



**MEDICAL
PROTECTION**

AIA VOLUNTARY HEALTH INSURANCE PRIVILEGE ULTRA SCHEME (AVPU)

PRIVILEGED MEDICAL PROTECTION BOLSTERS YOUR HEALTH SHIELD

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AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



**HEALTHIER, LONGER,
BETTER LIVES**

HIGHER AND WIDER PROTECTION AGAINST MEDICAL INFLATION

GIVE YOU A BOOST OF ASSURANCE FOR THE NEW CHALLENGES IN HEALTH THREATS AND ACCESS TO APPROPRIATE HIGH-QUALITY TREATMENT

Health threats continue to evolve. Quality healthcare services are becoming much sought-after, especially in the face of increasing prevalence of cancer, and the rising cost of medical expenses and innovative treatments. By having a wide range of medical protection, it gives you access to medical treatment quickly and conveniently.

We understand the challenges you are facing...



Medical inflation

- From 2012 to 2022, the medical service price index and drug price index increased cumulatively by about **39%**¹ and **27%**¹ respectively
- Room charge (semi-private room) of private hospitals costs up to **HKD3,800** per day²



Costly new cancer treatment

- Clinical trial drugs bring new hopes to cancer treatment but are **more costly** and are **not covered** by other flexi certified plans³ under the Voluntary Health Insurance Scheme
- A 3-year targeted therapy for breast cancer and lung cancer is around **HKD1.13 million** and **HKD1 million** respectively⁴



Insufficient protection and awareness on health check-up

- Nearly **50%** of people in Hong Kong who had consulted a doctor do not have employee medical benefits⁵
- **70%** of people in Hong Kong aged 15 or above do not have regular health check-up⁶ even though different health risks occur during different life stages

AIA Voluntary Health Insurance Privilege Ultra Scheme is a **Certified Plan under the Voluntary Health Insurance Scheme (VHIS)** by the Health Bureau of Hong Kong which offers you a wide range of medical cover, while you can apply for tax deduction on your qualifying premium. You can apply for the plan either as a standalone plan or as an add-on plan of specified basic plans.

Plan Highlights



Cover of a wider safety net with higher coverage limit

Lifetime limit of up to HKD60 million and annual limit of up to HKD12 million



First-in-market³

Extension of cancer support with clinical trial drugs benefit

Up to HKD0.5 million per policy year cover for phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy



Full cover for a wide range of medical expenses

Full cover⁷ for key medical expenses with no itemised benefit sublimit



Elderly cancer support – waiver of deductible for designated cancer

Annual deductible will be waived for medical services arising from designated cancer received by an insured person aged 75 or above



Newly added choices of geographical cover and annual deductible amount

2 geographical cover choices of either Asia or Worldwide (excluding United States) and 4 annual deductible amount choices for each policy currency to select from to suit your needs



New lifestage check-up benefit

Receive a designated check-up service once every 3 consecutive policy years to keep your health on track



A wide range of medical protection to help you focus on recovery

AIA Voluntary Health Insurance Privilege Ultra Scheme provides up to a lifetime limit of HKD60 million or USD7.5 million and an annual limit of HKD12 million or USD1.5 million and it covers key medical expenses with no itemised benefit sublimit. From diagnostic tests to post-treatment care, we fully cover⁷ a wide range of core benefits as follows:

Hospitalisation benefits

Room and board, specialist's fee, surgeon's fee, anaesthetist's fee, intensive care

Diagnostic benefits

Prescribed diagnostic imaging tests, including computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan)

Prescribed non-surgical cancer treatments

Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy

Pre- and post- confinement / day case procedure outpatient care

Outpatient visits within specified periods prior to and after confinement or day case procedure, including visits within 365 days after major or complex surgery

The above highlights the core benefits offered under this plan. Please refer to the Benefit Schedule on pages 12-15 and the Key Exclusions on pages 17-18 of this brochure for more details.



Options to suit your needs

We offer 2 geographic cover choices and 4 annual deductible amount choices for each policy currency for selection to suit your needs:

Geographical cover choices	
Asia	Worldwide (excluding United States)

Annual deductible amount choices				
HKD	0	16,000	25,000	50,000
USD	0	2,000	3,125	6,250

New

You can also choose to reduce your annual deductible amount once during the term of your policy to our specified amount upon the policy anniversary of your policy at the age of 50, 55, 60, 65, 70, 75 or 81 of the insured person, without having to provide us with the current details of the insured person's health condition. The premium will increase based on your reduced annual deductible amount, and your out-of-pocket limit for a claim will be reduced accordingly to suit your personal needs and affordability.





