



AIA VOLUNTARY HEALTH INSURANCE PRIVILEGE ULTRA SCHEME (AVPU)

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 day²



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 plans³ 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** respectively⁴



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 benefits⁵
- **70%** of people in Hong Kong aged 15 or above do not have regular health check-up⁶ even though different health risks occur during different life stages

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-market³

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 cover⁷ 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



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 cover⁷ 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.



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

First-in-market³



Phase 3 clinical trial drugs⁸ 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 effective⁹ 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 drugs⁸ of up to HKD500,000 or USD62,500 per policy year¹².



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 cancer¹⁰ 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 burden¹³.

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.



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 cover⁷ 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 year¹⁴.

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 VHS 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.

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.



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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.



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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.



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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



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.



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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.



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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



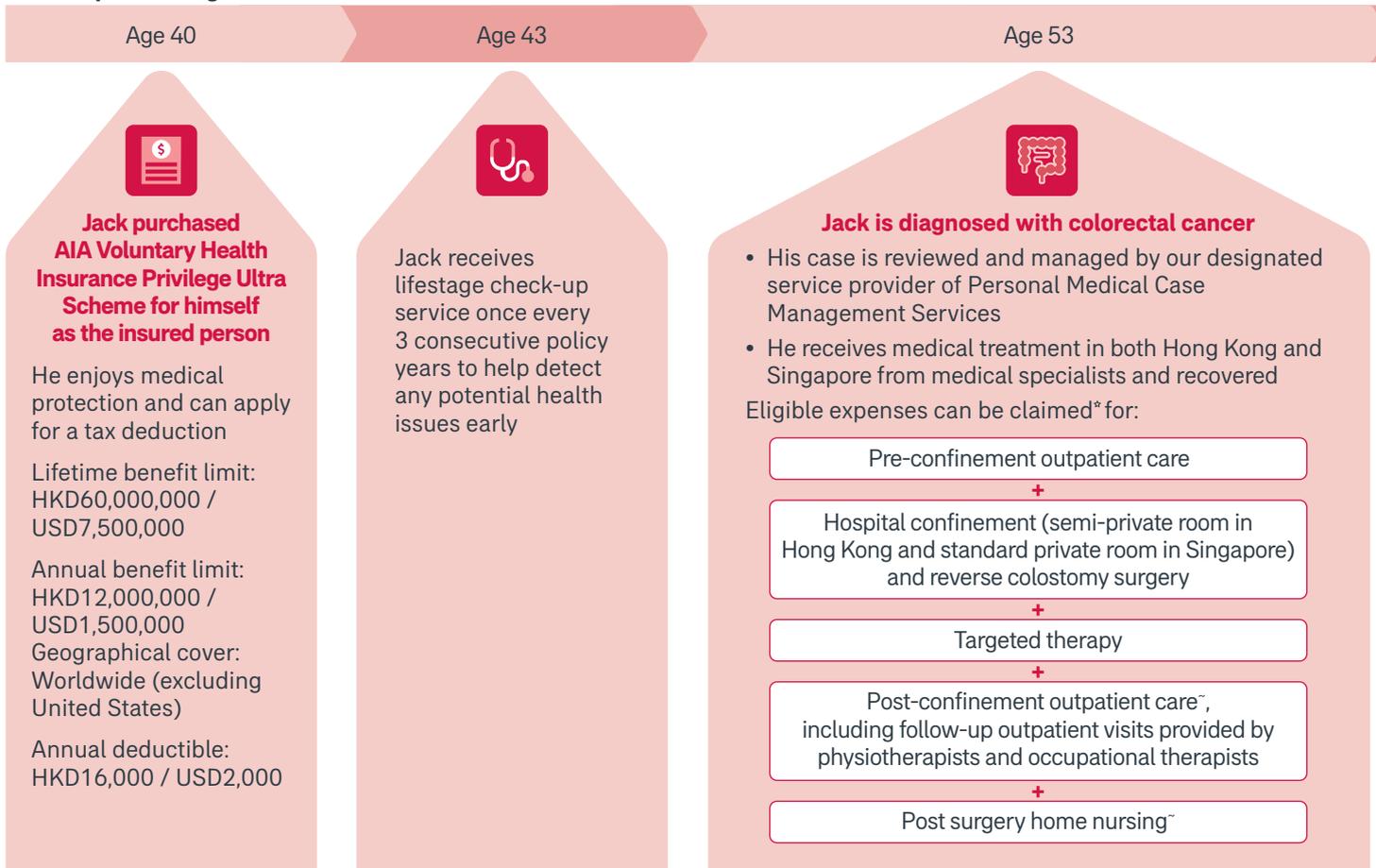
**Guaranteed
lifetime renewal**

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.

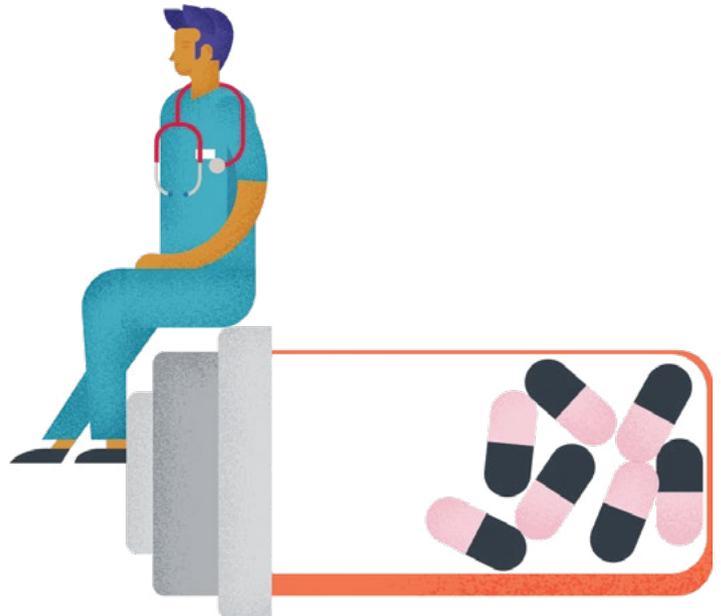
Insured person’s age



[^] 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 Choices¹	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 Cancer²	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: <ul style="list-style-type: none"> • has attained age 75 or above; • suffers from designated cancer³; and • receives any medical services as a result of designated cancer³ 	

¹“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	USD
a. Room and board	Fully covered*	
b. Miscellaneous charges Including medical appliances		
c. Attending doctor's visit fee		
d. Specialist's fee⁵		
e. Intensive care	Fully covered* regardless of the surgical category	
f. Surgeon's fee		
g. Anaesthetist's fee	Fully covered*	
h. Operating theatre charges		
i. Prescribed diagnostic imaging tests^{5,6}		
j. Prescribed non-surgical cancer treatments⁷	Fully covered* <ul style="list-style-type: none"> • 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) Fully covered* <ul style="list-style-type: none"> • 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) 	
k. Pre- and post-confinement / day case procedure outpatient care⁵ (i) prior outpatient visits or emergency consultations		
(ii) follow-up outpatient visits		
	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 fee⁵ Nursing service for confinement after surgery or discharge from intensive care unit	Fully covered* maximum 30 days per policy year	
n. Dialysis benefit⁵	Fully covered*	
o. Post surgery home nursing benefit⁵ Nursing services within 196 days after discharge from hospital (after surgery / admission to intensive care unit)	Fully covered* maximum 196 days per policy year	
p. Reconstructive surgery benefit⁵ 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	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 benefit⁵ 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 benefit⁵ 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 benefit⁵ 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 2. Neurologist ⁵ • for consultation, treatment and / or medicines prescribed 3. Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed	1,000 per visit 100,000 per incident	125 per visit 12,500 per incident	
	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 Services⁹	Applicable	
l. Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Designated Cancers³ 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 services¹² (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 (v) 24-hour worldwide telephone enquiry services	5,000,000 per life	625,000 per life
	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 lifestyle 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)

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- 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)).

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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

- 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.
- 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).
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.

AIA VOLUNTARY HEALTH INSURANCE PRIVILEGE ULTRA SCHEME

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).

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

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









AIA International Limited
(Incorporated in Bermuda with limited liability)

Standard Premium Schedule for Basic Plan Deductible (HKDO/USDO)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	9,672	1,209	4,936	617	2,712	339	856	107
5-18	9,672	1,209	4,936	617	2,712	339	856	107
19	9,776	1,222	4,984	623	2,736	342	864	108
20	9,984	1,248	5,088	636	2,792	349	880	110
21	10,080	1,260	5,144	643	2,824	353	888	111
22	10,384	1,298	5,296	662	2,904	363	920	115
23	10,792	1,349	5,504	688	3,024	378	952	119
24	11,104	1,388	5,664	708	3,112	389	984	123
25	11,912	1,489	6,072	759	3,336	417	1,048	131
26	12,632	1,579	6,440	805	3,536	442	1,112	139
27	13,336	1,667	6,800	850	3,736	467	1,176	147
28	13,952	1,744	7,112	889	3,904	488	1,232	154
29	14,352	1,794	7,320	915	4,016	502	1,264	158
30	14,560	1,820	7,424	928	4,080	510	1,288	161
31	14,968	1,871	7,632	954	4,192	524	1,320	165
32	15,176	1,897	7,736	967	4,248	531	1,344	168
33	15,584	1,948	7,944	993	4,360	545	1,376	172
34	16,192	2,024	8,256	1,032	4,536	567	1,432	179
35	16,488	2,061	8,408	1,051	4,616	577	1,456	182
36	16,496	2,062	8,416	1,052	4,616	577	1,456	182
37	16,800	2,100	8,568	1,071	4,704	588	1,480	185
38	17,216	2,152	8,784	1,098	4,824	603	1,520	190
39	17,312	2,164	8,832	1,104	4,848	606	1,528	191
40	17,512	2,189	8,928	1,116	4,904	613	1,544	193
41	18,000	2,250	9,184	1,148	5,040	630	1,592	199
42	18,776	2,347	9,576	1,197	5,256	657	1,656	207
43	19,608	2,451	10,000	1,250	5,488	686	1,728	216
44	20,976	2,622	10,696	1,337	5,872	734	1,856	232
45	22,240	2,780	11,344	1,418	6,224	778	1,960	245
46	23,296	2,912	11,880	1,485	6,520	815	2,056	257
47	24,272	3,034	12,376	1,547	6,800	850	2,144	268
48	25,232	3,154	12,872	1,609	7,064	883	2,224	278
49	26,424	3,303	13,480	1,685	7,400	925	2,336	292
50	27,608	3,451	14,080	1,760	7,728	966	2,440	305
51	29,120	3,640	14,848	1,856	8,152	1,019	2,568	321
52	30,360	3,795	15,480	1,935	8,504	1,063	2,680	335
53	31,480	3,935	16,056	2,007	8,816	1,102	2,776	347
54	32,936	4,117	16,800	2,100	9,224	1,153	2,912	364
55	34,280	4,285	17,480	2,185	9,600	1,200	3,024	378
56	36,296	4,537	18,512	2,314	10,160	1,270	3,208	401
57	38,640	4,830	19,704	2,463	10,816	1,352	3,408	426
58	40,432	5,054	20,624	2,578	11,320	1,415	3,568	446
59	43,128	5,391	21,992	2,749	12,072	1,509	3,808	476
60	45,928	5,741	23,424	2,928	12,856	1,607	4,056	507

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKDO/USDO) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	48,824	6,103	24,904	3,113	13,672	1,709	4,312	539
62	52,136	6,517	26,592	3,324	14,600	1,825	4,600	575
63	56,448	7,056	28,792	3,599	15,808	1,976	4,984	623
64	61,912	7,739	31,576	3,947	17,336	2,167	5,464	683
65	66,912	8,364	34,128	4,266	18,736	2,342	5,912	739
66	72,608	9,076	37,032	4,629	20,328	2,541	6,408	801
67	76,888	9,611	39,216	4,902	21,528	2,691	6,792	849
68	80,096	10,012	40,848	5,106	22,424	2,803	7,072	884
69	84,248	10,531	42,968	5,371	23,592	2,949	7,440	930
70	88,152	11,019	44,960	5,620	24,680	3,085	7,784	973
71	93,920	11,740	47,896	5,987	26,296	3,287	8,296	1,037
72	99,128	12,391	50,552	6,319	27,752	3,469	8,752	1,094
73	104,240	13,030	53,160	6,645	29,184	3,648	9,208	1,151
74	109,560	13,695	55,872	6,984	30,680	3,835	9,672	1,209
75	114,680	14,335	58,488	7,311	32,112	4,014	10,128	1,266
76	120,832	15,104	61,624	7,703	33,832	4,229	10,672	1,334
77	125,664	15,708	64,088	8,011	35,184	4,398	11,096	1,387
78	130,384	16,298	66,496	8,312	36,504	4,563	11,512	1,439
79	131,360	16,420	66,992	8,374	36,784	4,598	11,600	1,450
80	134,080	16,760	68,384	8,548	37,544	4,693	11,840	1,480
81*	143,192	17,899	73,024	9,128	40,096	5,012	12,640	1,580
82*	145,960	18,245	74,440	9,305	40,872	5,109	12,888	1,611
83*	148,552	18,569	75,760	9,470	41,592	5,199	13,120	1,640
84*	150,904	18,863	76,960	9,620	42,256	5,282	13,328	1,666
85*	153,608	19,201	78,344	9,793	43,008	5,376	13,560	1,695
86*	156,432	19,554	79,784	9,973	43,800	5,475	13,816	1,727
87*	158,904	19,863	81,040	10,130	44,496	5,562	14,032	1,754
88*	161,368	20,171	82,296	10,287	45,184	5,648	14,248	1,781
89*	163,960	20,495	83,616	10,452	45,912	5,739	14,480	1,810
90*	166,552	20,819	84,944	10,618	46,632	5,829	14,704	1,838
91*	169,248	21,156	86,320	10,790	47,392	5,924	14,944	1,868
92*	171,720	21,465	87,576	10,947	48,080	6,010	15,160	1,895
93*	174,312	21,789	88,896	11,112	48,808	6,101	15,392	1,924
94*	177,136	22,142	90,336	11,292	49,600	6,200	15,640	1,955
95*	179,720	22,465	91,656	11,457	50,320	6,290	15,872	1,984
96*	182,424	22,803	93,040	11,630	51,080	6,385	16,112	2,014
97*	184,664	23,083	94,176	11,772	51,704	6,463	16,304	2,038
98*	187,360	23,420	95,552	11,944	52,464	6,558	16,544	2,068
99*	190,072	23,759	96,936	12,117	53,224	6,653	16,784	2,098

