

SELECTWISE PEARL MEDICAL PLAN (SWP)

Sustainable and affordable protection for you



AIA Vitality

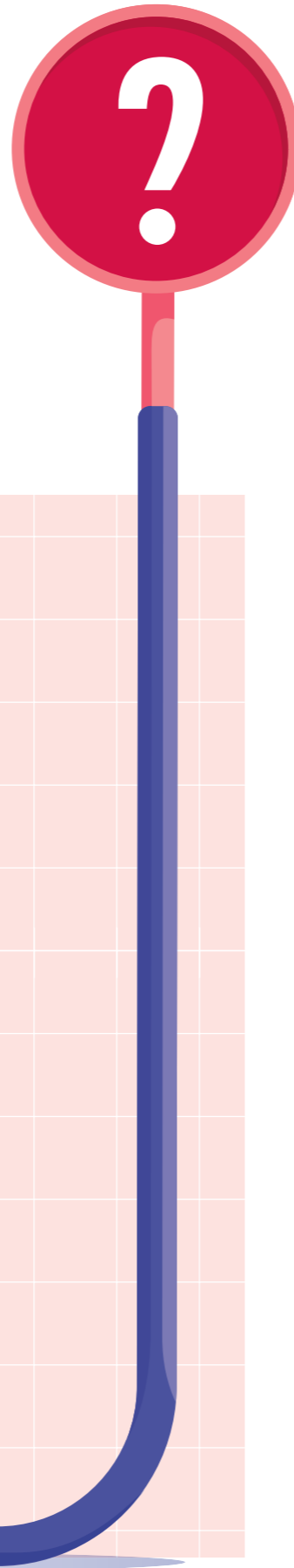
AIA International Limited
(Incorporated in Bermuda with limited liability)



**HEALTHIER, LONGER,
BETTER LIVES**

WITH HEALTH THREATS AND MEDICAL INFLATION ON THE RISE

long-term access to affordable and quality private healthcare is more vital than ever - especially when facing unfamiliar or complicated medical procedures.



This innovative medical plan provides you with medical protection at sustainable and affordable premiums, it may also allow you to stay in a comfortable room type¹ if you choose to be confined in SelectWise Designated Hospitals² in Hong Kong, Macau or mainland China, provided that certain eligibility requirements are met^A.

The plan delivers extensive medical protection with no itemised benefit sublimit for key medical expenses³, while also offering access to a wide range of healthcare services, including a dedicated medical journey through quality medical network in Hong Kong and a supreme medical experience through SelectWise Designated Hospitals² in mainland China, giving you a long-term peace of mind.

Did you know...

Rising medical inflation



- ▶ In 2024, the global medical inflation rate was **10.4%**ⁱ and the medical inflation rate in Hong Kong reached **10.3%**ⁱ, while the overall inflation rate was 1.7%ⁱⁱ
- ▶ Medical expenses in Hong Kong have also increased by **60%** over the past 6 yearsⁱⁱⁱ

Aging population drives an increased demand for medical services



- ▶ Approximately **36%** of Hong Kong's population is expected to be elderly aged 65 and over by 2046^{iv}
- ▶ **31%** of Hong Kong's population had chronic health conditions, among whom **47%** were aged 65 and over^v

Costly advanced medical technology



- ▶ CAR-T therapy for cancer can cost up to **HKD2 million**^{vi}
- ▶ Annual medical expenses for Immunotherapy can exceed **HKD1 million**^{vii}

New trend of seeking medical treatment in mainland China



- ▶ **30%** of surveyed Hong Kong residents have sought medical treatment in mainland China, with **73%** of them expressing satisfaction^{viii}
- ▶ **Shorter waiting times** for medical services in mainland China is the key reason why surveyed Hong Kong residents choose to travel north for treatment^{viii}

^A Please refer to pages 5 to 6 of this brochure for details of the eligibility requirements. This plan does not provide cover for confinements and medical services which are rendered or undertaken in a non-SelectWise Designated Hospital in mainland China.

Source (data collection date: September 2025):

ⁱ "Global Medical Trends Survey Report", WTW, 2021 – 2025

ⁱⁱ "Inflation rate & average consumer prices", International Monetary Fund, 2025

ⁱⁱⁱ The percentage is calculated based on data from 2019 to 2024.

^{iv} "Hong Kong Population Projections", Census and Statistics Department of Hong Kong, October 2023

^v Data as of 2020/21. "The healthcare challenges in Hong Kong", Health Bureau of Hong Kong

^{vi} 《27歲港女患淋巴瘤4期 積蓄耗盡盼眾籌200萬續命》(Unofficial English translation: 27-year-old Hong Kong woman with stage 4 lymphoma has exhausted her savings and hopes to raise HKD2 million through crowdfunding to stay alive), Sing Tao Daily, 2023


^{vii} 《【免疫治療】藥費過百萬一年 多數情況須自費》(Unofficial English translation: 【Immunotherapy】Medicine costs more than HKD1 million a year, and most cases must be paid out of pocket), Ming Pao, 2019

^{viii} 《正視港人北上就醫：香港醫療的挑戰與轉型契機》(Unofficial English translation: Addressing Hong Kongers seeking medical services in mainland China: challenges and transformation opportunities for Hong Kong's healthcare system), HK01, 2025


Plan highlights


1 Sustainable and affordable premiums with the option to stay in a comfortable room type¹ during confinement



 Option to stay in a comfortable room type¹ at sustainable and affordable premiums

- In Hong Kong and Macau, you may stay in a **more comfortable room type¹** when you choose to be confined in SelectWise Designated Hospitals²
- In mainland China, you may choose from two groups of SelectWise Designated Hospitals² and both groups offer **comfortable room types** for confinement


 Lifetime limit of up to **HKD/MOP60 million** and annual limit of up to **HKD/MOP12 million**

 Extensive protection with **no itemised benefit sublimit** for key medical expenses³

IN HONG KONG

2 Your dedicated medical journey connected by SelectWise Medical Network*




 Care and convenience at every touchpoint of your medical journey through **SelectWise Medical Network***


 Eligible to stay in a **semi-private room¹** when **1** you are confined in **SelectWise Designated Hospitals²** in Hong Kong, **2** all attending registered medical practitioners and surgeons who provide medical services during confinement are **network doctors of SelectWise Medical Network*** and **3** all medical expenses incurred during confinement have been **pre-approved^{^,*}**

IN MAINLAND CHINA

3 Thoughtful protection⁵ in SelectWise Designated Hospitals² and tailored support to facilitate a supreme medical experience



 We provide two groups of SelectWise Designated Hospitals² in mainland China for selection. Depending on which group of the SelectWise Designated Hospitals² you are confined in, either a **standard private room (for group A hospitals)** or a **semi-private room (for group B hospitals)** may be available for confinement

 Service Ambassador from **First-in-industry⁴ Care Concierge^{#,*}** will provide administrative support prior to applying **pre-approval for medical expenses^{^,*}** and provide **personalised support** from diagnosis and treatment to recovery



"AIA", "the Company", "We", "our", or "us" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability). "Hong Kong" and "Macau" herein refer to "Hong Kong Special Administrative Region" and "Macau Special Administrative Region" respectively.

* SelectWise Medical Network is only available in Hong Kong and is not available in Macau. SelectWise Medical Network refers to designated third party medical network service providers engaged by AIA. The designated third party medical network service providers are independent contractors and are not agents or employees or representatives of AIA. AIA does not guarantee the provision of services or treatment by a particular medical network / service provider or the number of medical network(s) / service provider(s) available. For details, please refer to items 16 to 18 in the "Product Limitation" section of this plan on pages 29 to 30 of this brochure.

[^] Request for pre-approval of medical expenses is subject to AIA's approval.

^{*} It is an additional value-added service and does not form part of the contractual service.

[#] The services are provided in mainland China by the designated third party service provider engaged by AIA and are not applicable to Hong Kong and Macau, subject to change from time to time at our discretion.

[▲] The insured is required to submit the application form for the pre-approval & cashless service of medical expenses to AIA.

1 Sustainable and affordable premiums with the option to stay in a comfortable room type¹ during confinement

A wise medical shield for life

Experience a peace of mind with lifetime medical cover at sustainable and affordable premiums:

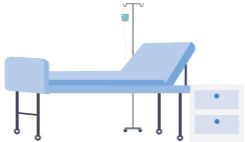

- Hospitalisation and surgical cover across Asia⁵
- Lifetime limit of up to HKD/MOP60 million or USD7.5 million and annual limit of up to HKD/MOP12 million or USD1.5 million
- Extensive protection with no itemised benefit sublimit for key medical expenses³

Option to stay in a comfortable room type¹ at sustainable and affordable premiums

The plan provides ward cover across Asia⁵. In addition, in Hong Kong, Macau and mainland China, you may choose to be confined in **SelectWise Designated Hospitals²** and enjoy comfortable room types¹.





- **In Hong Kong and Macau**, if you are confined in SelectWise Designated Hospitals² and meet the eligibility requirements set out below, you can stay in a **semi-private room¹**.

