MEDICAL PROTECTION

CEO PEARL MEDICAL PLAN 5 (CEOP5) / CEO PEARL MEDICAL PLAN (WORLDWIDE) 5 (CEOPW5)

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 Pearl Medical Plan 5 / CEO Pearl Medical Plan (Worldwide) 5 provides a lifetime of quality medical insurance and confidence in any situation. With global medical protection, guaranteed renewal and 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 Pearl Medical Plan (Worldwide) 5** • **CEO Pearl 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 benefits • global emergency treatment and worldwide emergency assistance services	
Premium Payment Mode	Annually, semi-annually, quarterly or monthly	

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

Lifetime guaranteed renewal

CEO Pearl Medical Plan 5 / CEO Pearl Medical Plan (Worldwide) 5 guarantees that your premium for renewal will not be raised for any claim you have made, or any changes in your health condition. You can renew your cover every year for life. Renewal premium will be based on the prevailing premium rates at the time of renewal. Please refer to the 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 consultation, 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 Pearl Medical Plan 5 / CEO Pearl 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 the People's Republic of China.

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

No-claim deductible discount up to 100%

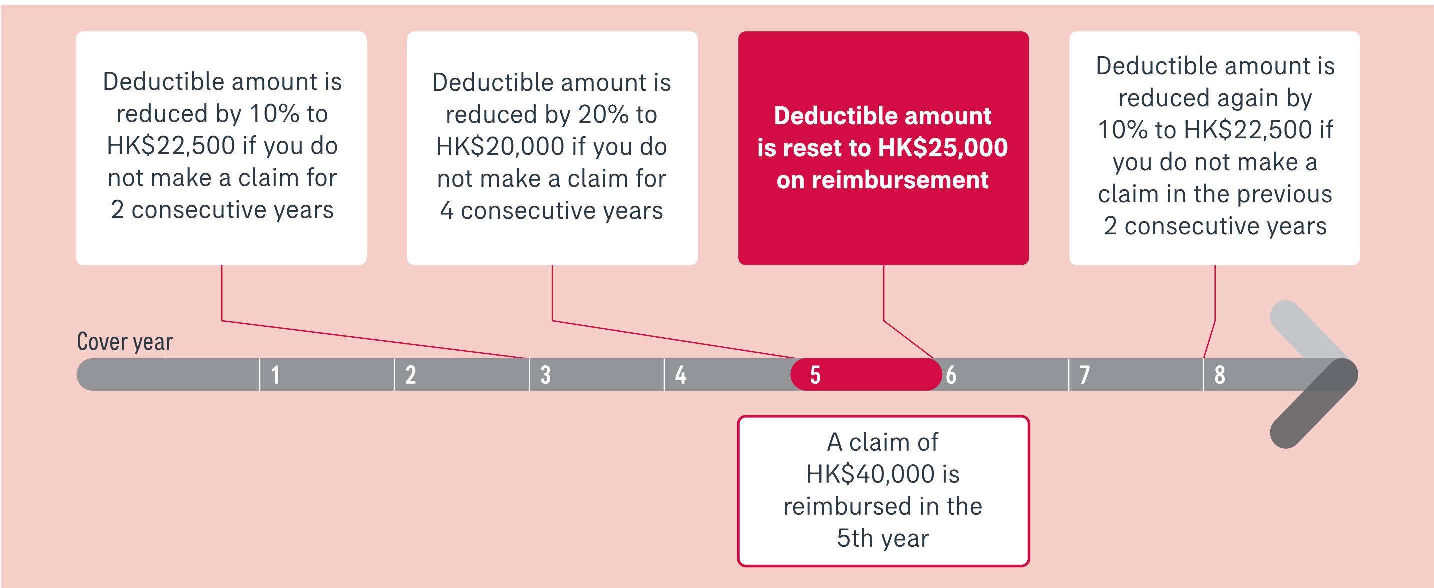
If no claim (except hospital cash benefit, lower room class cash benefit, day surgery benefit, day surgery cash benefit and worldwide emergency assistance service (items 8, 9,11, 13 and 29 of the benefits schedule) because they will not be taken in account for this feature) is made for two consecutive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

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

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

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

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



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.

