

OptimaCEO Medical Plan (OPCEO) / OptimaCEO Medical Plan – First Gift (OPCEOFG)

Revolutionising wellness and medical solutions
for a future of health and longevity



AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



**HEALTHIER, LONGER,
BETTER LIVES**

PRESTIGIOUS WELLNESS AND MEDICAL SOLUTIONS AGAINST HEALTH CHALLENGES

FOR A FUTURE FLOURISHING WITH HEALTH AND ENJOYMENT

Longevity does not always signify good health. Only by enhancing your health span can you truly enjoy life's finest offerings. Securing access to preventive wellness services and cutting-edge medical treatment becomes paramount in the face of rising cancer risk and escalating medical costs. You are most likely also committed to safeguarding the well-being of your future generations, ensuring a lasting prosperity of your family.

We empower you to achieve optimal health and to enjoy a vibrant life with your loved ones with health rewards.

The challenges to your and your family's future of health:

Living a long life without good health

- Global life expectancy has risen to **73.1 years**, while healthy life expectancy lags behind at **63.5 years**¹
- **81%** of high-net-worth individuals in Hong Kong and Macau exhibit symptoms of sub-optimal health²

Need of preventive measures to improve health span

- Muscle mass among male and female adults drops about **4.7%** and **3.7%** per decade respectively³
- **80%** of persons aged 65 and above in Hong Kong have at least one chronic condition⁴

Expensive new cancer treatment

- Immunotherapy costs of about HK\$60,000 to HK\$70,000 every three weeks, and the annual drug cost can exceed **HK\$1 million**⁵
- A 3-year targeted therapy for breast cancer and lung cancer costs around **HK\$1.13 million** and **HK\$1 million** respectively⁶

Developmental disorders are common in children

- **1 in 54** children aged 8 with autism spectrum disorder⁷
- Developmental delay occurs in approximately **10 to 15** per 100 persons⁷



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



Empower you in achieving optimal health for your vibrant future



OptimaCEO Medical Plan Preserve your holistic health⁸

1 Prestigious concierge services to safeguard your health

- **OptimaCEO Service Hotline** to connect you to a series of wellness and medical services with just one fingertip
- **Rare-in-market⁹ Wellness Relationship Manager** to address wellness needs and provide personalised guidance across mental, physical and nutritional aspects
- **First-in-market⁹ Child and adolescent growth and development support hotline** to support your child through their growth and neuro-developmental milestones

2 Exceptional medical protection with elevated cancer support

- **First-in-market⁹ Experimental drugs benefit** for your access to quality and state-of-the-art medical treatment

3 Dedicated medical services with multi-disciplinary care for your cancer journey

- **Signature Healthcare Circle¹⁰ with multi-disciplinary cancer care professionals** to offer integrated cancer support from diagnosis, treatment to recovery

4 Reward you for your healthy lifestyle

- **First-in-market⁹ Health Wallet** to reward you with elevated wellness services and medical coverage
- Join **AIA Vitality** to enjoy instant premium discount and reward you to stay healthy

OptimaCEO Medical Plan – First Gift Plan ahead for your child¹¹

*(The proposed insured of the **OptimaCEO Medical Plan – First Gift** policy must be an expectant mother who is an existing insured of an **OptimaCEO Medical Plan** policy with designated plan option¹²)*

- Give your newborn baby an **instant hospitalisation and surgical protection¹³** with **coverage for congenital conditions** within 90 days after birth
- **Option to apply for an OptimaCEO Medical Plan policy** for your newborn baby by **simplified medical underwriting** so that you can provide whole life medical protection to your newborn baby¹⁴

Remarks:

1. Global Health Estimates: Life expectancy and leading causes of death and disability, 2019 estimates, World Health Organisation (<https://www.who.int/data/gho/data/themes/mortality-and-global-health-estimates/ghe-life-expectancy-and-healthy-life-expectancy>)
2. AIA Hong Kong commissioned Kantar Group, an international market research company, to conduct a survey with 3,850 individuals from 25 May 2023 to 21 June 2023, in Hong Kong, Macau, and other cities in the GBA to understand their awareness and level of understanding on “sub-optimal health”.
3. Elderly Health Service, Hong Kong Department of Health (https://www.elderly.gov.hk/english/health_information/bones_and_joints/muscle_loss.html)
4. Hong Kong Reference Framework for Preventive Care for Older Adults in Primary Care Settings, Hong Kong Department of Health (https://www.healthbureau.gov.hk/phcc/rfs/src/pdfviewer/web/pdf/preventivecareforolderadults/tc/02_coredocument/13_tc_ref_framework_adults.pdf)
5. Mingpao Health.com (<https://health.mingpao.com/免疫治療藥費過百萬一年-多數情況需自費/>)
6. Assuming that the treatment period is 3 years, the cost of breast cancer and lung cancer treatment includes diagnosis, chemotherapy, radiotherapy and targeted therapy. Source: Union Hospital charges (updated on 15 May 2023), Hong Kong Sanatorium and Hospital price list (updated on 1 August 2023), Hong Kong Breast Cancer And Disease Centre, Hong Kong Cancer Fund and media reports.
7. Child Assessment Service, Hong Kong Department of Health (https://www.dhcas.gov.hk/en/common_developmental_disorders.html)
8. For details of **OptimaCEO Medical Plan**, please refer to page 6 to 29 of this brochure.
9. Regarding the first-in-market statement (i) for Health Wallet, as of 1 November 2024, compared against individual medical plans provided by major Hong Kong insurance companies; (ii) for experimental drugs benefit, this benefit was first launched by AIA on 22 April 2024 which was first-in-market compared against individual medical plans provided by major Hong Kong insurance companies; (iii) for child and adolescent growth and development support hotline, as of 12 August 2024, compared against individual medical plans provided by major Hong Kong insurance companies. Regarding the rare-in-market statement for Wellness Relationship Manager, as of 12 August 2024, compared against individual medical plans provided by major Hong Kong insurance companies.
10. “Signature Healthcare Circle” refers to designated third party medical network service providers engaged by AIA. The medical network service providers are independent contractors and are not agents or employees or representatives of AIA. AIA does not guarantee the provision of services by a particular medical network or the number of medical network(s) available. This service is provided in Hong Kong by the designated third party service providers engaged by AIA and is not applicable to Macau Region, subject to change from time to time at our discretion. For details, please refer to page 11 in this brochure.
11. For details of **OptimaCEO Medical Plan – First Gift**, please refer to page 30 to 41 of this brochure.
12. “**OptimaCEO Medical Plan** policy with designated plan option” refers to **OptimaCEO Medical Plan** policy with annual premium payment mode. Under this designated plan option, you will be eligible to apply for **OptimaCEO Medical Plan – First Gift** as long as the proposed insured of the **OptimaCEO Medical Plan – First Gift** policy is an expectant mother aged 18 to 45 with gestation period of 22nd week or above, and who is an existing insured of an in-force **OptimaCEO Medical Plan** policy. On the date of issuance of the **OptimaCEO Medical Plan – First Gift** policy, the insured expectant mother must remain the existing insured of an in-force **OptimaCEO Medical Plan** policy with designated plan option.
13. The insured of the **OptimaCEO Medical Plan – First Gift** policy must have been changed from the expectant mother to the newborn baby before AIA will process any claims related to the newborn baby under the policy. You shall notify AIA of the birth of the newborn baby and provide a certified true copy of the newborn baby’s birth certificate as soon as possible and within 30 days after his / her birth. We may request for any other information or documents which we may reasonably require.
14. Once your newborn baby has become the insured of the **OptimaCEO Medical Plan – First Gift** policy, within the period of 15 days to 90 days after the date of birth of your newborn baby (both dates inclusive) while such policy remains in force (“designated period”), you may apply for one “designated medical policy” with the same newborn baby as the insured of such “designated medical policy” by simplified medical underwriting. The “designated medical policy” is subject to the choices of insurance products made available by us under this option at the time of your application for the “designated medical policy”. The “designated medical policy” currently available for selection is **OptimaCEO Medical Plan** which will be subject to change by AIA from time to time. After the designated period, standard medical underwriting shall apply to policy application for the “designated medical policy”. If your newborn baby does not meet the Company’s requirements for simplified medical underwriting, the newborn baby will be required to undergo standard medical underwriting during application for the “designated medical policy”. Application for the “designated medical policy” is subject to the Company’s approval at its sole discretion.

OptimaCEO Medical Plan



1 Prestigious concierge services to safeguard your health¹



OptimaCEO Service Hotline

The dedicated concierge support hotline connects you to the following wellness and medical services with just one fingertip:



Rare-in-market²

Embark on your wellness journey with Wellness Relationship Manager[^]

- Provide **personalised guidance** on mental, physical and nutritional aspects
- A **dedicated point of contact** to promptly address your unique wellness needs
- Reach out via **phone calls and messages** for seamless communication



First-in-market²

Child and adolescent growth and development support hotline[☆]

- **Parenting support** to help you cultivate a harmonious parent-child relationship, manage parenting stress and address common challenges
- **Professional guidance** for your child's developmental and behavioural concerns, helping support your child going through their growth and neuro-developmental milestones
- **Reference to other supports^{*}** such as non-profit organisations, specialists or healthcare professionals based on the specific needs of the child for further assessment or treatment should you require extra help



Other supports

- **24-hour general health hotline^{**}**
- **Care Concierge[~] – One-stop Oncology Service**
- Make appointment with **Signature Healthcare Circle^{*#}**
- Facilitate **medical expense pre-approval service^{*}** and **cashless service^{*}**



View e-copy for details

Before using the service(s), please refer to the relevant details of the service(s) (including but not limited to usage, locations and arrangement of the service) on AIA's website / service leaflet(s).

[^] This service is not applicable to the insured aged below 18.

^{*} The hotline provides general information for reference only and shall not be considered as a medical advice, diagnosis, treatment, or recommendation in any kind. If you are in doubt and / or consider necessary, please seek medical advice from healthcare service provider immediately and do not ignore or delay in seeking medical advice and treatment.

^{*} This service is provided in Hong Kong by the designated third party service providers engaged by AIA and is not applicable to Macau Region, subject to change from time to time at our discretion.

^{**} During the designated service hours, the service is provided by the designated third party service providers engaged by AIA, subject to change from time to time at our discretion.

[~] The services in Mainland China and Hong Kong are provided by different third party service providers with different scope of services. The services are provided in Mainland China and Hong Kong by the designated third party service providers engaged by AIA and are not applicable to Macau Region, subject to change from time to time at our discretion.

[#] "Signature Healthcare Circle" refers to designated third party medical network service providers engaged by AIA. Please also refer to points 7 and 9 in the "Product Limitation" section of this plan on page 28 of this brochure.

^{*} Availability of the service is subject to designated third party medical service providers.

2 Exceptional medical protection with elevated cancer support



Enhanced cancer protection with cutting-edge medical treatment

- **First-in-market² Experimental drugs benefit**

Experimental drugs usually take time for registration, before being used as new drugs. They can be approved for “off label” use with the doctor’s application for named patients with documentation proof. These medications could be effective³ yet more costly and inaccessible to many.