	More comfortable room type	
	 Ward room	 Semi-private room¹
► Hong Kong	For ① confinement in a SelectWise Designated Hospital ² and ② any of the attending registered medical practitioners and surgeons who provides medical services during the confinement is not a network doctor of SelectWise Medical Network* OR For confinement in a non-SelectWise Designated Hospital ²	For ① confinement in a SelectWise Designated Hospital² , ② all attending registered medical practitioners and surgeons who provide medical services during the confinement are network doctors of SelectWise Medical Network* , and ③ all medical expenses incurred during confinement have been pre-approved^{^,*}
► Macau	For confinement in a non-SelectWise Designated Hospital ²	For confinement in a SelectWise Designated Hospital ²

Alternatively, if you meet all of the eligibility requirements set out for semi-private room¹ in the table above, you will be entitled to a lower ward class cash benefit⁶ if you choose to be confined in a ward class lower than the eligible semi-private room in Hong Kong or Macau.

- **In mainland China**, we provide two groups of SelectWise Designated Hospitals² for selection – group A hospitals are mainly located in the Greater Bay Area, while group B hospitals are located across mainland China. Depending on which group of the SelectWise Designated Hospitals² you are confined in, either a **standard private room (for group A hospitals)** or a **semi-private room (for group B hospitals)** may be available for confinement.

	Both are comfortable room types	
	 Semi-private room	 Standard private room
► Mainland China	For confinement in a SelectWise Designated Hospital (group B) ²	For confinement in a SelectWise Designated Hospital (group A) ²

This plan does not provide cover for confinements and medical services which are rendered or undertaken in a non-SelectWise Designated Hospital² in mainland China. For any confinement and / or medical services received in non-SelectWise Designated Hospitals² in mainland China, no benefit shall be payable under this plan.

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[^] Request for pre-approval of medical expenses is subject to AIA's approval.




^{*} It is an additional value-added service and does not form part of the contractual service.



A wide range of medical protection throughout your health journey

From diagnosis and treatment to recovery, rest assured that you are supported in a medical situation.

Key covered items:

Diagnosis	Treatment	Recovery
<ul style="list-style-type: none"> Pre-confinement / day case procedure outpatient care Prescribed diagnostic imaging tests: Computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined 	<ul style="list-style-type: none"> Hospitalisation and surgery Room and board, specialist's fee, surgeon's fee, anaesthetist's fee, private nurse, intensive care Dialysis treatment Pregnancy complications benefit 	<ul style="list-style-type: none"> Post-confinement / day case procedure outpatient care Chinese medicine practitioner outpatient care Post-confinement home nursing Rehabilitation 

Extended caring protection to safeguard the needs of cancer and stroke patients

The recovery journey for cancer and stroke patients can be difficult and may require additional care. The plan offers the necessary support during the insured's recovery process, so he / she can focus on healing without financial worries.

For cancer



Cancer treatment benefit

Covers chemotherapy, radiotherapy, targeted therapy, immunotherapy and hormonal therapy and the related consultations, medications and diagnostic imaging tests

Elderly cancer support – waiver of deductible for designated cancer⁷

If the insured is aged 75 or above and is unfortunately diagnosed with designated cancer⁷ by a specialist, we will waive the remaining balance of the annual deductible in relation to the medical services arising from the insured's designated cancer⁷, alleviating financial stress⁸

For stroke



Home facility enhancements

Covers the cost of widening corridors, adapting bathroom facilities and purchasing specialised furniture, as well as other home facility enhancement recommendations by occupational therapists

Medical support

Covers consultations, treatments and prescriptions (if applicable) from chiropractors, physiotherapists, speech therapists, occupational therapists, neurologist, neurosurgeons and Chinese medicine practitioners according to your personal needs

Disability subsidy

If the insured becomes disabled as a result of stroke and unable to independently care for himself / herself for a period of at least 6 consecutive months while confined in a premises other than a hospital, we will provide a disability subsidy of HKD/MOP5,000 or USD625 per month during the insured's disablement for up to 24 months per incident

2

IN HONG KONG

Your dedicated medical journey connected by SelectWise Medical Network*

Getting the appropriate healthcare you need may not always be straightforward. Our **SelectWise Medical Network*** supports you at every touchpoint – from doctor search to diagnosis, treatment, payment and recovery – integrating the key stages of your medical journey while addressing your needs.



Doctor search & appointment

Diagnosis / Treatment / Hospitalisation

Payment

Recovery

Pain points

Worried about choosing the right doctor



The hassle of making an appointment



Anxiety about the unknown diagnosis



Uncertainty about medical costs



Concerned about comfort and privacy during hospitalisation



Concerned about payment arrangements and claim hassles



Need for support during recovery

Advantages



Vast & quality SelectWise Medical Network*

- Access a network of **multi-disciplinary medical specialists and healthcare professionals**, conveniently located across Hong Kong
- We review our list of healthcare service providers **regularly**, enhancing your peace of mind



Quick & convenient booking

AIA mobile application / web portal

- **First-in-industry⁴** book your doctor appointment instantly online*; or
- submit an online request form and we will book your doctor appointment for you

It is easy to filter based on your preferred specialities, doctors, and hospitals available for admission



Network enquiry hotline

- Contact us to book an appointment



Smooth start to your medical consultation

Present your **medical network card** upon registration for cashless outpatient consultation* with network doctors of SelectWise Medical Network*

Higher benefit amount for network benefit for pre-confinement outpatient care:

- pre-confinement / day case procedure outpatient care^{9,10}



Medical expenses pre-approval service^{^,*}

Before receiving medical services, the network doctor of SelectWise Medical Network* will directly contact AIA and submit the medical expenses pre-approval application for you, **facilitating you to have a clear view of the budget required for your medical costs, so you can receive treatment with peace of mind**



More comfortable room type

Semi-private room¹ cover for confinements in SelectWise Designated Hospitals² in Hong Kong

To help you recover more comfortably with enhanced privacy, you can be entitled to a **semi-private room¹** at **SelectWise Designated Hospitals²** in Hong Kong, provided all of the following eligibility requirements are fulfilled:

- 1 Confined in **SelectWise Designated Hospitals²** in Hong Kong
- 2 All attending registered medical practitioners and surgeons who provide medical services during the confinement are **network doctors of SelectWise Medical Network***
- 3 All medical expenses incurred during confinement have been **pre-approved^{^,*}**

Alternatively, provided you meet all of the eligibility requirements set out above, you can be entitled to a **lower ward class cash benefit⁶** if you are confined in a ward class lower than the eligible semi-private room in Hong Kong

Higher day surgery cash benefit^{9,10} for day surgery performed by a surgeon of SelectWise Medical Network*



Cashless service^{†,*} for day surgery and hospitalisation

Once the cashless service^{†,*} is pre-approved, we will settle the approved medical expenses with designated healthcare facilities¹¹ for you, **saving you the time and effort of paying medical bills and making a claim**



Access to the recovery you need

Present your **medical network card** upon registration for cashless outpatient consultation* with network doctors of SelectWise Medical Network*

Higher benefit amount for network benefit for post-confinement outpatient care:

- post-confinement / day case procedure outpatient care^{9,10}
- Chinese medicine practitioner outpatient care^{9,10}

Before using the service(s), please refer to the relevant details of the service(s) (including but not limited to usage, limitations, locations, arrangement and terms and conditions of the service) on AIA's website and service leaflet(s).

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* Applicable to designated third party medical network service provider(s) only.

[^] Request for pre-approval of medical expenses is subject to AIA's approval.

[†] It is an additional value-added service and does not form part of the contractual service.

[†] Availability of the cashless service is subject to designated third party medical service providers and AIA's approval.

3

IN MAINLAND CHINA

Thoughtful protection⁵ in SelectWise Designated Hospitals² and tailored support to facilitate a supreme medical experience



Tailored cover for your medical needs in mainland China



Comfortable room type

Standard private room⁶ or semi-private room⁶ cover for confinements in SelectWise Designated Hospitals² in mainland China

In mainland China, we provide two groups of SelectWise Designated Hospitals² for selection – group A hospitals are mainly located in the Greater Bay Area, while group B hospitals are located across mainland China. When you are confined in **SelectWise Designated Hospitals (group A)²**, you will be eligible to stay in a **standard private room**. When you are confined in **SelectWise Designated Hospitals (group B)²**, you will be eligible to stay in a **semi-private room**. This brings you comfort, privacy, and peace of mind when you are hospitalised in mainland China.



Caring cover by your side when receiving medical services in SelectWise Designated Hospitals² in mainland China

This plan provides cover for receiving pre- and post-confinement / day case procedure outpatient care⁹ or Chinese medicine practitioner outpatient care⁹ in SelectWise Designated Hospitals² in mainland China. Day surgery cash benefit⁹ will also be provided for day surgery received in SelectWise Designated Hospitals² in mainland China. Please note that this plan does not provide cover for confinements and medical services which are rendered or undertaken in a non-SelectWise Designated Hospital² in mainland China.



Transportation fee subsidy benefit

Transportation fee subsidy benefit for receiving medical services for non-emergency treatment¹² in mainland China.



