

LIFE INSURANCE – MEDICAL PROTECTION
CEO MEDICAL PLAN 5 (CE05) /
CEO MEDICAL PLAN (WORLDWIDE) 5 (CEOW5)

SUPERIOR GLOBAL PROTECTION YOU CAN RELY ON

CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 is a medical insurance product underwritten by AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). This product brochure is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.

AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES



With success come greater responsibilities and concerns for your family's future

A reliable plan is vital

AIA's CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 provides a lifetime of quality medical

insurance and confidence in any situation. With global medical protection, guaranteed renewal and reimbursement for medical expenses, you can pursue your life with passion and make the most out of every occasion.

Cover at a glance

Product Nature	Medical protection insurance plan (Reimbursement)	
Plan Type	Basic Plan	
Insured's Age at Application	15 days to age 70	
	HK\$	US\$
Overall Lifetime Limit	50,000,000	6,250,000
Annual Limit	20,000,000	2,500,000
Annual Deductible Choices	0 / 16,000 / 25,000 / 50,000	0 / 2,000 / 3,125 / 6,250
Geographical Cover	Worldwide	
<ul style="list-style-type: none"> CEO Medical Plan (Worldwide) 5 CEO Medical Plan 5 	Worldwide excluding the United States	
Room Type	Standard private room	
Core Benefits	<ul style="list-style-type: none"> worldwide cover for hospital stay time-saving and convenient day surgeries high quality specialist network post-hospitalisation care extended caring protection for your specific needs, including cancer treatment, dialysis treatment, stroke rehabilitation benefits and pregnancy complications benefit global emergency treatment and worldwide emergency assistance services 	
Optional Benefits	<ul style="list-style-type: none"> outpatient benefits dental benefits 	
Premium Payment Mode	Annually, semi-annually, quarterly or monthly	

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



Lifetime medical protection

CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 is a **medical protection insurance plan** that provides lifetime cover up to HK\$50,000,000. With this plan, you will enjoy broad hospitalisation and surgery cover around the world, giving you support when you need it most.



Lifetime guaranteed renewal

CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 guarantees that your premium for renewal will not be raised for any claim you have made, or any changes in your health condition. You can renew your cover every year for life. Renewal premium will be based on the prevailing premium rates at the time of renewal. Please refer to the section on Premium Adjustment and Product Features Revision for details (Please refer to the Annual Premium Table for the first year premium provided by your bank financial consultant).



Extended caring protection to safeguard the needs of stroke and cancer patients

Stroke is a common disease with potentially harmful consequences, often requiring extensive periods of recovery and additional living support. This plan offers extended caring protection to address the daily needs and self-care capabilities of stroke patients, so that you may receive the proper care even in the comfort of your own home. These include:

- **home facility enhancements prescribed by occupational therapists** – widening of corridors, adapting bathroom facilities and purchasing specialised furniture etc.
- **professional medical support** – consultations, treatments from chiropractors, physiotherapists, speech therapists, occupational therapists, neurosurgeons and consultations, treatments and medicines prescribed by neurologists and Chinese medical practitioners
- **disability subsidy** – if you become unable to take care of yourself for at least 6 uninterrupted months, we will provide a disability subsidy of HK\$5,000 per month to you for up to 24 months

This plan also includes enhanced support for cancer patients with cover for chemotherapy, radiotherapy, targeted therapy and the related consultations, medications and diagnostic tests. For patients with kidney diseases, we also cover the expenses required for regular dialysis treatments.



Uninterrupted protection even in critical situations

Accident may be one of your real concerns when planning your trip. Therefore, we have covered worldwide emergency conditions in **CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5**. If you unfortunately have an accident during your trip outside your permanent residence country or place, including injuries resulting from acts of terrorism, we will cover worldwide emergency treatment expenses and provide worldwide emergency assistance services.

This worldwide emergency assistance service is only available to an insured who is permanent resident in Hong Kong or Macau.

For more information, please refer to item 29 under the benefits schedule for **CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5**.

No-claim deductible discount up to 100%

If no claim (except hospital cash benefit, lower room class cash benefit, day surgery benefit, day surgery cash benefit and worldwide emergency assistance service (items 8, 9, 11, 13 and 29 of the benefits schedule) because they will not be taken into account for this feature) is made for two consecutive cover years, our **CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** offers a 10% discount on your selected deductible choice in the following cover year. Such discount will accumulate every two consecutive cover years and can reach up to 100%, meaning that the deductible amount can be reduced to zero.

The discount applies to the original deductible amount of your plan, and will be reset to 0% in the next cover year upon claim payment.

Even if you received hospital cash benefit, lower room class cash benefit, day surgery benefit, day surgery cash benefit or worldwide emergency assistance services (see benefits schedule, items 8, 9, 11, 13 and 29 for details), your eligibility for this discount will not be affected.

Please also refer to below illustration of no-claim deductible discount for more details.