We therefore offer the experimental drugs benefit for stage III and stage IV cancers and incurable haematological malignancy^{4,5} with coverage for phase 3 clinical trial drugs⁶ of up to HK\$/MOP500,000 per policy year⁷.

- **Cancer⁴ treatment benefit**

Covers chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, proton therapy and the related surgery, consultations, medications and diagnostic tests.

- **Waiver of deductible for cancer⁴ for elderly⁸**

If the insured is aged 75 or above and is unfortunately diagnosed with cancer⁴ by a specialist, we will waive the remaining balance of annual deductible in relation to the medical services arising from the insured’s cancer⁴.



A lifetime medical shield

OptimaCEO Medical Plan is an elevated medical protection insurance plan that provides you with:

- Worldwide hospitalisation and surgical protection
- Full cover⁹ for core medical expenses with no itemised benefit sublimit
- Overall lifetime limit up to HK\$/MOP70,000,000; annual limit up to HK\$/MOP30,000,000; and extra annual limit up to HK\$/MOP10,000,000¹⁰

The extra annual limit¹⁰ will be available only when all charges actually incurred in the same policy year for medical services, treatments and confinements are provided by Signature Healthcare Circle^{*,#}.



Extensive medical protection to empower your recovery journey

- **Hospitalisation and surgery**

Extensive hospitalisation coverage includes daily room and board, surgeon’s fee, specialist’s consultation, intensive care benefit, private nurse services, hospital companion bed benefit and more.

- **Pre- and post- hospitalisation / day surgery outpatient consultation**

Outpatient visits within specified periods before and after hospitalisation or day surgery are included. This extends to post-hospitalisation outpatient visits up to 365 days after major or complex surgeries.

- **Dialysis treatment**

For patients with kidney diseases, we also cover the expenses required for regular dialysis treatment.

- **Pregnancy complications benefit**

To give expectant mothers extra support, we cover a range of pregnancy complications such as ectopic pregnancy, miscarriage and threatened abortion.



Worry-free safeguarding coverage for heart attack and stroke recovery

- **Home facility enhancement**

Covers the cost of widening corridors, adapting bathroom facilities and purchasing specialised furniture, as well as other recommendations by occupational therapists.

- **Professional medical support**

Receive coverage for (i) your necessary consultations and treatments from chiropractor, physiotherapist, speech therapist, occupational therapist and neurosurgeon; and (ii) your necessary consultations, treatments and prescriptions from neurologist, cardiologist and Chinese medicine practitioner, as required by your personal recovery needs.

- **Disability subsidy**

Should you become unable to independently care for yourself for a period of at least 6 uninterrupted months while confined in a premises other than hospital, we will provide a disability subsidy of HK\$/MOP5,000 per month for up to 24 months.

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“Signature Healthcare Circle” refers to designated third party medical network service providers engaged by AIA. Please also refer to points 7 and 9 in the “Product Limitation” section of this plan on page 28 of this brochure.

3 Dedicated medical services with multi-disciplinary care for your cancer journey¹

Signature Healthcare Circle with multi-disciplinary cancer care professionals^{*#}

Signature Healthcare Circle^{*#} comprises of professional healthcare service providers, including multi-disciplinary medical specialists, healthcare professionals and numerous advanced day case procedure centres, providing you with quality medical services and enhancing your peace of mind in a medical situation.

Robust multi-disciplinary cancer care

The professional medical team has been expanded to give you access to a group of cancer care professionals from diverse disciplines, including:

- Surgeons
- Oncologists
- a wide range of other healthcare professionals such as physiotherapists, dietitians, and Chinese medicine practitioners


offering integrated cancer support from diagnosis, treatment to recovery.




You can book day case procedure provided by the **Signature Healthcare Circle^{*#}**, and the **Signature Healthcare Circle^{*#}** will then facilitate the medical expense pre-approval service^{*} and the cashless service (which is also known as credit facility service)^{*}.

If you select to receive all medical services, treatments and confinements from the **Signature Healthcare Circle^{*#}**, we will offer an extra annual limit of HK\$/MOP10,000,000¹⁰, reinforcing your medical coverage.

You can schedule an appointment with the Signature Healthcare Circle^{*#} through:

 **AIA mobile application / AIA web portal**
Search for doctors > book online

 **OptimaCEO Service Hotline**
Contact us to make an appointment

Other services

Hassle-free medical payment at home and overseas

With AIA, you can enjoy the total convenience of cashless service for hospitalisation (which is also known as credit facility service)^{*} at designated hospitals in Asia, including Singapore, Malaysia and Thailand, as well as Europe and the United States (subject to geographical cover set out in the benefits schedule for **OptimaCEO Medical Plan** and as selected by you for your policy).

Once approved, we will settle the medical expenses incurred during your hospital stay on your behalf, so you can focus on your recovery without stressing about bills or claims. You are required to settle the shortfall resulting from your hospital stay. Once the final claim amount has been settled, any related benefit limits will be reduced accordingly.

Cancer Genomic Testing Services^{*}

An effective tool that helps you in the shortest time possible decide on the most suitable cancer treatment with predictable responses based on the genetic information, aiming to result in a higher chance of recovery. We have collaborated with designated medical institutions to bring the services to you in need at a privileged rate.

Telemedicine service^{*∅}

With just few clicks, you can make appointments and receive video consultation services via the quality, convenient and efficient online platform at a preferential rate without leaving home. The prescribed medicine, medical certificate and / or referral letter will be delivered to your home.

First-in-industry² Care Concierge[~]

The Care Concierge connects you to a suite of healthcare services, providing you with personalised support on your healthcare journey from diagnosis, treatment to recovery. This includes (i) **One-stop Oncology Service** which connects you to a multi-disciplinary team of specialists to provide integrated oncology treatments and services in Hong Kong for the insured and (ii) a medical home visit service to offer general health assessment online and tips for the insured's parents in Mainland China.

Personal Medical Case Management Services with Rehabilitation Management^{*}

If you are unfortunately diagnosed with a serious illness, the medical support by an expert team will be found through our designated service provider. Receive medical attention and ongoing updates on your condition, plus a tailor-made rehabilitation plan.

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.

Worldwide emergency assistance

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

For more information of the services covered, please refer to the benefits schedule for **OptimaCEO Medical Plan** of this brochure.

Before using the service(s), please refer to the relevant details of the service(s) (including but not limited to usage, locations and arrangement of the service) on AIA's website / service leaflet(s).

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[#] "Signature Healthcare Circle" refers to designated third party medical network service providers engaged by AIA. Please also refer to points 7 and 9 in the "Product Limitation" section of this plan on page 28 of this brochure.

^{*} Availability of the service is subject to designated third party medical service providers.

[~] The services in Mainland China and Hong Kong are provided by different third party service providers with different scope of services. The services are provided in Mainland China and Hong Kong by the designated third party service providers engaged by AIA and are not applicable to Macau Region, subject to change from time to time at our discretion.

[∅] Telemedicine service is only applicable to the insured physically in Hong Kong. The service to be provided at preferential rate covers medical consultation fee, 3-days basic medication and medication courier service subject to the relevant terms and conditions of the service. For details, please refer to AIA's website.



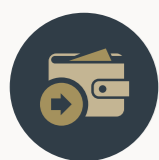
View e-copy for details

4 Reward you for your healthy lifestyle



First-in-market² Elevate your wellness services and medical coverage with Health Wallet Benefits¹¹

If you are entitled to the following Health Wallet Benefits under your **OptimaCEO Medical Plan** policy, the applicable amount will be credited to your policy's Health Wallet which can go towards wellness services to boost your health or reimbursement of medical costs to minimise your out-of-pocket expenses as follows:



Multiple ways to earn Health Wallet Benefits

(only applicable to **OptimaCEO Medical Plan**)

Network treatment reward benefit

Applicable if charges have been reimbursed by us under the core benefits (as set out in the benefits schedule for **OptimaCEO Medical Plan** in this brochure) of the policy for medical services or treatments carried out by **Signature Healthcare Circle^{##}** (excluding charges reimbursed under the day surgery benefit and worldwide emergency assistance services)

Hospital cash benefit

For stay in a government hospital or in a hospital without charge

Lower room class cash benefit

For stay in a room which is a class lower than the standard private room of a private hospital in Hong Kong or Macau

Day surgery cash benefit

Applicable when day surgery benefit is payable under the policy for a surgical procedure

No claim bonus benefit¹²

Applicable when no claim has been made under the policy for 3 consecutive policy years



The more you accumulate, the more you can redeem



Redeem designated rewards at your choice

(Only applicable to **OptimaCEO Medical Plan**)

Improve your health[^]

- Wellness treatment
- Check-up services
- Vaccinations

Elevate your medical coverage¹³

- Reimburse the **eligible charges** which exceed the benefit limits of the policy
- Offset the **annual deductible amount**
- Reimburse the charges that are incurred for any **pre-existing and / or congenital conditions**



Join **AIA Vitality** and enjoy an instant 10% premium discount for the first year

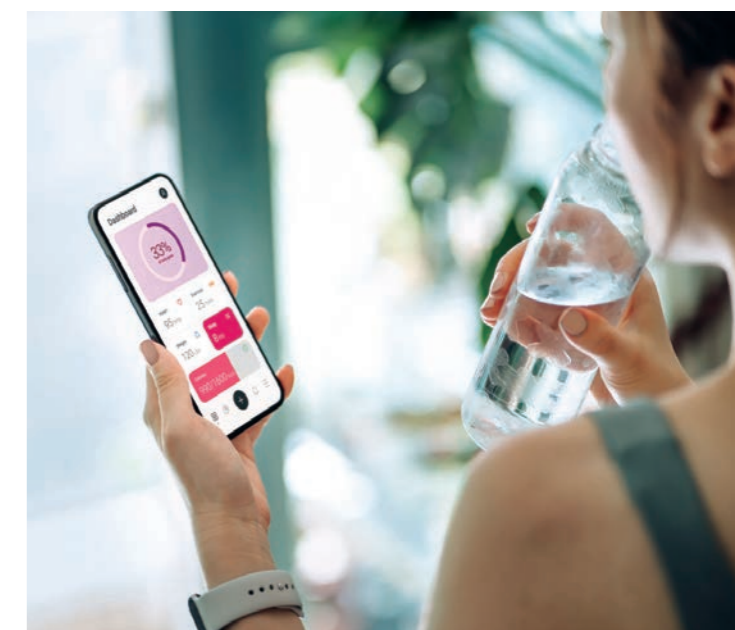
We are excited to introduce **AIA Vitality**, a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customer to live a healthy lifestyle.

Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **OptimaCEO Medical Plan**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, 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 more information, please refer to the **AIA Vitality** leaflet.



Note: AIA Vitality is not an insurance product and annual membership fee is required for joining.



Please refer to the benefits schedule for **OptimaCEO Medical Plan** for details.

