LIFE INSURANCE – MEDICAL PROTECTION

SEVERE ILLNESS PEARL MEDICAL PROTECTION RIDER (SPMR)

FORTIFIED PROTECTION FOR A CONFIDENT FUTURE

Severe Illness Pearl Medical Protection Rider adds medical protection on top of your critical illness basic plan. Ongoing support complements your existing lump-sum benefits, with reimbursements for your medical treatment costs. Join **AIA Vitality** and receive an instant 10% premium discount and an array of rewards and discounts that help you live a healthier lifestyle.

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AIA Vitality

AIA International Limited (Incorporated in Bermuda with limited liability)

AIA HEALTHIER, LONGER, BETTER LIVES

Medical advances continue to improve patient outcomes

But critical illnesses remain expensive to treat

Treatment and recovery can take months or even years, which is why you need a high level of long-term support to help you complete your recovery journey.

Severe Illness Pearl Medical Protection Rider is an add-on plan that complements your critical illness basic plan, providing comprehensive solution on critical illness protection. Severe Illness Pearl Medical Protection Rider provides medical reimbursement on 58 critical illnesses with higher benefit limits, as well as extended treatment and rehabilitation benefits. With Severe Illness Pearl Medical Protection Rider, you can enjoy superior medical protection with relatively low premiums, for a safety net that can carry you into a stress-free future.

Plan highlights

Extra medical protection against critical illnesses

Medical reimbursement for 58 critical illnesses and subsequent medical expenses on any covered illness or injury

Full cover for major benefits with high lifetime and annual limits

Extend benefits on stroke and cancer

Cover at a glance

Product Nature	**Medical protection insurance plan (Reimbursement)**	
Plan Type	Add-on plan	
Insured's Age at Application	15 days to age 70	
Premium Payment Mode	Follow the corresponding basic plan	
Covered illnesses	58 critical illnesses (57 major illnesses and 1 minor illness) and any subsequent illness and injury	
	HK$	**US$**
Overall Lifetime Limit	25,000,000	3,125,000
Annual Limit	10,000,000	1,250,000
Annual Deductible Choices	0 / 16,000 / 25,000	0 / 2,000 / 3,125
Geographical Cover	Asia, including Australia and New Zealand	
Room Type • for Mainland China, including Hong Kong and Macau • for Asia, excluding Mainland China	Semi-private room Standard private room	
Core Benefits	• hospitalisation and surgical care • high quality specialist network • broad post-hospitalisation care • extended caring protection for your specific needs, including cancer treatment, dialysis treatment and stroke rehabilitation benefits • time-saving and convenient day surgeries	

For more information, please read the benefits schedule for **Severe Illness Pearl Medical Protection Rider** in this brochure.

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

Lifetime medical protection against Critical Illness

Severe Illness Pearl Medical Protection Rider is a **comprehensive add-on plan** that strengthens your critical illness cover by adding medical protection against 58 critical illnesses. Upon a confirmed diagnosis of any of 58 critical illnesses, **Severe Illness Pearl Medical Protection Rider** will provide lifetime cover up to HK$25,000,000. Moreover, medical treatment of any subsequent illness or injury occurs after the diagnosis of any 58 critical illnesses would also be reimbursed, providing you a stress-free future to you and your family.

Comprehensive cover to support your treatment

When critical illness strikes, it can be easy to underestimate the total cost of treatment, medication, rehabilitation and lifestyle adjustments. With **Severe Illness Pearl Medical Protection Rider**, you can enjoy broad hospitalisation and surgical reimbursement cover for treatment expenses incurred in Asia, giving you support when you need it most.

Lifetime guaranteed renewal

Severe Illness Pearl Medical Protection Rider guarantees that your premium for renewal will not be raised for any claim you have made, or any changes in your health condition. You can renew your cover every year for life. Renewal premium will be based on the prevailing premium rates at the time of renewal (Please refer to the Annual Premium Table for the first year premium provided by your financial planner.)