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
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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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,168	521	2,128	266	1,168	146	368	46
5-18	3,936	492	2,008	251	1,104	138	344	43
19	4,088	511	2,088	261	1,144	143	360	45
20	4,088	511	2,088	261	1,144	143	360	45
21	4,088	511	2,088	261	1,144	143	360	45
22	4,392	549	2,240	280	1,232	154	384	48
23	4,488	561	2,288	286	1,256	157	400	50
24	4,944	618	2,520	315	1,384	173	440	55
25	5,128	641	2,616	327	1,432	179	456	57
26	5,288	661	2,696	337	1,480	185	464	58
27	5,768	721	2,944	368	1,616	202	512	64
28	5,936	742	3,024	378	1,664	208	528	66
29	6,136	767	3,128	391	1,720	215	544	68
30	6,256	782	3,192	399	1,752	219	552	69
31	6,320	790	3,224	403	1,768	221	560	70
32	6,408	801	3,272	409	1,792	224	568	71
33	6,504	813	3,320	415	1,824	228	576	72
34	6,680	835	3,408	426	1,872	234	592	74
35	6,768	846	3,448	431	1,896	237	600	75
36	7,128	891	3,632	454	1,992	249	632	79
37	7,128	891	3,632	454	1,992	249	632	79
38	7,320	915	3,736	467	2,048	256	648	81
39	7,320	915	3,736	467	2,048	256	648	81
40	7,416	927	3,784	473	2,080	260	656	82
41	7,944	993	4,048	506	2,224	278	704	88
42	8,296	1,037	4,232	529	2,320	290	736	92
43	8,672	1,084	4,424	553	2,432	304	768	96
44	9,048	1,131	4,616	577	2,536	317	800	100
45	9,592	1,199	4,888	611	2,688	336	848	106
46	9,992	1,249	5,096	637	2,800	350	880	110
47	10,672	1,334	5,440	680	2,992	374	944	118
48	11,144	1,393	5,680	710	3,120	390	984	123
49	11,664	1,458	5,952	744	3,264	408	1,032	129
50	12,256	1,532	6,248	781	3,432	429	1,080	135
51	12,888	1,611	6,576	822	3,608	451	1,136	142
52	13,184	1,648	6,720	840	3,688	461	1,168	146
53	13,896	1,737	7,088	886	3,888	486	1,224	153
54	14,496	1,812	7,392	924	4,056	507	1,280	160
55	15,000	1,875	7,648	956	4,200	525	1,328	166
56	16,008	2,001	8,168	1,021	4,480	560	1,416	177
57	17,016	2,127	8,680	1,085	4,768	596	1,504	188
58	18,024	2,253	9,192	1,149	5,048	631	1,592	199
59	19,328	2,416	9,856	1,232	5,408	676	1,704	213
60	20,432	2,554	10,424	1,303	5,720	715	1,808	226

Effective from 22 April 2024
Please read together with the "Notes" section.

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	21,648	2,706	11,040	1,380	6,064	758	1,912	239
62	23,192	2,899	11,824	1,478	6,496	812	2,048	256
63	25,224	3,153	12,864	1,608	7,064	883	2,224	278
64	27,544	3,443	14,048	1,756	7,712	964	2,432	304
65	29,656	3,707	15,128	1,891	8,304	1,038	2,616	327
66	32,312	4,039	16,480	2,060	9,048	1,131	2,856	357
67	34,168	4,271	17,424	2,178	9,568	1,196	3,016	377
68	35,704	4,463	18,208	2,276	10,000	1,250	3,152	394
69	37,560	4,695	19,152	2,394	10,520	1,315	3,320	415
70	39,464	4,933	20,128	2,516	11,048	1,381	3,488	436
71	42,056	5,257	21,448	2,681	11,776	1,472	3,712	464
72	44,496	5,562	22,696	2,837	12,456	1,557	3,928	491
73	46,480	5,810	23,704	2,963	13,016	1,627	4,104	513
74	49,288	6,161	25,136	3,142	13,800	1,725	4,352	544
75	51,872	6,484	26,456	3,307	14,528	1,816	4,584	573
76	54,096	6,762	27,592	3,449	15,144	1,893	4,776	597
77	56,168	7,021	28,648	3,581	15,728	1,966	4,960	620
78	57,864	7,233	29,512	3,689	16,200	2,025	5,112	639
79	59,808	7,476	30,504	3,813	16,744	2,093	5,280	660
80	61,456	7,682	31,344	3,918	17,208	2,151	5,424	678
81*	63,456	7,932	32,360	4,045	17,768	2,221	5,600	700
82*	64,904	8,113	33,104	4,138	18,176	2,272	5,728	716
83*	65,960	8,245	33,640	4,205	18,472	2,309	5,824	728
84*	67,344	8,418	34,344	4,293	18,856	2,357	5,944	743
85*	68,184	8,523	34,776	4,347	19,088	2,386	6,024	753
86*	69,344	8,668	35,368	4,421	19,416	2,427	6,120	765
87*	70,400	8,800	35,904	4,488	19,712	2,464	6,216	777
88*	71,568	8,946	36,496	4,562	20,040	2,505	6,320	790
89*	72,728	9,091	37,088	4,636	20,360	2,545	6,424	803
90*	73,888	9,236	37,680	4,710	20,688	2,586	6,528	816
91*	75,264	9,408	38,384	4,798	21,072	2,634	6,648	831
92*	76,424	9,553	38,976	4,872	21,400	2,675	6,752	844
93*	77,384	9,673	39,464	4,933	21,664	2,708	6,832	854
94*	78,752	9,844	40,160	5,020	22,048	2,756	6,952	869
95*	79,392	9,924	40,488	5,061	22,232	2,779	7,008	876
96*	80,976	10,122	41,296	5,162	22,672	2,834	7,152	894
97*	81,928	10,241	41,784	5,223	22,936	2,867	7,232	904
98*	83,192	10,399	42,424	5,303	23,296	2,912	7,344	918
99*	84,256	10,532	42,968	5,371	23,592	2,949	7,440	930

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
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Standard Premium Schedule for Basic 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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,048	506	2,064	258	1,136	142	360	45
5-18	3,744	468	1,912	239	1,048	131	328	41
19	3,840	480	1,960	245	1,072	134	336	42
20	3,840	480	1,960	245	1,072	134	336	42
21	3,840	480	1,960	245	1,072	134	336	42
22	4,144	518	2,112	264	1,160	145	368	46
23	4,248	531	2,168	271	1,192	149	376	47
24	4,608	576	2,352	294	1,288	161	408	51
25	4,688	586	2,392	299	1,312	164	416	52
26	4,952	619	2,528	316	1,384	173	440	55
27	5,360	670	2,736	342	1,504	188	472	59
28	5,560	695	2,832	354	1,560	195	488	61
29	5,760	720	2,936	367	1,616	202	512	64
30	5,784	723	2,952	369	1,616	202	512	64
31	5,840	730	2,976	372	1,632	204	512	64
32	6,064	758	3,096	387	1,696	212	536	67
33	6,264	783	3,192	399	1,752	219	552	69
34	6,368	796	3,248	406	1,784	223	560	70
35	6,552	819	3,344	418	1,832	229	576	72
36	6,776	847	3,456	432	1,896	237	600	75
37	6,776	847	3,456	432	1,896	237	600	75
38	6,872	859	3,504	438	1,928	241	608	76
39	6,872	859	3,504	438	1,928	241	608	76
40	7,080	885	3,608	451	1,984	248	624	78
41	7,448	931	3,800	475	2,088	261	656	82
42	7,704	963	3,928	491	2,160	270	680	85
43	8,112	1,014	4,136	517	2,272	284	720	90
44	8,408	1,051	4,288	536	2,352	294	744	93
45	9,120	1,140	4,648	581	2,552	319	808	101
46	9,560	1,195	4,872	609	2,680	335	848	106
47	10,192	1,274	5,200	650	2,856	357	896	112
48	10,504	1,313	5,360	670	2,944	368	928	116
49	10,976	1,372	5,600	700	3,072	384	968	121
50	11,456	1,432	5,840	730	3,208	401	1,008	126
51	12,120	1,515	6,184	773	3,392	424	1,072	134
52	12,456	1,557	6,352	794	3,488	436	1,096	137
53	13,328	1,666	6,800	850	3,728	466	1,176	147
54	13,896	1,737	7,088	886	3,888	486	1,224	153
55	14,232	1,779	7,256	907	3,984	498	1,256	157
56	15,008	1,876	7,656	957	4,200	525	1,328	166
57	16,008	2,001	8,168	1,021	4,480	560	1,416	177
58	17,120	2,140	8,728	1,091	4,792	599	1,512	189
59	18,232	2,279	9,296	1,162	5,104	638	1,608	201
60	19,344	2,418	9,864	1,233	5,416	677	1,712	214

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Basic 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	20,520	2,565	10,464	1,308	5,744	718	1,808	226
62	21,960	2,745	11,200	1,400	6,152	769	1,936	242
63	23,968	2,996	12,224	1,528	6,712	839	2,120	265
64	26,184	3,273	13,352	1,669	7,328	916	2,312	289
65	27,896	3,487	14,224	1,778	7,808	976	2,464	308
66	30,520	3,815	15,568	1,946	8,544	1,068	2,696	337
67	32,272	4,034	16,456	2,057	9,040	1,130	2,848	356
68	33,744	4,218	17,208	2,151	9,448	1,181	2,976	372
69	35,584	4,448	18,144	2,268	9,960	1,245	3,144	393
70	37,352	4,669	19,048	2,381	10,456	1,307	3,296	412
71	39,776	4,972	20,288	2,536	11,136	1,392	3,512	439
72	42,008	5,251	21,424	2,678	11,760	1,470	3,712	464
73	44,168	5,521	22,528	2,816	12,368	1,546	3,904	488
74	46,600	5,825	23,768	2,971	13,048	1,631	4,112	514
75	49,104	6,138	25,040	3,130	13,752	1,719	4,336	542
76	51,160	6,395	26,088	3,261	14,328	1,791	4,520	565
77	53,224	6,653	27,144	3,393	14,904	1,863	4,696	587
78	54,776	6,847	27,936	3,492	15,336	1,917	4,840	605
79	56,576	7,072	28,856	3,607	15,840	1,980	4,992	624
80	58,112	7,264	29,640	3,705	16,272	2,034	5,128	641
81*	60,144	7,518	30,672	3,834	16,840	2,105	5,312	664
82*	61,400	7,675	31,312	3,914	17,192	2,149	5,424	678
83*	62,336	7,792	31,792	3,974	17,456	2,182	5,504	688
84*	63,624	7,953	32,448	4,056	17,816	2,227	5,616	702
85*	64,432	8,054	32,864	4,108	18,040	2,255	5,688	711
86*	65,496	8,187	33,400	4,175	18,336	2,292	5,784	723
87*	66,544	8,318	33,936	4,242	18,632	2,329	5,872	734
88*	67,712	8,464	34,536	4,317	18,960	2,370	5,976	747
89*	68,992	8,624	35,184	4,398	19,320	2,415	6,088	761
90*	69,920	8,740	35,656	4,457	19,576	2,447	6,176	772
91*	71,216	8,902	36,320	4,540	19,944	2,493	6,288	786
92*	72,144	9,018	36,792	4,599	20,200	2,525	6,368	796
93*	73,312	9,164	37,392	4,674	20,528	2,566	6,472	809
94*	74,592	9,324	38,040	4,755	20,888	2,611	6,584	823
95*	75,296	9,412	38,400	4,800	21,080	2,635	6,648	831
96*	76,696	9,587	39,112	4,889	21,472	2,684	6,776	847
97*	77,512	9,689	39,528	4,941	21,704	2,713	6,848	856
98*	78,800	9,850	40,192	5,024	22,064	2,758	6,960	870
99*	79,736	9,967	40,664	5,083	22,328	2,791	7,040	880

