

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




Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information".



Recommendation by a registered doctor in writing is required.

Overview	HK\$	US\$
Overall Lifetime Limit Applies to items 1 to 28, and optional outpatient benefits	50,000,000	6,250,000
Annual Limit Applies to items 1 to 28, and optional outpatient benefits	20,000,000	2,500,000
Geographical Cover <ul style="list-style-type: none"> CEO Medical Plan (Worldwide) 5 CEO Medical Plan 5 <ul style="list-style-type: none"> for all cover for emergency treatment 	Worldwide Worldwide excluding the United States Worldwide	
Room Type	Standard private room	
Annual Deductible Choices Applies to items 1 to 28 (except items 8, 9, 13 and 25c), and optional outpatient benefits	0 / 16,000 / 25,000 / 50,000	0 / 2,000 / 3,125 / 6,250
Optional Benefits	Outpatient benefits Dental benefits	

Core benefits





A. Confinement Benefits	Maximum Benefit	
	HK\$	US\$
1 Hospital daily room and board benefit	Fully covered	
2 Physician's visit		
 3 Specialist's fee		
4 Miscellaneous hospital expenses benefit		
 5 Intensive care benefit	Fully covered 30 days per year	
 6 Private nurse's fee Nursing service after surgery or discharge from Intensive Care Unit		
7 Hospital companion bed benefit Expenses for one companion bed during the insured's hospital stay	Fully covered	
8 Hospital cash benefit For stay in a government hospital or in a hospital without charge	800 per day 90 days per year	100 per day
9 Lower room class cash benefit For stay in a room that is in a class lower than the standard private room of a private hospital in Hong Kong or Macau	2,000 per day 10 days per confinement	250 per day

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B. Surgical Benefits	Maximum Benefit	
	HK\$	US\$
10 Surgery benefit Including surgeon's fee, anaesthetist's fee and operating theatre fee a. All surgeries Including organ transplantation surgical cost for insured as a receiver b. Surgery of the donor For organ transplantation of heart, kidney, liver, lung or bone marrow	Fully covered	
	30% of the total transplantation cost of both donor and receiver	
11 Day surgery benefit Including surgeon's fee, anaesthetist's fee, operating theatre fee and room charge	Fully covered	
12 Medical appliances benefit a. Specified items Pace maker / stents for Percutaneous Transluminal Coronary Angioplasty / intraocular lens / artificial cardiac valve / metallic or artificial joints for joint replacement / prosthetic ligaments for replacement or implantation between bones / prosthetic intervertebral disc b. Other items Prosthetic device other than specified in item 12a c. Reconstructive devices or materials External, prosthetic or reconstructive devices / materials implanted during reconstructive surgery	Fully covered	
	96,000 each item per life	12,000 each item per life
13 Day surgery cash benefit Applicable when item 11 is payable for the same procedure	1,600 per procedure	200 per procedure
	1 procedure per year	
C. Post-Hospitalisation Benefits		
14 Post-hospitalisation / day surgery outpatient consultation Follow-up consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 60 days after the discharge from hospital / day surgery	Fully covered	
 15 Post surgery home nursing benefit Nursing services within 28 weeks after discharge from hospital (after surgery / admission to Intensive Care Unit)	Fully covered 28 weeks per year	
 16 Rehabilitation benefit For stay and treatment in rehabilitation centre	80,000 per year	10,000 per year
	60 days per year	
 17 Hospice care benefit For stay in hospice with care and nursing service	80,000 per life	10,000 per life
18 Post-hospitalisation / day surgery ancillary benefit Rehabilitation treatment within 90 days after discharge from hospital / the day procedure	30,000 per confinement / day surgery	3,750 per confinement / day surgery
	1 visit per day	
 a. Chiropractor / physiotherapist / speech therapist / occupational therapist For consultation and / or treatment	1,000 per visit	125 per visit
b. Chinese medicine practitioner For consultation with treatment and medicines prescribed	600 per visit 15 visits per confinement / day procedure	75 per visit 15 visits per confinement / day procedure

