

LIFE INSURANCE – MEDICAL PROTECTION

CEO MEDICAL PLAN 3 (CEO3) / CEO MEDICAL PLAN (WORLDWIDE) 3 (CEOW3)

**High quality global protection  
you can always trust**

Offering lifetime cover of up to HK\$/MOP50,000,000 and guaranteed renewal, **CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3** allows you to live each moment fully, anywhere.

[aia.com.hk](http://aia.com.hk)  
AIA International Limited  
(Incorporated in Bermuda with limited liability)



THE REAL LIFE  
COMPANY

Your remarkable achievements call for far-reaching responsibilities, sometimes from around the globe, which is why you need wide-ranging medical protection available to you and your family. With AIA's CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3, you can enjoy ample overall lifetime cover of up to HK\$/MOP50 million, global medical protection and guaranteed renewal. Enjoy full reimbursement with no benefit sub-limit for major medical expenses, hospital stays in a standard private room and enhanced caring protection. So whatever responsibilities you take on, you can relax knowing we have got you covered.



## Cover at a glance

Product Nature	<b>Medical protection insurance plan</b>	
Insured's Age at Policy Issue	15 days to age 70	
	HK\$/MOP	US\$
Overall Lifetime Limit	50,000,000	6,250,000
Annual Limit	20,000,000	2,500,000
Annual Deductible Choices	0 / 16,000 / 25,000	0 / 2,000 / 3,125
Geographical Cover	<ul style="list-style-type: none"> <li>• <b>CEO Medical Plan (Worldwide) 3</b> Worldwide</li> <li>• <b>CEO Medical Plan 3</b> Worldwide excluding the United States</li> </ul>	
Room Type	Standard private room	
Core Benefits	<ul style="list-style-type: none"> <li>• worldwide cover for hospital stay</li> <li>• time-saving and convenient outpatient surgeries</li> <li>• high quality specialist network</li> <li>• broad post-hospitalisation care</li> <li>• extended caring protection for your specific needs, including cancer treatment, dialysis treatment and stroke rehabilitation benefits</li> <li>• world emergency treatment and worldwide emergency assistance services</li> </ul>	
Optional Benefits	<ul style="list-style-type: none"> <li>• outpatient benefits</li> <li>• dental benefits</li> </ul>	

For more information, please read the benefits schedule for **CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3** in this brochure.



## Cashless arrangement for hospital stay

When you're admitted to hospital, worrying about paying for medical care should be the last thing on your mind.

This plan offers an add-on cashless arrangement service for your hospital stay. Once the service is arranged successfully, we will settle directly with the private hospital the medical expenses incurred during hospital stay on your behalf. You can then focus fully on your recovery without having to worry about paying hospital bills and making a subsequent claim.

For more information, please refer to our credit facility service for hospitalisation leaflet.

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

Stroke is a common disease with potentially harming consequences, often requiring extensive periods of recovery and additional living support. This 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\$/MOP5,000 per month to you for up to 24 months

This benefit also includes enhanced support for cancer patients with cover for chemotherapy, radiotherapy, and targeted therapy. For patients with kidney diseases, we also cover the expenses required for regular dialysis treatments.

## Lifetime guaranteed renewal

**CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3** 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 as long as this plan is still available to all existing policies. Renewal premium will be based on the prevailing premium rates at the time of renewal.

## Specialist network

This value-added service which aims to give you extra comfort when you need further medical information or assistance, provides:

- a professional medical services specialist group
- well-equipped day surgery centres – a safe and convenient alternative to hospitals
- convenient centralised booking hotline
- help with hospital admission and assistance by cashless arrangement

For more information, please refer to our specialist network leaflet for **CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3**.

## Easy consultations with network card

With your electronic network card, you can book for specified outpatient surgeries at the network clinics on a cashless basis, freeing you from settling bills and making a subsequent claim.



For more information, please refer to our specialist network leaflet for **CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3**.



## Uninterrupted protection even in critical situations

Accident may be one of your real concerns when planning your trip. Therefore, we have covered worldwide emergency conditions in **CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3**. If you unfortunately have an accident during your trip outside your permanent residence country or place, including injuries resulting from acts of terrorism, we will cover worldwide emergency treatment expenses and provide worldwide emergency assistance services.