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

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Notes:

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- 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,160	395	1,608	201	888	111	280	35
5-18	2,928	366	1,496	187	816	102	256	32
19	3,000	375	1,528	191	840	105	264	33
20	3,000	375	1,528	191	840	105	264	33
21	3,000	375	1,528	191	840	105	264	33
22	3,240	405	1,656	207	904	113	288	36
23	3,320	415	1,696	212	928	116	296	37
24	3,600	450	1,840	230	1,008	126	320	40
25	3,664	458	1,872	234	1,024	128	320	40
26	3,864	483	1,968	246	1,080	135	344	43
27	4,184	523	2,136	267	1,168	146	368	46
28	4,344	543	2,216	277	1,216	152	384	48
29	4,496	562	2,296	287	1,256	157	400	50
30	4,512	564	2,304	288	1,264	158	400	50
31	4,560	570	2,328	291	1,280	160	400	50
32	4,736	592	2,416	302	1,328	166	416	52
33	4,888	611	2,496	312	1,368	171	432	54
34	4,968	621	2,536	317	1,392	174	440	55
35	5,112	639	2,608	326	1,432	179	448	56
36	5,288	661	2,696	337	1,480	185	464	58
37	5,288	661	2,696	337	1,480	185	464	58
38	5,368	671	2,736	342	1,504	188	472	59
39	5,368	671	2,736	342	1,504	188	472	59
40	5,528	691	2,816	352	1,544	193	488	61
41	5,816	727	2,968	371	1,632	204	512	64
42	6,016	752	3,072	384	1,688	211	528	66
43	6,328	791	3,224	403	1,768	221	560	70
44	6,560	820	3,344	418	1,840	230	576	72
45	7,120	890	3,632	454	1,992	249	632	79
46	7,464	933	3,808	476	2,088	261	656	82
47	7,952	994	4,056	507	2,224	278	704	88
48	8,200	1,025	4,184	523	2,296	287	728	91
49	8,568	1,071	4,368	546	2,400	300	760	95
50	8,936	1,117	4,560	570	2,504	313	792	99
51	9,456	1,182	4,824	603	2,648	331	832	104
52	9,720	1,215	4,960	620	2,720	340	856	107
53	10,400	1,300	5,304	663	2,912	364	920	115
54	10,840	1,355	5,528	691	3,032	379	960	120
55	11,104	1,388	5,664	708	3,112	389	984	123
56	11,712	1,464	5,976	747	3,280	410	1,032	129
57	12,488	1,561	6,368	796	3,496	437	1,104	138
58	13,360	1,670	6,816	852	3,744	468	1,176	147
59	14,224	1,778	7,256	907	3,984	498	1,256	157
60	15,096	1,887	7,696	962	4,224	528	1,336	167

Effective from 22 April 2024
Please read together with the "Notes" section.

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	16,008	2,001	8,168	1,021	4,480	560	1,416	177
62	17,136	2,142	8,736	1,092	4,800	600	1,512	189
63	18,696	2,337	9,536	1,192	5,232	654	1,648	206
64	20,424	2,553	10,416	1,302	5,720	715	1,800	225
65	21,760	2,720	11,096	1,387	6,096	762	1,920	240
66	23,808	2,976	12,144	1,518	6,664	833	2,104	263
67	25,176	3,147	12,840	1,605	7,048	881	2,224	278
68	26,328	3,291	13,424	1,678	7,368	921	2,328	291
69	27,760	3,470	14,160	1,770	7,776	972	2,448	306
70	29,136	3,642	14,856	1,857	8,160	1,020	2,576	322
71	31,032	3,879	15,824	1,978	8,688	1,086	2,744	343
72	32,768	4,096	16,712	2,089	9,176	1,147	2,896	362
73	34,456	4,307	17,576	2,197	9,648	1,206	3,040	380
74	36,352	4,544	18,536	2,317	10,176	1,272	3,208	401
75	38,304	4,788	19,536	2,442	10,728	1,341	3,384	423
76	39,912	4,989	20,352	2,544	11,176	1,397	3,528	441
77	41,520	5,190	21,176	2,647	11,624	1,453	3,664	458
78	42,728	5,341	21,792	2,724	11,960	1,495	3,776	472
79	44,136	5,517	22,512	2,814	12,360	1,545	3,896	487
80	45,328	5,666	23,120	2,890	12,688	1,586	4,000	500
81*	46,920	5,865	23,928	2,991	13,136	1,642	4,144	518
82*	47,896	5,987	24,424	3,053	13,408	1,676	4,232	529
83*	48,624	6,078	24,800	3,100	13,616	1,702	4,296	537
84*	49,632	6,204	25,312	3,164	13,896	1,737	4,384	548
85*	50,264	6,283	25,632	3,204	14,072	1,759	4,440	555
86*	51,088	6,386	26,056	3,257	14,304	1,788	4,512	564
87*	51,912	6,489	26,472	3,309	14,536	1,817	4,584	573
88*	52,816	6,602	26,936	3,367	14,792	1,849	4,664	583
89*	53,816	6,727	27,448	3,431	15,072	1,884	4,752	594
90*	54,544	6,818	27,816	3,477	15,272	1,909	4,816	602
91*	55,552	6,944	28,328	3,541	15,552	1,944	4,904	613
92*	56,280	7,035	28,704	3,588	15,760	1,970	4,968	621
93*	57,184	7,148	29,160	3,645	16,008	2,001	5,048	631
94*	58,184	7,273	29,672	3,709	16,288	2,036	5,136	642
95*	58,736	7,342	29,952	3,744	16,448	2,056	5,184	648
96*	59,824	7,478	30,512	3,814	16,752	2,094	5,280	660
97*	60,464	7,558	30,840	3,855	16,928	2,116	5,336	667
98*	61,464	7,683	31,344	3,918	17,208	2,151	5,424	678
99*	62,200	7,775	31,720	3,965	17,416	2,177	5,496	687

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
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Standard Premium Schedule for Basic Plan

Deductible (HKDO/USDO)

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

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	10,640	1,330	5,424	678	2,976	372	936	117
5-18	10,640	1,330	5,424	678	2,976	372	936	117
19	10,760	1,345	5,488	686	3,016	377	952	119
20	10,984	1,373	5,600	700	3,072	384	968	121
21	11,080	1,385	5,648	706	3,104	388	976	122
22	11,424	1,428	5,824	728	3,200	400	1,008	126
23	11,872	1,484	6,056	757	3,328	416	1,048	131
24	12,208	1,526	6,224	778	3,416	427	1,080	135
25	13,104	1,638	6,680	835	3,672	459	1,160	145
26	13,896	1,737	7,088	886	3,888	486	1,224	153
27	14,672	1,834	7,480	935	4,112	514	1,296	162
28	15,344	1,918	7,824	978	4,296	537	1,352	169
29	15,784	1,973	8,048	1,006	4,416	552	1,392	174
30	16,016	2,002	8,168	1,021	4,488	561	1,416	177
31	16,464	2,058	8,400	1,050	4,608	576	1,456	182
32	16,688	2,086	8,512	1,064	4,672	584	1,472	184
33	17,144	2,143	8,744	1,093	4,800	600	1,512	189
34	17,808	2,226	9,080	1,135	4,984	623	1,576	197
35	18,136	2,267	9,248	1,156	5,080	635	1,600	200
36	18,144	2,268	9,256	1,157	5,080	635	1,600	200
37	18,488	2,311	9,432	1,179	5,176	647	1,632	204
38	18,936	2,367	9,656	1,207	5,304	663	1,672	209
39	19,048	2,381	9,712	1,214	5,336	667	1,680	210
40	19,264	2,408	9,824	1,228	5,392	674	1,704	213
41	19,800	2,475	10,096	1,262	5,544	693	1,752	219
42	20,656	2,582	10,536	1,317	5,784	723	1,824	228
43	21,568	2,696	11,000	1,375	6,040	755	1,904	238
44	23,064	2,883	11,760	1,470	6,456	807	2,040	255
45	24,464	3,058	12,480	1,560	6,848	856	2,160	270
46	25,624	3,203	13,072	1,634	7,176	897	2,264	283
47	26,704	3,338	13,616	1,702	7,480	935	2,360	295
48	27,760	3,470	14,160	1,770	7,776	972	2,448	306
49	29,064	3,633	14,824	1,853	8,136	1,017	2,568	321
50	30,360	3,795	15,480	1,935	8,504	1,063	2,680	335
51	32,032	4,004	16,336	2,042	8,968	1,121	2,832	354
52	33,392	4,174	17,032	2,129	9,352	1,169	2,952	369
53	34,624	4,328	17,656	2,207	9,696	1,212	3,056	382
54	36,232	4,529	18,480	2,310	10,144	1,268	3,200	400
55	37,704	4,713	19,232	2,404	10,560	1,320	3,328	416
56	39,928	4,991	20,360	2,545	11,176	1,397	3,528	441
57	42,512	5,314	21,680	2,710	11,904	1,488	3,752	469
58	44,480	5,560	22,688	2,836	12,456	1,557	3,928	491
59	47,440	5,930	24,192	3,024	13,280	1,660	4,192	524
60	50,520	6,315	25,768	3,221	14,144	1,768	4,464	558

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKDO/USDO) (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	53,712	6,714	27,392	3,424	15,040	1,880	4,744	593
62	57,352	7,169	29,248	3,656	16,056	2,007	5,064	633
63	62,096	7,762	31,672	3,959	17,384	2,173	5,480	685
64	68,096	8,512	34,728	4,341	19,064	2,383	6,016	752
65	73,600	9,200	37,536	4,692	20,608	2,576	6,496	812
66	79,872	9,984	40,736	5,092	22,368	2,796	7,056	882
67	84,576	10,572	43,136	5,392	23,680	2,960	7,472	934
68	88,104	11,013	44,936	5,617	24,672	3,084	7,776	972
69	92,672	11,584	47,264	5,908	25,952	3,244	8,184	1,023
70	96,968	12,121	49,456	6,182	27,152	3,394	8,560	1,070
71	103,312	12,914	52,688	6,586	28,928	3,616	9,120	1,140
72	109,040	13,630	55,608	6,951	30,528	3,816	9,632	1,204
73	114,664	14,333	58,480	7,310	32,104	4,013	10,128	1,266
74	120,520	15,065	61,464	7,683	33,744	4,218	10,640	1,330
75	126,144	15,768	64,336	8,042	35,320	4,415	11,136	1,392
76	132,912	16,614	67,784	8,473	37,216	4,652	11,736	1,467
77	138,232	17,279	70,496	8,812	38,704	4,838	12,208	1,526
78	143,424	17,928	73,144	9,143	40,160	5,020	12,664	1,583
79	144,504	18,063	73,696	9,212	40,464	5,058	12,760	1,595
80	147,488	18,436	75,216	9,402	41,296	5,162	13,024	1,628
81*	157,512	19,689	80,328	10,041	44,104	5,513	13,912	1,739
82*	160,560	20,070	81,888	10,236	44,960	5,620	14,176	1,772
83*	163,408	20,426	83,336	10,417	45,752	5,719	14,432	1,804
84*	165,992	20,749	84,656	10,582	46,480	5,810	14,656	1,832
85*	168,968	21,121	86,176	10,772	47,312	5,914	14,920	1,865
86*	172,072	21,509	87,760	10,970	48,184	6,023	15,192	1,899
87*	174,800	21,850	89,152	11,144	48,944	6,118	15,432	1,929
88*	177,504	22,188	90,528	11,316	49,704	6,213	15,672	1,959
89*	180,352	22,544	91,976	11,497	50,496	6,312	15,928	1,991
90*	183,200	22,900	93,432	11,679	51,296	6,412	16,176	2,022
91*	186,168	23,271	94,944	11,868	52,128	6,516	16,440	2,055
92*	188,896	23,612	96,336	12,042	52,888	6,611	16,680	2,085
93*	191,744	23,968	97,792	12,224	53,688	6,711	16,928	2,116
94*	194,848	24,356	99,376	12,422	54,560	6,820	17,208	2,151
95*	197,688	24,711	100,824	12,603	55,352	6,919	17,456	2,182
96*	200,664	25,083	102,336	12,792	56,184	7,023	17,720	2,215
97*	203,128	25,391	103,592	12,949	56,872	7,109	17,936	2,242
98*	206,096	25,762	105,112	13,139	57,704	7,213	18,200	2,275
99*	209,080	26,135	106,632	13,329	58,544	7,318	18,464	2,308

