MEDICAL PROTECTION

CEO MEDICAL PLAN 5 (CEO5) / CEO MEDICAL PLAN (WORLDWIDE) 5 (CEOW5)

Superior global protection you can rely on

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 • **CEO Medical Plan (Worldwide) 5** • **CEO Medical Plan 5**	 Worldwide Worldwide excluding the United States	
Room Type	Standard private room	
Core Benefits	• 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	• 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.

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

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.

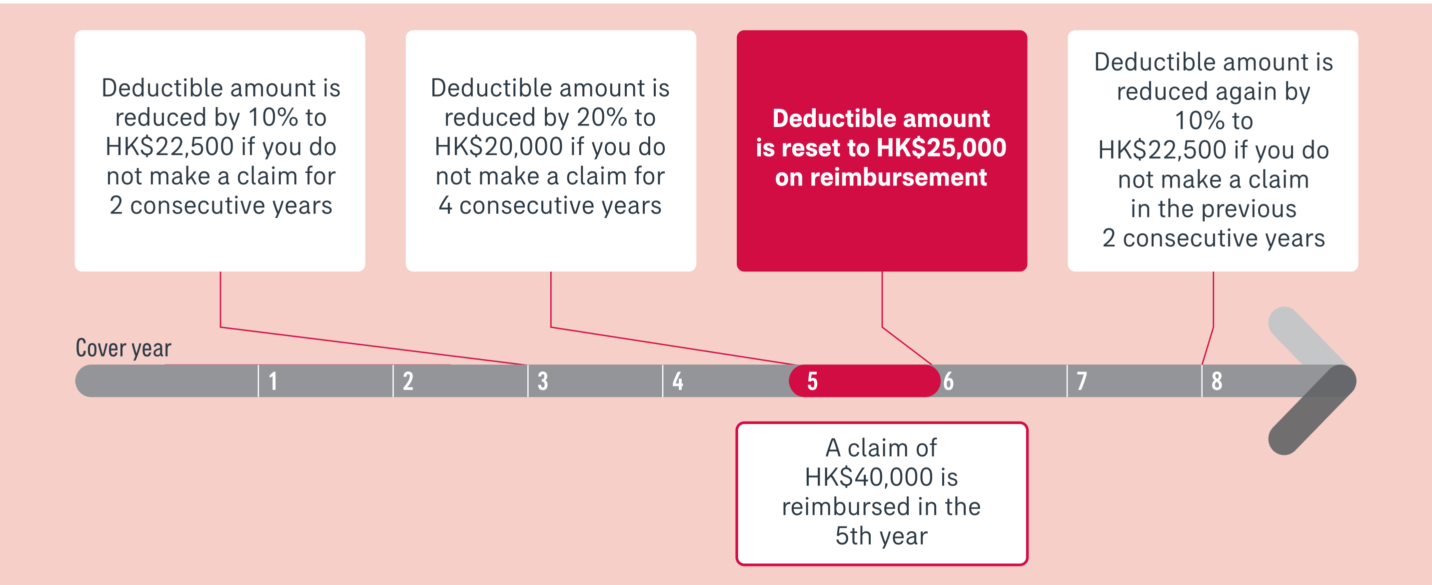
Personal Medical Case Management

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)

+

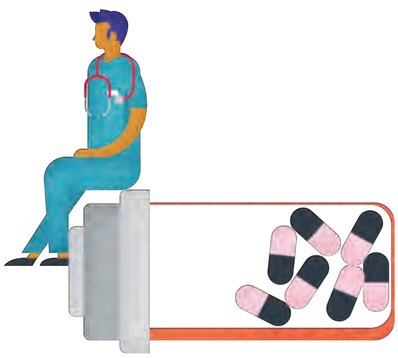
	HK$	US$
Annual Deductible Choices	0	0
	16,000	2,000
	25,000	3,125
	50,000	6,250

+

Optional Benefit Choices	Outpatient benefits / Dental benefits

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-hospitialisation**.

