



HEALTHIER, LONGER,
BETTER LIVES

MEDICAL PROTECTION
AIA VOLUNTARY HEALTH INSURANCE PRIVILEGE SCHEME

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	7,736	967	3,944	493	2,168	271	680	85
19	7,816	977	3,984	498	2,192	274	688	86
20	7,976	997	4,064	508	2,232	279	704	88
21	8,064	1,008	4,112	514	2,256	282	712	89
22	8,312	1,039	4,240	530	2,328	291	736	92
23	8,640	1,080	4,408	551	2,416	302	760	95
24	8,880	1,110	4,528	566	2,488	311	784	98
25	9,528	1,191	4,856	607	2,664	333	840	105
26	10,104	1,263	5,152	644	2,832	354	896	112
27	10,672	1,334	5,440	680	2,992	374	944	118
28	11,160	1,395	5,688	711	3,128	391	984	123
29	11,488	1,436	5,856	732	3,216	402	1,016	127
30	11,648	1,456	5,944	743	3,264	408	1,032	129
31	11,976	1,497	6,104	763	3,352	419	1,056	132
32	12,136	1,517	6,192	774	3,400	425	1,072	134
33	12,464	1,558	6,360	795	3,488	436	1,104	138
34	12,952	1,619	6,608	826	3,624	453	1,144	143
35	13,200	1,650	6,736	842	3,696	462	1,168	146
36	13,200	1,650	6,736	842	3,696	462	1,168	146
37	13,440	1,680	6,856	857	3,760	470	1,184	148
38	13,768	1,721	7,024	878	3,856	482	1,216	152
39	13,848	1,731	7,064	883	3,880	485	1,224	153
40	14,016	1,752	7,152	894	3,928	491	1,240	155
41	14,264	1,783	7,272	909	3,992	499	1,256	157
42	14,584	1,823	7,440	930	4,080	510	1,288	161
43	15,240	1,905	7,776	972	4,264	533	1,344	168
44	16,128	2,016	8,224	1,028	4,512	564	1,424	178
45	16,952	2,119	8,648	1,081	4,744	593	1,496	187
46	17,928	2,241	9,144	1,143	5,016	627	1,584	198
47	18,496	2,312	9,432	1,179	5,176	647	1,632	204
48	19,224	2,403	9,808	1,226	5,384	673	1,696	212
49	20,040	2,505	10,224	1,278	5,608	701	1,768	221
50	20,448	2,556	10,432	1,304	5,728	716	1,808	226
51	21,184	2,648	10,800	1,350	5,928	741	1,872	234
52	22,080	2,760	11,264	1,408	6,184	773	1,952	244
53	22,896	2,862	11,680	1,460	6,408	801	2,024	253
54	23,952	2,994	12,216	1,527	6,704	838	2,112	264
55	24,936	3,117	12,720	1,590	6,984	873	2,200	275
56	26,400	3,300	13,464	1,683	7,392	924	2,328	291
57	28,112	3,514	14,336	1,792	7,872	984	2,480	310
58	29,416	3,677	15,000	1,875	8,240	1,030	2,600	325
59	31,376	3,922	16,000	2,000	8,784	1,098	2,768	346
60	33,408	4,176	17,040	2,130	9,352	1,169	2,952	369

Effective from 15 July 2024
Please read together with the "Notes" section on the page overleaf.