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:

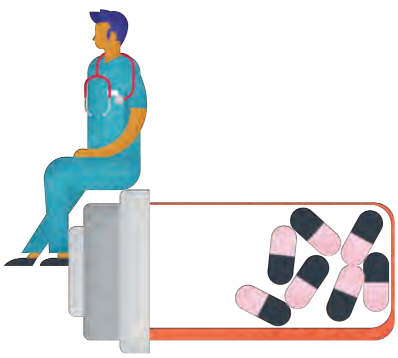
Geographical Cover Choices	Worldwide / Worldwide (excluding the United States)

\+

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

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 Pearl 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 — Age 53 — Age 55 — Age 75

Employed

Alan purchases CEO Pearl Medical Plan 5

Overall lifetime limit: HK$50,000,000

Annual limit: HK$20,000,000

Diagnosed with colorectal cancer

Received treatment and recovered in Hong Kong

Case reviewed and managed by our 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

Retired

Completed the treatment of colorectal cancer and fully recovered

Diagnosed with stroke

Received treatment and recovered in Hong Kong

Case reviewed and managed by our 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 Pearl Medical Plan 5 / CEO Pearl Medical Plan (Worldwide) 5

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information". 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	50,000,000	6,250,000
Annual Limit Applies to items 1 to 28	20,000,000	2,500,000
Geographical Cover		
• CEO Pearl Medical Plan (Worldwide) 5	Worldwide	
• CEO Pearl 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)	0 / 16,000 / 25,000 / 50,000	0 / 2,000 / 3,125 / 6,250

* 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	100 per day
	90 days per year	
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	250 per day
	10 days per confinement	

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

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information". 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 and (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 Nursing services within 28 weeks after discharge from hospital (after surgery / admission to Intensive Care Unit)	Fully covered 28 weeks per year	

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

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information". 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$
⚕ **16 Rehabilitation benefit** For stay and treatment in rehabilitation centre	80,000 per year	10,000 per year
	60 days per year	
⚕ **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 Pearl Medical Plan 5 / CEO Pearl Medical Plan (Worldwide) 5 (continued)

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information". 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$
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	50,000 per life	6,250 per life
b. Stroke ancillary benefit i. Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon • for consultation and / or treatment ii. Neurologist • for consultation, treatment and / or medicines prescribed	1,000 per visit 100,000 per life	125 per visit 12,500 per life
iii. Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed	30 visits per year	
c. Disability subsidy benefit • for disability continued for 6 months	5,000 per month	625 per month
	24 months per life	
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	Fully covered	
E. Emergency Treatment Benefits		
27 Emergency outpatient treatment benefit Caused by covered accident	Fully covered	
28 Emergency dental benefit Caused by covered accident and treatment provided within 3 months from the covered accident		
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	5,000,000 per life	625,000 per life
e. 24-hour worldwide telephone enquiring services	Included	

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

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information". 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

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 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, corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body check-up, gradual recovery of health or rest care

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

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

Premium Adjustment and Product Features Revision

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

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

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

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

Product Limitation

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
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 Pearl Medical Plan 5 and **CEO Pearl 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	55,840	26,240	24,000	16,640	29,440	14,240	12,800	9,040
5-18	54,720	24,000	21,600	15,040	27,840	12,800	11,680	8,128
19	57,600	25,760	23,360	16,464	29,440	13,920	12,320	8,512
20	60,480	26,880	24,320	17,008	30,080	13,920	12,320	8,512
21	62,240	27,840	24,800	17,360	30,560	14,080	12,640	8,880
22	65,760	29,920	26,880	18,832	31,680	14,240	12,800	9,040
23	68,800	31,680	28,800	19,920	33,120	14,720	13,600	9,600
24	73,600	33,120	29,920	20,816	34,720	15,520	14,080	9,936
25	73,920	33,440	29,920	20,976	35,040	16,160	14,080	9,952
26	79,680	36,160	32,640	22,720	36,640	16,640	15,200	10,496
27	82,400	37,600	34,240	23,968	40,160	17,920	16,320	11,328
28	86,080	39,200	35,040	24,480	41,120	18,080	16,480	11,552
29	88,000	39,360	35,200	24,640	41,920	19,040	16,960	11,904
30	89,120	39,840	35,520	24,816	42,880	19,200	17,760	12,400
31	92,800	41,600	37,120	26,032	44,480	19,520	17,760	12,400
32	92,960	42,080	37,600	26,384	45,440	20,320	18,080	12,752
33	93,280	42,400	38,560	27,072	47,520	20,640	18,240	12,928
34	94,880	43,200	39,360	27,600	48,320	21,440	19,200	13,456
35	95,520	44,320	39,840	27,792	49,280	21,920	20,160	14,144
36	95,680	44,480	40,160	27,952	49,600	22,560	20,320	14,320
37	96,000	45,440	40,480	28,320	50,880	22,560	20,320	14,320
38	98,880	45,920	41,600	28,992	51,200	23,680	21,120	14,688
39	100,320	46,080	41,920	29,360	51,360	23,840	21,440	14,864
40	102,720	48,160	42,880	30,032	53,120	24,000	21,760	15,232
41	105,280	49,440	44,480	31,120	54,080	24,480	21,920	15,360
42	107,520	51,040	45,920	32,144	55,040	25,440	23,200	16,080
43	110,720	52,160	46,880	32,848	57,600	25,920	23,840	16,608
44	114,080	54,080	49,280	34,416	60,960	27,680	24,480	17,296
45	119,040	56,800	51,040	35,664	63,360	29,440	26,240	18,512
46	121,920	57,600	51,840	36,336	68,160	31,360	28,160	19,728
47	125,600	59,680	53,600	37,568	69,600	32,000	29,120	20,272
48	129,600	62,240	55,520	38,960	72,000	33,440	29,920	20,976
49	134,400	63,520	57,600	40,368	75,040	34,400	30,880	21,680
50	140,480	66,560	59,840	42,112	77,440	35,200	31,840	22,368
51	146,240	69,760	63,040	44,048	79,200	37,280	33,760	23,600
52	151,360	72,320	65,760	45,936	82,400	37,920	34,400	24,112
53	158,080	76,160	68,320	47,872	86,080	39,840	35,520	24,816
54	164,800	79,680	71,520	50,160	89,760	41,600	37,120	26,032
55	171,040	82,720	74,560	52,048	93,280	44,320	39,840	27,792
56	178,080	86,560	77,440	54,160	98,880	45,920	41,600	28,992
57	186,400	90,240	81,440	56,960	104,960	49,440	44,480	31,120
58	195,360	93,280	84,000	58,896	111,360	51,840	46,560	32,688
59	208,160	97,600	87,680	61,328	117,440	55,040	49,440	34,592
60	224,160	103,200	92,800	64,976	125,440	58,400	52,960	36,880
61	243,840	112,000	100,800	70,592	134,880	63,360	57,280	40,000
62	265,600	125,280	112,320	78,624	147,360	69,440	62,240	43,520
63	289,440	142,560	128,480	89,808	163,520	76,800	69,440	48,384
64	312,480	149,120	134,400	94,000	182,560	84,640	76,640	53,632
65	349,120	161,120	145,280	101,728	208,480	96,320	86,720	60,816

