

**PROTECTION**

PRIME CARE PRO (PCP)

**Always by your side  
with early stage protection**

Early Stage Critical Illness Protection for your peace of mind

93 Critical illnesses and specified illnesses protection •  
Life Insurance • Savings  
10, 18 and 25 years of premium payment terms

[aia.com.hk](http://aia.com.hk)



**THE REAL LIFE  
COMPANY**

Life is full of ups and downs. Real life is unpredictable, critical illness often comes at an unexpected moment and it can place a huge strain on any family. When an early stage critical illness occurs, the medical fees and treatments are expensive. As the breadwinner, will you still be able to finance the family and support your children's education? If you are a carefree bachelor, or just starting your first job, can you avoid becoming an intolerable burden for your family? Early diagnosis and timely treatment is the key to overcoming illness. This increases the chance of recovery while reducing the medical expenses for late diagnosis.

Even in a constantly changing world, AIA will always be with you through life's ups and downs. As a lifelong partner, we make sure you have the protection and care you need by providing you with a comprehensive critical illness protection. In the unfortunate event of early diagnosis of a critical illness, you can make comprehensive medical arrangements, and receive financial support to help you overcome the disease, not only for yourself, and also for your family's sake.

## Before a crisis happens, assess your coverage.

**Do you know if you are at risk of contracting a critical illness?  
Is your critical illness protection enough?  
Can you obtain appropriate protection in the early stages of diagnosis?  
How long are you covered?**

One in 4 men and one in 5 women are at serious risk of contracting cancer before turning 75<sup>^</sup> in Hong Kong. Over 625,000 people\* were hospitalised due to cancer and the number of cancer-related hospitalisation has increased by 66%\* over the past 5 years. Patients are also suffering from serious diseases at a younger age.

Fortunately, with advances in medical technology, **the recovery rate is high, provided critical diseases are discovered in their early stages.** For example, statistics show that the five-year survival rate related to the early discovery of the first stage of Colorectal Cancer is 90%\*\*.

In addition, common lifestyle illnesses such as those related to the heart are commonly found in modern cities can be considered treatable with minimally invasive surgery to reduce surgery risks and shorten recovery time. With the improvement of medical technology, the wound infection rate of minimally invasive surgery is lower than that of traditional thoracotomy. This reduces the risks associated with surgery and shortens the time needed to recover.



**Heart disease is the second leading killer in Hong Kong. In recent years, an average of 6,000 people has died of heart diseases each year while the number of patients diagnosed with this disease is also on the rise#.**

Source:

<sup>^</sup> Hong Kong Cancer Registry, Hospital Authority November 2013, based on a study of 2011 cancer statistics

\* Hospital Authority Statistical Report 2011-2012, based on 2007-2011 data

\*\* American Cancer Society, Cancer Facts & Figures 2014. Atlanta: American Cancer Society; 2014

# Hospital Authority website [browsed in March 2014]

## Critical illness protection • Life insurance • Savings

One stop care, giving you and your family protection against the unfortunate events of death and illness, and also the opportunity to enjoy cash returns to enhance your savings.

## Comprehensive and unique coverage for 93 illnesses protection

Though advances in medical technology have improved the rate of recovery, patients and their families will still be burdened with unforeseen medical expenses, even if treatment is sought in the early stages of illness.

With **Prime Care Pro**, you not only can enjoy protection from 54 Critical Illnesses and 4 Severe Child Diseases but also protection from **35 Early Stage Critical Illnesses** until the age of 100<sup>1</sup>, allowing all-rounded protection even at the early stage of an illness.

The plan offers you 3 premium payment terms: 10 years, 18 years and 25 years, along with a choice of 2 levels of Critical Illness coverage (80% or 100%) according to your individual needs<sup>2</sup>. The premium<sup>3</sup> will not be increased because of age throughout the chosen payment term, allowing for easy budgeting.

Premium Payment Term	10 years	18 years	25 years
Issue age range of the Insured	0-65	0-62	0-55

### Diabetic complications

Diabetes is a chronic lifestyle disease. Without early treatment, serious cases can lead to diabetic eye disease and amputation due to diabetes affecting the foot. Protection against diabetic complications is therefore essential. **Prime Care Pro**'s coverage for Diabetic Retinopathy and Endovascular Treatment of Peripheral Arterial Disease allows patients to receive treatment and reduce the risk of blindness or amputation due to diabetes.

