



**MEDICAL
PROTECTION**

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



"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**¹
- **81%** of high-net-worth individuals in Hong Kong and Macau exhibit symptoms of sub-optimal health²



Need of preventive measures to improve health span

- Muscle mass among male and female adults drops about **4.7%** and **3.7%** per decade respectively³
- **80%** of persons aged 65 and above in Hong Kong have at least one chronic condition⁴



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**⁵
- A 3-year targeted therapy for breast cancer and lung cancer costs around **HK\$1.13 million** and **HK\$1 million** respectively⁶



Developmental disorders are common in children

- **1 in 54** children aged 8 with autism spectrum disorder⁷
- Developmental delay occurs in approximately **10 to 15** per 100 persons⁷

Empower you in achieving optimal health for your vibrant future



OptimaCEO Medical Plan Preserve your holistic health⁸

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-market⁹ Wellness Relationship Manager** to address wellness needs and provide personalised guidance across mental, physical and nutritional aspects
- **First-in-market⁹ 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-market⁹ 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 Circle¹⁰ 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-market⁹ 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 Medical Plan – First Gift Plan ahead for your child¹¹

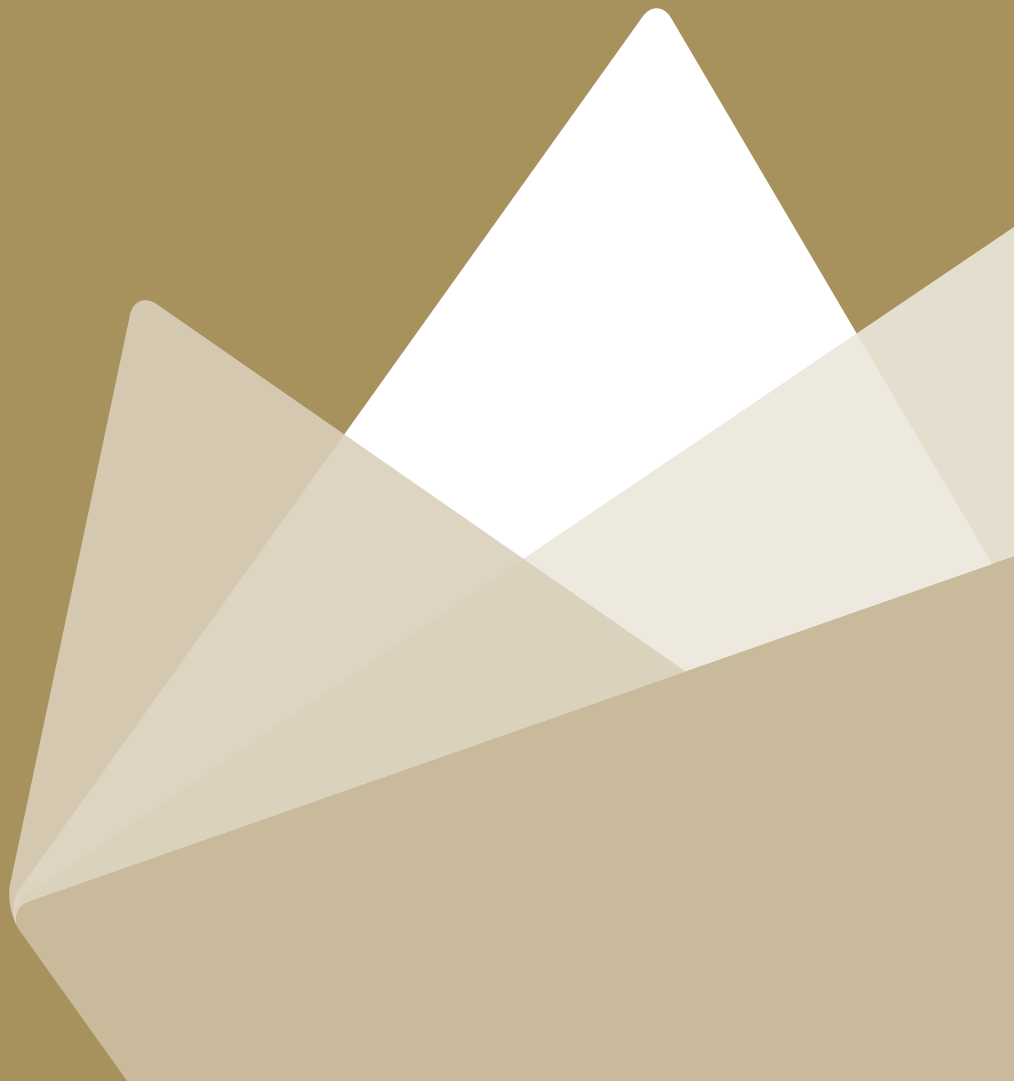
*(The proposed insured of the **OptimaCEO Medical Plan – First Gift** policy must be an expectant mother who is an existing insured of an **OptimaCEO Medical Plan** policy with designated plan option¹²)*

- Give your newborn baby an **instant hospitalisation and surgical protection¹³** with **coverage for congenital conditions** within 90 days after birth
- **Option to apply for an OptimaCEO Medical Plan policy** for your newborn baby by **simplified medical underwriting** so that you can provide whole life medical protection to your newborn baby¹⁴

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)
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)
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)
8. For details of **OptimaCEO Medical Plan**, please refer to page 6 to 33 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 Medical Plan – First Gift**, please refer to page 34 to 45 of this brochure.
12. “**OptimaCEO Medical Plan** policy with designated plan option” refers to **OptimaCEO Medical Plan** policy with annual premium payment mode. Under this designated plan option, you will be eligible to apply for **OptimaCEO Medical Plan – First Gift** as long as the proposed insured of the **OptimaCEO Medical Plan – First Gift** policy is an expectant mother aged 18 to 45 with gestation period of 22nd week or above, and who is an existing insured of an in-force **OptimaCEO Medical Plan** policy. On the date of issuance of the **OptimaCEO Medical Plan – First Gift** policy, the insured expectant mother must remain the existing insured of an in-force **OptimaCEO Medical Plan** policy with designated plan option.
13. The insured of the **OptimaCEO 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 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 Plan** 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 Medical Plan / OptimaCEO Medical Plan (Worldwide)



1 Prestigious concierge services to safeguard your health¹



OptimaCEO Service Hotline

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



Rare-in-market²

Embark on your wellness journey with Wellness Relationship Manager[^]

- 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).

[^] This service is not applicable to the insured aged below 18.

