



**HEALTHIER, LONGER,  
BETTER LIVES**

## Standard Premium Schedule (Not available for new application) Deductible (HKD0/USD0)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policy holder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-18	9,696	1,212	4,944	618	2,712	339	856	107
19	9,800	1,225	5,000	625	2,744	343	864	108
20	10,008	1,251	5,104	638	2,800	350	880	110
21	10,104	1,263	5,152	644	2,832	354	896	112
22	10,408	1,301	5,312	664	2,912	364	920	115
23	10,816	1,352	5,520	690	3,032	379	952	119
24	11,128	1,391	5,672	709	3,112	389	984	123
25	11,944	1,493	6,088	761	3,344	418	1,056	132
26	12,664	1,583	6,456	807	3,544	443	1,120	140
27	13,368	1,671	6,816	852	3,744	468	1,184	148
28	13,984	1,748	7,128	891	3,912	489	1,232	154
29	14,392	1,799	7,336	917	4,032	504	1,272	159
30	14,592	1,824	7,440	930	4,088	511	1,288	161
31	15,008	1,876	7,656	957	4,200	525	1,328	166
32	15,208	1,901	7,760	970	4,256	532	1,344	168
33	15,624	1,953	7,968	996	4,376	547	1,376	172
34	16,232	2,029	8,280	1,035	4,544	568	1,432	179
35	16,528	2,066	8,432	1,054	4,624	578	1,456	182
36	16,536	2,067	8,432	1,054	4,632	579	1,464	183
37	16,848	2,106	8,592	1,074	4,720	590	1,488	186
38	17,256	2,157	8,800	1,100	4,832	604	1,520	190
39	17,360	2,170	8,856	1,107	4,864	608	1,536	192
40	17,560	2,195	8,952	1,119	4,920	615	1,552	194
41	17,864	2,233	9,112	1,139	5,000	625	1,576	197
42	18,272	2,284	9,320	1,165	5,120	640	1,616	202
43	19,088	2,386	9,736	1,217	5,344	668	1,688	211
44	20,216	2,527	10,312	1,289	5,664	708	1,784	223
45	21,240	2,655	10,832	1,354	5,944	743	1,872	234
46	22,464	2,808	11,456	1,432	6,288	786	1,984	248
47	23,184	2,898	11,824	1,478	6,488	811	2,048	256
48	24,096	3,012	12,288	1,536	6,744	843	2,128	266
49	25,112	3,139	12,808	1,601	7,032	879	2,216	277
50	25,632	3,204	13,072	1,634	7,176	897	2,264	283
51	26,544	3,318	13,536	1,692	7,432	929	2,344	293
52	27,672	3,459	14,112	1,764	7,752	969	2,440	305
53	28,696	3,587	14,632	1,829	8,032	1,004	2,536	317
54	30,016	3,752	15,312	1,914	8,408	1,051	2,648	331
55	31,248	3,906	15,936	1,992	8,752	1,094	2,760	345
56	33,088	4,136	16,872	2,109	9,264	1,158	2,920	365
57	35,224	4,403	17,968	2,246	9,864	1,233	3,112	389
58	36,856	4,607	18,800	2,350	10,320	1,290	3,256	407
59	39,320	4,915	20,056	2,507	11,008	1,376	3,472	434
60	41,864	5,233	21,352	2,669	11,720	1,465	3,696	462

