Lifetime Limit</b> Applies to items 1 to 25, 28 to 31	70,000,000 per life	8,750,000 per life
<b>Annual Limit</b> Applies to items 1 to 25, 28 to 31	30,000,000 per policy year Extra annual limit: 10,000,000 per policy year <sup>(a)</sup>	3,750,000 per policy year Extra annual limit: 1,250,000 per policy year <sup>(a)</sup>
<b>Geographical Cover Choices</b>	<b>For all cover</b>	
	<b>Worldwide or Worldwide excluding the United States</b>	
	<b>For emergency treatment</b>	
	Worldwide	
<b>Room Type</b>	Standard private room	
<b>Annual Deductible Choices</b> Applies to items 1 to 25 (except item 21 iii))	0 / 16,000 / 25,000 / 50,000 / 88,000	0 / 2,000 / 3,125 / 6,250 / 11,000
<b>Elderly Cancer Support – Waiver of Deductible for Cancer<sup>(b)</sup></b>	The remaining balance of annual deductible (if any) shall be reduced to \$0 in the relevant policy year for the medical services arising from the cancer <sup>(c)</sup> if the insured: <ul style="list-style-type: none"> <li>• has attained age 75 or above;</li> <li>• suffers from cancer<sup>(c)</sup>; and</li> <li>• receives any medical services as a direct result of cancer<sup>(c)</sup></li> </ul>	

### Core benefits<sup>(d)</sup>

A. Confinement Benefits	Maximum Benefit	
	HK\$	US\$
<b>1 Hospital daily room and board benefit</b>	Fully covered <sup>(f)</sup>	
<b>2 Physician's visit</b>		
 <b>3 Specialist's fee<sup>(e)</sup></b>		
<b>4 Miscellaneous hospital expenses benefit</b>		
 <b>5 Intensive care benefit<sup>(e)</sup></b>	Fully covered <sup>(f)</sup> 30 days per policy year	
 <b>6 Private nurse's fee<sup>(e)</sup></b> Nursing services after surgery or discharge from Intensive Care Unit and while the insured is still confined in hospital		
<b>7 Hospital companion bed benefit</b> Expenses for one companion bed during the insured's hospital stay	Fully covered <sup>(f)</sup>	





# Benefits schedule for OptimaCEO Pearl Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25 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 for **OptimaCEO Pearl Medical Plan**”.



Proof of recommendation is required.




B. Surgical Benefits		Maximum Benefit	
		HK\$	US\$
<b>8 Surgery benefit</b> Including surgeon's fee, anaesthetist's fee, operating theatre fee and the cost of items and equipment used during the use of operating theatre  <b>i) All surgeries</b> Including organ transplantation surgical cost for insured as a receiver  <b>ii) Surgery of the donor</b> If the insured is a receiver for organ transplantation of heart, kidney, liver, lung or bone marrow	Fully covered <sup>(f)</sup>		
	30% of the total transplantation cost of both donor and receiver <sup>(g)</sup>		
<b>9 Day surgery benefit</b> Including consultation, medication, surgeon's fee, anaesthetist's fee, operating theatre fee and / or room charge	Fully covered <sup>(f)</sup>		
<b>10 Medical appliances benefit</b>  <b>i) Specified items implanted during surgery</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>ii) Other items implanted during surgery</b> Prosthetic device other than specified in item 10 i)  <b>iii) Reconstructive devices or materials</b> External or prosthetic devices or reconstructive materials implanted during reconstructive surgery and / or replacement of any body organ	Fully covered <sup>(f)</sup>		
	96,000 per item per policy year	12,000 per item per policy year	
	96,000 per item per policy year	12,000 per item per policy year	
C. Post-Hospitalisation Benefits			
<b>11 Post-hospitalisation / day surgery outpatient consultation</b>  • All follow-up outpatient visits (within 90 days after each hospital discharge / completion of day surgery procedure)  • All follow-up outpatient visits (within 365 days after each hospital discharge / completion of day surgery procedure for performing the surgical procedure categorised as complex or major <sup>(h)</sup> )	Fully covered <sup>(f)</sup>		
 <b>12 Post surgery home nursing benefit<sup>(e)</sup></b> Nursing services within 28 weeks after discharge from hospital (following surgery / admission to Intensive Care Unit)	Fully covered <sup>(f)</sup> 28 weeks per policy year		
 <b>13 Rehabilitation benefit<sup>(e)</sup></b> For stay and treatment in rehabilitation centre	80,000 per policy year	10,000 per policy year	
	60 days per policy year		

## Benefits schedule for OptimaCEO Pearl Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25 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 for **OptimaCEO Pearl Medical Plan**”.



Proof of recommendation is required.

C. Post-Hospitalisation Benefits (continued)		Maximum Benefit			
		HK\$	US\$		
	<b>14 Hospice care benefit<sup>(e)</sup></b> <ul style="list-style-type: none"><li>For stay in hospice with care and nursing service</li><li>If the stay in the hospice commences within 90 days following discharge from hospital due to terminal illness</li></ul>	320,000 per life Once per policy	40,000 per life Once per policy		
<b>15 Post-hospitalisation / day surgery ancillary benefit</b> <ul style="list-style-type: none"><li>All follow-up outpatient visits (within 90 days after each hospital discharge / completion of day surgery procedure)</li><li>All follow-up outpatient visits (excluding registered dietitian consultation visits) (within 365 days after each hospital discharge / completion of day surgery procedure for performing the surgical procedure categorised as complex or major<sup>(h)</sup>)</li></ul>		Network benefit: Fully covered <sup>(f)</sup> Non-network benefit: 30,000 per confinement / day procedure	Network benefit: Fully covered <sup>(f)</sup> Non-network benefit: 3,750 per confinement / day procedure		
		Benefit item 15 is further subject to a maximum of 1 visit per day to only 1 of the consultations set out under benefit items 15 i) - iii) below			
		Each outpatient visit is subject to the below sub-limits			
			<b>i) Chiropractor / physiotherapist / speech therapist / occupational therapist<sup>(e)</sup></b> For consultation and / or treatment	Network benefit: Fully covered <sup>(f)</sup> Non-network benefit: 1,000 per visit	Network benefit: Fully covered <sup>(f)</sup> Non-network benefit: 125 per visit
		<b>ii) Chinese medicine practitioner</b> For consultation, treatment and / or medicines prescribed	Network benefit: 880 per visit Non-network benefit: 600 per visit 15 visits per confinement / day procedure for the same covered illness / covered injury	Network benefit: 110 per visit Non-network benefit: 75 per visit 15 visits per confinement / day procedure for the same covered illness / covered injury	
	<b>iii) Registered dietitian<sup>(e)</sup></b> For consultation within 90 days after discharge / day surgery only	680 per visit 4 visits per confinement / day procedure for the same covered illness / covered injury	85 per visit 4 visits per confinement / day procedure for the same covered illness / covered injury		
D. Extended Benefits					
<b>16 Pre-hospitalisation / day surgery outpatient consultation</b> <ul style="list-style-type: none"><li>All prior outpatient visits (within 30 days before each confinement / day surgery procedure)</li><li>1 prior outpatient visit (more than 30 days before each confinement / day surgery procedure)</li></ul>		Fully covered <sup>(f)</sup>			

## Benefits schedule for OptimaCEO Pearl Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25 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 for **OptimaCEO Pearl Medical Plan**”.



Proof of recommendation is required.

D. Extended Benefits (continued)		Maximum Benefit	
		HK\$	US\$
<b>17 Cancer treatment benefit<sup>(c),(e)</sup></b> Including chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, proton therapy and surgery for a covered illness which is cancer <sup>(c)</sup> , and the consultation, medication and / or diagnostic tests for and in the course of these treatments		Fully covered <sup>(f)</sup>	
<b>18 Dialysis benefit<sup>(e)</sup></b> Both on an inpatient or outpatient basis			
<b>19 Mental or nervous disorder benefit<sup>(e)</sup></b> For stay and treatment in a mental or psychiatric hospital, or in the mental or psychiatric unit or department of a hospital		80,000 per policy year	10,000 per policy year
		30 days per policy year	
<b>20 Reconstructive surgery benefit<sup>(e)</sup></b> For charges incurred within 12 months from the date of accident to restore the function of a body part or appearance, or charges incurred for breast reconstruction surgery after mastectomy		480,000 per covered injury / per covered illness	60,000 per covered injury / per covered illness
<b>21 Heart attack / stroke rehabilitation benefit</b> After discharge from hospital			
<b>i) Home facility enhancement benefit<sup>(e)</sup></b> Designated home facility enhancements such as widening doorways and passageways, adapting bathroom facilities and the provision of specialised furniture, which is prescribed by an occupational therapist		50,000 per incident	6,250 per incident
<b>ii) Heart attack / stroke ancillary benefit</b>			
I) Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon <sup>(e)</sup> • for consultation and / or treatment		1,000 per visit 100,000 per life	125 per visit 12,500 per life
II) Neurologist / Cardiologist <sup>(e)</sup> • for consultation, treatment and / or medicines prescribed			
III) Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed		30 visits per policy year	
<b>iii) Disability subsidy benefit</b> If unable to perform 3 or more activities of daily living uninterrupted for at least 6 consecutive months		5,000 per month	625 per month
		24 months per life	
<b>22 Pregnancy complications benefit<sup>(e)</sup></b> For confinement in hospital and surgical procedure		Fully covered <sup>(f)</sup>	
<b>23 Experimental drugs for cancer<sup>(c),(e),(i)</sup></b>		500,000 per policy year	62,500 per policy year
		For reasonable and customary charges incurred outside Hong Kong, Macau and Mainland China, such charges shall be reduced to 60% in the calculation of the benefit amount payable	

## Benefits schedule for OptimaCEO Pearl Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25 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 for **OptimaCEO Pearl Medical Plan**”.