Extensive cancer support throughout difficult times

While medical advancement has broadened the range of medical treatments for cancer patients, it can be expensive with the soaring medical costs, which may especially lead to the financial stress among the elderly. This plan offers additional financial aid to help cancer patients fight along their cancer recovery journey.



Lifestage check-up benefit to suit your needs in different life stages

A designated check-up service is offered once every 3 consecutive policy years to help you keep your health on track during different stages of life.



Extended caring protection to safeguard the needs of stroke patients

This plan offers extended caring protection to address the daily needs and self-care capabilities of stroke patients, so that you may receive the proper care even in the comfort of your own home. These include:

- **home facility enhancements prescribed by occupational therapists** – widening of passageways, adapting bathroom facilities and provision of specialised furniture
- **professional medical support** – consultations, treatments and prescriptions from chiropractors, physiotherapists, speech therapists, occupational therapists, neurologist, neurosurgeons and Chinese medicine practitioners according to your personal needs
- **disability subsidy** – if you become unable to take care of yourself for at least 6 consecutive months, and you stay in premises other than a hospital during such period, we will provide you with a disability subsidy of HKD5,000 or USD625 per month for up to 24 months per incident

First-in-market³



Phase 3 clinical trial drugs⁸ benefit to bolster chances of recovery

Clinical trial drugs usually take time for registration, before being used as new drugs. They can be approved for “off label” use with doctor’s application for named patients with documentation proof. They could be effective⁹ yet more costly and unaffordable to many.

To enable the insured person to access the latest cancer treatment, the phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy^{10,11} offers coverage for phase 3 clinical trial drugs⁸ of up to HKD500,000 or USD62,500 per policy year¹².



Elderly cancer support – waiver of deductible for designated cancer

While the policy is in force, if you, as the insured person, are aged 75 or above and are unfortunately diagnosed with designated cancer¹⁰ by a specialist, we will waive the remaining balance of annual deductible in relation to such medical services arising from your designated cancer to ease your financial burden¹³.

This plan also includes enhanced support for cancer patients with cover for radiotherapy, chemotherapy, targeted therapy, immunotherapy, hormonal therapy and the related consultations, medications and diagnostic tests.



Other plan highlights

Lifetime guaranteed renewal

You are guaranteed to renew your policy during the lifetime of the insured person. Renewal premium will be based on the prevailing premium rates and the insured person'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 person's health condition.

Cover on unknown pre-existing conditions

Full cover⁷ starting from the 31st day of 1st policy year.

Tax deduction

Policyholder who is the taxpayer can enjoy tax deduction up to HKD8,000 per insured person of the Certified Plan in each assessment year¹⁴.

For further details on VHIS, please visit www.vhis.gov.hk.

Please refer to the Benefit Schedule on pages 12-15 and the Key Exclusions on page 17-18 of this brochure for more details.

- 1 Source: Census and Statistics Department – Consumer Price Index (published in February 2023), calculated based on the 2012 Consumer Price Index
- 2 Source: Hong Kong Sanatorium & Hospital – accommodation charges (Data collection: January 2024) (www.hksh-hospital.com/en/fees-and-charges/accommodation-charges)
- 3 As of 1 April 2024, compared against Voluntary Health Insurance Scheme – Flexi Plans provided by major Hong Kong insurance companies
- 4 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.
- 5 Source: "Thematic Household Survey Report No. 78", Hong Kong Census and Statistics Department, January 2024 (https://www.censtatd.gov.hk/en/data/stat_report/product/C0000022/att/B11302782024XXXXB0100.pdf)



