MEDICAL PROTECTION

AIA VOLUNTARY HEALTH INSURANCE PRIVILEGE ULTRA SCHEME (AVPU)

友扣稅
TAX DEDUCTIBLE

PRIVILEGED MEDICAL PROTECTION BOLSTERS YOUR HEALTH SHIELD

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AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)

HEALTHIER, LONGER, BETTER LIVES

HIGHER AND WIDER PROTECTION AGAINST MEDICAL INFLATION

GIVE YOU A BOOST OF ASSURANCE FOR THE NEW CHALLENGES IN HEALTH THREATS AND ACCESS TO APPROPRIATE HIGH-QUALITY TREATMENT

Health threats continue to evolve. Quality healthcare services are becoming much sought-after, especially in the face of increasing prevalence of cancer, and the rising cost of medical expenses and innovative treatments. By having a wide range of medical protection, it gives you access to medical treatment quickly and conveniently.

We understand the challenges you are facing...

Medical inflation

- From 2012 to 2022, the medical service price index and drug price index increased cumulatively by about **39%**[1] and **27%**[1] respectively
- Room charge (semi-private room) of private hospitals costs up to **HKD3,800** per day[2]

Costly new cancer treatment

- Clinical trial drugs bring new hopes to cancer treatment but are **more costly** and are **not covered** by other flexi certified plans[3] under the Voluntary Health Insurance Scheme
- A 3-year targeted therapy for breast cancer and lung cancer is around **HKD1.13 million** and **HKD1 million** respectively[4]

Insufficient protection and awareness on health check-up

- Nearly **50%** of people in Hong Kong who had consulted a doctor do not have employee medical benefits[5]
- **70%** of people in Hong Kong aged 15 or above do not have regular health check-up[6] even though different health risks occur during different life stages

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

AIA Voluntary Health Insurance Privilege Ultra Scheme is a **Certified Plan under the Voluntary Health Insurance Scheme (VHIS)** by the Health Bureau of Hong Kong which offers you a wide range of medical cover, while you can apply for tax deduction on your qualifying premium. You can apply for the plan either as a standalone plan or as an add-on plan of specified basic plans.

Plan Highlights

Cover of a wider safety net with higher coverage limit

Lifetime limit of up to HKD60 million and annual limit of up to HKD12 million

First-in-market[3]

Extension of cancer support with clinical trial drugs benefit

Up to HKD0.5 million per policy year cover for phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy

Full cover for a wide range of medical expenses

Full cover[7] for key medical expenses with no itemised benefit sublimit

Elderly cancer support – waiver of deductible for designated cancer

Annual deductible will be waived for medical services arising from designated cancer received by an insured person aged 75 or above

Newly added choices of geographical cover and annual deductible amount

2 geographical cover choices of either Asia or Worldwide (excluding United States) and 4 annual deductible amount choices for each policy currency to select from to suit your needs

New lifestage check-up benefit

Receive a designated check-up service once every 3 consecutive policy years to keep your health on track

For details, please refer to the Benefit Schedule on pages 12-15 of this brochure.

A wide range of medical protection to help you focus on recovery

AIA Voluntary Health Insurance Privilege Ultra Scheme provides up to a lifetime limit of HKD60 million or USD7.5 million and an annual limit of HKD12 million or USD1.5 million and it covers key medical expenses with no itemised benefit sublimit. From diagnostic tests to post-treatment care, we fully cover[7] a wide range of core benefits as follows:

Hospitalisation benefits

Room and board, specialist's fee, surgeon's fee, anaesthetist's fee, intensive care

Diagnostic benefits

Prescribed diagnostic imaging tests, including computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan)

Prescribed non-surgical cancer treatments

Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy

Pre- and post- confinement / day case procedure outpatient care

Outpatient visits within specified periods prior to and after confinement or day case procedure, including visits within 365 days after major or complex surgery

The above highlights the core benefits offered under this plan. Please refer to the Benefit Schedule on pages 12-15 and the Key Exclusions on pages 17-18 of this brochure for more details.

Options to suit your needs

We offer 2 geographic cover choices and 4 annual deductible amount choices for each policy currency for selection to suit your needs:

Geographical cover choices	
Asia	Worldwide (excluding United States)

Annual deductible amount choices				
HKD	0	16,000	25,000	New 50,000
USD	0	2,000	3,125	6,250

You can also choose to reduce your annual deductible amount once during the term of your policy to our specified amount upon the policy anniversary of your policy at the age of 50, 55, 60, 65, 70, 75 or 81 of the insured person, without having to provide us with the current details of the insured person's health condition. The premium will increase based on your reduced annual deductible amount, and your out-of-pocket limit for a claim will be reduced accordingly to suit your personal needs and affordability.

Extensive cancer support throughout difficult times

While medical advancement has broadened the range of medical treatments for cancer patients, it can be expensive with the soaring medical costs, which may especially lead to the financial stress among the elderly. This plan offers additional financial aid to help cancer patients fight along their cancer recovery journey.

First-in-market[3]

Phase 3 clinical trial drugs[8] benefit to bolster chances of recovery

Clinical trial drugs usually take time for registration, before being used as new drugs. They can be approved for "off label" use with doctor's application for named patients with documentation proof. They could be effective[9] yet more costly and unaffordable to many.

To enable the insured person to access the latest cancer treatment, the phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy[10,11] offers coverage for phase 3 clinical trial drugs[8] of up to HKD500,000 or USD62,500 per policy year[12].

Elderly cancer support – waiver of deductible for designated cancer

While the policy is in force, if you, as the insured person, are aged 75 or above and are unfortunately diagnosed with designated cancer[10] by a specialist, we will waive the remaining balance of annual deductible in relation to such medical services arising from your designated cancer to ease your financial burden[13].

This plan also includes enhanced support for cancer patients with cover for radiotherapy, chemotherapy, targeted therapy, immunotherapy, hormonal therapy and the related consultations, medications and diagnostic tests.

Lifestage check-up benefit to suit your needs in different life stages

A designated check-up service is offered once every 3 consecutive policy years to help you keep your health on track during different stages of life.

Extended caring protection to safeguard the needs of stroke patients

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 passageways, adapting bathroom facilities and provision of specialised furniture
- **professional medical support** – consultations, treatments and prescriptions from chiropractors, physiotherapists, speech therapists, occupational therapists, neurologist, neurosurgeons and Chinese medicine practitioners according to your personal needs
- **disability subsidy** – if you become unable to take care of yourself for at least 6 consecutive months, and you stay in premises other than a hospital during such period, we will provide you with a disability subsidy of HKD5,000 or USD625 per month for up to 24 months per incident

Other plan highlights

Lifetime guaranteed renewal

You are guaranteed to renew your policy during the lifetime of the insured person. Renewal premium will be based on the prevailing premium rates and the insured person's attained age at the time of renewal, but it will not be based on any claim you have made, or any changes in the insured person's health condition.

Cover on unknown pre-existing conditions

Full cover[7] starting from the 31st day of 1st policy year.

Tax deduction

Policyholder who is the taxpayer can enjoy tax deduction up to HKD8,000 per insured person of the Certified Plan in each assessment year[14].

For further details on VHIS, please visit www.vhis.gov.hk.

Please refer to the Benefit Schedule on pages 12-15 and the Key Exclusions on page 17-18 of this brochure for more details.

1 Source: Census and Statistics Department – Consumer Price Index (published in February 2023), calculated based on the 2012 Consumer Price Index
2 Source: Hong Kong Sanatorium & Hospital – accommodation charges (Data collection: January 2024) (www.hksh-hospital.com/en/fees-and-charges/accommodation-charges)
3 As of 1 April 2024, compared against Voluntary Health Insurance Scheme – Flexi Plans provided by major Hong Kong insurance companies
4 Assuming that the treatment period is 3 years, the cost of breast cancer and lung cancer treatment includes diagnosis, chemotherapy, radiotherapy and targeted therapy. Source: Union Hospital charges (updated on 15 May 2023), Hong Kong Sanatorium and Hospital price list (updated on 1 August 2023), Hong Kong Breast Cancer And Disease Centre, Hong Kong Cancer Fund and media reports.
5 Source: "Thematic Household Survey Report No. 78", Hong Kong Census and Statistics Department, January 2024 (https://www.censtatd.gov.hk/en/data/stat_report/product/C0000022/att/B11302782024XXXXB0100.pdf)

6 Source: Non-Communicable Disease Branch Centre for Health Protection, "Report of Population Health Survey 2020-22 (Part I)" (Data collection: November 2023)

7 Claim amount is subject to the annual benefit limit and the lifetime benefit limit of the policy, full cover shall mean no itemised benefit sublimit.

8 The prescribed phase 3 clinical trial drug must have been tested in the laboratory and has been approved by one of the following regulatory bodies for undergoing phase 3 of a clinical trial for testing and / or treatment in humans for the treatment of the designated cancer:
- United States Food and Drug Administration (FDA)
- National Medical Products Administration (NMPA) of China
- Health Bureau of Macau
- European Medicines Agency (EMA)
- Department of Health of Hong Kong

and at the time of prescription, such phase 3 clinical trial drug must be undergoing phase 3 of a clinical trial that is approved by the relevant institutional review board in the location where the drug is administered, as being an effective treatment for such designated cancer upon preliminary review by such board.

9 Source: Healthcare Thinker, 26 December 2021, www.healthcarethinkers.com/2021/12/藥物進步助與癌共存

10 Please refer to item 16 of "Product Limitation" on page 20 of this brochure for the definition of designated cancer.

11 This benefit will be payable if the insured person is diagnosed with a Stage III or IV malignant tumour, or terminal blood cancer which is deemed incurable with existing non-experimental treatment by a specialist, and with a medical certificate issued by a specialist to certify that the phase 3 clinical trial drug is prescribed by and is deemed by the specialist to be an appropriate or recommended active treatment or palliative treatment of the designated cancer of the insured person. Any charges or expenses which are already covered by any other third parties (including sponsorship from the pharmaceutical company, manufacturer and / or marketer of the phase 3 clinical trial drug) shall not be covered by this benefit.

12 For any reasonable and customary charges incurred outside of Hong Kong, Macau and mainland China which are payable under phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy, such reasonable and customary charges incurred shall be reduced to 60% in the calculation of the total benefit amount payable, up to a maximum of HKD500,000 or USD62,500 per policy year.

13 This elderly cancer support - waiver of deductible is not applicable if the policyholder or the insured person is aware of, or shall be reasonably aware of, such designated cancer within the first 90 days from the policy effective date. This waiver of deductible is not applicable to policy with $0 annual deductible option.

14 Qualifying premiums under a Certified Plan of VHIS is one of the allowable tax deductions under salaries tax and personal assessment, it does not equate to a direct deduction from total tax payable. For details on tax deductions (e.g. eligibility for tax deductions), please visit www.vhis.gov.hk and www.ird.gov.hk/eng/faq/vhis_qp.htm and consult your own tax and accounting advisors for tax advice.

AIA "Health and Wellness 360" Taking care of your needs comprehensively from prevention, protection, treatment to recovery

AIA understands that health has become more and more important to you. We strive to do more for you to look out for your health. As your all-round health guardian, we offer an array of extra health and medical services and are there with you to live Healthier, Longer, Better Lives.

We encourage you to build a healthy lifestyle to prevent getting sick. Even if you feel unwell, AIA offers you diverse value-added medical services from treatment to recovery, partnering with top medical specialists and professional service providers around the globe to support you for faster recovery.

Dedicated concierge support service

It offers a suite of healthcare services that integrate dedicated concierge support for the insured person and the medical home visit for the insured person's parents in Mainland China. From diagnosis, treatment to recovery, your medical needs are well taken care of as we bring you meticulous and personalised healthcare support.

For more information, please refer to the relevant leaflet.

View e-copy

Note: The value-added services are subject to change from time to time at our discretion. The services in Mainland China and Hong Kong are provided by different service providers with different scope of services.

Personal medical case management services with rehabilitation management

If you are unfortunately diagnosed with a serious illness, an expert team is here to help. Through Personal Medical Case Management Services with Rehabilitation Management, our designated service provider will get you the medical support you need with ongoing updates on your condition, and tailor a personalised rehabilitation plan for you.

Your diagnosis and treatment will be assessed by a specialist, so you can count on additional medical expertise to help you overcome your health challenges with confidence.

For more information, please refer to the Personal Medical Case Management Services with Rehabilitation Management leaflet.

View e-copy

Access a high-quality medical network

This is a value-added service designed to further enhance your peace of mind in a medical situation. Our medical network has a group of multi-disciplinary medical specialists and provides you with access to a number of advanced day case medical centres, a safe and convenient alternative to hospitals. You can book day case procedure at network clinics and day case procedure centres, the network doctor will apply for the Medical Expense Pre-approval Service on your behalf. You can also enjoy the convenience of cashless hospitalisation (also known as Credit Facility Service for Hospitalisation) and a dedicated hotline for centralized booking.

For more information, please refer to the specialist network leaflet.

View e-copy

Hassle-free medical payment at home and overseas

When you are facing a health challenge, the last thing you want is the hassle of paying your medical bills, especially in a foreign country. Through AIA, you can enjoy the total convenience of cashless hospitalisation (also known as Credit Facility Service for Hospitalisation), even while in designated private hospitals in Asia, including Singapore, Malaysia and Thailand, as well as Europe and the United States (subject to geographical cover set out in the benefit schedule and as selected by you for your policy).

Once this service has been approved, we will settle the medical expenses incurred during your hospital stay on your behalf, allowing you to focus on your recovery without the stress of paying hospital bills and making subsequent claims. You are required to settle

Health & Wellness 360
Live well · Protect well · Get well

the shortfall resulting from your hospital stay after your treatment. Once the final claim amount has been settled, any related benefit limits will be reduced accordingly.

For more information and the list of designated hospitals, please refer to the Credit Facility Service for Hospitalisation leaflet.

View e-copy

Worldwide emergency assistance

A worldwide assistance hotline is open 24/7 for any emergency support you might need, especially when you are abroad. Help is always just one call away.

For more information of the services covered, please refer to the benefit schedule of this brochure.

Join AIA Vitality and enjoy an instant 10% premium discount for the first year

We are excited to introduce **AIA Vitality**, a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customer to live a healthy lifestyle.

Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **AIA Voluntary Health Insurance Privilege Ultra Scheme**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, while at the same time earning **AIA Vitality** Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

For further information, please refer to the **AIA Vitality** leaflet.

Note: AIA Vitality is not an insurance product and annual membership fee is required for joining.

View e-copy

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. It does not constitute any medical advice. You should seek independent professional advice before making any decision on this matter.)

Policyholder and insured person:	Jack (age 40, non-smoker)
Occupation:	Business Development Director
Family status:	Married, with a son
Current cover:	Employer's group medical plan

Guaranteed lifetime renewal

As a successful business executive, Jack wants himself and his loved ones to have access to advanced and flexible medical protection. He decides to purchase three **AIA Voluntary Health Insurance Privilege Ultra Scheme** policies with worldwide (excluding United States) geographical cover and HKD16,000 / USD2,000 annual deductible and the insured person of each of the 3 policies is himself, his wife and his son respectively.

AIA Voluntary Health Insurance Privilege Ultra Scheme offers Jack superb medical protection with a lifetime benefit limit of HKD60,000,000 / USD7,500,000 and an annual benefit limit of HKD12,000,000 / USD1,500,000 that will supplement his employer's group medical plan. This plan provides full reimbursement of major medical expenses with no itemised benefit sublimit, hospital stays in a semi-private or standard private room according to the geographical location of hospitalisation, full cover^ for prescribed non-surgical cancer treatments, while also offering phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy and lifestage check-up benefit, ensuring sufficient and continuous cover during different stages in the recovery journey.

Scenario: Jack is diagnosed with cancer before his retirement and has cancer recurrence after his retirement. He makes claims for medical expenses incurred during pre-confinement, confinement and post-confinement.

Insured person's age

Age 40

Jack purchased AIA Voluntary Health Insurance Privilege Ultra Scheme for himself as the insured person

He enjoys medical protection and can apply for a tax deduction

Lifetime benefit limit:
HKD60,000,000 / USD7,500,000

Annual benefit limit:
HKD12,000,000 / USD1,500,000
Geographical cover:
Worldwide (excluding United States)

Annual deductible:
HKD16,000 / USD2,000

Age 43

Jack receives lifestage check-up service once every 3 consecutive policy years to help detect any potential health issues early

Age 53

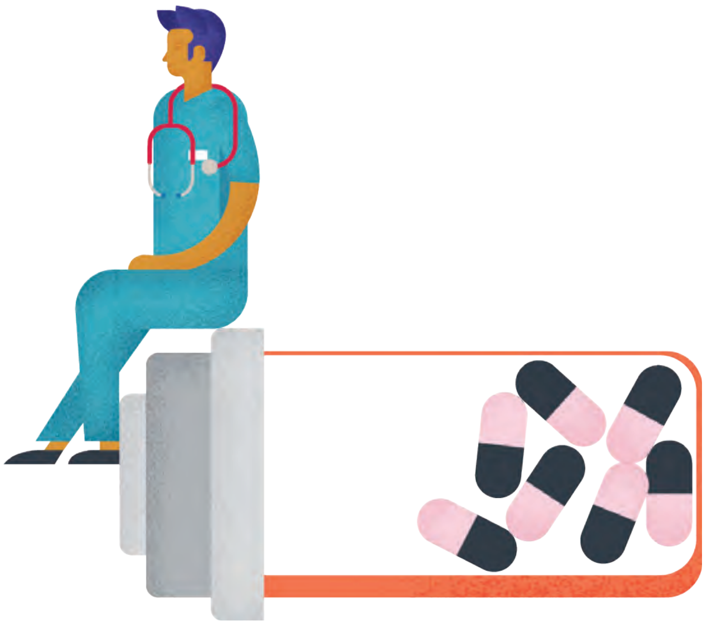
Jack is diagnosed with colorectal cancer

- His case is reviewed and managed by our designated service provider of Personal Medical Case Management Services
- He receives medical treatment in both Hong Kong and Singapore from medical specialists and recovered

Eligible expenses can be claimed* for:

Pre-confinement outpatient care
+
Hospital confinement (semi-private room in Hong Kong and standard private room in Singapore) and reverse colostomy surgery
+
Targeted therapy
+
Post-confinement outpatient care~, including follow-up outpatient visits provided by physiotherapists and occupational therapists
+
Post surgery home nursing~

^ Claim amount is subject to the annual benefit limit and the lifetime benefit limit of the policy, full cover shall mean no itemised benefit sublimit.
* The claim amount is subject to the benefit limits as set out in the benefit schedule, which include both the annual benefit limit and the lifetime benefit limit.
~ Proof of recommendation is required.