E. Emergency Treatment Benefits		Maximum Benefit	
		HK\$	US\$
24	<b>Emergency outpatient treatment benefit</b> Treatment received within 24 hours of a covered accident	Fully covered <sup>(f)</sup>	
25	<b>Emergency dental benefit</b> Treatment received within 3 months of a covered accident		
26	<b>Worldwide emergency assistance services</b> i) <b>Emergency medical evacuation</b> ii) <b>Repatriation of remains</b> iii) <b>Compassionate visit by one immediate family member</b> For staying in hospital more than 5 consecutive days iv) <b>Return of children under the age of 18</b> For staying in hospital more than 5 consecutive days v) <b>24-hour worldwide telephone enquiring services</b>	5,000,000 per life	625,000 per life
		Included	
F. Death Benefit			
27	<b>Compassionate death benefit</b> Payable to the beneficiary if the insured passes away	80,000	10,000



# Benefits schedule for OptimaCEO Pearl Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 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 for **OptimaCEO Pearl Medical Plan**”.

## Health Wallet Benefits<sup>(i)</sup>

G. Health Wallet Benefits (only applicable to OptimaCEO Pearl Medical Plan)	Amount to be credited to the Health Wallet	
	HK\$	US\$
<b>28 Network treatment reward benefit</b> Applicable if charges have been reimbursed by us under benefit items 1 to 8 and 10 to 25 of the core benefits for medical services or treatments carried out by Signature Healthcare Circle <sup>(a)</sup>	5% of total charges already reimbursed under benefit items 1 to 8 and 10 to 25 of the core benefits of <b>OptimaCEO Pearl Medical Plan</b> for medical services or treatments carried out by Signature Healthcare Circle <sup>(a)</sup>	
	10,000 per policy year	1,250 per policy year
<b>29 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 policy year	
<b>30 Lower room class cash benefit</b> For stay in a room of class below standard private room of a private hospital in Hong Kong or Macau	2,000 per day	250 per day
	10 days per confinement	
<b>31 Day surgery cash benefit</b> Applicable when day surgery benefit is payable under the policy for a surgical procedure	1,600 per procedure	200 per procedure
	1 procedure per policy year	
<b>32 No claim bonus benefit<sup>(k)</sup></b> Applicable if no benefits have been paid or are payable under benefit items 1 to 8 and 10 to 25 of the core benefits for 3 consecutive policy years, and the policy has been in-force throughout the 3 consecutive policy years	5% of total premiums paid to <b>OptimaCEO Pearl Medical Plan</b> policy for the immediately preceding policy year	
H. Usage of Health Wallet <sup>(l)</sup> (only applicable to OptimaCEO Pearl Medical Plan)	Amount payable	
	HK\$	US\$
<b>33 Usage of Health Wallet</b> i) expenses for <b>wellness treatment, check-up or vaccinations<sup>(m)</sup></b> ii) reimburse the reasonable and customary charges of any covered confinement, surgery and / or medical treatment actually incurred due to a covered illness or covered injury but are not payable under the core benefits of the policy solely due to the following reason(s): <ul style="list-style-type: none"> <li>the charges exceed the relevant benefit limits;</li> <li>such amount has been deducted from the benefit amount payable under the policy as deductible; or</li> <li>the charges are incurred for any pre-existing condition, or any congenital condition which manifested or has been diagnosed before the insured attained age 8</li> </ul>	Up to the balance available in the Health Wallet <sup>(i)</sup>	

## Benefits schedule for OptimaCEO Pearl Medical Plan (continued)

### Notes:

- (a) The annual limit for a policy year will be increased by the amount of extra annual limit if all charges actually incurred in the same policy year for medical services, treatments and confinements which are paid or payable under benefit items 1 - 23 in the benefits schedule for **OptimaCEO Pearl Medical Plan** are provided by Signature Healthcare Circle of **OptimaCEO Pearl Medical Plan**. The extra annual limit can only be applied to charges incurred in the same policy year for medical services, treatments or confinement which have been directly provided by Signature Healthcare Circle of **OptimaCEO Pearl Medical Plan** and are paid or payable under benefit items 1 - 25 and 28 - 31 in the benefits schedule for **OptimaCEO Pearl Medical Plan**.

The network benefit under benefit items 15 i) and 15 ii) in the benefits schedule of **OptimaCEO Pearl Medical Plan**, the network treatment reward benefit under the Health Wallet Benefits, and extra annual limit will only be applicable if (1) the medical services, treatments and confinements have been recommended and provided by the Signature Healthcare Circle of **OptimaCEO Pearl Medical Plan** and (2) you have successfully obtained medical expense pre-approval for such medical services, treatments and confinements from us, subject to our prevailing rules and conditions. Please visit <https://www.aia.com.hk/en/health-and-wellness/medical-expense-pre-approval-service> for the latest updates and full terms and conditions. For the benefit items which have not been specified as “network benefit” or “non-network benefit” in the benefits schedule of **OptimaCEO Pearl Medical Plan**, the benefit limits of such benefit items are applicable to both network and non-network medical services, treatments and confinements.

- (b) Upon the recommendation of the attending specialist in writing, receives any medically necessary medical services as a direct result of the cancer for which benefits are payable under benefit items 1 to 25. This waiver of deductible is not applicable if the policy owner or the insured is aware of, or shall be reasonably aware of, such cancer within the first 90 days from the policy effective date. If the insured is diagnosed with sickness other than cancer with eligible expenses incurred, such eligible expense is subject to the remaining balance of annual deductible amount (if any). The elderly cancer support – waiver of deductible for cancer is not applicable to policy with \$0 annual deductible option.
- (c) Please refer to point 6 of “Product Limitation” under “Important Information for **OptimaCEO Pearl Medical Plan**” on page 29 of this brochure for the definition of cancer.
- (d) Each of the itemised expenses as shown in the official statement of accounts or receipts submitted to the Company for reimbursement is subject to the reasonable and customary charges requirement. Unless otherwise specified, expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the benefits schedule above (except benefit item 21 iii)).
- (e) The Company shall have the right to ask for proof of recommendation except for consultation, treatment and / or medicine prescribed by Chinese medicine practitioner under benefit items 15 ii) and 21 ii) III), e.g written referral or testifying statement on the claim form by the attending doctor, registered medical practitioner, specialist, chiropractor, physiotherapist, speech therapist, occupational therapist and registered dietitian (if applicable).
- (f) Fully covered or full cover shall mean no itemised benefit sublimit, and claim amount is subject to the benefit limits as set out in the benefits schedule for **OptimaCEO Pearl Medical Plan**, which include the annual limit, the extra annual limit (if applicable) and the overall lifetime limit, and also subject to the amount of annual deductible.
- (g) The benefit limit of this donor’s benefit shall be up to 30% of the aggregate of the surgical costs of removal of the organ or bone marrow from the donor which are charged to the insured (but excluding the costs of the organ or bone marrow) and the surgical costs of procedures performed on the insured as recipient. For avoidance of doubt, the benefit does not cover the expenses incurred for a surgery to remove the organ or bone marrow from the insured as the donor.
- (h) These surgical categories are defined in detail in the Schedule of Surgical Procedures under Hong Kong’s Voluntary Health Insurance Scheme (VHIS), based on categorisation of surgical procedures and review by the Hong Kong government from time to time. We will follow the surgical categories set out in the latest version of this Schedule of Surgical Procedures in effect at the time of performing the surgery. If the insured undergoes a surgery which is not included in any surgical category under the Schedule of Surgical Procedures, or if this Schedule of Surgical Procedures is no longer valid or is replaced, or if the categories of surgical procedures in this Schedule are renamed or otherwise changed, we will reasonably determine the applicable surgical category based on other surgical procedures with similar difficulty and complexity included in the Schedule of Surgical Procedures and / or any other publication or information from the Hong Kong government, relevant authorities or medical associations.

- (i) Please refer to item 5 on page 31 of this brochure for more details.
- (j) The Health Wallet Benefits (excluding no claim bonus benefit) are subject to the overall lifetime limit, the annual limit and the extra annual limit (if applicable) of the policy. The amount in the Health Wallet cannot be refunded or redeemed for cash, and cannot be used to pay any premium of any policy. Upon the cancellation or termination of the policy, any remaining amount in the Health Wallet will be forfeited immediately.
- (k) No claim bonus benefit will no longer be available once a claim has been made (excluding day surgery benefit, worldwide emergency assistance services, Health Wallet Benefits and redemption of designated rewards under the Health Wallet), and the number of policy year without claim will be recounted from the next policy year.
- (l) Usage of Health Wallet is available after 120 days from the effective date of the **OptimaCEO Pearl Medical Plan** policy.
- (m) These services are provided in Hong Kong by the designated third party service providers engaged by AIA, subject to change from time to time. The scope and the location of these services shall be determined by AIA at its sole discretion and AIA may change the scope and / or the location of these services at its sole discretion from time to time without prior notice. The details, locations and arrangement of these services can be accessed on AIA's website after policy issuance. AIA is not responsible or liable for any services or advice provided by such third party service providers.