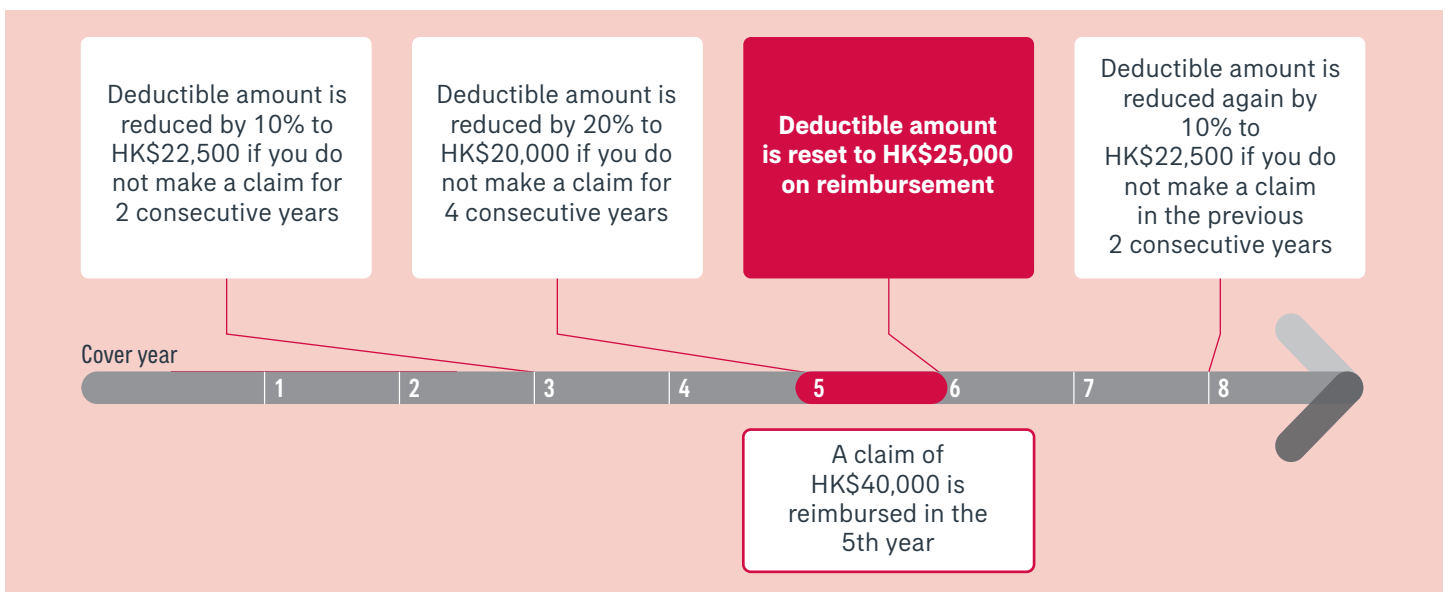
Personal Medical Case Management

If you are diagnosed with or suspected to have an illness (subject to the service provider's* evaluation of eligibility), an expert team is here to help. Through Personal Medical Case Management service, AIA can arrange for an independent designated service provider* to get you the medical and emotional support you need with ongoing updates on your condition.

* The service provider is an independent third-party company which specialised in Personal Medical Case Management.

For details of this service, please visit www.aia.com.hk/medix.

Illustration of no-claim deductible discount – annual deductible choice of HK\$25,000 is selected



Specialist Network

This value-added service which aims to give you extra comfort when you need further medical information or assistance, provides:

- a professional medical services specialist group
- well-equipped day surgery centres – a safe and convenient alternative to hospitals
- convenient centralised booking hotline
- help with hospital admission and assistance by settling your hospital bill on your behalf

For more information, please refer to our Specialist Network leaflet.

Relieve your burden and focus on recovery

When you're admitted to hospital, worrying about paying for medical care should be the last thing on your mind.

This plan alleviates your burden by settling your hospital bill on your behalf. Once the service is applied for successfully, we will settle directly with the private hospital the medical expenses incurred during hospital stay on your behalf. You can then focus fully on your recovery without having to worry about paying hospital bills and making a subsequent claim. Any shortfall payment resulting from your hospital stay will be payable after you are discharged from the hospital, leaving you stress-free at this critical time. After the final claim amount has been settled, any related benefit limits will be reduced accordingly.

For more information, please refer to our Credit Facility Service for Hospitalisation leaflet.

Flexibility to suit your needs

We understand that everyone's situation is different. That's why we offer various benefit combination choices to suit your personal medical needs:

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

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

+

Optional Benefit Choices	Outpatient benefits / Dental benefits
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Whether you are looking for full protection or top-up cover to supplement your current medical plan, annual deductible choices allow you to specify how much you are willing to pay before you claim. Higher deductible amount could lower your premium. For example, if you chose an annual deductible of HK\$16,000 and your eligible medical expense is HK\$100,000, you would receive HK\$100,000 less your deductible, which would be HK\$84,000.

You can also choose to reduce your annual deductible amount to a specified amount without having to provide us with current details of your health upon the anniversary of your cover at the age of 50, 55, 60 or 65. The premium will be adjusted based on your selected deductible amount, and your deductible amount for a claim will be reduced. Before making your request for this reduction of deductible, you may have to reassess if this reduction can suit your personal needs.



Example

(The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.)

Policy owner and insured: Alan (Age 35)
Occupation: Account Director
Family status: Married, with a daughter
Current cover: Employer's group medical plan