First-in-industry⁴ Care Concierge^{#,✳} 1-to-1 concierge support of Service Ambassador in mainland China

The Service Ambassador from Care Concierge^{#,✳} will provide you with personalised support on your healthcare journey from diagnosis and treatment to recovery in mainland China.



View e-copy

Key services:

- ▶ **Facilitate a seamless medical journey** with Medical Companion Service, Priority Outpatient Booking Service, Priority Inpatient Booking Service, Expedited Diagnostic Tests, Inpatient Personal Care Service, Home and Personal Care Service and more
- ▶ Medical Companion Service will provide administrative support prior to applying **pre-approval for medical expenses^{^,✳,▲}**, facilitating you to have a clear view of the budget required for your medical costs
- ▶ **Online family doctor service with delivery of designated medications^{*}**
- ▶ **Medical home visit service exclusively for the insured's parents**, where a dedicated nurse visits your parents at home in mainland China, accompanied by a virtual general practitioner for online health assessment and wellbeing tips. You may join the visit virtually to keep abreast of your parents' health



Convenience of cashless service^{†,✳}



Convenience of cashless service^{†,✳} for medical expenses during your hospitalisation at designated hospitals¹¹, saving you the time and effort of paying medical bills and making a claim.

* For details on the exact room entitlement, please refer to the Covered Room as stated in the benefit schedule on page 20 of this brochure. For any confinement and / or medical services received in non-SelectWise Designated Hospitals in mainland China, no benefit shall be payable under this plan.
 # The services are provided in mainland China by the designated third party service provider engaged by AIA and are not applicable to Hong Kong and Macau, subject to change from time to time at our discretion.
 ✳ It is an additional value-added service and does not form part of the contractual service.
 ^ Request for pre-approval of medical expenses is subject to AIA's approval.
 ▲ The insured is required to submit the application form for the pre-approval & cashless service of medical expenses to AIA.
 † Please refer to item 22 in the "Product Limitation" section of this plan on page 30 of this brochure for the important notes on prescription and delivery of designated medications.
 † Availability of the cashless service is subject to designated third party medical service providers and AIA's approval.

Here for you with extra support

Pre-approval^{^,✳} & cashless service^{†,✳} – medical expenses

Whether you choose a **network doctor of SelectWise Medical Network*** or **your own preferred doctor**, you can enjoy the convenience of pre-approval^{^,✳} & cashless service^{†,✳} of medical expenses.

Scenario	Medical expenses pre-approval service ^{^,✳} facilitating you to have a clear view of the budget required for your medical cost	Cashless service ^{†,✳} saving you the time and effort of paying medical bills and making a claim
 If you choose a network doctor of SelectWise Medical Network*	<p>Application submitted by network doctor of SelectWise Medical Network*</p> <p>Present your medical network card, and the network doctor of SelectWise Medical Network* will directly contact AIA and submit the medical expenses pre-approval application for you before you receive medical services</p> <p>We will review your medical service details and expenses. The pre-approval result will be informed[♦]</p>	<p>Once the cashless service^{†,✳} is pre-approved, we will settle the approved medical expenses for day surgery and hospitalisation with the designated healthcare facilities¹¹ in Hong Kong for you</p>
 If you choose your own preferred doctor (not within the SelectWise Medical Network*)	<p>Application submitted by you</p> <p>You submit the application form to AIA after the application form has been completed by your own preferred doctor before you receive medical services</p> <p>We will review your medical service details and expenses, and inform you of the pre-approval result</p> <p>Dedicated support in mainland China</p> <p>Medical Companion Service from Care Concierge^{#,✳} will provide administrative support prior to applying pre-approval for medical expenses^{^,✳,▲}</p>	

Note: "You" in this section refers to the policy owner, assuming the policy owner is also the insured.

You are required to settle any shortfall resulting from the medical expenses which (i) are not covered by the plan or exceed the eligible benefit limit and (ii) have been settled by AIA under the cashless service^{†,✳}. Once the final claim amount has been settled, any related benefit limits will be adjusted accordingly.



Personal medical case management services with rehabilitation management

An exclusive and tailored solution to help improve your medical and rehabilitation journey to get you back to living

- **Personal medical case management services^{✳,☆}**
review your medical conditions and provide you with a personalised treatment plan
- **Rehabilitation Management^{✳,☆}**
offers you a 360-degree multidisciplinary personalised and comprehensive rehabilitation plan



Telemedicine service in Hong Kong^{◊,✳,☆}

With just few clicks, you can make appointments and receive video consultation via the efficient online platform at a preferential rate. The prescribed medicine will be delivered to your home.



Cancer Genomic Testing Services^{✳,☆}

An effective tool that helps you in the shortest time possible decide on the most suitable cancer treatment with predictable responses based on the genetic information. It aims to result in a higher chance of recovery, and is offered to you at a privileged rate.



Worldwide emergency assistance^{**}

A worldwide assistance hotline is open 24/7 for any emergency support that you may 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 for **SelectWise Pearl Medical Plan** 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 **SelectWise Pearl Medical Plan**. 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 more information, please refer to the **AIA Vitality** leaflet.

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



Before using the service(s), please refer to the relevant details of the service(s) (including but not limited to usage, limitations, locations, arrangement and terms and conditions of the service) on AIA's website and service leaflet(s).

[^] Request for pre-approval of medical expenses is subject to AIA's approval.

[✳] It is an additional value-added service and does not form part of the contractual service.

[†] Availability of the cashless service is subject to designated third party medical service providers and AIA's approval.

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[♦] AIA (or our financial planner) may contact you if necessary.

[#] The services are provided in mainland China by the designated third party service provider engaged by AIA and are not applicable to Hong Kong and Macau, subject to change from time to time at our discretion.

[▲] The insured is required to submit the application form for the pre-approval & cashless service of medical expenses to AIA.

[◊] Telemedicine service is only available to the insured physically in Hong Kong. The service to be provided at preferential rate covers medical consultation fee, 3-days basic medication and medication courier service subject to the relevant terms and conditions of the service. For details, please refer to AIA's website.

^{**} Worldwide emergency assistance services are additional value-added services. For details, please refer to item 14 in the "Product Limitation" section of this plan on page 29 of this brochure.

[☆] This service is provided in Hong Kong by the designated third party service provider engaged by AIA and is not applicable to Macau, subject to change from time to time at our discretion.

Example

Recover from health challenges at ease with SelectWise Medical Network*

(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.)

Scenario: Vincent purchased **SelectWise Pearl Medical Plan** for himself as the insured at age 40. He begins to experience chest pain and worries about his health at age 50. As he is not familiar with medical procedures in Hong Kong, he decides to use SelectWise Medical Network* service to enjoy a seamless medical journey under the plan.

Guaranteed lifetime renewal

Policy owner and insured: Vincent (Age 40, non-smoker)
Family status: Married, with a daughter

Vincent is an intelligent accountant who is on the lookout for wise medical solutions, which allows him to access to extensive medical cover and quality medical services at sustainable and affordable premiums. As a result, he decides to purchase the **SelectWise Pearl Medical Plan** and chooses \$0 annual deductible.



Insured's age: 50

Doctor search & appointment



Vincent experiences chest pain that feels like pressure

With AIA mobile application, he identifies his preferred network doctor of SelectWise Medical Network* and makes an instant booking online* at ease

Diagnosis



Vincent seeks medical consultation

He presents his **medical network card** for a **cashless outpatient consultation*** with a network doctor of SelectWise Medical Network*

Eligible expenses are covered under this plan*:

- Pre-confinement outpatient care with **network benefit**^{9,10,-}



Following the network doctor's advice, Vincent undergoes the CT Coronary Angiogram

The network doctor of SelectWise Medical Network* directly contacts AIA and submits the application for **pre-approval^{†,*} & cashless service^{†,*} of medical expenses** for Vincent, which have both been approved by AIA

Vincent completes the procedure at SelectWise Designated Hospital². He is diagnosed with **Coronary Heart Disease**

Eligible expenses are covered under this plan*:

- Prescribed diagnostic imaging tests⁻

Treatment



Following the network doctor's advice, Vincent undergoes the Angioplasty surgery

The network doctor of SelectWise Medical Network* directly contacts AIA and submits the application for **pre-approval^{†,*} & cashless service^{†,*} of medical expenses** for Vincent, which have both been approved by AIA

The surgery is performed by the network doctor of SelectWise Medical Network* at SelectWise Designated Hospital², where Vincent is entitled to **a semi-private room¹**

Eligible expenses are covered under this plan*:

- Hospital room and board **(with cover for a semi-private room¹)**
- Miscellaneous charges
- Attending doctor's visit fee
- Specialist's fee⁻
- Surgeon's fee
- Anaesthetist's fee
- Operating theatre charges

Recovery



Vincent completes his treatment

He presents his **medical network card** for a **cashless follow-up outpatient consultation*** with the network doctor of SelectWise Medical Network*

He receives recovery advice, including reminders to daily monitoring and maintain a healthy lifestyle to prevent relapse

Eligible expenses are covered under this plan*:

- Post-confinement outpatient care with **network benefit**^{9,10,-}

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* Applicable to designated third party medical network service provider(s) only.