## Important Information for OptimaCEO Pearl Medical Plan

*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.

*You have the right to purchase **OptimaCEO Pearl Medical Plan** as a standalone plan without purchasing other insurance products at the same time.*

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 on the occurrence of the earliest of any of the following:
  - the insured passes away;
  - you do not pay the premium within 31 days of the premium due date;
  - when the aggregate benefits (excluding compassionate death benefit) paid under your policy and all other relevant insurance policies covering the same insured have reached the overall lifetime limit; or
  - when you take this plan as add-on plan of any basic plan which has been terminated, matured, cancelled or converted to a non-participating insurance plan; or such add-on plan is cancelled or terminated pursuant to the terms of the corresponding basic plan.

If your **OptimaCEO Pearl Medical Plan** policy is terminated because you do not pay the premium within 31 days of the premium due date, and the insured is confined in a hospital for a covered illness or covered injury on the date when your **OptimaCEO Pearl Medical Plan** policy is terminated, we will extend the cover of your **OptimaCEO Pearl Medical Plan** policy while the insured is confined in hospital for up to an additional 30 days without the need for you to make any premium payments, subject to the same benefit limits which apply to your **OptimaCEO Pearl Medical Plan** policy.

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 / her 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 confinement, treatment, surgery or charges relating to or caused directly or indirectly, wholly or partly, by any of the following:

- any treatment, investigation, service or supplies which is not medically necessary
- any pre-existing condition or congenital condition that appears or is diagnosed before the insured reaches the age of 8
- 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 where 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 for **OptimaCEO Pearl Medical Plan**, item 22 for details), mental or nervous disorder, except for the "mental or nervous disorder benefit" (see benefits schedule for **OptimaCEO Pearl Medical Plan**, item 19 for details)



- “HIV” and its related injury or illness which manifested within the first 5 policy years, unless it is proven with evidence that HIV and its related injury or illness was first contracted or occurred after the effective date of the coverage
- cosmetic or plastic surgery, except if such occurrence is covered under the “reconstructive surgery benefit” (see benefits schedule for **OptimaCEO Pearl Medical Plan**, item 20 for details), 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 “heart attack / stroke ancillary benefit” (see benefits schedule for **OptimaCEO Pearl Medical Plan**, items 15 ii) and 21 ii) III) 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 the policy year if necessary. There could be overall premium adjustment on the policies of this plan or policies of certain coverage options under this plan. During the reviews, we may consider factors including but not limited to the following:

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

### 2. Product Features Revision

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

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

## Product Limitation

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

Items	Effective Date (after the policy commences)
Accidental injury	Immediately
Illness	30 days
Investigation / treatment / surgery for tonsils, adenoids, hernias or a disease particular to female generative organs	120 days
Signature Healthcare Circle	30 days
Pregnancy complications benefit	10 months
Usage of Health Wallet	120 days

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

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

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

Experimental, screening, and preventive services or supplies are not considered medically necessary with the exception of experimental drugs benefit.

“Reasonable and customary” means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice; and
- the costs of your medical services and the duration of your hospital stay are within the usual level of charges or duration for similar treatment in the locality of such services delivered.

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

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

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

4. If the insured continuously stays for 365 days in any of the following regions, for the medical services and / or treatments provided to the insured in such region, the benefit payable will be permanently reduced to 60% of his eligible charges. Such reduction applies to all items in the benefits schedule for **OptimaCEO Pearl Medical Plan** except items 26 and 27:

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

5. If compensation or reimbursement is payable under any law, medical programme or insurance policy provided by any government, company, other insurer or other third party, such will not be reimbursable by us under the policy.
6. The term “cancer(s)” shall mean all stages of malignant cancer and carcinoma-in-situ, but will specifically exclude any of the following: (a) any tumour which is histologically classified as pre-malignant; (b) abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II); and (c) any cancer where HIV infection is also present. The cancer must be confirmed by the insured’s attending specialist in writing and supported by clinical, radiological, histological or laboratory evidence reasonably acceptable to us. Please refer to the policy contract for details and the claim conditions.
7. The network benefit under benefit items 15 i) and 15 ii) in the benefits schedule of **OptimaCEO Pearl Medical Plan**, the network treatment reward benefit under the Health Wallet Benefits, and extra annual limit will only be applicable if (1) the medical services, treatments and confinements have been recommended and provided by the Signature Healthcare Circle of **OptimaCEO Pearl Medical Plan** and (2) you have successfully obtained medical expense pre-approval for such medical services, treatments and confinements from us, subject to our prevailing rules and conditions. Please visit <https://www.aia.com.hk/en/health-and-wellness/medical-expense-pre-approval-service> for the latest updates and full terms and conditions. For the benefit items which have not been specified as “network benefit” or “non-network benefit” in the benefits schedule of **OptimaCEO Pearl Medical Plan**, the benefit limits of such benefit items are applicable to both network and non-network medical services, treatments and confinements.

8. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits. A trip generally refers to a journey where the insured departs for abroad from Hong Kong, Macau or Mainland China (of which the insured is a permanent resident at the time of departure) and then returns to the place of departure. The services are provided by designated 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.
9. Signature Healthcare Circle refers to designated third party medical network service providers engaged by AIA. The medical network service providers are independent contractors and are not agents or employees or representatives of AIA. AIA does not guarantee the provision of services by a particular medical network / service provider or the number of medical network(s) / service provider(s) available. The scope and location of the medical network services shall be determined by AIA at its sole discretion and may be changed from time to time. AIA shall not be responsible for any act, negligence or omission of Signature Healthcare Circle in the provision of services, treatments, opinions and advice.
10. OptimaCEO Service Hotline, Wellness Relationship Manager, child and adolescent growth and development support hotline, Signature Healthcare Circle, medical expenses pre-approval service, cashless service (also known as credit facility service), Care Concierge, Personal Medical Case Management Services with Rehabilitation Management, telemedicine service, Cancer Genomic Testing Services, and general health hotline as set out in the sections under “1. Prestigious concierge services to safeguard your health” and “3. Dedicated medical services with multi-disciplinary care for your cancer journey” are additional value-added services and do not form part of the contractual service.
11. Wellness Relationship Manager, child and adolescent growth and development support hotline, Care Concierge, Personal Medical Case Management Services with Rehabilitation Management, telemedicine service, Cancer Genomic Testing Services and general health hotline (during designated service hours) are provided by designated third party service provider(s) and AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them.

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).

12. The value-added services as set out in the sections under "1. Prestigious concierge services to safeguard your health" and "3. Dedicated medical services with multi-disciplinary care for your cancer journey" are subject to the eligibility of the insureds, the availability of the services and the relevant terms and conditions of the services. AIA reserves the right to amend, suspend or terminate any of these services any time without prior notice. For details of each of the value-added services, please refer to the respective leaflets of the value-added services.

## Claim Procedure

If you wish to make a claim (including a claim under the Health Wallet), 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 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


**OptimaCEO Pearl Medical Plan / OptimaCEO Pearl Medical Plan (Worldwide)** 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 

**Remarks for OptimaCEO Pearl Medical Plan:**

1. The above value-added services (except for worldwide emergency assistance) as set out in the sections under “1. Prestigious concierge services to safeguard your health” and “3. Dedicated medical services with multi-disciplinary care for your cancer journey” do not form part of the contractual services. Referrals or services provided by third party service providers does not explicitly imply eligibility for claims under **OptimaCEO Pearl Medical Plan**. Customers should be solely responsible for any cost not covered under the value-added services subject to the relevant terms and conditions thereof. Please take note that the actual claim reimbursement under **OptimaCEO Pearl Medical Plan** shall be subject to the provision of complete claim documents, insured's benefits entitlement, exclusion, policy contract, terms and conditions of **OptimaCEO Pearl Medical Plan**. For details, please contact AIA for enquiry. AIA reserves the right to amend, suspend or terminate any of these services any time without further notice.
2. Regarding the first-in-market statement (i) for Health Wallet, as of 1 November 2024, compared against individual medical plans provided by major Hong Kong insurance companies; (ii) for experimental drugs benefit, this benefit was first launched by AIA on 22 April 2024 which was first-in-market compared against individual medical plans provided by major Hong Kong insurance companies; (iii) for child and adolescent growth and development support hotline, as of 12 August 2024, compared against individual medical plans provided by major Hong Kong insurance companies; (iv) for Care Concierge, it refers to Hong Kong insurance industry-first healthcare support that integrates (a) dedicated concierge service with a suite of healthcare and support services for the eligible insured and (b) the medical home visit service in Mainland China for the eligible insured's parents. As of 31 January 2024, compared against similar services offered by major Hong Kong insurance companies. Regarding the rare-in-market statement for Wellness Relationship Manager, as of 12 August 2024, compared against individual medical plans provided by major Hong Kong insurance companies.
3. Source: Healthcare Thinker, 26 December 2021, [www.healthcarethinkers.com/2021/12/藥物進步助與癌共存](http://www.healthcarethinkers.com/2021/12/藥物進步助與癌共存)
4. Please refer to point 6 of “Product Limitation” under “Important Information for **OptimaCEO Pearl Medical Plan**” on page 29 of this brochure for the definition of cancer.
5. This benefit will be payable if the insured is diagnosed with a stage III or stage IV malignant tumour, or terminal blood cancer which is deemed incurable with existing non-experimental treatment by a specialist, and with a medical certificate issued by a specialist to certify that the experimental drug is prescribed by and is deemed by the specialist to be an appropriate or recommended active treatment or palliative treatment of the cancer of the insured. Any charges or expenses which are already covered by any other third parties (including sponsorship from the pharmaceutical company, manufacturer and / or marketer of the experimental drug) shall not be covered by this benefit.
6. The prescribed phase 3 clinical trial drug must have been tested in the laboratory and has been approved by one of the following regulatory bodies for undergoing phase 3 of a clinical trial for testing and / or treatment in humans for the treatment of the cancer:
  - United States Food and Drug Administration (FDA)
  - European Medicines Agency (EMA)
  - National Medical Products Administration (NMPA) of China
  - Department of Health of Hong Kong
  - Health Bureau of Macau