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D. Extended Benefits	Maximum Benefit	
	HK\$	US\$
19 Pre-hospitalisation / day surgery outpatient consultation Including consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 30 days before hospital stay or day surgery	Fully covered	
20 Cancer treatment benefit Including chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, and proton therapy for a covered illness, and the consultation, medication and diagnostic tests for and in the course of these treatments		
21 Dialysis benefit For both on an inpatient or outpatient basis		
22 HIV / AIDS treatment benefit	800,000 per life	100,000 per life
23 Mental or nervous disorder benefit For stay and treatment in a mental or psychiatric hospital, or in the mental or psychiatric unit of a hospital	40,000 per year	5,000 per year
	30 days per year	
24 Reconstructive surgery benefit For restoration of function of a body part, appearance, or a breast	160,000 per covered injury / per covered illness	20,000 per covered injury / per covered illness
25 Stroke rehabilitation benefit After discharge from hospital		
a. Home facility enhancement benefit Designated home facility enhancements such as widening passageways, adapting bathroom facilities and the provision of specialised furniture, which is prescribed by an occupational therapist	50,000 per life	6,250 per life
b. Stroke ancillary benefit i. Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon • for consultation and / or treatment ii. Neurologist • for consultation, treatment and / or medicines prescribed iii. Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed	1,000 per visit 100,000 per life	125 per visit 12,500 per life
c. Disability subsidy benefit • For disability continued for 6 months	30 visits per year	
	5,000 per month	625 per month
	24 months per life	
26 Pregnancy complications benefit	Fully covered	

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E. Emergency Treatment Benefits	Maximum Benefit	
	HK\$	US\$
27 Emergency outpatient treatment benefit Caused by covered accident	Fully covered	
28 Emergency dental benefit Caused by covered accident		
29 Worldwide emergency assistance services	5,000,000 per life	625,000 per life
a. Emergency medical evacuation		
b. Repatriation of remains		
c. Compassionate visit by one immediate family member For staying in hospital more than 5 consecutive days		
d. Return of children under the age of 18 For staying in hospital more than 5 consecutive days		
e. 24-hour worldwide telephone enquiring services	Included	
F. Death Benefit		
30 Compassionate death benefit Payable to the beneficiary if the insured passes away	80,000	10,000

Optional benefits

G. Outpatient Benefits	Maximum Benefit	
	HK\$	US\$
31 Outpatient consultation	Fully covered 45 visits per year 1 visit per day	
 32 Diagnostic procedures and laboratory tests	Fully covered	
 33 Prescribed medicines and drugs		
34 Alternative treatment Including medical treatment performed by a Chinese medicine practitioner, physiotherapist, or chiropractor	8,000 per year	1,000 per year
	1 visit per day	
35 Psychiatric treatment	1,000 per visit	125 per visit
	10 visits per year	
36 Vaccinations and health check-up	2,400 per year	300 per year
	1 check-up per year	
H. Dental Benefits (cover up to the age of 66)		
37 Routine dental treatment	5,600 per year	700 per year
38 Major restorative treatment	12,000 per year	1,500 per year

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 sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong only.

Key Product Risks

1. You need to pay the premium for this plan for life as long as you renew for this plan or for this add-on plan until the basic plan it is attached to is terminated. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
 - the insured passes away;
 - you do not pay the premium within 31 days of the premium due date;
 - the aggregate benefits under the relevant insurance policy reaches the overall lifetime limit; or
 - when you take this plan as an add-on plan of any basic plan which has been terminated.

If the insured happens to be hospitalised on the date when this plan / add-on plan is terminated because you do not pay the premium within 31 days of the premium due date, we will extend the cover for an additional 30 days without the need for you to make any payments, subject to the same benefit limits which apply to your original plan.

3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured may lose his cover and you may lose the remaining premium for that policy year.
4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium rate of this plan may be revised to reflect the inflation (Please refer to Annual Premium Table for the first year premium provided by your financial planner).