- 6 Source: Non-Communicable Disease Branch Centre for Health Protection, "Report of Population Health Survey 2020-22 (Part I)" (Data collection: November 2023)
- 7 Claim amount is subject to the annual benefit limit and the lifetime benefit limit of the policy, full cover shall mean no itemised benefit sublimit.
- 8 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 designated cancer:
- United States Food and Drug Administration (FDA)
 - National Medical Products Administration (NMPA) of China
 - Health Bureau of Macau
 - European Medicines Agency (EMA)
 - Department of Health of Hong Kong
- 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 designated cancer upon preliminary review by such board.
- 9 Source: Healthcare Thinker, 26 December 2021, www.healthcarethinkers.com/2021/12/藥物進步助與癌共存
- 10 Please refer to item 16 of "Product Limitation" on page 20 of this brochure for the definition of designated cancer.
- 11 This benefit will be payable if the insured person is diagnosed with a Stage III or 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 phase 3 clinical trial drug is prescribed by and is deemed by the specialist to be an appropriate or recommended active treatment or palliative treatment of the designated cancer of the insured person. 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 phase 3 clinical trial drug) shall not be covered by this benefit.
- 12 For any reasonable and customary charges incurred outside of Hong Kong, Macau and mainland China which are payable under phase 3 clinical trial drugs benefit for stage III and stage IV designated 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 HKD500,000 or USD62,500 per policy year.
- 13 This elderly cancer support - waiver of deductible is not applicable if the policyholder or the insured person is aware of, or shall be reasonably aware of, such designated cancer within the first 90 days from the policy effective date. This waiver of deductible is not applicable to policy with \$0 annual deductible option.
- 14 Qualifying premiums under a Certified Plan of VHIS is one of the allowable tax deductions under salaries tax and personal assessment, it does not equate to a direct deduction from total tax payable. For details on tax deductions (e.g. eligibility for tax deductions), please visit www.vhis.gov.hk and www.ird.gov.hk/eng/faq/vhis_qp.htm and consult your own tax and accounting advisors for tax advice.





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

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

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



Dedicated concierge support service

It offers a suite of healthcare services that integrate dedicated concierge support for the insured person and the medical home visit for the insured person's parents in Mainland China. From diagnosis, treatment to recovery, your medical needs are well taken care of as we bring you meticulous and personalised healthcare support.

For more information, please refer to the relevant leaflet.

Note: The value-added services are subject to change from time to time at our discretion. The services in Mainland China and Hong Kong are provided by different service providers with different scope of services.



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Access a high-quality medical network

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

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



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Personal medical case management services with rehabilitation management

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

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

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



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Hassle-free medical payment at home and overseas

When you are facing a health challenge, the last thing you want is the hassle of paying your medical bills, especially in a foreign country. Through AIA, you can enjoy the total convenience of cashless hospitalisation (also known as Credit Facility Service for Hospitalisation), even while in designated private hospitals in Asia, including Singapore, Malaysia and Thailand, as well as Europe and the United States (subject to geographical cover set out in the benefit schedule and as selected by you for your policy).

Once this service has been approved, we will settle the medical expenses incurred during your hospital stay on your behalf, allowing you to focus on your recovery without the stress of paying hospital bills and making subsequent claims. You are required to settle



the shortfall resulting from your hospital stay after your treatment. Once the final claim amount has been settled, any related benefit limits will be reduced accordingly.

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



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Worldwide emergency assistance

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

For more information of the services covered, please refer to the benefit schedule of this brochure.

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 **AIA Voluntary Health Insurance Privilege Ultra Scheme**. 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 further information, please refer to the **AIA Vitality** leaflet.

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



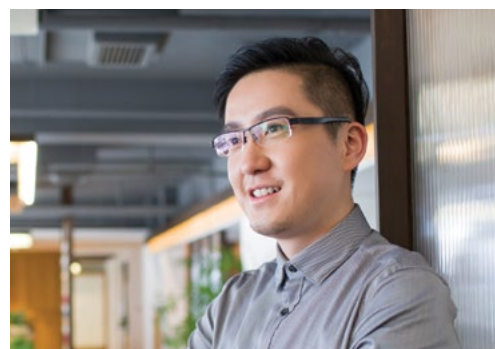
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Example

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

Policyholder and insured person: Jack (age 40, non-smoker)
Occupation: Business Development Director
Family status: Married, with a son
Current cover: Employer's group medical plan