Age 55

Jack retires

His treatment for colorectal cancer has been completed and he has fully recovered

He continues to receive lifestage check-up service once every 3 consecutive policy years

Age 75

Jack suffers from recurrence of colorectal cancer

- Jack's colorectal cancer recurs and develops into Stage IV cancer
- His case is reviewed and managed by our designated service provider of Personal Medical Case Management Services
- He applies for Medical Expense Pre-approval Service to be treated with phase 3 clinical trial drugs˜ to improve his conditions at a semi-private room in a Hong Kong hospital according to doctor's advice
- For medical expenses arising from treatment of Jack's colorectal cancer incurred during the current policy year, the annual deductible is waived for the current policy year under the elderly cancer support – waiver of deductible for designated cancer

Eligible expenses can be claimed* for:

Pre-confinement outpatient care

+

Hospital confinement (semi-private room in Hong Kong)

+

Phase 3 clinical trial drugs˜

+

Post-confinement outpatient care˜, including follow-up outpatient visits provided by physiotherapists and occupational therapists

Age 79

Jack fully recovers from colorectal cancer

He continues to receive lifestage check-up service once every 3 consecutive policy years

Plan Summary

Type of the Certified Plan	**Flexi Plan**	
Name of the Certified Plan	**AIA Voluntary Health Insurance Privilege Ultra Scheme**	
Certification Number and Annual Deductible Choices	**HKD**	**USD**
	Asia	
	0 Deductible: F00074-01-000-01	0 Deductible: F00074-09-000-01
	16,000 Deductible: F00074-02-000-01	2,000 Deductible: F00074-10-000-01
	25,000 Deductible: F00074-03-000-01	3,125 Deductible: F00074-11-000-01
	50,000 Deductible: F00074-04-000-01	6,250 Deductible: F00074-12-000-01
	Worldwide (excluding United States)	
	0 Deductible: F00074-05-000-01	0 Deductible: F00074-13-000-01
	16,000 Deductible: F00074-06-000-01	2,000 Deductible: F00074-14-000-01
	25,000 Deductible: F00074-07-000-01	3,125 Deductible: F00074-15-000-01
	50,000 Deductible: F00074-08-000-01	6,250 Deductible: F00074-16-000-01
Product Nature	**Medical protection insurance plan (Reimbursement)**	
Plan Type	Basic plan / Add-on plan	
Insured Person's Age at Application	15 days to age 80	
Guaranteed Renewal	Whole Life	
Premium Payment Mode	Annually / Semi-annually / Quarterly / Monthly	

AIA Voluntary Health Insurance Privilege Ultra Scheme is a VHIS - Flexi Plan with enhanced benefits. AIA also provides VHIS - Standard Plan under AIA's VHIS Series. For more information, please visit www.aia.com.hk.

For more information of this plan, please read the "**Benefit schedule for AIA Voluntary Health Insurance Privilege Ultra Scheme**".

Note:
Migration to AIA's VHIS series - if you are a policyholder of a designated AIA's medical protection insurance plan, you may choose to migrate your existing plan to our VHIS certified plans by providing the insured person's latest health-related information to us for reassessment. For details on medical plans entitled for migration and the migration arrangement, please visit www.aia.com.hk.

Benefit schedule for AIA Voluntary Health Insurance Privilege Ultra Scheme

Overview	HKD	USD
Lifetime Benefit Limit Applies to benefit items I (a) to (r) and II (a) to (i), (l) and (n)	60,000,000 per life	7,500,000 per life
Annual Benefit Limit Applies to benefit items I (a) to (r) and II (a) to (i), (l) and (n)	12,000,000 per policy year	1,500,000 per policy year
Geographical Cover Choices[1]	For non-emergency treatment **Asia** or **Worldwide (excluding United States)** (except for psychiatric treatments and lower ward class cash benefit covered in Hong Kong and Macau only) For emergency treatment **Worldwide** (except for worldwide emergency assistance services covered during the trip)	
Room Type	Within geographical cover **Semi-private room** (for Hong Kong, Macau and mainland China) **Standard private room** (for anywhere else within the plan's geographical cover but excluding Hong Kong, Macau and mainland China) Outside geographical cover (for emergency treatment only) **Standard private room**	
Annual Deductible Choices Applies to benefit items I (a) to (r) and II (a) to (e), (h)(i), (h)(ii), (i), (l) and (n)	0 / 16,000 / 25,000 / 50,000 per policy year	0 / 2,000 / 3,125 / 6,250 per policy year
Elderly Cancer Support – Waiver of Deductible for Designated Cancer[2]	The remaining balance of Annual Deductible (if any) shall be reduced to $0 in the relevant policy year for the medical services arising from the designated cancer[3] if the insured person: • has attained age 75 or above; • suffers from designated cancer[3]; and • receives any medical services as a result of designated cancer[3]	

"Hong Kong" and "Macau" herein refer to "Hong Kong Special Administrative Region" and "Macau Special Administrative Region" respectively.

Benefit schedule for AIA Voluntary Health Insurance Privilege Ultra Scheme (continued)

Proof of recommendation is required.

I. Core Benefits

Benefit items[4,13]	Benefit limit HKD	Benefit limit USD
a. Room and board	Fully covered*	
b. Miscellaneous charges Including medical appliances		
c. Attending doctor's visit fee		
d. Specialist's fee[5]		
e. Intensive care		
f. Surgeon's fee	Fully covered* regardless of the surgical category	
g. Anaesthetist's fee	Fully covered*	
h. Operating theatre charges		
i. Prescribed diagnostic imaging tests[5,6]		
j. Prescribed non-surgical cancer treatments[7]		
k. Pre- and post-confinement / day case procedure outpatient care[5] **(i) prior outpatient visits or emergency consultations**	Fully covered* • all visits (within 30 days before each confinement or day case procedure) • 1 visit (more than 30 days before each confinement or day case procedure)	
(ii) follow-up outpatient visits	Fully covered* • all visits other than dietitian consultation visits (within 90 days after each hospital discharge / completion of day case procedure) • all visits other than dietitian consultation visits (within 365 days after each hospital discharge / completion of day case procedure for major or complex surgery)	
	680 per visit	85 per visit
	4 visits of dietitian consultations (within 90 days after each hospital discharge / completion of day case procedure)	
l. Psychiatric treatments For confinement in Hong Kong and Macau	40,000 per policy year	5,000 per policy year
m. Private nurse's fee[5] Nursing service for confinement after surgery or discharge from intensive care unit	Fully covered* maximum 30 days per policy year	
n. Dialysis benefit[5]	Fully covered*	
o. Post surgery home nursing benefit[5] Nursing services within 196 days after discharge from hospital (after surgery / admission to intensive care unit)	Fully covered* maximum196 days per policy year	
p. Reconstructive surgery benefit[5] For restoration of appearance of a body part or a breast	160,000 per accident / per mastectomy	20,000 per accident / per mastectomy
q. Medical appliances benefit for reconstructive surgery External, prosthetic devices or reconstructive materials implanted during reconstructive surgery	96,000 each item per policy year	12,000 each item per policy year
r. Emergency outpatient treatment benefit Treatments within 24 hours of the accident	Fully covered*	

II. Other Benefits

Benefit items[4]	Benefit limit HKD	Benefit limit USD
a. Donor's benefit For organ transplantation of heart, kidney, liver, lung or bone marrow performed on the insured person as recipient	30% of the sum of surgical expenses for organ transplantation[8]	
b. Hospital companion bed benefit Expenses for one companion bed during the insured person's confinement	Fully covered*	
c. Chinese medicine practitioner outpatient care Follow-up outpatient visit (within 90 days after each discharge from hospital or completion of day case procedure)	600 per visit	75 per visit
	1 visit per day, maximum 15 visits for each confinement / day case procedure	
d. Rehabilitation benefit[5] For stay and treatment in rehabilitation centre	80,000 per policy year	10,000 per policy year
	maximum 60 days per policy year	
e. Hospice care benefit[5] For admission in hospice with care and nursing service	80,000 per policy year	10,000 per policy year
f. Lower ward class cash benefit For staying in a room that is in a ward lower than the covered room type in private hospital of Hong Kong and Macau	1,200 per day	150 per day
	maximum 60 days per policy year	
g. Day surgery cash benefit Applicable when benefit item I (f) is payable for the same procedure	1,600 per procedure	200 per procedure
	maximum 1 procedure per policy year	
h. Stroke rehabilitation benefit After discharge from hospital **(i) Home facility enhancement benefit[5]** 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 incident	6,250 per incident
(ii) Stroke ancillary benefit 1. Chiropractor / physiotherapist / speech therapist / occupational therapist / neurosurgeon[5] • for consultation and / or treatment	1,000 per visit 100,000 per incident	125 per visit 12,500 per incident
2. Neurologist[5] • for consultation, treatment and / or medicines prescribed 3. Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed	maximum 30 visits per policy year	
(iii) Disability subsidy benefit For disability continued for 6 months	5,000 per month	625 per month
	maximum 24 months per incident	

Benefit schedule for AIA Voluntary Health Insurance Privilege Ultra Scheme (continued)

Proof of recommendation is required.

Benefit items[4]	Benefit limit	
	HKD	USD
i. Emergency dental benefit Treatments within 3 months of the accident	Fully covered*	
j. Compassionate death benefit Payable to the beneficiary if the insured person passes away	10,000	1,250
k. Personal Medical Case Management Services[9]	Applicable	
l. Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Designated Cancers[3] and incurable haematological malignancy[5,10]	500,000 per policy year	62,500 per policy year
	For any reasonable and customary charges incurred outside of Hong Kong, Macau and mainland China which are payable under this benefit item, such reasonable and customary charges incurred shall be reduced to 60% in the calculation of the total benefit amount payable, up to a maximum of HKD500,000 or USD62,500 per policy year	
m. Lifestage check-up benefit	Receive 1 check-up in the policy year immediately following every 3rd consecutive renewal of the policy	
n. Pregnancy complications benefit[5,11] For confinement in hospital and / or surgical procedure (waiting period: 300 days after the policy effective date)	Fully covered*	
o. Worldwide emergency assistance services[12] (i) Emergency medical evacuation (ii) Repatriation of remains (iii) Compassionate visit For staying in hospital more than 5 consecutive days (iv) Return of minor For staying in hospital more than 5 consecutive days	5,000,000 per life	625,000 per life
(v) 24-hour worldwide telephone enquiry services	Included	

* Fully covered or full cover shall mean no itemised benefit sublimit. Claim amount is subject to the benefit limits as set out in the benefit schedule, which include both the annual benefit limit and the lifetime benefit limit.

Notes:

1. For any non-emergency treatments performed outside the geographical cover of the chosen plan, (a) eligible expenses and / or other expenses payable for benefit items I(a) to (k) shall be subject to the benefit limits as stated in Standard Plan Benefit Schedule (please refer to item 9 of "Product Limitation" on page 19 of this brochure for details) and the annual deductible choices (if applicable); (b) no benefit shall be payable for benefit items I(l) to (r) and II(a) to (i), (l) and (n), and shall be subject to the applicable terms and conditions / benefits as stated in policy provision.
2. Upon the recommendation of the attending specialist in writing, receives any medical services as a result of the designated cancer for which benefits are payable under benefit items I (a) to (r) and / or II (a) to (e), (h)(i), (h)(ii), (i) and / or (l). This waiver of deductible is not applicable if the policyholder or the insured person is aware of, or shall be reasonably aware of, such designated cancer within the first 90 days from the policy effective date. If the insured person is diagnosed with sickness other than designated cancer with eligible expenses incurred, such eligible expense is subject to the remaining balance of annual deductible amount (if any). The elderly cancer support – waiver of deductible for designated cancer is not applicable to policy with $0 annual deductible option.
3. Please refer to the item 16 of "Product Limitation" on page 20 of this brochure for the definition of designated cancer.
4. Unless otherwise specified, eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
5. The Company shall have the right to ask for proof of recommendation except for consultation, treatment and / or medicine prescribed by Chinese medicine practitioner under benefit item II (h)(ii)(3), e.g. written referral or testifying statement on the claim form by the attending doctor, registered medical practitioner, specialist or occupational therapist (if applicable).
6. Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
7. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
8. The benefit limit of this donor's benefit shall be equal to 30% of the sum of (a) the eligible expenses incurred for the surgery to remove the organ or bone marrow from the donor; and (b) the eligible expenses incurred for the surgery to transplant the organ or bone marrow into the insured person as recipient. For the avoidance of doubt, the benefit does not cover the expenses incurred for a surgery to remove the organ or bone marrow from the insured person as the donor.
9. Personal Medical Case Management Service is free of charge. If the insured person suffers from a covered illness and the medical services referred under the Personal Medical Case Management Service is an eligible expense, he / she can make a claim under this plan. For details, please refer to page 7 of this brochure.
10. Please refer to item 11 on page 6 of this brochure for more details.
11. Payable according to the benefit limits of respective benefit items of I (a) to (i), (k), (m), (o) and / or II (b).
12. Worldwide emergency assistance services is an additional benefit and does not form part of the VHIS Certified Plan, the policyholder can remove this additional benefit by sending a written notice to the Company.
13. VHIS Standard Plan also provides the benefit items I(a) to (l) with different set of benefit limits. For further details, please visit www.vhis.gov.hk.

Standard Plan Benefit Schedule
You may browse the website to understand standard plan benefit schedule:
www.aia.com.hk/content/dam/hk/en/pdf/benefit-schedule/standard-plan-benefit-schedule-en.pdf

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), the standard premium schedule 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. This plan is a basic plan / add-on plan. You need to pay the premium for this plan for life of the insured person. If you do not pay the premium within 30 days of the premium due date, the policy will be terminated and you / the insured person 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 person will lose the cover when one of the following happens:
   - the insured person passes away;
   - you do not pay the premium within 30 days after the premium due date;
   - the Company has ceased to have the requisite authorization under the Insurance Ordinance to write or continue to write this plan; or
   - when taking this plan as an add-on plan of any basic plan which has been terminated. For continuation of the cover, you may apply to convert this add-on plan to a stand-alone plan by giving us a written notice.
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, you / the insured person may lose the 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.

Key Exclusions

Under this plan, we will not pay any benefits in relation to or arising from the following expenses:

- treatments, procedures, medications, tests or services which are not medically necessary
- solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy
- HIV and its related disability, which is contracted or occurs before the policy effective date, except for sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth
- the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae
- services for beautification or cosmetic purposes, unless necessitated by injury caused by an accident or covered by reconstructive surgery benefit and medical appliances benefit for reconstructive surgery (see benefit schedule, benefit items I (p) and (q) for details), or correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to LASIK
- prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, unless they are covered by lifestage check-up benefit (see benefit schedule, benefit item II (m) for details)
- dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident or covered by emergency dental benefit (see benefit schedule, benefit item II (i) for details)
- medical services and counselling services relating to maternity conditions and its complications, including but not limited to abortion or miscarriage, birth control or reversal of birth control (unless they are covered by pregnancy complications benefit, see benefit schedule, benefit item II (n) for details)
- purchase of durable medical equipment or appliances including but not limited to wheelchairs, hearing aids and over-the-counter drugs, except covered by home facility enhancement benefit (see benefit schedule, benefit item II (h)(i) for details)

- traditional Chinese medicine treatment including but not limited to herbal treatment, bone-setting and acupuncture, and other forms of alternative treatment including but not limited to qigong, massage therapy and aromatherapy, except covered by Chinese medicine practitioner outpatient care and stroke ancillary benefit (see benefit schedule, benefit items II (c) and (h)(ii)(3) for details)
- experimental or unproven medical technology or procedure not approved by the government and relevant authorities of the country or region where the treatment is received (unless they are covered by phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy, see item II (I) in the benefit schedule for details)
- congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of 8 years
- eligible expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party
- war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power

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 at the end of the policy year if necessary. There could be overall premium adjustment on the policies of this plan or policies of certain coverage options under this plan. During the reviews, we may consider factors including but not limited to the following:

- claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions
- historical investment returns and the future outlook of this plan's backing assets
- policy surrenders and lapses of this plan
- expenses directly related to the policy and indirect expenses allocated to this plan

2. Product Features Revision

We reserve the right to revise the terms and benefits upon renewal by giving a not less than 30-day advance written notice. As long as we maintain the registration as a VHIS provider, we guarantee you the terms and benefits will not be less favourable than the prevailing version of the Standard Plan terms and benefits published by the Government of Hong Kong at the time of renewal.

We will give you a written notice of any revision 30 days before the end of policy year or upon renewal.

Benefits Covered

1. Cover for specific items of this plan will be effective on the following dates:

Items	Effective Date (after the policy commences)
Injury	Immediately
Sickness / Disease	Immediately
Specialist network service	Immediately
Pregnancy complications benefit	300 days

2. For the unknown pre-existing conditions, this plan will provide 100% cover from the 31st day of the 1st policy year and onwards. Such protection is not applicable for the first 30 days of the 1st policy year.
3. Eligible expenses under this plan will cover the value-added tax (VAT) and goods and services tax (GST) charged or imposed on the expenses incurred for medical services.

Product Limitation

1. We only cover the charges and / or expenses of the insured person on medically necessary and reasonable and customary basis.

   "Medically necessary" means the need to have medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice and such medical service must:

   - require the expertise of, or be referred by, a registered medical practitioner;
   - be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
   - be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the insured person, his family, caretaker or the attending registered medical practitioner;

- be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- be furnished at the most appropriate level which, in the prudent professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person.

"Reasonable and customary" means in relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by the Company in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is reasonable and customary, we shall make reference to the followings (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the government; and / or
- other pertinent source of reference in the locality where the treatments, services or supplies are provided.

2. "Asia" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
3. "United States" means the United States of America and US Minor Outlying Islands.
4. Semi-Private Room means a single or double occupancy room, with a shared bath / shower room, in a hospital.
5. Standard Private Room means a basic single occupancy room with adjoining bathroom in a hospital. For the avoidance of doubt, Standard Private Room does not include any room with amenities upgraded beyond a basic single occupancy room with adjoining bathroom in a hospital.
6. Hospitals offer various accommodation options with different facilities, and the categorization used by the hospitals may be different from the definitions stated in this brochure. If you are unsure of whether a particular accommodation option meets the Semi-Private Room and Standard Private Room definitions under the policy, please contact the Company before confinement.
7. The insured person 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 person stays in a room type higher than the plan covers. In such a case, the benefit pay-out amount will be adjusted by multiplying the following factor:

$$= \frac{\text{Highest daily room charge of the covered room type in the hospital admitted by the insured person (depends on which country / place the insured person stays)}}{\text{Actual daily room charge of the room the insured person stays}}$$

   Except when such confinement in a room of class above covered room is due to:

   - unavailability of covered room for emergency treatment as a result of capacity shortfall in the hospital of confinement;
   - isolation reasons that require a specific class of accommodation; or
   - other reasons not involving personal preference of you and / or the insured person.