For more information, please refer to item 27 under the benefits schedule for **CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3**.

## Flexibility to suit your needs

We understand that everyone's situation is different. That's why we offer various benefit combination choices to suit your personal medical needs:

<b>Geographical Cover Choices</b>	Worldwide / Worldwide (excluding the United States)	
+		
<b>Annual Deductible Choices</b>	<b>HK\$/MOP</b>	<b>US\$</b>
	0	0
	16,000	2,000
	25,000	3,125
+		
<b>Optional Benefit Choices</b>	Outpatient benefits / Dental benefits	

Whether you are looking for full 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.

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 co-payment amount for a claim will be reduced.

In addition, you have the flexibility to take **CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3** as either a stand-alone insurance plan or as an add-on plan of specified basic plans.

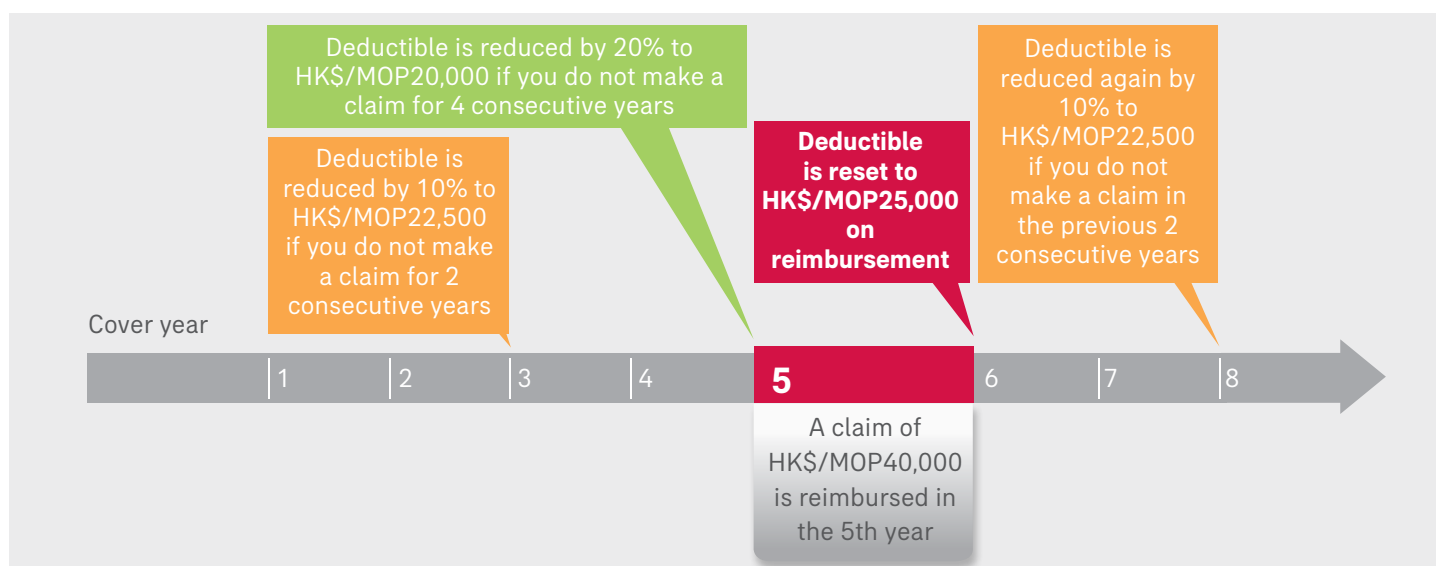
## No-claim deductible discount up to 100%

If no claim is made for two consecutive cover years, our **CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3** 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, outpatient surgery benefit, outpatient surgery cash benefit or worldwide emergency assistance services (see benefits schedule, items 8, 10, 12 and 27 for details), your eligibility for this discount will not be affected.

## Illustration of no-claim deductible discount – annual deductible choice of HK\$/MOP25,000 is selected



**Example**

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

**Case: Smart Professionals**

Policy owner and insured:	Alan (Age 35)
Occupation:	Account Director
Family status:	Married, with a daughter
Current cover:	Employer's group medical plan



Alan wants a plan which is able to provide a broad protection for him and his family with greater flexibility to cover the insufficiency of his employer's current group medical plan.