## Standard Premium Schedule (Not available for new application) Deductible (HKD0/USD0) (continued)

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	45,336	5,667	23,120	2,890	12,696	1,587	4,000	500
62	49,320	6,165	25,152	3,144	13,808	1,726	4,352	544
63	54,424	6,803	27,760	3,470	15,240	1,905	4,808	601
64	60,864	7,608	31,040	3,880	17,040	2,130	5,376	672
65	67,096	8,387	34,216	4,277	18,784	2,348	5,928	741
66	72,808	9,101	37,136	4,642	20,384	2,548	6,432	804
67	74,136	9,267	37,808	4,726	20,760	2,595	6,544	818
68	75,776	9,472	38,648	4,831	21,216	2,652	6,688	836
69	78,224	9,778	39,896	4,987	21,904	2,738	6,904	863
70	82,616	10,327	42,136	5,267	23,136	2,892	7,296	912
71	91,344	11,418	46,584	5,823	25,576	3,197	8,064	1,008
72	96,408	12,051	49,168	6,146	26,992	3,374	8,512	1,064
73	101,376	12,672	51,704	6,463	28,384	3,548	8,952	1,119
74	105,560	13,195	53,832	6,729	29,560	3,695	9,320	1,165
75	108,448	13,556	55,312	6,914	30,368	3,796	9,576	1,197
76	115,312	14,414	58,808	7,351	32,288	4,036	10,184	1,273
77	123,328	15,416	62,896	7,862	34,528	4,316	10,888	1,361
78	126,760	15,845	64,648	8,081	35,496	4,437	11,192	1,399
79	130,768	16,346	66,688	8,336	36,616	4,577	11,544	1,443
80	134,032	16,754	68,360	8,545	37,528	4,691	11,832	1,479
81	141,792	17,724	72,312	9,039	39,704	4,963	12,520	1,565
82	145,912	18,239	74,416	9,302	40,856	5,107	12,888	1,611
83	148,504	18,563	75,736	9,467	41,584	5,198	13,112	1,639
84	150,848	18,856	76,936	9,617	42,240	5,280	13,320	1,665
85	153,560	19,195	78,312	9,789	43,000	5,375	13,560	1,695
86	156,376	19,547	79,752	9,969	43,784	5,473	13,808	1,726
87	158,848	19,856	81,016	10,127	44,480	5,560	14,024	1,753
88	161,312	20,164	82,272	10,284	45,168	5,646	14,240	1,780
89	163,904	20,488	83,592	10,449	45,896	5,737	14,472	1,809
90	166,496	20,812	84,912	10,614	46,616	5,827	14,704	1,838
91	169,192	21,149	86,288	10,786	47,376	5,922	14,936	1,867
92	171,664	21,458	87,552	10,944	48,064	6,008	15,160	1,895
93	174,256	21,782	88,872	11,109	48,792	6,099	15,384	1,923
94	177,080	22,135	90,312	11,289	49,584	6,198	15,640	1,955
95	179,656	22,457	91,624	11,453	50,304	6,288	15,864	1,983
96	182,360	22,795	93,000	11,625	51,064	6,383	16,104	2,013
97	184,600	23,075	94,144	11,768	51,688	6,461	16,304	2,038
98	187,296	23,412	95,520	11,940	52,440	6,555	16,536	2,067
99+	190,008	23,751	96,904	12,113	53,200	6,650	16,776	2,097

Effective from 15 July 2024

The premiums above are for Renewal only.

### Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. 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 claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Plus Scheme as a basic plan.