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

Stroke is a common disease with potentially harmful consequences, often requiring extensive periods of recovery and additional living support. This add-on plan offers extended caring protection to address the daily needs and self-care capabilities of stroke patients, so that you may receive the proper care even in the comfort of your own home. These include:

- **home facility enhancements approved by occupational therapists** – widening of corridors, adapting bathroom facilities and purchasing specialised furniture, etc.
- **professional medical support** – consultations, treatments and prescriptions from chiropractors, physiotherapists, speech therapists, occupational therapists, neurologist, neurosurgeons and Chinese medical practitioners according to your personal needs
- **disability subsidy** – if you become unable to take care of yourself for at least 6 uninterrupted months, we will provide a disability subsidy of HK$5,000 per month to you for up to 24 months

This add-on plan also includes enhanced support for cancer patients with cover for chemotherapy, radiotherapy, targeted therapy and the related consultations, medications and diagnostic tests. For patients with kidney diseases, we also cover the expenses required for regular dialysis treatments.

Timely Carcinoma-in-situ support for better outcomes

Even though Carcinoma-in-situ is not a major critical illness, it has the opportunity to expose the risk of malignancy. Early treatment can increase recovery opportunity. This add-on plan provides you additional Carcinoma-in-situ Treatment Benefit coverage up to HK$2,000,000 per life, giving you the support when you are needed. Any other illness or injury occurs after Carcinoma-in-situ treatment would not be covered unless any of 58 critical illness is diagnosed.

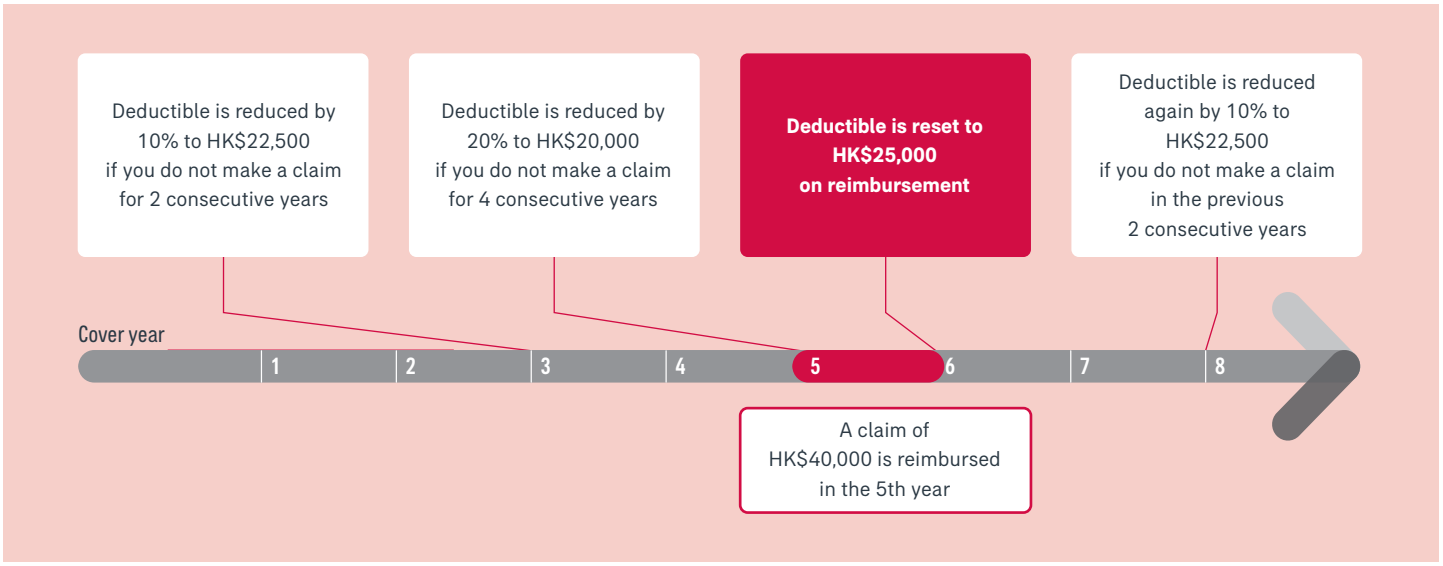
No-claim deductible discount up to 100%

If no claim is made for two consecutive cover years, our **Severe Illness Pearl Medical Protection Rider** offers a 10% discount on your selected deductible choice in the following cover year. Such discount will accumulate every two consecutive cover years and can reach up to 100%, meaning that the deductible amount can be reduced to zero.