8. If the insured person is a United States citizen and has stayed in the United States for a period of or periods aggregating 182 days or more (including the day of arrival and departure) within the 12 consecutive months immediately prior to his receiving emergency treatment which takes places in United States in the calculation of total benefit pay-out amount, any eligible expenses and / or reasonable and customary charges incurred shall be reduced to 50%, subject to item (7) above. Such reduction applies to all benefit items in the benefit schedule except benefit items II (f), (g), (h) (iii), (j), (k), (m) and (o). For the avoidance of doubt, in the case where both the reduction as referred to under benefit item II (l) above and the reduction as referred to in this item (8) apply, the total benefit amount payable will be reduced to 60% under benefit item II (l) above, and then will be further reduced by 50% under this item(8).
9. After applying the benefit adjustment(s) of items (7) and / or (8) as stated above (before applying annual deductible balance), the benefits payable (before applying annual deductible balance) shall not be less than the benefits payable according to the remaining balance of limits in the Standard Plan Benefit Schedule (before applying annual deductible balance).
10. For any non-emergency treatments performed outside the geographical cover of the chosen plan, the maximum limit of surgeon's fee as stated in Standard Plan Benefit Schedule is subject to the relevant surgical category and the categorisation of such surgical procedure (as listed in the Schedule of Surgical Procedure of the policy).
11. Only the eligible expenses charged on the psychiatric treatments during confinement in Hong Kong and Macau as recommended by a specialist is payable under psychiatric treatments (see benefit schedule, benefit item I (l)).

12. If the eligible expenses have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party, such expenses will not be reimbursable by us under the policy.

13. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits and do not form part of the VHIS Certified Plan, the policyholder can remove this additional benefit by sending a written notice to the Company. A trip generally refers to a journey where the insured person departs for abroad from Hong Kong, Macau or mainland China (of which the insured person is a permanent resident at the time of departure) and then returns to the place of departure. The services are provided by third party service provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. AIA reserves the right to amend, suspend or terminate the service without further notice.

14. Rehabilitation Management, Medical network services, Credit Facility Service for Hospitalisation, Medical Expense Pre-approval Service, and the dedicated concierge support service are additional benefits and do not form part of the VHIS Certified Plan. AIA reserves the right to amend, suspend or terminate these benefits without further notice. Medical network services are provided by network doctor. AIA shall not be responsible for any act or omission of network doctor in the provision of medical network services. Credit Facility Service for Hospitalisation, Rehabilitation Management, Medical Expense Pre-approval Service, and the dedicated concierge support service are provided by third party service provider(s) and AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. Please refer to the respective leaflets for the complete terms and conditions of the value-added services.

15. Lifestage check-up benefit will be provided in the policy year immediately following every 3rd consecutive renewal of the policy, and the insured person will be entitled to 1 designated check-up service which may be redeemed by the insured person during the relevant policy year. Check-up redemption letter will be sent to the policyholder within 60 days from the relevant renewal date and 1 check-up service from the list of designated checkup services in the redemption letter can be selected for the insured person. The list of designated check-up services shall be determined by AIA at its discretion based on the insured person's age at the beginning of the relevant policy year. AIA has the right to change or replace any of the check-up services options provided for selection in the list of designated check-up services from time to time at its sole discretion. The check-up services shall be organized and implemented by third party service provider(s) as designated by AIA and shall be performed at medical clinics of such provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them.

16. The term "designated cancer(s)" shall mean all stages of malignant cancer and carcinoma-in-situ, but will specifically exclude any of the following: (a) any tumour which is histologically classified as pre-malignant; (b) abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II); and (c) any cancer where HIV infection is also present. The designated cancer must be confirmed by the insured person's attending specialist in writing and supported by clinical, radiological, histological or laboratory evidence reasonably acceptable to us. Please refer to the policy contract for details and the claim conditions.

Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and proofs within 90 days after discharge from hospital or the date on which relevant medical services are performed and completed. 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

AIA Voluntary Health Insurance Privilege Ultra Scheme is an insurance plan without any savings element. All premiums are paid for the insurance and related costs. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and 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 cooling-off period, you can request cancellation of the policy by giving 30 days prior written notice to us, provided that there has been no benefit payment under the policy during the relevant policy year.

Additional Important Information

Effective from 1 January 2018, all policyholders 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 policyholders 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. Policyholders bear the default risk in the event that AIA is unable to satisfy its financial obligations under the insurance policy(ies).

3. Personal Medical Case Management Services with Rehabilitation Management and worldwide emergency assistant service are provided by third party service providers which we have no control over. Such third party service providers are not our agents and we shall not be held liable or responsible for its act or omission.

4. The above product information should be used with the understanding that neither AIA nor Citibank (Hong Kong) Limited is rendering legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.

5. All benefits described under the **AIA Voluntary Health Insurance Privilege Ultra Scheme** are not subject to any restriction in the choice of healthcare services providers and ward class.

6. The policyholder is required to pay for coinsurance and / or deductible as stated in the terms and benefits and the policy schedule. Coinsurance is a percentage of eligible expenses that policyholder needs to pay. For example, for an eligible expenses of HKD10,000 with 30% coinsurance, policyholder is responsible for HKD3,000 (i.e. 30% of eligible expenses), while we pay the remaining HKD7,000 (i.e. 70% of eligible expenses). For the avoidance of doubt, coinsurance and deductible do not refer to any amount that the policyholder is required to pay if actual expenses exceed the benefit limits under the Terms and Benefits of this product.

7. For any payable benefits for non-emergency treatments performed outside the geographical cover, please refer to Note 1 under "Benefit Schedule" section in this brochure for details.

8. If the policy is terminated due to one of the reasons described under point 2 of "Key Product Risk" above, such termination shall be effective at 00:00 hours of the effective date of termination. For details, please refer to the policy contract of this plan.

9. AIA is the insurance underwriter of this insurance plan and is solely responsible for all approvals, coverage and compensations of their insurance plans. AIA shall assume full responsibility for the contracts of their respective 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. Upon request, AIA will provide an explanation of their underwriting decisions on declining an application.

10. 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.

11. If your application omits facts or contains materially incorrect or incomplete facts, AIA has the right to declare the policy void.

12. Whether to apply for insurance coverage is your own individual decision.

13. 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 change in political and / or economic conditions may substantially affect the price or liquidity of a currency. Policyholder should pay heed to the presence of the potential currency risks and decide whether to take such risks.

14. Your current planned benefit may not be sufficient to meet your future needs since the future medical cost 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.

15. Dedicated concierge support service mentioned under the dedicated concierge support service leaflet, Personal Medical Case Management Services with Rehabilitation Management mentioned under the Personal Medical Case Management Services with Rehabilitation Management leaflet, Medical network services mentioned under the specialist network leaflet and Credit Facility Service for Hospitalisation mentioned under the Credit Facility Service for Hospitalisation leaflet are not offered or extended by Citibank (Hong Kong) Limited.

16. Personal Medical Case Management Services with Rehabilitation Management is an independent value added service arranged by AIA to assist customers in making a more informed decision. This service will not affect the assessment of claims by AIA independently according to principle of medical necessity.

17. 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).

HEALTHIER, LONGER, BETTER LIVES

Standard Premium Schedule for Basic Plan

Deductible (HKD0/USD0)

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

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	12,336	1,542	6,288	786	3,456	432	1,088	136
5-18	12,336	1,542	6,288	786	3,456	432	1,088	136
19	12,472	1,559	6,360	795	3,496	437	1,104	138
20	12,728	1,591	6,488	811	3,560	445	1,120	140
21	12,856	1,607	6,560	820	3,600	450	1,136	142
22	13,248	1,656	6,760	845	3,712	464	1,168	146
23	13,760	1,720	7,016	877	3,856	482	1,216	152
24	14,160	1,770	7,224	903	3,968	496	1,248	156
25	15,192	1,899	7,744	968	4,256	532	1,344	168
26	16,104	2,013	8,216	1,027	4,512	564	1,424	178
27	17,008	2,126	8,672	1,084	4,760	595	1,504	188
28	17,792	2,224	9,072	1,134	4,984	623	1,568	196
29	18,304	2,288	9,336	1,167	5,128	641	1,616	202
30	18,568	2,321	9,472	1,184	5,200	650	1,640	205
31	19,088	2,386	9,736	1,217	5,344	668	1,688	211
32	19,352	2,419	9,872	1,234	5,416	677	1,712	214
33	19,872	2,484	10,136	1,267	5,568	696	1,752	219
34	20,648	2,581	10,528	1,316	5,784	723	1,824	228
35	21,024	2,628	10,720	1,340	5,888	736	1,856	232
36	21,040	2,630	10,728	1,341	5,888	736	1,856	232
37	21,424	2,678	10,928	1,366	6,000	750	1,888	236
38	21,960	2,745	11,200	1,400	6,152	769	1,936	242
39	22,080	2,760	11,264	1,408	6,184	773	1,952	244
40	22,328	2,791	11,384	1,423	6,248	781	1,968	246
41	22,960	2,870	11,712	1,464	6,432	804	2,024	253
42	23,944	2,993	12,208	1,526	6,704	838	2,112	264
43	25,008	3,126	12,752	1,594	7,000	875	2,208	276
44	26,752	3,344	13,640	1,705	7,488	936	2,360	295
45	28,368	3,546	14,464	1,808	7,944	993	2,504	313
46	29,712	3,714	15,152	1,894	8,320	1,040	2,624	328
47	30,960	3,870	15,792	1,974	8,672	1,084	2,736	342
48	32,176	4,022	16,408	2,051	9,008	1,126	2,840	355
49	33,704	4,213	17,192	2,149	9,440	1,180	2,976	372
50	35,208	4,401	17,960	2,245	9,856	1,232	3,112	389
51	37,136	4,642	18,936	2,367	10,400	1,300	3,280	410
52	38,720	4,840	19,744	2,468	10,840	1,355	3,416	427
53	40,144	5,018	20,472	2,559	11,240	1,405	3,544	443
54	42,008	5,251	21,424	2,678	11,760	1,470	3,712	464
55	43,712	5,464	22,296	2,787	12,240	1,530	3,856	482
56	46,288	5,786	23,608	2,951	12,960	1,620	4,088	511
57	49,280	6,160	25,136	3,142	13,800	1,725	4,352	544
58	51,560	6,445	26,296	3,287	14,440	1,805	4,552	569
59	55,000	6,875	28,048	3,506	15,400	1,925	4,856	607
60	58,576	7,322	29,872	3,734	16,400	2,050	5,176	647

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD0/USD0) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	62,272	7,784	31,760	3,970	17,440	2,180	5,496	687
62	66,488	8,311	33,912	4,239	18,616	2,327	5,872	734
63	71,992	8,999	36,712	4,589	20,160	2,520	6,360	795
64	78,960	9,870	40,272	5,034	22,112	2,764	6,976	872
65	85,336	10,667	43,520	5,440	23,896	2,987	7,536	942
66	92,600	11,575	47,224	5,903	25,928	3,241	8,176	1,022
67	98,056	12,257	50,008	6,251	27,456	3,432	8,656	1,082
68	102,144	12,768	52,096	6,512	28,600	3,575	9,016	1,127
69	107,440	13,430	54,792	6,849	30,080	3,760	9,488	1,186
70	112,416	14,052	57,336	7,167	31,480	3,935	9,928	1,241
71	119,776	14,972	61,088	7,636	33,536	4,192	10,576	1,322
72	126,416	15,802	64,472	8,059	35,400	4,425	11,160	1,395
73	132,936	16,617	67,800	8,475	37,224	4,653	11,736	1,467
74	139,720	17,465	71,256	8,907	39,120	4,890	12,336	1,542
75	146,248	18,281	74,584	9,323	40,952	5,119	12,912	1,614
76	154,096	19,262	78,592	9,824	43,144	5,393	13,608	1,701
77	160,256	20,032	81,728	10,216	44,872	5,609	14,152	1,769
78	166,280	20,785	84,800	10,600	46,560	5,820	14,680	1,835
79	167,520	20,940	85,432	10,679	46,904	5,863	14,792	1,849
80	170,992	21,374	87,208	10,901	47,880	5,985	15,096	1,887
81*	182,616	22,827	93,136	11,642	51,136	6,392	16,128	2,016
82*	186,144	23,268	94,936	11,867	52,120	6,515	16,440	2,055
83*	189,448	23,681	96,616	12,077	53,048	6,631	16,728	2,091
84*	192,448	24,056	98,152	12,269	53,888	6,736	16,992	2,124
85*	195,896	24,487	99,904	12,488	54,848	6,856	17,296	2,162
86*	199,496	24,937	101,744	12,718	55,856	6,982	17,616	2,202
87*	202,656	25,332	103,352	12,919	56,744	7,093	17,896	2,237
88*	205,792	25,724	104,952	13,119	57,624	7,203	18,168	2,271
89*	209,096	26,137	106,640	13,330	58,544	7,318	18,464	2,308
90*	212,400	26,550	108,328	13,541	59,472	7,434	18,752	2,344
91*	215,848	26,981	110,080	13,760	60,440	7,555	19,056	2,382
92*	218,992	27,374	111,688	13,961	61,320	7,665	19,336	2,417
93*	222,296	27,787	113,368	14,171	62,240	7,780	19,632	2,454
94*	225,904	28,238	115,208	14,401	63,256	7,907	19,944	2,493
95*	229,200	28,650	116,896	14,612	64,176	8,022	20,240	2,530
96*	232,648	29,081	118,648	14,831	65,144	8,143	20,544	2,568
97*	235,504	29,438	120,104	15,013	65,944	8,243	20,792	2,599
98*	238,936	29,867	121,856	15,232	66,904	8,363	21,096	2,637
99+*	242,400	30,300	123,624	15,453	67,872	8,484	21,400	2,675

Effective from 15 July 2026

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

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD0/USD0)

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

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	13,568	1,696	6,920	865	3,800	475	1,200	150
5-18	13,568	1,696	6,920	865	3,800	475	1,200	150
19	13,728	1,716	7,000	875	3,840	480	1,216	152
20	14,008	1,751	7,144	893	3,920	490	1,240	155
21	14,128	1,766	7,208	901	3,952	494	1,248	156
22	14,568	1,821	7,432	929	4,080	510	1,288	161
23	15,136	1,892	7,720	965	4,240	530	1,336	167
24	15,568	1,946	7,936	992	4,360	545	1,376	172
25	16,704	2,088	8,520	1,065	4,680	585	1,472	184
26	17,720	2,215	9,040	1,130	4,960	620	1,568	196
27	18,712	2,339	9,544	1,193	5,240	655	1,656	207
28	19,568	2,446	9,976	1,247	5,480	685	1,728	216
29	20,128	2,516	10,264	1,283	5,632	704	1,776	222
30	20,424	2,553	10,416	1,302	5,720	715	1,800	225
31	21,000	2,625	10,712	1,339	5,880	735	1,856	232
32	21,288	2,661	10,856	1,357	5,960	745	1,880	235
33	21,864	2,733	11,152	1,394	6,120	765	1,928	241
34	22,704	2,838	11,576	1,447	6,360	795	2,008	251
35	23,128	2,891	11,792	1,474	6,472	809	2,040	255
36	23,144	2,893	11,800	1,475	6,480	810	2,040	255
37	23,576	2,947	12,024	1,503	6,600	825	2,080	260
38	24,144	3,018	12,312	1,539	6,760	845	2,128	266
39	24,296	3,037	12,392	1,549	6,800	850	2,144	268
40	24,568	3,071	12,528	1,566	6,880	860	2,168	271
41	25,256	3,157	12,880	1,610	7,072	884	2,232	279
42	26,344	3,293	13,432	1,679	7,376	922	2,328	291
43	27,504	3,438	14,024	1,753	7,704	963	2,432	304
44	29,416	3,677	15,000	1,875	8,240	1,030	2,600	325
45	31,200	3,900	15,912	1,989	8,736	1,092	2,752	344
46	32,680	4,085	16,664	2,083	9,152	1,144	2,888	361
47	34,048	4,256	17,368	2,171	9,536	1,192	3,008	376
48	35,400	4,425	18,056	2,257	9,912	1,239	3,128	391
49	37,072	4,634	18,904	2,363	10,384	1,298	3,272	409
50	38,720	4,840	19,744	2,468	10,840	1,355	3,416	427
51	40,856	5,107	20,840	2,605	11,440	1,430	3,608	451
52	42,592	5,324	21,720	2,715	11,928	1,491	3,760	470
53	44,160	5,520	22,520	2,815	12,368	1,546	3,896	487
54	46,208	5,776	23,568	2,946	12,936	1,617	4,080	510
55	48,080	6,010	24,520	3,065	13,464	1,683	4,248	531
56	50,920	6,365	25,968	3,246	14,256	1,782	4,496	562
57	54,216	6,777	27,648	3,456	15,184	1,898	4,784	598
58	56,720	7,090	28,928	3,616	15,880	1,985	5,008	626
59	60,496	7,562	30,856	3,857	16,936	2,117	5,344	668
60	64,432	8,054	32,864	4,108	18,040	2,255	5,688	711