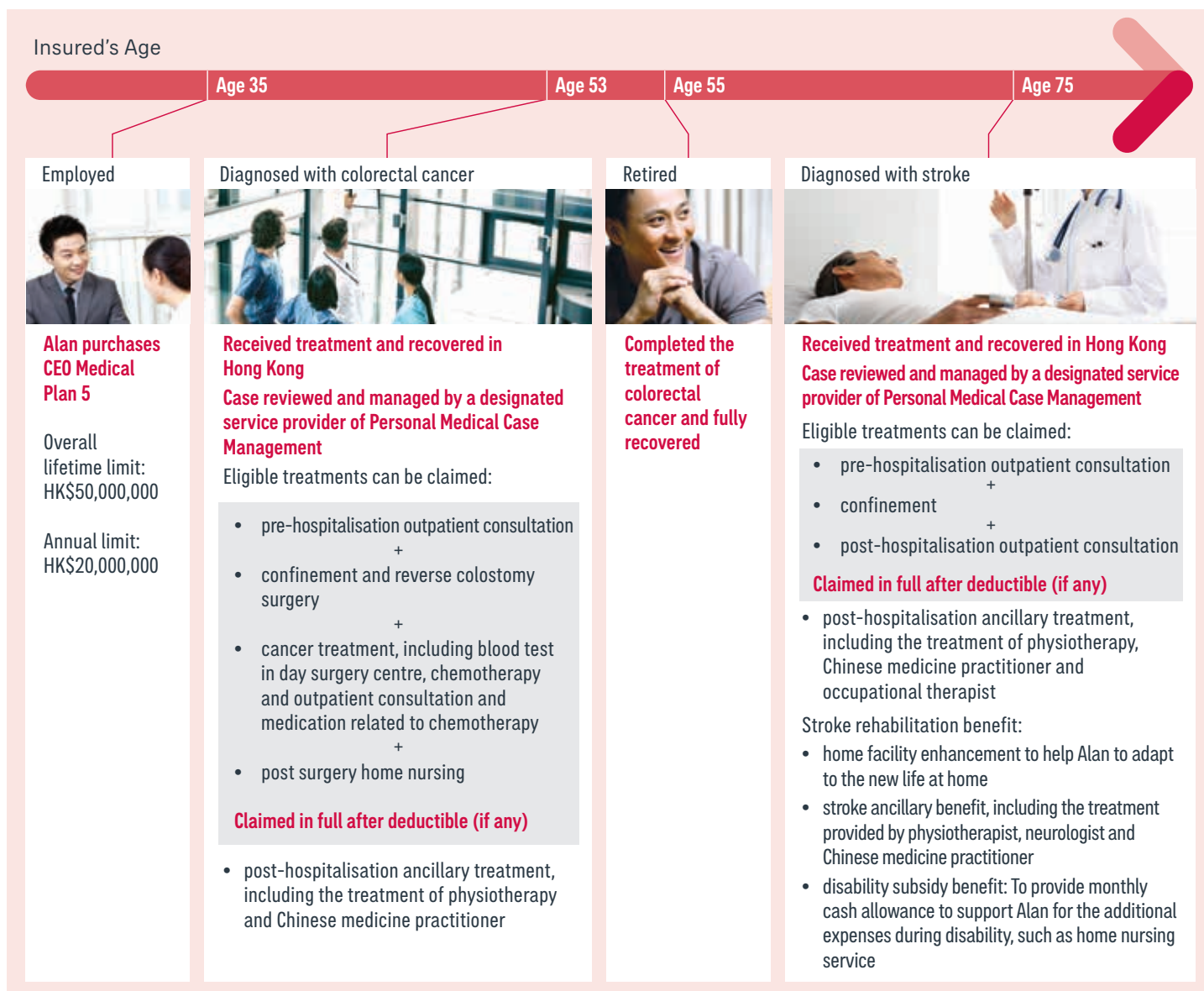


Alan wants a plan which is able to provide protection for him and his family with greater flexibility to cover the insufficiency of his employer's current group medical plan.

**Guaranteed
lifetime renewal[^]**

CEO Medical Plan 5 offers Alan protection at an affordable premium with an Overall Lifetime Limit of up to HK\$50,000,000 to supplement his employer's group medical plan. The plan provides extended benefits from pre-hospitalisation to post-hospitalisation on the road to recovery continuously.

Scenario: Alan is diagnosed with cancer and stroke before and after retirement respectively. He makes claims for the expenses of **pre, during** and **post-hospitalisation**.



The claim amount is subject to annual and overall lifetime limit, and terms and conditions of the policy contract.

[^] Renewal premium will be based on the prevailing premium rates at the time of renewal. Please refer to the section on Premium Adjustment and Product Features Revision for details.

Benefits schedule for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the “Product Limitation” section under “Important Information”. Please note the respective effective date of cover for specific items stated in point 1 of the “Product Limitation” section under “Important Information”.






Recommendation by a registered doctor in writing is required.

Overview	HK\$	US\$
Overall Lifetime Limit Applies to items 1 to 28, and optional outpatient benefits	50,000,000	6,250,000
Annual Limit Applies to items 1 to 28, and optional outpatient benefits	20,000,000	2,500,000
Geographical Cover <ul style="list-style-type: none"> CEO Medical Plan (Worldwide) 5 CEO Medical Plan 5 <ul style="list-style-type: none"> for all cover for emergency treatment 	Worldwide Worldwide excluding the United States Worldwide	
Room Type	Standard private room	
Annual Deductible* Choices Applies to items 1 to 28 (except items 8, 9, 13 and 25c), and optional outpatient benefits	0 / 16,000 / 25,000 / 50,000	0 / 2,000 / 3,125 / 6,250
Optional Benefits	Outpatient benefits Dental benefits	

* Deductible means the amount to be borne by the Insured and to be deducted from any benefit amount payable under the policy.

Core benefits

A. Confinement Benefits	Maximum Benefit	
	HK\$	US\$
1 Hospital daily room and board benefit	Fully covered	
2 Physician's visit		
 3 Specialist's fee		
4 Miscellaneous hospital expenses benefit		
 5 Intensive care benefit		
 6 Private nurse's fee Nursing service after surgery or discharge from Intensive Care Unit	Fully covered 30 days per year	
7 Hospital companion bed benefit Expenses for one companion bed during the insured's hospital stay	Fully covered	
8 Hospital cash benefit For stay in a government hospital or in a hospital without charge	800 per day 90 days per year	100 per day
9 Lower room class cash benefit For stay in a room that is in a class lower than the standard private room of a private hospital in Hong Kong or Macau	2,000 per day 10 days per confinement	250 per day

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

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the “Product Limitation” section under “Important Information”. Please note the respective effective date of cover for specific items stated in point 1 of the “Product Limitation” section under “Important Information”.



Recommendation by a registered doctor in writing is required.






B. Surgical Benefits	Maximum Benefit	
	HK\$	US\$
10 Surgery benefit Including surgeon’s fee, anaesthetist’s fee and operating theatre fee a. All surgeries Including organ transplantation surgical cost for insured as a receiver b. Surgery of the donor For organ transplantation of heart, kidney, liver, lung or bone marrow (subject to our right to require proof that the Insured / claimant has paid donor’s surgical cost(s))	Fully covered	
	30% of the total surgical cost of both donor (for removal of organ) and receiver (for procedures performed on the Insured)	
11 Day surgery benefit Including consultation, medication, surgeon’s fee, anaesthetist’s fee, operating theatre fee and room charge and items and equipment used in the operation theatre or the room for operation	Fully covered	
12 Medical appliances benefit a. Specified items Pace maker / stents for Percutaneous Transluminal Coronary Angioplasty / intraocular lens / artificial cardiac valve / metallic or artificial joints for joint replacement / prosthetic ligaments for replacement or implantation between bones / prosthetic intervertebral disc b. Other items Prosthetic device other than specified in item 12a implanted during surgery and / or replacement of any other body organ or part inside the Insured’s body c. Reconstructive devices or materials External, prosthetic or reconstructive devices / materials implanted during reconstructive surgery	Fully covered	
	96,000 each item per life	12,000 each item per life
13 Day surgery cash benefit Applicable when item 11 is payable for the same procedure	1,600 per procedure	200 per procedure
	1 procedure per year	
C. Post-Hospitalisation Benefits		
14 Post-hospitalisation / day surgery outpatient consultation Follow-up consultation, medication prescribed for a maximum of 30 days for such consultation, wound care received in the clinic after any surgery and diagnostic tests within 60 days after the discharge from hospital / day surgery	Fully covered	
15 Post-surgery home nursing benefit Nursing services within 28 weeks after discharge from hospital (after surgery / admission to Intensive Care Unit)	Fully covered 28 weeks per year	
16 Rehabilitation benefit For stay and treatment in rehabilitation centre	80,000 per year	10,000 per year
	60 days per year	