^ Request for pre-approval of medical expenses is subject to AIA's approval.

* It is an additional value-added service and does not form part of the contractual service.

† Availability of the cashless service is subject to designated third party medical service providers and AIA's approval.

• The claim amount is subject to the annual benefit limit and the lifetime benefit limit of the policy, and is also subject to the amount of annual deductible. You are required to settle any shortfall resulting from the medical expenses which (i) are not covered by the plan or exceed the eligible benefit limit and (ii) have been settled by AIA under the cashless service. Once the final claim amount has been settled, any related benefit limits and amount of annual deductible will be reduced accordingly.

- Proof of recommendation is required.

Additional benefits for peace of mind



Flexible to suit your needs

► Choose your deductible amount

We offer various choices for you to select to suit your personal needs:

Annual deductible choices	
HKD/MOP	USD
0	0
8,800	1,100
18,000	2,250
30,000	3,750
55,000	6,875

Whether you are looking for extensive protection or top-up cover to supplement your current medical plan, annual deductible choices allow you to choose how much you are willing to pay before you make a claim. Higher deductible amount could lower your premium. For example, if you chose an annual deductible of HKD/MOP8,800 and your eligible medical expense is HKD/MOP100,000, you would receive HKD/MOP100,000 less your deductible, which would be HKD/MOP91,200.

► Adjust your deductible as required

You can also choose to reduce your annual deductible amount once during the term of your policy to one of the annual deductible options made available by the Company for this plan at the time, upon the policy anniversary of your policy at the age of 50, 55, 60, 65, 70, 75 or 81 of the insured, without having to provide us with the current details of the insured's health condition. The Company may change the annual deductible options made available for this plan from time to time. The premium will be increased based on your reduced annual deductible amount, and your out-of-pocket limit for a claim will be reduced. Before making your request for this reduction of annual deductible amount, you should reassess if this reduction can suit your personal needs and affordability.

You also have the flexibility to purchase **SelectWise Pearl Medical Plan** either as a standalone insurance plan or as an add-on plan of specified basic plans.



Cover for unknown pre-existing conditions

Cover³ starting from the 31st day of the 1st policy year.



Lifetime guaranteed renewal

You are guaranteed to renew your policy during the lifetime of the insured.

Renewal premium will be based on the prevailing premium rates and the insured'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's health condition.

Remarks

- To be eligible for semi-private room during confinement in SelectWise Designated Hospitals in Hong Kong, all of the following conditions must be fulfilled: (i) the insured is confined in a SelectWise Designated Hospital in Hong Kong; (ii) all of the attending registered medical practitioners and surgeons who provide medical services during the confinement are network doctors of SelectWise Medical Network; and (iii) the network doctor of SelectWise Medical Network must have submitted the completed Prior-Authorization Request Form for pre-approval of medical expenses on behalf of the insured to the Company in respect of all medical services to be obtained by the insured for the disability during the confinement, and the Company must have approved such Prior-Authorization Request Form before the network doctor of SelectWise Medical Network provides medical services to the insured.

For confinement in SelectWise Designated Hospitals in Macau, the insured will be eligible to stay in a semi-private room.

For confinement in SelectWise Designated Hospitals in mainland China, the covered room shall be determined according to the group of hospitals which the relevant SelectWise Designated Hospital falls within, either a standard private room (for group A hospitals) or a semi-private room (for group B hospitals) may be available for confinement.
- The list of SelectWise Designated Hospitals can be retrieved from AIA's website (www.aia.com.hk) and may be varied, updated and amended from time to time at AIA's sole discretion.

For confinement in SelectWise Designated Hospitals in mainland China, the covered room shall be determined according to the group of hospitals (either group A or group B) which the relevant SelectWise Designated Hospital falls within.

AIA shall not be responsible for any act, negligence or omission of any of the hospital within the list of SelectWise Designated Hospitals in the provision of services, treatments, opinions and advice.
- No itemised benefit sublimit for medically necessary services, provided the claims will be evaluated based on reasonable and customary charges. Claim amount is subject to the benefit limits as set out in the benefit schedule including annual benefit limit, lifetime benefit limit and annual deductible. Please also refer to item 1 of "Product Limitation" on page 28 of this brochure for the details and definition of "reasonable and customary" and "medically necessary". Benefits payable related to the confinement are subject to the applicable covered room.
- For Care Concierge, the first-in-industry statement refers to Hong Kong insurance industry-first healthcare support that integrates (a) dedicated concierge service with a suite of healthcare and support services for the eligible insured and (b) the medical home visit service in mainland China for the eligible insured's parents, as of 31 January 2024 compared against similar services offered by major Hong Kong insurance companies.

For online instant booking, the first-in-industry statement refers to Hong Kong insurance industry-first online instant booking service for specialists within the medical network, as of 13 October 2025 compared against similar mobile applications / web portals offered by major Hong Kong insurance companies.
- This plan does not provide cover for confinements and medical services rendered or undertaken in non-SelectWise Designated Hospitals in mainland China. For any confinement and / or medical services for the insured which are rendered or undertaken in a non-SelectWise Designated Hospital in mainland China, no benefit shall be payable under this plan.
- To be eligible for lower ward class cash benefit, the insured must stay in a room of class below the ward class of a covered room in a hospital and this benefit is only applicable to confinements in Hong Kong and Macau, subject to the following conditions: a) confinement must be in private hospitals within the list of SelectWise Designated Hospitals with expenses incurred during such confinement are payable under this plan; b) all attending registered medical practitioners and surgeons who provide medical services to the insured during the confinement are network doctors of SelectWise Medical Network (applicable to Hong Kong only); and c) a completed Prior-Authorization Request Form for pre-approval of medical expenses have been submitted by the network doctor of SelectWise Medical Network on behalf of the insured (in respect of all medical services to be obtained by the insured during confinement) and such form has been approved by the Company before the network doctor of SelectWise Medical Network provides medical services to the insured (applicable to Hong Kong only).

For confinements in Hong Kong, when the network doctor of SelectWise Medical Network fills in the Prior-Authorization Request Form for application for pre-approval of medical expenses on behalf of the insured, please be reminded to inform the network doctor of SelectWise Medical Network of the insured's personally preferred room type.
- Please refer to item 23 of "Product Limitation" on page 30 of this brochure for the definition of designated cancer.
- This elderly cancer support – waiver of deductible for designated cancer is not applicable to policy with \$0 annual deductible option. Please refer to the benefit schedule on pages 20 to 26 of this brochure for further details on elderly cancer support - waiver of deductible for designated cancer.
- Pre- and post-confinement / day case procedure outpatient care, Chinese medicine practitioner outpatient care and day surgery cash benefit are subject to the restriction in the choice of healthcare services providers including the choice of hospitals and network doctors (as the case may be). Please refer to the benefit schedule on pages 20 to 26 of this brochure for details.
- Before obtaining any medical services from SelectWise Medical Network, the insured is required to present his network card for identification purposes.

The "Network benefit" under benefit items I (k)(i), (k)(ii) and II (c) in the benefit schedule on pages 20 to 26 of this brochure will only be applicable if the medical services are directly prescribed, managed, supervised or carried out by network doctors of SelectWise Medical Network.

The "Network benefit" under benefit item II (g) in the benefit schedule on pages 20 to 26 of this brochure will only be applicable if (1) the medical services are directly prescribed, managed, supervised or carried out by network doctors of SelectWise Medical Network and (2) the completed Prior-Authorization Request Form for pre-approval of such medical services has been submitted by the network doctor of SelectWise Medical Network on behalf of the insured to the Company and such form has been approved by the Company before the network doctor of SelectWise Medical Network provides medical services to the insured.

Please visit <https://www.aia.com.hk/en/health-and-wellness/medical-expense-pre-approval-service> for the latest updates.
- Designated healthcare facilities (including but not limited to cashless hospitals and day surgery centres) in Hong Kong, Macau, mainland China and Overseas can be retrieved from AIA's website (www.aia.com.hk) and may be varied, updated and amended from time to time at AIA's sole discretion.
- This benefit shall be payable for each day the insured receives medical services for non-emergency treatment in the mainland China for which any of the benefits under benefit items I (a) to (k) and (m) to (q) in the benefit schedule on pages 20 to 26 of this brochure is payable, subject to the maximum limits as stated in the benefit schedule.

Plan Summary

Product Name	SelectWise Pearl Medical Plan
Product Nature	Medical protection insurance plan (Reimbursement)
Plan Type	Basic plan / Add-on plan
Insured's Age at Application	15 days to age 80
Guaranteed Renewal	Whole life
Premium Payment Mode	Annually / Semi-annually / Quarterly / Monthly

For more information of this plan, please read the “Benefit schedule for SelectWise Pearl Medical Plan”.