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
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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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	4,584	573	2,336	292	1,280	160	408	51
5-18	4,320	540	2,200	275	1,208	151	384	48
19	4,496	562	2,296	287	1,256	157	400	50
20	4,496	562	2,296	287	1,256	157	400	50
21	4,496	562	2,296	287	1,256	157	400	50
22	4,832	604	2,464	308	1,352	169	424	53
23	4,928	616	2,512	314	1,376	172	432	54
24	5,432	679	2,768	346	1,520	190	480	60
25	5,640	705	2,880	360	1,576	197	496	62
26	5,816	727	2,968	371	1,632	204	512	64
27	6,344	793	3,232	404	1,776	222	560	70
28	6,528	816	3,328	416	1,824	228	576	72
29	6,744	843	3,440	430	1,888	236	592	74
30	6,880	860	3,512	439	1,928	241	608	76
31	6,944	868	3,544	443	1,944	243	616	77
32	7,056	882	3,600	450	1,976	247	624	78
33	7,152	894	3,648	456	2,000	250	632	79
34	7,344	918	3,744	468	2,056	257	648	81
35	7,448	931	3,800	475	2,088	261	656	82
36	7,848	981	4,000	500	2,200	275	696	87
37	7,848	981	4,000	500	2,200	275	696	87
38	8,048	1,006	4,104	513	2,256	282	712	89
39	8,048	1,006	4,104	513	2,256	282	712	89
40	8,160	1,020	4,160	520	2,288	286	720	90
41	8,744	1,093	4,456	557	2,448	306	776	97
42	9,120	1,140	4,648	581	2,552	319	808	101
43	9,544	1,193	4,864	608	2,672	334	840	105
44	9,944	1,243	5,072	634	2,784	348	880	110
45	10,552	1,319	5,384	673	2,952	369	928	116
46	10,992	1,374	5,608	701	3,080	385	968	121
47	11,736	1,467	5,984	748	3,288	411	1,040	130
48	12,256	1,532	6,248	781	3,432	429	1,080	135
49	12,832	1,604	6,544	818	3,592	449	1,136	142
50	13,488	1,686	6,880	860	3,776	472	1,192	149
51	14,184	1,773	7,232	904	3,968	496	1,256	157
52	14,504	1,813	7,400	925	4,064	508	1,280	160
53	15,288	1,911	7,800	975	4,280	535	1,352	169
54	15,944	1,993	8,128	1,016	4,464	558	1,408	176
55	16,504	2,063	8,416	1,052	4,624	578	1,456	182
56	17,608	2,201	8,984	1,123	4,928	616	1,552	194
57	18,720	2,340	9,544	1,193	5,240	655	1,656	207
58	19,824	2,478	10,112	1,264	5,552	694	1,752	219
59	21,264	2,658	10,848	1,356	5,952	744	1,880	235
60	22,480	2,810	11,464	1,433	6,296	787	1,984	248

Effective from 22 April 2024

Please read together with the "Notes" section.

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	23,808	2,976	12,144	1,518	6,664	833	2,104	263
62	25,504	3,188	13,008	1,626	7,144	893	2,256	282
63	27,744	3,468	14,152	1,769	7,768	971	2,448	306
64	30,296	3,787	15,448	1,931	8,480	1,060	2,672	334
65	32,624	4,078	16,640	2,080	9,136	1,142	2,880	360
66	35,544	4,443	18,128	2,266	9,952	1,244	3,136	392
67	37,584	4,698	19,168	2,396	10,520	1,315	3,320	415
68	39,272	4,909	20,032	2,504	11,000	1,375	3,464	433
69	41,320	5,165	21,072	2,634	11,568	1,446	3,648	456
70	43,416	5,427	22,144	2,768	12,160	1,520	3,832	479
71	46,264	5,783	23,592	2,949	12,952	1,619	4,088	511
72	48,944	6,118	24,960	3,120	13,704	1,713	4,320	540
73	51,128	6,391	26,072	3,259	14,312	1,789	4,512	564
74	54,216	6,777	27,648	3,456	15,184	1,898	4,784	598
75	57,064	7,133	29,104	3,638	15,976	1,997	5,040	630
76	59,504	7,438	30,344	3,793	16,664	2,083	5,256	657
77	61,784	7,723	31,512	3,939	17,296	2,162	5,456	682
78	63,648	7,956	32,464	4,058	17,824	2,228	5,624	703
79	65,784	8,223	33,552	4,194	18,416	2,302	5,808	726
80	67,600	8,450	34,480	4,310	18,928	2,366	5,968	746
81*	69,792	8,724	35,592	4,449	19,544	2,443	6,160	770
82*	71,400	8,925	36,416	4,552	19,992	2,499	6,304	788
83*	72,560	9,070	37,008	4,626	20,320	2,540	6,408	801
84*	74,072	9,259	37,776	4,722	20,744	2,593	6,544	818
85*	75,000	9,375	38,248	4,781	21,000	2,625	6,624	828
86*	76,280	9,535	38,904	4,863	21,360	2,670	6,736	842
87*	77,440	9,680	39,496	4,937	21,680	2,710	6,840	855
88*	78,720	9,840	40,144	5,018	22,040	2,755	6,952	869
89*	80,008	10,001	40,808	5,101	22,400	2,800	7,064	883
90*	81,280	10,160	41,456	5,182	22,760	2,845	7,176	897
91*	82,792	10,349	42,224	5,278	23,184	2,898	7,312	914
92*	84,072	10,509	42,880	5,360	23,544	2,943	7,424	928
93*	85,128	10,641	43,416	5,427	23,832	2,979	7,520	940
94*	86,632	10,829	44,184	5,523	24,256	3,032	7,648	956
95*	87,336	10,917	44,544	5,568	24,456	3,057	7,712	964
96*	89,072	11,134	45,424	5,678	24,944	3,118	7,864	983
97*	90,120	11,265	45,960	5,745	25,232	3,154	7,960	995
98*	91,512	11,439	46,672	5,834	25,624	3,203	8,080	1,010
99*	92,680	11,585	47,264	5,908	25,952	3,244	8,184	1,023

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Basic 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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	4,448	556	2,272	284	1,248	156	392	49
5-18	4,112	514	2,096	262	1,152	144	360	45
19	4,224	528	2,152	269	1,184	148	376	47
20	4,224	528	2,152	269	1,184	148	376	47
21	4,224	528	2,152	269	1,184	148	376	47
22	4,560	570	2,328	291	1,280	160	400	50
23	4,672	584	2,384	298	1,312	164	416	52
24	5,064	633	2,584	323	1,416	177	448	56
25	5,152	644	2,624	328	1,440	180	456	57
26	5,440	680	2,776	347	1,520	190	480	60
27	5,896	737	3,008	376	1,648	206	520	65
28	6,120	765	3,120	390	1,712	214	544	68
29	6,336	792	3,232	404	1,776	222	560	70
30	6,360	795	3,240	405	1,784	223	560	70
31	6,424	803	3,280	410	1,800	225	568	71
32	6,672	834	3,400	425	1,872	234	592	74
33	6,888	861	3,512	439	1,928	241	608	76
34	7,000	875	3,568	446	1,960	245	616	77
35	7,208	901	3,680	460	2,016	252	640	80
36	7,448	931	3,800	475	2,088	261	656	82
37	7,448	931	3,800	475	2,088	261	656	82
38	7,560	945	3,856	482	2,120	265	664	83
39	7,560	945	3,856	482	2,120	265	664	83
40	7,792	974	3,976	497	2,184	273	688	86
41	8,192	1,024	4,176	522	2,296	287	720	90
42	8,472	1,059	4,320	540	2,376	297	752	94
43	8,920	1,115	4,552	569	2,496	312	784	98
44	9,248	1,156	4,720	590	2,592	324	816	102
45	10,040	1,255	5,120	640	2,808	351	888	111
46	10,528	1,316	5,368	671	2,944	368	928	116
47	11,216	1,402	5,720	715	3,144	393	992	124
48	11,552	1,444	5,888	736	3,232	404	1,024	128
49	12,080	1,510	6,160	770	3,384	423	1,064	133
50	12,600	1,575	6,424	803	3,528	441	1,112	139
51	13,328	1,666	6,800	850	3,728	466	1,176	147
52	13,704	1,713	6,992	874	3,840	480	1,208	151
53	14,664	1,833	7,480	935	4,104	513	1,296	162
54	15,288	1,911	7,800	975	4,280	535	1,352	169
55	15,664	1,958	7,992	999	4,384	548	1,384	173
56	16,512	2,064	8,424	1,053	4,624	578	1,456	182
57	17,608	2,201	8,984	1,123	4,928	616	1,552	194
58	18,840	2,355	9,608	1,201	5,272	659	1,664	208
59	20,056	2,507	10,232	1,279	5,616	702	1,768	221
60	21,280	2,660	10,856	1,357	5,960	745	1,880	235

Effective from 22 April 2024
Please read together with the "Notes" section.

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	22,568	2,821	11,512	1,439	6,320	790	1,992	249
62	24,160	3,020	12,320	1,540	6,768	846	2,136	267
63	26,368	3,296	13,448	1,681	7,384	923	2,328	291
64	28,808	3,601	14,696	1,837	8,064	1,008	2,544	318
65	30,680	3,835	15,648	1,956	8,592	1,074	2,712	339
66	33,568	4,196	17,120	2,140	9,400	1,175	2,968	371
67	35,496	4,437	18,104	2,263	9,936	1,242	3,136	392
68	37,120	4,640	18,928	2,366	10,392	1,299	3,280	410
69	39,144	4,893	19,960	2,495	10,960	1,370	3,456	432
70	41,096	5,137	20,960	2,620	11,504	1,438	3,632	454
71	43,760	5,470	22,320	2,790	12,256	1,532	3,864	483
72	46,208	5,776	23,568	2,946	12,936	1,617	4,080	510
73	48,584	6,073	24,776	3,097	13,600	1,700	4,288	536
74	51,256	6,407	26,144	3,268	14,352	1,794	4,528	566
75	54,016	6,752	27,552	3,444	15,128	1,891	4,768	596
76	56,280	7,035	28,704	3,588	15,760	1,970	4,968	621
77	58,544	7,318	29,856	3,732	16,392	2,049	5,168	646
78	60,248	7,531	30,728	3,841	16,872	2,109	5,320	665
79	62,232	7,779	31,736	3,967	17,424	2,178	5,496	687
80	63,920	7,990	32,600	4,075	17,896	2,237	5,648	706
81*	66,160	8,270	33,744	4,218	18,528	2,316	5,840	730
82*	67,536	8,442	34,440	4,305	18,912	2,364	5,960	745
83*	68,568	8,571	34,968	4,371	19,200	2,400	6,056	757
84*	69,984	8,748	35,688	4,461	19,592	2,449	6,176	772
85*	70,872	8,859	36,144	4,518	19,848	2,481	6,256	782
86*	72,040	9,005	36,744	4,593	20,168	2,521	6,360	795
87*	73,200	9,150	37,336	4,667	20,496	2,562	6,464	808
88*	74,480	9,310	37,984	4,748	20,856	2,607	6,576	822
89*	75,896	9,487	38,704	4,838	21,248	2,656	6,704	838
90*	76,912	9,614	39,224	4,903	21,536	2,692	6,792	849
91*	78,336	9,792	39,952	4,994	21,936	2,742	6,920	865
92*	79,360	9,920	40,472	5,059	22,224	2,778	7,008	876
93*	80,640	10,080	41,128	5,141	22,576	2,822	7,120	890
94*	82,056	10,257	41,848	5,231	22,976	2,872	7,248	906
95*	82,824	10,353	42,240	5,280	23,192	2,899	7,312	914
96*	84,360	10,545	43,024	5,378	23,624	2,953	7,448	931
97*	85,256	10,657	43,480	5,435	23,872	2,984	7,528	941
98*	86,680	10,835	44,208	5,526	24,272	3,034	7,656	957
99*	87,704	10,963	44,728	5,591	24,560	3,070	7,744	968

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
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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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	3,472	434	1,768	221	976	122	304	38
5-18	3,208	401	1,640	205	896	112	280	35
19	3,296	412	1,680	210	920	115	288	36
20	3,296	412	1,680	210	920	115	288	36
21	3,296	412	1,680	210	920	115	288	36
22	3,560	445	1,816	227	1,000	125	312	39
23	3,648	456	1,864	233	1,024	128	320	40
24	3,952	494	2,016	252	1,104	138	352	44
25	4,024	503	2,056	257	1,128	141	352	44
26	4,248	531	2,168	271	1,192	149	376	47
27	4,600	575	2,344	293	1,288	161	408	51
28	4,776	597	2,432	304	1,336	167	424	53
29	4,944	618	2,520	315	1,384	173	440	55
30	4,968	621	2,536	317	1,392	174	440	55
31	5,016	627	2,560	320	1,408	176	440	55
32	5,208	651	2,656	332	1,456	182	456	57
33	5,376	672	2,744	343	1,504	188	472	59
34	5,464	683	2,784	348	1,528	191	480	60
35	5,624	703	2,872	359	1,576	197	496	62
36	5,816	727	2,968	371	1,632	204	512	64
37	5,816	727	2,968	371	1,632	204	512	64
38	5,904	738	3,008	376	1,656	207	520	65
39	5,904	738	3,008	376	1,656	207	520	65
40	6,080	760	3,104	388	1,704	213	536	67
41	6,392	799	3,256	407	1,792	224	568	71
42	6,616	827	3,376	422	1,856	232	584	73
43	6,960	870	3,552	444	1,952	244	616	77
44	7,216	902	3,680	460	2,024	253	640	80
45	7,832	979	3,992	499	2,192	274	688	86
46	8,216	1,027	4,192	524	2,304	288	728	91
47	8,752	1,094	4,464	558	2,448	306	776	97
48	9,016	1,127	4,600	575	2,528	316	800	100
49	9,424	1,178	4,808	601	2,640	330	832	104
50	9,832	1,229	5,016	627	2,752	344	872	109
51	10,400	1,300	5,304	663	2,912	364	920	115
52	10,696	1,337	5,456	682	2,992	374	944	118
53	11,440	1,430	5,832	729	3,200	400	1,008	126
54	11,928	1,491	6,080	760	3,336	417	1,056	132
55	12,224	1,528	6,232	779	3,424	428	1,080	135
56	12,880	1,610	6,568	821	3,608	451	1,136	142
57	13,736	1,717	7,008	876	3,848	481	1,216	152
58	14,696	1,837	7,496	937	4,112	514	1,296	162
59	15,648	1,956	7,984	998	4,384	548	1,384	173
60	16,600	2,075	8,464	1,058	4,648	581	1,464	183

Effective from 22 April 2024
Please read together with the "Notes" section.