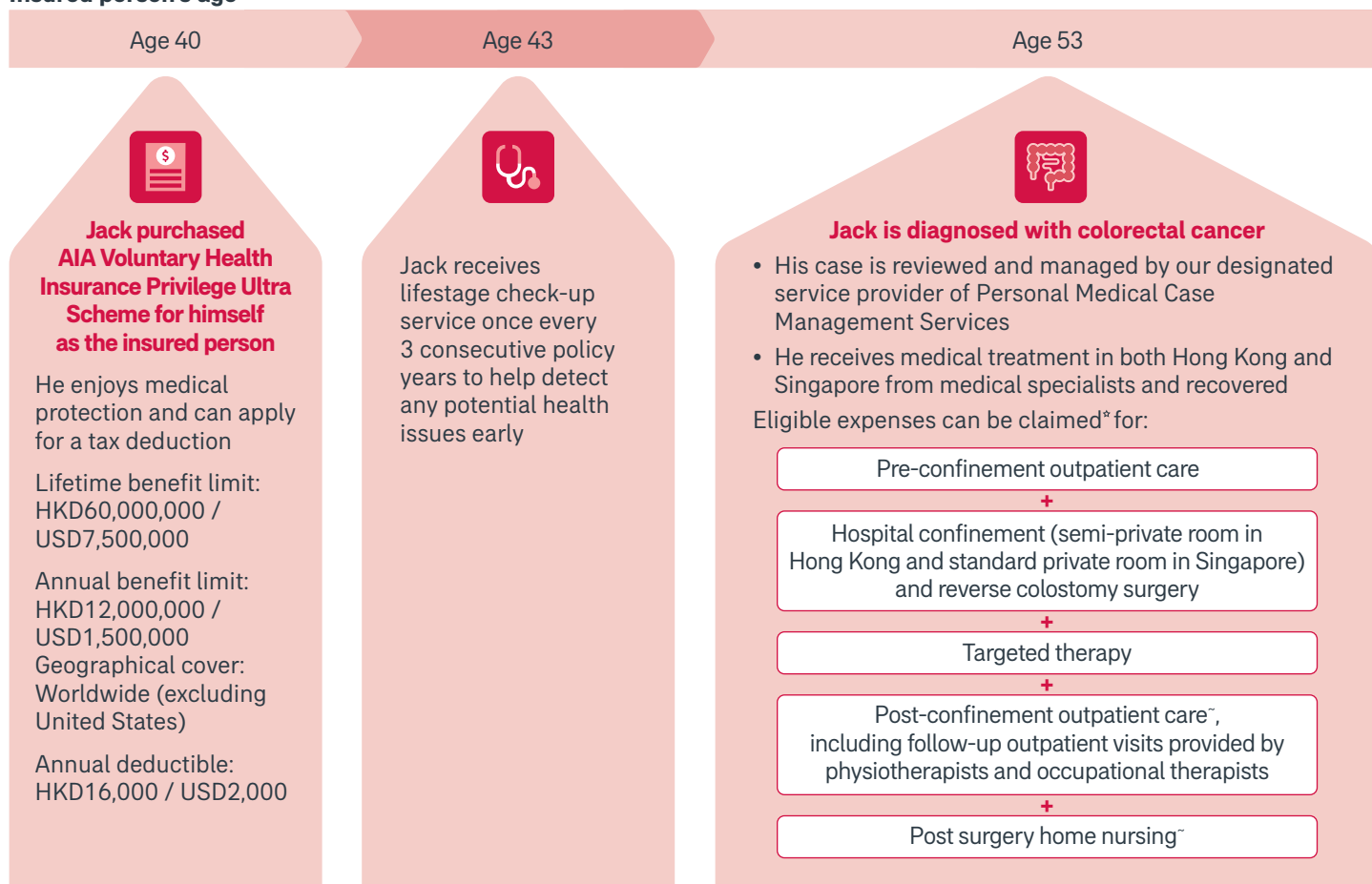
**Guaranteed
lifetime renewal**

As a successful business executive, Jack wants himself and his loved ones to have access to advanced and flexible medical protection. He decides to purchase three **AIA Voluntary Health Insurance Privilege Ultra Scheme** policies with worldwide (excluding United States) geographical cover and HKD16,000 / USD2,000 annual deductible and the insured person of each of the 3 policies is himself, his wife and his son respectively.

AIA Voluntary Health Insurance Privilege Ultra Scheme offers Jack superb medical protection with a lifetime benefit limit of HKD60,000,000 / USD7,500,000 and an annual benefit limit of HKD12,000,000 / USD1,500,000 that will supplement his employer's group medical plan. This plan provides full reimbursement of major medical expenses with no itemised benefit sublimit, hospital stays in a semi-private or standard private room according to the geographical location of hospitalisation, full cover[^] for prescribed non-surgical cancer treatments, while also offering phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy and lifestage check-up benefit, ensuring sufficient and continuous cover during different stages in the recovery journey.

Scenario: Jack is diagnosed with cancer before his retirement and has cancer recurrence after his retirement. He makes claims for medical expenses incurred during pre-confinement, confinement and post-confinement.