Insured's Age

Age 35 – Employed

Alan purchases CEO Medical Plan 5

Overall lifetime limit: HK$50,000,000

Annual limit: HK$20,000,000

Age 53 – Diagnosed with colorectal cancer

Received treatment and recovered in Hong Kong

Case reviewed and managed by a designated service provider of Personal Medical Case Management

Eligible treatments can be claimed:

- pre-hospitalisation outpatient consultation
  +
- confinement and reverse colostomy surgery
  +
- cancer treatment, including blood test in day surgery centre, chemotherapy and outpatient consultation and medication related to chemotherapy
  +
- post surgery home nursing

Claimed in full after deductible (if any)

- post-hospitalisation ancillary treatment, including the treatment of physiotherapy and Chinese medicine practitioner

Age 55 – Retired

Completed the treatment of colorectal cancer and fully recovered

Age 75 – Diagnosed with stroke

Received treatment and recovered in Hong Kong

Case reviewed and managed by a designated service provider of Personal Medical Case Management

Eligible treatments can be claimed:

- pre-hospitalisation outpatient consultation
  +
- confinement
  +
- post-hospitalisation outpatient consultation

Claimed in full after deductible (if any)

- post-hospitalisation ancillary treatment, including the treatment of physiotherapy, Chinese medicine practitioner and occupational therapist

Stroke rehabilitation benefit:

- home facility enhancement to help Alan to adapt to the new life at home
- stroke ancillary benefit, including the treatment provided by physiotherapist, neurologist and Chinese medicine practitioner
- disability subsidy benefit: To provide monthly cash allowance to support Alan for the additional expenses during disability, such as home nursing service

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		
• CEO Medical Plan (Worldwide) 5	Worldwide	
• CEO Medical Plan 5 • for all cover	Worldwide excluding the United States	
• for emergency treatment	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**	Fully covered	
3 **Specialist’s fee**	Fully covered	
4 **Miscellaneous hospital expenses benefit**	Fully covered	
5 **Intensive care benefit**	Fully covered	
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	Fully covered	
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))	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	Fully covered	
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	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 (Recommendation by a registered doctor in writing is required) 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 (Recommendation by a registered doctor in writing is required) 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	30,000 per confinement / day surgery	3,750 per confinement / day surgery
	1 visit per day	
a. Chiropractor / physiotherapist / speech therapist / occupational therapist For consultation and / or treatment	1,000 per visit	125 per visit
b. Chinese medicine practitioner For consultation with treatment and medicines prescribed	600 per visit 15 visits per confinement / day procedure	75 per visit 15 visits per confinement / day procedure
D. Extended Benefits		
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.

<table>
<tr><th rowspan="2">D. Extended Benefits</th><th colspan="2">Maximum Benefit</th></tr>
<tr><th>HK$</th><th>US$</th></tr>
<tr><td>25 Stroke rehabilitation benefit
After discharge from hospital
⚕ 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</td><td>50,000
per life</td><td>6,250
per life</td></tr>
<tr><td>b. Stroke ancillary benefit
⚕ i. Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon
• for consultation and / or treatment</td><td>1,000 per visit
100,000 per life</td><td>125 per visit
12,500 per life</td></tr>
<tr><td>⚕ ii. Neurologist
• for consultation, treatment and / or medicines prescribed
iii. Chinese medicine practitioner
• for consultation, treatment and / or medicines prescribed</td><td colspan="2">30 visits per year</td></tr>
<tr><td rowspan="2">c. Disability subsidy benefit
• For disability continued for 6 months</td><td>5,000 per month</td><td>625 per month</td></tr>
<tr><td colspan="2">24 months per life</td></tr>
<tr><td>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</td><td colspan="2">Fully covered</td></tr>
<tr><th colspan="3">E. Emergency Treatment Benefits</th></tr>
<tr><td>27 Emergency outpatient treatment benefit
Caused by covered accident</td><td colspan="2" rowspan="2">Fully covered</td></tr>
<tr><td>28 Emergency dental benefit
Caused by covered accident and treatment provided within 3 months from the covered accident</td></tr>
<tr><td>29 Worldwide emergency assistance services
a. Emergency medical evacuation
b. Repatriation of remains
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
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</td><td>5,000,000
per life</td><td>625,000
per life</td></tr>
<tr><td>e. 24-hour worldwide telephone enquiring services</td><td colspan="2">Included</td></tr>
</table>

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		
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 Customer Service Centre 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 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).