and at the time of prescription, such phase 3 clinical trial drug must be undergoing phase 3 of a clinical trial that is approved by the relevant institutional review board in the location where the drug is administered, as being an effective treatment for such cancer upon preliminary review by such board.
7. For any reasonable and customary charges incurred outside of Hong Kong, Macau and Mainland China which are payable under experimental drugs benefit for stage III and stage IV cancers and incurable haematological malignancy, such reasonable and customary charges incurred shall be reduced to 60% in the calculation of the total benefit amount payable, up to a maximum of HK\$500,000 or US\$62,500 per policy year.
8. This elderly cancer support - waiver of deductible is not applicable if the policy owner or the insured is aware of, or shall be reasonably aware of, such cancer within the first 90 days from the policy effective date. This waiver of deductible is not applicable to policy with \$0 annual deductible.
9. Fully covered or full cover shall mean no itemised benefit sublimit, and claim amount is subject to the overall lifetime limit, the annual limit, the extra annual limit (if applicable) of the policy, and also subject to the amount of annual deductible.



10. The annual limit for a policy year will be increased by the amount of extra annual limit if all charges actually incurred in the same policy year for medical services, treatments and confinements which are paid or payable under benefit items 1 - 23 in the benefits schedule for **OptimaCEO Pearl Medical Plan** are provided by Signature Healthcare Circle of **OptimaCEO Pearl Medical Plan**. The extra annual limit can only be applied to charges incurred in the same policy year for medical services, treatments or confinements which have been directly provided by Signature Healthcare Circle of **OptimaCEO Pearl Medical Plan** and are paid or payable under benefit items 1 - 25 and 28 - 31 in the benefits schedule for **OptimaCEO Pearl Medical Plan**.

The network benefit under benefit items 15 i) and 15 ii) in the benefits schedule of **OptimaCEO Pearl Medical Plan**, the network treatment reward benefit under the Health Wallet Benefits, and extra annual limit will only be applicable if (1) the medical services, treatments and confinements have been recommended and provided by the Signature Healthcare Circle of **OptimaCEO Pearl Medical Plan** and (2) you have successfully obtained medical expense pre-approval from us for such medical services, treatments and confinements, subject to our prevailing rules and conditions. Please visit <https://www.aia.com.hk/en/health-and-wellness/medical-expense-pre-approval-service> for the latest updates and full terms and conditions. For the benefit items which have not been specified as "network benefit" or "non-network benefit" in the benefits schedule of **OptimaCEO Pearl Medical Plan**, the benefit limits of such benefit items are applicable to both network and non-network medical services, treatments and confinements.

11. The above Health Wallet Benefits (except for no claim bonus benefit) are subject to the overall lifetime limit, the annual limit and the extra annual limit (if applicable) of the policy. The amount in the Health Wallet is available for redemption of the designated rewards any time after 120 days from the effective date of the **OptimaCEO Pearl Medical Plan** policy. The amount in the Health Wallet cannot be refunded or redeemed for cash, and cannot be used to pay any premium of any policy. Upon the cancellation or termination of the **OptimaCEO Pearl Medical Plan** policy, any remaining amount in the Health Wallet will be forfeited immediately. For details, please refer to Part H of the benefits schedule for **OptimaCEO Pearl Medical Plan** of this brochure.


If Health Wallet Benefit has already been credited to the Health Wallet, and if such Health Wallet Benefit is subsequently cancelled for any reason, the amount of Health Wallet Benefit already credited to the Health Wallet shall be returned to us and we shall deduct such amount from the balance of the Health Wallet accordingly. If the balance of the Health Wallet at the time is insufficient to cover the amount of the Health Wallet Benefit already credited to the Health Wallet, we shall deduct the Health Wallet Benefit amount from the benefit amounts payable under the policy. If the benefit amounts payable is not sufficient to cover the amount of Health Wallet Benefit, you are required to settle the shortfall.

12. Even if you received (i) any day surgery benefit paid for procedures, (ii) any benefit under Health Wallet Benefits or any benefit from redemption of the designated rewards under the Health Wallet or, (iii) worldwide emergency assistance services (see benefits schedule for **OptimaCEO Pearl Medical Plan**, benefit items 9, 28 - 32, 33, 26 for details), your eligibility for no claim bonus benefit will not be affected. No claim bonus benefit will no longer be available once a claim has been made (excluding day surgery benefit, worldwide emergency assistance services, Health Wallet Benefits and redemption of designated rewards under the Health Wallet), and the number of policy year without claim will be recounted from the next policy year.
13. Subject to terms and conditions. For details, please refer to Part H of the benefits schedule for **OptimaCEO Pearl Medical Plan** of this brochure and the policy contract.

# OptimaCEO Pearl Medical Plan – First Gift



# Instant protection to safeguard your newborns<sup>1</sup>

Insured	Expectant mother
Period & Benefit	 Pregnancy stage <b>Compassionate refund of premium benefit</b> Equivalent to <b>105% of the Total Basic Premiums Paid<sup>2</sup></b> will be paid for miscarriage, pregnancy termination that is recommended by a registered specialist doctor, stillbirth, or the passing of both the insured expectant mother and her fetus during the pregnancy stage <sup>3</sup>



Welcoming a new baby is a joyous experience, however expectant mothers may be worried about unexpected pregnancy complications and baby's health. **OptimaCEO Pearl Medical Plan – First Gift** provides an **instant shield for newborn babies**<sup>1</sup>, providing immediate hospitalisation and surgical benefits with coverage for congenital conditions after birth. In the unfortunate event of a miscarriage, pregnancy termination that is recommended by a registered specialist doctor, stillbirth, or the passing of both the expectant mother and her fetus during the pregnancy stage, a compassionate refund of premium benefit equivalent to 105% of the Total Basic Premiums Paid<sup>2</sup> will be paid<sup>3</sup>.

An expectant mother, who is an existing insured of an **OptimaCEO Pearl Medical Plan** policy with designated plan option<sup>4</sup>, will be eligible to become the insured of an **OptimaCEO Pearl Medical Plan – First Gift** policy. Application for the **OptimaCEO Pearl Medical Plan – First Gift** policy can be made starting from the 22<sup>nd</sup> week of pregnancy of an expectant mother, allowing our esteemed expectant mothers to rest easy during the happy advent of motherhood.

## Newborn baby

(after the newborn baby has become the insured of the policy<sup>1</sup>)



### On the date of birth and within 90 days after birth

## Instant hospitalisation & surgical benefits with cover for congenital conditions<sup>1</sup>

The newborn baby will receive **instant hospitalisation and surgical protection with cover for congenital conditions**, up to an overall policy limit of HK\$100,000, and subject to a deductible of HK\$16,000



### From 15 to 90 days after birth

## Option to apply for an **OptimaCEO Medical Series** policy for the newborn baby by simplified medical underwriting<sup>5</sup>

You have an option to apply for an **OptimaCEO Medical Series** policy for the newborn baby by simplified medical underwriting, so that your newborn baby may enjoy whole life medical protection under the **OptimaCEO Medical Series** policy<sup>5</sup>



### After birth until the end of the policy term

## Compassionate refund of premium benefit

We also offer a compassionate refund of premium benefit equivalent to **105% of Total Basic Premiums Paid**<sup>2</sup> upon the unfortunate event of death of the newborn baby<sup>3</sup>

The **OptimaCEO Pearl Medical Plan – First Gift** can only be purchased as a basic plan. For more information, please read the benefits schedule for **OptimaCEO Pearl Medical Plan – First Gift** in this brochure.

Note: Only 1 person can be the insured under the **OptimaCEO Pearl Medical Plan – First Gift** policy at any given time. If the expectant mother is carrying twins, application for a separate **OptimaCEO Pearl Medical Plan – First Gift** policy is required for each fetus. Please refer to point 6 of the "Product Limitation" section for **OptimaCEO Pearl Medical Plan – First Gift** on page 43 of this brochure for details.

## Example

# Embracing the newborn with meticulous care and peace of mind

(The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made. It does not constitute any medical advice. You should seek independent professional advice before making any decision on this matter.)