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

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the “Product Limitation” section under “Important Information”. Please note the respective effective date of cover for specific items stated in point 1 of the “Product Limitation” section under “Important Information”.



Recommendation by a registered doctor in writing is required.




C. Post-Hospitalisation Benefits	Maximum Benefit	
	HK\$	US\$
 17 Hospice care benefit For stay in hospice with care and nursing service	80,000 per life	10,000 per life
 18 Post-hospitalisation / day surgery ancillary benefit Rehabilitation treatment within 90 days after discharge from hospital / the day procedure a. Chiropractor / physiotherapist / speech therapist / occupational therapist For consultation and / or treatment b. Chinese medicine practitioner For consultation with treatment and medicines prescribed	30,000 per confinement / day surgery	3,750 per confinement / day surgery
	1 visit per day	
	1,000 per visit	125 per visit
	600 per visit 15 visits per confinement / day procedure	75 per visit 15 visits per confinement / day procedure
D. Extended Benefits		
19 Pre-hospitalisation / day surgery outpatient consultation Including consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 30 days before hospital stay or day surgery	Fully covered	
 20 Cancer treatment benefit Including chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy and proton therapy for a covered illness, and the consultation, medication and diagnostic tests for and in the course of these treatments whether as an in-patient or out-patient; and targeted therapy and chemotherapy prescribed for usage and consumption at home		
 21 Dialysis benefit For haemodialysis or peritoneal dialysis, both on an inpatient or outpatient basis if the Insured is suffering from chronic and irreversible kidney failure		
22 HIV / AIDS treatment benefit If the Insured is confined in a hospital for treatment	800,000 per life	100,000 per life
 23 Mental or nervous disorder benefit For stay and treatment in a mental or psychiatric hospital, or in the mental or psychiatric unit of a hospital	40,000 per year	5,000 per year
	30 days per year	
24 Reconstructive surgery benefit For restoration of function of a body part or appearance if the Insured sustains a covered injury, or a breast if the Insured sustains a covered illness and undergoes mastectomy	160,000 per covered injury / per covered illness	20,000 per covered injury / per covered illness

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

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the “Product Limitation” section under “Important Information”. Please note the respective effective date of cover for specific items stated in point 1 of the “Product Limitation” section under “Important Information”.



Recommendation by a registered doctor in writing is required.

D. Extended Benefits	Maximum Benefit	
	HK\$	US\$
<p>25 Stroke rehabilitation benefit After discharge from hospital</p> <p> a. Home facility enhancement benefit Designated home facility enhancements such as widening passageways, adapting bathroom facilities and the provision of specialised furniture, which is prescribed by an occupational therapist</p> <p> b. Stroke ancillary benefit</p> <p>i. Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon • for consultation and / or treatment</p> <p> ii. Neurologist • for consultation, treatment and / or medicines prescribed</p> <p>iii. Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed</p> <p>c. Disability subsidy benefit • For disability continued for 6 months</p>	<p>50,000 per life</p> <p>1,000 per visit 100,000 per life</p> <p>30 visits per year</p> <p>5,000 per month</p> <p>24 months per life</p>	<p>6,250 per life</p> <p>125 per visit 12,500 per life</p> <p>625 per month</p>
<p>26 Pregnancy complications benefit The covered pregnancy complications shall only be restricted to ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre-eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum hemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism and pulmonary embolism of pregnancy</p>	Fully covered	
E. Emergency Treatment Benefits		
<p>27 Emergency outpatient treatment benefit Caused by covered accident</p>	Fully covered	
<p>28 Emergency dental benefit Caused by covered accident and treatment provided within 3 months from the covered accident</p>	Fully covered	
<p>29 Worldwide emergency assistance services</p> <p>a. Emergency medical evacuation</p> <p>b. Repatriation of remains</p> <p>c. Compassionate visit by one immediate family member If the Insured dies or stays in hospital more than 5 consecutive days due to a serious injury or sickness</p> <p>d. Return of children under the age of 18 If the Insured dies or stays in hospital more than 5 consecutive days due to a serious injury or sickness</p> <p>e. 24-hour worldwide telephone enquiring services</p>	<p>5,000,000 per life</p>	<p>625,000 per life</p>
Included		

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



Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the “Product Limitation” section under “Important Information”. Please note the respective effective date of cover for specific items stated in point 1 of the “Product Limitation” section under “Important Information”.



Recommendation by a registered doctor in writing is required.

F. Death Benefit	Maximum Benefit	
	HK\$	US\$
30 Compassionate death benefit Payable to the beneficiary if the insured passes away	80,000	10,000

Optional benefits

G. Outpatient Benefits	Maximum Benefit	
	HK\$	US\$
31 Outpatient consultation	Fully covered 45 visits per year 1 visit per day	
 32 Diagnostic procedures and laboratory tests	Fully covered	
 33 Prescribed medicines and drugs	Fully covered	
34 Alternative treatment Including medical treatment performed by a Chinese medicine practitioner, physiotherapist, or chiropractor	8,000 per year	1,000 per year
	1 visit per day	
35 Psychiatric treatment	1,000 per visit	125 per visit
	10 visits per year	
36 Vaccinations and health check-up	2,400 per year	300 per year
	1 check-up per year	
H. Dental Benefits (cover up to aged 66)		
37 Routine dental treatment	5,600 per year	700 per year
38 Major restorative treatment	12,000 per year	1,500 per year

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.