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)			
Attained Age \ Deductible (HK$)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
0-4	50,880	24,320	21,760	15,200	27,040	12,640	11,680	8,128
5-18	49,920	21,760	19,840	13,760	26,240	11,680	10,560	7,408
19	52,960	24,000	21,600	15,040	26,880	11,840	11,200	7,776
20	54,720	24,320	21,760	15,200	27,200	11,840	11,200	7,776
21	56,960	25,600	22,720	15,920	27,840	11,840	11,200	7,776
22	59,840	26,880	24,320	17,008	28,960	12,800	11,680	8,128
23	62,720	28,800	25,600	17,920	30,080	13,600	11,840	8,336
24	67,200	30,080	27,040	19,008	30,720	14,240	12,800	9,040
25	66,560	30,560	27,680	19,216	31,840	14,080	13,120	9,264
26	72,000	32,960	29,600	20,800	33,440	15,200	13,600	9,600
27	75,040	34,400	30,880	21,680	35,520	16,320	14,080	9,952
28	77,760	35,200	31,840	22,368	37,120	16,640	15,200	10,496
29	79,840	35,520	32,000	22,512	38,560	17,760	16,160	11,184
30	81,600	36,160	32,640	22,720	39,360	17,920	16,320	11,328
31	83,680	37,120	33,440	23,408	40,480	18,080	16,480	11,552
32	84,000	37,600	34,240	23,968	41,920	18,240	16,640	11,696
33	84,960	37,920	34,400	24,112	42,240	19,040	16,960	11,904
34	86,560	39,360	35,200	24,640	44,000	19,200	17,760	12,400
35	86,880	40,160	36,160	25,344	45,280	19,520	17,760	12,400
36	87,200	40,320	36,640	25,680	45,440	20,640	18,240	12,928
37	88,000	41,120	36,960	25,856	45,920	20,640	18,240	12,928
38	89,120	42,080	37,600	26,384	46,880	21,120	19,040	13,296
39	90,240	42,400	38,560	27,072	47,520	21,120	19,040	13,296
40	92,960	43,200	39,360	27,600	48,160	21,440	19,200	13,456
41	95,360	44,480	40,160	27,952	48,640	22,560	20,320	14,320
42	97,920	46,080	41,920	29,360	49,600	23,360	20,640	14,512
43	100,800	47,520	42,400	29,872	51,840	24,000	21,760	15,232
44	104,000	49,600	45,280	31,456	55,040	25,120	22,560	15,888
45	107,520	51,040	45,920	32,144	58,240	25,920	23,840	16,608
46	110,560	52,960	47,200	33,008	61,120	27,840	25,120	17,488
47	113,920	53,760	48,640	34,080	63,200	29,440	26,240	18,512
48	117,440	56,800	51,040	35,664	65,760	30,560	27,680	19,216
49	121,920	57,920	52,160	36,528	68,320	31,680	28,320	19,920
50	127,200	60,480	54,080	37,888	69,760	32,000	29,120	20,272
51	132,960	63,360	57,280	40,000	72,000	33,760	29,920	20,976
52	137,280	66,080	59,680	41,920	75,200	34,400	30,880	21,680
53	143,680	69,600	62,720	43,840	77,760	36,640	32,960	22,880
54	149,760	72,000	64,960	45,424	81,600	37,920	34,400	24,112
55	156,320	75,200	68,160	47,712	84,960	39,360	35,200	24,640
56	162,240	77,760	70,720	49,440	89,760	41,600	37,120	26,032
57	169,280	82,400	74,560	52,048	95,520	44,480	40,160	27,952
58	177,280	86,080	77,440	54,160	100,640	46,880	42,240	29,680
59	189,120	89,120	80,800	56,432	107,040	50,880	45,760	31,968
60	203,680	92,960	83,680	58,704	114,080	53,440	48,160	33,712
61	221,760	102,720	92,000	64,496	123,520	57,600	51,840	36,336
62	241,120	112,960	102,560	71,632	134,400	63,200	56,960	39,648
63	262,080	129,600	116,800	81,776	148,160	69,760	63,040	44,048
64	284,000	135,840	121,920	85,408	166,080	77,440	69,760	48,736
65	317,920	146,400	132,320	92,496	189,440	87,360	79,200	55,552