## Standard Premium Schedule (Not available for new application) Deductible (HKD16,000/USD2,000)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policy holder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,648	581	2,368	296	1,304	163	408	51
5-18	4,384	548	2,232	279	1,224	153	384	48
19	4,552	569	2,320	290	1,272	159	400	50
20	4,552	569	2,320	290	1,272	159	400	50
21	4,552	569	2,320	290	1,272	159	400	50
22	4,896	612	2,496	312	1,368	171	432	54
23	5,000	625	2,552	319	1,400	175	440	55
24	5,512	689	2,808	351	1,544	193	488	61
25	5,720	715	2,920	365	1,600	200	504	63
26	5,896	737	3,008	376	1,648	206	520	65
27	6,432	804	3,280	410	1,800	225	568	71
28	6,616	827	3,376	422	1,856	232	584	73
29	6,840	855	3,488	436	1,912	239	600	75
30	7,048	881	3,592	449	1,976	247	624	78
31	7,048	881	3,592	449	1,976	247	624	78
32	7,144	893	3,640	455	2,000	250	632	79
33	7,248	906	3,696	462	2,032	254	640	80
34	7,448	931	3,800	475	2,088	261	656	82
35	7,552	944	3,848	481	2,112	264	664	83
36	7,952	994	4,056	507	2,224	278	704	88
37	7,952	994	4,056	507	2,224	278	704	88
38	8,168	1,021	4,168	521	2,288	286	720	90
39	8,168	1,021	4,168	521	2,288	286	720	90
40	8,272	1,034	4,216	527	2,320	290	728	91
41	8,776	1,097	4,472	559	2,456	307	776	97
42	8,976	1,122	4,576	572	2,512	314	792	99
43	9,392	1,174	4,792	599	2,632	329	832	104
44	9,696	1,212	4,944	618	2,712	339	856	107
45	10,184	1,273	5,192	649	2,848	356	896	112
46	10,720	1,340	5,464	683	3,000	375	944	118
47	11,336	1,417	5,784	723	3,176	397	1,000	125
48	11,840	1,480	6,040	755	3,312	414	1,048	131
49	12,336	1,542	6,288	786	3,456	432	1,088	136
50	12,664	1,583	6,456	807	3,544	443	1,120	140
51	13,072	1,634	6,664	833	3,664	458	1,152	144
52	13,368	1,671	6,816	852	3,744	468	1,184	148
53	14,088	1,761	7,184	898	3,944	493	1,240	155
54	14,696	1,837	7,496	937	4,112	514	1,296	162
55	15,208	1,901	7,760	970	4,256	532	1,344	168
56	16,232	2,029	8,280	1,035	4,544	568	1,432	179
57	17,256	2,157	8,800	1,100	4,832	604	1,520	190
58	18,272	2,284	9,320	1,165	5,120	640	1,616	202
59	19,600	2,450	10,000	1,250	5,488	686	1,728	216
60	20,720	2,590	10,568	1,321	5,800	725	1,832	229

## Standard Premium Schedule (Not available for new application) Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	22,360	2,795	11,400	1,425	6,264	783	1,976	247
62	24,408	3,051	12,448	1,556	6,832	854	2,152	269
63	27,056	3,382	13,800	1,725	7,576	947	2,392	299
64	30,120	3,765	15,360	1,920	8,432	1,054	2,656	332
65	33,088	4,136	16,872	2,109	9,264	1,158	2,920	365
66	36,048	4,506	18,384	2,298	10,096	1,262	3,184	398
67	36,656	4,582	18,696	2,337	10,264	1,283	3,240	405
68	37,576	4,697	19,160	2,395	10,520	1,315	3,320	415
69	38,800	4,850	19,792	2,474	10,864	1,358	3,424	428
70	41,152	5,144	20,984	2,623	11,520	1,440	3,632	454
71	45,504	5,688	23,208	2,901	12,744	1,593	4,016	502
72	48,144	6,018	24,552	3,069	13,480	1,685	4,248	531
73	50,296	6,287	25,648	3,206	14,080	1,760	4,440	555
74	52,832	6,604	26,944	3,368	14,792	1,849	4,664	583
75	54,576	6,822	27,832	3,479	15,280	1,910	4,816	602
76	57,432	7,179	29,288	3,661	16,080	2,010	5,072	634
77	61,328	7,666	31,280	3,910	17,168	2,146	5,416	677
78	62,584	7,823	31,920	3,990	17,520	2,190	5,528	691
79	66,232	8,279	33,776	4,222	18,544	2,318	5,848	731
80	68,344	8,543	34,856	4,357	19,136	2,392	6,032	754
81	69,904	8,738	35,648	4,456	19,576	2,447	6,176	772
82	72,192	9,024	36,816	4,602	20,216	2,527	6,376	797
83	73,368	9,171	37,416	4,677	20,544	2,568	6,480	810
84	74,896	9,362	38,200	4,775	20,968	2,621	6,616	827
85	75,840	9,480	38,680	4,835	21,232	2,654	6,696	837
86	77,128	9,641	39,336	4,917	21,592	2,699	6,808	851
87	78,304	9,788	39,936	4,992	21,928	2,741	6,912	864
88	79,600	9,950	40,600	5,075	22,288	2,786	7,032	879
89	80,888	10,111	41,256	5,157	22,648	2,831	7,144	893
90	82,184	10,273	41,912	5,239	23,008	2,876	7,256	907
91	83,712	10,464	42,696	5,337	23,440	2,930	7,392	924
92	85,000	10,625	43,352	5,419	23,800	2,975	7,504	938
93	86,072	10,759	43,896	5,487	24,104	3,013	7,600	950
94	87,592	10,949	44,672	5,584	24,528	3,066	7,736	967
95	88,304	11,038	45,032	5,629	24,728	3,091	7,800	975
96	90,064	11,258	45,936	5,742	25,216	3,152	7,952	994
97	91,120	11,390	46,472	5,809	25,512	3,189	8,048	1,006
98	92,528	11,566	47,192	5,899	25,904	3,238	8,168	1,021
99+	93,712	11,714	47,792	5,974	26,240	3,280	8,272	1,034

