

# **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.



# 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	Worldwide	
<ul style="list-style-type: none"> <li>CEO Pearl Medical Plan (Worldwide) 5</li> <li>CEO Pearl Medical Plan 5</li> </ul>	Worldwide excluding the United States	
Room Type	Standard private room	
Core Benefits	<ul style="list-style-type: none"> <li>worldwide cover for hospital stay</li> <li>time-saving and convenient day surgeries</li> <li>high quality specialist network</li> <li>post-hospitalisation care</li> <li>extended caring protection for your specific needs, including cancer treatment, dialysis treatment, stroke rehabilitation benefits and pregnancy complications benefits</li> <li>global emergency treatment and worldwide emergency assistance services</li> </ul>	
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.



## 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%

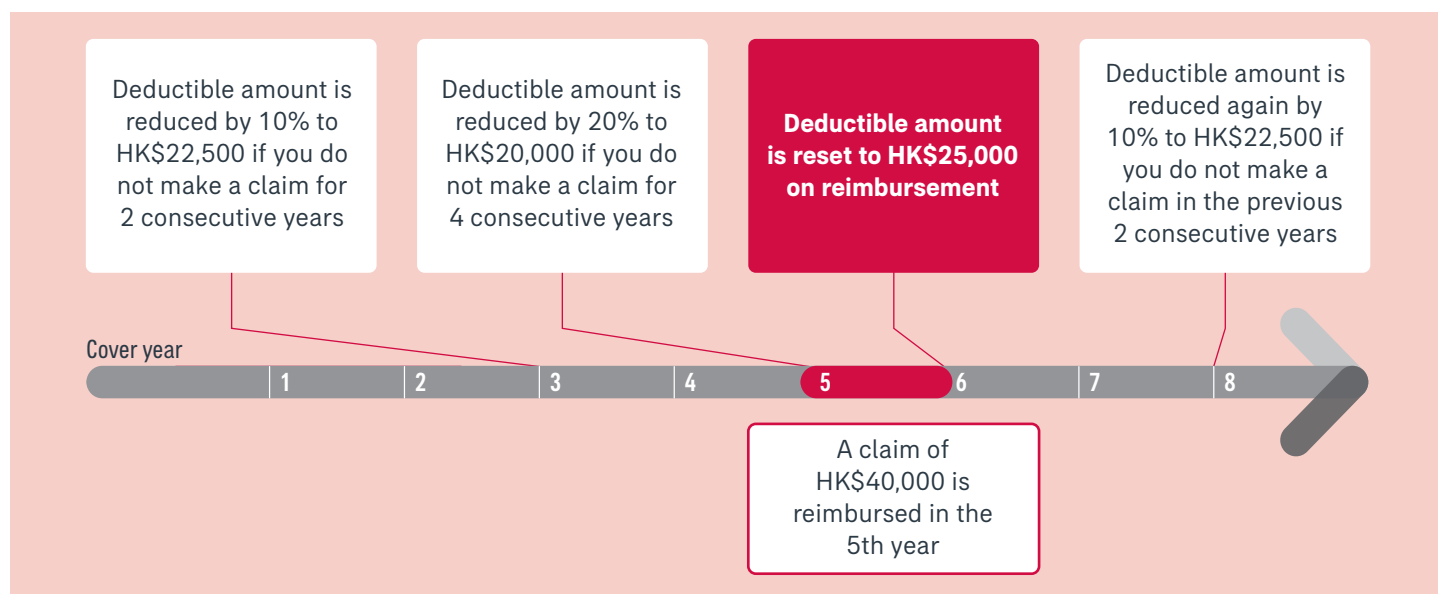
If no claim (except hospital cash benefit, lower room class cash benefit, day surgery benefit, day surgery cash benefit and worldwide emergency assistance service (items 8, 9, 11, 13 and 29 of the benefits schedule) because they will not be taken in account for this feature) is made for two consecutive 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](http://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:

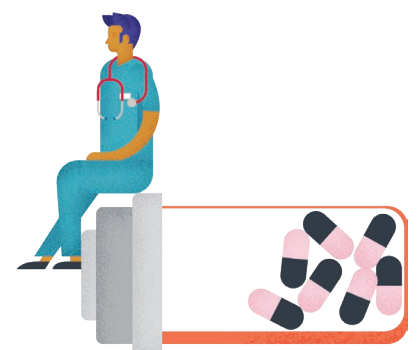
<b>Geographical Cover Choices</b>	Worldwide / Worldwide (excluding the United States)
-----------------------------------	---

+

	HK\$	US\$
<b>Annual Deductible Choices</b>	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