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	17,608	2,201	8,984	1,123	4,928	616	1,552	194
62	18,848	2,356	9,616	1,202	5,280	660	1,664	208
63	20,568	2,571	10,488	1,311	5,760	720	1,816	227
64	22,472	2,809	11,464	1,433	6,296	787	1,984	248
65	23,936	2,992	12,208	1,526	6,704	838	2,112	264
66	26,184	3,273	13,352	1,669	7,328	916	2,312	289
67	27,688	3,461	14,120	1,765	7,752	969	2,448	306
68	28,960	3,620	14,768	1,846	8,112	1,014	2,560	320
69	30,536	3,817	15,576	1,947	8,552	1,069	2,696	337
70	32,056	4,007	16,352	2,044	8,976	1,122	2,832	354
71	34,136	4,267	17,408	2,176	9,560	1,195	3,016	377
72	36,048	4,506	18,384	2,298	10,096	1,262	3,184	398
73	37,896	4,737	19,328	2,416	10,608	1,326	3,344	418
74	39,984	4,998	20,392	2,549	11,192	1,399	3,528	441
75	42,136	5,267	21,488	2,686	11,800	1,475	3,720	465
76	43,904	5,488	22,392	2,799	12,296	1,537	3,880	485
77	45,672	5,709	23,296	2,912	12,792	1,599	4,032	504
78	47,000	5,875	23,968	2,996	13,160	1,645	4,152	519
79	48,544	6,068	24,760	3,095	13,592	1,699	4,288	536
80	49,864	6,233	25,432	3,179	13,960	1,745	4,400	550
81*	51,608	6,451	26,320	3,290	14,448	1,806	4,560	570
82*	52,680	6,585	26,864	3,358	14,752	1,844	4,648	581
83*	53,488	6,686	27,280	3,410	14,976	1,872	4,720	590
84*	54,592	6,824	27,840	3,480	15,288	1,911	4,824	603
85*	55,288	6,911	28,200	3,525	15,480	1,935	4,880	610
86*	56,192	7,024	28,656	3,582	15,736	1,967	4,960	620
87*	57,096	7,137	29,120	3,640	15,984	1,998	5,040	630
88*	58,096	7,262	29,632	3,704	16,264	2,033	5,128	641
89*	59,200	7,400	30,192	3,774	16,576	2,072	5,224	653
90*	59,992	7,499	30,592	3,824	16,800	2,100	5,296	662
91*	61,104	7,638	31,160	3,895	17,112	2,139	5,392	674
92*	61,904	7,738	31,568	3,946	17,336	2,167	5,464	683
93*	62,904	7,863	32,080	4,010	17,616	2,202	5,552	694
94*	64,008	8,001	32,648	4,081	17,920	2,240	5,648	706
95*	64,608	8,076	32,952	4,119	18,088	2,261	5,704	713
96*	65,808	8,226	33,560	4,195	18,424	2,303	5,808	726
97*	66,504	8,313	33,920	4,240	18,624	2,328	5,872	734
98*	67,616	8,452	34,488	4,311	18,936	2,367	5,968	746
99*	68,416	8,552	34,896	4,362	19,160	2,395	6,040	755

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
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Standard Premium Schedule for Add-on Plan Deductible (HKDO/USDO)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	8,376	1,047	4,272	534	2,344	293	736	92
5-18	8,376	1,047	4,272	534	2,344	293	736	92
19	8,464	1,058	4,320	540	2,368	296	744	93
20	8,640	1,080	4,408	551	2,416	302	760	95
21	8,728	1,091	4,448	556	2,440	305	768	96
22	9,000	1,125	4,592	574	2,520	315	792	99
23	9,352	1,169	4,768	596	2,616	327	824	103
24	9,608	1,201	4,904	613	2,688	336	848	106
25	10,312	1,289	5,256	657	2,888	361	912	114
26	10,936	1,367	5,576	697	3,064	383	968	121
27	11,560	1,445	5,896	737	3,240	405	1,024	128
28	12,088	1,511	6,168	771	3,384	423	1,064	133
29	12,440	1,555	6,344	793	3,480	435	1,096	137
30	12,616	1,577	6,432	804	3,536	442	1,112	139
31	12,968	1,621	6,616	827	3,632	454	1,144	143
32	13,144	1,643	6,704	838	3,680	460	1,160	145
33	13,496	1,687	6,880	860	3,776	472	1,192	149
34	14,024	1,753	7,152	894	3,928	491	1,240	155
35	14,288	1,786	7,288	911	4,000	500	1,264	158
36	14,288	1,786	7,288	911	4,000	500	1,264	158
37	14,552	1,819	7,424	928	4,072	509	1,288	161
38	14,904	1,863	7,600	950	4,176	522	1,320	165
39	14,992	1,874	7,648	956	4,200	525	1,320	165
40	15,168	1,896	7,736	967	4,248	531	1,336	167
41	15,592	1,949	7,952	994	4,368	546	1,376	172
42	16,264	2,033	8,296	1,037	4,552	569	1,440	180
43	16,992	2,124	8,664	1,083	4,760	595	1,504	188
44	18,152	2,269	9,256	1,157	5,080	635	1,600	200
45	19,264	2,408	9,824	1,228	5,392	674	1,704	213
46	20,176	2,522	10,288	1,286	5,648	706	1,784	223
47	21,024	2,628	10,720	1,340	5,888	736	1,856	232
48	21,848	2,731	11,144	1,393	6,120	765	1,928	241
49	22,880	2,860	11,672	1,459	6,408	801	2,024	253
50	23,904	2,988	12,192	1,524	6,696	837	2,112	264
51	25,224	3,153	12,864	1,608	7,064	883	2,224	278
52	26,288	3,286	13,408	1,676	7,360	920	2,320	290
53	27,264	3,408	13,904	1,738	7,632	954	2,408	301
54	28,520	3,565	14,544	1,818	7,984	998	2,520	315
55	29,688	3,711	15,144	1,893	8,312	1,039	2,624	328
56	31,432	3,929	16,032	2,004	8,800	1,100	2,776	347
57	33,472	4,184	17,072	2,134	9,376	1,172	2,952	369
58	35,016	4,377	17,856	2,232	9,808	1,226	3,088	386
59	37,352	4,669	19,048	2,381	10,456	1,307	3,296	412
60	39,776	4,972	20,288	2,536	11,136	1,392	3,512	439

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKDO/USDO) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	42,288	5,286	21,568	2,696	11,840	1,480	3,736	467
62	45,152	5,644	23,024	2,878	12,640	1,580	3,984	498
63	48,888	6,111	24,936	3,117	13,688	1,711	4,320	540
64	53,608	6,701	27,344	3,418	15,008	1,876	4,736	592
65	57,944	7,243	29,552	3,694	16,224	2,028	5,120	640
66	62,880	7,860	32,072	4,009	17,608	2,201	5,552	694
67	66,592	8,324	33,960	4,245	18,648	2,331	5,880	735
68	69,360	8,670	35,376	4,422	19,424	2,428	6,128	766
69	72,960	9,120	37,208	4,651	20,432	2,554	6,440	805
70	76,352	9,544	38,936	4,867	21,376	2,672	6,744	843
71	81,344	10,168	41,488	5,186	22,776	2,847	7,184	898
72	85,848	10,731	43,784	5,473	24,040	3,005	7,584	948
73	90,280	11,285	46,040	5,755	25,280	3,160	7,968	996
74	94,888	11,861	48,392	6,049	26,568	3,321	8,376	1,047
75	99,320	12,415	50,656	6,332	27,808	3,476	8,768	1,096
76	104,648	13,081	53,368	6,671	29,304	3,663	9,240	1,155
77	108,840	13,605	55,512	6,939	30,472	3,809	9,608	1,201
78	112,920	14,115	57,592	7,199	31,616	3,952	9,968	1,246
79	113,768	14,221	58,024	7,253	31,856	3,982	10,048	1,256
80	116,120	14,515	59,224	7,403	32,512	4,064	10,256	1,282
81*	124,008	15,501	63,248	7,906	34,720	4,340	10,952	1,369
82*	126,408	15,801	64,472	8,059	35,392	4,424	11,160	1,395
83*	128,656	16,082	65,616	8,202	36,024	4,503	11,360	1,420
84*	130,688	16,336	66,648	8,331	36,592	4,574	11,536	1,442
85*	133,032	16,629	67,848	8,481	37,248	4,656	11,744	1,468
86*	135,472	16,934	69,088	8,636	37,936	4,742	11,960	1,495
87*	137,616	17,202	70,184	8,773	38,536	4,817	12,152	1,519
88*	139,752	17,469	71,272	8,909	39,128	4,891	12,344	1,543
89*	141,992	17,749	72,416	9,052	39,760	4,970	12,536	1,567
90*	144,240	18,030	73,560	9,195	40,384	5,048	12,736	1,592
91*	146,584	18,323	74,760	9,345	41,040	5,130	12,944	1,618
92*	148,720	18,590	75,848	9,481	41,640	5,205	13,128	1,641
93*	150,960	18,870	76,992	9,624	42,272	5,284	13,328	1,666
94*	153,400	19,175	78,232	9,779	42,952	5,369	13,544	1,693
95*	155,648	19,456	79,384	9,923	43,584	5,448	13,744	1,718
96*	157,992	19,749	80,576	10,072	44,240	5,530	13,952	1,744
97*	159,928	19,991	81,560	10,195	44,776	5,597	14,120	1,765
98*	162,264	20,283	82,752	10,344	45,432	5,679	14,328	1,791
99*	164,608	20,576	83,952	10,494	46,088	5,761	14,536	1,817

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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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Standard Premium Schedule for Add-on 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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,664	458	1,872	234	1,024	128	320	40
5-18	3,424	428	1,744	218	960	120	304	38
19	3,584	448	1,824	228	1,000	125	320	40
20	3,584	448	1,824	228	1,000	125	320	40
21	3,584	448	1,824	228	1,000	125	320	40
22	3,816	477	1,944	243	1,072	134	336	42
23	3,904	488	1,992	249	1,096	137	344	43
24	4,304	538	2,192	274	1,208	151	384	48
25	4,464	558	2,280	285	1,248	156	392	49
26	4,624	578	2,360	295	1,296	162	408	51
27	5,016	627	2,560	320	1,408	176	440	55
28	5,176	647	2,640	330	1,448	181	456	57
29	5,336	667	2,720	340	1,496	187	472	59
30	5,440	680	2,776	347	1,520	190	480	60
31	5,496	687	2,800	350	1,536	192	488	61
32	5,576	697	2,840	355	1,560	195	496	62
33	5,656	707	2,888	361	1,584	198	496	62
34	5,808	726	2,960	370	1,624	203	512	64
35	5,896	737	3,008	376	1,648	206	520	65
36	6,216	777	3,168	396	1,744	218	552	69
37	6,216	777	3,168	396	1,744	218	552	69
38	6,376	797	3,248	406	1,784	223	560	70
39	6,376	797	3,248	406	1,784	223	560	70
40	6,456	807	3,296	412	1,808	226	568	71
41	6,920	865	3,528	441	1,936	242	608	76
42	7,216	902	3,680	460	2,024	253	640	80
43	7,544	943	3,848	481	2,112	264	664	83
44	7,872	984	4,016	502	2,208	276	696	87
45	8,368	1,046	4,264	533	2,344	293	736	92
46	8,696	1,087	4,432	554	2,432	304	768	96
47	9,280	1,160	4,736	592	2,600	325	816	102
48	9,704	1,213	4,952	619	2,720	340	856	107
49	10,168	1,271	5,184	648	2,848	356	896	112
50	10,672	1,334	5,440	680	2,992	374	944	118
51	11,216	1,402	5,720	715	3,144	393	992	124
52	11,480	1,435	5,856	732	3,216	402	1,016	127
53	12,088	1,511	6,168	771	3,384	423	1,064	133
54	12,616	1,577	6,432	804	3,536	442	1,112	139
55	13,056	1,632	6,656	832	3,656	457	1,152	144
56	13,928	1,741	7,104	888	3,896	487	1,232	154
57	14,808	1,851	7,552	944	4,144	518	1,304	163
58	15,688	1,961	8,000	1,000	4,392	549	1,384	173
59	16,824	2,103	8,584	1,073	4,712	589	1,488	186
60	17,784	2,223	9,072	1,134	4,976	622	1,568	196

Effective from 22 April 2024

Please read together with the "Notes" section.