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD0/USD0) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	68,496	8,562	34,936	4,367	19,176	2,397	6,048	756
62	73,144	9,143	37,304	4,663	20,480	2,560	6,456	807
63	79,192	9,899	40,384	5,048	22,176	2,772	6,992	874
64	86,840	10,855	44,288	5,536	24,312	3,039	7,664	958
65	93,864	11,733	47,872	5,984	26,280	3,285	8,288	1,036
66	101,856	12,732	51,944	6,493	28,520	3,565	8,992	1,124
67	107,856	13,482	55,008	6,876	30,200	3,775	9,520	1,190
68	112,360	14,045	57,304	7,163	31,464	3,933	9,920	1,240
69	118,184	14,773	60,272	7,534	33,088	4,136	10,432	1,304
70	123,664	15,458	63,072	7,884	34,624	4,328	10,920	1,365
71	131,752	16,469	67,192	8,399	36,888	4,611	11,632	1,454
72	139,056	17,382	70,920	8,865	38,936	4,867	12,280	1,535
73	146,232	18,279	74,576	9,322	40,944	5,118	12,912	1,614
74	153,696	19,212	78,384	9,798	43,032	5,379	13,568	1,696
75	160,872	20,109	82,048	10,256	45,048	5,631	14,208	1,776
76	169,496	21,187	86,440	10,805	47,456	5,932	14,968	1,871
77	176,280	22,035	89,904	11,238	49,360	6,170	15,568	1,946
78	182,912	22,864	93,288	11,661	51,216	6,402	16,152	2,019
79	184,288	23,036	93,984	11,748	51,600	6,450	16,272	2,034
80	188,088	23,511	95,928	11,991	52,664	6,583	16,608	2,076
81*	200,872	25,109	102,448	12,806	56,248	7,031	17,736	2,217
82*	204,760	25,595	104,424	13,053	57,336	7,167	18,080	2,260
83*	208,392	26,049	106,280	13,285	58,352	7,294	18,400	2,300
84*	211,688	26,461	107,960	13,495	59,272	7,409	18,696	2,337
85*	215,488	26,936	109,896	13,737	60,336	7,542	19,024	2,378
86*	219,448	27,431	111,920	13,990	61,448	7,681	19,376	2,422
87*	222,928	27,866	113,696	14,212	62,416	7,802	19,688	2,461
88*	226,368	28,296	115,448	14,431	63,384	7,923	19,992	2,499
89*	230,000	28,750	117,304	14,663	64,400	8,050	20,312	2,539
90*	233,632	29,204	119,152	14,894	65,416	8,177	20,632	2,579
91*	237,416	29,677	121,080	15,135	66,480	8,310	20,960	2,620
92*	240,896	30,112	122,856	15,357	67,448	8,431	21,272	2,659
93*	244,536	30,567	124,712	15,589	68,472	8,559	21,592	2,699
94*	248,496	31,062	126,736	15,842	69,576	8,697	21,944	2,743
95*	252,112	31,514	128,576	16,072	70,592	8,824	22,264	2,783
96*	255,904	31,988	130,512	16,314	71,656	8,957	22,600	2,825
97*	259,048	32,381	132,112	16,514	72,536	9,067	22,872	2,859
98*	262,840	32,855	134,048	16,756	73,592	9,199	23,208	2,901
99+*	266,640	33,330	135,984	16,998	74,656	9,332	23,544	2,943

Effective from 15 July 2026

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

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	5,320	665	2,712	339	1,488	186	472	59
5-18	5,024	628	2,560	320	1,408	176	440	55
19	5,216	652	2,664	333	1,464	183	464	58
20	5,216	652	2,664	333	1,464	183	464	58
21	5,216	652	2,664	333	1,464	183	464	58
22	5,600	700	2,856	357	1,568	196	496	62
23	5,720	715	2,920	365	1,600	200	504	63
24	6,304	788	3,216	402	1,768	221	560	70
25	6,544	818	3,336	417	1,832	229	576	72
26	6,744	843	3,440	430	1,888	236	592	74
27	7,360	920	3,752	469	2,064	258	648	81
28	7,568	946	3,856	482	2,120	265	672	84
29	7,824	978	3,992	499	2,192	274	688	86
30	7,976	997	4,064	508	2,232	279	704	88
31	8,056	1,007	4,112	514	2,256	282	712	89
32	8,168	1,021	4,168	521	2,288	286	720	90
33	8,296	1,037	4,232	529	2,320	290	736	92
34	8,520	1,065	4,344	543	2,384	298	752	94
35	8,632	1,079	4,400	550	2,416	302	760	95
36	9,088	1,136	4,632	579	2,544	318	800	100
37	9,088	1,136	4,632	579	2,544	318	800	100
38	9,336	1,167	4,760	595	2,616	327	824	103
39	9,336	1,167	4,760	595	2,616	327	824	103
40	9,464	1,183	4,824	603	2,648	331	832	104
41	10,136	1,267	5,168	646	2,840	355	896	112
42	10,576	1,322	5,392	674	2,960	370	936	117
43	11,056	1,382	5,640	705	3,096	387	976	122
44	11,536	1,442	5,880	735	3,232	404	1,016	127
45	12,232	1,529	6,240	780	3,424	428	1,080	135
46	12,736	1,592	6,496	812	3,568	446	1,128	141
47	13,608	1,701	6,944	868	3,808	476	1,200	150
48	14,216	1,777	7,248	906	3,984	498	1,256	157
49	14,880	1,860	7,592	949	4,168	521	1,312	164
50	15,624	1,953	7,968	996	4,376	547	1,376	172
51	16,440	2,055	8,384	1,048	4,600	575	1,448	181
52	16,816	2,102	8,576	1,072	4,712	589	1,488	186
53	17,720	2,215	9,040	1,130	4,960	620	1,568	196
54	18,488	2,311	9,432	1,179	5,176	647	1,632	204
55	19,128	2,391	9,752	1,219	5,352	669	1,688	211
56	20,416	2,552	10,416	1,302	5,720	715	1,800	225
57	21,704	2,713	11,072	1,384	6,080	760	1,920	240
58	22,984	2,873	11,720	1,465	6,432	804	2,032	254
59	24,648	3,081	12,568	1,571	6,904	863	2,176	272
60	26,056	3,257	13,288	1,661	7,296	912	2,304	288

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

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	27,608	3,451	14,080	1,760	7,728	966	2,440	305
62	29,576	3,697	15,080	1,885	8,280	1,035	2,608	326
63	32,168	4,021	16,408	2,051	9,008	1,126	2,840	355
64	35,128	4,391	17,912	2,239	9,832	1,229	3,104	388
65	37,816	4,727	19,288	2,411	10,592	1,324	3,336	417
66	41,208	5,151	21,016	2,627	11,536	1,442	3,640	455
67	43,576	5,447	22,224	2,778	12,200	1,525	3,848	481
68	45,536	5,692	23,224	2,903	12,752	1,594	4,024	503
69	47,896	5,987	24,424	3,053	13,408	1,676	4,232	529
70	50,328	6,291	25,664	3,208	14,088	1,761	4,440	555
71	53,640	6,705	27,360	3,420	15,016	1,877	4,736	592
72	56,752	7,094	28,944	3,618	15,888	1,986	5,008	626
73	59,280	7,410	30,232	3,779	16,600	2,075	5,232	654
74	62,856	7,857	32,056	4,007	17,600	2,200	5,552	694
75	66,152	8,269	33,736	4,217	18,520	2,315	5,840	730
76	68,992	8,624	35,184	4,398	19,320	2,415	6,088	761
77	71,632	8,954	36,536	4,567	20,056	2,507	6,328	791
78	73,800	9,225	37,640	4,705	20,664	2,583	6,520	815
79	76,272	9,534	38,896	4,862	21,360	2,670	6,736	842
80	78,376	9,797	39,968	4,996	21,944	2,743	6,920	865
81*	80,920	10,115	41,272	5,159	22,656	2,832	7,144	893
82*	82,768	10,346	42,208	5,276	23,176	2,897	7,312	914
83*	84,120	10,515	42,904	5,363	23,552	2,944	7,424	928
84*	85,880	10,735	43,800	5,475	24,048	3,006	7,584	948
85*	86,952	10,869	44,344	5,543	24,344	3,043	7,680	960
86*	88,440	11,055	45,104	5,638	24,760	3,095	7,808	976
87*	89,784	11,223	45,792	5,724	25,136	3,142	7,928	991
88*	91,272	11,409	46,552	5,819	25,560	3,195	8,056	1,007
89*	92,744	11,593	47,296	5,912	25,968	3,246	8,192	1,024
90*	94,232	11,779	48,056	6,007	26,384	3,298	8,320	1,040
91*	95,984	11,998	48,952	6,119	26,872	3,359	8,472	1,059
92*	97,464	12,183	49,704	6,213	27,288	3,411	8,608	1,076
93*	98,688	12,336	50,328	6,291	27,632	3,454	8,712	1,089
94*	100,432	12,554	51,224	6,403	28,120	3,515	8,872	1,109
95*	101,248	12,656	51,640	6,455	28,352	3,544	8,944	1,118
96*	103,272	12,909	52,672	6,584	28,920	3,615	9,120	1,140
97*	104,480	13,060	53,288	6,661	29,256	3,657	9,224	1,153
98*	106,096	13,262	54,112	6,764	29,704	3,713	9,368	1,171
99+*	107,448	13,431	54,800	6,850	30,088	3,761	9,488	1,186

Effective from 15 July 2026

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

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	5,840	730	2,976	372	1,632	204	512	64
5-18	5,512	689	2,808	351	1,544	193	488	61
19	5,736	717	2,928	366	1,608	201	504	63
20	5,736	717	2,928	366	1,608	201	504	63
21	5,736	717	2,928	366	1,608	201	504	63
22	6,168	771	3,144	393	1,728	216	544	68
23	6,288	786	3,208	401	1,760	220	552	69
24	6,920	865	3,528	441	1,936	242	608	76
25	7,192	899	3,664	458	2,016	252	632	79
26	7,424	928	3,784	473	2,080	260	656	82
27	8,096	1,012	4,128	516	2,264	283	712	89
28	8,328	1,041	4,248	531	2,328	291	736	92
29	8,600	1,075	4,384	548	2,408	301	760	95
30	8,776	1,097	4,472	559	2,456	307	776	97
31	8,856	1,107	4,520	565	2,480	310	784	98
32	9,000	1,125	4,592	574	2,520	315	792	99
33	9,120	1,140	4,648	581	2,552	319	808	101
34	9,368	1,171	4,776	597	2,624	328	824	103
35	9,496	1,187	4,840	605	2,656	332	840	105
36	10,008	1,251	5,104	638	2,800	350	880	110
37	10,008	1,251	5,104	638	2,800	350	880	110
38	10,264	1,283	5,232	654	2,872	359	904	113
39	10,264	1,283	5,232	654	2,872	359	904	113
40	10,400	1,300	5,304	663	2,912	364	920	115
41	11,152	1,394	5,688	711	3,120	390	984	123
42	11,632	1,454	5,936	742	3,256	407	1,024	128
43	12,176	1,522	6,208	776	3,408	426	1,072	134
44	12,680	1,585	6,464	808	3,552	444	1,120	140
45	13,456	1,682	6,864	858	3,768	471	1,192	149
46	14,024	1,753	7,152	894	3,928	491	1,240	155
47	14,960	1,870	7,632	954	4,192	524	1,320	165
48	15,624	1,953	7,968	996	4,376	547	1,376	172
49	16,368	2,046	8,344	1,043	4,584	573	1,448	181
50	17,208	2,151	8,776	1,097	4,816	602	1,520	190
51	18,088	2,261	9,224	1,153	5,064	633	1,600	200
52	18,496	2,312	9,432	1,179	5,176	647	1,632	204
53	19,496	2,437	9,944	1,243	5,456	682	1,720	215
54	20,336	2,542	10,368	1,296	5,696	712	1,792	224
55	21,048	2,631	10,736	1,342	5,896	737	1,856	232
56	22,456	2,807	11,456	1,432	6,288	786	1,984	248
57	23,872	2,984	12,176	1,522	6,688	836	2,104	263
58	25,280	3,160	12,896	1,612	7,080	885	2,232	279
59	27,120	3,390	13,832	1,729	7,592	949	2,392	299
60	28,672	3,584	14,624	1,828	8,032	1,004	2,528	316

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

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	30,360	3,795	15,480	1,935	8,504	1,063	2,680	335
62	32,528	4,066	16,592	2,074	9,104	1,138	2,872	359
63	35,384	4,423	18,048	2,256	9,904	1,238	3,128	391
64	38,640	4,830	19,704	2,463	10,816	1,352	3,408	426
65	41,600	5,200	21,216	2,652	11,648	1,456	3,672	459
66	45,328	5,666	23,120	2,890	12,688	1,586	4,000	500
67	47,936	5,992	24,448	3,056	13,424	1,678	4,232	529
68	50,088	6,261	25,544	3,193	14,024	1,753	4,424	553
69	52,696	6,587	26,872	3,359	14,752	1,844	4,656	582
70	55,376	6,922	28,240	3,530	15,504	1,938	4,888	611
71	59,000	7,375	30,088	3,761	16,520	2,065	5,208	651
72	62,416	7,802	31,832	3,979	17,480	2,185	5,512	689
73	65,200	8,150	33,256	4,157	18,256	2,282	5,760	720
74	69,144	8,643	35,264	4,408	19,360	2,420	6,104	763
75	72,776	9,097	37,112	4,639	20,376	2,547	6,424	803
76	75,880	9,485	38,696	4,837	21,248	2,656	6,704	838
77	78,792	9,849	40,184	5,023	22,064	2,758	6,960	870
78	81,176	10,147	41,400	5,175	22,728	2,841	7,168	896
79	83,896	10,487	42,784	5,348	23,488	2,936	7,408	926
80	86,216	10,777	43,968	5,496	24,144	3,018	7,616	952
81*	89,008	11,126	45,392	5,674	24,920	3,115	7,856	982
82*	91,056	11,382	46,440	5,805	25,496	3,187	8,040	1,005
83*	92,536	11,567	47,192	5,899	25,912	3,239	8,168	1,021
84*	94,464	11,808	48,176	6,022	26,448	3,306	8,344	1,043
85*	95,648	11,956	48,784	6,098	26,784	3,348	8,448	1,056
86*	97,280	12,160	49,616	6,202	27,240	3,405	8,592	1,074
87*	98,760	12,345	50,368	6,296	27,656	3,457	8,720	1,090
88*	100,392	12,549	51,200	6,400	28,112	3,514	8,864	1,108
89*	102,032	12,754	52,040	6,505	28,568	3,571	9,008	1,126
90*	103,656	12,957	52,864	6,608	29,024	3,628	9,152	1,144
91*	105,584	13,198	53,848	6,731	29,560	3,695	9,320	1,165
92*	107,224	13,403	54,688	6,836	30,024	3,753	9,464	1,183
93*	108,568	13,571	55,368	6,921	30,400	3,800	9,584	1,198
94*	110,480	13,810	56,344	7,043	30,936	3,867	9,752	1,219
95*	111,384	13,923	56,808	7,101	31,184	3,898	9,832	1,229
96*	113,592	14,199	57,928	7,241	31,808	3,976	10,032	1,254
97*	114,928	14,366	58,616	7,327	32,176	4,022	10,152	1,269
98*	116,712	14,589	59,520	7,440	32,680	4,085	10,304	1,288
99+*	118,192	14,774	60,280	7,535	33,096	4,137	10,440	1,305

Effective from 15 July 2026
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125)

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

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	5,160	645	2,632	329	1,448	181	456	57
5-18	4,776	597	2,432	304	1,336	167	424	53
19	4,904	613	2,504	313	1,376	172	432	54
20	4,904	613	2,504	313	1,376	172	432	54
21	4,904	613	2,504	313	1,376	172	432	54
22	5,288	661	2,696	337	1,480	185	464	58
23	5,416	677	2,760	345	1,520	190	480	60
24	5,880	735	3,000	375	1,648	206	520	65
25	5,984	748	3,048	381	1,672	209	528	66
26	6,312	789	3,216	402	1,768	221	560	70
27	6,840	855	3,488	436	1,912	239	600	75
28	7,088	886	3,616	452	1,984	248	624	78
29	7,344	918	3,744	468	2,056	257	648	81
30	7,376	922	3,760	470	2,064	258	648	81
31	7,448	931	3,800	475	2,088	261	656	82
32	7,736	967	3,944	493	2,168	271	680	85
33	7,984	998	4,072	509	2,232	279	704	88
34	8,120	1,015	4,144	518	2,272	284	720	90
35	8,352	1,044	4,256	532	2,336	292	736	92
36	8,640	1,080	4,408	551	2,416	302	760	95
37	8,640	1,080	4,408	551	2,416	302	760	95
38	8,760	1,095	4,464	558	2,456	307	776	97
39	8,760	1,095	4,464	558	2,456	307	776	97
40	9,024	1,128	4,600	575	2,528	316	800	100
41	9,496	1,187	4,840	605	2,656	332	840	105
42	9,824	1,228	5,008	626	2,752	344	864	108
43	10,344	1,293	5,272	659	2,896	362	912	114
44	10,728	1,341	5,472	684	3,000	375	944	118
45	11,632	1,454	5,936	742	3,256	407	1,024	128
46	12,192	1,524	6,216	777	3,416	427	1,080	135
47	13,000	1,625	6,632	829	3,640	455	1,144	143
48	13,392	1,674	6,832	854	3,752	469	1,184	148
49	13,992	1,749	7,136	892	3,920	490	1,232	154
50	14,608	1,826	7,448	931	4,088	511	1,288	161
51	15,464	1,933	7,888	986	4,328	541	1,368	171
52	15,888	1,986	8,104	1,013	4,448	556	1,400	175
53	16,992	2,124	8,664	1,083	4,760	595	1,504	188
54	17,720	2,215	9,040	1,130	4,960	620	1,568	196
55	18,144	2,268	9,256	1,157	5,080	635	1,600	200
56	19,144	2,393	9,760	1,220	5,360	670	1,688	211
57	20,416	2,552	10,416	1,302	5,720	715	1,800	225
58	21,832	2,729	11,136	1,392	6,112	764	1,928	241
59	23,248	2,906	11,856	1,482	6,512	814	2,056	257
60	24,672	3,084	12,584	1,573	6,912	864	2,176	272