** HK\$/MOP/US\$1 credit to the Health Wallet = HK\$/MOP/US\$1 balance in the Health Wallet

[^] This service is provided in Hong Kong by the designated third party service providers engaged by AIA and is not applicable to Macau Region, subject to change from time to time at our discretion.

[#] "Signature Healthcare Circle" refers to designated third party medical network service providers engaged by AIA. Please also refer to points 7 and 9 in the "Product Limitation" section of this plan on page 28 of this brochure.

¹³ These services are provided in Hong Kong by the designated third party service providers engaged by AIA and are not applicable to Macau Region, subject to change from time to time. The scope and the location of these services shall be determined by AIA at its sole discretion and AIA may change the scope and / or the location of these services at its sole discretion from time to time without prior notice. The details, locations and arrangement of these services can be accessed on AIA's website after issuance of the policy. AIA is not responsible or liable for any services or advice provided by such third party service providers.

Example

Reassuring and cashless⁺ cancer treatment with multi-disciplinary cancer care professionals

(The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made. It does not constitute any medical advice. You should seek independent professional advice before making any decision on this matter.)

Scenario: Timothy feels discomfort in his abdominal area, so he seeks help from the **OptimaCEO Service Hotline** for assistance.

Policy owner and insured: Timothy (Age 35, non-smoker) | Family status: Married, with a daughter

Timothy is a business professional in pursuit of a successful and fulfilling life. To enhance the quality of his life experiences, he places a high priority on his overall wellness and ways to preserve his health, especially safeguards against cancer with high-quality medical support. Therefore, Timothy decides to purchase **OptimaCEO Medical Plan** with the choice of worldwide geographical cover and HK\$/MOP0 annual deductible.



Insured's Age

Age 35

Timothy purchases **OptimaCEO Medical Plan** for himself

Overall lifetime limit: HK\$/MOP70,000,000

Annual limit: HK\$/MOP30,000,000

Extra annual limit¹⁰: HK\$/MOP10,000,000


Age 53

Timothy experiences pain in his abdominal area. He contacts the **OptimaCEO Service Hotline** to facilitate an appointment booking with a doctor of **Signature Healthcare Circle**^{**}

The gastroenterologist of **Signature Healthcare Circle**^{**} facilitates the medical expense pre-approval⁺ and the cashless service⁺ for colonoscopy for Timothy and the services have been approved by AIA

Eligible treatment expenses are covered under **OptimaCEO Medical Plan**^{^^}:

- Pre-day surgery outpatient consultation
- Day surgery benefit

 Timothy entitles to day surgery cash benefit under the Health Wallet Benefits and the relevant amount is credited to the **Health Wallet** of his policy.

Timothy is diagnosed with colorectal cancer

He contacts the **OptimaCEO Service Hotline** to book consultations with multi-disciplinary cancer care professionals under **Signature Healthcare Circle**^{**}

The specialists facilitate the medical expense pre-approval⁺ and the cashless service⁺ on his cancer treatment plan and the services have been approved by AIA

Timothy receives his surgical and non-surgical cancer treatments with peace of mind


During the chemotherapy, Timothy experiences unintentional weight loss

The doctor of **Signature Healthcare Circle**^{**} recommends him to consult with dietitian

He consults the dietitian under **Signature Healthcare Circle**^{**} and the dietitian develops a personalised meal plan and recommends oral nutritional supplements for him. He then regains the weight and continues his treatment

Eligible treatment expenses are covered under **OptimaCEO Medical Plan**^{^^}:

- pre-hospitalisation outpatient consultation
- confinement and reverse colostomy surgery
- cancer treatment, including chemotherapy and radiotherapy with relevant outpatient consultation
- consultations with dietitian

 As all treatment and confinement have been provided by **Signature Healthcare Circle**^{**}, Timothy entitles to network treatment reward benefit under the Health Wallet Benefits and the relevant amount is credited to the **Health Wallet** of his policy.

Age 55

Timothy fully recovers from colorectal cancer

Age 56

Timothy redeems vaccinations[^] under the **Health Wallet** to prevent disease



⁺ Availability of the service is subject to designated third party medical service providers.

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^{**} "Signature Healthcare Circle" refers to designated third party medical network service providers engaged by AIA. Please also refer to points 7 and 9 in the "Product Limitation" section of this plan on page 28 of this brochure.

^{^^} The claim amount is subject to the overall lifetime limit, the annual limit, and the extra annual limit (if applicable) of the policy, and is also subject to the amount of annual deductible. You are required to settle the shortfall resulting from your hospital stay. Once the final claim amount has been settled, any related benefit limits and amount of annual deductible will be reduced accordingly.

[^] This service is provided in Hong Kong by the designated third party service providers engaged by AIA and is not applicable to Macau Region, subject to change from time to time. The scope and the location of this service shall be determined by AIA at its sole discretion and AIA may change the scope and / or the location of the service at its sole discretion from time to time without prior notice. The details, locations and arrangement of the service can be accessed on AIA's website after issuance of the policy. AIA is not responsible or liable for any services or advice provided by such third party service providers.

Other plan highlights

Flexibility to suit your needs

We offer various choices for you to select to suit your personal medical needs:

Geographical Cover Choices	(1) Worldwide
	(2) Worldwide (excluding the United States)



Annual Deductible Choices	
HK\$/MOP	US\$
0	0
16,000	2,000
25,000	3,125
50,000	6,250
88,000	11,000



Optional Benefit Choices	(1) Outpatient benefits
	(2) Outpatient benefits and dental benefits

Whether you are looking for extensive 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\$/MOP16,000 and your eligible medical expense is HK\$/MOP100,000, you would receive HK\$/MOP100,000 less your deductible, which would be HK\$/MOP84,000.

You also have the flexibility to purchase **OptimaCEO Medical Plan** either as a standalone insurance plan or as an add-on plan of specified basic plans.

Versatile deductible reduction for peace of mind

You can also choose to reduce your annual deductible amount to a specified amount provided by **OptimaCEO Medical Plan** at that time without having to provide us with current details of the insured's health condition, upon the policy anniversary of your **OptimaCEO Medical Plan** policy when the insured is at the age of 50, 55, 60 or 65. The annual deductible can be reduced once only during the term of the policy. The premium will be adjusted based on your selected annual deductible amount, and your out-of-pocket limit for a claim will be reduced. Before making your request for this reduction of annual deductible, you should reassess if this reduction can suit your personal needs.

Lifetime renewal

You can renew your cover every policy year for life. Renewal premium will be based on the prevailing premium rates and the insured's attained age at the time of renewal, but it will not be based on any claim you have made, or any changes in the insured's health condition.

Plan summary

Product Nature	Medical protection insurance plan (Reimbursement)
Plan Type	Basic plan / add-on plan
Insured's Age at Application	15 days to age 70
Benefit Term	Whole life (policy can be renewed each policy year)
Premium Payment Mode	Basic plan: annually / semi-annually / quarterly / monthly Add-on plan: follow the corresponding basic plan

For more information, please read the benefits schedule for **OptimaCEO Medical Plan** in this brochure.





Benefits schedule for OptimaCEO Medical Plan

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 for **OptimaCEO Medical Plan**”.

 Proof of recommendation is required.

Overview	HK\$/MOP	US\$
Overall Lifetime Limit Applies to items 1 to 25, 28 to 31 and optional outpatient benefits	70,000,000 per life	8,750,000 per life
Annual Limit Applies to items 1 to 25, 28 to 31 and optional outpatient benefits	30,000,000 per policy year Extra annual limit: 10,000,000 per policy year ^(a)	3,750,000 per policy year Extra annual limit: 1,250,000 per policy year ^(a)
Geographical Cover Choices	For all cover	
	Worldwide or Worldwide excluding the United States	
	For emergency treatment	
	Worldwide	
Room Type	Standard private room	
Annual Deductible Choices Applies to items 1 to 25 (except item 21 iii))	0 / 16,000 / 25,000 / 50,000 / 88,000	0 / 2,000 / 3,125 / 6,250 / 11,000
Elderly Cancer Support – Waiver of Deductible for Cancer^(b)	The remaining balance of annual deductible (if any) shall be reduced to \$0 in the relevant policy year for the medical services arising from cancer ^(c) if the insured: <ul style="list-style-type: none"> has attained age 75 or above; suffers from cancer^(c); and receives any medical services as a direct result of cancer^(c) 	
Optional Benefits	Outpatient benefits Dental benefits	




Core benefits^(d)

A. Confinement Benefits	Maximum Benefit	
	HK\$/MOP	US\$
1 Hospital daily room and board benefit	Fully covered ^(f)	
2 Physician's visit		
 3 Specialist's fee^(e)		
4 Miscellaneous hospital expenses benefit		
 5 Intensive care benefit^(e)		

Benefits schedule for OptimaCEO Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 for **OptimaCEO Medical Plan**”.




 Proof of recommendation is required.

A. Confinement Benefits (continued)	Maximum Benefit			
	HK\$/MOP	US\$		
 6 Private nurse's fee^(e) Nursing services after surgery or discharge from Intensive Care Unit and while the insured is still confined in hospital	Fully covered ^(f) 30 days per policy year			
7 Hospital companion bed benefit Expenses for one companion bed during the insured's hospital stay	Fully covered ^(f)			
B. Surgical Benefits				
8 Surgery benefit Including surgeon's fee, anaesthetist's fee, operating theatre fee and the cost of items and equipment used during the use of operating theatre	Fully covered ^(f)			
i) All surgeries Including organ transplantation surgical cost for insured as a receiver	30% of the total transplantation cost of both donor and receiver ^(g)			
ii) Surgery of the donor If the insured is a receiver for organ transplantation of heart, kidney, liver, lung or bone marrow				
9 Day surgery benefit Including consultation, medication, surgeon's fee, anaesthetist's fee, operating theatre fee and / or room charge	Fully covered ^(f)			
10 Medical appliances benefit	Fully covered ^(f)			
i) Specified items implanted during surgery 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 ^(f)			
ii) Other items implanted during surgery Prosthetic device other than specified in item 10 i)			96,000 per item per policy year	12,000 per item per policy year
iii) Reconstructive devices or materials External or prosthetic devices or reconstructive materials implanted during reconstructive surgery and / or replacement of any body organ			96,000 per item per policy year	12,000 per item per policy year
C. Post-Hospitalisation Benefits				
11 Post-hospitalisation / day surgery outpatient consultation <ul style="list-style-type: none"> All follow-up outpatient visits (within 90 days after each hospital discharge / completion of day surgery procedure) All follow-up outpatient visits (within 365 days after each hospital discharge / completion of day surgery procedure for performing the surgical procedure categorised as complex or major^(h)) 	Fully covered ^(f)			
 12 Post surgery home nursing benefit^(e) Nursing services within 28 weeks after discharge from hospital (following surgery / admission to Intensive Care Unit)	Fully covered ^(f) 28 weeks per policy year			
 13 Rehabilitation benefit^(e) For stay and treatment in rehabilitation centre	80,000 per policy year	10,000 per policy year 60 days per policy year		

Benefits schedule for OptimaCEO Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 for **OptimaCEO Medical Plan**”.