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	18,840	2,355	9,608	1,201	5,272	659	1,664	208
62	20,184	2,523	10,296	1,287	5,648	706	1,784	223
63	21,952	2,744	11,192	1,399	6,144	768	1,936	242
64	23,968	2,996	12,224	1,528	6,712	839	2,120	265
65	25,808	3,226	13,160	1,645	7,224	903	2,280	285
66	28,120	3,515	14,344	1,793	7,872	984	2,480	310
67	29,744	3,718	15,168	1,896	8,328	1,041	2,624	328
68	31,072	3,884	15,848	1,981	8,704	1,088	2,744	343
69	32,696	4,087	16,672	2,084	9,152	1,144	2,888	361
70	34,344	4,293	17,512	2,189	9,616	1,202	3,032	379
71	36,600	4,575	18,664	2,333	10,248	1,281	3,232	404
72	38,720	4,840	19,744	2,468	10,840	1,355	3,416	427
73	40,464	5,058	20,640	2,580	11,328	1,416	3,576	447
74	42,904	5,363	21,880	2,735	12,016	1,502	3,792	474
75	45,144	5,643	23,024	2,878	12,640	1,580	3,984	498
76	47,080	5,885	24,008	3,001	13,184	1,648	4,160	520
77	48,888	6,111	24,936	3,117	13,688	1,711	4,320	540
78	50,360	6,295	25,680	3,210	14,104	1,763	4,448	556
79	52,048	6,506	26,544	3,318	14,576	1,822	4,592	574
80	53,488	6,686	27,280	3,410	14,976	1,872	4,720	590
81*	55,232	6,904	28,168	3,521	15,464	1,933	4,880	610
82*	56,488	7,061	28,808	3,601	15,816	1,977	4,984	623
83*	57,416	7,177	29,280	3,660	16,080	2,010	5,072	634
84*	58,608	7,326	29,888	3,736	16,408	2,051	5,176	647
85*	59,344	7,418	30,264	3,783	16,616	2,077	5,240	655
86*	60,360	7,545	30,784	3,848	16,904	2,113	5,328	666
87*	61,280	7,660	31,256	3,907	17,160	2,145	5,408	676
88*	62,288	7,786	31,768	3,971	17,440	2,180	5,504	688
89*	63,304	7,913	32,288	4,036	17,728	2,216	5,592	699
90*	64,312	8,039	32,800	4,100	18,008	2,251	5,680	710
91*	65,512	8,189	33,408	4,176	18,344	2,293	5,784	723
92*	66,528	8,316	33,928	4,241	18,624	2,328	5,872	734
93*	67,352	8,419	34,352	4,294	18,856	2,357	5,944	743
94*	68,544	8,568	34,960	4,370	19,192	2,399	6,056	757
95*	69,104	8,638	35,240	4,405	19,352	2,419	6,104	763
96*	70,480	8,810	35,944	4,493	19,736	2,467	6,224	778
97*	71,304	8,913	36,368	4,546	19,968	2,496	6,296	787
98*	72,416	9,052	36,936	4,617	20,280	2,535	6,392	799
99*	73,336	9,167	37,400	4,675	20,536	2,567	6,472	809

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

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- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
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- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
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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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,488	436	1,776	222	976	122	304	38
5-18	3,232	404	1,648	206	904	113	288	36
19	3,312	414	1,688	211	928	116	296	37
20	3,312	414	1,688	211	928	116	296	37
21	3,312	414	1,688	211	928	116	296	37
22	3,576	447	1,824	228	1,000	125	312	39
23	3,656	457	1,864	233	1,024	128	320	40
24	4,008	501	2,048	256	1,120	140	352	44
25	4,096	512	2,088	261	1,144	143	360	45
26	4,272	534	2,176	272	1,200	150	376	47
27	4,624	578	2,360	295	1,296	162	408	51
28	4,792	599	2,440	305	1,344	168	424	53
29	4,968	621	2,536	317	1,392	174	440	55
30	5,008	626	2,552	319	1,400	175	440	55
31	5,064	633	2,584	323	1,416	177	448	56
32	5,232	654	2,672	334	1,464	183	464	58
33	5,408	676	2,760	345	1,512	189	480	60
34	5,488	686	2,800	350	1,536	192	488	61
35	5,664	708	2,888	361	1,584	198	504	63
36	5,840	730	2,976	372	1,632	204	512	64
37	5,840	730	2,976	372	1,632	204	512	64
38	5,928	741	3,024	378	1,656	207	520	65
39	5,928	741	3,024	378	1,656	207	520	65
40	6,104	763	3,112	389	1,712	214	536	67
41	6,424	803	3,280	410	1,800	225	568	71
42	6,648	831	3,392	424	1,864	233	584	73
43	7,008	876	3,576	447	1,960	245	616	77
44	7,256	907	3,704	463	2,032	254	640	80
45	7,872	984	4,016	502	2,208	276	696	87
46	8,256	1,032	4,208	526	2,312	289	728	91
47	8,784	1,098	4,480	560	2,456	307	776	97
48	9,064	1,133	4,624	578	2,536	317	800	100
49	9,472	1,184	4,832	604	2,656	332	840	105
50	9,888	1,236	5,040	630	2,768	346	872	109
51	10,456	1,307	5,336	667	2,928	366	920	115
52	10,744	1,343	5,480	685	3,008	376	952	119
53	11,512	1,439	5,872	734	3,224	403	1,016	127
54	11,992	1,499	6,112	764	3,360	420	1,056	132
55	12,280	1,535	6,264	783	3,440	430	1,088	136
56	12,952	1,619	6,608	826	3,624	453	1,144	143
57	13,808	1,726	7,040	880	3,864	483	1,216	152
58	14,776	1,847	7,536	942	4,136	517	1,304	163
59	15,736	1,967	8,024	1,003	4,408	551	1,392	174
60	16,688	2,086	8,512	1,064	4,672	584	1,472	184

Effective from 22 April 2024
Please read together with the "Notes" section.

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	17,704	2,213	9,032	1,129	4,960	620	1,560	195
62	18,944	2,368	9,664	1,208	5,304	663	1,672	209
63	20,680	2,585	10,544	1,318	5,792	724	1,824	228
64	22,592	2,824	11,520	1,440	6,328	791	1,992	249
65	24,064	3,008	12,272	1,534	6,736	842	2,128	266
66	26,336	3,292	13,432	1,679	7,376	922	2,328	291
67	27,840	3,480	14,200	1,775	7,792	974	2,456	307
68	29,112	3,639	14,848	1,856	8,152	1,019	2,568	321
69	30,704	3,838	15,656	1,957	8,600	1,075	2,712	339
70	32,224	4,028	16,432	2,054	9,024	1,128	2,848	356
71	34,320	4,290	17,504	2,188	9,608	1,201	3,032	379
72	36,240	4,530	18,480	2,310	10,144	1,268	3,200	400
73	38,112	4,764	19,440	2,430	10,672	1,334	3,368	421
74	40,208	5,026	20,504	2,563	11,256	1,407	3,552	444
75	42,360	5,295	21,600	2,700	11,864	1,483	3,744	468
76	44,144	5,518	22,512	2,814	12,360	1,545	3,896	487
77	45,920	5,740	23,416	2,927	12,856	1,607	4,056	507
78	47,256	5,907	24,104	3,013	13,232	1,654	4,176	522
79	48,816	6,102	24,896	3,112	13,672	1,709	4,312	539
80	50,144	6,268	25,576	3,197	14,040	1,755	4,424	553
81*	51,896	6,487	26,464	3,308	14,528	1,816	4,584	573
82*	52,976	6,622	27,016	3,377	14,832	1,854	4,680	585
83*	53,784	6,723	27,432	3,429	15,056	1,882	4,752	594
84*	54,896	6,862	28,000	3,500	15,368	1,921	4,848	606
85*	55,600	6,950	28,360	3,545	15,568	1,946	4,912	614
86*	56,504	7,063	28,816	3,602	15,824	1,978	4,992	624
87*	57,416	7,177	29,280	3,660	16,080	2,010	5,072	634
88*	58,416	7,302	29,792	3,724	16,360	2,045	5,160	645
89*	59,520	7,440	30,352	3,794	16,664	2,083	5,256	657
90*	60,328	7,541	30,768	3,846	16,888	2,111	5,328	666
91*	61,432	7,679	31,328	3,916	17,200	2,150	5,424	678
92*	62,240	7,780	31,744	3,968	17,424	2,178	5,496	687
93*	63,248	7,906	32,256	4,032	17,712	2,214	5,584	698
94*	64,360	8,045	32,824	4,103	18,024	2,253	5,680	710
95*	64,960	8,120	33,128	4,141	18,192	2,274	5,736	717
96*	66,176	8,272	33,752	4,219	18,528	2,316	5,840	730
97*	66,880	8,360	34,112	4,264	18,728	2,341	5,904	738
98*	67,984	8,498	34,672	4,334	19,032	2,379	6,000	750
99*	68,792	8,599	35,080	4,385	19,264	2,408	6,072	759

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
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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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	2,728	341	1,392	174	760	95	240	30
5-18	2,528	316	1,288	161	704	88	224	28
19	2,584	323	1,320	165	720	90	232	29
20	2,584	323	1,320	165	720	90	232	29
21	2,584	323	1,320	165	720	90	232	29
22	2,792	349	1,424	178	784	98	248	31
23	2,856	357	1,456	182	800	100	256	32
24	3,128	391	1,592	199	872	109	280	35
25	3,200	400	1,632	204	896	112	280	35
26	3,336	417	1,704	213	936	117	296	37
27	3,608	451	1,840	230	1,008	126	320	40
28	3,744	468	1,912	239	1,048	131	328	41
29	3,880	485	1,976	247	1,088	136	344	43
30	3,912	489	1,992	249	1,096	137	344	43
31	3,952	494	2,016	252	1,104	138	352	44
32	4,088	511	2,088	261	1,144	143	360	45
33	4,224	528	2,152	269	1,184	148	376	47
34	4,288	536	2,184	273	1,200	150	376	47
35	4,424	553	2,256	282	1,240	155	392	49
36	4,560	570	2,328	291	1,280	160	400	50
37	4,560	570	2,328	291	1,280	160	400	50
38	4,624	578	2,360	295	1,296	162	408	51
39	4,624	578	2,360	295	1,296	162	408	51
40	4,768	596	2,432	304	1,336	167	424	53
41	5,016	627	2,560	320	1,408	176	440	55
42	5,192	649	2,648	331	1,456	182	456	57
43	5,472	684	2,792	349	1,536	192	480	60
44	5,664	708	2,888	361	1,584	198	504	63
45	6,144	768	3,136	392	1,720	215	544	68
46	6,440	805	3,288	411	1,800	225	568	71
47	6,856	857	3,496	437	1,920	240	608	76
48	7,072	884	3,608	451	1,984	248	624	78
49	7,392	924	3,768	471	2,072	259	656	82
50	7,720	965	3,936	492	2,160	270	680	85
51	8,160	1,020	4,160	520	2,288	286	720	90
52	8,384	1,048	4,272	534	2,344	293	744	93
53	8,984	1,123	4,584	573	2,512	314	792	99
54	9,360	1,170	4,776	597	2,624	328	824	103
55	9,584	1,198	4,888	611	2,680	335	848	106
56	10,104	1,263	5,152	644	2,832	354	896	112
57	10,776	1,347	5,496	687	3,016	377	952	119
58	11,528	1,441	5,880	735	3,224	403	1,016	127
59	12,280	1,535	6,264	783	3,440	430	1,088	136
60	13,024	1,628	6,640	830	3,648	456	1,152	144