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125) (continued)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	26,168	3,271	13,344	1,668	7,328	916	2,312	289
62	28,008	3,501	14,288	1,786	7,840	980	2,472	309
63	30,560	3,820	15,584	1,948	8,560	1,070	2,696	337
64	33,392	4,174	17,032	2,129	9,352	1,169	2,952	369
65	35,576	4,447	18,144	2,268	9,960	1,245	3,144	393
66	38,928	4,866	19,856	2,482	10,896	1,362	3,440	430
67	41,160	5,145	20,992	2,624	11,528	1,441	3,632	454
68	43,032	5,379	21,944	2,743	12,048	1,506	3,800	475
69	45,376	5,672	23,144	2,893	12,704	1,588	4,008	501
70	47,640	5,955	24,296	3,037	13,336	1,667	4,208	526
71	50,728	6,341	25,872	3,234	14,200	1,775	4,480	560
72	53,576	6,697	27,320	3,415	15,000	1,875	4,728	591
73	56,328	7,041	28,728	3,591	15,768	1,971	4,976	622
74	59,424	7,428	30,304	3,788	16,640	2,080	5,248	656
75	62,616	7,827	31,936	3,992	17,536	2,192	5,528	691
76	65,240	8,155	33,272	4,159	18,264	2,283	5,760	720
77	67,880	8,485	34,616	4,327	19,008	2,376	5,992	749
78	69,856	8,732	35,624	4,453	19,560	2,445	6,168	771
79	72,152	9,019	36,800	4,600	20,200	2,525	6,368	796
80	74,112	9,264	37,800	4,725	20,752	2,594	6,544	818
81*	76,704	9,588	39,120	4,890	21,480	2,685	6,776	847
82*	78,304	9,788	39,936	4,992	21,928	2,741	6,912	864
83*	79,504	9,938	40,544	5,068	22,264	2,783	7,024	878
84*	81,136	10,142	41,376	5,172	22,720	2,840	7,168	896
85*	82,168	10,271	41,904	5,238	23,008	2,876	7,256	907
86*	83,528	10,441	42,600	5,325	23,384	2,923	7,376	922
87*	84,864	10,608	43,280	5,410	23,760	2,970	7,496	937
88*	86,352	10,794	44,040	5,505	24,176	3,022	7,624	953
89*	87,984	10,998	44,872	5,609	24,632	3,079	7,768	971
90*	89,168	11,146	45,472	5,684	24,968	3,121	7,872	984
91*	90,816	11,352	46,320	5,790	25,432	3,179	8,016	1,002
92*	92,008	11,501	46,928	5,866	25,760	3,220	8,128	1,016
93*	93,496	11,687	47,680	5,960	26,176	3,272	8,256	1,032
94*	95,128	11,891	48,512	6,064	26,632	3,329	8,400	1,050
95*	96,024	12,003	48,976	6,122	26,888	3,361	8,480	1,060
96*	97,816	12,227	49,888	6,236	27,392	3,424	8,640	1,080
97*	98,848	12,356	50,416	6,302	27,680	3,460	8,728	1,091
98*	100,496	12,562	51,256	6,407	28,136	3,517	8,872	1,109
99+*	101,680	12,710	51,856	6,482	28,472	3,559	8,976	1,122

Effective from 15 July 2026
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
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- The applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125)

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

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	5,680	710	2,896	362	1,592	199	504	63
5-18	5,240	655	2,672	334	1,464	183	464	58
19	5,392	674	2,752	344	1,512	189	480	60
20	5,392	674	2,752	344	1,512	189	480	60
21	5,392	674	2,752	344	1,512	189	480	60
22	5,816	727	2,968	371	1,632	204	512	64
23	5,952	744	3,032	379	1,664	208	528	66
24	6,464	808	3,296	412	1,808	226	568	71
25	6,568	821	3,352	419	1,840	230	576	72
26	6,944	868	3,544	443	1,944	243	616	77
27	7,520	940	3,832	479	2,104	263	664	83
28	7,808	976	3,984	498	2,184	273	688	86
29	8,080	1,010	4,120	515	2,264	283	712	89
30	8,112	1,014	4,136	517	2,272	284	720	90
31	8,200	1,025	4,184	523	2,296	287	728	91
32	8,512	1,064	4,344	543	2,384	298	752	94
33	8,784	1,098	4,480	560	2,456	307	776	97
34	8,928	1,116	4,552	569	2,496	312	792	99
35	9,192	1,149	4,688	586	2,576	322	808	101
36	9,496	1,187	4,840	605	2,656	332	840	105
37	9,496	1,187	4,840	605	2,656	332	840	105
38	9,648	1,206	4,920	615	2,704	338	848	106
39	9,648	1,206	4,920	615	2,704	338	848	106
40	9,944	1,243	5,072	634	2,784	348	880	110
41	10,448	1,306	5,328	666	2,928	366	920	115
42	10,808	1,351	5,512	689	3,024	378	952	119
43	11,376	1,422	5,800	725	3,184	398	1,008	126
44	11,800	1,475	6,016	752	3,304	413	1,040	130
45	12,800	1,600	6,528	816	3,584	448	1,128	141
46	13,432	1,679	6,848	856	3,760	470	1,184	148
47	14,304	1,788	7,296	912	4,008	501	1,264	158
48	14,728	1,841	7,512	939	4,120	515	1,304	163
49	15,408	1,926	7,856	982	4,312	539	1,360	170
50	16,072	2,009	8,200	1,025	4,504	563	1,416	177
51	16,992	2,124	8,664	1,083	4,760	595	1,504	188
52	17,472	2,184	8,912	1,114	4,896	612	1,544	193
53	18,704	2,338	9,536	1,192	5,240	655	1,648	206
54	19,496	2,437	9,944	1,243	5,456	682	1,720	215
55	19,976	2,497	10,184	1,273	5,592	699	1,760	220
56	21,056	2,632	10,736	1,342	5,896	737	1,856	232
57	22,456	2,807	11,456	1,432	6,288	786	1,984	248
58	24,024	3,003	12,256	1,532	6,728	841	2,120	265
59	25,576	3,197	13,040	1,630	7,160	895	2,256	282
60	27,136	3,392	13,840	1,730	7,600	950	2,400	300

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan
Deductible (HKD25,000/USD3,125) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	28,784	3,598	14,680	1,835	8,056	1,007	2,544	318
62	30,808	3,851	15,712	1,964	8,624	1,078	2,720	340
63	33,624	4,203	17,152	2,144	9,416	1,177	2,968	371
64	36,736	4,592	18,736	2,342	10,288	1,286	3,240	405
65	39,128	4,891	19,952	2,494	10,952	1,369	3,456	432
66	42,808	5,351	21,832	2,729	11,984	1,498	3,776	472
67	45,264	5,658	23,088	2,886	12,672	1,584	4,000	500
68	47,344	5,918	24,144	3,018	13,256	1,657	4,184	523
69	49,920	6,240	25,456	3,182	13,976	1,747	4,408	551
70	52,408	6,551	26,728	3,341	14,672	1,834	4,624	578
71	55,808	6,976	28,464	3,558	15,624	1,953	4,928	616
72	58,928	7,366	30,056	3,757	16,496	2,062	5,200	650
73	61,952	7,744	31,592	3,949	17,344	2,168	5,472	684
74	65,368	8,171	33,336	4,167	18,304	2,288	5,768	721
75	68,888	8,611	35,136	4,392	19,288	2,411	6,080	760
76	71,776	8,972	36,608	4,576	20,096	2,512	6,336	792
77	74,664	9,333	38,080	4,760	20,904	2,613	6,592	824
78	76,832	9,604	39,184	4,898	21,512	2,689	6,784	848
79	79,360	9,920	40,472	5,059	22,224	2,778	7,008	876
80	81,512	10,189	41,568	5,196	22,824	2,853	7,200	900
81*	84,376	10,547	43,032	5,379	23,624	2,953	7,448	931
82*	86,128	10,766	43,928	5,491	24,112	3,014	7,608	951
83*	87,448	10,931	44,600	5,575	24,488	3,061	7,720	965
84*	89,248	11,156	45,520	5,690	24,992	3,124	7,880	985
85*	90,384	11,298	46,096	5,762	25,304	3,163	7,984	998
86*	91,872	11,484	46,856	5,857	25,728	3,216	8,112	1,014
87*	93,360	11,670	47,616	5,952	26,144	3,268	8,240	1,030
88*	94,984	11,873	48,440	6,055	26,592	3,324	8,384	1,048
89*	96,792	12,099	49,360	6,170	27,104	3,388	8,544	1,068
90*	98,080	12,260	50,024	6,253	27,464	3,433	8,664	1,083
91*	99,904	12,488	50,952	6,369	27,976	3,497	8,824	1,103
92*	101,208	12,651	51,616	6,452	28,336	3,542	8,936	1,117
93*	102,840	12,855	52,448	6,556	28,792	3,599	9,080	1,135
94*	104,648	13,081	53,368	6,671	29,304	3,663	9,240	1,155
95*	105,624	13,203	53,872	6,734	29,576	3,697	9,328	1,166
96*	107,584	13,448	54,864	6,858	30,120	3,765	9,496	1,187
97*	108,728	13,591	55,448	6,931	30,440	3,805	9,600	1,200
98*	110,544	13,818	56,376	7,047	30,952	3,869	9,760	1,220
99+*	111,848	13,981	57,040	7,130	31,320	3,915	9,880	1,235

Effective from 15 July 2026

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

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,032	504	2,056	257	1,128	141	360	45
5-18	3,736	467	1,904	238	1,048	131	328	41
19	3,832	479	1,952	244	1,072	134	336	42
20	3,832	479	1,952	244	1,072	134	336	42
21	3,832	479	1,952	244	1,072	134	336	42
22	4,136	517	2,112	264	1,160	145	368	46
23	4,240	530	2,160	270	1,184	148	376	47
24	4,592	574	2,344	293	1,288	161	408	51
25	4,672	584	2,384	298	1,312	164	416	52
26	4,928	616	2,512	314	1,376	172	432	54
27	5,336	667	2,720	340	1,496	187	472	59
28	5,536	692	2,824	353	1,552	194	488	61
29	5,736	717	2,928	366	1,608	201	504	63
30	5,752	719	2,936	367	1,608	201	504	63
31	5,816	727	2,968	371	1,632	204	512	64
32	6,040	755	3,080	385	1,688	211	536	67
33	6,232	779	3,176	397	1,744	218	552	69
34	6,336	792	3,232	404	1,776	222	560	70
35	6,520	815	3,328	416	1,824	228	576	72
36	6,744	843	3,440	430	1,888	236	592	74
37	6,744	843	3,440	430	1,888	236	592	74
38	6,848	856	3,496	437	1,920	240	608	76
39	6,848	856	3,496	437	1,920	240	608	76
40	7,048	881	3,592	449	1,976	247	624	78
41	7,424	928	3,784	473	2,080	260	656	82
42	7,672	959	3,912	489	2,152	269	680	85
43	8,064	1,008	4,112	514	2,256	282	712	89
44	8,360	1,045	4,264	533	2,344	293	736	92
45	9,080	1,135	4,632	579	2,544	318	800	100
46	9,520	1,190	4,856	607	2,664	333	840	105
47	10,144	1,268	5,176	647	2,840	355	896	112
48	10,456	1,307	5,336	667	2,928	366	920	115
49	10,928	1,366	5,576	697	3,056	382	968	121
50	11,400	1,425	5,816	727	3,192	399	1,008	126
51	12,056	1,507	6,152	769	3,376	422	1,064	133
52	12,400	1,550	6,328	791	3,472	434	1,096	137
53	13,264	1,658	6,768	846	3,712	464	1,168	146
54	13,824	1,728	7,048	881	3,872	484	1,224	153
55	14,160	1,770	7,224	903	3,968	496	1,248	156
56	14,936	1,867	7,616	952	4,184	523	1,320	165
57	15,920	1,990	8,120	1,015	4,456	557	1,408	176
58	17,040	2,130	8,688	1,086	4,768	596	1,504	188
59	18,136	2,267	9,248	1,156	5,080	635	1,600	200
60	19,256	2,407	9,824	1,228	5,392	674	1,704	213

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	20,416	2,552	10,416	1,302	5,720	715	1,800	225
62	21,856	2,732	11,144	1,393	6,120	765	1,928	241
63	23,840	2,980	12,160	1,520	6,672	834	2,104	263
64	26,048	3,256	13,288	1,661	7,296	912	2,304	288
65	27,744	3,468	14,152	1,769	7,768	971	2,448	306
66	30,360	3,795	15,480	1,935	8,504	1,063	2,680	335
67	32,104	4,013	16,376	2,047	8,992	1,124	2,832	354
68	33,576	4,197	17,120	2,140	9,400	1,175	2,968	371
69	35,400	4,425	18,056	2,257	9,912	1,239	3,128	391
70	37,152	4,644	18,944	2,368	10,400	1,300	3,280	410
71	39,568	4,946	20,176	2,522	11,080	1,385	3,496	437
72	41,784	5,223	21,312	2,664	11,696	1,462	3,688	461
73	43,944	5,493	22,408	2,801	12,304	1,538	3,880	485
74	46,352	5,794	23,640	2,955	12,976	1,622	4,096	512
75	48,848	6,106	24,912	3,114	13,680	1,710	4,312	539
76	50,896	6,362	25,960	3,245	14,248	1,781	4,496	562
77	52,944	6,618	27,000	3,375	14,824	1,853	4,672	584
78	54,488	6,811	27,792	3,474	15,256	1,907	4,808	601
79	56,288	7,036	28,704	3,588	15,760	1,970	4,968	621
80	57,808	7,226	29,480	3,685	16,184	2,023	5,104	638
81*	59,840	7,480	30,520	3,815	16,752	2,094	5,280	660
82*	61,080	7,635	31,152	3,894	17,104	2,138	5,392	674
83*	62,008	7,751	31,624	3,953	17,360	2,170	5,472	684
84*	63,296	7,912	32,280	4,035	17,720	2,215	5,592	699
85*	64,104	8,013	32,696	4,087	17,952	2,244	5,664	708
86*	65,152	8,144	33,224	4,153	18,240	2,280	5,752	719
87*	66,200	8,275	33,760	4,220	18,536	2,317	5,848	731
88*	67,352	8,419	34,352	4,294	18,856	2,357	5,944	743
89*	68,632	8,579	35,000	4,375	19,216	2,402	6,064	758
90*	69,560	8,695	35,472	4,434	19,480	2,435	6,144	768
91*	70,840	8,855	36,128	4,516	19,832	2,479	6,256	782
92*	71,776	8,972	36,608	4,576	20,096	2,512	6,336	792
93*	72,928	9,116	37,192	4,649	20,416	2,552	6,440	805
94*	74,200	9,275	37,840	4,730	20,776	2,597	6,552	819
95*	74,904	9,363	38,200	4,775	20,976	2,622	6,616	827
96*	76,288	9,536	38,904	4,863	21,360	2,670	6,736	842
97*	77,112	9,639	39,328	4,916	21,592	2,699	6,808	851
98*	78,384	9,798	39,976	4,997	21,944	2,743	6,920	865
99+*	79,328	9,916	40,456	5,057	22,208	2,776	7,008	876

Effective from 15 July 2026
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250)

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

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,432	554	2,264	283	1,240	155	392	49
5-18	4,088	511	2,088	261	1,144	143	360	45
19	4,200	525	2,144	268	1,176	147	368	46
20	4,200	525	2,144	268	1,176	147	368	46
21	4,200	525	2,144	268	1,176	147	368	46
22	4,544	568	2,320	290	1,272	159	400	50
23	4,656	582	2,376	297	1,304	163	408	51
24	5,040	630	2,568	321	1,408	176	448	56
25	5,136	642	2,616	327	1,440	180	456	57
26	5,416	677	2,760	345	1,520	190	480	60
27	5,872	734	2,992	374	1,648	206	520	65
28	6,088	761	3,104	388	1,704	213	536	67
29	6,304	788	3,216	402	1,768	221	560	70
30	6,336	792	3,232	404	1,776	222	560	70
31	6,400	800	3,264	408	1,792	224	568	71
32	6,648	831	3,392	424	1,864	233	584	73
33	6,856	857	3,496	437	1,920	240	608	76
34	6,968	871	3,552	444	1,952	244	616	77
35	7,176	897	3,656	457	2,008	251	632	79
36	7,424	928	3,784	473	2,080	260	656	82
37	7,424	928	3,784	473	2,080	260	656	82
38	7,528	941	3,840	480	2,104	263	664	83
39	7,528	941	3,840	480	2,104	263	664	83
40	7,752	969	3,952	494	2,168	271	688	86
41	8,152	1,019	4,160	520	2,280	285	720	90
42	8,440	1,055	4,304	538	2,360	295	744	93
43	8,880	1,110	4,528	566	2,488	311	784	98
44	9,200	1,150	4,696	587	2,576	322	816	102
45	9,984	1,248	5,088	636	2,792	349	880	110
46	10,480	1,310	5,344	668	2,936	367	928	116
47	11,160	1,395	5,688	711	3,128	391	984	123
48	11,504	1,438	5,864	733	3,224	403	1,016	127
49	12,016	1,502	6,128	766	3,368	421	1,064	133
50	12,536	1,567	6,392	799	3,512	439	1,104	138
51	13,264	1,658	6,768	846	3,712	464	1,168	146
52	13,640	1,705	6,960	870	3,816	477	1,208	151
53	14,592	1,824	7,440	930	4,088	511	1,288	161
54	15,208	1,901	7,760	970	4,256	532	1,344	168
55	15,592	1,949	7,952	994	4,368	546	1,376	172
56	16,432	2,054	8,384	1,048	4,600	575	1,448	181
57	17,520	2,190	8,936	1,117	4,904	613	1,544	193
58	18,736	2,342	9,552	1,194	5,248	656	1,656	207
59	19,960	2,495	10,176	1,272	5,592	699	1,760	220
60	21,176	2,647	10,800	1,350	5,928	741	1,872	234