Important Information

This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract template before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong only.

Key Product Risks

1. You need to pay the premium for this plan for life as long as you renew for this plan. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
 2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
 - the insured passes away;
 - you do not pay the premium within 31 days of the premium due date; or
 - the aggregate benefits under the relevant insurance policy reaches the overall lifetime limit.
- If the insured happens to be hospitalised on the date when this plan is terminated because you do not pay the premium within 31 days of the premium due date, we will extend the cover for an additional 30 days without the need for you to make any payments, subject to the same benefit limits which apply to your original plan.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured may lose his cover and you may lose the remaining premium for that policy year.

4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium rate of this plan may be revised to reflect the inflation (Please refer to the Annual Premium Table for the first year premium provided by your bank financial consultant).

Key Exclusions

Under this plan, we will not cover any of the following events or conditions:

- any treatment, investigation, service or supplies which is not medically necessary
- any pre-existing condition or congenital defect that appears or is diagnosed before the insured reaches the age of 17
- self-destruction, intentional self-inflicted injury or drug abuse
- war or warlike operations, and civil commotion, any violation or attempted violation of the law or resisting arrest, acts of terrorism for the insured is a terrorist, the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical contamination due to any act of terrorism (except where the insured is injured during a Trip outside the insured's permanent residence country or place); or when the insured travels to a country at war, or where there is warlike operation, mutiny, riot, civil commotion, martial law or state of siege, or a war zone as recognised by the United Nations
- pregnancy, miscarriage, child birth, abortion, or related complications, except for "pregnancy complications benefit" (see benefits schedule, item 26 for details), AIDS or any complications associated with HIV infection, except for the "HIV / AIDS treatment benefit" (see benefits schedule, item 22 for details), mental or nervous disorder, except for the "Mental or nervous disorder benefit" (see benefits schedule, item 23 for details)
- cosmetic or plastic surgery, dental care or surgery, except for the "Routine dental treatment" under "Dental Benefits" (see benefits schedule, item 37 for details), corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body check-up, except for the "Vaccination and health check-up" under Outpatient Benefits (see benefits schedule, item 36 for details), gradual recovery of health or rest care

- consumption of any of the following traditional Chinese medicines, except for the “Post-hospitalisation / day surgery ancillary benefit” and “Stroke ancillary benefit” (see benefits schedule, items 18b and 25biii for details):
 - cordyceps 冬蟲夏草 / ganoderma 靈芝 / antler 鹿茸 / cubilose 燕窩 / donkey-hide gelatin 阿膠 / hippocampus 海馬 / ginseng 人參 / red ginseng 紅參 / american ginseng 花旗參 / radix ginseng silvestris 野山參 / antelope horn powder 羚羊角尖粉 / placenta hominis 紫河車 / agaricus blazei murill 姬松茸 / musk 麝香 / pearl powder 珍珠粉

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

Premium Adjustment and Product Features Revision

1. Premium Adjustment

In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

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

2. Product Features Revision

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

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

Product Limitation

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
Specialist Network service	180 days
Optional dental benefit	6 months
Pregnancy complications benefit	10 months
HIV / AIDS treatment	5 years

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.

“Reasonable and customary” means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

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

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 one of the following regions, the medical services and / or treatments provided to the insured in such region will be permanently reduced to 60% of his benefit pay-out amount. Such reduction applies to all items in the benefits schedule except items 29 and 30:

Regions	Countries
North America	United States and Canada
Western Europe	Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City

The above list is for reference only. Please refer to the policy contract of this plan for the exact and complete terms and conditions of cover.

5. If the eligible expenses have been reimbursed under any law, or medical program or other insurance policy provided by any government, company, other third party or us, such will not be reimbursable by us under this policy.
6. The Personal Medical Case Management, Specialist Network service and Credit Facility Service for Hospitalisation are not contractual services but the administrative arrangements offered in our absolute discretion. AIA reserves the right to amend, suspend or terminate these services without further notice.

Claim Procedure

If you wish to make a claim, you must notify us in writing within 20 days of the date the covered event happened, and send us the appropriate forms and relevant proof within 90 days of the same date. You can get the appropriate claim forms by calling the AIA Customer Hotline (852) 2232 8808 in Hong Kong or by visiting aia.com.hk or 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

CEO Medical Plan 5 and **CEO Medical Plan (Worldwide) 5** are insurance plans 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 any levy paid. A written notice signed by you should be received by AIA’s Hong Kong Main Office at 1/F, AIA Hong Kong Tower, 734 King’s Road, Quarry Bay, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the amount you receive (if any) may be less than the total premium you have paid.

Additional Important Information

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.

The levy rates and the maximum amount of levy to be paid by policy owners from 2018 till 2021 onwards are listed as below:

Policy Anniversary Date	Levy Rate	Maximum Levy (HKD)
		Long Term Business
From 1 January 2018 to 31 March 2019 (both dates inclusive)	0.04%	\$40
From 1 April 2019 to 31 March 2020 (both dates inclusive)	0.06%	\$60
From 1 April 2020 to 31 March 2021 (both dates inclusive)	0.085%	\$85
From 1 April 2021 onwards (inclusive of that date)	0.1%	\$100

1. This product is a medical insurance product issued by AIA. The underwriting risks, financial obligations and support functions associated with the policies issued by AIA are its responsibility.
2. All benefits of insurance policy are subject to the credit risk of AIA and the payments of such benefits and performance of the insurance policy are the obligations and liabilities of AIA. In the worst case, you may lose all the premium paid and benefit amount that is unable to claim the benefits which you are entitled under the insurance policy.