Benefit schedule for SelectWise Pearl Medical Plan

Overview	HKD/MOP	USD
Lifetime Benefit Limit Applies to benefit items I (a) to (r) and II (a) to (i), (k) to (m)	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), (k) to (m)	12,000,000 per policy year	1,500,000 per policy year
Geographical Cover¹	For non-emergency treatment	
	Asia	
	(except for: <ul style="list-style-type: none"> psychiatric treatments and lower ward class cash benefit² covered in Hong Kong and Macau only; and transportation fee subsidy benefit covered in mainland China only) 	
	For emergency treatment	
Covered Room	Worldwide	
	(except for worldwide emergency assistance services covered during the trip)	
	Within geographical cover	
	<p>Hong Kong³:</p> <p>(a) For confinement in SelectWise Designated Hospital with all attending registered medical practitioners and surgeons who provide medical services to the insured during the confinement are network doctors of SelectWise Medical Network: Semi-private room⁴</p> <p>(b) For confinement in SelectWise Designated Hospital with any of the attending registered medical practitioners and surgeons who provides medical services to the insured during the confinement is not a network doctor of SelectWise Medical Network: Ward room</p> <p>(c) For confinement in non-SelectWise Designated Hospital: Ward room</p> <p>Macau³:</p> <p>(a) For confinement in SelectWise Designated Hospital: Semi-private room</p> <p>(b) For confinement in non-SelectWise Designated Hospital: Ward room</p> <p>Mainland China³:</p> <p>(a) For confinement in SelectWise Designated Hospitals within group A⁵: Standard private room</p> <p>(b) For confinement in SelectWise Designated Hospitals within group B⁵: Semi-private room</p> <p>(c) For confinement and / or medical services received in non-SelectWise Designated Hospital: No benefit shall be payable under this plan. For more details, please refer to remark 1</p> <p>Within Asia (excluding Hong Kong³, Macau³ and mainland China³): Ward room</p>	
Outside geographical cover (for emergency treatment only)		
Ward room		
Annual Deductible Choices Applies to benefit items I (a) to (r) and II (a) to (e), (h)(i), (h)(ii), (i) and (m)	0 / 8,800 / 18,000 / 30,000 / 55,000 per policy year	0 / 1,100 / 2,250 / 3,750 / 6,875 per policy year
Elderly Cancer Support – Waiver of Deductible for Designated Cancer⁶	<p>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 cancer⁷ if the insured:</p> <ul style="list-style-type: none"> has attained age 75 or above; suffers from designated cancer⁷; and receives any medical services as a result of designated cancer⁷ 	

Benefit schedule for SelectWise Pearl Medical Plan (continued)

I. Core Benefits





 Proof of recommendation is required.

Benefit items ⁸	Benefit limit	
	HKD/MOP	USD
a. Room and board	Fully covered*	
b. Miscellaneous charges Including medical appliances		
c. Attending doctor's visit fee		
 d. Specialist's fee⁹		
e. Intensive care		
f. Surgeon's fee	Fully covered* regardless of the surgical category	
g. Anaesthetist's fee	Fully covered*	
h. Operating theatre charges		
 i. Prescribed diagnostic imaging tests^{9,10}		
j. Prescribed non-surgical cancer treatments¹¹	Fully covered*	
 k. Pre- and post-confinement / day case procedure outpatient care⁹ (i) prior outpatient visit or emergency consultation per confinement / day case procedure ¹⁵ (ii) follow-up outpatient visit per confinement / day case procedure ¹⁶	Network benefit ¹² (applicable to Hong Kong only) OR Medical services provided within SelectWise Designated Hospitals ¹³ (applicable to Macau and mainland China only)	
	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) 	
	Non-network benefit ¹² (applicable to Asia, but excluding Macau and mainland China) OR Medical services provided within non-SelectWise Designated Hospitals ¹⁴ (applicable to Macau only)	
	640 per visit	80 per visit
	1 visit	
	Network benefit ¹² (applicable to Hong Kong only) OR Medical services provided within SelectWise Designated Hospitals ¹³ (applicable to Macau and mainland China only)	
	Fully covered*	
	<ul style="list-style-type: none"> all visits after each hospital discharge / completion of day case procedure (within 90 days for intermediate or minor surgery or confinement without surgery performed / within 365 days for complex or major surgery) 	
	Non-network benefit ¹² (applicable to Asia, but excluding Macau and mainland China) OR Medical services provided within non-SelectWise Designated Hospitals ¹⁴ (applicable to Macau only)	
640 per visit	80 per visit	
<ul style="list-style-type: none"> 3 visits after each hospital discharge / completion of day case procedure (within 90 days for intermediate or minor surgery or confinement without surgery performed / within 365 days for complex or major surgery) 		
l. Psychiatric treatments For confinement in Hong Kong and Macau	40,000 per policy year	5,000 per policy year



Benefit schedule for SelectWise Pearl Medical Plan (continued)

I. Core Benefits (continued)

 Proof of recommendation is required.

Benefit items ⁸	Benefit limit	
	HKD/MOP	USD
 m. Private nurse's fee⁹ Nursing services for confinement after surgery or discharge from intensive care unit	Fully covered* maximum 30 days per policy year	
 n. Dialysis benefit⁹	Fully covered*	
 o. Post-confinement home nursing benefit⁹ Nursing services within 196 days after discharge from hospital (following surgery / admission to intensive care unit)	Fully covered* maximum 196 days per policy year	
 p. Reconstructive surgery benefit⁹ For restoration of appearance of a body part after an accident or a breast after undergoing mastectomy	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 ⁸	Benefit limit	
	HKD/MOP	USD
a. Donor's benefit For organ transplantation of heart, kidney, liver, lung or bone marrow performed on the insured as recipient	30% of the sum of surgical expenses for organ transplantation ¹⁷	
b. Hospital companion bed benefit Expenses for one companion bed during the insured's confinement	Fully covered*	
c. Chinese medicine practitioner outpatient care <ul style="list-style-type: none"> Follow-up outpatient visit per confinement / day case procedure (within 90 days after each hospital discharge or completion of day case procedure) 1 visit per day, maximum 20 visits 	Network benefit ¹² (applicable to Hong Kong only) OR Medical services provided within SelectWise Designated Hospitals ¹³ (applicable to Macau and mainland China only)	
	1,000 per visit	125 per visit
	Non-network benefit ¹² (applicable to Asia, but excluding Macau and mainland China) OR Medical services provided within non-SelectWise Designated Hospitals ¹⁴ (applicable to Macau only)	
	600 per visit	75 per visit
 d. Rehabilitation benefit⁹ 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 benefit⁹ For admission in hospice with care and nursing service within 90 days after hospital discharge	80,000 per policy year	10,000 per policy year

Benefit schedule for SelectWise Pearl Medical Plan (continued)

II. Other Benefits (continued)


 Proof of recommendation is required.

Benefit items ⁸	Benefit limit	
	HKD/MOP	USD
f. Lower ward class cash benefit² For confinement in a room of class below the ward class of a covered room in a hospital and this benefit is only applicable to confinements in Hong Kong and Macau, subject to: <ul style="list-style-type: none"> (a) confinement must be in private hospitals within the list of SelectWise Designated Hospitals⁹ with expenses incurred during such confinement are payable under this plan; (b) all attending registered medical practitioners and surgeons who provide medical services to the insured during the confinement are network doctors of SelectWise Medical Network (applicable to Hong Kong only); and (c) a completed Prior-Authorization Request Form for pre-approval of medical expenses have been submitted by the network doctor of SelectWise Medical Network on behalf of the insured (in respect of all medical services to be obtained by the insured during confinement) and such form has been approved by the Company before the network doctor of SelectWise Medical Network provides medical services to the insured (applicable to Hong Kong only) 	2,400 per day	300 per day
	maximum 60 days per policy year	
g. Day surgery cash benefit <ul style="list-style-type: none"> • Applicable when benefit item I (f) is payable for the same day case procedure • Maximum 1 procedure per policy year 	Network benefit ¹² (applicable to Hong Kong only) OR Medical services provided within SelectWise Designated Hospitals ¹³ (applicable to Macau and mainland China only)	
	1,200 per procedure	150 per procedure
	Non-network benefit ¹² (applicable to Asia, but excluding Macau and mainland China) OR Medical services provided within non-SelectWise Designated Hospitals ¹⁴ (applicable to Macau only)	
	800 per procedure	100 per procedure
h. Stroke rehabilitation benefit After discharge from hospital		
 (i) Home facility enhancement benefit⁹ Designated home facility enhancements such as widening passageways, adapting bathroom facilities and the provision of specialised furniture, which is recommended by an occupational therapist	50,000 per incident	6,250 per incident
 (ii) Stroke ancillary benefit		
1. Chiropractor / physiotherapist / speech therapist / occupational therapist / neurosurgeon⁹ <ul style="list-style-type: none"> • for consultation and / or treatment 	1,000 per visit	125 per visit
 2. Neurologist⁹ <ul style="list-style-type: none"> • for consultation, treatment and / or medicines prescribed 	100,000 per incident	12,500 per incident
3. Chinese medicine practitioner <ul style="list-style-type: none"> • for consultation, treatment and / or medicines prescribed 		
	maximum 30 visits per policy year	
(iii) Disability subsidy benefit For disability continued for 6 months	5,000 per month	625 per month
	maximum 24 months per incident	

Benefit schedule for SelectWise Pearl Medical Plan (continued)

II. Other Benefits (continued)

 Proof of recommendation is required.