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

Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	22,456	2,807	11,456	1,432	6,288	786	1,984	248
62	24,040	3,005	12,264	1,533	6,728	841	2,120	265
63	26,232	3,279	13,376	1,672	7,344	918	2,320	290
64	28,664	3,583	14,616	1,827	8,024	1,003	2,528	316
65	30,528	3,816	15,568	1,946	8,544	1,068	2,696	337
66	33,392	4,174	17,032	2,129	9,352	1,169	2,952	369
67	35,304	4,413	18,008	2,251	9,888	1,236	3,120	390
68	36,928	4,616	18,832	2,354	10,336	1,292	3,264	408
69	38,944	4,868	19,864	2,483	10,904	1,363	3,440	430
70	40,880	5,110	20,848	2,606	11,448	1,431	3,608	451
71	43,528	5,441	22,200	2,775	12,184	1,523	3,840	480
72	45,968	5,746	23,440	2,930	12,872	1,609	4,056	507
73	48,328	6,041	24,648	3,081	13,528	1,691	4,264	533
74	50,992	6,374	26,008	3,251	14,280	1,785	4,504	563
75	53,736	6,717	27,408	3,426	15,048	1,881	4,744	593
76	55,992	6,999	28,552	3,569	15,680	1,960	4,944	618
77	58,248	7,281	29,704	3,713	16,312	2,039	5,144	643
78	59,944	7,493	30,568	3,821	16,784	2,098	5,296	662
79	61,912	7,739	31,576	3,947	17,336	2,167	5,464	683
80	63,592	7,949	32,432	4,054	17,808	2,226	5,616	702
81*	65,816	8,227	33,568	4,196	18,432	2,304	5,808	726
82*	67,176	8,397	34,256	4,282	18,808	2,351	5,928	741
83*	68,216	8,527	34,792	4,349	19,104	2,388	6,024	753
84*	69,624	8,703	35,512	4,439	19,496	2,437	6,144	768
85*	70,512	8,814	35,960	4,495	19,744	2,468	6,224	778
86*	71,664	8,958	36,552	4,569	20,064	2,508	6,328	791
87*	72,816	9,102	37,136	4,642	20,392	2,549	6,432	804
88*	74,096	9,262	37,792	4,724	20,744	2,593	6,544	818
89*	75,496	9,437	38,504	4,813	21,136	2,642	6,664	833
90*	76,512	9,564	39,024	4,878	21,424	2,678	6,760	845
91*	77,920	9,740	39,736	4,967	21,816	2,727	6,880	860
92*	78,944	9,868	40,264	5,033	22,104	2,763	6,968	871
93*	80,224	10,028	40,912	5,114	22,464	2,808	7,080	885
94*	81,624	10,203	41,632	5,204	22,856	2,857	7,208	901
95*	82,392	10,299	42,016	5,252	23,072	2,884	7,272	909
96*	83,920	10,490	42,800	5,350	23,496	2,937	7,408	926
97*	84,808	10,601	43,256	5,407	23,744	2,968	7,488	936
98*	86,232	10,779	43,976	5,497	24,144	3,018	7,616	952
99+*	87,256	10,907	44,504	5,563	24,432	3,054	7,704	963

Effective from 15 July 2026
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as a standalone policy.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0/USD0)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	10,752	1,344	5,480	685	3,008	376	952	119
5-18	10,752	1,344	5,480	685	3,008	376	952	119
19	10,872	1,359	5,544	693	3,048	381	960	120
20	11,096	1,387	5,656	707	3,104	388	976	122
21	11,200	1,400	5,712	714	3,136	392	992	124
22	11,552	1,444	5,888	736	3,232	404	1,024	128
23	12,008	1,501	6,128	766	3,360	420	1,064	133
24	12,336	1,542	6,288	786	3,456	432	1,088	136
25	13,240	1,655	6,752	844	3,704	463	1,168	146
26	14,040	1,755	7,160	895	3,928	491	1,240	155
27	14,848	1,856	7,576	947	4,160	520	1,312	164
28	15,520	1,940	7,912	989	4,344	543	1,368	171
29	15,968	1,996	8,144	1,018	4,472	559	1,408	176
30	16,200	2,025	8,264	1,033	4,536	567	1,432	179
31	16,656	2,082	8,496	1,062	4,664	583	1,472	184
32	16,872	2,109	8,608	1,076	4,728	591	1,488	186
33	17,328	2,166	8,840	1,105	4,848	606	1,528	191
34	18,008	2,251	9,184	1,148	5,040	630	1,592	199
35	18,352	2,294	9,360	1,170	5,136	642	1,624	203
36	18,352	2,294	9,360	1,170	5,136	642	1,624	203
37	18,680	2,335	9,528	1,191	5,232	654	1,648	206
38	19,144	2,393	9,760	1,220	5,360	670	1,688	211
39	19,256	2,407	9,824	1,228	5,392	674	1,704	213
40	19,472	2,434	9,928	1,241	5,456	682	1,720	215
41	20,016	2,502	10,208	1,276	5,608	701	1,768	221
42	20,888	2,611	10,656	1,332	5,848	731	1,848	231
43	21,816	2,727	11,128	1,391	6,112	764	1,928	241
44	23,312	2,914	11,888	1,486	6,528	816	2,056	257
45	24,736	3,092	12,616	1,577	6,928	866	2,184	273
46	25,912	3,239	13,216	1,652	7,256	907	2,288	286
47	27,000	3,375	13,768	1,721	7,560	945	2,384	298
48	28,056	3,507	14,312	1,789	7,856	982	2,480	310
49	29,376	3,672	14,984	1,873	8,224	1,028	2,592	324
50	30,696	3,837	15,656	1,957	8,592	1,074	2,712	339
51	32,392	4,049	16,520	2,065	9,072	1,134	2,864	358
52	33,760	4,220	17,216	2,152	9,456	1,182	2,984	373
53	35,008	4,376	17,856	2,232	9,800	1,225	3,088	386
54	36,624	4,578	18,680	2,335	10,256	1,282	3,232	404
55	38,120	4,765	19,440	2,430	10,672	1,334	3,368	421
56	40,360	5,045	20,584	2,573	11,304	1,413	3,560	445
57	42,976	5,372	21,920	2,740	12,032	1,504	3,792	474
58	44,960	5,620	22,928	2,866	12,592	1,574	3,968	496
59	47,968	5,996	24,464	3,058	13,432	1,679	4,232	529
60	51,072	6,384	26,048	3,256	14,304	1,788	4,512	564

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Add-on Plan
Deductible (HKD0/USD0) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	54,304	6,788	27,696	3,462	15,208	1,901	4,792	599
62	57,976	7,247	29,568	3,696	16,232	2,029	5,120	640
63	62,776	7,847	32,016	4,002	17,576	2,197	5,544	693
64	68,832	8,604	35,104	4,388	19,272	2,409	6,080	760
65	74,400	9,300	37,944	4,743	20,832	2,604	6,568	821
66	80,744	10,093	41,176	5,147	22,608	2,826	7,128	891
67	85,512	10,689	43,608	5,451	23,944	2,993	7,552	944
68	89,064	11,133	45,424	5,678	24,936	3,117	7,864	983
69	93,680	11,710	47,776	5,972	26,232	3,279	8,272	1,034
70	98,040	12,255	50,000	6,250	27,448	3,431	8,656	1,082
71	104,456	13,057	53,272	6,659	29,248	3,656	9,224	1,153
72	110,232	13,779	56,216	7,027	30,864	3,858	9,736	1,217
73	115,920	14,490	59,120	7,390	32,456	4,057	10,232	1,279
74	121,840	15,230	62,136	7,767	34,112	4,264	10,760	1,345
75	127,536	15,942	65,040	8,130	35,712	4,464	11,264	1,408
76	134,376	16,797	68,528	8,566	37,624	4,703	11,864	1,483
77	139,760	17,470	71,280	8,910	39,136	4,892	12,344	1,543
78	145,000	18,125	73,952	9,244	40,600	5,075	12,800	1,600
79	146,088	18,261	74,504	9,313	40,904	5,113	12,896	1,612
80	149,112	18,639	76,048	9,506	41,752	5,219	13,168	1,646
81*	159,232	19,904	81,208	10,151	44,584	5,573	14,064	1,758
82*	162,312	20,289	82,776	10,347	45,448	5,681	14,336	1,792
83*	165,208	20,651	84,256	10,532	46,256	5,782	14,584	1,823
84*	167,816	20,977	85,584	10,698	46,992	5,874	14,816	1,852
85*	170,824	21,353	87,120	10,890	47,832	5,979	15,080	1,885
86*	173,960	21,745	88,720	11,090	48,712	6,089	15,360	1,920
87*	176,704	22,088	90,120	11,265	49,480	6,185	15,600	1,950
88*	179,456	22,432	91,520	11,440	50,248	6,281	15,848	1,981
89*	182,328	22,791	92,984	11,623	51,048	6,381	16,096	2,012
90*	185,216	23,152	94,464	11,808	51,864	6,483	16,352	2,044
91*	188,224	23,528	95,992	11,999	52,704	6,588	16,624	2,078
92*	190,968	23,871	97,392	12,174	53,472	6,684	16,864	2,108
93*	193,848	24,231	98,864	12,358	54,280	6,785	17,120	2,140
94*	196,976	24,622	100,456	12,557	55,152	6,894	17,392	2,174
95*	199,864	24,983	101,928	12,741	55,960	6,995	17,648	2,206
96*	202,872	25,359	103,464	12,933	56,808	7,101	17,912	2,239
97*	205,352	25,669	104,728	13,091	57,496	7,187	18,136	2,267
98*	208,360	26,045	106,264	13,283	58,344	7,293	18,400	2,300
99+*	211,368	26,421	107,800	13,475	59,184	7,398	18,664	2,333

Effective from 15 July 2026
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0/USD0)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	11,832	1,479	6,032	754	3,312	414	1,048	131
5-18	11,832	1,479	6,032	754	3,312	414	1,048	131
19	11,952	1,494	6,096	762	3,344	418	1,056	132
20	12,192	1,524	6,216	777	3,416	427	1,080	135
21	12,328	1,541	6,288	786	3,448	431	1,088	136
22	12,704	1,588	6,480	810	3,560	445	1,120	140
23	13,216	1,652	6,744	843	3,704	463	1,168	146
24	13,584	1,698	6,928	866	3,800	475	1,200	150
25	14,568	1,821	7,432	929	4,080	510	1,288	161
26	15,456	1,932	7,880	985	4,328	541	1,368	171
27	16,320	2,040	8,320	1,040	4,568	571	1,440	180
28	17,056	2,132	8,696	1,087	4,776	597	1,504	188
29	17,568	2,196	8,960	1,120	4,920	615	1,552	194
30	17,816	2,227	9,088	1,136	4,992	624	1,576	197
31	18,312	2,289	9,336	1,167	5,128	641	1,616	202
32	18,560	2,320	9,464	1,183	5,200	650	1,640	205
33	19,072	2,384	9,728	1,216	5,344	668	1,688	211
34	19,800	2,475	10,096	1,262	5,544	693	1,752	219
35	20,176	2,522	10,288	1,286	5,648	706	1,784	223
36	20,176	2,522	10,288	1,286	5,648	706	1,784	223
37	20,544	2,568	10,480	1,310	5,752	719	1,816	227
38	21,048	2,631	10,736	1,342	5,896	737	1,856	232
39	21,184	2,648	10,800	1,350	5,928	741	1,872	234
40	21,432	2,679	10,928	1,366	6,000	750	1,896	237
41	22,024	2,753	11,232	1,404	6,168	771	1,944	243
42	22,968	2,871	11,712	1,464	6,432	804	2,032	254
43	23,992	2,999	12,232	1,529	6,720	840	2,120	265
44	25,640	3,205	13,080	1,635	7,176	897	2,264	283
45	27,208	3,401	13,880	1,735	7,616	952	2,400	300
46	28,496	3,562	14,536	1,817	7,976	997	2,520	315
47	29,696	3,712	15,144	1,893	8,312	1,039	2,624	328
48	30,872	3,859	15,744	1,968	8,648	1,081	2,728	341
49	32,320	4,040	16,480	2,060	9,048	1,131	2,856	357
50	33,768	4,221	17,224	2,153	9,456	1,182	2,984	373
51	35,640	4,455	18,176	2,272	9,976	1,247	3,144	393
52	37,120	4,640	18,928	2,366	10,392	1,299	3,280	410
53	38,512	4,814	19,640	2,455	10,784	1,348	3,400	425
54	40,280	5,035	20,544	2,568	11,280	1,410	3,560	445
55	41,936	5,242	21,384	2,673	11,744	1,468	3,704	463
56	44,392	5,549	22,640	2,830	12,432	1,554	3,920	490
57	47,264	5,908	24,104	3,013	13,232	1,654	4,176	522
58	49,464	6,183	25,224	3,153	13,848	1,731	4,368	546
59	52,760	6,595	26,904	3,363	14,776	1,847	4,656	582
60	56,184	7,023	28,656	3,582	15,728	1,966	4,960	620

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

Standard Premium Schedule for Add-on Plan

Deductible (HKD0/USD0) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	59,736	7,467	30,464	3,808	16,728	2,091	5,272	659
62	63,784	7,973	32,528	4,066	17,856	2,232	5,632	704
63	69,056	8,632	35,216	4,402	19,336	2,417	6,096	762
64	75,720	9,465	38,616	4,827	21,200	2,650	6,688	836
65	81,832	10,229	41,736	5,217	22,912	2,864	7,224	903
66	88,816	11,102	45,296	5,662	24,872	3,109	7,840	980
67	94,064	11,758	47,976	5,997	26,336	3,292	8,304	1,038
68	97,968	12,246	49,960	6,245	27,432	3,429	8,648	1,081
69	103,048	12,881	52,552	6,569	28,856	3,607	9,096	1,137
70	107,848	13,481	55,000	6,875	30,200	3,775	9,520	1,190
71	114,888	14,361	58,592	7,324	32,168	4,021	10,144	1,268
72	121,264	15,158	61,848	7,731	33,952	4,244	10,704	1,338
73	127,512	15,939	65,032	8,129	35,704	4,463	11,256	1,407
74	134,024	16,753	68,352	8,544	37,528	4,691	11,832	1,479
75	140,296	17,537	71,552	8,944	39,280	4,910	12,392	1,549
76	147,808	18,476	75,384	9,423	41,384	5,173	13,048	1,631
77	153,728	19,216	78,400	9,800	43,040	5,380	13,576	1,697
78	159,488	19,936	81,336	10,167	44,656	5,582	14,080	1,760
79	160,680	20,085	81,944	10,243	44,992	5,624	14,192	1,774
80	164,008	20,501	83,648	10,456	45,920	5,740	14,480	1,810
81*	175,160	21,895	89,328	11,166	49,048	6,131	15,464	1,933
82*	178,560	22,320	91,064	11,383	50,000	6,250	15,768	1,971
83*	181,728	22,716	92,680	11,585	50,880	6,360	16,048	2,006
84*	184,600	23,075	94,144	11,768	51,688	6,461	16,304	2,038
85*	187,912	23,489	95,832	11,979	52,616	6,577	16,592	2,074
86*	191,360	23,920	97,592	12,199	53,584	6,698	16,896	2,112
87*	194,384	24,298	99,136	12,392	54,424	6,803	17,168	2,146
88*	197,408	24,676	100,680	12,585	55,272	6,909	17,432	2,179
89*	200,560	25,070	102,288	12,786	56,160	7,020	17,712	2,214
90*	203,736	25,467	103,904	12,988	57,048	7,131	17,992	2,249
91*	207,040	25,880	105,592	13,199	57,968	7,246	18,280	2,285
92*	210,080	26,260	107,144	13,393	58,824	7,353	18,552	2,319
93*	213,232	26,654	108,752	13,594	59,704	7,463	18,832	2,354
94*	216,680	27,085	110,504	13,813	60,672	7,584	19,136	2,392
95*	219,848	27,481	112,120	14,015	61,560	7,695	19,416	2,427
96*	223,160	27,895	113,808	14,226	62,488	7,811	19,704	2,463
97*	225,888	28,236	115,200	14,400	63,248	7,906	19,944	2,493
98*	229,192	28,649	116,888	14,611	64,176	8,022	20,240	2,530
99+*	232,504	29,063	118,576	14,822	65,104	8,138	20,528	2,566

Effective from 15 July 2026
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000)

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

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,704	588	2,400	300	1,320	165	416	52
5-18	4,400	550	2,248	281	1,232	154	392	49
19	4,600	575	2,344	293	1,288	161	408	51
20	4,600	575	2,344	293	1,288	161	408	51
21	4,600	575	2,344	293	1,288	161	408	51
22	4,896	612	2,496	312	1,368	171	432	54
23	5,016	627	2,560	320	1,408	176	440	55
24	5,520	690	2,816	352	1,544	193	488	61
25	5,736	717	2,928	366	1,608	201	504	63
26	5,936	742	3,024	378	1,664	208	528	66
27	6,448	806	3,288	411	1,808	226	568	71
28	6,648	831	3,392	424	1,864	233	584	73
29	6,848	856	3,496	437	1,920	240	608	76
30	6,992	874	3,568	446	1,960	245	616	77
31	7,056	882	3,600	450	1,976	247	624	78
32	7,152	894	3,648	456	2,000	250	632	79
33	7,264	908	3,704	463	2,032	254	640	80
34	7,456	932	3,800	475	2,088	261	656	82
35	7,568	946	3,856	482	2,120	265	672	84
36	7,984	998	4,072	509	2,232	279	704	88
37	7,984	998	4,072	509	2,232	279	704	88
38	8,184	1,023	4,176	522	2,288	286	720	90
39	8,184	1,023	4,176	522	2,288	286	720	90
40	8,288	1,036	4,224	528	2,320	290	728	91
41	8,888	1,111	4,536	567	2,488	311	784	98
42	9,264	1,158	4,728	591	2,592	324	816	102
43	9,688	1,211	4,944	618	2,712	339	856	107
44	10,104	1,263	5,152	644	2,832	354	896	112
45	10,744	1,343	5,480	685	3,008	376	952	119
46	11,168	1,396	5,696	712	3,128	391	984	123
47	11,912	1,489	6,072	759	3,336	417	1,048	131
48	12,456	1,557	6,352	794	3,488	436	1,096	137
49	13,056	1,632	6,656	832	3,656	457	1,152	144
50	13,704	1,713	6,992	874	3,840	480	1,208	151
51	14,400	1,800	7,344	918	4,032	504	1,272	159
52	14,744	1,843	7,520	940	4,128	516	1,304	163
53	15,520	1,940	7,912	989	4,344	543	1,368	171
54	16,200	2,025	8,264	1,033	4,536	567	1,432	179
55	16,760	2,095	8,544	1,068	4,696	587	1,480	185
56	17,888	2,236	9,120	1,140	5,008	626	1,576	197
57	19,016	2,377	9,696	1,212	5,328	666	1,680	210
58	20,144	2,518	10,272	1,284	5,640	705	1,776	222
59	21,608	2,701	11,024	1,378	6,048	756	1,904	238
60	22,840	2,855	11,648	1,456	6,392	799	2,016	252