### Age 27

Sandy purchases **OptimaCEO Pearl Medical Plan** for herself

**1<sup>st</sup> Policy:**  
**OptimaCEO Pearl Medical Plan**  
Insured: Sandy



### Age 29 - Pregnancy stage

During the 22<sup>nd</sup> week of gestation, Sandy purchases **OptimaCEO Pearl Medical Plan – First Gift**

**2<sup>nd</sup> Policy:**  
**OptimaCEO Pearl Medical Plan – First Gift**  
Insured: Sandy



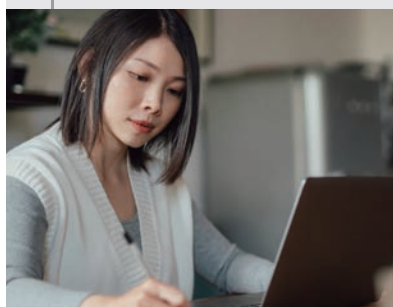
### Baby is born

Sandy's son Adam is born

The insured of the **OptimaCEO Pearl Medical Plan – First Gift** policy has been changed from Sandy to Adam<sup>1</sup>. Adam receives instant hospitalisation and surgical protection with cover for congenital conditions, up to an overall policy limit of HK\$100,000, with a deductible of HK\$16,000

**2<sup>nd</sup> Policy:**  
**OptimaCEO Pearl Medical Plan – First Gift**

Insured: Changed from Sandy to Adam<sup>1</sup>



Policy owner and insured:  
Sandy (Age 29)

Family status:  
Married



Sandy purchased **OptimaCEO Pearl Medical Plan** two years ago with the aim to optimise her health and secure medical coverage. She is now starting a family with her husband and wants to ensure her newborn baby will receive instant medical protection after birth. When Sandy is pregnant during the 22<sup>nd</sup> week of gestation, she decides to purchase a new policy, **OptimaCEO Pearl Medical Plan – First Gift**, to protect herself and her unborn baby Adam.

## On the date of birth and within 90 days after birth

### Scenario 1

Adam is in healthy physical condition

## From 15 to 90 days after birth

Sandy applies for an **OptimaCEO Pearl Medical Plan** policy with Adam as the insured by **simplified medical underwriting**<sup>5</sup> to provide whole life medical protection for Adam and the application has been approved by AIA

**3<sup>rd</sup> Policy:**  
**OptimaCEO Pearl Medical Plan**<sup>5</sup>  
Insured: Adam



### Scenario 2

After birth, Adam has Neonatal Jaundice and is hospitalised

The eligible expenses are covered under **OptimaCEO Pearl Medical Plan – First Gift**<sup>1</sup>

Adam recovers and is discharged from the hospital

Sandy applies for an **OptimaCEO Pearl Medical Plan** policy with Adam as the insured by **standard medical underwriting**<sup>5</sup> to provide whole life medical protection for Adam and the application has been approved by AIA

**3<sup>rd</sup> Policy:**  
**OptimaCEO Pearl Medical Plan**<sup>5</sup>  
Insured: Adam



## Plan summary

Product Nature	Medical protection insurance plan (Reimbursement)
Plan Type	Basic plan
Eligibility	<p>The proposed insured of the <b>OptimaCEO Pearl Medical Plan – First Gift</b> policy must be an expectant mother who:</p> <ul style="list-style-type: none"> <li>• is an existing insured of an <b>OptimaCEO Pearl Medical Plan</b> policy with designated plan option<sup>4</sup>;</li> <li>• is aged 18 to 45 with gestation period of 22<sup>nd</sup> week or above; and</li> <li>• carries the fetus for herself and who will become the legal mother of the newborn baby following birth.</li> </ul>
Benefit Term	<p>1 year</p> <ul style="list-style-type: none"> <li>• When the expectant mother is the insured of the policy: <ul style="list-style-type: none"> <li>- compassionate refund of premium benefit<sup>3</sup> will be paid in the event of miscarriage, pregnancy termination that is recommended by a registered specialist doctor, stillbirth, or the passing of both the insured expectant mother and her fetus during the pregnancy stage</li> </ul> </li> <li>• When the newborn baby is the insured of the policy<sup>1</sup>: <ul style="list-style-type: none"> <li>- hospitalisation and surgical benefits on the date of birth and within 90 days after birth<sup>1</sup></li> <li>- option to apply for an <b>OptimaCEO Medical Series</b> policy for such newborn baby from 15 to 90 days after his / her birth by simplified medical underwriting<sup>5</sup></li> <li>- compassionate refund of premium benefit<sup>3</sup> will be paid if the newborn baby passes away during the term of the policy</li> </ul> </li> </ul>
Renewal	Not applicable
Premium Payment Mode	Single premium

For more information, please read the benefits schedule for **OptimaCEO Pearl Medical Plan – First Gift** in this brochure.



## Benefits schedule for OptimaCEO Pearl Medical Plan – First Gift




Benefit items 1 – 9 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 for **OptimaCEO Pearl Medical Plan – First Gift**”.



Proof of recommendation is required.

Overview	HK\$	US\$
<b>Overall Policy Limit</b> Applies to items 1 to 9	100,000 per policy	12,500 per policy
<b>Geographical Cover</b>	Worldwide excluding the United States	
<b>Room Type</b>	Standard private room	
<b>Annual Deductible</b> Applies to items 1 to 9	16,000	2,000

### Core benefits<sup>(a)</sup>

A. Confinement Benefits (only for insured child on the date of birth and within 90 days after birth)		Maximum Benefit	
		HK\$	US\$
1	Hospital daily room and board benefit	Fully covered <sup>(c)</sup>	
2	Physician's visit		
 3	Specialist's fee <sup>(b)</sup>		
4	Miscellaneous hospital expenses benefit		
 5	Intensive care benefit <sup>(b)</sup>		
 6	Private nurse's fee <sup>(b)</sup> Nursing services after surgery or discharge from Intensive Care Unit and while the insured is still confined in hospital	Fully covered <sup>(c)</sup> 30 days per policy year	
7	Hospital companion bed benefit Expenses for one companion bed during the insured's hospital stay	Fully covered <sup>(c)</sup>	
B. Surgical Benefits (only for insured child on the date of birth and within 90 days after birth)			
8	Surgery benefit Including surgeon's fee, anaesthetist's fee and operating theatre fee and the cost of items and equipment used during the use of operating theatre  i) All surgeries Including organ transplantation surgical cost for insured as a receiver  ii) Surgery of the donor If the insured is a receiver for organ transplantation of heart, kidney, liver, lung or bone marrow	Fully covered <sup>(c)</sup>	
		30% of the total transplantation cost of both donor and receiver <sup>(d)</sup>	
9	Day surgery benefit Including consultation, medication, surgeon's fee, anaesthetist's fee, operating theatre fee and / or room charge	Fully covered <sup>(c)</sup>	
C. Other Benefit			
10	Compassionate refund of premium benefit <ul style="list-style-type: none"><li>Benefit payable to the policy owner in the event of:<ul style="list-style-type: none"><li>(i) miscarriage or pregnancy termination (that is recommended by a registered specialist doctor) of the insured expectant mother; or</li><li>(ii) the insured expectant mother suffers a stillbirth</li></ul></li><li>Benefit payable to the beneficiary in the event of:<ul style="list-style-type: none"><li>(i) passing of the insured expectant mother and her fetus during pregnancy stage; or</li><li>(ii) the insured newborn baby passes away during the term of the policy</li></ul></li></ul>	105% of Total Basic Premiums Paid <sup>(e)</sup>	

## Benefits schedule for OptimaCEO Pearl Medical Plan – First Gift (continued)

### Notes:

- (a) Each of the itemised expenses as shown in the official statement of accounts or receipts submitted to the Company for reimbursement is subject to the reasonable and customary charges requirement. Unless otherwise specified, expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the benefits schedule above.
- (b) The Company shall have the right to ask for proof of recommendation, e.g. written referral or testifying statement on the claim form by the attending doctor, registered medical practitioner or specialist (if applicable).
- (c) Fully covered or full cover shall mean no itemised benefit sublimit, and claim amount is subject to the overall policy limit as set out in the benefits schedule for **OptimaCEO Pearl Medical Plan – First Gift** and also subject to the amount of deductible.
- (d) The benefit limit of this donor's benefit shall be up to 30% of the aggregate of the surgical costs of removal of the organ or bone marrow from the donor which are charged to the insured (but excluding the costs of the organ or bone marrow) and the surgical costs of procedures performed on the insured as recipient. For avoidance of doubt, the benefit does not cover the expenses incurred for a surgery to remove the organ or bone marrow from the insured as the donor.
- (e) Total Basic Premiums Paid refers to the total amount of due and payable premium(s) paid to the **OptimaCEO Pearl Medical Plan – First Gift** policy and received by the Company from the policy date up to the end of the 1<sup>st</sup> policy year. Total Basic Premiums Paid does not include additional premium payable due to any special terms imposed on the policy, any premium(s) paid to us but not yet due and / or any payment in excess of premium(s) currently due and payable.

# Important Information for OptimaCEO Pearl Medical Plan – First Gift

*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 should pay premium on time and according to the premium payment schedule.
2. We will terminate your policy and you / the insured will lose the cover on the occurrence of the earliest of any of the following:
  - the 1<sup>st</sup> policy anniversary;
  - the insured expectant mother passes away during pregnancy stage and there is no surviving child insured under the policy;
  - the insured child passes away after birth; or
  - the date on which the pregnancy is terminated with loss or death of the fetus (whether due to miscarriage or termination of pregnancy or otherwise and whether occurring spontaneously or otherwise), or the date the expectant mother suffers a stillbirth, regardless of whether compassionate refund of premium benefit is payable.
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 / her 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 Premium Table for the premium provided by your financial planner).