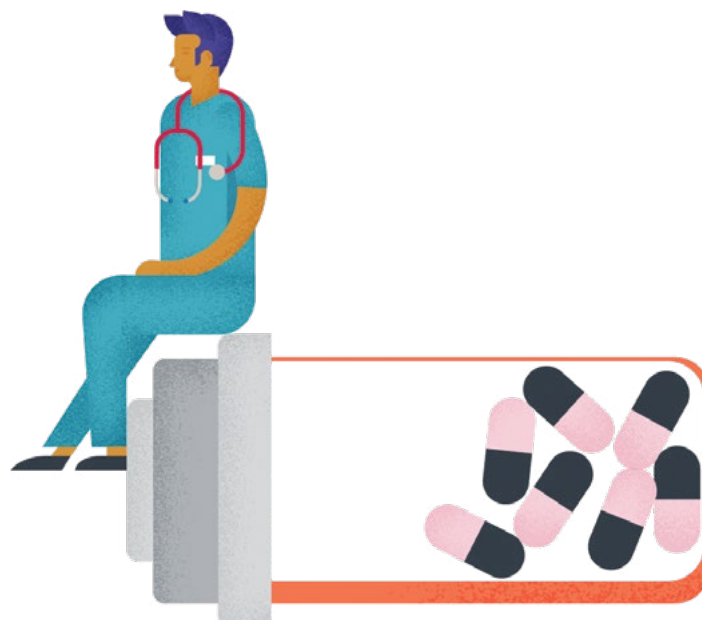
Insured person's age



[^] Claim amount is subject to the annual benefit limit and the lifetime benefit limit of the policy, full cover shall mean no itemised benefit sublimit.

^{*} The claim amount is subject to the benefit limits as set out in the benefit schedule, which include both the annual benefit limit and the lifetime benefit limit.

[~] Proof of recommendation is required.



Age 55



Jack retires

His treatment for colorectal cancer has been completed and he has fully recovered

He continues to receive lifestage check-up service once every 3 consecutive policy years

Age 75



Jack suffers from recurrence of colorectal cancer

- Jack's colorectal cancer recurs and develops into Stage IV cancer
- His case is reviewed and managed by our designated service provider of Personal Medical Case Management Services
- He applies for Medical Expense Pre-approval Service to be treated with phase 3 clinical trial drugs[~] to improve his conditions at a semi-private room in a Hong Kong hospital according to doctor's advice
- For medical expenses arising from treatment of Jack's colorectal cancer incurred during the current policy year, the annual deductible is waived for the current policy year under the elderly cancer support – waiver of deductible for designated cancer

Eligible expenses can be claimed* for:

Pre-confinement outpatient care

+

Hospital confinement (semi-private room in Hong Kong)

+

Phase 3 clinical trial drugs[~]

+

Post-confinement outpatient care[~], including follow-up outpatient visits provided by physiotherapists and occupational therapists

Age 79



Jack fully recovers from colorectal cancer

He continues to receive lifestage check-up service once every 3 consecutive policy years

Plan Summary

Type of the Certified Plan	Flexi Plan	
Name of the Certified Plan	AIA Voluntary Health Insurance Privilege Ultra Scheme	
Certification Number and Annual Deductible Choices	HKD	USD
	Asia	
	0 Deductible: F00074-01-000-01	0 Deductible: F00074-09-000-01
	16,000 Deductible: F00074-02-000-01	2,000 Deductible: F00074-10-000-01
	25,000 Deductible: F00074-03-000-01	3,125 Deductible: F00074-11-000-01
	50,000 Deductible: F00074-04-000-01	6,250 Deductible: F00074-12-000-01
	Worldwide (excluding United States)	
	0 Deductible: F00074-05-000-01	0 Deductible: F00074-13-000-01
	16,000 Deductible: F00074-06-000-01	2,000 Deductible: F00074-14-000-01
	25,000 Deductible: F00074-07-000-01	3,125 Deductible: F00074-15-000-01
	50,000 Deductible: F00074-08-000-01	6,250 Deductible: F00074-16-000-01
Product Nature	Medical protection insurance plan (Reimbursement)	
Plan Type	Basic plan / Add-on plan	
Insured Person's Age at Application	15 days to age 80	
Guaranteed Renewal	Whole Life	
Premium Payment Mode	Annually / Semi-annually / Quarterly / Monthly	

AIA Voluntary Health Insurance Privilege Ultra Scheme is a VHIS - Flexi Plan with enhanced benefits. AIA also provides VHIS - Standard Plan under AIA's VHIS Series. For more information, please visit www.aia.com.hk.