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

Standard Premium Schedule for Add-on Plan
Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	24,192	3,024	12,336	1,542	6,776	847	2,136	267
62	25,920	3,240	13,216	1,652	7,256	907	2,288	286
63	28,184	3,523	14,376	1,797	7,888	986	2,488	311
64	30,776	3,847	15,696	1,962	8,616	1,077	2,720	340
65	33,136	4,142	16,896	2,112	9,280	1,160	2,928	366
66	36,112	4,514	18,416	2,302	10,112	1,264	3,192	399
67	38,192	4,774	19,480	2,435	10,696	1,337	3,376	422
68	39,896	4,987	20,344	2,543	11,168	1,396	3,520	440
69	41,984	5,248	21,408	2,676	11,752	1,469	3,704	463
70	44,104	5,513	22,496	2,812	12,352	1,544	3,896	487
71	47,000	5,875	23,968	2,996	13,160	1,645	4,152	519
72	49,720	6,215	25,360	3,170	13,920	1,740	4,392	549
73	51,960	6,495	26,496	3,312	14,552	1,819	4,592	574
74	55,096	6,887	28,096	3,512	15,424	1,928	4,864	608
75	57,968	7,246	29,560	3,695	16,232	2,029	5,120	640
76	60,448	7,556	30,832	3,854	16,928	2,116	5,336	667
77	62,776	7,847	32,016	4,002	17,576	2,197	5,544	693
78	64,664	8,083	32,976	4,122	18,104	2,263	5,712	714
79	66,832	8,354	34,088	4,261	18,712	2,339	5,904	738
80	68,688	8,586	35,032	4,379	19,232	2,404	6,064	758
81*	70,928	8,866	36,176	4,522	19,856	2,482	6,264	783
82*	72,528	9,066	36,992	4,624	20,304	2,538	6,408	801
83*	73,728	9,216	37,600	4,700	20,640	2,580	6,512	814
84*	75,256	9,407	38,384	4,798	21,072	2,634	6,648	831
85*	76,200	9,525	38,864	4,858	21,336	2,667	6,728	841
86*	77,512	9,689	39,528	4,941	21,704	2,713	6,848	856
87*	78,688	9,836	40,128	5,016	22,032	2,754	6,952	869
88*	79,984	9,998	40,792	5,099	22,392	2,799	7,064	883
89*	81,288	10,161	41,456	5,182	22,760	2,845	7,176	897
90*	82,584	10,323	42,120	5,265	23,120	2,890	7,296	912
91*	84,120	10,515	42,904	5,363	23,552	2,944	7,424	928
92*	85,432	10,679	43,568	5,446	23,920	2,990	7,544	943
93*	86,480	10,810	44,104	5,513	24,216	3,027	7,640	955
94*	88,016	11,002	44,888	5,611	24,648	3,081	7,768	971
95*	88,728	11,091	45,248	5,656	24,840	3,105	7,832	979
96*	90,504	11,313	46,160	5,770	25,344	3,168	7,992	999
97*	91,560	11,445	46,696	5,837	25,640	3,205	8,088	1,011
98*	92,992	11,624	47,424	5,928	26,040	3,255	8,208	1,026
99+*	94,168	11,771	48,024	6,003	26,368	3,296	8,312	1,039

Effective from 15 July 2026
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000)

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

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	5,184	648	2,640	330	1,448	181	456	57
5-18	4,840	605	2,472	309	1,352	169	424	53
19	5,064	633	2,584	323	1,416	177	448	56
20	5,064	633	2,584	323	1,416	177	448	56
21	5,064	633	2,584	323	1,416	177	448	56
22	5,400	675	2,752	344	1,512	189	480	60
23	5,512	689	2,808	351	1,544	193	488	61
24	6,064	758	3,096	387	1,696	212	536	67
25	6,296	787	3,208	401	1,760	220	552	69
26	6,520	815	3,328	416	1,824	228	576	72
27	7,088	886	3,616	452	1,984	248	624	78
28	7,312	914	3,728	466	2,048	256	648	81
29	7,544	943	3,848	481	2,112	264	664	83
30	7,680	960	3,920	490	2,152	269	680	85
31	7,768	971	3,960	495	2,176	272	688	86
32	7,872	984	4,016	502	2,208	276	696	87
33	7,992	999	4,072	509	2,240	280	704	88
34	8,208	1,026	4,184	523	2,296	287	728	91
35	8,320	1,040	4,240	530	2,328	291	736	92
36	8,768	1,096	4,472	559	2,456	307	776	97
37	8,768	1,096	4,472	559	2,456	307	776	97
38	9,000	1,125	4,592	574	2,520	315	792	99
39	9,000	1,125	4,592	574	2,520	315	792	99
40	9,120	1,140	4,648	581	2,552	319	808	101
41	9,776	1,222	4,984	623	2,736	342	864	108
42	10,200	1,275	5,200	650	2,856	357	904	113
43	10,656	1,332	5,432	679	2,984	373	944	118
44	11,112	1,389	5,664	708	3,112	389	984	123
45	11,816	1,477	6,024	753	3,312	414	1,040	130
46	12,280	1,535	6,264	783	3,440	430	1,088	136
47	13,120	1,640	6,688	836	3,672	459	1,160	145
48	13,704	1,713	6,992	874	3,840	480	1,208	151
49	14,368	1,796	7,328	916	4,024	503	1,272	159
50	15,064	1,883	7,680	960	4,216	527	1,328	166
51	15,840	1,980	8,080	1,010	4,432	554	1,400	175
52	16,216	2,027	8,272	1,034	4,544	568	1,432	179
53	17,080	2,135	8,712	1,089	4,784	598	1,512	189
54	17,816	2,227	9,088	1,136	4,992	624	1,576	197
55	18,440	2,305	9,408	1,176	5,160	645	1,632	204
56	19,672	2,459	10,032	1,254	5,512	689	1,736	217
57	20,912	2,614	10,664	1,333	5,856	732	1,848	231
58	22,160	2,770	11,304	1,413	6,208	776	1,960	245
59	23,760	2,970	12,120	1,515	6,656	832	2,096	262
60	25,128	3,141	12,816	1,602	7,032	879	2,216	277

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000) (continued)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	26,600	3,325	13,568	1,696	7,448	931	2,352	294
62	28,520	3,565	14,544	1,818	7,984	998	2,520	315
63	31,000	3,875	15,808	1,976	8,680	1,085	2,736	342
64	33,856	4,232	17,264	2,158	9,480	1,185	2,992	374
65	36,456	4,557	18,592	2,324	10,208	1,276	3,216	402
66	39,720	4,965	20,256	2,532	11,120	1,390	3,504	438
67	42,016	5,252	21,432	2,679	11,768	1,471	3,712	464
68	43,888	5,486	22,384	2,798	12,288	1,536	3,872	484
69	46,176	5,772	23,552	2,944	12,928	1,616	4,080	510
70	48,520	6,065	24,744	3,093	13,584	1,698	4,288	536
71	51,704	6,463	26,368	3,296	14,480	1,810	4,568	571
72	54,696	6,837	27,896	3,487	15,312	1,914	4,832	604
73	57,152	7,144	29,144	3,643	16,000	2,000	5,048	631
74	60,600	7,575	30,904	3,863	16,968	2,121	5,352	669
75	63,760	7,970	32,520	4,065	17,856	2,232	5,632	704
76	66,488	8,311	33,912	4,239	18,616	2,327	5,872	734
77	69,056	8,632	35,216	4,402	19,336	2,417	6,096	762
78	71,128	8,891	36,272	4,534	19,912	2,489	6,280	785
79	73,520	9,190	37,496	4,687	20,584	2,573	6,488	811
80	75,552	9,444	38,528	4,816	21,152	2,644	6,672	834
81*	78,008	9,751	39,784	4,973	21,840	2,730	6,888	861
82*	79,800	9,975	40,696	5,087	22,344	2,793	7,048	881
83*	81,096	10,137	41,360	5,170	22,704	2,838	7,160	895
84*	82,784	10,348	42,216	5,277	23,176	2,897	7,312	914
85*	83,824	10,478	42,752	5,344	23,472	2,934	7,400	925
86*	85,256	10,657	43,480	5,435	23,872	2,984	7,528	941
87*	86,552	10,819	44,144	5,518	24,232	3,029	7,640	955
88*	87,984	10,998	44,872	5,609	24,632	3,079	7,768	971
89*	89,408	11,176	45,600	5,700	25,032	3,129	7,896	987
90*	90,840	11,355	46,328	5,791	25,432	3,179	8,024	1,003
91*	92,552	11,569	47,200	5,900	25,912	3,239	8,176	1,022
92*	93,960	11,745	47,920	5,990	26,312	3,289	8,296	1,037
93*	95,128	11,891	48,512	6,064	26,632	3,329	8,400	1,050
94*	96,816	12,102	49,376	6,172	27,112	3,389	8,552	1,069
95*	97,600	12,200	49,776	6,222	27,328	3,416	8,616	1,077
96*	99,544	12,443	50,768	6,346	27,872	3,484	8,792	1,099
97*	100,728	12,591	51,368	6,421	28,200	3,525	8,896	1,112
98*	102,288	12,786	52,168	6,521	28,640	3,580	9,032	1,129
99+*	103,584	12,948	52,824	6,603	29,000	3,625	9,144	1,143

Effective from 15 July 2026

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

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125)

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

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,480	560	2,288	286	1,256	157	392	49
5-18	4,152	519	2,120	265	1,160	145	368	46
19	4,248	531	2,168	271	1,192	149	376	47
20	4,248	531	2,168	271	1,192	149	376	47
21	4,248	531	2,168	271	1,192	149	376	47
22	4,592	574	2,344	293	1,288	161	408	51
23	4,696	587	2,392	299	1,312	164	416	52
24	5,144	643	2,624	328	1,440	180	456	57
25	5,256	657	2,680	335	1,472	184	464	58
26	5,488	686	2,800	350	1,536	192	488	61
27	5,936	742	3,024	378	1,664	208	528	66
28	6,152	769	3,136	392	1,720	215	544	68
29	6,384	798	3,256	407	1,784	223	560	70
30	6,424	803	3,280	410	1,800	225	568	71
31	6,504	813	3,320	415	1,824	228	576	72
32	6,720	840	3,424	428	1,880	235	592	74
33	6,944	868	3,544	443	1,944	243	616	77
34	7,048	881	3,592	449	1,976	247	624	78
35	7,272	909	3,712	464	2,040	255	640	80
36	7,496	937	3,824	478	2,096	262	664	83
37	7,496	937	3,824	478	2,096	262	664	83
38	7,616	952	3,888	486	2,136	267	672	84
39	7,616	952	3,888	486	2,136	267	672	84
40	7,840	980	4,000	500	2,192	274	696	87
41	8,256	1,032	4,208	526	2,312	289	728	91
42	8,536	1,067	4,352	544	2,392	299	752	94
43	9,000	1,125	4,592	574	2,520	315	792	99
44	9,312	1,164	4,752	594	2,608	326	824	103
45	10,104	1,263	5,152	644	2,832	354	896	112
46	10,600	1,325	5,408	676	2,968	371	936	117
47	11,280	1,410	5,752	719	3,160	395	1,000	125
48	11,640	1,455	5,936	742	3,256	407	1,024	128
49	12,160	1,520	6,200	775	3,408	426	1,072	134
50	12,696	1,587	6,472	809	3,552	444	1,120	140
51	13,424	1,678	6,848	856	3,760	470	1,184	148
52	13,792	1,724	7,032	879	3,864	483	1,216	152
53	14,784	1,848	7,536	942	4,136	517	1,304	163
54	15,400	1,925	7,856	982	4,312	539	1,360	170
55	15,768	1,971	8,040	1,005	4,416	552	1,392	174
56	16,632	2,079	8,480	1,060	4,656	582	1,472	184
57	17,728	2,216	9,040	1,130	4,960	620	1,568	196
58	18,976	2,372	9,680	1,210	5,312	664	1,672	209
59	20,200	2,525	10,304	1,288	5,656	707	1,784	223
60	21,432	2,679	10,928	1,366	6,000	750	1,896	237

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	22,728	2,841	11,592	1,449	6,360	795	2,008	251
62	24,328	3,041	12,408	1,551	6,808	851	2,152	269
63	26,552	3,319	13,544	1,693	7,432	929	2,344	293
64	29,008	3,626	14,792	1,849	8,120	1,015	2,560	320
65	30,896	3,862	15,760	1,970	8,648	1,081	2,728	341
66	33,824	4,228	17,248	2,156	9,472	1,184	2,984	373
67	35,752	4,469	18,232	2,279	10,008	1,251	3,160	395
68	37,384	4,673	19,064	2,383	10,464	1,308	3,304	413
69	39,424	4,928	20,104	2,513	11,040	1,380	3,480	435
70	41,384	5,173	21,104	2,638	11,584	1,448	3,656	457
71	44,064	5,508	22,472	2,809	12,336	1,542	3,888	486
72	46,536	5,817	23,736	2,967	13,032	1,629	4,112	514
73	48,936	6,117	24,960	3,120	13,704	1,713	4,320	540
74	51,624	6,453	26,328	3,291	14,456	1,807	4,560	570
75	54,392	6,799	27,736	3,467	15,232	1,904	4,800	600
76	56,680	7,085	28,904	3,613	15,872	1,984	5,008	626
77	58,968	7,371	30,072	3,759	16,512	2,064	5,208	651
78	60,680	7,585	30,944	3,868	16,992	2,124	5,360	670
79	62,680	7,835	31,968	3,996	17,552	2,194	5,536	692
80	64,392	8,049	32,840	4,105	18,032	2,254	5,688	711
81*	66,640	8,330	33,984	4,248	18,656	2,332	5,888	736
82*	68,024	8,503	34,696	4,337	19,048	2,381	6,008	751
83*	69,064	8,633	35,224	4,403	19,336	2,417	6,096	762
84*	70,496	8,812	35,952	4,494	19,736	2,467	6,224	778
85*	71,400	8,925	36,416	4,552	19,992	2,499	6,304	788
86*	72,560	9,070	37,008	4,626	20,320	2,540	6,408	801
87*	73,728	9,216	37,600	4,700	20,640	2,580	6,512	814
88*	75,008	9,376	38,256	4,782	21,000	2,625	6,624	828
89*	76,432	9,554	38,984	4,873	21,400	2,675	6,752	844
90*	77,464	9,683	39,504	4,938	21,688	2,711	6,840	855
91*	78,880	9,860	40,232	5,029	22,088	2,761	6,968	871
92*	79,928	9,991	40,760	5,095	22,376	2,797	7,056	882
93*	81,216	10,152	41,424	5,178	22,744	2,843	7,168	896
94*	82,648	10,331	42,152	5,269	23,144	2,893	7,296	912
95*	83,408	10,426	42,536	5,317	23,352	2,919	7,368	921
96*	84,976	10,622	43,336	5,417	23,792	2,974	7,504	938
97*	85,880	10,735	43,800	5,475	24,048	3,006	7,584	948
98*	87,296	10,912	44,520	5,565	24,440	3,055	7,712	964
99+*	88,336	11,042	45,048	5,631	24,736	3,092	7,800	975

Effective from 15 July 2026

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

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,920	615	2,512	314	1,376	172	432	54
5-18	4,560	570	2,328	291	1,280	160	400	50
19	4,672	584	2,384	298	1,312	164	416	52
20	4,672	584	2,384	298	1,312	164	416	52
21	4,672	584	2,384	298	1,312	164	416	52
22	5,056	632	2,576	322	1,416	177	448	56
23	5,168	646	2,632	329	1,448	181	456	57
24	5,664	708	2,888	361	1,584	198	504	63
25	5,792	724	2,952	369	1,624	203	512	64
26	6,040	755	3,080	385	1,688	211	536	67
27	6,520	815	3,328	416	1,824	228	576	72
28	6,768	846	3,448	431	1,896	237	600	75
29	7,016	877	3,576	447	1,968	246	616	77
30	7,080	885	3,608	451	1,984	248	624	78
31	7,144	893	3,640	455	2,000	250	632	79
32	7,392	924	3,768	471	2,072	259	656	82
33	7,640	955	3,896	487	2,136	267	672	84
34	7,752	969	3,952	494	2,168	271	688	86
35	8,000	1,000	4,080	510	2,240	280	704	88
36	8,256	1,032	4,208	526	2,312	289	728	91
37	8,256	1,032	4,208	526	2,312	289	728	91
38	8,384	1,048	4,272	534	2,344	293	744	93
39	8,384	1,048	4,272	534	2,344	293	744	93
40	8,632	1,079	4,400	550	2,416	302	760	95
41	9,072	1,134	4,624	578	2,544	318	800	100
42	9,376	1,172	4,784	598	2,624	328	824	103
43	9,896	1,237	5,048	631	2,768	346	872	109
44	10,240	1,280	5,224	653	2,864	358	904	113
45	11,128	1,391	5,672	709	3,112	389	984	123
46	11,656	1,457	5,944	743	3,264	408	1,032	129
47	12,408	1,551	6,328	791	3,472	434	1,096	137
48	12,800	1,600	6,528	816	3,584	448	1,128	141
49	13,392	1,674	6,832	854	3,752	469	1,184	148
50	13,968	1,746	7,120	890	3,912	489	1,232	154
51	14,768	1,846	7,528	941	4,136	517	1,304	163
52	15,184	1,898	7,744	968	4,248	531	1,344	168
53	16,248	2,031	8,288	1,036	4,552	569	1,432	179
54	16,936	2,117	8,640	1,080	4,744	593	1,496	187
55	17,344	2,168	8,848	1,106	4,856	607	1,528	191
56	18,296	2,287	9,328	1,166	5,120	640	1,616	202
57	19,512	2,439	9,952	1,244	5,464	683	1,720	215
58	20,872	2,609	10,648	1,331	5,848	731	1,840	230
59	22,224	2,778	11,336	1,417	6,224	778	1,960	245
60	23,576	2,947	12,024	1,503	6,600	825	2,080	260