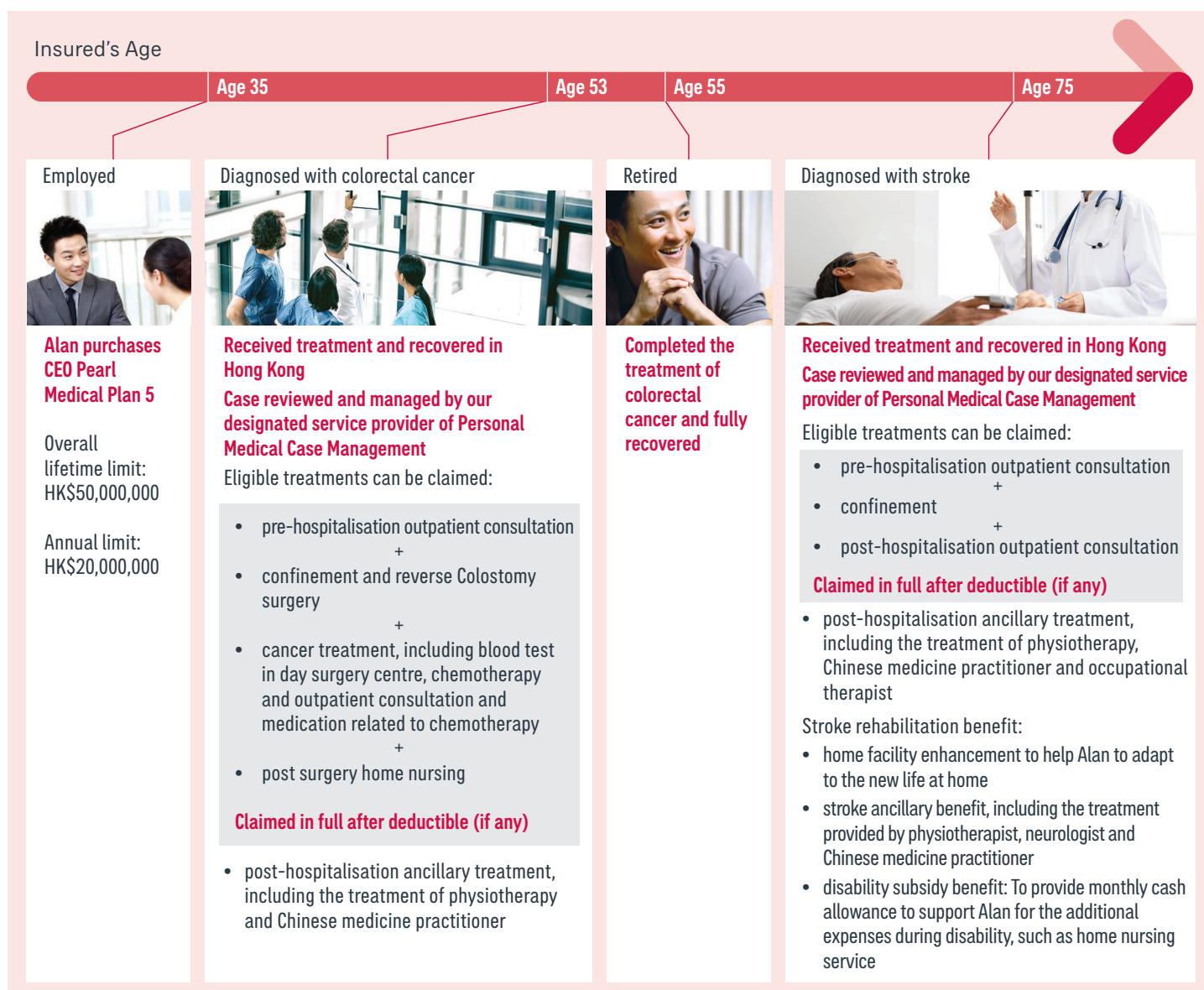


Alan wants a plan which is able to provide protection for him and his family with greater flexibility to cover the insufficiency of his employer's current group medical plan.

**Guaranteed  
lifetime renewal<sup>^</sup>**

**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-hospitalisation**.



The claim amount is subject to Annual and Overall Lifetime Limit, and terms and conditions of the policy contract.