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on 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	13,816	1,727	7,048	881	3,872	484	1,216	152
62	14,784	1,848	7,536	942	4,136	517	1,304	163
63	16,136	2,017	8,232	1,029	4,520	565	1,424	178
64	17,624	2,203	8,992	1,124	4,936	617	1,560	195
65	18,776	2,347	9,576	1,197	5,256	657	1,656	207
66	20,544	2,568	10,480	1,310	5,752	719	1,816	227
67	21,720	2,715	11,080	1,385	6,080	760	1,920	240
68	22,712	2,839	11,584	1,448	6,360	795	2,008	251
69	23,952	2,994	12,216	1,527	6,704	838	2,112	264
70	25,136	3,142	12,816	1,602	7,040	880	2,216	277
71	26,776	3,347	13,656	1,707	7,496	937	2,368	296
72	28,272	3,534	14,416	1,802	7,920	990	2,496	312
73	29,728	3,716	15,160	1,895	8,320	1,040	2,624	328
74	31,368	3,921	16,000	2,000	8,784	1,098	2,768	346
75	33,048	4,131	16,856	2,107	9,256	1,157	2,920	365
76	34,440	4,305	17,568	2,196	9,640	1,205	3,040	380
77	35,824	4,478	18,272	2,284	10,032	1,254	3,160	395
78	36,864	4,608	18,800	2,350	10,320	1,290	3,256	407
79	38,080	4,760	19,424	2,428	10,664	1,333	3,360	420
80	39,120	4,890	19,952	2,494	10,952	1,369	3,456	432
81*	40,480	5,060	20,648	2,581	11,336	1,417	3,576	447
82*	41,328	5,166	21,080	2,635	11,568	1,446	3,648	456
83*	41,952	5,244	21,392	2,674	11,744	1,468	3,704	463
84*	42,824	5,353	21,840	2,730	11,992	1,499	3,784	473
85*	43,368	5,421	22,120	2,765	12,144	1,518	3,832	479
86*	44,080	5,510	22,480	2,810	12,344	1,543	3,896	487
87*	44,792	5,599	22,840	2,855	12,544	1,568	3,952	494
88*	45,568	5,696	23,240	2,905	12,760	1,595	4,024	503
89*	46,432	5,804	23,680	2,960	13,000	1,625	4,096	512
90*	47,056	5,882	24,000	3,000	13,176	1,647	4,152	519
91*	47,920	5,990	24,440	3,055	13,416	1,677	4,232	529
92*	48,552	6,069	24,760	3,095	13,592	1,699	4,288	536
93*	49,336	6,167	25,160	3,145	13,816	1,727	4,360	545
94*	50,208	6,276	25,608	3,201	14,056	1,757	4,432	554
95*	50,672	6,334	25,840	3,230	14,192	1,774	4,472	559
96*	51,624	6,453	26,328	3,291	14,456	1,807	4,560	570
97*	52,168	6,521	26,608	3,326	14,608	1,826	4,608	576
98*	53,032	6,629	27,048	3,381	14,848	1,856	4,680	585
99*	53,664	6,708	27,368	3,421	15,024	1,878	4,736	592

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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.
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- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
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Standard Premium Schedule for Add-on Plan Deductible (HKDO/USDO)

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

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	9,216	1,152	4,704	588	2,584	323	816	102
5-18	9,216	1,152	4,704	588	2,584	323	816	102
19	9,304	1,163	4,744	593	2,608	326	824	103
20	9,496	1,187	4,840	605	2,656	332	840	105
21	9,600	1,200	4,896	612	2,688	336	848	106
22	9,896	1,237	5,048	631	2,768	346	872	109
23	10,288	1,286	5,248	656	2,880	360	912	114
24	10,576	1,322	5,392	674	2,960	370	936	117
25	11,344	1,418	5,784	723	3,176	397	1,000	125
26	12,032	1,504	6,136	767	3,368	421	1,064	133
27	12,712	1,589	6,480	810	3,560	445	1,120	140
28	13,288	1,661	6,776	847	3,720	465	1,176	147
29	13,680	1,710	6,976	872	3,832	479	1,208	151
30	13,872	1,734	7,072	884	3,888	486	1,224	153
31	14,264	1,783	7,272	909	3,992	499	1,256	157
32	14,456	1,807	7,376	922	4,048	506	1,280	160
33	14,848	1,856	7,576	947	4,160	520	1,312	164
34	15,416	1,927	7,864	983	4,320	540	1,360	170
35	15,712	1,964	8,016	1,002	4,400	550	1,384	173
36	15,712	1,964	8,016	1,002	4,400	550	1,384	173
37	16,000	2,000	8,160	1,020	4,480	560	1,416	177
38	16,392	2,049	8,360	1,045	4,592	574	1,448	181
39	16,496	2,062	8,416	1,052	4,616	577	1,456	182
40	16,688	2,086	8,512	1,064	4,672	584	1,472	184
41	17,152	2,144	8,744	1,093	4,800	600	1,512	189
42	17,888	2,236	9,120	1,140	5,008	626	1,576	197
43	18,688	2,336	9,528	1,191	5,232	654	1,648	206
44	19,968	2,496	10,184	1,273	5,592	699	1,760	220
45	21,192	2,649	10,808	1,351	5,936	742	1,872	234
46	22,192	2,774	11,320	1,415	6,216	777	1,960	245
47	23,128	2,891	11,792	1,474	6,472	809	2,040	255
48	24,040	3,005	12,264	1,533	6,728	841	2,120	265
49	25,168	3,146	12,832	1,604	7,048	881	2,224	278
50	26,296	3,287	13,408	1,676	7,360	920	2,320	290
51	27,752	3,469	14,152	1,769	7,768	971	2,448	306
52	28,912	3,614	14,744	1,843	8,096	1,012	2,552	319
53	29,992	3,749	15,296	1,912	8,400	1,050	2,648	331
54	31,368	3,921	16,000	2,000	8,784	1,098	2,768	346
55	32,656	4,082	16,656	2,082	9,144	1,143	2,880	360
56	34,568	4,321	17,632	2,204	9,680	1,210	3,056	382
57	36,808	4,601	18,776	2,347	10,304	1,288	3,248	406
58	38,520	4,815	19,648	2,456	10,784	1,348	3,400	425
59	41,088	5,136	20,952	2,619	11,504	1,438	3,632	454
60	43,752	5,469	22,312	2,789	12,248	1,531	3,864	483

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKDO/USDO) (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	46,520	5,815	23,728	2,966	13,024	1,628	4,104	513
62	49,672	6,209	25,336	3,167	13,912	1,739	4,384	548
63	53,776	6,722	27,424	3,428	15,056	1,882	4,752	594
64	58,968	7,371	30,072	3,759	16,512	2,064	5,208	651
65	63,728	7,966	32,504	4,063	17,840	2,230	5,624	703
66	69,168	8,646	35,272	4,409	19,368	2,421	6,104	763
67	73,248	9,156	37,360	4,670	20,512	2,564	6,464	808
68	76,296	9,537	38,912	4,864	21,360	2,670	6,736	842
69	80,256	10,032	40,928	5,116	22,472	2,809	7,088	886
70	83,984	10,498	42,832	5,354	23,512	2,939	7,416	927
71	89,472	11,184	45,632	5,704	25,056	3,132	7,904	988
72	94,432	11,804	48,160	6,020	26,440	3,305	8,336	1,042
73	99,304	12,413	50,648	6,331	27,808	3,476	8,768	1,096
74	104,376	13,047	53,232	6,654	29,224	3,653	9,216	1,152
75	109,256	13,657	55,720	6,965	30,592	3,824	9,648	1,206
76	115,112	14,389	58,704	7,338	32,232	4,029	10,168	1,271
77	119,720	14,965	61,056	7,632	33,520	4,190	10,568	1,321
78	124,208	15,526	63,344	7,918	34,776	4,347	10,968	1,371
79	125,136	15,642	63,816	7,977	35,040	4,380	11,048	1,381
80	127,728	15,966	65,144	8,143	35,760	4,470	11,280	1,410
81*	136,408	17,051	69,568	8,696	38,192	4,774	12,048	1,506
82*	139,056	17,382	70,920	8,865	38,936	4,867	12,280	1,535
83*	141,528	17,691	72,176	9,022	39,624	4,953	12,496	1,562
84*	143,760	17,970	73,320	9,165	40,256	5,032	12,696	1,587
85*	146,336	18,292	74,632	9,329	40,976	5,122	12,920	1,615
86*	149,024	18,628	76,000	9,500	41,728	5,216	13,160	1,645
87*	151,376	18,922	77,200	9,650	42,384	5,298	13,368	1,671
88*	153,736	19,217	78,408	9,801	43,048	5,381	13,576	1,697
89*	156,192	19,524	79,656	9,957	43,736	5,467	13,792	1,724
90*	158,664	19,833	80,920	10,115	44,424	5,553	14,008	1,751
91*	161,240	20,155	82,232	10,279	45,144	5,643	14,240	1,780
92*	163,600	20,450	83,440	10,430	45,808	5,726	14,448	1,806
93*	166,056	20,757	84,688	10,586	46,496	5,812	14,664	1,833
94*	168,744	21,093	86,056	10,757	47,248	5,906	14,904	1,863
95*	171,216	21,402	87,320	10,915	47,944	5,993	15,120	1,890
96*	173,792	21,724	88,632	11,079	48,664	6,083	15,344	1,918
97*	175,920	21,990	89,720	11,215	49,256	6,157	15,536	1,942
98*	178,488	22,311	91,032	11,379	49,976	6,247	15,760	1,970
99*	181,064	22,633	92,344	11,543	50,696	6,337	15,984	1,998

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Add-on 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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	4,032	504	2,056	257	1,128	141	360	45
5-18	3,768	471	1,920	240	1,056	132	336	42
19	3,944	493	2,008	251	1,104	138	352	44
20	3,944	493	2,008	251	1,104	138	352	44
21	3,944	493	2,008	251	1,104	138	352	44
22	4,208	526	2,144	268	1,176	147	368	46
23	4,296	537	2,192	274	1,200	150	376	47
24	4,728	591	2,408	301	1,320	165	416	52
25	4,904	613	2,504	313	1,376	172	432	54
26	5,080	635	2,592	324	1,424	178	448	56
27	5,520	690	2,816	352	1,544	193	488	61
28	5,696	712	2,904	363	1,592	199	504	63
29	5,872	734	2,992	374	1,648	206	520	65
30	5,984	748	3,048	381	1,672	209	528	66
31	6,048	756	3,088	386	1,696	212	536	67
32	6,136	767	3,128	391	1,720	215	544	68
33	6,224	778	3,176	397	1,744	218	552	69
34	6,392	799	3,256	407	1,792	224	568	71
35	6,480	810	3,304	413	1,816	227	576	72
36	6,832	854	3,488	436	1,912	239	600	75
37	6,832	854	3,488	436	1,912	239	600	75
38	7,008	876	3,576	447	1,960	245	616	77
39	7,008	876	3,576	447	1,960	245	616	77
40	7,104	888	3,624	453	1,992	249	624	78
41	7,608	951	3,880	485	2,128	266	672	84
42	7,944	993	4,048	506	2,224	278	704	88
43	8,304	1,038	4,232	529	2,328	291	736	92
44	8,656	1,082	4,416	552	2,424	303	768	96
45	9,200	1,150	4,696	587	2,576	322	816	102
46	9,568	1,196	4,880	610	2,680	335	848	106
47	10,216	1,277	5,208	651	2,864	358	904	113
48	10,672	1,334	5,440	680	2,992	374	944	118
49	11,184	1,398	5,704	713	3,128	391	984	123
50	11,736	1,467	5,984	748	3,288	411	1,040	130
51	12,336	1,542	6,288	786	3,456	432	1,088	136
52	12,632	1,579	6,440	805	3,536	442	1,112	139
53	13,296	1,662	6,784	848	3,720	465	1,176	147
54	13,872	1,734	7,072	884	3,888	486	1,224	153
55	14,360	1,795	7,320	915	4,024	503	1,264	158
56	15,320	1,915	7,816	977	4,288	536	1,352	169
57	16,288	2,036	8,304	1,038	4,560	570	1,440	180
58	17,256	2,157	8,800	1,100	4,832	604	1,520	190
59	18,504	2,313	9,440	1,180	5,184	648	1,632	204
60	19,568	2,446	9,976	1,247	5,480	685	1,728	216

Effective from 22 April 2024

Please read together with the "Notes" section.