Policy benefits are not the obligation of any insurance agency or distributor selling or distributing the policy, or by any of their affiliates, and none of them makes any representation or guarantees regarding the claims-paying ability of AIA. AIA is responsible for its own financial condition and contractual obligations. Policy owners bear the default risk in the event that AIA is unable to satisfy its financial obligations under the insurance policy(ies).
3. A trip refers to a journey where the insured person departing abroad from either Hong Kong, Macau or Mainland China (of which the insured is the permanent resident at the time of departure). Worldwide emergency assistance services is provided by a third party service provider which we have no control over. Such third party service provider is not our agents and we shall not be held liable or responsible for its act or omission.
4. Covered accident means an unforeseen and involuntary event that occurs while the policy is in force, subject to the conditions as listed in the policy contract. Please refer to the policy contract for the exact and complete terms and conditions of cover.
5. The above product information should be used with the understanding that AIA is not rendering legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.
6. AIA is the insurance underwriter of this insurance plan and is solely responsible for all approvals, coverage and compensations of their insurance plans. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
7. Any information and statistics quoted from any external source is solely for informational purpose only and shall not be interpreted as having been adopted or endorsed by AIA or Citibank (Hong Kong) Limited as being accurate.

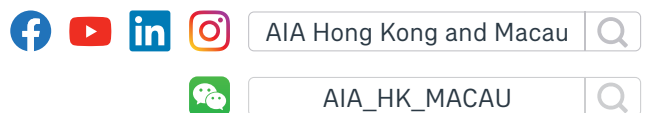
8. If your application omits facts or contains materially incorrect or incomplete facts, AIA has the right to declare the policy void.
9. Whether to apply for insurance coverage is your own individual decision.
10. The policy currency of this plan offers in Hong Kong dollars (HKD) or in US dollars (USD). For USD, any exchange rate fluctuation will have a direct impact on the amount of premium required and the value of your benefit(s) in Hong Kong dollar terms.

Any transaction involving currencies involves risks including, but not limited to, the potential for changing political and / or economic conditions that may substantially affect the price or liquidity of a currency. Policy owner should pay heed to the presence of the potential currency risks and decide whether to take such risks.

11. Your current planned benefit may not be sufficient to meet your future needs since the future medical costs may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.
12. Credit Facility Service for Hospitalisation mentioned under Credit Facility Service for Hospitalisation leaflet is not offered or extended by Citibank (Hong Kong) Limited.
13. Personal Medical Case Management service is an independent value added service arranged by AIA to assist customers in making a more informed medical decision. This service will not affect the assessment of claims by AIA independently according to principle of medical necessity.
14. Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided (including but not limited to account / policy maintenance matters).

Please contact the relevant licensed bank staff or call AIA Customer Hotline for details

Hong Kong  **(852) 2232 8808**
 ***1299**
(on Hong Kong mobile network only)
 **aia.com.hk**





AIA International Limited
 (Incorporated in Bermuda with limited liability)

Core Benefits

Annual Premium Table (HK\$)

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

Region	Worldwide				Worldwide (exclude the United States)				
	Deductible (HK\$)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
Attained Age									
0-4		34,720	16,640	14,880	10,368	18,400	8,640	8,000	5,552
5-18		34,080	14,880	13,440	9,392	17,920	8,000	7,200	5,056
19		36,000	16,320	14,720	10,256	18,240	8,160	7,680	5,312
20		37,280	16,640	14,880	10,368	18,560	8,160	7,680	5,312
21		38,880	17,440	15,520	10,864	19,040	8,160	7,680	5,312
22		40,960	18,240	16,640	11,600	19,680	8,800	8,000	5,552
23		42,880	19,520	17,440	12,224	20,480	9,280	8,160	5,680
24		45,920	20,480	18,400	12,960	20,960	9,760	8,800	6,176
25		47,040	21,600	19,520	13,584	22,560	9,920	9,280	6,544
26		50,880	23,200	20,960	14,688	23,680	10,720	9,600	6,784
27		52,960	24,320	21,760	15,312	25,120	11,520	9,920	7,040
28		55,040	24,800	22,560	15,808	26,240	11,840	10,720	7,408
29		56,480	25,120	22,720	15,920	27,360	12,480	11,360	7,904
30		57,760	25,600	23,040	16,064	27,840	12,640	11,520	8,016
31		59,200	26,240	23,680	16,544	28,640	12,800	11,680	8,160
32		59,360	26,560	24,160	16,928	29,600	12,960	11,840	8,272
33		60,000	26,720	24,320	17,040	29,920	13,440	12,000	8,400
34		61,120	27,840	24,800	17,408	31,040	13,600	12,480	8,768
35		61,440	28,320	25,600	17,904	31,840	13,760	12,480	8,768
36		61,600	28,480	25,920	18,160	32,000	14,720	12,960	9,136
37		62,240	29,120	26,080	18,272	32,480	14,720	12,960	9,136
38		63,040	29,760	26,560	18,640	33,120	14,880	13,440	9,392
39		63,840	30,080	27,360	19,136	33,600	14,880	13,440	9,392
40		65,760	30,560	27,840	19,504	34,080	15,040	13,600	9,504
41		67,360	31,520	28,320	19,744	34,400	16,000	14,400	10,112
42		69,280	32,640	29,600	20,752	35,040	16,480	14,720	10,256
43		71,200	33,600	30,080	21,120	36,640	16,960	15,360	10,752
44		73,600	35,040	31,840	22,224	38,880	17,600	16,000	11,232
45		76,000	36,000	32,480	22,720	41,120	18,400	16,800	11,728
46		78,080	37,280	33,280	23,328	43,200	19,680	17,600	12,352
47		80,480	38,080	34,400	24,080	44,640	20,800	18,560	13,088
48		83,040	40,000	36,000	25,200	46,400	21,600	19,520	13,584
49		86,240	40,960	36,960	25,808	48,320	22,400	20,160	14,080
50		89,920	42,720	38,240	26,784	49,280	22,720	20,480	14,320
51		93,920	44,800	40,480	28,272	50,880	23,840	21,120	14,816
52		97,120	46,720	42,240	29,632	53,120	24,320	21,760	15,312
53		101,600	49,120	44,320	30,976	55,040	25,920	23,200	16,176
54		105,920	50,880	45,920	32,096	57,760	26,720	24,320	17,040
55		110,400	53,120	48,160	33,712	60,000	27,840	24,800	17,408