 Proof of recommendation is required.

C. Post-Hospitalisation Benefits (continued)		Maximum Benefit	
		HK\$/MOP	US\$
	14 Hospice care benefit^(e) <ul style="list-style-type: none"> For stay in hospice with care and nursing service If the stay in the hospice commences within 90 days following discharge from hospital due to terminal illness 	320,000 per life Once per policy	40,000 per life Once per policy
	15 Post-hospitalisation / day surgery ancillary benefit <ul style="list-style-type: none"> All follow-up outpatient visits (within 90 days after each hospital discharge / completion of day surgery procedure) All follow-up outpatient visits (excluding registered dietitian consultation visits) (within 365 days after each hospital discharge / completion of day surgery procedure for performing the surgical procedure categorised as complex or major^(h)) 	Network benefit: Fully covered ^(f) Non-network benefit: 30,000 per confinement / day procedure	Network benefit: Fully covered ^(f) Non-network benefit: 3,750 per confinement / day procedure
	Benefit item 15 is further subject to a maximum of 1 visit per day to only 1 of the consultations set out under benefit items 15 i) - iii) below		
	Each outpatient visit is subject to the below sub-limits		
	i) Chiropractor / physiotherapist / speech therapist / occupational therapist^(e) For consultation and / or treatment	Network benefit: Fully covered ^(f) Non-network benefit: 1,000 per visit	Network benefit: Fully covered ^(f) Non-network benefit: 125 per visit
	ii) Chinese medicine practitioner For consultation, treatment and / or medicines prescribed	Network benefit: 880 per visit Non-network benefit: 600 per visit 15 visits per confinement / day procedure for the same covered illness / covered injury	Network benefit: 110 per visit Non-network benefit: 75 per visit 15 visits per confinement / day procedure for the same covered illness / covered injury
	iii) Registered dietitian^(e) For consultation within 90 days after discharge / day surgery only	680 per visit 4 visits per confinement / day procedure for the same covered illness / covered injury	85 per visit 4 visits per confinement / day procedure for the same covered illness / covered injury
D. Extended Benefits			
	16 Pre-hospitalisation / day surgery outpatient consultation <ul style="list-style-type: none"> All prior outpatient visits (within 30 days before each confinement / day surgery procedure) 1 prior outpatient visit (more than 30 days before each confinement / day surgery procedure) 	Fully covered ^(f)	

Benefits schedule for OptimaCEO Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 for **OptimaCEO Medical Plan**”.

 Proof of recommendation is required.

D. Extended Benefits (continued)		Maximum Benefit	
		HK\$/MOP	US\$
	17 Cancer treatment benefit^{(c),(e)} Including chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, proton therapy and surgery for a covered illness which is cancer ^(c) , and the consultation, medication and / or diagnostic tests for and in the course of these treatments	Fully covered ^(f)	
	18 Dialysis benefit^(e) Both on an inpatient or outpatient basis	Fully covered ^(f)	
	19 Mental or nervous disorder benefit^(e) For stay and treatment in a mental or psychiatric hospital, or in the mental or psychiatric unit or department of a hospital	80,000 per policy year	10,000 per policy year
	30 days per policy year		
	20 Reconstructive surgery benefit^(e) For charges incurred within 12 months from the date of accident to restore the function of a body part or appearance, or charges incurred for breast reconstruction surgery after mastectomy	480,000 per covered injury / per covered illness	60,000 per covered injury / per covered illness
	21 Heart attack / stroke rehabilitation benefit After discharge from hospital		
	i) Home facility enhancement benefit^(e) Designated home facility enhancements such as widening doorways and passageways, adapting bathroom facilities and the provision of specialised furniture, which is prescribed by an occupational therapist	50,000 per incident	6,250 per incident
	ii) Heart attack / stroke ancillary benefit		
	I) Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon ^(e) <ul style="list-style-type: none"> for consultation and / or treatment 	1,000 per visit 100,000 per life	125 per visit 12,500 per life
	II) Neurologist / Cardiologist ^(e) <ul style="list-style-type: none"> for consultation, treatment and / or medicines prescribed 		
	III) Chinese medicine practitioner <ul style="list-style-type: none"> for consultation, treatment and / or medicines prescribed 		
	iii) Disability subsidy benefit If unable to perform 3 or more activities of daily living uninterruptedly for at least 6 consecutive months	30 visits per policy year	
		5,000 per month	625 per month
		24 months per life	
	22 Pregnancy complications benefit^(e) For confinement in hospital and surgical procedure	Fully covered ^(f)	
	23 Experimental drugs for cancer^{(c),(e),(f)}	500,000 per policy year	62,500 per policy year
	For reasonable and customary charges incurred outside Hong Kong, Macau and Mainland China, such charges shall be reduced to 60% in the calculation of the benefit amount payable		

Benefits schedule for OptimaCEO Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 for **OptimaCEO Medical Plan**”.

E. Emergency Treatment Benefits	Maximum Benefit	
	HK\$/MOP	US\$
24 Emergency outpatient treatment benefit Treatment received within 24 hours of a covered accident	Fully covered ^(f)	
25 Emergency dental benefit Treatment received within 3 months of a covered accident		
26 Worldwide emergency assistance services	5,000,000 per life	625,000 per life
i) Emergency medical evacuation		
ii) Repatriation of remains		
iii) Compassionate visit by one immediate family member For staying in hospital more than 5 consecutive days		
iv) Return of children under the age of 18 For staying in hospital more than 5 consecutive days		
v) 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

Health Wallet Benefits⁽ⁱ⁾

G. Health Wallet Benefits (only applicable to OptimaCEO Medical Plan)	Amount to be credited to the Health Wallet	
	HK\$/MOP	US\$
28 Network treatment reward benefit Applicable if charges have been reimbursed by us under benefit items 1 to 8 and 10 to 25 of the core benefits for medical services or treatments carried out by Signature Healthcare Circle ^(a)	5% of total charges already reimbursed under benefit items 1 to 8 and 10 to 25 of the core benefits of OptimaCEO Medical Plan for medical services or treatments carried out by Signature Healthcare Circle ^(a)	
	10,000 per policy year	1,250 per policy year
29 Hospital cash benefit For stay in a government hospital or in a hospital without charge	800 per day	100 per day
	90 days per policy year	
30 Lower room class cash benefit For stay in a room of class below standard private room of a private hospital in Hong Kong or Macau	2,000 per day	250 per day
	10 days per confinement	
31 Day surgery cash benefit Applicable when day surgery benefit is payable under the policy for a surgical procedure	1,600 per procedure	200 per procedure
	1 procedure per policy year	
32 No claim bonus benefit^(k) Applicable if no benefits have been paid or are payable under benefit items 1 to 8 and 10 to 25 of the core benefits for 3 consecutive policy years, and the policy has been in-force throughout the 3 consecutive policy years	5% of total premiums paid to OptimaCEO Medical Plan policy (excluding the premium of optional benefits) for the immediately preceding policy year	



Benefits schedule for OptimaCEO Medical Plan (continued)

Benefit items 1 – 20, 21 ii), 22 – 25, 34 – 41 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 for **OptimaCEO Medical Plan**”.

 Proof of recommendation is required.

H. Usage of Health Wallet ^(l) (only applicable to OptimaCEO Medical Plan)	Amount payable	
	HK\$/MOP	US\$
33 Usage of Health Wallet	Up to the balance available in the Health Wallet ^(l)	
i) expenses for wellness treatment, check-up or vaccinations^(m) ii) reimburse the reasonable and customary charges of any covered confinement, surgery and / or medical treatment actually incurred due to a covered illness or covered injury but are not payable under the core benefits of the policy solely due to the following reason(s): <ul style="list-style-type: none"> • the charges exceed the relevant benefit limits; • such amount has been deducted from the benefit amount payable under the policy as deductible; or • the charges are incurred for any pre-existing condition, or any congenital condition which manifested or has been diagnosed before the insured attained age 8 		

Optional benefits^(d)

I. Outpatient Benefits	Maximum Benefit	
	HK\$/MOP	US\$
Geographical Cover	Same as the OptimaCEO Medical Plan	
34 Outpatient consultation For consultation and medicines prescribed	Fully covered ^(f) Subject to 20% coinsurance ⁽ⁿ⁾ 45 visits per policy year 1 visit per day	
 35 Diagnostic procedures and laboratory tests^(e)	Fully covered ^(f) Subject to 20% coinsurance ⁽ⁿ⁾	
 36 Prescribed medicines and drugs^(e)		
37 Alternative treatment Including medical treatment performed by a Chinese medicine practitioner, physiotherapist, or chiropractor	8,000 per policy year	1,000 per policy year
	Subject to 20% coinsurance ⁽ⁿ⁾ 1 visit per day	
38 Psychiatric treatment	1,000 per visit	125 per visit
	Subject to 20% coinsurance ⁽ⁿ⁾ 10 visits per policy year	
39 Vaccinations, health check-up and child development assessment	2,400 per policy year	300 per policy year
	1 check-up and 1 child development assessment per policy year	
J. Dental Benefits (cover up to the age of 66)^(o)		
Geographical Cover	Same as the OptimaCEO Medical Plan	
40 Routine dental treatment	5,600 per policy year	700 per policy year
41 Major restorative treatment	12,000 per policy year	1,500 per policy year

Benefits schedule for OptimaCEO Medical Plan (continued)

Notes:

- (a) The annual limit for a policy year will be increased by the amount of extra annual limit if all charges actually incurred in the same policy year for medical services, treatments and confinements which are paid or payable under benefit items 1 - 23 in the benefits schedule for **OptimaCEO Medical Plan** are provided by Signature Healthcare Circle of **OptimaCEO Medical Plan**. The extra annual limit can only be applied to charges incurred in the same policy year for medical services, treatments or confinement which have been directly provided by Signature Healthcare Circle of **OptimaCEO Medical Plan** and are paid or payable under benefit items 1 - 25 and 28 - 31 in the benefits schedule for **OptimaCEO Medical Plan** and optional outpatient benefits (if applicable).

The network benefit under benefit items 15 i) and 15 ii) in the benefits schedule of **OptimaCEO Medical Plan**, the network treatment reward benefit under the Health Wallet Benefits, and extra annual limit will only be applicable if (1) the medical services, treatments and confinements have been recommended and provided by the Signature Healthcare Circle of **OptimaCEO Medical Plan** and (2) you have successfully obtained medical expense pre-approval for such medical services, treatments and confinements from us, subject to our prevailing rules and conditions. Please visit <https://www.aia.com.hk/en/health-and-wellness/medical-expense-pre-approval-service> for the latest updates and full terms and conditions. For the benefit items which have not been specified as “network benefit” or “non-network benefit” in the benefits schedule of **OptimaCEO Medical Plan**, the benefit limits of such benefit items are applicable to both network and non-network medical services, treatments and confinements.