**CEO Medical Plan 3** offers Alan superior protection at an affordable premium with an overall lifetime limit of up to HK\$/MOP50,000,000 to supplement his employer's group medical plan. The plan provides broad extended benefits to ensure sufficient cover from pre-hospitalisation to post-hospitalisation on the road to recovery continuously.



**Scenario:** Alan is diagnosed with cancer and stroke before and after retirement respectively. He makes claims for the expenses of **pre, during and post-hospitalisation**.

Insured's Age			
Age 35	Age 53	Age 55	Age 75
<p>Employed</p> <p><b>Alan purchases CEO Medical Plan 3</b></p> <p>Overall lifetime limit: HK\$/MOP50,000,000</p> <p>Annual limit: HK\$/MOP20,000,000</p>	<p>Diagnosed with colorectal cancer</p> <p><b>Receive treatment and recover in Hong Kong</b></p> <p>Eligible treatments can be claimed:</p> <ul style="list-style-type: none"> <li>Pre-hospitalisation outpatient consultation</li> <li>Confinement and reverse Colostomy surgery</li> <li>Targeted therapy</li> <li>Post-hospitalisation outpatient consultation and home nursing</li> </ul> <p><b>Claimed in full after deductible (if any)</b></p> <ul style="list-style-type: none"> <li>Post-hospitalisation ancillary treatment, including the treatment of physiotherapy and Chinese medicine practitioner</li> </ul>	<p>Retired</p> <p><b>Completed the treatment of colorectal cancer and fully recovered</b></p>	<p>Diagnosed with stroke</p> <p><b>Receive treatment and recover in Hong Kong</b></p> <p>Eligible treatments can be claimed:</p> <ul style="list-style-type: none"> <li>Pre-hospitalisation outpatient consultation</li> <li>Confinement</li> <li>Post-hospitalisation outpatient consultation</li> </ul> <p><b>Claimed in full after deductible (if any)</b></p> <ul style="list-style-type: none"> <li>Post-hospitalisation ancillary treatment, including the treatment of physiotherapy, Chinese medicine practitioner and occupational therapist</li> </ul> <p>Stroke rehabilitation benefit:</p> <ul style="list-style-type: none"> <li>Home facility enhancement to help Alan to adapt to the new life at home</li> <li>Stroke ancillary benefit, including the treatment provided by physiotherapist, neurologist and Chinese medicine practitioner</li> <li>Disability Subsidy Benefit: To provide monthly cash allowance to support Alan for the additional expenses during disability, such as home nursing service</li> </ul>

The claim amount is subject to annual and overall lifetime limit.

^ Cover renewal is based on the continuing availability of the plan to all existing policies.

## Benefits schedule for the *CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3*

Benefit items 1 - 7, 9 - 11, 13 - 23, 24b, 25 - 26, 29 - 36 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the Product Limitation section under “Important Information”.



Recommendation by a registered doctor in writing is required.

Overview	HK\$/MOP	US\$
<b>Overall Lifetime Limit</b> Applies to items 1 to 26, and optional outpatient benefits	50,000,000	6,250,000
<b>Annual Limit</b> Applies to items 1 to 26, and optional outpatient benefits	20,000,000	2,500,000
<b>Geographical Cover</b> <ul style="list-style-type: none"> <li>• <b>CEO Medical Plan (Worldwide) 3</b></li> <li>• <b>CEO Medical Plan 3</b> <ul style="list-style-type: none"> <li>• For all cover</li> <li>• For emergency treatment</li> </ul> </li> </ul>	Worldwide  Worldwide excluding the United States  Worldwide	
<b>Room Type</b>	Standard private room	
<b>Annual Deductible Choices</b> Applies to items 1 to 26 (except items 8, 12 and 24c), and optional outpatient benefits	0 / 16,000 / 25,000	0 / 2,000 / 3,125
<b>Optional Benefits</b>	Outpatient benefits Dental benefits	

## Core benefits

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

## Benefits schedule for the *CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3* (continued)

Benefit items 1 - 7, 9 - 11, 13 - 23, 24b, 25 - 26, 29 - 36 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the Product Limitation section under "Important Information".