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	36,176	4,522	18,448	2,306	10,128	1,266	3,192	399
62	39,360	4,920	20,072	2,509	11,024	1,378	3,472	434
63	43,432	5,429	22,152	2,769	12,160	1,520	3,832	479
64	48,560	6,070	24,768	3,096	13,600	1,700	4,288	536
65	53,536	6,692	27,304	3,413	14,992	1,874	4,728	591
66	58,096	7,262	29,632	3,704	16,264	2,033	5,128	641
67	59,160	7,395	30,168	3,771	16,568	2,071	5,224	653
68	60,456	7,557	30,832	3,854	16,928	2,116	5,336	667
69	62,416	7,802	31,832	3,979	17,480	2,185	5,512	689
70	65,928	8,241	33,624	4,203	18,456	2,307	5,824	728
71	72,888	9,111	37,176	4,647	20,408	2,551	6,440	805
72	76,928	9,616	39,232	4,904	21,536	2,692	6,792	849
73	80,896	10,112	41,256	5,157	22,648	2,831	7,144	893
74	84,232	10,529	42,960	5,370	23,584	2,948	7,440	930
75	86,544	10,818	44,136	5,517	24,232	3,029	7,640	955
76	92,024	11,503	46,936	5,867	25,768	3,221	8,128	1,016
77	98,416	12,302	50,192	6,274	27,560	3,445	8,688	1,086
78	101,152	12,644	51,584	6,448	28,320	3,540	8,928	1,116
79	104,352	13,044	53,216	6,652	29,216	3,652	9,216	1,152
80	106,952	13,369	54,544	6,818	29,944	3,743	9,440	1,180
81	113,144	14,143	57,704	7,213	31,680	3,960	9,992	1,249
82	116,432	14,554	59,384	7,423	32,600	4,075	10,280	1,285
83	118,504	14,813	60,440	7,555	33,184	4,148	10,464	1,308
84	120,376	15,047	61,392	7,674	33,704	4,213	10,632	1,329
85	122,536	15,317	62,496	7,812	34,312	4,289	10,816	1,352
86	124,784	15,598	63,640	7,955	34,936	4,367	11,016	1,377
87	126,760	15,845	64,648	8,081	35,496	4,437	11,192	1,399
88	128,728	16,091	65,648	8,206	36,040	4,505	11,368	1,421
89	130,792	16,349	66,704	8,338	36,624	4,578	11,552	1,444
90	132,856	16,607	67,760	8,470	37,200	4,650	11,728	1,466
91	135,016	16,877	68,856	8,607	37,808	4,726	11,920	1,490
92	136,992	17,124	69,864	8,733	38,360	4,795	12,096	1,512
93	139,048	17,381	70,912	8,864	38,936	4,867	12,280	1,535
94	141,296	17,662	72,064	9,008	39,560	4,945	12,480	1,560
95	143,368	17,921	73,120	9,140	40,144	5,018	12,656	1,582
96	145,528	18,191	74,216	9,277	40,744	5,093	12,848	1,606
97	147,312	18,414	75,128	9,391	41,248	5,156	13,008	1,626
98	149,464	18,683	76,224	9,528	41,848	5,231	13,200	1,650
99+	151,624	18,953	77,328	9,666	42,456	5,307	13,392	1,674

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 Scheme as an add-on 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	3,744	468	1,912	239	1,048	131	328	41
5 - 18	3,504	438	1,784	223	984	123	312	39
19	3,664	458	1,872	234	1,024	128	320	40
20	3,664	458	1,872	234	1,024	128	320	40
21	3,664	458	1,872	234	1,024	128	320	40
22	3,904	488	1,992	249	1,096	137	344	43
23	3,992	499	2,032	254	1,120	140	352	44
24	4,400	550	2,248	281	1,232	154	392	49
25	4,560	570	2,328	291	1,280	160	400	50
26	4,728	591	2,408	301	1,320	165	416	52
27	5,128	641	2,616	327	1,432	179	456	57
28	5,288	661	2,696	337	1,480	185	464	58
29	5,456	682	2,784	348	1,528	191	480	60
30	5,616	702	2,864	358	1,576	197	496	62
31	5,616	702	2,864	358	1,576	197	496	62
32	5,704	713	2,912	364	1,600	200	504	63
33	5,776	722	2,944	368	1,616	202	512	64
34	5,944	743	3,032	379	1,664	208	528	66
35	6,024	753	3,072	384	1,688	211	528	66
36	6,352	794	3,240	405	1,776	222	560	70
37	6,352	794	3,240	405	1,776	222	560	70
38	6,512	814	3,320	415	1,824	228	576	72
39	6,512	814	3,320	415	1,824	228	576	72
40	6,600	825	3,368	421	1,848	231	584	73
41	7,000	875	3,568	446	1,960	245	616	77
42	7,168	896	3,656	457	2,008	251	632	79
43	7,488	936	3,816	477	2,096	262	664	83
44	7,736	967	3,944	493	2,168	271	680	85
45	8,152	1,019	4,160	520	2,280	285	720	90
46	8,552	1,069	4,360	545	2,392	299	752	94
47	9,040	1,130	4,608	576	2,528	316	800	100
48	9,448	1,181	4,816	602	2,648	331	832	104
49	9,856	1,232	5,024	628	2,760	345	872	109
50	10,104	1,263	5,152	644	2,832	354	896	112
51	10,424	1,303	5,320	665	2,920	365	920	115
52	10,672	1,334	5,440	680	2,992	374	944	118
53	11,240	1,405	5,736	717	3,144	393	992	124
54	11,728	1,466	5,984	748	3,280	410	1,032	129
55	12,136	1,517	6,192	774	3,400	425	1,072	134
56	12,952	1,619	6,608	826	3,624	453	1,144	143
57	13,768	1,721	7,024	878	3,856	482	1,216	152
58	14,584	1,823	7,440	930	4,080	510	1,288	161
59	15,640	1,955	7,976	997	4,376	547	1,384	173
60	16,536	2,067	8,432	1,054	4,632	579	1,464	183

Effective from 15 July 2024
Please read together with the "Notes" section on the page overleaf.

