

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 contact your financial planner or visit our website on 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		
	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	
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	

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



Proof of recommendation is required.

Benefit items ⁴	Benefit limit	
	HKD	USD
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:

- 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 18 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.
- 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.
- Please refer to item 16 of "Product Limitation" on page 18 of this brochure for the definition of designated cancer.
- 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.
- 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).
- 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.
- Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- 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 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.
- 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.
- Please refer to item 11 on page 6 of this brochure for more details.
- Payable according to the benefit limits of respective benefit items of I (a) to (i), (k), (m), (o) and/or II (b).
- 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.
- 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