## Key Exclusions

Under this plan, we will not cover any confinement, treatment, surgery or charges relating to or caused directly or indirectly, wholly or partly, by any of the following:

- any treatment, investigation, service or supplies which is not medically necessary
- 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 where 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 the compassionate refund of premium benefit (see Benefits schedule for **OptimaCEO Pearl Medical Plan – First Gift**, item 10 for details), mental or nervous disorder
- 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:
  - 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

We will review and adjust the premium of this plan from time to time. During the reviews, we may consider factors including but not limited to the following:

- claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions
- historical investment returns and the future outlook of this plan's backing asset
- expenses directly related to this plan and indirect expenses allocated to this plan

Therefore, the actual premiums payable by you may be adjusted when you purchase **OptimaCEO Pearl Medical Plan – First Gift**.

## Product Limitation

1. The coverage period for specific cover items are as follows:

Items	Coverage Period
Accidental injury and illness	For the insured newborn baby: On the date of birth and within 90 days after birth

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

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

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

but excludes experimental, screening, and preventive services or supplies.

"Reasonable and customary" means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice; and
- the costs of your medical services and the duration of your hospital stay are within the usual level of charges or duration for similar treatment in the locality of such services delivered.

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

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

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

4. If compensation or reimbursement is payable under any law, medical programme or insurance policy provided by any government, company, other insurer or other third party, such will not be reimbursable by us under the policy.
5. **OptimaCEO Pearl Medical Plan – First Gift** is a 1-year term medical insurance plan and it is not renewable.
6. The proposed insured of the **OptimaCEO Pearl Medical Plan – First Gift** policy must be an expectant mother who is an existing insured of an in-force **OptimaCEO Pearl Medical Plan** policy with designated plan option of annual premium payment mode and who (i) must be aged 18 to 45 with gestation period of 22<sup>nd</sup> week or above at the time of application for the **OptimaCEO Pearl Medical Plan – First Gift** policy and (ii) carries the fetus for herself and who will become the legal mother of the newborn baby following birth. Only 1 person can be the insured under the **OptimaCEO Pearl Medical Plan – First Gift** policy at any given time. The expectant mother is required to apply for a separate **OptimaCEO Pearl Medical Plan – First Gift** policy for each fetus if she is carrying twins. **OptimaCEO Pearl Medical Plan – First Gift** is not applicable to an expectant mother who is carrying more than two fetuses at the same time. The issuance of the **OptimaCEO Pearl Medical Plan – First Gift** policy is subject to AIA's sole discretion and underwriting decision, and the **OptimaCEO Pearl Medical Plan – First Gift** policy will only be issued after the cooling-off period of the **OptimaCEO Pearl Medical Plan** policy with the same expectant mother as the insured. On the date of issuance of the **OptimaCEO Pearl Medical Plan – First Gift** policy, the insured expectant mother must remain the existing insured of an in-force **OptimaCEO Pearl Medical Plan** policy with designated plan option.



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).

## 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 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

**OptimaCEO Pearl Medical Plan - First Gift** 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



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**Remarks for OptimaCEO Pearl Medical Plan – First Gift:**

1. The insured of the **OptimaCEO Pearl Medical Plan – First Gift** policy must have been changed from the expectant mother to the newborn baby before AIA will process any claims related to the newborn baby under the policy. You shall notify AIA of the birth of the newborn baby and provide a certified true copy of the newborn baby's birth certificate as soon as possible and within 30 days after his / her birth. We may request for any other information or documents which we may reasonably require.
2. Total Basic Premiums Paid refers to the total amount of due and payable premium(s) paid to the **OptimaCEO Pearl Medical Plan – First Gift** policy and received by the Company from the policy date up to the end of the 1<sup>st</sup> policy year. Total Basic Premiums Paid does not include additional premium payable due to any special terms imposed on the policy, any premium(s) paid to us but not yet due and / or any payment in excess of premium(s) currently due and payable.
3. Compassionate refund of premium benefit is equivalent to 105% of the Total Basic Premiums Paid. Upon payment of the compassionate refund of premium benefit under the **OptimaCEO Pearl Medical Plan – First Gift** policy, AIA shall have no further liability under the policy.
4. "**OptimaCEO Pearl Medical Plan** policy with designated plan option" refers to **OptimaCEO Pearl Medical Plan** policy with annual premium payment mode. Under this designated plan option, you will be eligible to apply for **OptimaCEO Pearl Medical Plan – First Gift** as long as the proposed insured of the **OptimaCEO Pearl Medical Plan – First Gift** policy is an expectant mother (aged 18 to 45 with gestation period of 22<sup>nd</sup> week or above), and who is an existing insured of an in-force **OptimaCEO Pearl Medical Plan** policy. On the date of issuance of the **OptimaCEO Pearl Medical Plan – First Gift** policy, the insured expectant mother must remain the existing insured of an in-force **OptimaCEO Pearl Medical Plan** policy with designated plan option.
5. Once your newborn baby has become the insured of the **OptimaCEO Pearl Medical Plan – First Gift** policy, within the period of 15 days to 90 days after the date of birth of your newborn baby (both dates inclusive) while such policy remains in force ("designated period"), you may apply for one "designated medical policy" with the same newborn baby as the insured of such "designated medical policy" by simplified medical underwriting. The "designated medical policy" is subject to the choices of insurance products made available by us under this option at the time of your application for the "designated medical policy". The "designated medical policy" currently available for selection is **OptimaCEO Medical Series** which will be subject to change by AIA from time to time. After the designated period, standard medical underwriting shall apply to policy application for the "designated medical policy". If your newborn baby does not meet the Company's requirements for simplified medical underwriting, the newborn baby will be required to undergo standard medical underwriting during application for the "designated medical policy". Application for the "designated medical policy" is subject to the Company's approval at its sole discretion.





HEALTHIER, LONGER,  
BETTER LIVES

MEDICAL PROTECTION

1

## OptimaCEO Pearl Medical Plan

JOIN **AIA Vitality**

### Core Benefits

AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

### Annual Premium Table for Basic Plan (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.

Geographical Cover		Worldwide					Worldwide (excluding the United States)				
Attained Age	Deductible (HK\$/MOP)	0	16,000	25,000	50,000	88,000	0	16,000	25,000	50,000	88,000
0-4		48,160	22,720	20,160	14,944	13,152	25,280	12,320	10,720	8,112	7,136
5-18		47,040	20,800	18,080	13,488	11,872	24,000	11,040	9,920	7,296	6,416
19		49,600	22,400	19,680	14,768	12,992	25,280	12,000	10,240	7,648	6,736
20		52,000	23,200	20,480	15,264	13,440	25,920	12,000	10,240	7,648	6,736
21		53,440	24,160	20,800	15,568	13,696	26,240	12,160	10,560	7,968	7,008
22		56,480	25,920	22,560	16,912	14,880	27,360	12,320	10,720	8,112	7,136
23		59,360	27,520	24,160	17,872	15,728	28,480	12,640	11,520	8,608	7,568
24		63,360	28,800	25,120	18,672	16,432	29,920	13,600	11,840	8,912	7,840
25		63,680	29,120	25,120	18,816	16,560	30,080	13,920	11,840	8,944	7,872
26		68,480	31,360	27,360	20,384	17,936	31,520	14,400	12,800	9,408	8,272
27		70,880	32,640	28,640	21,504	18,928	34,400	15,520	13,600	10,176	8,960
28		73,920	34,080	29,440	21,952	19,312	35,520	15,680	13,760	10,352	9,104
29		75,680	34,240	29,600	22,096	19,440	36,000	16,640	14,400	10,672	8,896
30		76,800	34,560	29,920	22,272	19,600	36,960	16,800	14,880	11,120	9,184
31		80,000	36,000	31,200	23,360	20,560	38,240	16,960	14,880	11,120	9,120
32		80,160	36,480	31,680	23,664	20,832	39,040	17,600	15,200	11,456	9,360
33		80,320	36,800	32,480	24,288	21,376	40,960	17,920	15,360	11,600	9,440
34		81,600	37,600	33,120	24,768	21,792	41,600	18,560	16,160	12,080	9,856
35		82,240	38,400	33,440	24,928	21,936	42,400	19,040	16,960	12,688	10,784
36		82,400	38,560	33,600	25,072	22,064	42,720	19,520	17,120	12,832	10,880
37		82,560	39,360	33,920	25,408	22,352	43,680	19,520	17,120	12,832	11,296
38		84,960	39,840	34,880	26,032	22,912	44,000	20,480	17,760	13,168	11,584
39		86,400	40,000	35,200	26,352	23,184	44,320	20,640	17,920	13,328	11,728
40		88,320	41,760	36,000	26,960	23,728	45,600	20,800	18,240	13,664	12,032
41		90,560	42,880	37,440	27,920	24,576	46,560	21,280	18,400	13,792	12,144
42		92,480	44,320	38,560	28,848	25,392	47,360	22,080	19,520	14,432	12,704
43		95,360	45,280	39,520	29,472	25,936	49,600	22,560	20,000	14,896	13,104
44		98,080	46,880	41,280	30,880	27,168	52,480	24,000	20,640	15,520	13,664
45		102,240	49,120	42,880	32,000	28,160	54,560	25,600	22,080	16,608	14,608
46		104,960	50,080	43,520	32,608	28,688	58,560	27,200	23,680	17,712	15,584
47		108,160	51,840	45,120	33,696	29,648	59,840	27,840	24,480	18,176	16,000
48		111,520	53,920	46,560	34,960	30,768	61,920	29,120	25,120	18,816	16,560
49		115,680	55,200	48,480	36,224	31,872	64,480	29,760	25,920	19,440	17,104
50		122,080	58,400	50,880	38,176	33,600	67,360	30,880	27,040	20,288	17,856