Effective date: 15 July 2026
Please read together with the "Notes" section on the page overleaf.

CEO MEDICAL PLAN 5 / CEO MEDICAL PLAN (WORLDWIDE) 5

Region	Worldwide				Worldwide (exclude the United States)			
Attained Age / Deductible (HK$)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
66	345,440	161,760	145,760	101,872	205,760	96,000	86,560	60,624
67	370,560	176,480	158,720	111,136	208,640	97,440	87,200	61,184
68	384,960	187,840	169,120	118,368	213,760	100,000	90,080	62,960
69	392,640	193,120	173,280	121,424	220,640	103,360	92,800	64,992
70	398,720	195,840	176,480	123,408	227,040	106,880	96,160	67,312
71*	415,200	202,720	182,080	127,424	246,400	115,680	103,840	72,768
72*	431,040	209,760	188,800	132,128	254,400	120,160	108,000	75,472
73*	447,680	215,680	194,240	135,904	263,040	123,200	110,720	77,472
74*	468,640	224,480	201,600	141,200	268,000	126,560	114,080	79,808
75*	479,360	233,600	210,720	147,504	273,440	129,600	116,320	81,456
76*	500,960	241,760	217,440	152,192	290,560	136,640	123,040	85,984
77*	525,120	252,640	227,200	159,088	310,400	145,920	131,200	91,952
78*	553,440	272,960	246,080	172,288	318,880	148,960	133,920	93,760
79*	570,880	276,800	249,440	174,640	328,960	157,120	141,920	99,360
80*	586,880	290,560	261,600	182,992	334,400	160,480	145,120	101,568
81*	609,600	300,160	270,080	189,136	351,040	163,680	147,200	102,976
82*	628,960	304,320	273,440	191,456	357,440	167,200	150,400	105,136
83*	637,920	308,800	277,760	194,368	363,360	169,440	152,480	106,784
84*	646,080	312,000	280,480	196,368	370,080	173,120	155,680	108,960
85*	655,040	316,480	285,120	199,616	376,320	175,360	158,080	110,592
86*	660,480	318,880	287,360	201,072	382,560	178,080	160,000	112,048
87*	666,400	321,920	289,760	202,880	389,600	181,280	162,880	114,032
88*	671,040	324,320	292,160	204,512	395,360	184,160	164,960	115,632
89*	677,120	327,200	294,400	206,144	401,760	187,040	168,640	118,016
90*	682,560	330,080	297,120	207,968	408,160	190,240	171,200	119,808
91*	688,160	332,480	298,880	209,376	414,400	193,440	173,920	121,824
92*	694,240	335,840	302,400	211,568	420,640	196,640	176,640	123,616
93*	699,520	337,760	304,480	213,008	427,360	199,360	179,200	125,440
94*	705,280	340,800	306,560	214,832	433,920	202,720	182,080	127,424
95*	711,360	343,680	309,600	216,624	440,320	203,680	184,160	128,848
96*	715,840	345,920	311,680	218,272	447,040	208,320	187,840	131,376
97*	721,440	348,960	314,880	220,240	452,480	210,720	189,440	132,656
98*	726,880	351,680	316,160	221,344	458,880	214,400	193,120	134,992
99*	732,960	354,240	318,720	223,152	465,280	216,960	194,880	136,464

Effective date: 15 July 2026 US$1 = HK$8

* 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 only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The above premium table applies to customers who apply for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 as a standalone policy or as an add-on plan.