- (b) Upon the recommendation of the attending specialist in writing, receives any medically necessary medical services as a direct result of the cancer for which benefits are payable under benefit items 1 to 25. This waiver of deductible is not applicable if the policy owner or the insured is aware of, or shall be reasonably aware of, such cancer within the first 90 days from the policy effective date. If the insured is diagnosed with sickness other than cancer with eligible expenses incurred, such eligible expense is subject to the remaining balance of annual deductible amount (if any). The elderly cancer support – waiver of deductible for cancer is not applicable to policy with \$0 annual deductible option.
- (c) Please refer to point 6 of “Product Limitation” under “Important Information for **OptimaCEO Medical Plan**” on page 27 of this brochure for the definition of cancer.
- (d) Each of the itemised expenses as shown in the official statement of accounts or receipts submitted to the Company for reimbursement is subject to the reasonable and customary charges requirement. Unless otherwise specified, expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the benefits schedule above (except benefit item 21 iii)).
- (e) The Company shall have the right to ask for proof of recommendation except for consultation, treatment and / or medicine prescribed by Chinese medicine practitioner under benefit items 15 ii) and 21 ii) III) and 37, e.g. written referral or testifying statement on the claim form by the attending doctor, registered medical practitioner, specialist, chiropractor, physiotherapist, speech therapist, occupational therapist and registered dietitian (if applicable).
- (f) Fully covered or full cover shall mean no itemised benefit sublimit, and claim amount is subject to the benefit limits as set out in the benefits schedule for **OptimaCEO Medical Plan**, which include the annual limit, the extra annual limit (if applicable) and the overall lifetime limit, and also subject to the amount of annual deductible.
- (g) The benefit limit of this donor’s benefit shall be up to 30% of the aggregate of the surgical costs of removal of the organ or bone marrow from the donor which are charged to the insured (but excluding the costs of the organ or bone marrow) and the surgical costs of procedures performed on the insured as recipient. For avoidance of doubt, the benefit does not cover the expenses incurred for a surgery to remove the organ or bone marrow from the insured as the donor.
- (h) These surgical categories are defined in detail in the Schedule of Surgical Procedures under Hong Kong’s Voluntary Health Insurance Scheme (VHIS), based on categorisation of surgical procedures and review by the Hong Kong government from time to time. We will follow the surgical categories set out in the latest version of this Schedule of Surgical Procedures in effect at the time of performing the surgery. If the insured undergoes a surgery which is not included in any surgical category under the Schedule of Surgical Procedures, or if this Schedule of Surgical Procedures is no longer valid or is replaced, or if the categories of surgical procedures in this Schedule are renamed or otherwise changed, we will reasonably determine the applicable surgical category based on other surgical procedures with similar difficulty and complexity included in the Schedule of Surgical Procedures and / or any other publication or information from the Hong Kong government, relevant authorities or medical associations.
- (i) Please refer to item 5 on page 29 of this brochure for more details.
- (j) The Health Wallet Benefits (excluding no claim bonus benefit) are subject to the overall lifetime limit, the annual limit and the extra annual limit (if applicable) of the policy. The amount in the Health Wallet cannot be refunded or redeemed for cash, and cannot be used to pay any premium of any policy. Upon the cancellation or termination of the policy, any remaining amount in the Health Wallet will be forfeited immediately.
- (k) No claim bonus benefit will no longer be available once a claim has been made (excluding day surgery benefit, worldwide emergency assistance services, Health Wallet Benefits, redemption of designated rewards under the Health Wallet, optional outpatient benefits and optional dental benefits (if such optional benefits is selected)), and the number of policy year without claim will be recounted from the next policy year.
- (l) Usage of Health Wallet is available after 120 days from the effective date of the **OptimaCEO Medical Plan** policy.
- (m) These services are provided in Hong Kong by the designated third party service providers engaged by AIA and are not applicable to Macau Region, subject to change from time to time. The scope and the location of these services shall be determined by AIA at its sole discretion and AIA may change the scope and / or the location of these services at its sole discretion from time to time without prior notice. The details, locations and arrangement of these services can be accessed on AIA’s website after policy issuance. AIA is not responsible or liable for any services or advice provided by such third party service providers.
- (n) Coinsurance is a percentage of eligible expenses that you need to pay. For example, for the eligible expenses of HK\$/MOP10,000 with 20% coinsurance, you are responsible for HK\$/MOP2,000 (i.e. 20% of eligible expenses), while we pay the remaining HK\$/MOP8,000 (i.e. 80% of eligible expenses) and the payable amount is further capped by the above benefit sub-limit (if applicable, e.g. HK\$/MOP8,000 per policy year under alternative treatment), subject to overall lifetime limit, the annual limit and the extra annual limit (if applicable) of the policy.
- (o) The optional dental benefits must be applied together with the optional outpatient benefits. The optional dental benefits will terminate simultaneously when the optional outpatient benefits is terminated.

Important Information for OptimaCEO Medical Plan

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 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.

*You have the right to purchase **OptimaCEO Medical Plan** as a standalone plan without purchasing other insurance products at the same time.*

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 Macau only.

Key Product Risks

- You need to pay the premium for this plan for life as long as you renew for this plan or for this add-on plan until the basic plan it is 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.
- 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 on the occurrence of the earliest of any of the following:
 - the insured passes away;
 - you do not pay the premium within 31 days of the premium due date;
 - when the aggregate benefits (excluding compassionate death benefit) paid under your policy and all other relevant insurance policies covering the same insured have reached the overall lifetime limit; or
 - when you take this plan as add-on plan of any basic plan which has been terminated, matured, cancelled or converted to a non-participating insurance plan; or such add-on plan is cancelled or terminated pursuant to the terms of the corresponding basic plan.

If your **OptimaCEO Medical Plan** policy is terminated because you do not pay the premium within 31 days of the premium due date, and the insured is confined in a hospital for a covered illness or covered injury on the date when your **OptimaCEO Medical Plan** policy is terminated, we will extend the cover of your **OptimaCEO Medical Plan** policy while the insured is confined in hospital for up to an additional 30 days without the need for you to make any premium payments, subject to the same benefit limits which apply to your **OptimaCEO Medical Plan** policy.
- 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 / her cover and you may lose the remaining premium for that policy year.
- 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.

- 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 (Please refer to Annual Premium Table for the first year premium provided by your financial planner).

Key Exclusions

Under this plan, we will not cover any confinement, treatment, surgery or charges relating to or caused directly or indirectly, wholly or partly, by any of the following:

- any treatment, investigation, service or supplies which is not medically necessary
- any pre-existing condition or congenital condition 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 where 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, except for “pregnancy complications benefit” (see benefits schedule for **OptimaCEO Medical Plan**, item 22 for details), mental or nervous disorder, except for the “mental or nervous disorder benefit” (see benefits schedule for **OptimaCEO Medical Plan**, item 19 for details)
- “HIV” and its related injury or illness which manifested within the first 5 policy years, unless it is proven with evidence that HIV and its related injury or illness was first contracted or occurred after the effective date of the coverage
- cosmetic or plastic surgery, except if such occurrence is covered under the “reconstructive surgery benefit” (see benefits schedule for **OptimaCEO Medical Plan**, item 20 for details), dental care or surgery, except for the “routine dental treatment” under “Dental Benefits” (see benefits schedule for **OptimaCEO Medical Plan**, item 40 for details), corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body check-up, except for the “vaccinations, health check-up and child development assessment” under “Outpatient Benefits” (see benefits schedule for **OptimaCEO Medical Plan**, item 39 for details), 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 “heart attack / stroke ancillary benefit” (see benefits schedule for **OptimaCEO Medical Plan**, items 15 ii) and 21 ii) III) 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 the policy year if necessary. There could be overall premium adjustment on the policies of this plan or policies of certain coverage options under this plan. During the reviews, we may consider factors including but not limited to the following:

- claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions
- historical investment returns and the future outlook of this plan's backing asset
- policy surrenders and lapses of this plan
- expenses directly related to this plan and indirect expenses allocated to this plan

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

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

Items	Effective Date (after the policy commences)
Accidental injury	Immediately
Illness	30 days
Investigation / treatment / surgery for tonsils, adenoids, hernias or a disease particular to female generative organs	120 days
Signature Healthcare Circle	30 days
Pregnancy complications benefit	10 months
Usage of Health Wallet	120 days
Items	Effective Date (after the optional benefit commences)
Optional outpatient benefits	30 days (except for treatment of an injury caused by an accident)
Optional dental benefits	6 months (except for treatment of an injury caused by an accident)

- 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 with the exception of experimental drugs benefit.

“Reasonable and customary” means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice; and
- the costs of your medical services and the duration of your hospital stay are within the usual level of charges or duration for similar treatment in the locality of such services delivered.

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

- 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:

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

- If the insured continuously stays for 365 days in any of the following regions, for the medical services and / or treatments provided to the insured in such region, the benefit payable will be permanently reduced to 60% of his eligible charges. Such reduction applies to all items in the benefits schedule for **OptimaCEO Medical Plan** except items 26 and 27:

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

- If compensation or reimbursement is payable under any law, medical programme or insurance policy provided by any government, company, other insurer or other third party, such will not be reimbursable by us under the policy.
- The term “cancer(s)” shall mean all stages of malignant cancer and carcinoma-in-situ, but will specifically exclude any of the following: (a) any tumour which is histologically classified as pre-malignant; (b) abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II); and (c) any cancer where HIV infection is also present. The cancer must be confirmed by the insured's attending specialist in writing and supported by clinical, radiological, histological or laboratory evidence reasonably acceptable to us. Please refer to the policy contract for details and the claim conditions.

- The network benefit under benefit items 15 i) and 15 ii) in the benefits schedule of **OptimaCEO Medical Plan**, the network treatment reward benefit under the Health Wallet Benefits, and extra annual limit will only be applicable if (1) the medical services, treatments and confinements have been recommended and provided by the Signature Healthcare Circle of **OptimaCEO Medical Plan** and (2) you have successfully obtained medical expense pre-approval for such medical services, treatments and confinements from us, subject to our prevailing rules and conditions. Please visit <https://www.aia.com.hk/en/health-and-wellness/medical-expense-pre-approval-service> for the latest updates and full terms and conditions. For the benefit items which have not been specified as “network benefit” or “non-network benefit” in the benefits schedule of **OptimaCEO Medical Plan**, the benefit limits of such benefit items are applicable to both network and non-network medical services, treatments and confinements.

- Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits. A trip generally refers to a journey where the insured departs for abroad from Hong Kong, Macau or Mainland China (of which the insured is a permanent resident at the time of departure) and then returns to the place of departure. The services are provided by designated 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.

- Signature Healthcare Circle refers to designated third party medical network service providers engaged by AIA. The medical network service providers are independent contractors and are not agents or employees or representatives of AIA. AIA does not guarantee the provision of services by a particular medical network / service provider or the number of medical network(s) / service provider(s) available. The scope and location of the medical network services shall be determined by AIA at its sole discretion and may be changed from time to time. AIA shall not be responsible for any act, negligence or omission of Signature Healthcare Circle in the provision of services, treatments, opinions and advice. You have the right to request us for providing the list of network doctor, subject to the regulatory requirements and/or code of practice in the locality where the provider is in practice.