Effective date: 11 November 2024

US\$1 = HK\$/MOP8

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



# OptimaCEO Pearl Medical Plan

JOIN **AIA Vitality**

Core Benefits (continued)

AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

## Annual Premium Table for Basic Plan (HK\$/MOP)

Geographical Cover	Worldwide					Worldwide (excluding the United States)				
Deductible (HK\$/MOP)	0	16,000	25,000	50,000	88,000	0	16,000	25,000	50,000	88,000
Attained Age										
51	129,760	62,240	54,560	40,720	35,840	70,240	33,440	29,280	21,808	19,184
52	134,240	64,640	56,800	42,464	37,376	72,960	33,760	29,760	22,288	19,616
53	140,160	68,160	59,200	44,256	38,944	76,160	35,680	30,880	22,944	20,192
54	146,080	71,200	61,920	46,368	40,800	79,520	37,120	32,160	24,064	21,184
55	152,960	74,720	65,280	48,592	42,768	83,520	40,000	34,880	25,936	22,832
56	159,360	78,080	67,680	50,560	44,496	88,480	41,440	36,320	27,072	23,824
57	166,880	81,440	71,200	53,184	46,800	93,920	44,640	38,880	29,056	25,568
58	174,880	84,160	73,440	54,992	48,400	99,680	46,720	40,640	30,528	26,864
59	186,400	88,000	76,640	57,248	50,384	105,120	49,760	43,200	32,288	28,416
60	204,640	95,040	82,720	61,840	54,416	114,400	53,600	47,040	35,104	30,896
61	224,640	104,000	90,720	67,808	59,664	124,320	58,880	51,520	38,432	33,824
62	247,040	117,440	102,080	76,256	67,104	137,120	64,960	56,480	42,208	37,136
63	271,680	135,040	117,760	87,920	77,376	153,440	72,640	63,520	47,376	41,696
64	296,160	142,400	124,320	92,864	81,728	172,960	80,800	70,880	52,992	46,640
65	333,920	155,360	135,680	101,424	89,248	199,360	92,800	81,120	60,624	53,344
66	366,240	172,800	150,560	112,528	99,024	217,600	103,360	90,080	67,216	59,152
67	396,960	190,720	166,560	124,368	109,440	224,000	105,440	91,680	68,544	60,320
68	416,800	204,800	178,880	133,664	117,632	231,040	108,800	94,880	71,008	62,480
69	428,160	211,360	184,320	137,840	121,296	240,320	113,440	98,880	73,856	64,992
70	438,560	217,280	189,760	141,664	124,672	249,760	117,760	102,560	76,800	67,584
71*	459,200	229,440	202,400	152,880	134,528	271,520	130,240	115,040	86,992	76,560
72*	479,520	239,040	210,880	159,536	140,400	283,360	135,520	119,680	90,672	79,792
73*	501,440	246,400	217,920	164,640	144,880	294,080	141,440	124,960	94,576	83,232
74*	527,200	259,040	228,960	172,960	152,208	301,280	146,240	129,120	97,520	85,824
75*	542,880	270,880	239,040	180,624	158,944	308,800	150,240	132,640	100,320	88,288
76*	569,120	282,080	248,640	187,920	165,376	329,920	159,360	140,320	106,144	93,408
77*	601,440	295,680	260,960	197,328	173,648	354,560	170,560	151,360	114,256	100,544
78*	636,960	321,280	283,040	213,824	188,160	367,840	175,680	154,720	116,944	102,912
79*	660,960	328,000	289,280	218,512	192,288	381,120	186,720	164,960	124,640	109,680
80*	683,040	345,760	305,600	230,928	203,216	389,760	191,360	168,800	127,616	112,304
81*	713,120	359,840	317,440	239,920	211,136	410,240	196,160	172,960	130,608	114,928
82*	739,680	366,240	323,040	244,144	214,848	420,000	201,120	176,960	133,808	117,744
83*	754,240	373,600	329,120	248,848	218,992	430,240	205,600	181,120	136,880	120,448
84*	768,800	380,320	335,840	253,792	223,344	440,160	210,080	185,440	140,176	123,360
85*	782,560	387,840	342,080	258,560	227,536	450,080	214,880	189,120	143,024	125,856

Effective date: 11 November 2024

US\$1 = HK\$/MOP8

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

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

# OptimaCEO Pearl Medical Plan

Core Benefits (continued)

AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Annual Premium Table for Basic Plan (HK\$/MOP)

JOIN **AIA Vitality**

Geographical Cover	Worldwide					Worldwide (excluding the United States)				
Deductible (HK\$/MOP)	0	16,000	25,000	50,000	88,000	0	16,000	25,000	50,000	88,000
Attained Age										
86*	789,440	390,880	344,480	260,496	229,232	457,120	218,720	192,640	145,616	128,144
87*	796,320	394,240	347,520	262,832	231,296	464,800	222,560	196,480	148,368	130,560
88*	802,720	397,760	350,880	265,152	233,328	472,640	225,760	198,880	150,288	132,256
89*	809,120	401,280	353,760	267,504	235,408	480,160	229,280	202,400	153,056	134,688
90*	815,520	404,320	356,960	269,632	237,280	487,200	233,120	205,760	155,376	136,736
91*	822,560	407,360	359,840	271,792	239,184	495,360	236,800	208,640	157,744	138,816
92*	829,280	411,360	361,920	273,712	240,864	504,160	240,160	212,160	160,304	141,072
93*	836,000	413,600	365,120	275,840	242,736	511,040	244,320	215,520	162,880	143,328
94*	842,240	417,120	367,520	277,984	244,624	518,560	247,840	218,720	165,216	145,392
95*	849,280	420,640	371,040	280,544	246,880	525,760	251,040	221,440	167,536	147,440
96*	856,160	423,680	373,920	282,688	248,768	534,240	255,520	225,280	170,096	149,680
97*	862,400	427,520	377,120	285,024	250,816	541,760	257,760	227,200	171,824	151,200
98*	868,800	430,400	380,000	287,152	252,688	549,120	262,720	231,360	175,040	154,032
99*	875,520	434,240	383,520	289,696	254,928	556,640	264,800	233,920	176,704	155,504

Effective date: 11 November 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.
- This 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 the policy year if necessary. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above premium table applies to customers who apply for **OptimaCEO Pearl Medical Plan** as a standalone policy.
- For the premium table(s) of other premium payment mode(s), please contact AIA for more information.

# OptimaCEO Pearl Medical Plan

JOIN **AIA Vitality**

## Core Benefits

AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

## Annual Premium Table for Add-on Plan (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.

Geographical Cover		Worldwide					Worldwide (excluding the United States)				
Attained Age	Deductible (HK\$/MOP)	0	16,000	25,000	50,000	88,000	0	16,000	25,000	50,000	88,000
0-4		48,160	22,720	20,160	14,944	11,952	25,280	12,320	10,720	8,112	6,496
5-18		47,040	20,800	18,080	13,488	10,784	24,000	11,040	9,920	7,296	5,840
19		49,600	22,400	19,680	14,768	11,808	25,280	12,000	10,240	7,648	6,112
20		52,000	23,200	20,480	15,264	12,208	25,920	12,000	10,240	7,648	6,112
21		53,440	24,160	20,800	15,568	12,448	26,240	12,160	10,560	7,968	6,368
22		56,480	25,920	22,560	16,912	13,536	27,360	12,320	10,720	8,112	6,496
23		59,360	27,520	24,160	17,872	14,304	28,480	12,640	11,520	8,608	6,880
24		63,360	28,800	25,120	18,672	14,944	29,920	13,600	11,840	8,912	7,136
25		63,680	29,120	25,120	18,816	15,056	30,080	13,920	11,840	8,944	7,152
26		68,480	31,360	27,360	20,384	16,304	31,520	14,400	12,800	9,408	7,520
27		70,880	32,640	28,640	21,504	17,200	34,400	15,520	13,600	10,176	8,144
28		73,920	34,080	29,440	21,952	17,568	35,520	15,680	13,760	10,352	8,288
29		75,680	34,240	29,600	22,096	17,680	36,000	16,640	14,400	10,672	8,096
30		76,800	34,560	29,920	22,272	17,824	36,960	16,800	14,880	11,120	8,336
31		80,000	36,000	31,200	23,360	18,688	38,240	16,960	14,880	11,120	8,288
32		80,160	36,480	31,680	23,664	18,928	39,040	17,600	15,200	11,456	8,512
33		80,320	36,800	32,480	24,288	19,424	40,960	17,920	15,360	11,600	8,576
34		81,600	37,600	33,120	24,768	19,808	41,600	18,560	16,160	12,080	8,960
35		82,240	38,400	33,440	24,928	19,936	42,400	19,040	16,960	12,688	9,792
36		82,400	38,560	33,600	25,072	20,064	42,720	19,520	17,120	12,832	9,904
37		82,560	39,360	33,920	25,408	20,320	43,680	19,520	17,120	12,832	10,272
38		84,960	39,840	34,880	26,032	20,832	44,000	20,480	17,760	13,168	10,528
39		86,400	40,000	35,200	26,352	21,088	44,320	20,640	17,920	13,328	10,656
40		88,320	41,760	36,000	26,960	21,568	45,600	20,800	18,240	13,664	10,928
41		90,560	42,880	37,440	27,920	22,336	46,560	21,280	18,400	13,792	11,040
42		92,480	44,320	38,560	28,848	23,072	47,360	22,080	19,520	14,432	11,552
43		95,360	45,280	39,520	29,472	23,584	49,600	22,560	20,000	14,896	11,920
44		98,080	46,880	41,280	30,880	24,704	52,480	24,000	20,640	15,520	12,416
45		102,240	49,120	42,880	32,000	25,600	54,560	25,600	22,080	16,608	13,280
46		104,960	50,080	43,520	32,608	26,080	58,560	27,200	23,680	17,712	14,176
47		108,160	51,840	45,120	33,696	26,960	59,840	27,840	24,480	18,176	14,544
48		111,520	53,920	46,560	34,960	27,968	61,920	29,120	25,120	18,816	15,056
49		115,680	55,200	48,480	36,224	28,976	64,480	29,760	25,920	19,440	15,552
50		122,080	58,400	50,880	38,176	30,544	67,360	30,880	27,040	20,288	16,224