### Minimally invasive surgery and treatment

Minimally invasive surgery is the new trend in surgery today. A lot of common lifestyle diseases can be treated by this method of surgery, which causes minimal trauma and shortens recovery time. However, this method of surgery is expensive. **Prime Care Pro** covers a variety of minimally invasive surgeries and treatments.

### Carcinoma-in-situ and early stage cancer

If a cancer patient accesses appropriate treatment in the early stages, the probability of the Cancer becoming a Critical Illness will be reduced. **Prime Care Pro** provides comprehensive coverage for Carcinoma-in-situ and early stage cancer, including one of the industry's pioneering skin cancer coverage schemes. It also provides coverage for up to 2 incidence of Carcinoma-in-situ<sup>4</sup>.

### Systemic lupus erythematosus

Systemic lupus erythematosus is a common illness in Hong Kong. It affects one's skin and organs. Patients should access treatment in the early stages of the disease. **Prime Care Pro** provides coverage to protect patients suffering from Less Severe Systemic Lupus Erythematosus, an early stage of systemic lupus erythematosus.

## Wealth accumulation

**Prime Care Pro** not only provides critical illness protection and life protection, but also provides guaranteed cash value<sup>5</sup>, non-guaranteed annual dividends<sup>5,6</sup> and a non-guaranteed maturity dividend<sup>5,6</sup> to help you accumulate a substantial amount of savings while you are in good health.

### CASE 1 (all figures below are hypothetical and for illustrative purposes only)

Mr. Chan (Male, aged 32)  
Customer Service Manager

Married with a son and a daughter, parents retired  
Annual Income HK\$360,000

- Mr. Chan contracted **colorectal cancer**. It cost him a total of **HK\$654,000** in medical related expenses. He couldn't work to earn income due to his treatment, yet he still needed to fulfil his family obligations of **HK\$520,800** over that period.

		HK\$
Medical related expenses	Medical treatment period (2 years): Private hospitalisation, medical and surgery expenses	\$360,000
	Long-term care expenses during recovery period (3 years): Medication, regular examination and home care support (assume employing overseas domestic helper)	\$294,000
Family obligations	Loss of income due to treatment and home care for his sickness (2 years), yet he still needs to fulfil his family obligations (HK\$260,400)*. The required amount for 2 years	\$520,800
<b>Total expenses</b>		<b>HK\$1,174,800</b>

### Required insurance coverage HK\$1,174,800

Required monthly premium for **Prime Care Pro**<sup>+</sup> approx. HK\$2,700

### CASE 2 (all figures below are hypothetical and for illustrative purposes only)

Ms. Cheung (Female, aged 35)  
Teacher

Married with a son  
Insurance coverage HK\$1,200,000

- Ms. Cheung was diagnosed with **Diabetic Retinopathy** and underwent laser treatment to improve her vision. Under **Prime Care Pro Plan 100**, she was entitled to an advance payment of 20% of the sum assured (**HK\$240,000**). 3 years later, Ms. Cheung presented symptoms of blood vessels blockage at her limbs. She had to undergo Endovascular Treatment of Peripheral Arterial Disease (a minimally invasive surgery) to unclog her blocked blood vessels. She could again receive an advance payment of 20% of the sum assured (**HK\$240,000**). The surgery would greatly reduce the probability of amputation due to a deteriorating condition. 2 years later, when Ms. Cheung was diagnosed with **Kidney Failure** (Major Illness), she could receive the remaining 60% of the sum assured (**HK\$720,000**).