^{*} 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-market²

Child and adolescent growth and development support hotline[☆]

- **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^{☆*}**
- **Care Concierge™ – One-stop Oncology Service**
- Make appointment with **Signature Healthcare Circle[#]**
- Facilitate **medical expense pre-approval service⁺** and **cashless service⁺**



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* 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.

^ 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.

"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 30 of this brochure.

+ 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-market² 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 effective³ 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^{4,5} with coverage for phase 3 clinical trial drugs⁶ of up to HK\$500,000 per policy year⁷.

- **Cancer⁴ 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 cancer⁴ for elderly⁸**

If the insured is aged 75 or above and is unfortunately diagnosed with cancer⁴ by a specialist, we will waive the remaining balance of annual deductible in relation to the medical services arising from the insured’s cancer⁴.



A lifetime medical shield

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

- Worldwide hospitalisation and surgical protection
- Full cover⁹ 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\$10,000,000¹⁰

The extra annual limit¹⁰ 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[#].

[#] “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 30 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 journey¹



Signature Healthcare Circle with multi-disciplinary cancer care professionals[#]

Signature Healthcare Circle[#] 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^{#,10}**, and the **Signature Healthcare Circle[#]** 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[#]**, we will offer an extra annual limit of HK\$10,000,000¹⁰, reinforcing your medical coverage.

You can schedule an appointment with the Signature Healthcare Circle[#] 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).

[#] "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 30 of this brochure.

⁺ 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)* 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 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[†]

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-industry²

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 Medical Plan** of this brochure.

* 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.

[†] 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.



4 Reward you for your healthy lifestyle



First-in-market² Elevate your wellness services and medical coverage with Health Wallet Benefits¹¹

If you are entitled to the following Health Wallet Benefits under your **OptimaCEO 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 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 Medical Plan** in this brochure) of the policy for medical services or treatments carried out by **Signature Healthcare Circle[#]** (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 benefit¹²

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



Benefits credited to Health Wallet^{**}

The more you accumulate, the more you can redeem

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

^{**} 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 Medical Plan)

Improve your health[▲]

- Wellness treatment
- Check-up services
- Vaccinations

Elevate your medical coverage¹³

- 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.

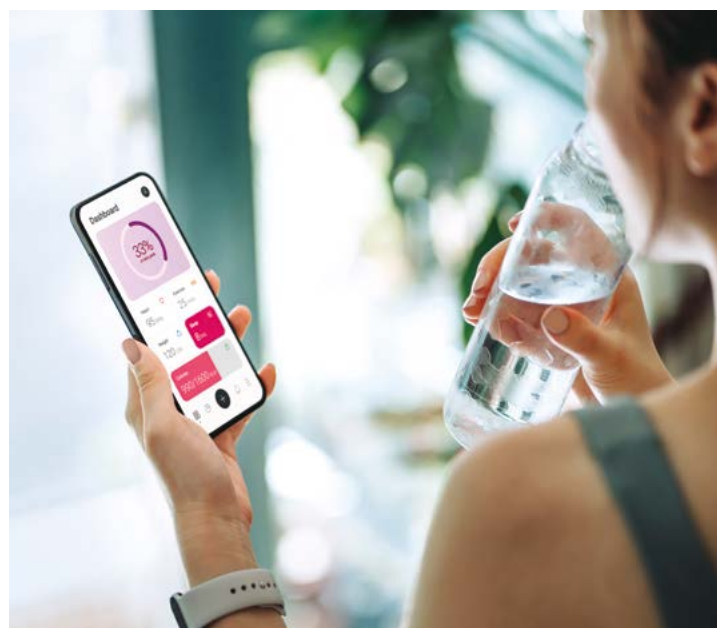
Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **OptimaCEO Medical Plan**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, while at the same time earning **AIA Vitality** Points and enjoying 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 30 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⁺ 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 Medical Plan** for himself

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

Annual limit:
HK\$30,000,000

Extra annual limit¹⁰:
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**[#]

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

Eligible treatment expenses are covered under **OptimaCEO Medical Plan**^{^^}:

- 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**[#]

The specialists facilitate the medical expense pre-approval⁺ and the cashless service⁺ 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



⁺ Availability of the service is subject to designated third party medical service providers.

[#] "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 30 of this brochure.

^{^^} 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 Medical Plan** with the choice of worldwide geographical cover and HK\$0 annual deductible.

During the chemotherapy, Timothy experiences unintentional weight loss

The doctor of **Signature Healthcare Circle**[#] recommends him to consult with dietitian

He consults the dietitian under **Signature Healthcare Circle**[#] 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 Medical Plan**^{^^}:

- 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**[#], 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 55

Timothy fully recovers from colorectal cancer

Age 56

Timothy redeems vaccinations[^] under the Health Wallet to prevent disease



[^] 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.

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



Optional Benefit Choices	(1) Outpatient benefits
	(2) Outpatient benefits and dental benefits

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 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 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 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 Medical Plan** in this brochure.



Benefits schedule for OptimaCEO Medical Plan




Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 Medical Plan**”.



Proof of recommendation is required.

Overview	HK\$	US\$
Overall Lifetime Limit Applies to items 1 to 25, 28 to 31 and optional outpatient benefits	70,000,000 per life	8,750,000 per life
Annual Limit Applies to items 1 to 25, 28 to 31 and optional outpatient benefits	30,000,000 per policy year Extra annual limit: 10,000,000 per policy year ^(a)	3,750,000 per policy year Extra annual limit: 1,250,000 per policy year ^(a)
Geographical Cover Choices	For all cover	
	Worldwide or Worldwide excluding the United States	
	For emergency treatment	
	Worldwide	
Room Type	Standard private room	
Annual Deductible Choices 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
Elderly Cancer Support – Waiver of Deductible for Cancer^(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 ^(c) if the insured: <ul style="list-style-type: none"> • has attained age 75 or above; • suffers from cancer^(c); and • receives any medical services as a direct result of cancer^(c) 	
Optional Benefits	Outpatient benefits Dental benefits	

Core benefits^(d)



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

Benefits schedule for OptimaCEO Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 Medical Plan**”.



Proof of recommendation is required.

B. Surgical Benefits		Maximum Benefit	
		HK\$	US\$
8 Surgery benefit Including surgeon's fee, anaesthetist's fee, 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 ^(f)		
	30% of the total transplantation cost of both donor and receiver ^(g)		
9 Day surgery benefit Including consultation, medication, surgeon's fee, anaesthetist's fee, operating theatre fee and / or room charge	Fully covered ^(f)		
10 Medical appliances benefit i) Specified items implanted during surgery 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 ii) Other items implanted during surgery Prosthetic device other than specified in item 10 i) iii) Reconstructive devices or materials External or prosthetic devices or reconstructive materials implanted during reconstructive surgery and / or replacement of any body organ	Fully covered ^(f)		
	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			
11 Post-hospitalisation / day surgery outpatient consultation • 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 ^(h))	Fully covered ^(f)		
 12 Post surgery home nursing benefit^(e) Nursing services within 28 weeks after discharge from hospital (following surgery / admission to Intensive Care Unit)	Fully covered ^(f) 28 weeks per policy year		
 13 Rehabilitation benefit^(e) 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 Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 Medical Plan**”.