Benefit items ⁸	Benefit limit	
	HKD/MOP	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 passes away	10,000	1,250
k. Top-up subsidy benefit Payable if part of a claim for confinement or day case procedure has been successfully reimbursed by other insurance company(ies) before the remaining amount of the claim is paid under this plan	600 per day	75 per day
	maximum 90 days per policy year	
l. Transportation fee subsidy benefit Applicable when benefit items I (a) to (k) and (m) to (q) are payable for medical services received for non-emergency treatment in mainland China	500 per day	63 per day
	maximum 4 days per policy year	
 m. Pregnancy complications benefit^{9,18} For confinement in hospital and / or surgical procedure (waiting period: 300 days after the policy commences)	Fully covered*	
n. Worldwide emergency assistance services <ul style="list-style-type: none"> (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 shall mean no itemised benefit sublimit for medically necessary services, provided the claims will be evaluated based on reasonable and customary charges. Claim amount is subject to the benefit limits as set out in the benefit schedule including the annual benefit limit, lifetime benefit limit and annual deductible. Please refer to item 1 of "Product Limitation" on page 28 of this brochure for the definition of "reasonable and customary" and "medically necessary". Benefits payable related to the confinement are subject to the applicable covered room.

Benefit schedule for SelectWise Pearl Medical Plan (continued)

Notes:

1. This plan does not provide cover for confinements and medical services which are rendered or undertaken in a non-SelectWise Designated Hospital in mainland China. For any non-emergency treatments performed outside the geographical cover, (a) eligible expenses and / or covered expenses payable under benefit items I (a) to (k) shall be subject to the benefit limits as stated in the latest version of the Base Plan Benefit Schedule issued by the Company to you in respect of the insured (Please refer to item 10 of "Product Limitation" on page 29 of this brochure for details) and the annual deductible choices (if applicable); and (b) no benefit shall be payable under benefit items I (l) to (r) and II (a) to (i), (k), (l) and (m).
2. This benefit is applicable if the entitlement of covered room is semi-private room and is also subject to the restriction in the choice of healthcare services providers including the choice of hospitals and network doctors. Please refer to the policy contract for details.
3. Please refer to the policy contract for the details on the covered room entitlement in Hong Kong, Macau and the mainland China.
The list of SelectWise Designated Hospitals can be retrieved from AIA's website (www.aia.com.hk) and may be varied, updated and amended from time to time at AIA's sole discretion.
AIA shall not be responsible for any act, negligence or omission of any of the hospital within the list of SelectWise Designated Hospitals in the provision of services, treatments, opinions and advice.
4. To be eligible for semi-private room for confinement in SelectWise Designated Hospitals in Hong Kong, subject to the terms and conditions as stated in the policy contract, the network doctor of SelectWise Medical Network must have submitted the completed Prior-Authorization Request Form for pre-approval of medical expenses on behalf of the insured to the Company in respect of all medical services to be obtained by the insured for the disability during the confinement, and the Company must have approved such Prior-Authorization Request Form before the network doctor of SelectWise Medical Network provides medical services to the insured.
5. For confinement in SelectWise Designated Hospitals in mainland China, the covered room shall be determined according to the group of hospitals (either group A or group B) under the list of SelectWise Designated Hospitals for mainland China which the relevant SelectWise Designated Hospital falls within. The list of SelectWise Designated Hospitals can be retrieved from AIA's website (www.aia.com.hk) and may be varied, updated and amended from time to time at AIA's sole discretion.
6. Upon the recommendation of the attending specialist in writing, the insured 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) and / or (i). This waiver of deductible is not applicable if the policy owner or the insured is aware of, or shall be reasonably aware of, such designated cancer within the first 90 days from the commencement of the policy. If the insured 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.
7. Please refer to item 23 of "Product Limitation" on page 30 of this brochure for the definition of designated cancer.
8. Unless otherwise specified, eligible expenses and / or covered expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
9. 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).
10. 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.
11. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
12. SelectWise Medical Network refers to designated third party medical network service providers engaged by the Company and is only available in Hong Kong and is not available in Macau. Please refer to the policy contract for the details on the restriction in the choice of network doctors.
For "Network benefit", before obtaining any medical services from SelectWise Medical Network, the insured is required to present his network card for identification purposes.
The "Network benefit" under benefit items I (k)(i), (k)(ii) and II (c) will only be applicable if the medical services are directly prescribed, managed, supervised or carried out by network doctors of SelectWise Medical Network.
The "Network benefit" under benefit item II (g) will only be applicable if (1) the medical services are directly prescribed, managed, supervised or carried out by network doctors of SelectWise Medical Network and (2) the completed Prior-Authorization Request Form for pre-approval of such medical services has been submitted by the network doctor of SelectWise Medical Network on behalf of the insured to the Company and such form has been approved by the Company before the network doctor of SelectWise Medical Network provides medical services to the insured.
Please visit <https://www.aia.com.hk/en/health-and-wellness/medical-expense-pre-approval-service> for the latest updates.
13. Please refer to the policy contract for the details on the restriction in the choice of SelectWise Designated Hospital in Macau and the mainland China.
14. Please refer to the policy contract for the details on the restriction in the choice of SelectWise Designated Hospital in Macau.
15. For the benefit item I (k)(i), if a claim has been paid by the Company under the heading "Network benefit" or "Medical services provided within SelectWise Designated Hospitals" for a corresponding confinement / day case procedure, then the benefit under the headings "Non-network benefit" and "Medical services provided within non-SelectWise Designated Hospitals" shall no longer be payable for such corresponding confinement / day case procedure.
16. For the benefit item I (k)(ii), if 3 claims in total have been paid by the Company for a corresponding confinement / day case procedure under any of the following headings: "Network benefit", "Medical services provided within SelectWise Designated Hospitals", "Non-network benefit" and "Medical services provided within non-SelectWise Designated Hospitals", then the benefit under the headings "Non-network benefit" and "Medical services provided within non-SelectWise Designated Hospitals" shall no longer be payable for such corresponding confinement / day case procedure.

Benefit schedule for SelectWise Pearl Medical Plan (continued)

17. The benefit limit of this donor's benefit shall be equal to 30% of the sum of (a) the expenses incurred for the surgery to remove the organ or bone marrow from the donor; and (b) the eligible expenses and / or covered expenses incurred for the surgery to transplant the organ or bone marrow into the insured 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 as the donor.
18. This benefit is applicable only if the eligible expenses and / or covered expenses are payable according to the benefit limits of respective benefit items of I (a) to (i), (k), (m), (o) and / or II (b).

Base Plan Benefit Schedule

You may browse the website to understand base plan benefit schedule:

www.aia.com.hk/content/dam/hk/en/pdf/benefit-schedule/base-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 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.

*You have the right to purchase **SelectWise Pearl Medical Plan** as a standalone plan without purchasing other insurance products at the same time.*

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 Macau only.

Key Product Risks

- This plan is a basic plan / add-on plan. You need to pay the premium for this plan for life of the insured. If you do not pay the premium within 30 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
- You may request for the termination of your policy by giving 30 days prior written notice to us, provided that no benefit payment has been paid under the policy during the relevant policy year. 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 30 days after the premium due date; 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 us in writing to convert this add-on plan to a stand-alone plan.
- We underwrite this plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you / the insured may lose the cover and you may lose the remaining premium for that policy year.
- 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.
- 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 commences, 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
- 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 (m) for details)
- purchase of durable medical equipment or appliances including but not limited to wheelchairs, hearing aids and over-the-counter drugs, except covered by home facility enhancement benefit (see benefit schedule, benefit item II (h)(i) for details)
- traditional Chinese medicine treatment including but not limited to herbal treatment, bone-setting and acupuncture, and other forms of alternative treatment including but not limited to qigong, massage therapy and aromatherapy, except covered by Chinese medicine practitioner outpatient care and stroke ancillary benefit (see benefit schedule, benefit items II (c) and (h)(ii)(3) for details)
- experimental or unproven medical technology or procedure not approved by the government and relevant authorities of the country or region where the treatment is received
- congenital condition(s) which have manifested or been diagnosed before the insured 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 of the policy by giving a not less than 30-day advance written notice. We guarantee you that the terms and benefits will not be less favourable than the latest version of the Base Plan Benefit Schedule issued by the Company to you in respect of the insured at the time of renewal.

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

Benefits Covered

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

Items	Effective Date (days after the policy commences)
Injury	Immediately
Sickness / Disease	Immediately
SelectWise Medical Network	Immediately
Pregnancy complications benefit	300 days

- We provide full cover* starting from the 31st day of the 1st policy year and onwards for the unknown pre-existing conditions.

Days after policy commences	Protection for unknown pre-existing conditions
First 30 days	No cover
31 st day and onwards	Full cover*

* Full cover shall mean no itemised benefit sublimit for medically necessary services, provided the claims will be evaluated based on reasonable and customary charges. Claim amount is subject to the benefit limits as set out in the benefit schedule including annual benefit limit, lifetime benefit limit and annual deductible. Please refer to item 1 of "Product Limitation" on page 28 of this brochure for the definition of "reasonable and customary" and "medically necessary". Benefits payable related to the confinement are subject to the applicable covered room.