Next year	3 years later	2 years later
Diabetic Retinopathy	Endovascular Treatment of Peripheral Arterial Disease	Kidney Failure
advance 20% of sum assured HK\$240,000	advance 20% of sum assured HK\$240,000	60% of sum assured HK\$720,000
<b>Total of HK\$1,200,000</b>		
(Required monthly premium for <b>Prime Care Pro</b> <sup>+</sup> approx. HK\$3,000)		

Source:

\* Social Sciences Research Centre, The University of Hong Kong, «AIA Consumer Study of Hong Kong Insurance Market 2012»

+ The above cases refer to **Prime Care Pro Plan 100**, an example of a non-smoker with a 18-year premium payment term

## Benefits Schedule

	Type of Protection	Benefit Period	Covered Illnesses / Treatment	Benefit <sup>a</sup> (Percentage of Initial Face Amount)	
				Plan 80	Plan 100
54 Critical Illnesses	Major Illness (Lump Sum Advance Payment for Critical Illness)	Up to aged 100 <sup>1</sup>	53 Major Illnesses	80% advance <sup>b</sup>	100% advance <sup>b</sup>
	Minor Illness (Limited Advance Payment for Critical Illness)	Up to aged 100 <sup>1</sup>	<ul style="list-style-type: none"> <li>Cerebral Aneurysm Requiring Surgery</li> </ul>	40% advance	50% advance
35 Early Stage Critical Illnesses	Early Stage Critical Illness (Limited Advance Payment)	Up to aged 100 <sup>1</sup>	28 Early Stage Critical Illnesses (Other than the Early Stage Critical Illnesses specified below)	16% advance	20% advance
		Up to aged 100 <sup>1</sup>	<ul style="list-style-type: none"> <li>Carcinoma-in-situ<sup>4</sup></li> <li>Early Stage Malignancy</li> <li>Percutaneous Coronary Intervention</li> <li>Minimally Invasive Direct Coronary Artery By-pass</li> <li>Endovascular Treatment of Peripheral Arterial Disease</li> <li>Diabetic Retinopathy</li> </ul>	16% advance (subject to a maximum of HK\$240,000/US\$30,000 per life for each Early Stage Critical Illness) <sup>c</sup>	20% advance
		Up to aged 70	<ul style="list-style-type: none"> <li>Osteoporosis with Fractures</li> </ul>	8% advance (subject to a maximum of HK\$120,000/US\$15,000 per life) <sup>c</sup>	10% advance
Severe Child Diseases	Severe Child Disease (Limited Advance Payment)	Up to aged 18	<ul style="list-style-type: none"> <li>Insulin Dependent Diabetes Mellitus</li> <li>Still's Disease</li> <li>Kawasaki Disease with Heart Complications</li> <li>Osteogenesis Imperfecta – Type III</li> </ul>	16% advance (subject to a maximum of HK\$240,000/US\$30,000 per life) <sup>c</sup>	20% advance

- a. While the Basic Policy is in-force and subject to available coverage, benefit for Major Illness, Minor Illness and Severe Child Disease is payable once only, benefit for Early Stage Critical Illness is payable up to 80% or 100% of the Initial Face Amount (an advance payment will be payable one time for each covered Early Stage Critical Illness, except Carcinoma-in-situ, the advance payment set out for different organ groups may be paid up to 2 times). Under this policy, the total claim payments for illnesses shall not exceed 80% or 100% of the Initial Face Amount.
- b. Critical Illness Benefit will be reduced by any partial payment for Minor Illness, Early Stage Critical Illness and / or Severe Child Disease.
- c. The per life maximum benefit of MOP is the same as HK dollar. MOP is only applicable for the policy issued in Macau.

Please contact AIA financial planner or your financial adviser, call AIA Customer Hotline at