Proof of recommendation is required.

C. Post-Hospitalisation Benefits (continued)		Maximum Benefit	
		HK\$	US\$
	14 Hospice care benefit^(e) <ul style="list-style-type: none"> For stay in hospice with care and nursing service If the stay in the hospice commences within 90 days following discharge from hospital due to terminal illness 	320,000 per life Once per policy	40,000 per life Once per policy
	15 Post-hospitalisation / day surgery ancillary benefit <ul style="list-style-type: none"> All follow-up outpatient visits (within 90 days after each hospital discharge / completion of day surgery procedure) 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^(h)) 	Network benefit: Fully covered ^(f) Non-network benefit: 30,000 per confinement / day procedure	Network benefit: Fully covered ^(f) 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		
	i) Chiropractor / physiotherapist / speech therapist / occupational therapist^(e) For consultation and / or treatment	Network benefit: Fully covered ^(f) Non-network benefit: 1,000 per visit	Network benefit: Fully covered ^(f) Non-network benefit: 125 per visit
	ii) Chinese medicine practitioner 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
	iii) Registered dietitian^(e) 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			
	16 Pre-hospitalisation / day surgery outpatient consultation <ul style="list-style-type: none"> All prior outpatient visits (within 30 days before each confinement / day surgery procedure) 1 prior outpatient visit (more than 30 days before each confinement / day surgery procedure) 	Fully covered ^(f)	

Benefits schedule for OptimaCEO Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 Medical Plan**”.



Proof of recommendation is required.

D. Extended Benefits (continued)		Maximum Benefit	
		HK\$	US\$
17 Cancer treatment benefit^{(c),(e)} Including chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, proton therapy and surgery for a covered illness which is cancer ^(c) , and the consultation, medication and / or diagnostic tests for and in the course of these treatments		Fully covered ^(f)	
18 Dialysis benefit^(e) Both on an inpatient or outpatient basis			
19 Mental or nervous disorder benefit^(e) 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	
20 Reconstructive surgery benefit^(e) 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
21 Heart attack / stroke rehabilitation benefit After discharge from hospital			
i) Home facility enhancement benefit^(e) 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
ii) Heart attack / stroke ancillary benefit			
I) Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon ^(e) • for consultation and / or treatment		1,000 per visit 100,000 per life	125 per visit 12,500 per life
II) Neurologist / Cardiologist ^(e) • for consultation, treatment and / or medicines prescribed			
III) Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed		30 visits per policy year	
iii) Disability subsidy benefit 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	
22 Pregnancy complications benefit^(e) For confinement in hospital and surgical procedure		Fully covered ^(f)	
23 Experimental drugs for cancer^{(c),(e),(i)}		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 Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 Medical Plan**”.

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

Benefits schedule for OptimaCEO Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 Medical Plan**”.

Health Wallet Benefits⁽ⁱ⁾

G. Health Wallet Benefits (only applicable to OptimaCEO Medical Plan)	Amount to be credited to the Health Wallet	
	HK\$	US\$
28 Network treatment reward benefit 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 ^(a)	5% of total charges already reimbursed under benefit items 1 to 8 and 10 to 25 of the core benefits of OptimaCEO Medical Plan for medical services or treatments carried out by Signature Healthcare Circle ^(a)	
	10,000 per policy year	1,250 per policy year
29 Hospital cash benefit For stay in a government hospital or in a hospital without charge	800 per day	100 per day
	90 days per policy year	
30 Lower room class cash benefit 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	
31 Day surgery cash benefit 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	
32 No claim bonus benefit^(k) 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 OptimaCEO Medical Plan policy (excluding the premium of optional benefits) for the immediately preceding policy year	
H. Usage of Health Wallet ^(l) (only applicable to OptimaCEO Medical Plan)	Amount payable	
	HK\$	US\$
33 Usage of Health Wallet i) expenses for wellness treatment, check-up or vaccinations^(m) 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"> the charges exceed the relevant benefit limits; such amount has been deducted from the benefit amount payable under the policy as deductible; or 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 	Up to the balance available in the Health Wallet ⁽ⁱ⁾	



Benefits schedule for OptimaCEO Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 Medical Plan**”.



Proof of recommendation is required.

Optional benefits^(d)

I. Outpatient Benefits		Maximum Benefit	
		HK\$	US\$
Geographical Cover		Same as the OptimaCEO Medical Plan	
34	Outpatient consultation For consultation and medicines prescribed	Fully covered ^(f) Subject to 20% coinsurance ⁽ⁿ⁾ 45 visits per policy year	
		1 visit per day	
	35 Diagnostic procedures and laboratory tests ^(e)	Fully covered ^(f) Subject to 20% coinsurance ⁽ⁿ⁾	
	36 Prescribed medicines and drugs ^(e)		
37	Alternative treatment Including medical treatment performed by a Chinese medicine practitioner, physiotherapist, or chiropractor	8,000 per policy year	1,000 per policy year
		Subject to 20% coinsurance ⁽ⁿ⁾ 1 visit per day	
38	Psychiatric treatment	1,000 per visit	125 per visit
		Subject to 20% coinsurance ⁽ⁿ⁾ 10 visits per policy year	
39	Vaccinations, health check-up and child development assessment	2,400 per policy year	300 per policy year
		1 check-up and 1 child development assessment per policy year	
J. Dental Benefits (cover up to the age of 66) ^(o)			
Geographical Cover		Same as the OptimaCEO Medical Plan	
40	Routine dental treatment	5,600 per policy year	700 per policy year
41	Major restorative treatment	12,000 per policy year	1,500 per policy year

Benefits schedule for OptimaCEO 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 Medical Plan** are provided by Signature Healthcare Circle of **OptimaCEO 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 Medical Plan** and are paid or payable under benefit items 1 - 25 and 28 - 31 in the benefits schedule for **OptimaCEO Medical Plan** and optional outpatient benefits (if applicable).