<sup>^</sup> 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\$
<b>Overall Lifetime Limit</b> Applies to items 1 to 28	50,000,000	6,250,000
<b>Annual Limit</b> Applies to items 1 to 28	20,000,000	2,500,000
<b>Geographical Cover</b> <ul style="list-style-type: none"> <li>• CEO Pearl Medical Plan (Worldwide) 5</li> <li>• CEO Pearl Medical Plan 5 <ul style="list-style-type: none"> <li>• for all cover</li> <li>• for emergency treatment</li> </ul> </li> </ul>	Worldwide  Worldwide excluding the United States Worldwide	
<b>Room Type</b>	Standard private room	
<b>Annual Deductible* Choices</b> 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\$
<b>1 Hospital daily room and board benefit</b>	Fully covered	
<b>2 Physician's visit</b>		
<b>3 Specialist's fee</b>		
<b>4 Miscellaneous hospital expenses benefit</b>		
<b>5 Intensive care benefit</b>	Fully covered 30 days per year	
<b>6 Private nurse's fee</b> Nursing service after surgery or discharge from Intensive Care Unit	Fully covered 30 days per year	
<b>7 Hospital companion bed benefit</b> Expenses for one companion bed during the insured's hospital stay	Fully covered	
<b>8 Hospital cash benefit</b> For stay in a government hospital or in a hospital without charge	800 per day	100 per day
	90 days per year	
<b>9 Lower room class cash benefit</b> 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\$
<b>10 Surgery benefit</b> Including surgeon's fee, anaesthetist's fee and operating theatre fee <b>a. All surgeries</b> Including organ transplantation surgical cost for insured as a receiver <b>b. Surgery of the donor</b> For organ transplantation of heart, kidney, liver, lung or bone marrow (subject to our right to require proof that the Insured / claimant has paid donor's surgical cost(s))	Fully covered	
	30% of the total surgical cost of both donor and (for removal of organ) and receiver (for procedures performed on the Insured)	
<b>11 Day surgery benefit</b> 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	
<b>12 Medical appliances benefit</b> <b>a. Specified items</b> Pace maker / stents for Percutaneous Transluminal Coronary Angioplasty / intraocular lens / artificial cardiac valve / metallic or artificial joints for joint replacement / prosthetic ligaments for replacement or implantation between bones / prosthetic intervertebral disc <b>b. Other items</b> 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 <b>c. Reconstructive devices or materials</b> External, prosthetic or reconstructive devices / materials implanted during reconstructive surgery	Fully covered	
<b>13 Day surgery cash benefit</b> Applicable when item 11 is payable for the same procedure	96,000 each item per life	12,000 each item per life
	1,600 per procedure	200 per procedure
	1 procedure per year	
C. Post-Hospitalisation Benefits		
<b>14 Post-hospitalisation / day surgery outpatient consultation</b> 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	
 <b>15 Post surgery home nursing benefit</b> 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\$
 <b>16 Rehabilitation benefit</b> For stay and treatment in rehabilitation centre	80,000 per year	10,000 per year	
	60 days per year		
 <b>17 Hospice care benefit</b> For stay in hospice with care and nursing service	80,000 per life	10,000 per life	
 <b>18 Post-hospitalisation / day surgery ancillary benefit</b> 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		
	1,000 per visit	125 per visit	
	<b>a. Chiropractor / physiotherapist / speech therapist / occupational therapist</b> For consultation and / or treatment	600 per visit 15 visits per confinement / day procedure	75 per visit 15 visits per confinement / day procedure
<b>b. Chinese medicine practitioner</b> For consultation with treatment and medicines prescribed			
D. Extended Benefits			
 <b>19 Pre-hospitalisation / day surgery outpatient consultation</b> 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		
 <b>20 Cancer treatment benefit</b> 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			
 <b>21 Dialysis benefit</b> For haemodialysis or peritoneal dialysis, both on an inpatient or outpatient basis if the Insured is suffering from chronic and irreversible kidney failure			
<b>22 HIV / AIDS treatment benefit</b> If the Insured is confined in a hospital for treatment	800,000 per life	100,000 per life	
 <b>23 Mental or nervous disorder benefit</b> 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		
<b>24 Reconstructive surgery benefit</b> 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\$
    	<b>25 Stroke rehabilitation benefit</b> After discharge from hospital		
	<b>a. Home facility enhancement benefit</b> 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>b. Stroke ancillary benefit</b>		
	i. Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon <ul style="list-style-type: none"><li>for consultation and / or treatment</li></ul>	1,000 per visit 100,000 per life	125 per visit 12,500 per life
	ii. Neurologist <ul style="list-style-type: none"><li>for consultation, treatment and / or medicines prescribed</li></ul>	30 visits per year	
	iii. Chinese medicine practitioner <ul style="list-style-type: none"><li>for consultation, treatment and / or medicines prescribed</li></ul>		
<b>c. Disability subsidy benefit</b> <ul style="list-style-type: none"><li>for disability continued for 6 months</li></ul>	5,000 per month	625 per month	
		24 months per life	
<b>26 Pregnancy complications benefit</b> 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			
<b>27 Emergency outpatient treatment benefit</b> Caused by covered accident		Fully covered	
<b>28 Emergency dental benefit</b> Caused by covered accident and treatment provided within 3 months from the covered accident			
<b>29 Worldwide emergency assistance services</b>			
<b>a. Emergency medical evacuation</b>		5,000,000 per life	625,000 per life
<b>b. Repatriation of remains</b>			
<b>c. Compassionate visit by one immediate family member</b> If the Insured dies or stays in hospital more than 5 consecutive days due to a serious injury or sickness			
<b>d. Return of children under the age of 18</b> If the Insured dies or stays in hospital more than 5 consecutive days due to a serious injury or sickness			
<b>e. 24-hour worldwide telephone enquiring services</b>		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\$
<b>30 Compassionate death benefit</b> 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](http://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](http://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](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