The discount applies to the original deductible amount of your plan, and will be reset to 0% in the next cover year upon claim payment.

Even if you received hospital cash benefit, day surgery benefit, day surgery cash benefit or worldwide emergency assistance services (see benefits schedule, items 8, 10, 12 and 26 for details), your eligibility for this discount will not be affected.

Illustration of no-claim deductible discount – annual deductible choice of HK$25,000 is selected



AIA "Health and Wellness 360" Taking care of your needs comprehensively from prevention, protection, treatment to recovery

AIA understands that health has become more and more important to you. We strive to do more for you to look out for your health. As your all-round health guardian, we offer an array of extra health and medical services and are there with you to live Healthier, Longer, Better Lives.

We encourage you to build a healthy lifestyle to prevent getting sick. Even if you feel unwell, AIA offers you diverse value-added medical services from treatment to recovery, partnering with top medical specialists and professional service providers around the globe to support you for faster recovery.

Personal Medical Case Management Services with Rehabilitation Management*

If you are unfortunately diagnosed with a serious illness, an expert team is here to help. Through Personal Medical Case Management Services with Rehabilitation Management, our designated service provider will get you the medical support you need with ongoing updates on your condition, and tailor a personalised rehabilitation plan for you.

Your diagnosis and treatment will be assessed by a specialist, so you can count on additional medical expertise to help you overcome your health challenges with confidence.

For more information, please refer to the Personal Medical Case Management Services with Rehabilitation Management leaflet.

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Access a high-quality medical network*

This is a value-added service designed to further enhance your peace of mind in a medical situation. Our medical network has a group of multi-disciplinary medical specialists and provides you with access to a number of advanced day case medical centres, a safe and convenient alternative to hospitals. You can book day case procedure at network clinics and day case procedure centres, the network doctor will apply for the Medical Expense Pre-approval Service on your behalf.
You can also enjoy the convenience of cashless hospitalisation (also known as Credit Facility Service for Hospitalisation) and a dedicated hotline for centralised booking.

For more information, please refer to the specialist network leaflet.

View e-copy

Hassle-free medical payment at home and overseas

When you are facing a health challenge, the last thing you want is the hassle of paying your medical bills, especially in a foreign country. Through AIA, you can enjoy the total convenience of cashless hospitalisation, even while in designated private hospitals in Asia, including Singapore, Malaysia and Thailand, as well as the United States and Europe (subject to geographic cover set out in the benefit schedule). Once this service has been approved, we will settle the medical expenses incurred during your hospital stay on your behalf, allowing you to focus on your recovery without the stress of paying hospital bills and making subsequent claims. Any shortfall payment resulting from your hospital stay will be settled after your treatment. Once the final claim amount has been settled, any related benefit limits will be reduced accordingly.

For more information and the list of designated hospitals, please refer to our Credit Facility Service for Hospitalisation leaflet.

View e-copy

Worldwide emergency assistance

A worldwide assistance hotline is open 24/7 for any emergency support you might need, especially when you are abroad. Help is always just one call away.

* This service is provided by the designated service provider engaged by AIAHK and is not applicable to Macau Region.

Flexibility to suit your needs

We understand that everyone's situation is different. That's why we offer 3 annual deductible choices for each policy currency you have chosen to suit your personal medical needs:

	HK$	US$
Annual Deductible Choices	0	0
	16,000	2,000
	25,000	3,125

Whether you are looking for medical protection or top-up cover to supplement your current medical plan, annual deductible choices allow you to specify how much you are willing to pay before you claim. Higher deductible amount could lower your premium. For example, if you chose an annual deductible of HK$16,000 and your eligible medical expense is HK$100,000, you would receive HK$100,000 less your deductible, which would be HK$84,000.

You can also choose to reduce your annual deductible amount to a specified amount without having to provide us with current details of your health upon the anniversary of your cover at the age of 50, 55, 60 or 65. The premium will be adjusted based on your selected deductible amount, and your out-of-pocket limit for a claim will be reduced. Before making your request for this reduction of deductible, you may have to reassess if this reduction can suit your personal needs.

Protection that grows with you

Your protection needs will increase as you transition from one life stage to the next. To ensure that your cover continues to meet your needs, you can choose to upgrade this plan to a specified AIA medical add-on plan through either normal underwriting at any anniversary, or simplified underwriting upon the anniversary at the age of 50, 55, 60 or 65 according to the prevailing rules for factors such as claim history and plan duration.