The network benefit under benefit items 15 i) and 15 ii) in the benefits schedule of **OptimaCEO 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 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 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 Medical Plan**” on page 30 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) and 37, 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 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 32 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, redemption of designated rewards under the Health Wallet, optional outpatient benefits and optional dental benefits (if such optional benefits is selected)), 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 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.
- (n) Coinsurance is a percentage of eligible expenses that you need to pay. For example, for the eligible expenses of HK\$10,000 with 20% coinsurance, you are responsible for HK\$2,000 (i.e. 20% of eligible expenses), while we pay the remaining HK\$8,000 (i.e. 80% of eligible expenses) and the payable amount is further capped by the above benefit sub-limit (if applicable, e.g. HK\$8,000 per policy year under alternative treatment), subject to overall lifetime limit, the annual limit and the extra annual limit (if applicable) of the policy.
- (o) The optional dental benefits must be applied together with the optional outpatient benefits. The optional dental benefits will terminate simultaneously when the optional outpatient benefits is terminated.

Important Information for OptimaCEO 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 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 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 Medical Plan** policy is terminated, we will extend the cover of your **OptimaCEO 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 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 Medical Plan**, item 22 for details), mental or nervous disorder, except for the "mental or nervous disorder benefit" (see benefits schedule for **OptimaCEO 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 Medical Plan**, item 20 for details), dental care or surgery, except for the “routine dental treatment” under “Dental Benefits” (see benefits schedule for **OptimaCEO Medical Plan**, item 40 for details), corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body check-up, except for the “vaccinations, health check-up and child development assessment” under “Outpatient Benefits”(see benefits schedule for **OptimaCEO Medical Plan**, item 39 for details), gradual recovery of health or rest care
- consumption of any of the following traditional Chinese medicines, except for the “post-hospitalisation / day surgery ancillary benefit” and “heart attack / stroke ancillary benefit” (see benefits schedule for **OptimaCEO 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
Items	Effective Date (after the optional benefit commences)
Optional outpatient benefits	30 days (except for treatment of an injury caused by an accident)
Optional dental benefits	6 months (except for treatment of an injury caused by an accident)

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 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 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 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 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.

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

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.
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.

Warning Statement and Cancellation Right

OptimaCEO Medical Plan / OptimaCEO 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



AIA Hong Kong and Macau 🔍



AIA_HK_MACAU 🔍

Remarks for OptimaCEO 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 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 Medical Plan** shall be subject to the provision of complete claim documents, insured's benefits entitlement, exclusion, policy contract, terms and conditions of **OptimaCEO 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
4. Please refer to point 6 of “Product Limitation” under “Important information for **OptimaCEO Medical Plan**” on page 30 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 Medical Plan** are provided by Signature Healthcare Circle of **OptimaCEO 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 Medical Plan** and are paid or payable under benefit items 1 - 25 and 28 - 31 in the benefits schedule for **OptimaCEO Medical Plan** and optional outpatient benefits (if applicable).

The network benefit under benefit items 15 i) and 15 ii) in the benefits schedule of **OptimaCEO 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 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 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 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 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 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, (iii) worldwide emergency assistance services or (iv) optional outpatient benefits or optional dental benefits (if such optional benefits is selected) (see benefits schedule for **OptimaCEO Medical Plan**, benefit items 9, 28 - 32, 33, 26, 34 - 41 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, redemption of designated rewards under the Health Wallet, optional outpatient benefits and optional dental benefits (if such optional benefits is selected)) , 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 Medical Plan** of this brochure and the policy contract.

OptimaCEO Medical Plan – First Gift



Instant protection to safeguard your newborns¹



Insured	Expectant mother
Period & Benefit	<div> Pregnancy stage</div> <div>Compassionate refund of premium benefit</div> <div>Equivalent to 105% of the Total Basic Premiums Paid² 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 stage³</div>

Welcoming a new baby is a joyous experience, however expectant mothers may be worried about unexpected pregnancy complications and baby's health. **OptimaCEO Medical Plan – First Gift** provides an **instant shield for newborn babies**¹, 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 Paid² will be paid³.

An expectant mother, who is an existing insured of an **OptimaCEO Medical Plan** policy with designated plan option⁴, will be eligible to become the insured of an **OptimaCEO Medical Plan – First Gift** policy. Application for the **OptimaCEO Medical Plan – First Gift** policy can be made starting from the 22nd 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 policy¹)



On the date of birth and within 90 days after birth

Instant hospitalisation & surgical benefits with cover for congenital conditions¹

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 Plan** policy for the newborn baby by simplified medical underwriting⁵

You have an option to apply for an **OptimaCEO Medical Plan** policy for the newborn baby by simplified medical underwriting, so that your newborn baby may enjoy whole life medical protection under the **OptimaCEO Medical Plan** policy⁵



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**² upon the unfortunate event of death of the newborn baby³

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

Note: Only 1 person can be the insured under the **OptimaCEO Medical Plan – First Gift** policy at any given time. If the expectant mother is carrying twins, application for a separate **OptimaCEO Medical Plan – First Gift** policy is required for each fetus. Please refer to point 6 of the "Product Limitation" section for **OptimaCEO Medical Plan – First Gift** on page 44 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 Medical Plan** for herself

1st Policy:
OptimaCEO Medical Plan
Insured: Sandy



Age 29 - Pregnancy stage

During the 22nd week of gestation, Sandy purchases **OptimaCEO Medical Plan – First Gift**

2nd Policy:
OptimaCEO Medical Plan – First Gift
Insured: Sandy

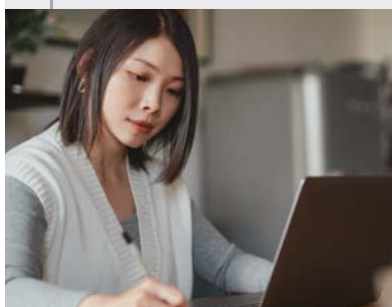


Baby is born

Sandy's son Adam is born

The insured of the **OptimaCEO Medical Plan – First Gift** policy has been changed from Sandy to Adam¹. 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

2nd Policy:
OptimaCEO Medical Plan – First Gift
Insured: Changed from Sandy to Adam¹



Policy owner and insured:
Sandy (Age 29)

Family status:
Married

Sandy purchased **OptimaCEO 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 22nd week of gestation, she decides to purchase a new policy, **OptimaCEO 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 Medical Plan** policy with Adam as the insured by **simplified medical underwriting**⁵ to provide whole life medical protection for Adam and the application has been approved by AIA