Recommendation by a registered doctor in writing is required.







B. Surgical Benefits	Maximum Benefit	
	HK\$/MOP	US\$
<b>9 Surgery benefit</b> Including surgeon's fee, anaesthetist's fee and operating theatre fee <b>a. All surgeries</b> Including organ transplantation surgical cost for insured as a receiver <b>b. Surgery of the donor</b> For organ transplantation of heart, kidney, liver, lung or bone marrow	Fully covered	
	30% of the total transplantation cost of both donor and receiver	
<b>10 Outpatient surgery benefit</b> Including surgeon's fee, anaesthetist's fee and operating theatre fee	Fully covered	
<b>11 Medical appliances benefit</b> <b>a. Specified items</b> 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 <b>b. Other items</b> Prosthetic device other than specified in item 11a <b>c. Reconstructive devices or materials</b> External, prosthetic or reconstructive devices / materials implanted during reconstructive surgery	Fully covered	
	96,000 each item per life	12,000 each item per life
<b>12 Outpatient surgery cash benefit</b> 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		
<b>13 Post-hospitalisation / outpatient surgery outpatient consultation</b> Follow-up consultation and diagnostic tests, within 60 days after the discharge from hospital / outpatient surgery	Fully covered	
<b>14 Post-surgery home nursing benefit</b> Nursing services within 28 weeks after discharge from hospital (after surgery / admission to Intensive Care Unit)	Fully covered 28 weeks per year	
<b>15 Rehabilitation benefit</b> For stay and treatment in rehabilitation centre	80,000 per year	10,000 per year
	60 days per year	
<b>16 Hospice care benefit</b> For stay in hospice with care and nursing service	80,000 per life	10,000 per life
<b>17 Post-hospitalisation / outpatient surgery ancillary benefit</b> Rehabilitation treatment within 90 days after discharge from hospital / the outpatient procedure	30,000 per confinement / outpatient surgery	3,750 per confinement / outpatient surgery
	1 visit per day	
<b>a. Chiropractor / physiotherapist / speech therapist / occupational therapist</b> For consultation and / or treatment	1,000 per visit	125 per visit
<b>b. Chinese medicine practitioner</b> For consultation with treatment and medicines prescribed	600 per visit 15 visits per confinement / outpatient procedure	75 per visit 15 visits per confinement / outpatient procedure

## Benefits schedule for the *CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3* (continued)

Benefit items 1 - 7, 9 - 11, 13 - 23, 24b, 25 - 26, 29 - 36 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the Product Limitation section under "Important Information".



Recommendation by a registered doctor in writing is required.

D. Extended Benefits	Maximum Benefit	
	HK\$/MOP	US\$
<b>18 Pre-hospitalisation / outpatient surgery outpatient consultation</b> Including consultation and diagnostic tests; within 30 days before hospital stay or outpatient surgery	Fully covered	
<b>19 Chemotherapy, radiotherapy and targeted therapy benefit</b>  Including chemotherapy or targeted therapy performed on outpatient basis / administered at home		
<b>20 Dialysis benefit</b>  For both on an inpatient or outpatient basis		
<b>21 HIV / AIDS treatment benefit</b>	800,000 per life	100,000 per life
<b>22 Mental or nervous disorder benefit</b>  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	
<b>23 Reconstructive surgery benefit</b> For restoration of function of a body part, appearance, or a breast	160,000 per covered injury / per covered illness	20,000 per covered injury / per covered illness
<b>24 Stroke rehabilitation benefit</b> After discharge from hospital		
<b>a. Home facility enhancement benefit</b>  Designated home facility enhancements such as widening passageways, adapting bathroom facilities and the provision of specialized furniture, which is prescribed by an occupational therapist	50,000 per life	6,250 per life
<b>b. Stroke ancillary benefit</b>		
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 with treatment and medicines prescribed	30 visits per year	
iii. Chinese medicine practitioner • For consultation with treatment and medicines prescribed		
<b>c. Disability subsidy benefit</b>		
• For disability continued for 6 months	5,000 per month	625 per month
	24 months per life	



## Benefits schedule for the *CEO Medical Plan 3 / CEO Medical Plan (Worldwide) 3* (continued)



Benefit items 1 - 7, 9 - 11, 13 - 23, 24b, 25 - 26, 29 - 36 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the Product Limitation section under "Important Information".