- OptimaCEO Service Hotline, Wellness Relationship Manager, child and adolescent growth and development support hotline, Signature Healthcare Circle, medical expenses pre-approval service, cashless service (also known as credit facility service), Care Concierge, Personal Medical Case Management Services with Rehabilitation Management, telemedicine service, Cancer Genomic Testing Services, and general health hotline as set out in the sections under “1. Prestigious concierge services to safeguard your health” and “3. Dedicated medical services with multi-disciplinary care for your cancer journey” are additional value-added services and do not form part of the contractual service.

- Wellness Relationship Manager, child and adolescent growth and development support hotline, Care Concierge, Personal Medical Case Management Services with Rehabilitation Management, telemedicine service, Cancer Genomic Testing Services and general health hotline (during designated service hours) are provided by designated third party service provider(s) and AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them.

- The value-added services as set out in the sections under “1. Prestigious concierge services to safeguard your health” and “3. Dedicated medical services with multi-disciplinary care for your cancer journey” are subject to the eligibility of the insureds, the availability of the services and the relevant terms and conditions of the services. AIA reserves the right to amend, suspend or terminate any of these services any time without prior notice. For details of each of the value-added services, please refer to the respective leaflets of the value-added services.

Claim Procedure

If you wish to make an enquiry on the eligibility of a claim, claimable amount estimate and reimbursement limit before undergoing a treatment or procedure, or our service pledge on the response time to such enquiries, please contact us via (853) 8988 1822 in Macau.

If you wish to make a claim (including a claim under the Health Wallet), 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 (853) 8988 1822 in Macau 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 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 Unit 201, 2F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau 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.

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

Macau ☎ (853) 8988 1822

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    AIA Hong Kong and Macau 🔍

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Remarks for OptimaCEO Medical Plan:

- The above value-added services (except for worldwide emergency assistance) as set out in the sections under “1. Prestigious concierge services to safeguard your health” and “3. Dedicated medical services with multi-disciplinary care for your cancer journey” do not form part of the contractual services. Referrals or services provided by third party service providers does not explicitly imply eligibility for claims under **OptimaCEO Medical Plan**. Customers should be solely responsible for any cost not covered under the value-added services subject to the relevant terms and conditions thereof. Please take note that the actual claim reimbursement under **OptimaCEO Medical Plan** shall be subject to the provision of complete claim documents, insured's benefits entitlement, exclusion, policy contract, terms and conditions of **OptimaCEO Medical Plan**. For details, please contact AIA for enquiry. AIA reserves the right to amend, suspend or terminate any of these services any time without further notice.
- Regarding the first-in-market statement (i) for Health Wallet, as of 1 November 2024, compared against individual medical plans provided by major Hong Kong insurance companies; (ii) for experimental drugs benefit, this benefit was first launched by AIA on 22 April 2024 which was first-in-market compared against individual medical plans provided by major Hong Kong insurance companies; (iii) for child and adolescent growth and development support hotline, as of 12 August 2024, compared against individual medical plans provided by major Hong Kong insurance companies; (iv) for Care Concierge, it refers to Hong Kong insurance industry-first healthcare support that integrates (a) dedicated concierge service with a suite of healthcare and support services for the eligible insured and (b) the medical home visit service in Mainland China for the eligible insured's parents. As of 31 January 2024, compared against similar services offered by major Hong Kong insurance companies. Regarding the rare-in-market statement for Wellness Relationship Manager, as of 12 August 2024, compared against individual medical plans provided by major Hong Kong insurance companies.
- Source: Healthcare Thinker, 26 December 2021, www.healthcarethinkers.com/2021/12/藥物進步助與癌共存
- Please refer to point 6 of “Product Limitation” under “Important Information for **OptimaCEO Medical Plan**” on page 27 of this brochure for the definition of cancer.
- This benefit will be payable if the insured is diagnosed with a stage III or stage IV malignant tumour, or terminal blood cancer which is deemed incurable with existing non-experimental treatment by a specialist, and with a medical certificate issued by a specialist to certify that the experimental drug is prescribed by and is deemed to be an appropriate or recommended active treatment or palliative treatment of the cancer of the insured. Any charges or expenses which are already covered by any other third parties (including sponsorship from the pharmaceutical company, manufacturer and / or marketer of the experimental drug) shall not be covered by this benefit.
- The prescribed phase 3 clinical trial drug must have been tested in the laboratory and has been approved by one of the following regulatory bodies for undergoing phase 3 of a clinical trial for testing and / or treatment in humans for the treatment of the cancer:
 - United States Food and Drug Administration (FDA)
 - European Medicines Agency (EMA)
 - National Medical Products Administration (NMPA) of China
 - Department of Health of Hong Kong
 - Health Bureau of Macau

and at the time of prescription, such phase 3 clinical trial drug must be undergoing phase 3 of a clinical trial that is approved by the relevant institutional review board in the location where the drug is administered, as being an effective treatment for such cancer upon preliminary review by such board.

- For any reasonable and customary charges incurred outside of Hong Kong, Macau and Mainland China which are payable under experimental drugs benefit for stage III and stage IV cancers and incurable haematological malignancy, such reasonable and customary charges incurred shall be reduced to 60% in the calculation of the total benefit amount payable, up to a maximum of HK\$/MOP500,000 or US\$62,500 per policy year.
- This elderly cancer support - waiver of deductible is not applicable if the policy owner or the insured is aware of, or shall be reasonably aware of, such cancer within the first 90 days from the policy effective date. This waiver of deductible is not applicable to policy with \$0 annual deductible.
- Fully covered or full cover shall mean no itemised benefit sublimit, and claim amount is subject to the overall lifetime limit, the annual limit, the extra annual limit (if applicable) of the policy, and also subject to the amount of annual deductible.
- The annual limit for a policy year will be increased by the amount of extra annual limit if all charges actually incurred in the same policy year for medical services, treatments and confinements which are paid or payable under benefit items 1 - 23 in the benefits schedule for **OptimaCEO Medical Plan** are provided by Signature Healthcare Circle of **OptimaCEO Medical Plan**. The extra annual limit can only be applied to charges incurred in the same policy year for medical services, treatments or confinements which have been directly provided by Signature Healthcare Circle of **OptimaCEO Medical Plan** and are paid or payable under benefit items 1 - 25 and 28 - 31 in the benefits schedule for **OptimaCEO Medical Plan** and optional outpatient benefits (if applicable).
The network benefit under benefit items 15 i) and 15 ii) in the benefits schedule of **OptimaCEO Medical Plan**, the network treatment reward benefit under the Health Wallet Benefits, and extra annual limit will only be applicable if (1) the medical services, treatments and confinements have been recommended and provided by the Signature Healthcare Circle of **OptimaCEO Medical Plan** and (2) you have successfully obtained medical expense pre-approval from us for such medical services, treatments and confinements, subject to our prevailing rules and conditions. Please visit <https://www.aia.com.hk/en/health-and-wellness/medical-expense-pre-approval-service> for the latest updates and full terms and conditions. For the benefit items which have not been specified as “network benefit” or “non-network benefit” in the benefits schedule of **OptimaCEO Medical Plan**, the benefit limits of such benefit items are applicable to both network and non-network medical services, treatments and confinements.
- The above Health Wallet Benefits (except for no claim bonus benefit) are subject to the overall lifetime limit, the annual limit and the extra annual limit (if applicable) of the policy. The amount in the Health Wallet is available for redemption of the designated rewards any time after 120 days from the effective date of the **OptimaCEO Medical Plan** policy. The amount in the Health Wallet cannot be refunded or redeemed for cash, and cannot be used to pay any premium of any policy. Upon the cancellation or termination of the **OptimaCEO Medical Plan** policy, any remaining amount in the Health Wallet will be forfeited immediately. For details, please refer to Part H of the benefits schedule for **OptimaCEO Medical Plan** of this brochure.
If Health Wallet Benefit has already been credited to the Health Wallet, and if such Health Wallet Benefit is subsequently cancelled for any reason, the amount of Health Wallet Benefit already credited to the Health Wallet shall be returned to us and we shall deduct such amount from the balance of the Health Wallet accordingly. If the balance of the Health Wallet at the time is insufficient to cover the amount of the Health Wallet Benefit already credited to the Health Wallet, we shall deduct the Health Wallet Benefit amount from the benefit amounts payable under the policy. If the benefit amounts payable is not sufficient to cover the amount of Health Wallet Benefit, you are required to settle the shortfall.
- Even if you received (i) any day surgery benefit paid for procedures, (ii) any benefit under Health Wallet Benefits or any benefit from redemption of the designated rewards under the Health Wallet, (iii) worldwide emergency assistance services or (iv) optional outpatient benefits or optional dental benefits (if such optional benefits is selected) (see benefits schedule for **OptimaCEO Medical Plan**, benefit items 9, 28 - 32, 33, 26, 34 - 41 for details), your eligibility for no claim bonus benefit will not be affected. No claim bonus benefit will no longer be available once a claim has been made (excluding day surgery benefit, worldwide emergency assistance services, Health Wallet Benefits, redemption of designated rewards under the Health Wallet, optional outpatient benefits and optional dental benefits (if such optional benefits is selected)), and the number of policy year without claim will be recounted from the next policy year.
- Subject to terms and conditions. For details, please refer to Part H of the benefits schedule for **OptimaCEO Medical Plan** of this brochure and the policy contract.

OptimaCEO Medical Plan – First Gift

Instant protection to safeguard your newborns¹



Welcoming a new baby is a joyous experience, however expectant mothers may be worried about unexpected pregnancy complications and baby's health. **OptimaCEO Medical Plan – First Gift** provides an **instant shield for newborn babies¹**, providing immediate hospitalisation and surgical benefits with coverage for congenital conditions after birth. In the unfortunate event of a miscarriage, pregnancy termination that is recommended by a registered specialist doctor, stillbirth, or the passing of both the expectant mother and her fetus during the pregnancy stage, a compassionate refund of premium benefit equivalent to 105% of the Total Basic Premiums Paid² will be paid³.

An expectant mother, who is an existing insured of an **OptimaCEO Medical Plan** policy with designated plan option⁴, will be eligible to become the insured of an **OptimaCEO Medical Plan – First Gift** policy. Application for the **OptimaCEO Medical Plan – First Gift** policy can be made starting from the 22nd week of pregnancy of an expectant mother, allowing our esteemed expectant mothers to rest easy during the happy advent of motherhood.