Hong Kong 📞 (852) 2232 8888 | Macau 📞 (853) 8988 1822 | visit 🌐 aia.com.hk



### Remarks:

- Coverage ceases on Policy Anniversary immediately following the Insured's 100th birthday (except coverage for Loss of Independent Existence, which coverage will cease after the Insured attains aged 65). Severe Child Disease is covered up to aged 18 and Osteoporosis with Fractures is covered up to aged 70.
- If your chosen plan is Plan 100 or Plan 80, critical illness sum assured means 100% or 80% of the Initial Face Amount respectively.
- The premium rates are non-guaranteed and we reserve the right to review such rates from time to time. The premium will be calculated based on the age of the Insured at the time of application and will not be increased with the Insured's age afterwards.
- Only applicable to Carcinoma-in-situ occurring in 2 different organ groups, provided that the aggregate of the 2 Limited Advance Payments shall not exceed HK\$240,000 / US\$30,000.
- The Current Face Amount of the Basic Policy will be reduced by any advanced payment(s) paid. Guaranteed cash value, future non-guaranteed annual dividends and non-guaranteed maturity dividends will also be reduced accordingly. If Plan 100 is chosen, once adjusted Current Face Amount of the Basic Policy has been reduced to zero by all advanced payment(s) paid, the guaranteed cash value corresponding to Current Face Amount is reduced to zero accordingly, and future annual dividend and maturity dividend will not be declared.
- Non-guaranteed annual dividends and non-guaranteed maturity dividends are determined by the experience of a series of factors including claims, investment returns, expenses and terminations. The amount payable is therefore not guaranteed and is subject to review and adjustment. When the Policy has been in-force for 10 years or more, a non-guaranteed maturity dividend may be payable upon surrender, death or payment of Critical Illness Benefit (Major and / or Minor Illness), Early Stage Critical Illness Benefit or Severe Child Disease Benefit and / or Female Carcinoma-in-situ Benefit.

### Important Note:

The above information gathered from external source(s) is made on a general basis and is for reference only. AIA is not liable for any loss arising from the use and/or interpretation of the relevant information.

This brochure is for reference only. Please refer to the Policy Contract for definitions of capitalised terms, and the exact and complete terms and conditions of coverage. "AIA" or "we" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

## Schedule of Covered Illnesses

### Major Illnesses

<b>Group 1</b>	Cancer	1. Cancer	
<b>Group 2</b>	Illnesses related to the Heart	2. Cardiomyopathy 3. Coronary Artery Surgery 4. Heart Attack 5. Heart Valve Replacement and Repair	6. Infective Endocarditis 7. Other Serious Coronary Artery Disease 8. Pulmonary Arterial Hypertension (Primary) 9. Surgery to Aorta
<b>Group 3</b>	Illnesses related to the Nervous System	10. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 11. Apallic Syndrome 12. Bacterial Meningitis 13. Benign Brain Tumour 14. Coma 15. Encephalitis 16. Hemiplegia 17. Major Head Trauma	18. Motor Neurone Disease 19. Multiple Sclerosis 20. Muscular Dystrophy 21. Paralysis 22. Parkinson's Disease 23. Poliomyelitis 24. Progressive Supranuclear Palsy 25. Severe Myasthenia Gravis 26. Stroke
<b>Group 4</b>	Illnesses related to Major Organs and Functions	27. Acute Necrohemorrhagic Pancreatitis 28. Aplastic Anaemia 29. Chronic Liver Disease 30. End-stage Lung Disease 31. Fulminant Viral Hepatitis	32. Kidney Failure 33. Major Organ Transplant 34. Medullary Cystic Disease 35. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis 36. Systemic Scleroderma
<b>Group 5</b>	Other Major Illnesses	37. AIDS due to Blood Transfusion 38. Blindness 39. Chronic Adrenal Insufficiency (Addison's Disease) 40. Creutzfeld-Jacob Disease 41. Ebola 42. Elephantiasis 43. Loss of Hearing 44. Loss of One Limb and One Eye 45. Loss of Speech	46. Loss of Two Limbs 47. Major Burns 48. Necrotising Fasciitis 49. Occupationally Acquired HIV 50. Pheochromocytoma 51. Severe Rheumatoid Arthritis 52. Loss of Independent Existence (Coverage ceases after aged 65) 53. Terminal Illness

### Minor Illness

54. Cerebral Aneurysm Requiring Surgery

	Illnesses / Treatment	Early Stage Critical Illnesses	Related major illnesses
Cancer	1. Carcinoma-in-situ	<p><b>Most comprehensive</b></p> <p>Covered organs: Breast, cervix uteri (at CIN III grading or CIS), uterus, ovary, fallopian tube, vagina / vulva, colon and rectum, penis, testis, lung, liver, stomach and esophagus, urinary tract and nasopharynx</p>	Cancer
	2. Early Stage Malignancy	<ul style="list-style-type: none"> <li>• Early Thyroid Cancer (at TNM classification T1N0M0);</li> <li>• Early Prostate Cancer (at TNM classification T1a or T1b);</li> <li>• Chronic Lymphocytic Leukaemia classified as RAI Stage I or II;</li> <li>• Skin cancer (Non melanoma)</li> </ul> <p><b>Industry Pioneer</b></p>	Cancer