Join AIA Vitality and enjoy an instant 10% premium discount

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[2] for the **Severe Illness Pearl Medical Protection Rider**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year[3], while at the same time earning **AIA Vitality** Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

For further details, please refer to the remarks in the **AIA Vitality** section.

Covered Illnesses Schedule

58 Critical Illnesses (including 57 major illnesses and 1 minor illness)	
Group 1	**Cancer**
1	Cancer
Group 2	**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
Group 3	**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	Cerebral Aneurysm Requiring Surgery[@]
15	Coma
16	Encephalitis
17	Hemiplegia
18	Major Head Trauma
19	Meningeal Tuberculosis
20	Motor Neurone Disease (including Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis)
21	Multiple Sclerosis
22	Muscular Dystrophy
23	Paralysis
24	Parkinson's Disease
25	Poliomyelitis
26	Progressive Supranuclear Palsy
27	Severe Myasthenia Gravis
28	Stroke
Group 4	**Illnesses related to Major Organs and Functions**
29	Acute Necrohemorrhagic Pancreatitis
30	Aplastic Anaemia
31	Chronic Liver Disease

[@] Cerebral Aneurysm Requiring Surgery is classified as a minor illness.

Covered Illnesses Schedule (continued)

32	Chronic Relapsing Pancreatitis
33	End-stage Lung Disease
34	Fulminant Viral Hepatitis
35	Kidney Failure
36	Major Organ Transplant
37	Medullary Cystic Disease
38	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
39	Systemic Scleroderma
Group 5	**Other Major Illnesses**
40	AIDS due to Blood Transfusion
41	Blindness
42	Chronic Adrenal Insufficiency (Addison's Disease)
43	Creutzfeldt-Jakob Disease
44	Crohn's Disease
45	Ebola
46	Elephantiasis
47	Loss of Hearing
48	Loss of One Limb and One Eye
49	Loss of Speech
50	Loss of Two Limbs
51	Major Burns
52	Necrotising Fasciitis
53	Occupationally Acquired HIV
54	Pheochromocytoma
55	Severe Rheumatoid Arthritis
56	Severe Ulcerative Colitis
Group 6	**Terminal Illness and Loss of Independent Existence**
57	Loss of Independent Existence
58	Terminal Illness

Covered illnesses

You may browse the website to understand covered illnesses for reference purpose:
http://www.aia.com.hk/en/our-products/critical-illness-protection/illness.html

Remarks:

- Cover for cancer under major illnesses, does not include 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 leukaemia 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.
- Please refer to the policy contract for the definitions of covered illnesses.

Benefits schedule for Severe Illness Pearl Medical Protection Rider

Benefit items 1-7, 9-11, 13-23, 24b and 25 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 1 of the "Product Limitation" section under "Important Information".

Recommendation by a registered doctor in writing is required.

Overview	HK$	US$
Overall Lifetime Limit Applies to items 1 to 25	25,000,000	3,125,000
Annual Limit Applies to items 1 to 25	10,000,000	1,250,000
Geographical Cover	Asia, including Australia and New Zealand	
Room Type • for Mainland China, including Hong Kong and Macau • for Asia, excluding Mainland China	Semi-private room Standard private room	
Annual Deductible Choices Applies to items 1 to 25 (except items 8, 12 and 24c)	0 / 16,000 / 25,000	0 / 2,000 / 3,125

A. Confinement Benefits	Maximum Benefit	
	HK$	US$
1 **Hospital daily room and board benefit**	Fully covered	
2 **Physician's visit**		
3 **Specialist's fee**		
4 **Miscellaneous hospital expenses benefit**		
5 **Intensive care benefit**		
6 **Private nurse's fee** Nursing service after surgery or discharge from Intensive Care Unit	Fully covered 30 days per year	
7 **Hospital companion bed benefit** Expenses for one companion bed during the insured's hospital stay	Fully covered	
8 **Hospital cash benefit** For stay in a public ward of government hospital with public charges - eligible person, or in a hospital without charge	800 per day 90 days per year	100 per day

Benefits schedule for Severe Illness Pearl Medical Protection Rider (continued)

Benefit items 1-7, 9-11, 13-23, 24b and 25 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 1 of the "Product Limitation" section under "Important Information".