- 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

- We only cover the charges and / or expenses of the insured 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, 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.

"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; and / or
 - other pertinent source of reference in the locality where the treatments, services or supplies are provided.
- "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.
 - "United States" means the United States of America and US Minor Outlying Islands.
 - Ward room means a multi-bed room in a hospital with more than 2 patient beds (not including companion bed).
 - Semi-private room means a single or double occupancy room, with a shared bath / shower room, in a hospital.

6. 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.
7. Hospitals offer various accommodation options with different facilities, and the categorisation used by the hospitals may be different from the definitions stated in this brochure. If you are unsure of (1) whether a particular accommodation option meets the ward room, semi-private room and standard private room definitions under the policy, and / or (2) the entitlement of the covered room, please contact the Company before confinement.
8. 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 covers. In such a case, the benefit pay-out amount will be adjusted by multiplying the following factor:

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

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.
9. If the insured 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 before 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 (8) above. Such reduction applies to all benefit items in the benefit schedule except benefit items II(f), (g), (h)(iii), (j), (k), (l) and (n).
10. After applying the benefit adjustment(s) of items (8) and / or (9) 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 latest version of the Base Plan Benefit Schedule (before applying annual deductible balance).
11. For any non-emergency treatments performed outside the geographical cover, the maximum limit of surgeon's fee as stated in Base Plan Benefit Schedule is subject to the relevant surgical category and the categorisation of such surgical procedure (as listed in the Schedule of Surgical Procedures of the policy).
12. 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)).

13. 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.
14. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiry services), which are additional value-added services. A trip generally refers to a journey where the insured departs for abroad from Hong Kong, Macau or mainland China (of which the insured 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.
15. SelectWise Designated Hospitals are only located in Hong Kong, Macau and mainland China. SelectWise Designated Hospitals are independent third party healthcare service providers, and these hospitals are not agents or employees or representatives of AIA.

The list of SelectWise Designated Hospitals can be retrieved from AIA's website (www.aia.com.hk) and may be varied, updated and amended from time to time at AIA's sole discretion.

AIA shall not be responsible or liable for any act, negligence or omission of the SelectWise Designated Hospitals in the provision of services, treatments, opinions and advice (including but not limited to diagnosis, medical advice, opinion, treatment and medical and healthcare services) by the SelectWise Designated Hospitals.
16. SelectWise Medical Network is only available in Hong Kong and is not available in Macau. SelectWise Medical Network refers to designated third party medical network service providers engaged by AIA. The designated third party medical network service providers are independent contractors and are not agents or employees or representatives of AIA. AIA does not guarantee the provision of services or treatment by a particular medical network / service provider or the number of medical network(s) / service provider(s) available. The scope and location of the medical network services shall be determined by AIA at its sole discretion and may be changed from time to time. AIA shall not be responsible or liable for any act, negligence or omission of the medical network service providers in the provision of services, treatments, opinions and advice (including but not limited to diagnosis, medical advice, opinion, treatment and medical and healthcare services) by the medical network service providers. You have the right to request us for providing the list of medical network service providers, subject to the regulatory requirements and / or code of practice in the locality where the provider is in practice.
17. Any service, treatment, product or solicitation of any kind provided by SelectWise Designated Hospitals or SelectWise Medical Network is not sold or promoted by AIA and is subject to the availability of the services and the relevant terms and conditions of the services of SelectWise Designated Hospitals / SelectWise Medical Network. AIA makes no representation, warranty or undertaking as to the quality and availability of the services provided by SelectWise Designated Hospitals and SelectWise Medical Network, and AIA does not accept any responsibility or liability for the services provided by SelectWise Designated Hospitals and SelectWise Medical Network.

18. Services, treatments or referrals provided by SelectWise Designated Hospitals or SelectWise Medical Network does not imply these services, treatments or referrals are eligible to be claimed under this plan or any other insurance plans of AIA. Policy owner should be solely responsible for all expenses and charges not covered under his / her insurance policy. Please note that the actual claim payment under this plan is subject to the provision of complete claim documents, insured's benefits entitlement, exclusion, policy contract, and terms and conditions of this plan. For details, please refer to the policy contract or contact AIA for enquiry.
19. Medical expenses pre-approval service and cashless service are additional value-added services and do not form part of the contractual service.
20. Personal Medical Case Management Services with Rehabilitation Management, Care Concierge, Cancer Genomic Testing Services and Telemedicine service are additional value-added services and do not form part of the contractual service. The services are provided by designated third party service providers. AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them.
21. The services as mentioned under items 19 and 20 are subject to the eligibility of the insured, the availability of the services and the relevant terms and conditions of the services. AIA reserves the right to amend, suspend or terminate any of these services any time without prior notice. For details of each of the value-added services, please refer to the respective materials of the value-added services.
22. The medications which can be prescribed under Online Family Doctor Service of Care Concierge are certain over-the-counter medications (i.e. medications without the requirement for a prescription issued by registered medical practitioners), and certain prescription medications. The prescription medications may only be prescribed if the insured submits the valid prescription issued by a registered medical practitioner in mainland China subject to the relevant local laws and regulations. The prescription of any medication, regardless of whether it is over-the-counter or prescribed medication, is subject to the availability and certain limitations and requirements of the relevant medications, the review of the valid prescription submitted by the insured (applicable to the prescribed medications), and the assessment by the designated family doctor on the suitability and conditions of the insured at the sole discretion of the designated family doctor and / or the service provider. The delivery of medications is subject to geographical limitation and certain limitations and / or requirements of the medications. The costs of the medications and the medications delivery shall be borne by the customer and be settled directly with the service provider. For details of the prescription and delivery of the medications, please contact the service provider.

23. 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'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.
24. Any treatment or services, or diagnosis of a disability of the insured, which is performed in mainland China, must be rendered or undertaken in SelectWise Designated Hospitals in mainland China. You are kindly reminded to visit the Company's website (www.aia.com.hk) for the updated list of SelectWise Designated Hospitals before the insured's admission to hospital.

Claim Procedure

If you wish to make an enquiry on the eligibility of a claim, claimable amount estimate and reimbursement limit before undergoing a treatment or procedure, or our service pledge on the response time to such enquiries, please contact us via (853) 8988 1822 in Macau.

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 from your financial planner, by calling the AIA Customer Hotline (853) 8988 1822 in Macau 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 the policy and obtain a refund of any premiums 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 Unit 201, 2F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to the policy owner or the policy owner's 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.

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

Macau  (853) 8988 1822

 aia.com.hk







HEALTHIER, LONGER,
BETTER LIVES

SELECTWISE MEDICAL SERIES — SELECTWISE DESIGNATED HOSPITALS



AIA has thoughtfully crafted **SelectWise Medical Series**¹ which provides you with medical protection at sustainable and affordable premiums. The plan also provides you with the option to stay in a comfortable room type² when you choose to be confined in **SelectWise Designated Hospitals**³. The **SelectWise Designated Hospitals**³ are located across Hong Kong, Macau and mainland China.

SelectWise Designated Hospitals³

Hong Kong

- Union Hospital
- Hong Kong Baptist Hospital
- St. Paul's Hospital
- St. Teresa's Hospital

Macau

- Kiang Wu Hospital

Mainland China

group A hospitals

- The University of Hong Kong-Shenzhen Hospital (International Medical Center)
- Shenzhen New Frontier United Family Hospital
- Shenzhen Heng Sheng Hospital
- Guangzhou United Family Hospital
- Guangzhou Xin Shi Hospital
- Zhongshan Chen Xinghai Hospital of Integrated Traditional Chinese and Western Medicine
- Foshan Fosun Chancheng Hospital

group B hospitals

- Covers over 1,700 hospitals in mainland China. For details, please refer to AIA's website www.aia.com.hk.

The above list of hospitals is dated as of October 2025. The list of SelectWise Designated Hospitals³ may be varied, updated and amended from time to time at AIA's sole discretion. Please refer to AIA's website (www.aia.com.hk) for the most updated list of SelectWise Designated Hospitals³.