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

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

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

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

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

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

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

Hong Kong  **(852) 2232 8808**  
 **aia.com.hk**



AIA Hong Kong and Macau



AIA\_HK\_MACAU





AIA International Limited  
(Incorporated in Bermuda with limited liability)

## Annual Premium Table (HK\$)

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

Region	Worldwide				Worldwide (exclude the United States)			
Deductible (HK\$)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
Attained Age								
0-4	51,040	24,000	21,920	15,200	26,880	12,960	11,680	8,256
5-18	49,920	21,920	19,680	13,728	25,440	11,680	10,720	7,424
19	52,640	23,520	21,280	15,040	26,880	12,640	11,200	7,776
20	55,200	24,480	22,240	15,536	27,520	12,640	11,200	7,776
21	56,800	25,440	22,720	15,856	27,840	12,800	11,520	8,112
22	60,000	27,360	24,480	17,200	28,960	12,960	11,680	8,256
23	62,880	28,960	26,240	18,192	30,240	13,440	12,480	8,768
24	67,200	30,240	27,360	19,008	31,680	14,240	12,800	9,072
25	67,520	30,560	27,360	19,152	32,000	14,720	12,800	9,088
26	72,800	32,960	29,760	20,752	33,440	15,200	13,920	9,584
27	75,200	34,400	31,200	21,888	36,640	16,320	14,880	10,352
28	78,560	35,840	32,000	22,352	37,600	16,480	15,040	10,544
29	80,320	36,000	32,160	22,496	38,240	17,440	15,520	10,864
30	81,440	36,320	32,480	22,656	39,200	17,600	16,160	11,328
31	84,800	37,920	33,920	23,776	40,640	17,760	16,160	11,328
32	84,960	38,400	34,400	24,096	41,440	18,560	16,480	11,648
33	85,120	38,720	35,200	24,720	43,360	18,880	16,640	11,808
34	86,720	39,520	36,000	25,200	44,160	19,520	17,600	12,288
35	87,200	40,480	36,320	25,376	44,960	20,000	18,400	12,912
36	87,360	40,640	36,640	25,520	45,280	20,640	18,560	13,072
37	87,680	41,440	36,960	25,856	46,400	20,640	18,560	13,072
38	90,240	41,920	37,920	26,480	46,720	21,600	19,360	13,408
39	91,680	42,080	38,240	26,816	46,880	21,760	19,520	13,568
40	93,760	44,000	39,200	27,424	48,480	21,920	19,840	13,904
41	96,160	45,120	40,640	28,416	49,440	22,400	20,000	14,032
42	98,240	46,560	41,920	29,360	50,240	23,200	21,120	14,688
43	101,120	47,680	42,880	30,000	52,640	23,680	21,760	15,168
44	104,160	49,440	44,960	31,424	55,680	25,280	22,400	15,792
45	108,640	51,840	46,560	32,576	57,920	26,880	24,000	16,912
46	111,360	52,640	47,360	33,184	62,240	28,640	25,760	18,016
47	114,720	54,560	48,960	34,304	63,520	29,280	26,560	18,512
48	118,400	56,800	50,720	35,584	65,760	30,560	27,360	19,152
49	122,720	58,080	52,640	36,864	68,480	31,360	28,160	19,792
50	128,320	60,800	54,720	38,464	70,720	32,160	29,120	20,432