Recommendation by a registered doctor in writing is required.

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

Benefits schedule for Severe Illness Pearl Medical Protection Rider (continued)

Benefit items 1-7, 9-11, 13-23, 24b and 25 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 1 of the "Product Limitation" section under "Important Information".

Recommendation by a registered doctor in writing is required.

D. Extended Benefits	Maximum Benefit	
	HK$	US$
18 Pre-hospitalisation / day surgery outpatient consultation Including consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 30 days before hospital stay or day surgery	Fully covered	
19 Cancer treatment benefit Including chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, and proton therapy for a Cancer, and the consultation, medication and diagnostic tests for and in the course of these treatments		
20 Dialysis benefit For both on an inpatient or outpatient basis		
21 HIV / AIDS treatment benefit	800,000 per life	100,000 per life
22 Mental or nervous disorder benefit For stay and treatment in a mental or psychiatric hospital, or in the mental or psychiatric unit of a hospital	40,000 per year	5,000 per year
	30 days per year	
23 Reconstructive surgery benefit For restoration of a breast	160,000 per covered illness	20,000 per covered illness
24 Stroke rehabilitation benefit After discharge from hospital		
a. Home facility enhancement benefit Designated home facility enhancements such as widening passageways, adapting bathroom facilities and the provision of specialised furniture, which is prescribed by an occupational therapist	50,000 per life	6,250 per life
b. Stroke ancillary benefit i. Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon • for consultation and / or treatment	1,000 per visit 100,000 per life	125 per visit 12,500 per life
ii. Neurologist • for consultation, treatment and / or medicines prescribed iii. Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed	30 visits per year	
c. Disability subsidy benefit • For disability continued for 6 months	5,000 per month	625 per month
	24 months per life	
25 Carcinoma-in-situ Treatment Benefit Cover in any one of the following covered organ groups: (a) breast; (b) uterus or cervix uteri; (c) ovary and / or fallopian tube; (d) vagina or vulva; (e) colon and rectum; (f) penis; (g) testis; (h) lung; (i) liver; (j) stomach and esophagus; (k) urinary tract or bladder; or (l) nasopharynx.	2,000,000 per life	250,000 per life

Benefits schedule for Severe Illness Pearl Medical Protection Rider (continued)

Benefit items 1-7, 9-11, 13-23, 24b and 25 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 1 of the "Product Limitation" section under "Important Information".

Recommendation by a registered doctor in writing is required.

E. Emergency Assistance Services	Maximum Benefit	
	HK$	US$
26 Worldwide emergency assistance services a. **Emergency medical evacuation** b. **Repatriation of remains** c. **Compassionate visit by one immediate family member** For staying in hospital more than 5 consecutive days d. **Return of children under the age of 18** For staying in hospital more than 5 consecutive days	5,000,000 per trip per life	625,000 per trip per life
e. **24-hour worldwide telephone enquiring services**	Included	
F. Death Benefit		
27 Compassionate death benefit Payable to the beneficiary if the insured passes away	80,000	10,000

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 add-on plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

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

This brochure is for distribution in Hong Kong only.

Key Product Risks

1. This plan is an add-on plan. You need to pay the premium for this plan until the end of cover period or when the basic plan it is attached to is terminated, whichever is earlier. If you do not pay the premium within 31 days of the premium due date, the add-on plan will be terminated and you / the insured will lose the cover.

2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:

   - the insured passes away;
   - you do not pay the premium within 31 days of the premium due date;
   - the aggregate benefits under the relevant insurance policy reaches the overall lifetime limit; or
   - the basic plan has been terminated.

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

3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured may lose his cover and you may lose the remaining premium for that policy year.

4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.

5. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium rate of this add-on plan may be revised to reflect the inflation (Please refer to the Annual Premium Table for the first year premium provided by your financial planner).