Effective date: 15 July 2023

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

Region	Worldwide				Worldwide (exclude the United States)			
Deductible (HK\$)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
Attained Age								
56	114,560	55,040	49,920	34,944	63,360	29,280	26,240	18,400
57	119,680	58,240	52,640	36,784	67,520	31,520	28,320	19,744
58	125,280	60,800	54,720	38,272	71,040	33,120	29,920	20,976
59	133,600	63,040	56,960	39,888	75,680	35,840	32,320	22,592
60	144,000	65,760	59,200	41,488	80,640	37,760	34,080	23,824
61	156,640	72,480	65,120	45,568	87,360	40,800	36,640	25,680
62	170,400	79,840	72,320	50,624	94,880	44,640	40,160	28,016
63	185,280	91,680	82,560	57,792	104,640	49,280	44,480	31,120
64	200,640	96,000	86,240	60,368	117,280	54,720	49,280	34,448
65	216,960	100,000	90,240	63,104	129,280	59,680	54,080	37,904
66	235,680	110,400	99,360	69,504	140,320	65,440	59,040	41,360
67	252,800	120,320	108,320	75,808	142,400	66,400	59,520	41,728
68	262,560	128,160	115,360	80,752	145,920	68,160	61,440	42,960
69	267,840	131,680	118,240	82,848	150,400	70,560	63,360	44,336
70	272,000	133,600	120,320	84,192	154,880	72,960	65,600	45,920
71*	283,200	138,240	124,160	86,928	168,000	78,880	70,880	49,632
72*	294,080	143,040	128,800	90,144	173,600	81,920	73,600	51,488
73*	305,440	147,040	132,480	92,720	179,360	84,000	75,520	52,848
74*	319,680	153,120	137,600	96,320	182,880	86,240	77,760	54,448
75*	327,040	159,360	143,840	100,624	186,560	88,480	79,360	55,568
76*	341,760	164,960	148,320	103,840	198,080	93,120	83,840	58,656
77*	358,240	172,320	155,040	108,528	211,840	99,520	89,600	62,720
78*	377,600	186,240	167,840	117,552	217,600	101,600	91,360	63,968
79*	389,440	188,800	170,240	119,136	224,480	107,200	96,800	67,792
80*	400,480	198,080	178,400	124,832	228,160	109,600	99,040	69,280
81*	415,840	204,800	184,320	129,024	239,520	111,680	100,320	70,256
82*	429,120	207,520	186,560	130,624	243,840	113,920	102,560	71,728
83*	435,200	210,720	189,440	132,608	247,840	115,680	104,000	72,848
84*	440,800	212,800	191,360	133,968	252,480	118,080	106,240	74,336
85*	446,880	215,840	194,560	136,176	256,800	119,680	107,840	75,440
86*	450,560	217,600	196,000	137,184	261,120	121,440	109,120	76,432
87*	454,560	219,680	197,760	138,416	265,760	123,680	111,200	77,792
88*	457,760	221,280	199,360	139,520	269,760	125,600	112,640	78,896
89*	461,920	223,200	200,800	140,624	274,080	127,680	115,040	80,512
90*	465,760	225,120	202,720	141,872	278,560	129,760	116,800	81,728
91*	469,440	226,880	204,000	142,848	282,720	132,000	118,720	83,104
92*	473,600	229,120	206,240	144,336	287,040	134,080	120,480	84,336
93*	477,280	230,400	207,680	145,312	291,520	136,000	122,240	85,568
94*	481,280	232,480	209,280	146,560	296,000	138,240	124,160	86,928
95*	485,280	234,400	211,200	147,792	300,320	139,040	125,600	87,904
96*	488,320	236,000	212,640	148,912	304,960	142,080	128,160	89,632
97*	492,160	238,080	214,720	150,256	308,800	143,840	129,280	90,512
98*	496,000	239,840	215,680	151,008	313,120	146,240	131,680	92,096
99*	500,160	241,600	217,440	152,240	317,440	148,000	132,960	93,104

Effective date: 15 July 2023

US\$1 = HK\$8

Please read together with the "Note" 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.

Note:

- 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 only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The annual premium table should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** is a medical insurance product underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The annual premium table is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Core Benefits + Optional Outpatient Benefits Annual Premium Table (HK\$)

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

Region	Worldwide				Worldwide (exclude the United States)			
Deductible (HK\$)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
Attained Age								
0-4	64,800	36,640	32,800	22,960	43,520	21,440	19,680	13,712
5-18	63,680	32,480	29,440	20,624	42,080	19,520	17,120	12,096
19	65,760	34,560	31,360	21,856	43,360	21,920	20,160	14,080
20	67,200	35,680	31,840	22,208	44,160	22,400	20,320	14,192
21	68,960	36,960	32,960	23,088	44,960	23,520	21,440	14,944
22	72,000	38,720	35,040	24,560	45,920	24,160	21,760	15,184
23	74,720	40,480	36,480	25,552	47,040	25,600	22,880	15,936
24	78,240	43,040	38,720	27,152	48,320	26,240	23,520	16,432
25	81,280	45,280	40,640	28,400	50,400	26,720	24,320	17,040
26	85,600	47,360	42,560	29,888	52,000	27,680	24,960	17,536
27	89,600	49,440	44,480	31,232	53,600	28,960	25,440	17,904
28	92,960	51,200	46,400	32,480	54,880	29,440	26,720	18,640
29	95,360	52,800	47,360	33,216	56,480	30,400	27,680	19,264
30	96,800	53,440	47,840	33,472	57,120	30,560	27,840	19,376
31	99,360	54,560	49,280	34,448	58,720	31,200	28,480	19,888
32	99,840	54,880	49,760	34,832	60,640	31,520	28,640	20,000
33	100,960	55,040	49,920	34,944	61,440	32,960	29,440	20,624
34	102,400	56,320	50,720	35,568	62,880	33,280	30,080	21,120
35	103,840	57,920	52,000	36,432	63,840	33,920	30,560	21,488
36	104,480	58,080	52,320	36,688	64,480	34,880	31,040	21,856
37	105,440	59,200	53,440	37,408	66,080	35,840	32,000	22,464
38	107,680	60,320	54,400	38,144	67,360	36,000	32,480	22,720
39	110,400	61,920	55,840	39,024	68,320	36,640	33,120	23,104
40	113,760	63,520	57,600	40,368	70,400	37,600	33,920	23,696
41	117,280	66,240	59,680	41,600	72,960	39,680	35,520	24,928
42	121,920	68,640	62,080	43,472	76,000	41,280	37,280	26,064
43	125,760	70,880	63,360	44,448	80,640	43,680	39,680	27,792
44	131,040	74,240	67,040	46,912	85,120	45,920	41,600	29,136
45	136,800	76,960	69,440	48,528	89,440	48,480	44,160	30,864
46	141,760	81,280	72,480	50,864	92,480	50,720	45,760	31,984
47	147,840	83,200	75,360	52,720	95,680	52,800	47,200	33,088
48	153,920	88,640	79,360	55,568	99,840	54,720	49,440	34,560
49	160,640	91,520	82,400	57,664	103,840	57,440	52,000	36,304
50	168,000	95,840	86,400	60,496	107,360	59,040	53,120	37,168
51	176,640	100,800	90,720	63,472	111,680	61,600	55,200	38,640
52	186,400	106,720	96,480	67,648	116,960	64,800	58,080	40,752
53	197,760	114,240	103,040	72,096	122,560	68,160	61,120	42,720
54	209,600	120,480	108,480	75,920	128,800	71,680	65,120	45,568
55	221,120	127,680	115,360	80,752	135,680	75,200	67,680	47,408