Insured	Expectant mother	Newborn baby (after the newborn baby has become the insured of the policy ¹)
<p>Period & Benefit</p>	<p>Pregnancy stage</p> <p>Compassionate refund of premium benefit</p> <p>Equivalent to 105% of the Total Basic Premiums Paid² will be paid for miscarriage, pregnancy termination that is recommended by a registered specialist doctor, stillbirth, or the passing of both the insured expectant mother and her fetus during the pregnancy stage³</p>	<p>On the date of birth and within 90 days after birth</p> <p>Instant hospitalisation & surgical benefits with cover for congenital conditions¹</p> <p>The newborn baby will receive instant hospitalisation and surgical protection with cover for congenital conditions, up to an overall policy limit of HK\$/MOP100,000, and subject to a deductible of HK\$/MOP16,000</p> <p>From 15 to 90 days after birth</p> <p>Option to apply for an OptimaCEO Medical Plan policy for the newborn baby by simplified medical underwriting⁵</p> <p>You have an option to apply for an OptimaCEO Medical Plan policy for the newborn baby by simplified medical underwriting, so that your newborn baby may enjoy whole life medical protection under the OptimaCEO Medical Plan policy⁵</p> <p>After birth until the end of the policy term</p> <p>Compassionate refund of premium benefit</p> <p>We also offer a compassionate refund of premium benefit equivalent to 105% of Total Basic Premiums Paid² upon the unfortunate event of death of the newborn baby³</p>

The **OptimaCEO Medical Plan – First Gift** can only be purchased as a basic plan. For more information, please read the benefits schedule for **OptimaCEO Medical Plan – First Gift** in this brochure.

Note: Only 1 person can be the insured under the **OptimaCEO Medical Plan – First Gift** policy at any given time. If the expectant mother is carrying twins, application for a separate **OptimaCEO Medical Plan – First Gift** policy is required for each fetus. Please refer to point 6 of the "Product Limitation" section for **OptimaCEO Medical Plan – First Gift** on page 40 of this brochure for details.

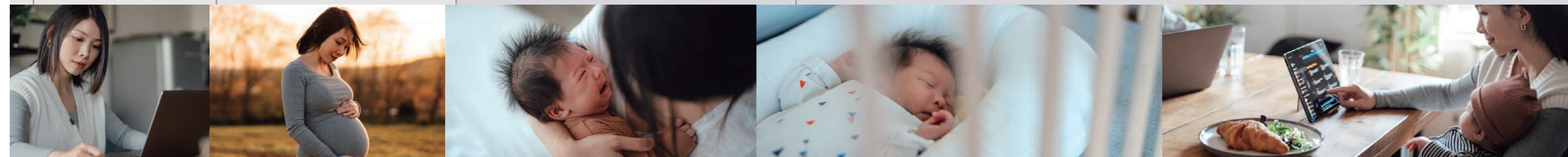
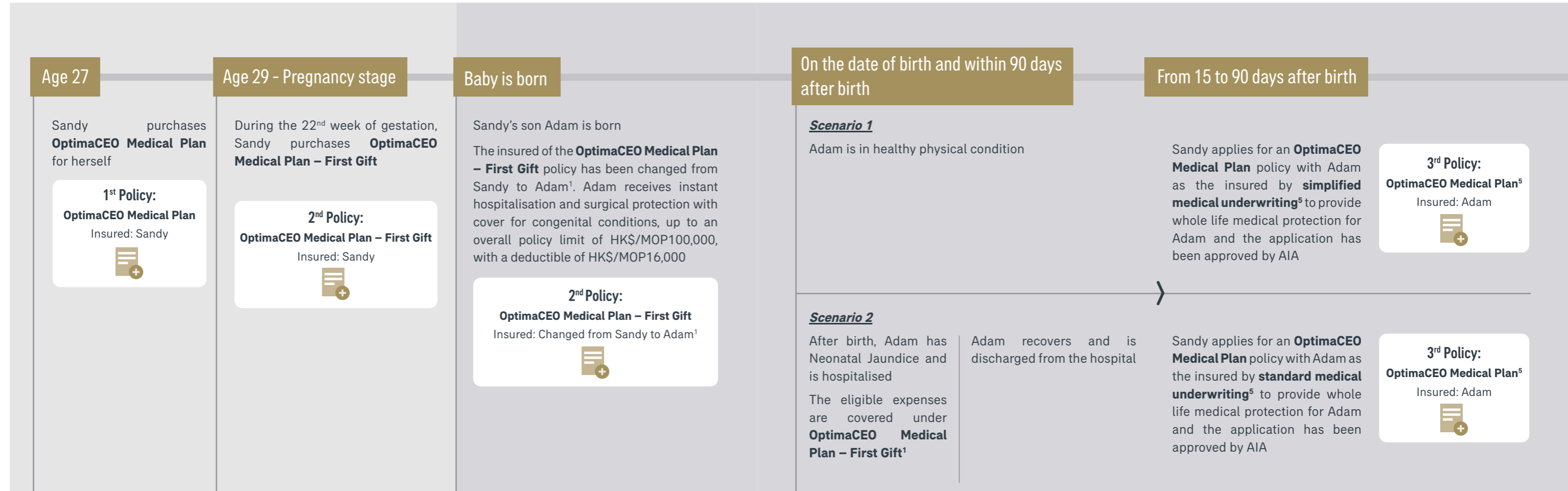
Example

Embracing the newborn with meticulous care and peace of mind

(The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made. It does not constitute any medical advice. You should seek independent professional advice before making any decision on this matter.)

Policy owner and insured: Sandy (Age 29) | Family status: Married

Sandy purchased **OptimaCEO Medical Plan** two years ago with the aim to optimise her health and secure medical coverage. She is now starting a family with her husband and wants to ensure her newborn baby will receive instant medical protection after birth. When Sandy is pregnant during the 22nd week of gestation, she decides to purchase a new policy, **OptimaCEO Medical Plan – First Gift**, to protect herself and her unborn baby Adam.



Plan summary

Product Nature	Medical protection insurance plan (Reimbursement)
Plan Type	Basic plan
Eligibility	<p>The proposed insured of the OptimaCEO Medical Plan – First Gift policy must be an expectant mother who:</p> <ul style="list-style-type: none"> is an existing insured of an OptimaCEO Medical Plan policy with designated plan option⁴; is aged 18 to 45 with gestation period of 22nd week or above; and carries the fetus for herself and who will become the legal mother of the newborn baby following birth.
Benefit Term	<p>1 year</p> <ul style="list-style-type: none"> When the expectant mother is the insured of the policy: <ul style="list-style-type: none"> compassionate refund of premium benefit³ will be paid in the event of miscarriage, pregnancy termination that is recommended by a registered specialist doctor, stillbirth, or the passing of both the insured expectant mother and her fetus during the pregnancy stage When the newborn baby is the insured of the policy¹: <ul style="list-style-type: none"> hospitalisation and surgical benefits on the date of birth and within 90 days after birth¹ option to apply for an OptimaCEO Medical Plan policy for such newborn baby from 15 to 90 days after his / her birth by simplified medical underwriting⁵ compassionate refund of premium benefit³ will be paid if the newborn baby passes away during the term of the policy
Renewal	Not applicable
Premium Payment Mode	Single premium

For more information, please read the benefits schedule for **OptimaCEO Medical Plan – First Gift** in this brochure.




Benefits schedule for OptimaCEO Medical Plan – First Gift

Benefit items 1 – 9 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 for **OptimaCEO Medical Plan – First Gift**”.

 Proof of recommendation is required.

Overview	HK\$/MOP	US\$
Overall Policy Limit Applies to items 1 to 9	100,000 per policy	12,500 per policy
Geographical Cover	Worldwide excluding the United States	
Room Type	Standard private room	
Annual Deductible Applies to items 1 to 9	16,000	2,000

Core benefits^(a)

A. Confinement Benefits (only for insured child on the date of birth and within 90 days after birth)	Maximum Benefit	
	HK\$/MOP	US\$
1 Hospital daily room and board benefit	Fully covered ^(c)	
2 Physician's visit		
 3 Specialist's fee^(b)		
4 Miscellaneous hospital expenses benefit		
 5 Intensive care benefit^(b)	Fully covered ^(c) 30 days per policy year	
 6 Private nurse's fee^(b) Nursing services after surgery or discharge from Intensive Care Unit and while the insured is still confined in hospital		
7 Hospital companion bed benefit Expenses for one companion bed during the insured's hospital stay	Fully covered ^(c)	
B. Surgical Benefits (only for insured child on the date of birth and within 90 days after birth)		
8 Surgery benefit Including surgeon's fee, anaesthetist's fee and operating theatre fee and the cost of items and equipment used during the use of operating theatre	Fully covered ^(c)	
i) All surgeries Including organ transplantation surgical cost for insured as a receiver		
ii) Surgery of the donor If the insured is a receiver for organ transplantation of heart, kidney, liver, lung or bone marrow	30% of the total transplantation cost of both donor and receiver ^(d)	
9 Day surgery benefit Including consultation, medication, surgeon's fee, anaesthetist's fee, operating theatre fee and / or room charge	Fully covered ^(c)	
C. Other Benefit		
10 Compassionate refund of premium benefit <ul style="list-style-type: none"> Benefit payable to the policy owner in the event of: <ul style="list-style-type: none"> (i) miscarriage or pregnancy termination (that is recommended by a registered specialist doctor) of the insured expectant mother; or (ii) the insured expectant mother suffers a stillbirth Benefit payable to the beneficiary in the event of: <ul style="list-style-type: none"> (i) passing of the insured expectant mother and her fetus during pregnancy stage; or (ii) the insured newborn baby passes away during the term of the policy 	105% of Total Basic Premiums Paid ^(e)	

Benefits schedule for OptimaCEO Medical Plan – First Gift (continued)

Notes:

- (a) Each of the itemised expenses as shown in the official statement of accounts or receipts submitted to the Company for reimbursement is subject to the reasonable and customary charges requirement. Unless otherwise specified, expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the benefits schedule above.
- (b) The Company shall have the right to ask for proof of recommendation, e.g. written referral or testifying statement on the claim form by the attending doctor, registered medical practitioner or specialist (if applicable).
- (c) Fully covered or full cover shall mean no itemised benefit sublimit, and claim amount is subject to the overall policy limit as set out in the benefits schedule for **OptimaCEO Medical Plan – First Gift** and also subject to the amount of deductible.
- (d) The benefit limit of this donor's benefit shall be up to 30% of the aggregate of the surgical costs of removal of the organ or bone marrow from the donor which are charged to the insured (but excluding the costs of the organ or bone marrow) and the surgical costs of procedures performed on the insured as recipient. For avoidance of doubt, the benefit does not cover the expenses incurred for a surgery to remove the organ or bone marrow from the insured as the donor.
- (e) Total Basic Premiums Paid refers to the total amount of due and payable premium(s) paid to the **OptimaCEO Medical Plan – First Gift** policy and received by the Company from the policy date up to the end of the 1st policy year. Total Basic Premiums Paid does not include additional premium payable due to any special terms imposed on the policy, any premium(s) paid to us but not yet due and / or any payment in excess of premium(s) currently due and payable.

Important Information for OptimaCEO Medical Plan – First Gift

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 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 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 Macau only.