Effective from 15 July 2026

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

Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125) (continued)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	25,008	3,126	12,752	1,594	7,000	875	2,208	276
62	26,760	3,345	13,648	1,706	7,496	937	2,360	295
63	29,200	3,650	14,896	1,862	8,176	1,022	2,576	322
64	31,912	3,989	16,272	2,034	8,936	1,117	2,816	352
65	34,008	4,251	17,344	2,168	9,520	1,190	3,000	375
66	37,208	4,651	18,976	2,372	10,416	1,302	3,288	411
67	39,328	4,916	20,056	2,507	11,008	1,376	3,472	434
68	41,128	5,141	20,976	2,622	11,512	1,439	3,632	454
69	43,368	5,421	22,120	2,765	12,144	1,518	3,832	479
70	45,512	5,689	23,208	2,901	12,744	1,593	4,016	502
71	48,464	6,058	24,720	3,090	13,568	1,696	4,280	535
72	51,184	6,398	26,104	3,263	14,328	1,791	4,520	565
73	53,840	6,730	27,456	3,432	15,072	1,884	4,752	594
74	56,792	7,099	28,960	3,620	15,904	1,988	5,016	627
75	59,824	7,478	30,512	3,814	16,752	2,094	5,280	660
76	62,352	7,794	31,800	3,975	17,456	2,182	5,504	688
77	64,856	8,107	33,080	4,135	18,160	2,270	5,728	716
78	66,736	8,342	34,032	4,254	18,688	2,336	5,896	737
79	68,952	8,619	35,168	4,396	19,304	2,413	6,088	761
80	70,816	8,852	36,120	4,515	19,832	2,479	6,256	782
81*	73,296	9,162	37,384	4,673	20,520	2,565	6,472	809
82*	74,832	9,354	38,168	4,771	20,952	2,619	6,608	826
83*	75,976	9,497	38,744	4,843	21,272	2,659	6,712	839
84*	77,536	9,692	39,544	4,943	21,712	2,714	6,848	856
85*	78,520	9,815	40,048	5,006	21,984	2,748	6,936	867
86*	79,800	9,975	40,696	5,087	22,344	2,793	7,048	881
87*	81,096	10,137	41,360	5,170	22,704	2,838	7,160	895
88*	82,504	10,313	42,080	5,260	23,104	2,888	7,288	911
89*	84,072	10,509	42,880	5,360	23,544	2,943	7,424	928
90*	85,208	10,651	43,456	5,432	23,856	2,982	7,520	940
91*	86,784	10,848	44,256	5,532	24,296	3,037	7,664	958
92*	87,912	10,989	44,832	5,604	24,616	3,077	7,760	970
93*	89,352	11,169	45,568	5,696	25,016	3,127	7,888	986
94*	90,896	11,362	46,360	5,795	25,448	3,181	8,024	1,003
95*	91,752	11,469	46,792	5,849	25,688	3,211	8,104	1,013
96*	93,472	11,684	47,672	5,959	26,176	3,272	8,256	1,032
97*	94,456	11,807	48,176	6,022	26,448	3,306	8,344	1,043
98*	96,024	12,003	48,976	6,122	26,888	3,361	8,480	1,060
99+*	97,168	12,146	49,552	6,194	27,208	3,401	8,576	1,072

Effective from 15 July 2026
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,504	438	1,784	223	984	123	312	39
5-18	3,248	406	1,656	207	912	114	288	36
19	3,320	415	1,696	212	928	116	296	37
20	3,320	415	1,696	212	928	116	296	37
21	3,320	415	1,696	212	928	116	296	37
22	3,584	448	1,824	228	1,000	125	320	40
23	3,672	459	1,872	234	1,032	129	328	41
24	4,016	502	2,048	256	1,128	141	352	44
25	4,112	514	2,096	262	1,152	144	360	45
26	4,288	536	2,184	273	1,200	150	376	47
27	4,632	579	2,360	295	1,296	162	408	51
28	4,808	601	2,456	307	1,344	168	424	53
29	4,976	622	2,536	317	1,392	174	440	55
30	5,024	628	2,560	320	1,408	176	440	55
31	5,072	634	2,584	323	1,424	178	448	56
32	5,248	656	2,680	335	1,472	184	464	58
33	5,424	678	2,768	346	1,520	190	480	60
34	5,504	688	2,808	351	1,544	193	488	61
35	5,680	710	2,896	362	1,592	199	504	63
36	5,856	732	2,984	373	1,640	205	520	65
37	5,856	732	2,984	373	1,640	205	520	65
38	5,936	742	3,024	378	1,664	208	528	66
39	5,936	742	3,024	378	1,664	208	528	66
40	6,120	765	3,120	390	1,712	214	544	68
41	6,448	806	3,288	411	1,808	226	568	71
42	6,664	833	3,400	425	1,864	233	592	74
43	7,024	878	3,584	448	1,968	246	624	78
44	7,272	909	3,712	464	2,040	255	640	80
45	7,896	987	4,024	503	2,208	276	696	87
46	8,272	1,034	4,216	527	2,320	290	728	91
47	8,808	1,101	4,496	562	2,464	308	776	97
48	9,080	1,135	4,632	579	2,544	318	800	100
49	9,488	1,186	4,840	605	2,656	332	840	105
50	9,912	1,239	5,056	632	2,776	347	872	109
51	10,472	1,309	5,344	668	2,936	367	928	116
52	10,768	1,346	5,488	686	3,016	377	952	119
53	11,536	1,442	5,880	735	3,232	404	1,016	127
54	12,016	1,502	6,128	766	3,368	421	1,064	133
55	12,312	1,539	6,280	785	3,448	431	1,088	136
56	12,976	1,622	6,616	827	3,632	454	1,144	143
57	13,840	1,730	7,056	882	3,872	484	1,224	153
58	14,800	1,850	7,552	944	4,144	518	1,304	163
59	15,768	1,971	8,040	1,005	4,416	552	1,392	174
60	16,728	2,091	8,528	1,066	4,680	585	1,480	185

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

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250) (continued)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	17,744	2,218	9,048	1,131	4,968	621	1,568	196
62	18,984	2,373	9,680	1,210	5,312	664	1,680	210
63	20,720	2,590	10,568	1,321	5,800	725	1,832	229
64	22,632	2,829	11,544	1,443	6,336	792	2,000	250
65	24,112	3,014	12,296	1,537	6,752	844	2,128	266
66	26,384	3,298	13,456	1,682	7,384	923	2,328	291
67	27,896	3,487	14,224	1,778	7,808	976	2,464	308
68	29,168	3,646	14,872	1,859	8,168	1,021	2,576	322
69	30,760	3,845	15,688	1,961	8,616	1,077	2,720	340
70	32,272	4,034	16,456	2,057	9,040	1,130	2,848	356
71	34,384	4,298	17,536	2,192	9,624	1,203	3,040	380
72	36,304	4,538	18,512	2,314	10,168	1,271	3,208	401
73	38,176	4,772	19,472	2,434	10,688	1,336	3,368	421
74	40,280	5,035	20,544	2,568	11,280	1,410	3,560	445
75	42,432	5,304	21,640	2,705	11,880	1,485	3,744	468
76	44,224	5,528	22,552	2,819	12,384	1,548	3,904	488
77	46,000	5,750	23,464	2,933	12,880	1,610	4,064	508
78	47,336	5,917	24,144	3,018	13,256	1,657	4,176	522
79	48,896	6,112	24,936	3,117	13,688	1,711	4,320	540
80	50,232	6,279	25,616	3,202	14,064	1,758	4,432	554
81*	51,976	6,497	26,504	3,313	14,552	1,819	4,592	574
82*	53,064	6,633	27,064	3,383	14,856	1,857	4,688	586
83*	53,864	6,733	27,472	3,434	15,080	1,885	4,760	595
84*	54,992	6,874	28,048	3,506	15,400	1,925	4,856	607
85*	55,688	6,961	28,400	3,550	15,592	1,949	4,920	615
86*	56,608	7,076	28,872	3,609	15,848	1,981	5,000	625
87*	57,520	7,190	29,336	3,667	16,104	2,013	5,080	635
88*	58,512	7,314	29,840	3,730	16,384	2,048	5,168	646
89*	59,624	7,453	30,408	3,801	16,696	2,087	5,264	658
90*	60,424	7,553	30,816	3,852	16,920	2,115	5,336	667
91*	61,528	7,691	31,376	3,922	17,224	2,153	5,432	679
92*	62,344	7,793	31,792	3,974	17,456	2,182	5,504	688
93*	63,344	7,918	32,304	4,038	17,736	2,217	5,592	699
94*	64,472	8,059	32,880	4,110	18,056	2,257	5,696	712
95*	65,072	8,134	33,184	4,148	18,224	2,278	5,744	718
96*	66,288	8,286	33,808	4,226	18,560	2,320	5,856	732
97*	66,992	8,374	34,168	4,271	18,760	2,345	5,912	739
98*	68,096	8,512	34,728	4,341	19,064	2,383	6,016	752
99+*	68,904	8,613	35,144	4,393	19,296	2,412	6,088	761

Effective from 15 July 2026

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

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250)

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

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,848	481	1,960	245	1,080	135	336	42
5-18	3,568	446	1,816	227	1,000	125	312	39
19	3,640	455	1,856	232	1,016	127	320	40
20	3,640	455	1,856	232	1,016	127	320	40
21	3,640	455	1,856	232	1,016	127	320	40
22	3,944	493	2,008	251	1,104	138	352	44
23	4,040	505	2,064	258	1,128	141	360	45
24	4,416	552	2,256	282	1,240	155	392	49
25	4,520	565	2,304	288	1,264	158	400	50
26	4,712	589	2,400	300	1,320	165	416	52
27	5,096	637	2,600	325	1,424	178	448	56
28	5,296	662	2,704	338	1,480	185	464	58
29	5,480	685	2,792	349	1,536	192	480	60
30	5,520	690	2,816	352	1,544	193	488	61
31	5,576	697	2,840	355	1,560	195	496	62
32	5,776	722	2,944	368	1,616	202	512	64
33	5,968	746	3,040	380	1,672	209	528	66
34	6,048	756	3,088	386	1,696	212	536	67
35	6,240	780	3,184	398	1,744	218	552	69
36	6,448	806	3,288	411	1,808	226	568	71
37	6,448	806	3,288	411	1,808	226	568	71
38	6,544	818	3,336	417	1,832	229	576	72
39	6,544	818	3,336	417	1,832	229	576	72
40	6,744	843	3,440	430	1,888	236	592	74
41	7,080	885	3,608	451	1,984	248	624	78
42	7,320	915	3,736	467	2,048	256	648	81
43	7,728	966	3,944	493	2,160	270	680	85
44	7,992	999	4,072	509	2,240	280	704	88
45	8,680	1,085	4,424	553	2,432	304	768	96
46	9,104	1,138	4,640	580	2,552	319	800	100
47	9,688	1,211	4,944	618	2,712	339	856	107
48	9,984	1,248	5,088	636	2,792	349	880	110
49	10,448	1,306	5,328	666	2,928	366	920	115
50	10,896	1,362	5,560	695	3,048	381	960	120
51	11,528	1,441	5,880	735	3,224	403	1,016	127
52	11,848	1,481	6,040	755	3,320	415	1,048	131
53	12,680	1,585	6,464	808	3,552	444	1,120	140
54	13,224	1,653	6,744	843	3,704	463	1,168	146
55	13,528	1,691	6,896	862	3,784	473	1,192	149
56	14,280	1,785	7,280	910	4,000	500	1,264	158
57	15,224	1,903	7,768	971	4,264	533	1,344	168
58	16,280	2,035	8,304	1,038	4,560	570	1,440	180
59	17,344	2,168	8,848	1,106	4,856	607	1,528	191
60	18,392	2,299	9,376	1,172	5,152	644	1,624	203

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

Standard Premium Schedule for Add-on Plan
Deductible (HKD50,000/USD6,250) (continued)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	19,512	2,439	9,952	1,244	5,464	683	1,720	215
62	20,872	2,609	10,648	1,331	5,848	731	1,840	230
63	22,784	2,848	11,616	1,452	6,376	797	2,008	251
64	24,904	3,113	12,704	1,588	6,976	872	2,200	275
65	26,528	3,316	13,528	1,691	7,424	928	2,344	293
66	29,024	3,628	14,800	1,850	8,128	1,016	2,560	320
67	30,680	3,835	15,648	1,956	8,592	1,074	2,712	339
68	32,080	4,010	16,360	2,045	8,984	1,123	2,832	354
69	33,832	4,229	17,256	2,157	9,472	1,184	2,984	373
70	35,512	4,439	18,112	2,264	9,944	1,243	3,136	392
71	37,816	4,727	19,288	2,411	10,592	1,324	3,336	417
72	39,928	4,991	20,360	2,545	11,176	1,397	3,528	441
73	41,992	5,249	21,416	2,677	11,760	1,470	3,704	463
74	44,296	5,537	22,592	2,824	12,400	1,550	3,912	489
75	46,664	5,833	23,800	2,975	13,064	1,633	4,120	515
76	48,640	6,080	24,808	3,101	13,616	1,702	4,296	537
77	50,592	6,324	25,800	3,225	14,168	1,771	4,464	558
78	52,064	6,508	26,552	3,319	14,576	1,822	4,600	575
79	53,784	6,723	27,432	3,429	15,056	1,882	4,752	594
80	55,240	6,905	28,176	3,522	15,464	1,933	4,880	610
81*	57,176	7,147	29,160	3,645	16,008	2,001	5,048	631
82*	58,376	7,297	29,768	3,721	16,344	2,043	5,152	644
83*	59,264	7,408	30,224	3,778	16,592	2,074	5,232	654
84*	60,488	7,561	30,848	3,856	16,936	2,117	5,344	668
85*	61,256	7,657	31,240	3,905	17,152	2,144	5,408	676
86*	62,248	7,781	31,744	3,968	17,432	2,179	5,496	687
87*	63,256	7,907	32,264	4,033	17,712	2,214	5,584	698
88*	64,360	8,045	32,824	4,103	18,024	2,253	5,680	710
89*	65,576	8,197	33,440	4,180	18,360	2,295	5,792	724
90*	66,472	8,309	33,904	4,238	18,616	2,327	5,872	734
91*	67,696	8,462	34,528	4,316	18,952	2,369	5,976	747
92*	68,584	8,573	34,976	4,372	19,200	2,400	6,056	757
93*	69,696	8,712	35,544	4,443	19,512	2,439	6,152	769
94*	70,920	8,865	36,168	4,521	19,856	2,482	6,264	783
95*	71,568	8,946	36,496	4,562	20,040	2,505	6,320	790
96*	72,920	9,115	37,192	4,649	20,416	2,552	6,440	805
97*	73,680	9,210	37,576	4,697	20,632	2,579	6,504	813
98*	74,912	9,364	38,208	4,776	20,976	2,622	6,616	827
99+*	75,800	9,475	38,656	4,832	21,224	2,653	6,696	837

Effective from 15 July 2026
* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule 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 applications for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Ultra Scheme as an add-on plan.

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How to calculate my future payments?

The below tables illustrate the annual premium required for the first seven policy years based on the highest and lowest attainment of AIA Vitality Status by the Insured. Thereafter your annual premium will continue to be calculated in accordance with your AIA Vitality Status achieved on each subsequent Policy Anniversary. No AIA Vitality Insurance Premium Discount will be offered if the Insured's AIA Vitality membership is terminated for whatever reason. The annual premium as shown in the table is "fictitious" for illustrative purposes.

BEST SCENARIO

- We assume the Insured achieves "Platinum" AIA Vitality Status (i.e. highest status) at the end of each subsequent Policy Year, starting from Policy Year 1
- The maximum attainable **AIA Vitality** Insurance Premium Discount Percentage is 15% and it can be attained starting from Policy Year 6

Policy Year	AIA Vitality Insurance Premium Discount Percentage for the Previous Year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the Current Year (%)	Annual Premium[i]	Discounted Annual Premium[i, ii]
1	N/A	N/A	10%	1,000	900
2	10%	+1%	11%	1,100	979
3	11%	+1%	12%	1,200	1,056
4	12%	+1%	13%	1,300	1,131
5	13%	+1%	14%	1,400	1,204
6	14%	+1%	15%	1,500	1,275
7	15%	+1%	15%	1,600	1,360

WORST SCENARIO

- We assume the Insured achieves "Bronze" AIA Vitality Status (i.e. lowest status) at the end of each subsequent Policy Year, starting from Policy Year 1
- No **AIA Vitality** Insurance Premium Discount will be offered starting from Policy Year 6

Policy Year	AIA Vitality Insurance Premium Discount Percentage for the Previous Year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the Current Year (%)	Annual Premium[i]	Discounted Annual Premium[i, ii]
1	N/A	N/A	10%	1,000	900
2	10%	-2%	8%	1,100	1,012
3	8%	-2%	6%	1,200	1,128
4	6%	-2%	4%	1,300	1,248
5	4%	-2%	2%	1,400	1,372
6	2%	-2%	0%	1,500	1,500
7	0%	-2%	0%	1,600	1,600

Remarks:

i. All premiums (including renewal premiums) shown above are based on the standard premium rate and do not include any extra premiums due to loading. Moreover, the above renewal premiums have not reflected the premium increase due to medical cost inflation (applicable to medical protection insurance plans only) and overall claim experience. The actual renewal premiums will be calculated according to the Insured's attained age and the applicable premium rate at the time of renewal. Such premium rate is non-guaranteed and subject to revision by the Company from time to time.

ii. The AIA Vitality Insurance Premium Discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.

Important note:

1. For up-to-date information on each benefit, please visit aia.com.hk/aiavitality. Partners and benefits may vary at any time without prior notice. All representations within this document made on behalf of AIA International Ltd have been thoroughly researched, and are verifiable by documentary evidence. Representations within this document made on behalf of our AIA Vitality partners are based upon information that AIA International Ltd has received from them, and such information has been provided to us along with an assurance from our AIA Vitality partners that it is accurate.
2. The AIA Vitality Insurance Premium Discount is only applicable to the specific Basic Policy or Supplementary Contract named under this product brochure. The AIA Vitality Insurance Premium Discount is not extended to any other policies or supplementary contracts unless it is specifically stated otherwise.
3. The AIA Vitality Insurance Premium Discount Percentage is capped at 15% and floored at 0%.
4. The Insured has to be an AIA Vitality member in order to enjoy the AIA Vitality Insurance Premium Discount.
5. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy AIA Vitality Insurance Premium Discount (if any) in the subsequent policy years.
6. If the AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, the AIA Vitality Insurance Premium Discount or AIA Vitality Power Up Coverage applied, as the case may be, should be calculated independently for each policy or supplementary contract. For the avoidance of doubt, AIA Vitality Insurance Premium Discount and AIA Vitality Power Up Coverage are mutually exclusive. Please check the illustration of each policy or supplementary contract to find out which one applies.
7. Whether to apply for AIA Vitality is your / the insured's own individual decision.
8. Please note that any change / modification of structure or terms of AIA Vitality may possibly affect the accumulation of points, and therefore the AIA Vitality status and also the benefits under a Vitality policy (including without limitation, premium discount).
9. Please note that if an AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, you / the insured is only required to pay the Vitality membership fee once annually to enjoy the related benefits.

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

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. AIA Vitality (the "Programme") is not an insurance product. It is a membership programme and obligation of the Insurance Company and not of Citibank (Hong Kong) Limited. Citibank (Hong Kong) Limited's role is limited to introducing the Programme only and you should obtain further details about the Programme directly from the Insurance Company. Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the Programme provided by the Insurance Company.
5. 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.
6. All insurance applications are subject to Insurance Company's underwriting and acceptance.
7. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
8. 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.
9. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
10. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.

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