3rd Policy:
OptimaCEO Medical Plan⁵

Insured: Adam



Scenario 2

After birth, Adam has Neonatal Jaundice and is hospitalised

The eligible expenses are covered under **OptimaCEO Medical Plan – First Gift**¹

Adam recovers and is discharged from the hospital

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

3rd Policy:
OptimaCEO Medical Plan⁵

Insured: Adam



Plan summary

Product Nature	Medical protection insurance plan (Reimbursement)
Plan Type	Basic plan
Eligibility	<p>The proposed insured of the OptimaCEO Medical Plan – First Gift policy must be an expectant mother who:</p> <ul style="list-style-type: none"> • is an existing insured of an OptimaCEO Medical Plan policy with designated plan option⁴; • is aged 18 to 45 with gestation period of 22nd week or above; and • carries the fetus for herself and who will become the legal mother of the newborn baby following birth.
Benefit Term	<p>1 year</p> <ul style="list-style-type: none"> • When the expectant mother is the insured of the policy: <ul style="list-style-type: none"> - compassionate refund of premium benefit³ 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 • When the newborn baby is the insured of the policy¹: <ul style="list-style-type: none"> - hospitalisation and surgical benefits on the date of birth and within 90 days after birth¹ - option to apply for an OptimaCEO Medical Plan policy for such newborn baby from 15 to 90 days after his / her birth by simplified medical underwriting⁵ - compassionate refund of premium benefit³ will be paid if the newborn baby passes away during the term of the policy
Renewal	Not applicable
Premium Payment Mode	Single premium

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

Benefits schedule for OptimaCEO 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 Medical Plan – First Gift**”.

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




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

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 Medical Plan – First Gift**”.



Proof of recommendation is required.

Core benefits^(a)

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 ^(c)	
2	Physician's visit		
 3	Specialist's fee ^(b)		
4	Miscellaneous hospital expenses benefit		
 5	Intensive care benefit ^(b)		
 6	Private nurse's fee ^(b) Nursing services after surgery or discharge from Intensive Care Unit and while the insured is still confined in hospital	Fully covered ^(c) 30 days per policy year	
7	Hospital companion bed benefit Expenses for one companion bed during the insured's hospital stay	Fully covered ^(c)	
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 ^(c)	
9	Day surgery benefit Including consultation, medication, surgeon's fee, anaesthetist's fee, operating theatre fee and / or room charge	30% of the total transplantation cost of both donor and receiver ^(d)	
C. Other Benefit			
10	Compassionate refund of premium benefit <ul style="list-style-type: none">Benefit payable to the policy owner in the event of:<ul style="list-style-type: none">(i) miscarriage or pregnancy termination (that is recommended by a registered specialist doctor) of the insured expectant mother; or(ii) the insured expectant mother suffers a stillbirthBenefit payable to the beneficiary in the event of:<ul style="list-style-type: none">(i) passing of the insured expectant mother and her fetus during pregnancy stage; or(ii) the insured newborn baby passes away during the term of the policy	Fully covered ^(c)	
		105% of Total Basic Premiums Paid ^(e)	

Benefits schedule for OptimaCEO 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 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 Medical Plan – First Gift** policy and received by the Company from the policy date up to the end of the 1st 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 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 1st 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 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 Medical Plan – First Gift**.

Product Limitation

- 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

- 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.

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

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 Medical Plan – First Gift** is a 1-year term medical insurance plan and it is not renewable.
6. The proposed insured of the **OptimaCEO Medical Plan – First Gift** policy must be an expectant mother who is an existing insured of an in-force **OptimaCEO 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 22nd week or above at the time of application for the **OptimaCEO 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 Medical Plan – First Gift** policy at any given time. The expectant mother is required to apply for a separate **OptimaCEO Medical Plan – First Gift** policy for each fetus if she is carrying twins. **OptimaCEO 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 Medical Plan – First Gift** policy is subject to AIA's sole discretion and underwriting decision, and the **OptimaCEO Medical Plan – First Gift** policy will only be issued after the cooling-off period of the **OptimaCEO Medical Plan** policy with the same expectant mother as the insured. On the date of issuance of the **OptimaCEO Medical Plan – First Gift** policy, the insured expectant mother must remain the existing insured of an in-force **OptimaCEO Medical Plan** policy with designated plan option.

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.

Warning Statement and Cancellation Right

OptimaCEO 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

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AIA Hong Kong and Macau



AIA_HK_MACAU



Remarks for OptimaCEO Medical Plan – First Gift:

1. The insured of the **OptimaCEO 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 Medical Plan – First Gift** policy and received by the Company from the policy date up to the end of the 1st 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 Medical Plan – First Gift** policy, AIA shall have no further liability under the policy.
4. "**OptimaCEO Medical Plan** policy with designated plan option" refers to **OptimaCEO Medical Plan** policy with annual premium payment mode. Under this designated plan option, you will be eligible to apply for **OptimaCEO Medical Plan – First Gift** as long as the proposed insured of the **OptimaCEO Medical Plan – First Gift** policy is an expectant mother (aged 18 to 45 with gestation period of 22nd week or above), and who is an existing insured of an in-force **OptimaCEO Medical Plan** policy. On the date of issuance of the **OptimaCEO Medical Plan – First Gift** policy, the insured expectant mother must remain the existing insured of an in-force **OptimaCEO Medical Plan** policy with designated plan option.
5. Once your newborn baby has become the insured of the **OptimaCEO 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 Plan** 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 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		43,680	21,120	18,240	13,648	12,016	23,200	10,880	9,920	7,296	6,416
5-18		43,040	18,880	16,640	12,352	10,864	22,560	10,240	8,960	6,656	5,856
19		45,440	20,800	18,080	13,488	11,872	23,040	10,400	9,440	6,992	6,160
20		47,040	21,120	18,240	13,648	12,016	23,360	10,400	9,440	6,992	6,160
21		48,960	22,240	19,200	14,304	12,592	24,000	10,400	9,440	6,992	6,160
22		51,520	23,200	20,480	15,264	13,440	24,800	11,040	9,920	7,296	6,416
23		54,080	24,800	21,600	16,080	14,144	25,920	11,840	10,080	7,472	6,576
24		57,920	26,080	22,720	17,056	15,008	26,400	12,320	10,720	8,112	7,136
25		57,440	26,400	23,200	17,248	15,184	27,520	12,160	11,040	8,320	7,328
26		61,920	28,640	24,960	18,656	16,416	28,800	13,280	11,520	8,608	7,568
27		64,480	29,760	25,920	19,440	17,104	30,560	14,080	11,840	8,944	7,872
28		67,040	30,560	26,880	20,080	17,664	32,000	14,400	12,800	9,408	8,272
29		68,800	30,880	27,040	20,208	17,776	33,280	15,360	13,440	10,032	8,368
30		70,240	31,360	27,360	20,384	17,936	33,920	15,520	13,600	10,176	8,400
31		72,000	32,320	28,160	21,008	18,480	34,880	15,680	13,760	10,352	8,480
32		72,160	32,640	28,640	21,504	18,928	36,000	15,840	14,080	10,512	8,592
33		73,120	32,800	28,800	21,632	19,040	36,320	16,640	14,400	10,672	8,688
34		74,560	34,240	29,600	22,096	19,440	37,760	16,800	14,880	11,120	9,088
35		74,880	34,720	30,400	22,736	20,016	38,880	16,960	14,880	11,120	9,456
36		75,040	34,880	30,720	23,056	20,288	39,040	17,920	15,360	11,600	9,840
37		75,680	35,840	31,040	23,200	20,416	39,520	17,920	15,360	11,600	10,208
38		76,800	36,480	31,680	23,664	20,832	40,480	18,400	16,000	11,920	10,496
39		77,600	36,800	32,480	24,288	21,376	40,960	18,400	16,000	11,920	10,496
40		80,160	37,600	33,120	24,768	21,792	41,440	18,560	16,160	12,080	10,624
41		82,080	38,560	33,600	25,072	22,064	41,920	19,520	17,120	12,832	11,296
42		84,320	40,000	35,200	26,352	23,184	42,720	20,320	17,440	13,024	11,456
43		86,720	41,280	35,680	26,816	23,600	44,640	20,800	18,240	13,664	12,032
44		89,600	43,040	37,920	28,208	24,816	47,360	21,760	19,040	14,256	12,544
45		92,480	44,320	38,560	28,848	25,392	50,080	22,560	20,000	14,896	13,104
46		95,200	45,760	39,680	29,616	26,064	52,640	24,160	20,960	15,680	13,792
47		97,920	46,720	40,960	30,576	26,912	54,400	25,600	22,080	16,608	14,608
48		101,120	49,120	42,880	32,000	28,160	56,480	26,400	23,200	17,248	15,184
49		104,960	50,240	43,840	32,768	28,832	58,720	27,520	23,840	17,872	15,728
50		110,560	52,960	45,920	34,352	30,224	60,640	28,160	24,640	18,368	16,160