Key Product Risks

1. You should pay premium on time and according to the premium payment schedule.
2. We will terminate your policy and you / the insured will lose the cover on the occurrence of the earliest of any of the following:
 - the 1st policy anniversary;
 - the insured expectant mother passes away during pregnancy stage and there is no surviving child insured under the policy;
 - the insured child passes away after birth; or
 - the date on which the pregnancy is terminated with loss or death of the fetus (whether due to miscarriage or termination of pregnancy or otherwise and whether occurring spontaneously or otherwise), or the date the expectant mother suffers a stillbirth, regardless of whether compassionate refund of premium benefit is payable.
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 / her 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 plan may be revised to reflect the inflation (Please refer to Premium Table for the premium provided by your financial planner).

Key Exclusions

Under this plan, we will not cover any confinement, treatment, surgery or charges relating to or caused directly or indirectly, wholly or partly, by any of the following:

- any treatment, investigation, service or supplies which is not medically necessary
- 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 where 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, except for the compassionate refund of premium benefit (see benefits schedule for **OptimaCEO Medical Plan – First Gift**, item 10 for details), mental or nervous disorder
- 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:
 - 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

We will review and adjust the premium of this plan from time to time. During the reviews, we may consider factors including but not limited to the following:

- claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions
- historical investment returns and the future outlook of this plan's backing asset
- expenses directly related to this plan and indirect expenses allocated to this plan

Therefore, the actual premiums payable by you may be adjusted when you purchase **OptimaCEO Medical Plan – First Gift**.

Product Limitation

- The coverage period for specific cover items are as follows:

Items	Coverage Period
Accidental injury and illness	For the insured newborn baby: On the date of birth and within 90 days after birth

- 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,

but excludes experimental, screening, and preventive services or supplies.

“Reasonable and customary” means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice; and
- the costs of your medical services and the duration of your hospital stay are within the usual level of charges or duration for similar treatment in the locality of such services delivered.

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

- 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:

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

- If compensation or reimbursement is payable under any law, medical programme or insurance policy provided by any government, company, other insurer or other third party, such will not be reimbursable by us under the policy.

- OptimaCEO Medical Plan – First Gift** is a 1-year term medical insurance plan and it is not renewable.

- The proposed insured of the **OptimaCEO Medical Plan – First Gift** policy must be an expectant mother who is an existing insured of an in-force **OptimaCEO Medical Plan** policy with designated plan option of annual premium payment mode and who (i) must be aged 18 to 45 with gestation period of 22nd week or above at the time of application for the **OptimaCEO Medical Plan – First Gift** policy and (ii) carries the fetus for herself and who will become the legal mother of the newborn baby following birth. Only 1 person can be the insured under the **OptimaCEO Medical Plan – First Gift** policy at any given time. The expectant mother is required to apply for a separate **OptimaCEO Medical Plan – First Gift** policy for each fetus if she is carrying twins. **OptimaCEO Medical Plan – First Gift** is not applicable to an expectant mother who is carrying more than two fetuses at the same time. The issuance of the **OptimaCEO Medical Plan – First Gift** policy is subject to AIA's sole discretion and underwriting decision. On the date of issuance of the **OptimaCEO Medical Plan – First Gift** policy, the insured expectant mother must remain the existing insured of an in-force **OptimaCEO Medical Plan** policy with designated plan option.

Claim Procedure

If you wish to make an enquiry on the eligibility of a claim, claimable amount estimate and reimbursement limit before undergoing a treatment or procedure, or our service pledge on the response time to such enquiries, please contact us via (853) 8988 1822 in Macau.

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 (853) 8988 1822 in Macau 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 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 Unit 201, 2F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau 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.

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

Macau ☎ (853) 8988 1822

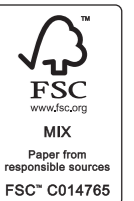
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Remarks for OptimaCEO Medical Plan – First Gift:

1. The insured of the **OptimaCEO Medical Plan – First Gift** policy must have been changed from the expectant mother to the newborn baby before AIA will process any claims related to the newborn baby under the policy. You shall notify AIA of the birth of the newborn baby and provide a certified true copy of the newborn baby's birth certificate as soon as possible and within 30 days after his / her birth. We may request for any other information or documents which we may reasonably require.
2. Total Basic Premiums Paid refers to the total amount of due and payable premium(s) paid to the **OptimaCEO Medical Plan – First Gift** policy and received by the Company from the policy date up to the end of the 1st policy year. Total Basic Premiums Paid does not include additional premium payable due to any special terms imposed on the policy, any premium(s) paid to us but not yet due and / or any payment in excess of premium(s) currently due and payable.
3. Compassionate refund of premium benefit is equivalent to 105% of the Total Basic Premiums Paid. Upon payment of the compassionate refund of premium benefit under the **OptimaCEO Medical Plan – First Gift** policy, AIA shall have no further liability under the policy.
4. "**OptimaCEO Medical Plan** policy with designated plan option" refers to **OptimaCEO Medical Plan** policy with annual premium payment mode. Under this designated plan option, you will be eligible to apply for **OptimaCEO Medical Plan – First Gift** as long as the proposed insured of the **OptimaCEO Medical Plan – First Gift** policy is an expectant mother (aged 18 to 45 with gestation period of 22nd week or above), and who is an existing insured of an in-force **OptimaCEO Medical Plan** policy. On the date of issuance of the **OptimaCEO Medical Plan – First Gift** policy, the insured expectant mother must remain the existing insured of an in-force **OptimaCEO Medical Plan** policy with designated plan option.
5. Once your newborn baby has become the insured of the **OptimaCEO Medical Plan – First Gift** policy, within the period of 15 days to 90 days after the date of birth of your newborn baby (both dates inclusive) while such policy remains in force ("designated period"), you may apply for one "designated medical policy" with the same newborn baby as the insured of such "designated medical policy" by simplified medical underwriting. The "designated medical policy" is subject to the choices of insurance products made available by us under this option at the time of your application for the "designated medical policy". The "designated medical policy" currently available for selection is **OptimaCEO Medical Plan** which will be subject to change by AIA from time to time. After the designated period, standard medical underwriting shall apply to policy application for the "designated medical policy". If your newborn baby does not meet the Company's requirements for simplified medical underwriting, the newborn baby will be required to undergo standard medical underwriting during application for the "designated medical policy". Application for the "designated medical policy" is subject to the Company's approval at its sole discretion.





AIA International Limited

(Incorporated in Bermuda with limited liability)

Frequently Asked Questions About "Reasonable and Customary" Charges

Q1. How is the "Reasonable and Customary" charge determined?

The "Reasonable and Customary" charge refers to charges for the reimbursement benefit items including physician's visit fee, surgeon's fee and anaesthetist's fee. The "Reasonable and Customary" charge will be calculated based on the customer's admission room type as shown below:

Item Charge	Based on "Reasonable and Customary" Reference Charge
Physician's Visit Fee	Equal to or less than the admission room charge
Surgeon's Fee	References the "List of Surgery Fees" published on the attending hospital's website
Anaesthetist's Fee	35% of the Surgeon's fee

Q2. How is the "Reasonable and Customary" charge determined if you're admitted to a lower room type than what is covered in the plan?

If you opt to be admitted to a lower room type than what is covered in the plan, we will reimburse eligible expenses subject to the "Reasonable and Customary" charge of your plan level chosen / covered room type. Examples are as follows:

Plan Level Chosen / Covered Room Type	Customer's Admission Room Type	"Reasonable and Customary" Reference Charge
Standard Private Room	Semi-Private Room or Ward Room	Standard Private Room
Semi-Private Room	Ward Room	Semi-Private Room

Q3. How is the "Reasonable and Customary" charge determined if the billed surgeon's fee exceeds the "Reasonable and Customary" charge?

If the billed surgeon's fee exceeds the "Reasonable and Customary" charge, we will obtain hospital records and operation records from the attending hospital to determine the complexity of the surgery or any surgery complication resulting in the high surgeon's fee.

- If the records reveal the reason behind the high surgeon's fee, we will calculate the eligible surgeon's fee / anaesthetist's fee according to the billed amount.
- If the records do not reveal any reason behind the high surgeon's fee, we will adjust the eligible surgeon's fee / anaesthetist's fee according to the "Reasonable and Customary" charge.

Q4. Are there other factors that determine the "Reasonable and Customary" charge?

Other than the factors mentioned above, when we assess the claim, we will also check for a "List of Surgery Fees" on the website of the attending hospital.

- If it is available, we will use the "List of Surgery Fees" on the hospital's website to determine the "Reasonable and Customary" charge.
- If it is not available, we will use the "Reference Fee Table on Charges for Common Surgical Procedures" published within our Company to determine the "Reasonable and Customary" charge.

For more information, please refer to the "Reasonable and Customary" charge example outlined overleaf.

Frequently Asked Questions About "Reasonable and Customary" Charges

Q5. Where can I find information about the "Reasonable and Customary" charge in advance?

You can apply for the "Pre-approval Service" (applicable to products with this service), and will be informed of:

- whether the medical procedure / surgery will be covered;
- whether the physician's visit fees are reasonable; and
- what the eligible claim amount for the medical procedure / surgery will be under the policy.

This will help you understand and plan your treatment, so you can focus on getting better.

In case there are further queries on "Reasonable and Customary" charge, please contact your financial planner or call AIA Customer Hotline.

"Reasonable and Customary" Charge Example

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

Case Background

Reason for admission :	Breast Carcinoma-in-situ
Type of room :	Standard Private Room
Length of hospitalisation :	5 days
Surgery :	Modified Radical Mastectomy
Total presented amount :	HK\$384,000
Coverage :	A medical plan with full cover for major benefit items

This insert contains general information and is for illustrative purpose only, and may include benefits/ benefit amounts that are not applicable to the relevant specific insurance products. For the details of the relevant specified insurance products, including its product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy contract of relevant products.

"Reasonable and Customary" Charge

Benefit Items	The "Reasonable and Customary" Charge for Standard Private Room (HK\$)
Surgeon's Fee	94,000
Anaesthetist's Fee 35% of the Surgeon's Fee	32,900

Benefit Items	Presented Amount (HK\$)	Reimbursement Amount (adjusted to "Reasonable and Customary" Charge) (HK\$)
Room & Board	19,500	19,500
Physician's Visit	19,500	19,500
Hospital Expenses	35,000	35,000
Surgeon's Fee	200,000	94,000
Anaesthetist's Fee	70,000	32,900
Operating Theatre Fee	40,000	40,000
Total	384,000	240,900

TOTAL Reimbursement Amount (HK\$)	240,900
Remaining Balance Not Reimbursed (HK\$)	143,100

Note:

- All eligible claims will be reimbursed according to the benefit limits outlined in the benefit schedule. The eligible claim will be reimbursed on a medically necessary and reasonable and customary basis and subject to the terms, conditions, exclusions and limitations of the policy.

To understand the historical premium increase rates of our products, you may browse the website <https://www.aia.com.hk/en/our-products/further-product-information/macau-medical-products/medical.html> for reference purpose.

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