Effective from 15 July 2024

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### Notes:

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- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Plus Scheme as a basic plan.

## Standard Premium Schedule (Not available for new application) Deductible (HKD25,000/USD3,125)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured person's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policy holder a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,080	510	2,080	260	1,144	143	360	45
5-18	3,776	472	1,928	241	1,056	132	336	42
19	3,880	485	1,976	247	1,088	136	344	43
20	3,880	485	1,976	247	1,088	136	344	43
21	3,880	485	1,976	247	1,088	136	344	43
22	4,184	523	2,136	267	1,168	146	368	46
23	4,288	536	2,184	273	1,200	150	376	47
24	4,648	581	2,368	296	1,304	163	408	51
25	4,736	592	2,416	302	1,328	166	416	52
26	5,000	625	2,552	319	1,400	175	440	55
27	5,408	676	2,760	345	1,512	189	480	60
28	5,616	702	2,864	358	1,576	197	496	62
29	5,816	727	2,968	371	1,632	204	512	64
30	5,896	737	3,008	376	1,648	206	520	65
31	5,896	737	3,008	376	1,648	206	520	65
32	6,120	765	3,120	390	1,712	214	544	68
33	6,328	791	3,224	403	1,768	221	560	70
34	6,432	804	3,280	410	1,800	225	568	71
35	6,616	827	3,376	422	1,856	232	584	73
36	6,840	855	3,488	436	1,912	239	600	75
37	6,840	855	3,488	436	1,912	239	600	75
38	6,944	868	3,544	443	1,944	243	616	77
39	6,944	868	3,544	443	1,944	243	616	77
40	7,144	893	3,640	455	2,000	250	632	79
41	7,448	931	3,800	475	2,088	261	656	82
42	7,552	944	3,848	481	2,112	264	664	83
43	7,952	994	4,056	507	2,224	278	704	88
44	8,168	1,021	4,168	521	2,288	286	720	90
45	8,776	1,097	4,472	559	2,456	307	776	97
46	9,288	1,161	4,736	592	2,600	325	824	103
47	9,800	1,225	5,000	625	2,744	343	864	108
48	10,104	1,263	5,152	644	2,832	354	896	112
49	10,512	1,314	5,360	670	2,944	368	928	116
50	10,720	1,340	5,464	683	3,000	375	944	118
51	11,128	1,391	5,672	709	3,112	389	984	123
52	11,440	1,430	5,832	729	3,200	400	1,008	126
53	12,240	1,530	6,240	780	3,424	428	1,080	135
54	12,760	1,595	6,504	813	3,576	447	1,128	141
55	13,072	1,634	6,664	833	3,664	458	1,152	144
56	13,784	1,723	7,032	879	3,856	482	1,216	152
57	14,696	1,837	7,496	937	4,112	514	1,296	162
58	15,728	1,966	8,024	1,003	4,400	550	1,392	174
59	16,744	2,093	8,536	1,067	4,688	586	1,480	185
60	17,760	2,220	9,056	1,132	4,976	622	1,568	196