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)			
Attained Age / Deductible (HK$)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
0-4	95,040	53,600	48,000	33,648	63,840	31,360	28,640	20,096
5-18	93,120	47,520	43,200	30,224	61,600	28,480	25,280	17,728
19	96,640	50,880	45,920	32,048	63,680	32,000	29,440	20,624
20	98,720	52,160	46,560	32,560	64,800	32,640	29,760	20,768
21	101,120	54,400	48,320	33,840	65,920	34,400	31,360	21,904
22	105,440	56,960	51,360	36,016	67,360	35,360	31,840	22,256
23	109,440	59,520	53,440	37,456	69,120	37,600	33,440	23,376
24	114,560	63,200	56,960	39,824	70,880	38,400	34,400	24,080
25	114,880	64,000	57,600	40,192	71,200	37,920	34,560	24,128
26	121,280	67,200	60,160	42,304	73,600	39,200	35,360	24,832
27	126,880	69,920	62,880	44,192	75,840	40,800	36,000	25,312
28	131,360	72,480	65,600	45,968	77,600	41,760	37,760	26,384
29	134,880	74,720	67,040	46,992	79,680	43,200	39,360	27,264
30	136,960	75,520	67,840	47,360	80,960	43,360	39,520	27,408
31	140,640	77,280	69,600	48,752	82,880	44,000	40,320	28,160
32	141,280	77,760	70,400	49,312	85,920	44,480	40,480	28,304
33	142,880	78,080	70,560	49,456	86,720	46,720	41,440	29,200
34	144,960	79,680	71,840	50,320	89,280	47,040	42,880	29,888
35	146,720	82,080	73,440	51,552	90,720	47,840	43,360	30,416
36	148,000	82,240	73,920	51,888	91,360	48,960	43,840	30,944
37	149,120	83,520	75,520	52,928	93,440	50,560	45,280	31,776
38	152,320	85,280	76,960	53,984	95,200	51,040	46,080	32,144
39	156,160	87,680	78,880	55,232	96,800	52,000	46,880	32,704
40	160,800	89,760	81,440	57,120	99,520	53,280	48,000	33,536
41	166,080	93,760	84,480	58,896	103,200	56,000	50,240	35,296
42	172,480	97,120	87,840	61,504	107,520	58,560	52,480	36,880
43	178,080	100,480	89,600	62,880	114,080	61,920	56,160	39,344
44	185,280	105,120	95,040	66,384	120,640	65,280	58,720	41,232
45	193,600	108,960	98,080	68,672	126,560	68,320	62,400	43,680
46	200,640	115,200	102,720	71,968	130,880	71,840	64,960	45,280
47	209,280	117,600	106,560	74,608	135,360	74,880	66,720	46,832
48	217,760	125,600	112,320	78,624	141,440	77,440	69,920	48,896
49	227,200	129,440	116,480	81,600	147,040	81,280	73,600	51,376
50	237,760	135,680	122,240	85,600	152,000	83,360	75,200	52,608
51	249,920	142,560	128,480	89,808	158,080	87,200	78,080	54,688
52	263,840	151,040	136,480	95,728	165,440	91,680	82,240	57,664
53	279,840	161,600	145,760	102,016	173,280	96,320	86,560	60,448
54	296,640	170,560	153,600	107,424	182,240	101,440	92,000	64,480
55	312,960	180,640	163,360	114,272	192,000	106,400	96,000	67,088
56	329,440	189,760	171,520	120,032	203,360	113,120	101,440	71,104
57	346,560	201,440	181,440	126,848	215,360	120,640	108,480	75,824
58	367,040	212,640	191,360	134,016	227,520	126,880	114,240	80,160
59	392,480	227,680	205,440	143,616	241,760	135,520	122,400	85,600
60	419,520	242,720	218,560	153,232	258,720	144,480	130,400	91,184
61	447,840	260,800	233,920	163,920	278,080	155,200	139,520	97,664
62	476,960	275,200	248,800	174,016	301,600	168,640	152,160	106,208
63	506,560	293,600	264,160	185,024	328,480	184,800	166,400	116,368
64	536,640	311,040	280,000	196,016	359,200	200,480	180,320	125,968
65	588,000	340,640	307,520	214,992	404,000	224,640	202,560	141,888

Effective date: 15 July 2026
Please read together with the "Notes" section on the page overleaf.