Effective date: 11 November 2024

US\$1 = HK\$/MOP8

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

OptimaCEO 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	117,920	56,640	49,600	36,976	32,544	63,840	30,080	25,920	19,392	17,072
52	121,760	59,040	51,680	38,768	34,112	66,720	30,720	26,720	20,032	17,632
53	127,360	62,080	54,400	40,528	35,664	68,960	32,640	28,480	21,152	18,608
54	132,800	64,320	56,320	42,000	36,960	72,480	33,760	29,760	22,288	19,616
55	140,000	67,840	59,520	44,528	39,184	76,000	35,520	30,720	22,992	20,240
56	145,280	70,240	61,920	46,160	40,624	80,320	37,440	32,480	24,304	21,392
57	151,520	74,240	65,280	48,592	42,768	85,600	40,160	35,040	26,096	22,960
58	158,720	77,600	67,680	50,560	44,496	90,080	42,400	36,960	27,696	24,368
59	169,280	80,480	70,560	52,688	46,368	95,840	45,920	40,000	29,840	26,256
60	186,080	85,600	74,720	55,872	49,168	104,000	49,120	42,880	32,096	28,240
61	204,320	95,360	82,880	61,952	54,512	113,920	53,600	46,720	34,912	30,720
62	224,160	105,920	93,120	69,488	61,152	124,960	59,200	51,680	38,448	33,840
63	246,080	122,720	107,200	80,064	70,464	139,040	65,920	57,760	43,120	37,952
64	268,960	129,600	112,800	84,400	74,272	157,280	73,920	64,480	48,144	42,368
65	304,160	141,280	123,520	92,224	81,152	181,120	84,160	74,080	55,392	48,752
66	333,440	157,280	137,280	102,496	90,192	198,400	93,280	81,600	60,992	53,680
67	360,640	173,120	150,880	112,816	99,280	203,200	95,520	82,880	62,096	54,640
68	378,080	185,920	162,240	121,232	106,688	210,080	99,040	86,400	64,480	56,736
69	389,120	192,800	167,840	125,472	110,416	218,560	103,360	89,920	67,152	59,088
70	398,560	197,440	172,320	128,624	113,184	226,880	107,680	93,920	70,160	61,744
71*	417,440	208,640	183,840	138,880	122,208	247,680	119,040	104,800	79,296	69,776
72*	435,840	217,280	191,680	144,848	127,472	257,280	124,320	109,600	82,736	72,816
73*	455,360	224,640	198,400	149,824	131,840	267,520	128,320	113,120	85,408	75,152
74*	479,360	235,040	207,040	156,544	137,760	274,240	132,480	117,120	88,496	77,872
75*	493,120	246,080	217,600	164,480	144,736	281,440	136,640	120,000	90,832	79,936
76*	518,240	256,160	225,760	170,672	150,192	300,480	144,640	127,680	96,416	84,848
77*	546,240	269,120	237,280	179,392	157,872	323,040	155,520	137,120	103,680	91,232
78*	578,880	292,320	258,400	195,376	171,936	333,600	159,520	140,640	106,320	93,568
79*	600,480	298,240	263,520	199,120	175,232	346,080	169,280	149,760	113,280	99,680
80*	620,800	314,560	277,760	209,792	184,624	353,760	173,920	154,080	116,432	102,464
81*	648,160	326,880	288,320	218,016	191,856	373,440	178,240	157,120	118,704	104,464
82*	672,480	333,120	293,600	221,904	195,280	382,240	182,880	161,440	121,856	107,232
83*	685,760	340,160	299,520	226,496	199,312	390,560	186,560	164,480	124,432	109,504
84*	698,240	345,280	304,320	230,048	202,448	400,000	191,680	168,960	127,648	112,336
85*	711,680	352,160	311,040	235,120	206,912	408,960	195,200	172,480	130,240	114,608

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 Medical Plan

Core Benefits (continued)

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

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

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*	717,760	354,880	313,440	236,848	208,432	415,840	198,080	174,400	131,968	116,128
87*	724,160	358,240	316,160	238,976	210,304	423,360	201,760	177,760	134,320	118,208
88*	729,120	360,960	318,720	240,880	211,968	429,760	204,960	180,000	136,208	119,856
89*	735,840	364,160	320,960	242,800	213,664	436,640	208,320	184,000	139,008	122,320
90*	741,760	367,360	324,160	244,960	215,568	443,680	211,680	186,720	141,120	124,192
91*	747,680	370,080	326,080	246,624	217,024	450,240	215,360	189,760	143,488	126,272
92*	754,400	373,920	329,920	249,200	219,296	457,120	218,720	192,640	145,616	128,144
93*	760,160	375,840	332,000	250,896	220,784	464,480	221,920	195,520	147,744	130,016
94*	766,560	379,200	334,560	253,040	222,672	471,520	225,440	198,560	150,096	132,080
95*	772,960	382,400	337,600	255,152	224,528	478,240	226,880	200,800	151,760	133,552
96*	777,760	384,960	340,000	257,088	226,240	485,760	231,840	204,800	154,752	136,176
97*	784,000	388,320	343,360	259,408	228,272	491,840	234,560	206,560	156,272	137,520
98*	789,920	391,200	344,960	260,704	229,424	498,560	238,560	210,560	158,992	139,920
99*	796,480	394,240	347,520	262,832	231,296	505,760	241,280	212,640	160,736	141,456

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 Medical Plan** as a standalone policy.
- For the premium table(s) of other premium payment mode(s), please contact AIA for more information.