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

CEO PEARL MEDICAL PLAN 5 / CEO PEARL 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	379,680	177,600	159,840	111,824	225,600	106,400	95,520	66,800
67	407,680	194,240	175,200	122,496	230,080	107,520	96,320	67,520
68	424,320	206,880	186,400	130,496	235,040	110,080	99,040	69,328
69	432,000	211,680	190,400	133,392	242,400	113,600	102,080	71,488
70	438,720	215,680	194,240	135,904	249,760	116,800	105,120	73,664
71*	456,800	222,720	200,640	140,272	270,080	126,560	114,080	79,808
72*	474,080	230,880	207,840	145,536	280,320	130,880	117,920	82,704
73*	492,960	236,480	213,440	149,344	289,280	135,840	122,240	85,776
74*	515,360	247,360	223,040	156,000	294,560	139,680	125,760	87,952
75*	527,840	256,960	231,360	161,984	300,160	142,560	128,480	89,968
76*	550,080	266,240	239,360	167,584	318,880	150,400	135,040	94,656
77*	578,240	277,760	250,080	175,008	340,800	160,160	144,960	101,328
78*	608,800	300,000	269,440	188,592	351,680	164,000	147,360	103,136
79*	628,480	304,480	274,080	191,648	362,240	173,280	156,320	109,328
80*	645,760	319,200	287,840	201,424	368,480	176,640	158,880	111,312
81*	670,720	330,400	297,280	208,144	385,760	180,160	162,080	113,296
82*	691,840	334,400	300,960	210,640	392,800	183,840	164,800	115,456
83*	701,440	339,360	304,960	213,552	400,160	186,720	167,840	117,472
84*	711,360	343,680	309,600	216,624	407,360	189,760	171,040	119,648
85*	720,320	348,480	313,600	219,504	414,240	193,120	173,280	121,424
86*	726,560	351,040	315,840	221,152	420,640	196,640	176,640	123,616
87*	732,800	354,240	318,720	223,152	427,840	199,840	180,160	125,968
88*	738,880	357,440	321,600	225,120	434,880	202,880	182,400	127,584
89*	744,640	360,640	324,320	227,104	441,920	206,080	185,600	129,952
90*	750,560	363,360	327,200	228,912	448,320	209,600	188,480	131,920
91*	756,960	365,920	329,920	230,752	455,840	212,800	191,360	133,920
92*	763,200	369,600	331,840	232,368	464,000	215,840	194,400	136,112
93*	769,440	371,840	334,880	234,192	470,240	219,520	197,600	138,288
94*	775,040	374,720	336,960	236,016	477,280	222,720	200,640	140,272
95*	781,600	378,080	340,160	238,192	483,840	225,600	203,040	142,240
96*	787,840	380,640	342,880	239,984	491,680	229,760	206,560	144,416
97*	793,600	384,000	345,600	241,984	498,400	231,680	208,320	145,872
98*	799,360	386,720	348,320	243,792	505,440	236,160	212,160	148,608
99*	805,760	390,240	351,680	245,952	512,320	237,920	214,400	150,016

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 Pearl Medical Plan 5 / CEO Pearl Medical Plan (Worldwide) 5 as a standalone policy or as an add-on plan.

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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