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

Hong Kong ☎ (852) 2232 8888
 Macau ☎ (853) 8988 1822
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Notes

1. SelectWise Medical Series refers to AIA Voluntary Health Insurance SelectWise Scheme (only applicable to Hong Kong), SelectWise Medical Plan (only applicable to Macau) and SelectWise Pearl Medical Plan (applicable to Hong Kong and Macau).
2. To be eligible for semi-private room during confinement in SelectWise Designated Hospitals in Hong Kong, all of the following conditions must be fulfilled: (i) the insured person is confined in a SelectWise Designated Hospital in Hong Kong; (ii) all of the attending registered medical practitioners and surgeons who provide medical services during the confinement are network doctors of SelectWise Medical Network; and (iii) the network doctor of SelectWise Medical Network must have submitted the completed Prior-Authorization Request Form for pre-approval of medical expenses on behalf of the insured person to the Company in respect of all medical services to be obtained by the insured person for the disability during the confinement, and the Company must have approved such Prior-Authorization Request Form before the network doctor of SelectWise Medical Network provides medical services to the insured person.
For confinement in SelectWise Designated Hospitals in Macau, the insured person will be eligible to stay in a semi-private room.
For confinement in SelectWise Designated Hospitals in mainland China, the covered room shall be determined according to the group of hospitals which the relevant SelectWise Designated Hospital falls within, either a standard private room (for group A hospitals) or a semi-private room (for group B hospitals) may be available for confinement.
Please refer to the product brochure and policy contract for details.
3. The list of SelectWise Designated Hospitals for SelectWise Medical Series can be retrieved from AIA's website (www.aia.com.hk) and may be varied, updated and amended from time to time at AIA's sole discretion.
For confinement in SelectWise Designated Hospitals in mainland China, the covered room shall be determined according to the group of hospitals under the list of SelectWise Designated Hospitals for mainland China which the relevant SelectWise Designated Hospital falls within, either a standard private room (for group A hospitals) or a semi-private room (for group B hospitals) may be available for confinement.
AIA shall not be responsible for any act, negligence or omission of any of the hospital within the list of SelectWise Designated Hospitals in the provision of services, treatments, opinions and advice.

Important Information

- a. SelectWise Designated Hospitals are independent third party healthcare service providers, and these hospitals are not agents or employees or representatives of AIA. AIA shall not be responsible or liable for any act, negligence or omission of the SelectWise Designated Hospitals in the provision of services, treatments, opinions and advice (including but not limited to diagnosis, medical advice, opinion, treatment and medical and healthcare services) by the SelectWise Designated Hospitals.
- b. SelectWise Medical Network is only available in Hong Kong and is not available in Macau. SelectWise Medical Network refers to designated third party medical network service providers engaged by AIA. The designated third party medical network service providers are independent contractors and are not agents or employees or representatives of AIA. AIA does not guarantee the provision of services or treatment by a particular medical network / service provider or the number of medical network(s) / service provider(s) available. The scope and location of the medical network services shall be determined by AIA at its sole discretion and may be changed from time to time. AIA shall not be responsible or liable for any act, negligence or omission of the medical network service providers in the provision of services, treatments, opinions and advice (including but not limited to diagnosis, medical advice, opinion, treatment and medical and healthcare services) by the medical network service providers.
- c. Any service, treatment, product or solicitation of any kind provided by SelectWise Designated Hospitals or SelectWise Medical Network is not sold or promoted by AIA and is subject to the availability of the services and the relevant terms and conditions of the services of SelectWise Designated Hospitals/SelectWise Medical Network. AIA makes no representation, warranty or undertaking as to the quality and availability of the services provided by SelectWise Designated Hospitals and SelectWise Medical Network, and AIA does not accept any responsibility or liability for the services provided by SelectWise Designated Hospitals and SelectWise Medical Network.
- d. Services, treatments or referrals provided by SelectWise Designated Hospitals or SelectWise Medical Network does not imply these services, treatments or referrals are eligible to be claimed under SelectWise Medical Series or any other insurance plans of AIA. Policyholder should be solely responsible for all expenses and charges not covered under his/her insurance policy. Please note that the actual claim payment under SelectWise Medical Series is subject to the provision of complete claim documents, insured person's benefits entitlement, exclusion, policy contract, and terms and conditions of SelectWise Medical Series. For details, please refer to the policy contract or contact AIA for enquiry.
- e. **This leaflet contains general information only. The leaflet must not be read as a standalone document and should be read together with the product brochure of SelectWise Medical Series, which includes additional information and important considerations about the relevant product(s).** This leaflet does not form part of a contract of insurance. It does not constitute as an offer and/or recommendation of any sale, products and/or medical services.
- f. This leaflet does not contain the full terms and conditions of the policy. The precise terms and conditions of SelectWise Medical Series are specified in the policy contract. Please refer to the policy contract for the exact and complete terms and conditions of SelectWise Medical Series. In case you want to read the policy contract sample before making an application, you can obtain a copy from AIA. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.
- g. This leaflet is for distribution in Hong Kong and Macau only.

Note: The "policyholder" in this leaflet shall have the same meaning as the "policy owner" which is stated in the relevant product brochure. The "insured person" in this leaflet shall have the same meaning as the "insured" which is stated in the relevant product brochure.



AIA International Limited

(Incorporated in Bermuda with limited liability)

Frequently Asked Questions About "Reasonable and Customary" Charges

Q1. How is the "Reasonable and Customary" charge determined?

The "Reasonable and Customary" charge refers to charges for the reimbursement benefit items including physician's visit fee, surgeon's fee and anaesthetist's fee. The "Reasonable and Customary" charge will be calculated based on the customer's admission room type as shown below:

Item Charge	Based on "Reasonable and Customary" Reference Charge
Physician's Visit Fee	Equal to or less than the admission room charge
Surgeon's Fee	References the "List of Surgery Fees" published on the attending hospital's website
Anaesthetist's Fee	35% of the Surgeon's fee

Q2. How is the "Reasonable and Customary" charge determined if you're admitted to a lower room type than what is covered in the plan?

If you opt to be admitted to a lower room type than what is covered in the plan, we will reimburse eligible expenses subject to the "Reasonable and Customary" charge of your plan level chosen / covered room type. Examples are as follows:

Plan Level Chosen / Covered Room Type	Customer's Admission Room Type	"Reasonable and Customary" Reference Charge
Standard Private Room	Semi-Private Room or Ward Room	Standard Private Room
Semi-Private Room	Ward Room	Semi-Private Room

Q3. How is the "Reasonable and Customary" charge determined if the billed surgeon's fee exceeds the "Reasonable and Customary" charge?

If the billed surgeon's fee exceeds the "Reasonable and Customary" charge, we will obtain hospital records and operation records from the attending hospital to determine the complexity of the surgery or any surgery complication resulting in the high surgeon's fee.

- If the records reveal the reason behind the high surgeon's fee, we will calculate the eligible surgeon's fee / anaesthetist's fee according to the billed amount.
- If the records do not reveal any reason behind the high surgeon's fee, we will adjust the eligible surgeon's fee / anaesthetist's fee according to the "Reasonable and Customary" charge.

Q4. Are there other factors that determine the "Reasonable and Customary" charge?

Other than the factors mentioned above, when we assess the claim, we will also check for a "List of Surgery Fees" on the website of the attending hospital.

- If it is available, we will use the "List of Surgery Fees" on the hospital's website to determine the "Reasonable and Customary" charge.
- If it is not available, we will use the "Reference Fee Table on Charges for Common Surgical Procedures" published within our Company to determine the "Reasonable and Customary" charge.

For more information, please refer to the "Reasonable and Customary" charge example outlined overleaf.

Frequently Asked Questions About "Reasonable and Customary" Charges

Q5. Where can I find information about the "Reasonable and Customary" charge in advance?

You can apply for the "Pre-approval Service" (applicable to products with this service), and will be informed of:

- whether the medical procedure / surgery will be covered;
- whether the physician's visit fees are reasonable; and
- what the eligible claim amount for the medical procedure / surgery will be under the policy.

This will help you understand and plan your treatment, so you can focus on getting better.

In case there are further queries on "Reasonable and Customary" charge, please contact your financial planner or call AIA Customer Hotline.

"Reasonable and Customary" Charge Example

(The following example is hypothetical and for illustration purposes only. If there are any changes in the values, no separate announcement will be made.)

Case Background

Reason for admission :	Breast Carcinoma-in-situ
Type of room :	Standard Private Room
Length of hospitalisation :	5 days
Surgery :	Modified Radical Mastectomy
Total presented amount :	HK\$384,000
Coverage :	A medical plan with full cover for major benefit items

This insert contains general information and is for illustrative purpose only, and may include benefits/ benefit amounts that are not applicable to the relevant specific insurance products. For the details of the relevant specified insurance products, including its product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy contract of relevant products.

"Reasonable and Customary" Charge

Benefit Items	The "Reasonable and Customary" Charge for Standard Private Room (HK\$)
Surgeon's Fee	94,000
Anaesthetist's Fee 35% of the Surgeon's Fee	32,900

Benefit Items	Presented Amount (HK\$)	Reimbursement Amount (adjusted to "Reasonable and Customary" Charge) (HK\$)
Room & Board	19,500	19,500
Physician's Visit	19,500	19,500
Hospital Expenses	35,000	35,000
Surgeon's Fee	200,000	94,000
Anaesthetist's Fee	70,000	32,900
Operating Theatre Fee	40,000	40,000
Total	384,000	240,900

TOTAL Reimbursement Amount (HK\$)	240,900
Remaining Balance Not Reimbursed (HK\$)	143,100

Note:

- All eligible claims will be reimbursed according to the benefit limits outlined in the benefit schedule. The eligible claim will be reimbursed on a medically necessary and reasonable and customary basis and subject to the terms, conditions, exclusions and limitations of the policy.

To understand the historical premium increase rates of our products, you may browse the website <https://www.aia.com.hk/en/our-products/further-product-information/macau-medical-products/medical.html> for reference purpose.

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

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