Key Exclusions

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

- any illnesses with signs / symptoms or surgeries caused or triggered by conditions, which first occurred before the application of the add-on plan or within 90 days after the add-on plan is issued
- Fulminant viral hepatitis or cancer of the insured due to AIDS or HIV infection
- any treatment, investigation, service or supplies which is not medically necessary
- any pre-existing condition or congenital defect that appears or is diagnosed before the insured reaches the age of 8
- self-destruction, intentional self-inflicted injury or drug abuse
- war or warlike operations, and civil commotion, any violation or attempted violation of the law or resisting arrest, acts of terrorism for the insured is a terrorist, the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical contamination due to any act of terrorism; or when the insured travels to a country at war, or where there is warlike operation, mutiny, riot, civil commotion, martial law or state of siege, or a war zone as recognised by the United Nations
- pregnancy, miscarriage, child birth, abortion, or related complications, AIDS or any complications associated with HIV infection, except for the “HIV / AIDS treatment benefit” (see benefits schedule, item 21 for details), mental or nervous disorder, except for the “mental or nervous disorder benefit” (see benefits schedule, item 22 for details)
- cosmetic or plastic surgery, dental care or surgery, corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body check- up, gradual recovery of health or rest care
- consumption of any of the following traditional Chinese medicines, except for the “post-hospitalisation / day surgery ancillary benefit” and "stroke ancillary benefit" (see benefits schedule, items 17b and 24biii for details):
  - cordyceps 冬蟲夏草 / ganoderma 靈芝 / antler 鹿茸 / cubilose 燕窩 / donkey-hide gelatin 阿膠 / hippocampus 海馬 / ginseng 人參 / red ginseng 紅參 / american ginseng 花旗參 / radix ginseng silvestris 野山參 / antelope horn powder 羚羊角尖粉 / placenta hominis 紫河車 / agaricus blazei murill 姬松茸 / musk 麝香 / pearl powder 珍珠粉

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

Premium Adjustment and Product Features Revision

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

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

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

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

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

Product Limitation

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

   "Medically necessary" means that the medical services, diagnosis and / or treatments are:
   - delivered according to standards of good medical practice;
   - necessary; and
   - cannot be safely delivered in a lower level of medical care.

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

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

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

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

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

3. "Asia" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, 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.

4. If the insured continuously stays for 365 days in one of the following regions, the medical services and / or treatments provided to the insured in such region will be permanently reduced to 60% of his benefit pay-out amount. Such reduction applies to all items in the benefits schedule except items 26 and 27:

Regions	Countries
Australia	Australia
New Zealand	New Zealand

5. If the eligible expenses have been reimbursed under any law, or medical program or other insurance policy provided by any government, company, other third party or us, such expenses will not be reimbursable by us under this policy.

6. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits. The services are provided by third party service provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. AIA reserves the right to amend, suspend or terminate the service without further notice.

7. Medical network services, Personal Medical Case Management Services with Rehabilitation Management, Credit Facility Service for Hospitalisation, and Medical Expense Pre-approval Service are additional benefits and do not form part of the contractual service. Medical network services are provided by network doctor. AIA shall not be responsible for any act or omission of network doctor in the provision of medical network services. Personal Medical Case Management Services with Rehabilitation Management and Credit Facility Service for Hospitalisation are provided by third party service provider(s). AIA reserves the right to amend, suspend or terminate these services without further notice.

Claim Procedure

If you wish to make a claim, you must notify us in writing within 20 days of the date the covered event happened, and send us the appropriate forms and relevant proof within 90 days of the same date. You can get the appropriate claim forms from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or by visiting any AIA Customer Service Centre. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website www.aia.com.hk.

Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is the earlier.

AIA Vitality

Earn rewards for your healthy lifestyle

AIA Vitality is a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customers to live a healthy lifestyle.

Purchase a selected **AIA Vitality** insurance product and be an **AIA Vitality** member[1] to receive an instant 10% premium discount[2] and an array of rewards and discounts offered by our partners. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year[3].

Simply by being active in daily life and having a healthy diet, you can earn points and upgrade your status for more offers and rewards.

SLEEP WELL

BY NOT SMOKING

SHOPPING DANCING

TAKING THE STAIRS

RUNNING

DOING YOGA

HEALTHY DIET

PLAYING BASKETBALL

Enjoy premium discount and lifestyle rewards

AIA Vitality rewards you to live healthy lives with premium discounts, enabling you to enjoy life with all-round protection in a smart way.