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	17,840	2,230	9,096	1,137	4,992	624	1,576	197
62	19,472	2,434	9,928	1,241	5,456	682	1,720	215
63	21,592	2,699	11,008	1,376	6,048	756	1,904	238
64	24,040	3,005	12,264	1,533	6,728	841	2,120	265
65	26,400	3,300	13,464	1,683	7,392	924	2,328	291
66	28,760	3,595	14,664	1,833	8,056	1,007	2,536	317
67	29,248	3,656	14,920	1,865	8,192	1,024	2,584	323
68	29,984	3,748	15,288	1,911	8,392	1,049	2,648	331
69	30,960	3,870	15,792	1,974	8,672	1,084	2,736	342
70	32,832	4,104	16,744	2,093	9,192	1,149	2,896	362
71	36,312	4,539	18,520	2,315	10,168	1,271	3,208	401
72	38,416	4,802	19,592	2,449	10,760	1,345	3,392	424
73	40,136	5,017	20,472	2,559	11,240	1,405	3,544	443
74	42,160	5,270	21,504	2,688	11,808	1,476	3,720	465
75	43,544	5,443	22,208	2,776	12,192	1,524	3,848	481
76	45,832	5,729	23,376	2,922	12,832	1,604	4,048	506
77	48,936	6,117	24,960	3,120	13,704	1,713	4,320	540
78	49,944	6,243	25,472	3,184	13,984	1,748	4,408	551
79	52,856	6,607	26,960	3,370	14,800	1,850	4,664	583
80	54,536	6,817	27,816	3,477	15,272	1,909	4,816	602
81	55,784	6,973	28,448	3,556	15,616	1,952	4,928	616
82	57,600	7,200	29,376	3,672	16,128	2,016	5,088	636
83	58,544	7,318	29,856	3,732	16,392	2,049	5,168	646
84	59,760	7,470	30,480	3,810	16,736	2,092	5,280	660
85	60,512	7,564	30,864	3,858	16,944	2,118	5,344	668
86	61,544	7,693	31,384	3,923	17,232	2,154	5,432	679
87	62,488	7,811	31,872	3,984	17,496	2,187	5,520	690
88	63,520	7,940	32,392	4,049	17,784	2,223	5,608	701
89	64,544	8,068	32,920	4,115	18,072	2,259	5,696	712
90	65,576	8,197	33,440	4,180	18,360	2,295	5,792	724
91	66,808	8,351	34,072	4,259	18,704	2,338	5,896	737
92	67,840	8,480	34,600	4,325	18,992	2,374	5,992	749
93	68,680	8,585	35,024	4,378	19,232	2,404	6,064	758
94	69,896	8,737	35,648	4,456	19,568	2,446	6,168	771
95	70,464	8,808	35,936	4,492	19,728	2,466	6,224	778
96	71,872	8,984	36,656	4,582	20,128	2,516	6,344	793
97	72,712	9,089	37,080	4,635	20,360	2,545	6,424	803
98	73,840	9,230	37,656	4,707	20,672	2,584	6,520	815
99+	74,784	9,348	38,136	4,767	20,936	2,617	6,600	825