Effective date: 15 July 2025

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

Region	Worldwide				Worldwide (exclude the United States)			
Deductible (HK\$)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
Attained Age								
51	133,600	63,680	57,600	40,224	72,320	34,080	30,880	21,552
52	138,240	66,080	60,000	41,952	75,200	34,560	31,360	22,016
53	144,320	69,600	62,400	43,712	78,560	36,320	32,480	22,656
54	150,560	72,800	65,280	45,808	81,920	37,920	33,920	23,776
55	156,160	75,520	68,160	47,536	85,120	40,480	36,320	25,376
56	162,560	79,040	70,720	49,456	90,240	41,920	37,920	26,480
57	170,240	82,400	74,400	52,016	95,840	45,120	40,640	28,416
58	178,400	85,120	76,640	53,792	101,760	47,360	42,560	29,856
59	190,080	89,120	80,000	56,000	107,200	50,240	45,120	31,584
60	204,640	94,240	84,800	59,344	114,560	53,280	48,320	33,680
61	222,720	102,240	92,000	64,464	123,200	57,920	52,320	36,528
62	242,560	114,400	102,560	71,808	134,560	63,360	56,800	39,744
63	264,320	130,240	117,280	82,016	149,280	70,080	63,360	44,192
64	285,440	136,160	122,720	85,840	166,720	77,280	69,920	48,976
65	318,880	147,200	132,640	92,896	190,400	88,000	79,200	55,536
66	346,720	162,240	145,920	102,128	206,080	97,120	87,200	61,008
67	372,320	177,440	160,000	111,872	210,080	98,240	88,000	61,664
68	387,520	188,960	170,240	119,168	214,720	100,480	90,400	63,312
69	394,560	193,280	173,920	121,824	221,440	103,680	93,280	65,280
70	400,640	196,960	177,440	124,112	228,160	106,720	96,000	67,280
71*	417,120	203,360	183,200	128,096	246,720	115,520	104,160	72,880
72*	432,960	210,880	189,760	132,912	256,000	119,520	107,680	75,536
73*	450,240	216,000	194,880	136,384	264,160	124,000	111,680	78,336
74*	470,720	225,920	203,680	142,464	268,960	127,520	114,880	80,320
75*	482,080	234,720	211,360	147,936	274,080	130,240	117,280	82,160

Effective date: 15 July 2025

US\$1 = HK\$8

Please read together with the “Note” section on the page overleaf.

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

Region	Worldwide				Worldwide (exclude the United States)			
Deductible (HK\$)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
Attained Age								
76*	502,400	243,200	218,560	153,040	291,200	137,280	123,360	86,448
77*	528,000	253,600	228,320	159,824	311,200	146,240	132,320	92,544
78*	556,000	273,920	246,080	172,224	321,120	149,760	134,560	94,192
79*	573,920	278,080	250,240	175,024	330,880	158,240	142,720	99,840
80*	589,760	291,520	262,880	183,952	336,480	161,280	145,120	101,648
81*	612,480	301,760	271,520	190,080	352,320	164,480	148,000	103,472
82*	631,840	305,440	274,880	192,368	358,720	167,840	150,560	105,440
83*	640,640	309,920	278,560	195,024	365,440	170,560	153,280	107,280
84*	649,600	313,920	282,720	197,824	372,000	173,280	156,160	109,264
85*	657,760	318,240	286,400	200,464	378,240	176,320	158,240	110,896
86*	663,520	320,640	288,480	201,968	384,160	179,520	161,280	112,896
87*	669,280	323,520	291,040	203,792	390,720	182,560	164,480	115,040
88*	674,720	326,400	293,760	205,584	397,120	185,280	166,560	116,512
89*	680,000	329,280	296,160	207,408	403,520	188,160	169,440	118,672
90*	685,440	331,840	298,880	209,056	409,440	191,360	172,160	120,480
91*	691,360	334,240	301,280	210,736	416,320	194,400	174,720	122,304
92*	696,960	337,600	303,040	212,208	423,680	197,120	177,600	124,304
93*	702,720	339,520	305,760	213,872	429,440	200,480	180,480	126,288
94*	707,840	342,240	307,680	215,536	435,840	203,360	183,200	128,096
95*	713,760	345,280	310,720	217,520	441,920	206,080	185,440	129,904
96*	719,520	347,680	313,120	219,168	448,960	209,760	188,640	131,888
97*	724,800	350,720	315,680	220,992	455,200	211,520	190,240	133,216
98*	730,080	353,120	318,080	222,640	461,600	215,680	193,760	135,712
99*	735,840	356,320	321,120	224,608	467,840	217,280	195,840	137,008

Effective date: 15 July 2025

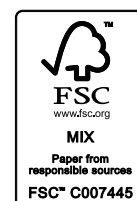
US\$1 = HK\$8

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

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

**Note:**

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





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

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