Region	Worldwide				Worldwide (exclude the United States)			
Attained Age \ Deductible (HK$)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
66	621,440	359,520	324,000	226,752	435,520	243,360	219,040	153,264
67	656,480	377,280	339,840	237,824	463,520	258,560	232,480	162,912
68	694,720	397,600	357,920	250,496	494,080	276,320	248,800	174,096
69	729,120	417,600	374,880	262,624	519,200	290,400	261,440	183,008
70	756,160	432,320	389,920	272,752	545,600	304,480	274,240	192,000
71*	777,280	445,120	400,800	280,352	567,040	316,640	285,120	199,632
72*	796,640	456,160	410,080	287,216	581,920	326,080	293,440	205,248
73*	814,560	466,080	419,520	293,712	593,760	331,520	298,560	208,848
74*	838,240	477,600	428,960	300,480	607,520	339,360	305,440	213,728
75*	857,120	491,040	442,400	309,664	623,680	347,680	312,960	219,008
76*	879,520	503,520	453,280	317,072	642,400	357,920	322,400	225,536
77*	904,800	516,640	464,960	325,584	665,120	369,280	332,160	232,560
78*	935,840	540,800	486,560	340,768	680,160	380,320	342,080	239,456
79*	958,560	550,240	495,840	347,120	700,160	391,360	352,960	247,056
80*	987,040	566,720	510,720	357,264	721,120	402,720	363,200	254,128
81*	1,023,360	587,520	528,640	370,112	743,200	414,880	372,960	261,152
82*	1,059,040	608,800	547,520	383,104	764,800	428,640	385,440	269,648
83*	1,095,360	630,400	567,040	396,880	785,440	439,520	396,160	277,296
84*	1,132,320	650,720	585,120	409,584	807,200	451,360	405,760	283,968
85*	1,168,480	672,320	604,960	423,664	828,480	463,360	416,960	291,936
86*	1,205,120	692,640	623,840	436,704	850,400	475,200	427,040	299,024
87*	1,242,240	714,080	642,720	449,920	873,280	487,840	439,040	307,488
88*	1,278,240	735,040	662,080	463,296	894,560	500,320	449,760	315,072
89*	1,313,920	755,520	680,160	476,176	917,120	511,680	461,280	322,880
90*	1,349,920	777,440	699,520	489,744	938,720	524,640	472,160	330,448
91*	1,392,960	806,560	725,280	507,824	961,760	537,760	484,000	338,832
92*	1,434,880	832,160	749,120	524,320	984,160	550,560	495,360	346,768
93*	1,476,640	855,840	770,560	539,312	1,007,520	562,880	506,720	354,592
94*	1,518,560	880,320	792,160	554,720	1,029,600	575,840	517,920	362,544
95*	1,561,120	904,320	814,720	570,096	1,052,320	587,200	529,440	370,464
96*	1,607,840	932,320	839,520	587,664	1,076,160	600,960	541,440	378,976
97*	1,655,200	959,520	864,480	604,832	1,098,240	614,240	552,480	386,784
98*	1,702,240	986,720	887,840	621,504	1,121,760	627,360	564,320	394,864
99*	1,751,200	1,014,880	913,760	639,568	1,145,600	640,000	575,520	403,072

Effective date: 15 July 2026 US$1 = HK$8

* 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$)
0-24	10,816
25-64	10,448
65	10,816

Effective date: 15 July 2026

** 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 only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The above premium table applies to customers who apply for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 as a standalone policy or as an add-on plan.

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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.

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