Standard Premium Schedule for Add-on 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	20,720	2,590	10,568	1,321	5,800	725	1,832	229
62	22,208	2,776	11,328	1,416	6,216	777	1,960	245
63	24,144	3,018	12,312	1,539	6,760	845	2,128	266
64	26,368	3,296	13,448	1,681	7,384	923	2,328	291
65	28,392	3,549	14,480	1,810	7,952	994	2,504	313
66	30,936	3,867	15,776	1,972	8,664	1,083	2,728	341
67	32,720	4,090	16,688	2,086	9,160	1,145	2,888	361
68	34,184	4,273	17,432	2,179	9,568	1,196	3,016	377
69	35,960	4,495	18,336	2,292	10,072	1,259	3,176	397
70	37,784	4,723	19,272	2,409	10,576	1,322	3,336	417
71	40,264	5,033	20,536	2,567	11,272	1,409	3,552	444
72	42,600	5,325	21,728	2,716	11,928	1,491	3,760	470
73	44,504	5,563	22,696	2,837	12,464	1,558	3,928	491
74	47,192	5,899	24,064	3,008	13,216	1,652	4,168	521
75	49,656	6,207	25,328	3,166	13,904	1,738	4,384	548
76	51,784	6,473	26,408	3,301	14,496	1,812	4,576	572
77	53,776	6,722	27,424	3,428	15,056	1,882	4,752	594
78	55,392	6,924	28,248	3,531	15,512	1,939	4,888	611
79	57,256	7,157	29,200	3,650	16,032	2,004	5,056	632
80	58,840	7,355	30,008	3,751	16,472	2,059	5,192	649
81*	60,752	7,594	30,984	3,873	17,008	2,126	5,368	671
82*	62,144	7,768	31,696	3,962	17,400	2,175	5,488	686
83*	63,152	7,894	32,208	4,026	17,680	2,210	5,576	697
84*	64,472	8,059	32,880	4,110	18,056	2,257	5,696	712
85*	65,280	8,160	33,296	4,162	18,280	2,285	5,768	721
86*	66,392	8,299	33,856	4,232	18,592	2,324	5,864	733
87*	67,408	8,426	34,376	4,297	18,872	2,359	5,952	744
88*	68,520	8,565	34,944	4,368	19,184	2,398	6,048	756
89*	69,624	8,703	35,512	4,439	19,496	2,437	6,144	768
90*	70,744	8,843	36,080	4,510	19,808	2,476	6,248	781
91*	72,072	9,009	36,760	4,595	20,184	2,523	6,360	795
92*	73,176	9,147	37,320	4,665	20,488	2,561	6,464	808
93*	74,088	9,261	37,784	4,723	20,744	2,593	6,544	818
94*	75,400	9,425	38,456	4,807	21,112	2,639	6,656	832
95*	76,008	9,501	38,768	4,846	21,280	2,660	6,712	839
96*	77,528	9,691	39,536	4,942	21,704	2,713	6,848	856
97*	78,440	9,805	40,008	5,001	21,960	2,745	6,928	866
98*	79,656	9,957	40,624	5,078	22,304	2,788	7,032	879
99*	80,672	10,084	41,144	5,143	22,592	2,824	7,120	890

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
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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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	3,832	479	1,952	244	1,072	134	336	42
5-18	3,552	444	1,808	226	992	124	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	3,936	492	2,008	251	1,104	138	344	43
23	4,024	503	2,056	257	1,128	141	352	44
24	4,408	551	2,248	281	1,232	154	392	49
25	4,512	564	2,304	288	1,264	158	400	50
26	4,704	588	2,400	300	1,320	165	416	52
27	5,080	635	2,592	324	1,424	178	448	56
28	5,272	659	2,688	336	1,480	185	464	58
29	5,464	683	2,784	348	1,528	191	480	60
30	5,512	689	2,808	351	1,544	193	488	61
31	5,568	696	2,840	355	1,560	195	488	61
32	5,760	720	2,936	367	1,616	202	512	64
33	5,952	744	3,032	379	1,664	208	528	66
34	6,040	755	3,080	385	1,688	211	536	67
35	6,232	779	3,176	397	1,744	218	552	69
36	6,424	803	3,280	410	1,800	225	568	71
37	6,424	803	3,280	410	1,800	225	568	71
38	6,528	816	3,328	416	1,824	228	576	72
39	6,528	816	3,328	416	1,824	228	576	72
40	6,720	840	3,424	428	1,880	235	592	74
41	7,064	883	3,600	450	1,976	247	624	78
42	7,304	913	3,728	466	2,048	256	648	81
43	7,704	963	3,928	491	2,160	270	680	85
44	7,976	997	4,064	508	2,232	279	704	88
45	8,664	1,083	4,416	552	2,424	303	768	96
46	9,080	1,135	4,632	579	2,544	318	800	100
47	9,664	1,208	4,928	616	2,704	338	856	107
48	9,968	1,246	5,080	635	2,792	349	880	110
49	10,424	1,303	5,320	665	2,920	365	920	115
50	10,880	1,360	5,552	694	3,048	381	960	120
51	11,504	1,438	5,864	733	3,224	403	1,016	127
52	11,824	1,478	6,032	754	3,312	414	1,048	131
53	12,656	1,582	6,456	807	3,544	443	1,120	140
54	13,192	1,649	6,728	841	3,696	462	1,168	146
55	13,504	1,688	6,888	861	3,784	473	1,192	149
56	14,248	1,781	7,264	908	3,992	499	1,256	157
57	15,192	1,899	7,744	968	4,256	532	1,344	168
58	16,256	2,032	8,288	1,036	4,552	569	1,432	179
59	17,304	2,163	8,824	1,103	4,848	606	1,528	191
60	18,360	2,295	9,360	1,170	5,144	643	1,624	203

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on 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	19,472	2,434	9,928	1,241	5,456	682	1,720	215
62	20,840	2,605	10,632	1,329	5,832	729	1,840	230
63	22,744	2,843	11,600	1,450	6,368	796	2,008	251
64	24,856	3,107	12,680	1,585	6,960	870	2,192	274
65	26,480	3,310	13,504	1,688	7,416	927	2,336	292
66	28,976	3,622	14,776	1,847	8,112	1,014	2,560	320
67	30,624	3,828	15,616	1,952	8,576	1,072	2,704	338
68	32,024	4,003	16,336	2,042	8,968	1,121	2,824	353
69	33,768	4,221	17,224	2,153	9,456	1,182	2,984	373
70	35,448	4,431	18,080	2,260	9,928	1,241	3,128	391
71	37,744	4,718	19,248	2,406	10,568	1,321	3,336	417
72	39,864	4,983	20,328	2,541	11,160	1,395	3,520	440
73	41,928	5,241	21,384	2,673	11,736	1,467	3,704	463
74	44,224	5,528	22,552	2,819	12,384	1,548	3,904	488
75	46,592	5,824	23,760	2,970	13,048	1,631	4,112	514
76	48,560	6,070	24,768	3,096	13,600	1,700	4,288	536
77	50,512	6,314	25,760	3,220	14,144	1,768	4,464	558
78	51,976	6,497	26,504	3,313	14,552	1,819	4,592	574
79	53,696	6,712	27,384	3,423	15,032	1,879	4,744	593
80	55,152	6,894	28,128	3,516	15,440	1,930	4,872	609
81*	57,080	7,135	29,112	3,639	15,984	1,998	5,040	630
82*	58,280	7,285	29,720	3,715	16,320	2,040	5,144	643
83*	59,168	7,396	30,176	3,772	16,568	2,071	5,224	653
84*	60,384	7,548	30,792	3,849	16,904	2,113	5,328	666
85*	61,152	7,644	31,184	3,898	17,120	2,140	5,400	675
86*	62,144	7,768	31,696	3,962	17,400	2,175	5,488	686
87*	63,152	7,894	32,208	4,026	17,680	2,210	5,576	697
88*	64,256	8,032	32,768	4,096	17,992	2,249	5,672	709
89*	65,472	8,184	33,392	4,174	18,336	2,292	5,784	723
90*	66,360	8,295	33,840	4,230	18,584	2,323	5,856	732
91*	67,584	8,448	34,464	4,308	18,920	2,365	5,968	746
92*	68,464	8,558	34,920	4,365	19,168	2,396	6,048	756
93*	69,584	8,698	35,488	4,436	19,480	2,435	6,144	768
94*	70,792	8,849	36,104	4,513	19,824	2,478	6,248	781
95*	71,456	8,932	36,440	4,555	20,008	2,501	6,312	789
96*	72,792	9,099	37,120	4,640	20,384	2,548	6,424	803
97*	73,560	9,195	37,512	4,689	20,600	2,575	6,496	812
98*	74,784	9,348	38,136	4,767	20,936	2,617	6,600	825
99*	75,672	9,459	38,592	4,824	21,192	2,649	6,680	835

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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. Premiums stated below are based on the first year premium of the cover according to insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	2,992	374	1,528	191	840	105	264	33
5-18	2,776	347	1,416	177	776	97	248	31
19	2,840	355	1,448	181	792	99	248	31
20	2,840	355	1,448	181	792	99	248	31
21	2,840	355	1,448	181	792	99	248	31
22	3,072	384	1,568	196	864	108	272	34
23	3,144	393	1,600	200	880	110	280	35
24	3,440	430	1,752	219	960	120	304	38
25	3,520	440	1,792	224	984	123	312	39
26	3,672	459	1,872	234	1,032	129	328	41
27	3,968	496	2,024	253	1,112	139	352	44
28	4,120	515	2,104	263	1,152	144	360	45
29	4,264	533	2,176	272	1,192	149	376	47
30	4,304	538	2,192	274	1,208	151	384	48
31	4,344	543	2,216	277	1,216	152	384	48
32	4,496	562	2,296	287	1,256	157	400	50
33	4,648	581	2,368	296	1,304	163	408	51
34	4,712	589	2,400	300	1,320	165	416	52
35	4,864	608	2,480	310	1,360	170	432	54
36	5,016	627	2,560	320	1,408	176	440	55
37	5,016	627	2,560	320	1,408	176	440	55
38	5,096	637	2,600	325	1,424	178	448	56
39	5,096	637	2,600	325	1,424	178	448	56
40	5,248	656	2,680	335	1,472	184	464	58
41	5,512	689	2,808	351	1,544	193	488	61
42	5,704	713	2,912	364	1,600	200	504	63
43	6,016	752	3,072	384	1,688	211	528	66
44	6,224	778	3,176	397	1,744	218	552	69
45	6,760	845	3,448	431	1,896	237	600	75
46	7,088	886	3,616	452	1,984	248	624	78
47	7,544	943	3,848	481	2,112	264	664	83
48	7,776	972	3,968	496	2,176	272	688	86
49	8,136	1,017	4,152	519	2,280	285	720	90
50	8,488	1,061	4,328	541	2,376	297	752	94
51	8,976	1,122	4,576	572	2,512	314	792	99
52	9,224	1,153	4,704	588	2,584	323	816	102
53	9,872	1,234	5,032	629	2,768	346	872	109
54	10,296	1,287	5,248	656	2,880	360	912	114
55	10,536	1,317	5,376	672	2,952	369	928	116
56	11,120	1,390	5,672	709	3,112	389	984	123
57	11,856	1,482	6,048	756	3,320	415	1,048	131
58	12,680	1,585	6,464	808	3,552	444	1,120	140
59	13,504	1,688	6,888	861	3,784	473	1,192	149
60	14,328	1,791	7,304	913	4,008	501	1,264	158

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on 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	15,192	1,899	7,744	968	4,256	532	1,344	168
62	16,256	2,032	8,288	1,036	4,552	569	1,432	179
63	17,744	2,218	9,048	1,131	4,968	621	1,568	196
64	19,392	2,424	9,888	1,236	5,432	679	1,712	214
65	20,656	2,582	10,536	1,317	5,784	723	1,824	228
66	22,608	2,826	11,528	1,441	6,328	791	2,000	250
67	23,888	2,986	12,184	1,523	6,688	836	2,112	264
68	24,984	3,123	12,744	1,593	6,992	874	2,208	276
69	26,344	3,293	13,432	1,679	7,376	922	2,328	291
70	27,656	3,457	14,104	1,763	7,744	968	2,440	305
71	29,448	3,681	15,016	1,877	8,248	1,031	2,600	325
72	31,096	3,887	15,856	1,982	8,704	1,088	2,744	343
73	32,704	4,088	16,680	2,085	9,160	1,145	2,888	361
74	34,496	4,312	17,592	2,199	9,656	1,207	3,048	381
75	36,344	4,543	18,536	2,317	10,176	1,272	3,208	401
76	37,880	4,735	19,320	2,415	10,608	1,326	3,344	418
77	39,400	4,925	20,096	2,512	11,032	1,379	3,480	435
78	40,544	5,068	20,680	2,585	11,352	1,419	3,584	448
79	41,888	5,236	21,360	2,670	11,728	1,466	3,696	462
80	43,024	5,378	21,944	2,743	12,048	1,506	3,800	475
81*	44,528	5,566	22,712	2,839	12,464	1,558	3,928	491
82*	45,464	5,683	23,184	2,898	12,728	1,591	4,016	502
83*	46,152	5,769	23,536	2,942	12,920	1,615	4,072	509
84*	47,104	5,888	24,024	3,003	13,192	1,649	4,160	520
85*	47,704	5,963	24,328	3,041	13,360	1,670	4,216	527
86*	48,480	6,060	24,728	3,091	13,576	1,697	4,280	535
87*	49,264	6,158	25,128	3,141	13,792	1,724	4,352	544
88*	50,120	6,265	25,560	3,195	14,032	1,754	4,424	553
89*	51,072	6,384	26,048	3,256	14,304	1,788	4,512	564
90*	51,768	6,471	26,400	3,300	14,496	1,812	4,568	571
91*	52,720	6,590	26,888	3,361	14,760	1,845	4,656	582
92*	53,408	6,676	27,240	3,405	14,952	1,869	4,712	589
93*	54,280	6,785	27,680	3,460	15,200	1,900	4,792	599
94*	55,224	6,903	28,168	3,521	15,464	1,933	4,880	610
95*	55,736	6,967	28,424	3,553	15,608	1,951	4,920	615
96*	56,784	7,098	28,960	3,620	15,896	1,987	5,016	627
97*	57,384	7,173	29,264	3,658	16,064	2,008	5,064	633
98*	58,336	7,292	29,752	3,719	16,336	2,042	5,152	644
99*	59,032	7,379	30,104	3,763	16,528	2,066	5,216	652

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
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- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).



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:

- 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.
- 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.



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.