Key Exclusions

Under this plan, we will not cover any of the following events or conditions:

- any treatment, investigation, service or supplies which is not medically necessary
- any pre-existing condition or congenital defect that appears or is diagnosed before the insured reaches the age of 17
- self-destruction, intentional self-inflicted injury or drug abuse
- war or warlike operations, and civil commotion, any violation or attempted violation of the law or resisting arrest, acts of terrorism for the insured is a terrorist, the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical contamination due to any act of terrorism (except where the insured is injured during a trip outside the insured's permanent residence country or place); or when the insured travels to a country at war, or where there is warlike operation, mutiny, riot, civil commotion, martial law or state of siege, or a war zone as recognised by the United Nations
- pregnancy, miscarriage, child birth, abortion, or related complications, except for "pregnancy complications benefit" (see benefits schedule, item 26 for details), AIDS or any complications associated with HIV infection, except for the "HIV / AIDS treatment benefit" (see benefits schedule, item 22 for details), mental or nervous disorder, except for the "mental or nervous disorder benefit" (see benefits schedule, item 23 for details)
- cosmetic or plastic surgery, dental care or surgery, except for the "routine dental treatment" under "Dental Benefits" (see benefits schedule, item 37 for details), corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body check-up, except for the "vaccination and health check-up" under "Outpatient Benefits" (see benefits schedule, item 36 for details), gradual recovery of health or rest care
- consumption of any of the following traditional Chinese medicines, except for the "post-hospitalisation / day surgery ancillary benefit" and "stroke ancillary benefit" (see benefits schedule, items 18b and 25biii for details):
 - cordyceps 冬蟲夏草 / ganoderma 靈芝 / antler 鹿茸 / cubilose 燕窩 / donkey-hide gelatin 阿膠 / hippocampus 海馬 / ginseng 人參 / red ginseng 紅參 / American Ginseng 花旗參 / Radix Ginseng Silvestris 野山參 / antelope horn powder 羚羊角尖粉 / placenta hominis 紫河車 / Agaricus blazei murill 姬松茸 / musk 麝香 / pearl powder 珍珠粉

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

Premium Adjustment and Product Features Revision

1. Premium Adjustment

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

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

2. Product Features Revision

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

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

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

Product Limitation

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

Items	Effective Date (after the policy commences)
Accidental injury	Immediately
Illness	30 days
Investigation / treatment / surgery for tonsils, adenoids, hernias or a disease particular to female generative organs	120 days
Specialist Network service	180 days
Optional dental benefit	6 months
Pregnancy complications benefit	10 months
HIV / AIDS treatment	5 years

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

"Medically necessary" means that the medical services, diagnosis and / or treatments are:

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

"Reasonable and customary" means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

3. The insured will be covered for any room type in which he stays at hospital, but there will be a reduction in his benefit pay-out amount in case the insured stays in a room type higher than the plan covered. In such a case, the benefit pay-out amount will be adjusted by multiplying the following factor:

$$= \frac{\text{Daily room charge of the standard private room in the hospital admitted by the insured}}{\text{Daily room charge of the room the insured stays}}$$

4. If the insured continuously stays for 365 days in one of the following regions, the medical services and / or treatments

provided to the insured in such region will be permanently reduced to 60% of his benefit pay-out amount. Such reduction applies to all items in the benefits schedule except items 29 and 30:

Regions	Countries
North America	United States and Canada
Western Europe	Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City

5. If the eligible expenses have been reimbursed under any law, or medical program or other insurance policy provided by any government, company, other third party or us, such will not be reimbursable by us under this policy.
6. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits. A trip refers to a journey where the insured person departing abroad from either Hong Kong, Macau or Mainland China (of which the insured is the permanent resident at the time of departure). 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.
7. Medical network services, Credit Facility Service for Hospitalisation, and Medical Expense Pre-approval Service are additional benefits and do not form part of the contractual service. 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 is provided by third party service provider(s). AIA reserves the right to amend, suspend or terminate these services without further notice.

Claim Procedure

If you wish to make a claim, you must notify us in writing within 20 days of the date the covered event happened, and send us the appropriate forms and relevant proof within 90 days of the same date. You can get the appropriate claim forms from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or by visiting 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.

Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within 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 the earlier.

Please contact your financial planner or call AIA Customer Hotline for details

Hong Kong (852) 2232 8888

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