OptimaCEO 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		43,680	21,120	18,240	13,648	10,912	23,200	10,880	9,920	7,296	5,840
5-18		43,040	18,880	16,640	12,352	9,888	22,560	10,240	8,960	6,656	5,328
19		45,440	20,800	18,080	13,488	10,784	23,040	10,400	9,440	6,992	5,600
20		47,040	21,120	18,240	13,648	10,912	23,360	10,400	9,440	6,992	5,600
21		48,960	22,240	19,200	14,304	11,440	24,000	10,400	9,440	6,992	5,600
22		51,520	23,200	20,480	15,264	12,208	24,800	11,040	9,920	7,296	5,840
23		54,080	24,800	21,600	16,080	12,864	25,920	11,840	10,080	7,472	5,984
24		57,920	26,080	22,720	17,056	13,648	26,400	12,320	10,720	8,112	6,496
25		57,440	26,400	23,200	17,248	13,792	27,520	12,160	11,040	8,320	6,656
26		61,920	28,640	24,960	18,656	14,928	28,800	13,280	11,520	8,608	6,880
27		64,480	29,760	25,920	19,440	15,552	30,560	14,080	11,840	8,944	7,152
28		67,040	30,560	26,880	20,080	16,064	32,000	14,400	12,800	9,408	7,520
29		68,800	30,880	27,040	20,208	16,160	33,280	15,360	13,440	10,032	7,600
30		70,240	31,360	27,360	20,384	16,304	33,920	15,520	13,600	10,176	7,632
31		72,000	32,320	28,160	21,008	16,800	34,880	15,680	13,760	10,352	7,728
32		72,160	32,640	28,640	21,504	17,200	36,000	15,840	14,080	10,512	7,808
33		73,120	32,800	28,800	21,632	17,312	36,320	16,640	14,400	10,672	7,904
34		74,560	34,240	29,600	22,096	17,680	37,760	16,800	14,880	11,120	8,256
35		74,880	34,720	30,400	22,736	18,192	38,880	16,960	14,880	11,120	8,592
36		75,040	34,880	30,720	23,056	18,448	39,040	17,920	15,360	11,600	8,944
37		75,680	35,840	31,040	23,200	18,560	39,520	17,920	15,360	11,600	9,280
38		76,800	36,480	31,680	23,664	18,928	40,480	18,400	16,000	11,920	9,536
39		77,600	36,800	32,480	24,288	19,424	40,960	18,400	16,000	11,920	9,536
40		80,160	37,600	33,120	24,768	19,808	41,440	18,560	16,160	12,080	9,664
41		82,080	38,560	33,600	25,072	20,064	41,920	19,520	17,120	12,832	10,272
42		84,320	40,000	35,200	26,352	21,088	42,720	20,320	17,440	13,024	10,416
43		86,720	41,280	35,680	26,816	21,456	44,640	20,800	18,240	13,664	10,928
44		89,600	43,040	37,920	28,208	22,560	47,360	21,760	19,040	14,256	11,408
45		92,480	44,320	38,560	28,848	23,072	50,080	22,560	20,000	14,896	11,920
46		95,200	45,760	39,680	29,616	23,696	52,640	24,160	20,960	15,680	12,544
47		97,920	46,720	40,960	30,576	24,464	54,400	25,600	22,080	16,608	13,280
48		101,120	49,120	42,880	32,000	25,600	56,480	26,400	23,200	17,248	13,792
49		104,960	50,240	43,840	32,768	26,208	58,720	27,520	23,840	17,872	14,304
50		110,560	52,960	45,920	34,352	27,488	60,640	28,160	24,640	18,368	14,688

Effective date: 11 November 2024

US\$1 = HK\$/MOP8

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

OptimaCEO 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	117,920	56,640	49,600	36,976	29,584	63,840	30,080	25,920	19,392	15,520
52	121,760	59,040	51,680	38,768	31,008	66,720	30,720	26,720	20,032	16,032
53	127,360	62,080	54,400	40,528	32,416	68,960	32,640	28,480	21,152	16,928
54	132,800	64,320	56,320	42,000	33,600	72,480	33,760	29,760	22,288	17,824
55	140,000	67,840	59,520	44,528	35,616	76,000	35,520	30,720	22,992	18,400
56	145,280	70,240	61,920	46,160	36,928	80,320	37,440	32,480	24,304	19,440
57	151,520	74,240	65,280	48,592	38,880	85,600	40,160	35,040	26,096	20,880
58	158,720	77,600	67,680	50,560	40,448	90,080	42,400	36,960	27,696	22,160
59	169,280	80,480	70,560	52,688	42,144	95,840	45,920	40,000	29,840	23,872
60	186,080	85,600	74,720	55,872	44,704	104,000	49,120	42,880	32,096	25,680
61	204,320	95,360	82,880	61,952	49,568	113,920	53,600	46,720	34,912	27,936
62	224,160	105,920	93,120	69,488	55,584	124,960	59,200	51,680	38,448	30,752
63	246,080	122,720	107,200	80,064	64,048	139,040	65,920	57,760	43,120	34,496
64	268,960	129,600	112,800	84,400	67,520	157,280	73,920	64,480	48,144	38,512
65	304,160	141,280	123,520	92,224	73,776	181,120	84,160	74,080	55,392	44,320
66	333,440	157,280	137,280	102,496	82,000	198,400	93,280	81,600	60,992	48,800
67	360,640	173,120	150,880	112,816	90,256	203,200	95,520	82,880	62,096	49,680
68	378,080	185,920	162,240	121,232	96,992	210,080	99,040	86,400	64,480	51,584
69	389,120	192,800	167,840	125,472	100,384	218,560	103,360	89,920	67,152	53,728
70	398,560	197,440	172,320	128,624	102,896	226,880	107,680	93,920	70,160	56,128
71*	417,440	208,640	183,840	138,880	111,104	247,680	119,040	104,800	79,296	63,440
72*	435,840	217,280	191,680	144,848	115,872	257,280	124,320	109,600	82,736	66,192
73*	455,360	224,640	198,400	149,824	119,856	267,520	128,320	113,120	85,408	68,320
74*	479,360	235,040	207,040	156,544	125,232	274,240	132,480	117,120	88,496	70,800
75*	493,120	246,080	217,600	164,480	131,584	281,440	136,640	120,000	90,832	72,672
76*	518,240	256,160	225,760	170,672	136,544	300,480	144,640	127,680	96,416	77,136
77*	546,240	269,120	237,280	179,392	143,520	323,040	155,520	137,120	103,680	82,944
78*	578,880	292,320	258,400	195,376	156,304	333,600	159,520	140,640	106,320	85,056
79*	600,480	298,240	263,520	199,120	159,296	346,080	169,280	149,760	113,280	90,624
80*	620,800	314,560	277,760	209,792	167,840	353,760	173,920	154,080	116,432	93,152
81*	648,160	326,880	288,320	218,016	174,416	373,440	178,240	157,120	118,704	94,960
82*	672,480	333,120	293,600	221,904	177,520	382,240	182,880	161,440	121,856	97,488
83*	685,760	340,160	299,520	226,496	181,200	390,560	186,560	164,480	124,432	99,552
84*	698,240	345,280	304,320	230,048	184,032	400,000	191,680	168,960	127,648	102,112
85*	711,680	352,160	311,040	235,120	188,096	408,960	195,200	172,480	130,240	104,192