Effective date: 15 July 2023

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

Region	Worldwide				Worldwide (exclude the United States)			
	Deductible (HK\$)							
Attained Age	0	16,000	25,000	50,000	0	16,000	25,000	50,000
56	232,640	134,240	121,120	84,832	143,680	79,840	71,680	50,256
57	244,960	142,240	128,160	89,632	152,320	85,440	76,640	53,568
58	259,360	150,080	135,200	94,704	160,640	89,760	80,800	56,656
59	277,440	160,960	144,960	101,504	170,880	95,520	86,400	60,496
60	296,480	171,680	154,560	108,288	182,880	102,080	92,160	64,448
61	316,320	184,160	165,440	115,824	196,480	109,760	98,560	69,008
62	336,960	194,400	175,680	122,976	212,960	119,200	107,360	75,056
63	358,080	207,520	186,720	130,752	232,000	130,560	117,600	82,240
64	379,200	219,840	197,920	138,528	253,760	141,600	127,360	89,024
65	401,280	232,480	209,760	146,688	275,680	153,440	138,240	96,800
66	424,000	245,280	220,960	154,704	296,960	165,920	149,440	104,576
67	447,840	257,280	231,840	162,240	316,320	176,320	158,720	111,120
68	473,920	271,200	244,160	170,896	337,120	188,320	169,760	118,768
69	497,440	284,800	255,840	179,168	354,080	198,240	178,400	124,848
70	515,840	295,040	265,920	186,064	372,160	207,680	187,040	130,976
71*	530,240	303,680	273,280	191,264	386,720	216,000	194,560	136,176
72*	543,520	311,040	279,840	195,952	396,960	222,400	200,000	140,016
73*	555,680	317,920	286,240	200,384	405,120	226,080	203,680	142,480
74*	571,840	325,920	292,800	204,976	414,560	231,360	208,160	145,824
75*	584,800	334,880	301,920	211,248	425,440	237,280	213,440	149,408
76*	600,000	343,520	309,120	216,320	438,080	244,160	219,840	153,856
77*	617,280	352,480	317,280	222,112	453,920	251,840	226,720	158,656
78*	638,560	368,960	332,000	232,496	464,160	259,520	233,280	163,360
79*	653,920	375,360	338,240	236,800	477,760	267,040	240,800	168,544
80*	673,440	386,560	348,320	243,728	492,000	274,880	247,840	173,360
81*	698,080	400,800	360,640	252,496	507,040	283,040	254,400	178,160
82*	722,560	415,200	373,440	261,376	521,760	292,160	263,040	183,968
83*	747,360	430,240	386,720	270,768	535,840	300,000	270,240	189,168
84*	772,480	443,840	399,200	279,424	550,720	307,840	276,800	193,728
85*	797,280	458,560	412,800	289,024	565,280	316,160	284,480	199,152
86*	822,080	472,640	425,600	297,936	580,320	324,160	291,360	203,984
87*	847,520	487,200	438,560	306,944	595,680	332,960	299,680	209,776
88*	872,000	501,440	451,680	316,080	610,240	341,280	307,040	214,960
89*	896,480	515,520	464,000	324,848	625,760	349,120	314,720	220,272
90*	921,120	530,240	477,280	334,112	640,480	357,920	322,080	225,440
91*	950,240	550,400	494,880	346,448	656,160	366,880	330,240	231,152
92*	978,880	567,680	511,040	357,696	671,360	375,520	337,920	236,576
93*	1,007,520	583,840	525,600	367,920	687,200	384,000	345,600	241,888
94*	1,036,160	600,480	540,640	378,432	702,400	392,800	353,280	247,328
95*	1,064,960	616,960	555,680	388,928	717,760	400,640	361,120	252,736
96*	1,096,800	636,000	572,640	400,912	734,240	409,920	369,440	258,544
97*	1,129,280	654,560	589,600	412,640	749,440	419,040	376,960	263,872
98*	1,161,440	673,120	605,760	424,000	765,440	428,000	384,960	269,392
99*	1,194,720	692,320	623,360	436,336	781,440	436,640	392,640	274,976

Effective date: 15 July 2023

US\$1 = HK\$8

Please read together with the “Note” 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.

Optional Dental Benefits**

Attained Age on Entry / Renewal	Premium (HK\$)
0-65	7,376

Effective date: 15 July 2023

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

Note:

- 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 only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The annual premium table should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** is a medical insurance product underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The annual premium table is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).



Citibank (Hong Kong) Limited - Important Notes from the insurance agent

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. 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 you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
5. All insurance applications are subject to Insurance Company's underwriting and acceptance.
6. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
7. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
8. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
9. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.