	Illnesses / Treatment	Early Stage Critical Illnesses	Related major illnesses
Illnesses related to the Heart	3. Endovascular Treatments of Aortic Disease or Aortic Aneurysm	✓	Surgery to Aorta
	4. Less Invasive Treatments of Heart Valve Disease	✓	Heart Valve Replacement and Repair
	5. Less Severe Heart Disease	✓ <b>Most comprehensive</b>	Heart Attack
	6. Minimally Invasive Direct Coronary Artery By-pass	✓	Coronary Artery Surgery
	7. Percutaneous Coronary Intervention	Angioplasty and Other Invasive Treatments for Coronary Artery Disease  Angiographic evidence is provided that at least 1 coronary artery has stenosis of 50%	Other Serious Coronary Artery Disease
Illnesses related to the Nervous System	8. Angioplasty or Endarterectomy for Carotid Arteries	✓	Stroke
	9. Cerebral Shunt Insertion	✓	Stroke
	10. Endovascular Treatment for Cerebral Aneurysm	✓	Stroke
	11. Less Severe Bacterial Meningitis	✓	Bacterial Meningitis
	12. Less Severe Coma	✓	Coma
	13. Less Severe Encephalitis	✓	Encephalitis
	14. Moderately Severe Brain Damage	✓	Major Head Trauma
15. Moderately Severe Paralysis	✓	Paralysis	
16. Surgery for Subdural Haematoma	✓	Major Head Trauma	
17. Surgical Removal of Pituitary Tumour	✓	Benign Brain Tumour	
Illnesses related to Major Organs and Functions	18. Biliary Tract Reconstruction Surgery	✓	-
	19. Chronic Lung Disease	✓	End-stage Lung Disease
	20. Hepatitis with Cirrhosis	✓	Fulminant Viral Hepatitis
	21. Less Severe Aplastic Anaemia	✓	Aplastic Anaemia
	22. Less Severe Kidney Disease	✓	Kidney Failure
	23. Less Severe Systemic Lupus Erythematosus	✓	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
	24. Liver Surgery	✓	Chronic Liver Disease
	25. Major Organ Transplantation (on Waiting List)	✓	Major Organ Transplant
	26. Surgical Removal of One Lung	✓	End-stage Lung Disease
Other Illnesses	27. Diabetic Retinopathy	✓	Blindness
	28. Endovascular Treatment of Peripheral Arterial Disease	✓	Loss of Two Limbs
	29. Facial Burns due to Accident	✓	Major Burns
	30. Facial Reconstructive Surgery for Injury due to Accident	✓	-
	31. Less Severe Burns to Body due to Accident	✓	Major Burns
	32. Loss of Hearing in One Ear	✓	Loss of Hearing
	33. Loss of One Limb	✓	Loss of Two Limbs
	34. Loss of Sight in One Eye	✓	Blindness
	35. Osteoporosis with Fractures (Coverage ceases after aged 70)	✓	-

Severe Child Disease	
Severe Child Disease	<ul style="list-style-type: none"> <li>• Insulin Dependent Diabetes Mellitus</li> <li>• Still's Disease</li> <li>• Kawasaki Disease with Heart Complications</li> <li>• Osteogenesis Imperfecta-Type III</li> </ul>

**Exclusions:**

- Early Thyroid Cancer (at TNM classification T1N0M0 or a lower stage); early prostate cancer (at TNM classification T1a or T1b or a lower stage); early chronic lymphocytic leukemia classified as less than Rai Stage III; skin cancer (except malignant melanoma); any cancer where HIV Infection is also present; and any pre-malignant or non-invasive cancer or carcinoma-in-situ or as having either borderline malignancy or low malignant potential are all excluded from the coverage of "Cancer" under "Major Illnesses".
- Any Cancer or Fulminant Viral Hepatitis caused directly or indirectly by AIDS or HIV Infection.
- Self-inflicted injury.
- Any illness due to a congenital defect or disease which has manifested or was diagnosed before the Insured attains 17 years of age.
- Any pre-existing condition prior to or condition manifesting itself occurred within 90 days following, the later of the Issue Date or the latest Commencement Date of the Policy.