Recommendation by a registered doctor in writing is required.

E. Emergency Treatment Benefits	Maximum Benefit	
	HK\$/MOP	US\$
<b>25 Emergency outpatient treatment benefit</b> Caused by covered accident	Fully covered	
<b>26 Emergency dental benefit</b> Caused by covered accident		
<b>27 Worldwide emergency assistance services</b>		
<b>a. Emergency medical evacuation</b>	5,000,000 per trip	625,000 per trip
<b>b. Repatriation of remains</b>		
<b>c. Compassionate visit by one immediate family member</b> For staying in hospital more than 5 consecutive days		
<b>d. Return of children under the age of 18</b> For staying in hospital more than 5 consecutive days		
<b>e. 24-hour worldwide telephone enquiring services</b>		
	Included	
F. Death Benefit		
<b>28 Compassionate death benefit</b> Payable to the beneficiary if the insured passes away	80,000	10,000

## Optional benefits

G. Outpatient Benefits	Maximum Benefit	
	HK\$/MOP	US\$
<b>29 Outpatient consultation</b>	Fully covered 45 visits per year	
<b>30 Diagnostic procedures and laboratory tests</b> 	Fully covered	
<b>31 Prescribed medicines and drugs</b> 		
<b>32 Alternative treatment</b> Including medical treatment performed by a Chinese medicine practitioner, physiotherapist, or chiropractor	8,000 per year	1,000 per year
<b>33 Psychiatric treatment</b>	1,000 per visit	125 per visit
	10 visits per year	
<b>34 Vaccinations and health check-up</b>	2,400 per year	300 per year
	1 check-up per year	
H. Dental Benefits (cover up to the age of 66)		
<b>35 Routine dental treatment</b>	5,600 per year	700 per year
<b>36 Major restorative treatment</b>	12,000 per year	1,500 per year

## Important Information

This brochure is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. 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 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 / Macau only.

## Key Product Risks

1. You need to pay the premium for this plan for life or for this add-on plan until the basic plan attached to is terminated. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
2. 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
  - when you take this plan as an add-on plan of any basic plan which has been terminated.

If the insured happens to be in hospital on the date when this plan / 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. Cover renewal is based on the continuing availability of the plan to all existing policies.
4. 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.
5. 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.
6. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium rate of this plan may be revised to reflect the inflation.

## Key Exclusions

Under this plan, we will not cover conditions that result from any of the following events:

- 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 17
- 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 (except where the insured is injured during a Trip outside the insured's permanent residence country or place); 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, except for the "Routine dental treatment" under Dental Benefits (see benefits schedule, item 35 for details), corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body check-up, except for the "Vaccination and health check-up" under Outpatient Benefits (see benefits schedule, item 34 for details), gradual recovery of health or rest care
- consumption of any of the following traditional Chinese medicines, except for the "Post-hospitalisation / outpatient 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 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

**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 before the end of policy year or upon renewal.

**Product Limitation**

1. Cover for specific items will be effective on the following dates:

Items	Effective Date (after the policy commences)
<b>Accidental injury</b>	Immediately
<b>Illness</b>	30 days
<b>Investigation / treatment / surgery for tonsils, adenoids, hernias or a disease particular to female generative organs</b>	120 days
<b>Cashless arrangement service</b>	180 days
<b>Specialist network service</b>	180 days
<b>Optional dental benefit</b>	6 months
<b>HIV / AIDS treatment</b>	5 years

2. 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.

3. 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:

$$= \frac{\text{Daily room charge of the standard private room in the hospital admitted by the insured}}{\text{Daily room charge of the room the insured stays}}$$

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 27 and 28:

Regions	Countries
<b>North America</b>	United States and Canada
<b>Western Europe</b>	Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City

**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 (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre.

**Cancellation Right**

You have the right to cancel and obtain a refund of any premiums paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or the Customer Service Centre of AIA International Limited at Unit 1903, 19/F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 days after the delivery of the policy or issue of the written notice to you or your representative informing you that the policy is available, whichever is earlier.

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

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 📱 **\*1299**  
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