Effective date: 11 November 2024

US\$1 = HK\$/MOP8

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

# OptimaCEO Pearl Medical Plan

JOIN **AIA Vitality**

Core Benefits (continued)

AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Annual Premium Table for Add-on Plan (HK\$/MOP)

Geographical Cover	Worldwide					Worldwide (excluding the United States)				
Deductible (HK\$/MOP)	0	16,000	25,000	50,000	88,000	0	16,000	25,000	50,000	88,000
Attained Age										
51	129,760	62,240	54,560	40,720	32,576	70,240	33,440	29,280	21,808	17,440
52	134,240	64,640	56,800	42,464	33,968	72,960	33,760	29,760	22,288	17,824
53	140,160	68,160	59,200	44,256	35,408	76,160	35,680	30,880	22,944	18,352
54	146,080	71,200	61,920	46,368	37,088	79,520	37,120	32,160	24,064	19,248
55	152,960	74,720	65,280	48,592	38,880	83,520	40,000	34,880	25,936	20,752
56	159,360	78,080	67,680	50,560	40,448	88,480	41,440	36,320	27,072	21,664
57	166,880	81,440	71,200	53,184	42,544	93,920	44,640	38,880	29,056	23,248
58	174,880	84,160	73,440	54,992	44,000	99,680	46,720	40,640	30,528	24,416
59	186,400	88,000	76,640	57,248	45,792	105,120	49,760	43,200	32,288	25,824
60	204,640	95,040	82,720	61,840	49,472	114,400	53,600	47,040	35,104	28,080
61	224,640	104,000	90,720	67,808	54,240	124,320	58,880	51,520	38,432	30,752
62	247,040	117,440	102,080	76,256	61,008	137,120	64,960	56,480	42,208	33,760
63	271,680	135,040	117,760	87,920	70,336	153,440	72,640	63,520	47,376	37,904
64	296,160	142,400	124,320	92,864	74,288	172,960	80,800	70,880	52,992	42,400
65	333,920	155,360	135,680	101,424	81,136	199,360	92,800	81,120	60,624	48,496
66	366,240	172,800	150,560	112,528	90,016	217,600	103,360	90,080	67,216	53,776
67	396,960	190,720	166,560	124,368	99,488	224,000	105,440	91,680	68,544	54,832
68	416,800	204,800	178,880	133,664	106,928	231,040	108,800	94,880	71,008	56,800
69	428,160	211,360	184,320	137,840	110,272	240,320	113,440	98,880	73,856	59,088
70	438,560	217,280	189,760	141,664	113,328	249,760	117,760	102,560	76,800	61,440
71*	459,200	229,440	202,400	152,880	122,304	271,520	130,240	115,040	86,992	69,600
72*	479,520	239,040	210,880	159,536	127,632	283,360	135,520	119,680	90,672	72,544
73*	501,440	246,400	217,920	164,640	131,712	294,080	141,440	124,960	94,576	75,664
74*	527,200	259,040	228,960	172,960	138,368	301,280	146,240	129,120	97,520	78,016
75*	542,880	270,880	239,040	180,624	144,496	308,800	150,240	132,640	100,320	80,256
76*	569,120	282,080	248,640	187,920	150,336	329,920	159,360	140,320	106,144	84,912
77*	601,440	295,680	260,960	197,328	157,856	354,560	170,560	151,360	114,256	91,408
78*	636,960	321,280	283,040	213,824	171,056	367,840	175,680	154,720	116,944	93,552
79*	660,960	328,000	289,280	218,512	174,816	381,120	186,720	164,960	124,640	99,712
80*	683,040	345,760	305,600	230,928	184,736	389,760	191,360	168,800	127,616	102,096
81*	713,120	359,840	317,440	239,920	191,936	410,240	196,160	172,960	130,608	104,480
82*	739,680	366,240	323,040	244,144	195,312	420,000	201,120	176,960	133,808	107,040
83*	754,240	373,600	329,120	248,848	199,072	430,240	205,600	181,120	136,880	109,504
84*	768,800	380,320	335,840	253,792	203,040	440,160	210,080	185,440	140,176	112,144
85*	782,560	387,840	342,080	258,560	206,848	450,080	214,880	189,120	143,024	114,416

Effective date: 11 November 2024

US\$1 = HK\$/MOP8

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

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

# OptimaCEO Pearl Medical Plan

JOIN **AIA Vitality**

Core Benefits (continued)

AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

## Annual Premium Table for Add-on Plan (HK\$/MOP)

Geographical Cover	Worldwide					Worldwide (excluding the United States)				
Deductible (HK\$/MOP)	0	16,000	25,000	50,000	88,000	0	16,000	25,000	50,000	88,000
Attained Age										
86*	789,440	390,880	344,480	260,496	208,400	457,120	218,720	192,640	145,616	116,496
87*	796,320	394,240	347,520	262,832	210,272	464,800	222,560	196,480	148,368	118,688
88*	802,720	397,760	350,880	265,152	212,128	472,640	225,760	198,880	150,288	120,224
89*	809,120	401,280	353,760	267,504	214,000	480,160	229,280	202,400	153,056	122,448
90*	815,520	404,320	356,960	269,632	215,712	487,200	233,120	205,760	155,376	124,304
91*	822,560	407,360	359,840	271,792	217,440	495,360	236,800	208,640	157,744	126,192
92*	829,280	411,360	361,920	273,712	218,976	504,160	240,160	212,160	160,304	128,240
93*	836,000	413,600	365,120	275,840	220,672	511,040	244,320	215,520	162,880	130,304
94*	842,240	417,120	367,520	277,984	222,384	518,560	247,840	218,720	165,216	132,176
95*	849,280	420,640	371,040	280,544	224,432	525,760	251,040	221,440	167,536	134,032
96*	856,160	423,680	373,920	282,688	226,144	534,240	255,520	225,280	170,096	136,080
97*	862,400	427,520	377,120	285,024	228,016	541,760	257,760	227,200	171,824	137,456
98*	868,800	430,400	380,000	287,152	229,728	549,120	262,720	231,360	175,040	140,032
99*	875,520	434,240	383,520	289,696	231,760	556,640	264,800	233,920	176,704	141,360

Effective date: 11 November 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.
- This 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 the policy year if necessary. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above premium table applies to customers who apply for **OptimaCEO Pearl Medical Plan** as an add-on plan.
- For the premium table(s) of other premium payment mode(s), please contact AIA for more information.



# OptimaCEO Pearl Medical Plan - First Gift

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

Future premiums will be reviewed and adjusted if necessary to reflect continuous medical inflation and overall claim experience under this product. Premium payable is based on the insured's attained age and the applicable premium table at the time of application for this product. Therefore, premiums stated below cannot be regarded as the actual premiums payable by you when you purchase **OptimaCEO Pearl Medical Plan – First Gift**.

Attained Age on Entry	Single Premium (HK\$/MOP)
18 to 45 with gestation period of 22nd week or above	8,912

Effective date: 11 November 2024

US\$1 = HK\$/MOP8

- Notes:**
- AIA reserves the right to revise this premium table.
  - This single premium table does not include levy which is collected by the Insurance Authority.
  - This single 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.
  - This single premium table is for reference only. Premium stated above is non-guaranteed. We will review and adjust the premium of this plan from time to time. During the reviews, we may consider factors including but not limited to the claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions.
  - The above premium table applies to customers who apply for **OptimaCEO Pearl Medical Plan – First Gift** as a standalone policy.





## 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.**
- AIA Vitality (the "Membership Programme") is not an insurance product. It is a membership programme and obligation of AIA and not of BEA. BEA's role is limited to introducing the Membership Programme only and you should obtain further details about the Membership Programme directly from AIA. BEA shall not be responsible for any matters in relation to the Membership Programme provided by AIA.

[hkbea.com](http://hkbea.com)

Issued by The Bank of East Asia, Limited 東亞銀行有限公司

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