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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 Scheme as an add-on 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	3,256	407	1,664	208	912	114	288	36
5 - 18	3,016	377	1,536	192	848	106	264	33
19	3,088	386	1,576	197	864	108	272	34
20	3,088	386	1,576	197	864	108	272	34
21	3,088	386	1,576	197	864	108	272	34
22	3,336	417	1,704	213	936	117	296	37
23	3,416	427	1,744	218	960	120	304	38
24	3,744	468	1,912	239	1,048	131	328	41
25	3,824	478	1,952	244	1,072	134	336	42
26	3,992	499	2,032	254	1,120	140	352	44
27	4,312	539	2,200	275	1,208	151	384	48
28	4,480	560	2,288	286	1,256	157	392	49
29	4,640	580	2,368	296	1,296	162	408	51
30	4,728	591	2,408	301	1,320	165	416	52
31	4,728	591	2,408	301	1,320	165	416	52
32	4,888	611	2,496	312	1,368	171	432	54
33	5,048	631	2,576	322	1,416	177	448	56
34	5,128	641	2,616	327	1,432	179	456	57
35	5,288	661	2,696	337	1,480	185	464	58
36	5,456	682	2,784	348	1,528	191	480	60
37	5,456	682	2,784	348	1,528	191	480	60
38	5,536	692	2,824	353	1,552	194	488	61
39	5,536	692	2,824	353	1,552	194	488	61
40	5,704	713	2,912	364	1,600	200	504	63
41	5,944	743	3,032	379	1,664	208	528	66
42	6,024	753	3,072	384	1,688	211	528	66
43	6,352	794	3,240	405	1,776	222	560	70
44	6,512	814	3,320	415	1,824	228	576	72
45	7,000	875	3,568	446	1,960	245	616	77
46	7,416	927	3,784	473	2,080	260	656	82
47	7,816	977	3,984	498	2,192	274	688	86
48	8,064	1,008	4,112	514	2,256	282	712	89
49	8,392	1,049	4,280	535	2,352	294	744	93
50	8,552	1,069	4,360	545	2,392	299	752	94
51	8,880	1,110	4,528	566	2,488	311	784	98
52	9,128	1,141	4,656	582	2,552	319	808	101
53	9,776	1,222	4,984	623	2,736	342	864	108
54	10,184	1,273	5,192	649	2,848	356	896	112
55	10,424	1,303	5,320	665	2,920	365	920	115
56	11,000	1,375	5,608	701	3,080	385	968	121
57	11,728	1,466	5,984	748	3,280	410	1,032	129
58	12,552	1,569	6,400	800	3,512	439	1,112	139
59	13,360	1,670	6,816	852	3,744	468	1,176	147
60	14,176	1,772	7,232	904	3,968	496	1,248	156

Effective from 15 July 2024
Please read together with the "Notes" section on the page overleaf.

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	15,312	1,914	7,808	976	4,288	536	1,352	169
62	16,704	2,088	8,520	1,065	4,680	585	1,472	184
63	18,576	2,322	9,472	1,184	5,200	650	1,640	205
64	20,696	2,587	10,552	1,319	5,792	724	1,824	228
65	22,488	2,811	11,472	1,434	6,296	787	1,984	248
66	24,608	3,076	12,552	1,569	6,888	861	2,176	272
67	25,016	3,127	12,760	1,595	7,008	876	2,208	276
68	25,664	3,208	13,088	1,636	7,184	898	2,264	283
69	26,560	3,320	13,544	1,693	7,440	930	2,344	293
70	28,144	3,518	14,352	1,794	7,880	985	2,488	311
71	31,096	3,887	15,856	1,982	8,704	1,088	2,744	343
72	32,840	4,105	16,752	2,094	9,192	1,149	2,896	362
73	34,544	4,318	17,616	2,202	9,672	1,209	3,048	381
74	36,096	4,512	18,408	2,301	10,104	1,263	3,184	398
75	37,328	4,666	19,040	2,380	10,448	1,306	3,296	412
76	39,256	4,907	20,024	2,503	10,992	1,374	3,464	433
77	41,992	5,249	21,416	2,677	11,760	1,470	3,704	463
78	42,808	5,351	21,832	2,729	11,984	1,498	3,776	472
79	45,280	5,660	23,096	2,887	12,680	1,585	4,000	500
80	46,712	5,839	23,824	2,978	13,080	1,635	4,128	516
81	47,880	5,985	24,416	3,052	13,408	1,676	4,224	528
82	49,352	6,169	25,168	3,146	13,816	1,727	4,360	545
83	50,104	6,263	25,552	3,194	14,032	1,754	4,424	553
84	51,136	6,392	26,080	3,260	14,320	1,790	4,512	564
85	51,792	6,474	26,416	3,302	14,504	1,813	4,576	572
86	52,632	6,579	26,840	3,355	14,736	1,842	4,648	581
87	53,480	6,685	27,272	3,409	14,976	1,872	4,720	590
88	54,416	6,802	27,752	3,469	15,240	1,905	4,808	601
89	55,448	6,931	28,280	3,535	15,528	1,941	4,896	612
90	56,200	7,025	28,664	3,583	15,736	1,967	4,960	620
91	57,224	7,153	29,184	3,648	16,024	2,003	5,056	632
92	57,984	7,248	29,568	3,696	16,232	2,029	5,120	640
93	58,920	7,365	30,048	3,756	16,496	2,062	5,200	650
94	59,952	7,494	30,576	3,822	16,784	2,098	5,296	662
95	60,512	7,564	30,864	3,858	16,944	2,118	5,344	668
96	61,648	7,706	31,440	3,930	17,264	2,158	5,440	680
97	62,296	7,787	31,768	3,971	17,440	2,180	5,504	688
98	63,328	7,916	32,296	4,037	17,728	2,216	5,592	699
99+	64,080	8,010	32,680	4,085	17,944	2,243	5,656	707

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 Scheme as an add-on plan.