- **Enjoy an instant 10% premium discount for the first year by joining AIA Vitality**
- **Enjoy up to 15% premium discount if you can maintain your Platinum Status for 5 consecutive years[4]**
- **Premium discounts are not affected by claims history**

You can also enjoy a wide range of lifestyle rewards and offers from our partners, including discounts on health checks, fitness devices, sports equipment, fresh fruit and vegetables, travel-related offers, etc.[5]

AIA Vitality is not an insurance product that falls under the jurisdiction of the insurance regulation. Annual membership fee is required for joining[5]. Moreover, the cover of the insured under the policy shall remain unchanged no matter whether the customer chooses to join **AIA Vitality** or not. For details related to the membership and membership fee, please visit "How to join" section under aia.com.hk/aiavitality.

Remarks:

1. The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force policy of an AIA Vitality selected insurance product.
2. Premium discount is only applicable to the standard premiums of selected AIA Vitality insurance products (including basic and add-on plans) and shall not apply to any extra premiums due to loading. In all circumstances, the premium discount will be calculated in accordance with the insured's AIA Vitality Status achieved on each policy anniversary. The policy anniversary of AIA Vitality selected insurance products and AIA Vitality membership anniversary may not be the same. For details and offers of AIA Vitality selected insurance products, please visit aia.com.hk/aiavitality.
3. To enjoy a 10% premium discount each year, members must become Gold Members during their first year and maintain Gold Status from then on.
4. Members will enjoy 15% premium discount in the subsequent year of policy renewal if they currently enjoy 10% premium discount and maintain the Platinum Status for 5 consecutive years.
5. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy premium discount (if any) in the subsequent policy years. The membership fee of AIA Vitality may vary at any time without prior notice. Likewise, programme benefits may be added or removed without prior notice.

Important note:

Members must log in AIA Vitality through "AIA Connect" mobile application ("Platform"). The Platform is available to use under certain mobile phone operating systems. Please refer to App Store (iOS) and Google Play (Android) for the latest system requirements. AIA gives no warranty on the compatibility or reliability of the Platform, and accepts no responsibility in the event that you are not able to earn or record points due to incompatibility between Platform and / or mobile phone operating systems and fitness devices / fitness-tracking mobile apps.

Earn more discounts and rewards with higher membership status

AIA Vitality Status

AIA Vitality Points

Bronze	Silver	Gold	Platinum
0 point	10,000 points	20,000 points	30,000 points

Discount adjustment for the subsequent year's renewal

-2%	-1%	0% (No adjustment)	+1%	Up to 15% premium discount

Rewards and offers

You can earn points and upgrade your status for more rewards and offers.
Find out the latest details: aia.com.hk/en/aiavitalityrewards

Example: Healthy journey of a Gold member

Know Your Health

Complete 6 online assessments[6]

and

Complete health check

- Blood pressure
- Blood glucose
- BMI
- Total cholesterol

Total: 8,500 - 11,500 points in a year

Improve Your Health[7]

Achieve 7,500 steps every day for 5 days in a week[8]
50 points/day x 5 days
x 52 weeks = 13,000 points

or

2 Partner gym visits in a week
100 points/day x 2 days
x 52 weeks = 10,400 points

Total: 10,400 - 13,000 points in a year

Enjoy The Rewards

Monthly Challenge to earn **active rewards** that keep you motivated

Status rewards for successfully improving your membership status

Over 20,000 points in a year Upgrade to **GOLD** member

Remarks:

6. Members can earn a total of 5,500 points after completing the AIA Vitality Health Review, Stressor Assessment, Exercise Assessment, Online Nutrition Assessment, Non-smoker's Declaration and Sleep Assessment. Online assessments may change from time to time without prior notice.
7. Members can earn up to 15,000 points a year for fitness activities including walking and visiting partner gym centres, etc.
8. For the details of synchronising the step count with AIA Vitality, please visit aia.com.hk/aiavitality.

Important note:
For the relevant terms and conditions, and the latest details of all assessments, point-earning activities, rewards and offers, please visit aia.com.hk/aiavitality.

The more you engage with **AIA Vitality**, the more **AIA Vitality** Points you earn and the higher your **AIA Vitality** Status, leading to greater premium discount, lifestyle rewards and offers and a healthier you.

Contact us now

Hong Kong **(852) 2232 8282**
hk.vitality@aia.com
aia.com.hk/aiavitality

PTA999944.1221 health (B)

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