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 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*	717,760	354,880	313,440	236,848	189,472	415,840	198,080	174,400	131,968	105,568
87*	724,160	358,240	316,160	238,976	191,184	423,360	201,760	177,760	134,320	107,456
88*	729,120	360,960	318,720	240,880	192,704	429,760	204,960	180,000	136,208	108,960
89*	735,840	364,160	320,960	242,800	194,240	436,640	208,320	184,000	139,008	111,200
90*	741,760	367,360	324,160	244,960	195,968	443,680	211,680	186,720	141,120	112,896
91*	747,680	370,080	326,080	246,624	197,296	450,240	215,360	189,760	143,488	114,784
92*	754,400	373,920	329,920	249,200	199,360	457,120	218,720	192,640	145,616	116,496
93*	760,160	375,840	332,000	250,896	200,720	464,480	221,920	195,520	147,744	118,192
94*	766,560	379,200	334,560	253,040	202,432	471,520	225,440	198,560	150,096	120,080
95*	772,960	382,400	337,600	255,152	204,128	478,240	226,880	200,800	151,760	121,408
96*	777,760	384,960	340,000	257,088	205,664	485,760	231,840	204,800	154,752	123,808
97*	784,000	388,320	343,360	259,408	207,520	491,840	234,560	206,560	156,272	125,024
98*	789,920	391,200	344,960	260,704	208,560	498,560	238,560	210,560	158,992	127,200
99*	796,480	394,240	347,520	262,832	210,272	505,760	241,280	212,640	160,736	128,592

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 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 Medical Plan

Optional Outpatient Benefits Annual Premium Table (HK\$/MOP)

JOIN **AIA Vitality**

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

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 Attained Age	Worldwide	Worldwide (excluding the United States)
0-4	27,840	23,200
5-18	27,200	22,240
19	27,520	23,200
20	27,680	23,680
21	27,840	24,000
22	28,640	24,160
23	29,440	24,640
24	29,760	25,280
25	30,400	24,800
26	31,040	25,280
27	32,640	25,280
28	33,760	25,440
29	34,720	25,920
30	34,880	26,080
31	35,840	26,720
32	36,160	27,680
33	36,480	28,000
34	36,800	28,480
35	37,760	28,480
36	38,240	28,960
37	38,560	29,920
38	39,840	30,400
39	41,440	31,040
40	42,720	32,320
41	44,480	34,240
42	47,040	36,480
43	48,640	39,200
44	51,200	41,280
45	54,080	43,040
46	56,640	43,840
47	60,000	45,440
48	63,200	47,680
49	66,240	49,600
50	69,600	51,680
51	73,760	54,080
52	79,680	56,800
53	85,760	60,160
54	92,480	63,360
55	98,720	67,520

Effective date: 11 November 2024

US\$1 = HK\$/MOP8

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

OptimaCEO Medical Plan

Optional Outpatient Benefits (continued)
Annual Premium Table (HK\$/MOP)

JOIN **AIA Vitality**

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

Geographical Cover		
Attained Age	Worldwide	Worldwide (excluding the United States)
56	105,280	71,520
57	111,680	75,520
58	119,520	79,840
59	128,160	84,800
60	136,000	91,200
61	142,400	97,280
62	148,480	105,280
63	153,920	113,600
64	159,040	121,600
65	170,080	135,200
66	173,760	144,640
67	180,160	160,480
68	195,040	176,480
69	212,000	188,000
70	225,120	200,640
71*	228,160	201,920
72*	230,240	206,240
73*	231,040	208,320
74*	232,800	213,920
75*	237,920	220,480
76*	238,400	221,600
77*	239,040	223,520
78*	240,960	227,520
79*	244,160	233,920
80*	252,000	243,520
81*	260,640	246,880
82*	270,880	256,480
83*	288,160	265,920
84*	306,240	275,360
85*	323,520	284,800
86*	343,040	294,720
87*	362,720	304,640
88*	382,400	314,400
89*	401,120	324,640
90*	420,320	334,080
91*	443,840	344,640
92*	466,400	354,880
93*	489,440	365,280
94*	512,320	375,200
95*	535,200	385,440
96*	561,760	396,320
97*	588,160	406,720
98*	614,240	417,600
99*	641,280	428,480

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 Medical Plan

Optional Dental Benefits Annual Premium Table (HK\$/MOP)**

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

JOIN **AIA Vitality**

Attained Age on Entry / Renewal	Premium (HK\$/MOP)
0-24	8,512
25-64	8,224
65	8,512

Effective date: 11 November 2024

US\$1 = HK\$/MOP8

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

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 optional benefits.
- For the premium table(s) of other premium payment mode(s), please contact AIA for more information.

OptimaCEO 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 Medical Plan – First Gift**.

Attained Age on Entry	Single Premium (HK\$/MOP)
18 to 45 with gestation period of 22 nd week or above	8,096

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

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