## Standard Premium Schedule (Not available for new application) Deductible (HKD25,000/USD3,125) (continued)

Attained Age	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	19,192	2,399	9,784	1,223	5,376	672	1,696	212
62	20,928	2,616	10,672	1,334	5,856	732	1,848	231
63	23,280	2,910	11,872	1,484	6,520	815	2,056	257
64	25,936	3,242	13,224	1,653	7,264	908	2,288	286
65	28,176	3,522	14,368	1,796	7,888	986	2,488	311
66	30,832	3,854	15,728	1,966	8,632	1,079	2,720	340
67	31,344	3,918	15,984	1,998	8,776	1,097	2,768	346
68	32,160	4,020	16,400	2,050	9,008	1,126	2,840	355
69	33,288	4,161	16,976	2,122	9,320	1,165	2,936	367
70	35,272	4,409	17,992	2,249	9,880	1,235	3,112	389
71	38,976	4,872	19,880	2,485	10,912	1,364	3,440	430
72	41,160	5,145	20,992	2,624	11,528	1,441	3,632	454
73	43,280	5,410	22,072	2,759	12,120	1,515	3,824	478
74	45,232	5,654	23,072	2,884	12,664	1,583	3,992	499
75	46,792	5,849	23,864	2,983	13,104	1,638	4,128	516
76	49,192	6,149	25,088	3,136	13,776	1,722	4,344	543
77	52,624	6,578	26,840	3,355	14,736	1,842	4,648	581
78	53,656	6,707	27,368	3,421	15,024	1,878	4,736	592
79	56,744	7,093	28,936	3,617	15,888	1,986	5,008	626
80	58,528	7,316	29,848	3,731	16,384	2,048	5,168	646
81	60,008	7,501	30,608	3,826	16,800	2,100	5,296	662
82	61,840	7,730	31,536	3,942	17,312	2,164	5,464	683
83	62,784	7,848	32,016	4,002	17,576	2,197	5,544	693
84	64,080	8,010	32,680	4,085	17,944	2,243	5,656	707
85	64,896	8,112	33,096	4,137	18,168	2,271	5,728	716
86	65,960	8,245	33,640	4,205	18,472	2,309	5,824	728
87	67,024	8,378	34,184	4,273	18,768	2,346	5,920	740
88	68,192	8,524	34,776	4,347	19,096	2,387	6,024	753
89	69,488	8,686	35,440	4,430	19,456	2,432	6,136	767
90	70,424	8,803	35,920	4,490	19,720	2,465	6,216	777
91	71,728	8,966	36,584	4,573	20,080	2,510	6,336	792
92	72,664	9,083	37,056	4,632	20,344	2,543	6,416	802
93	73,840	9,230	37,656	4,707	20,672	2,584	6,520	815
94	75,128	9,391	38,312	4,789	21,032	2,629	6,632	829
95	75,840	9,480	38,680	4,835	21,232	2,654	6,696	837
96	77,248	9,656	39,400	4,925	21,632	2,704	6,824	853
97	78,072	9,759	39,816	4,977	21,864	2,733	6,896	862
98	79,368	9,921	40,480	5,060	22,224	2,778	7,008	876
99+	80,312	10,039	40,960	5,120	22,488	2,811	7,088	886

Effective from 15 July 2024

The premiums above are for Renewal only.

### Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. 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 claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The applicants for AIA Vitality must be 18 years old or above and must be the insured person of the in-force AIA Vitality Series insurance policy.
- The above Standard Premium Schedule applies to customers who apply for AIA Voluntary Health Insurance Privilege Plus Scheme as a basic plan.