For more information of this plan, please read the “**Benefit schedule for AIA Voluntary Health Insurance Privilege Ultra Scheme**”.

Note:

Migration to AIA's VHIS series - if you are a policyholder of a designated AIA's medical protection insurance plan, you may choose to migrate your existing plan to our VHIS certified plans by providing the insured person's latest health-related information to us for reassessment. For details on medical plans entitled for migration and the migration arrangement, please visit www.aia.com.hk.

Benefit schedule for AIA Voluntary Health Insurance Privilege Ultra Scheme

Overview	HKD	USD
Lifetime Benefit Limit Applies to benefit items I (a) to (r) and II (a) to (i), (l) and (n)	60,000,000 per life	7,500,000 per life
Annual Benefit Limit Applies to benefit items I (a) to (r) and II (a) to (i), (l) and (n)	12,000,000 per policy year	1,500,000 per policy year
Geographical Cover Choices¹	For non-emergency treatment	
	Asia or Worldwide (excluding United States) (except for psychiatric treatments and lower ward class cash benefit covered in Hong Kong and Macau only)	
	For emergency treatment	
	Worldwide (except for worldwide emergency assistance services covered during the trip)	
Room Type	Within geographical cover	
	Semi-private room (for Hong Kong, Macau and mainland China)	
	Standard private room (for anywhere else within the plan's geographical cover but excluding Hong Kong, Macau and mainland China)	
	Outside geographical cover (for emergency treatment only)	
Annual Deductible Choices Applies to benefit items I (a) to (r) and II (a) to (e), (h)(i), (h)(ii), (i), (l) and (n)	Standard private room	
	0 / 16,000 / 25,000 / 50,000 per policy year	0 / 2,000 / 3,125 / 6,250 per policy year
Elderly Cancer Support – Waiver of Deductible for Designated Cancer²	The remaining balance of Annual Deductible (if any) shall be reduced to \$0 in the relevant policy year for the medical services arising from the designated cancer ³ if the insured person: <ul style="list-style-type: none"> • has attained age 75 or above; • suffers from designated cancer³; and • receives any medical services as a result of designated cancer³ 	

¹“Hong Kong” and “Macau” herein refer to “Hong Kong Special Administrative Region” and “Macau Special Administrative Region” respectively.

Benefit schedule for AIA Voluntary Health Insurance Privilege Ultra Scheme (continued)








Proof of recommendation is required.

I. Core Benefits

Benefit items ^{4,13}	Benefit limit	
	HKD	USD
a. Room and board	Fully covered*	
b. Miscellaneous charges Including medical appliances		
c. Attending doctor's visit fee		
d. Specialist's fee⁵		
e. Intensive care	Fully covered* regardless of the surgical category	
f. Surgeon's fee		
g. Anaesthetist's fee	Fully covered*	
h. Operating theatre charges		
i. Prescribed diagnostic imaging tests^{5,6}		
j. Prescribed non-surgical cancer treatments⁷		
k. Pre- and post-confinement / day case procedure outpatient care⁵ (i) prior outpatient visits or emergency consultations (ii) follow-up outpatient visits	Fully covered* • all visits (within 30 days before each confinement or day case procedure) • 1 visit (more than 30 days before each confinement or day case procedure)	
	Fully covered* • all visits other than dietitian consultation visits (within 90 days after each hospital discharge / completion of day case procedure) • all visits other than dietitian consultation visits (within 365 days after each hospital discharge / completion of day case procedure for major or complex surgery)	
	680 per visit	85 per visit
	4 visits of dietitian consultations (within 90 days after each hospital discharge / completion of day case procedure)	
l. Psychiatric treatments For confinement in Hong Kong and Macau	40,000 per policy year	5,000 per policy year
m. Private nurse's fee⁵ Nursing service for confinement after surgery or discharge from intensive care unit	Fully covered* maximum 30 days per policy year	
n. Dialysis benefit⁵	Fully covered*	
o. Post surgery home nursing benefit⁵ Nursing services within 196 days after discharge from hospital (after surgery / admission to intensive care unit)	Fully covered* maximum 196 days per policy year	
p. Reconstructive surgery benefit⁵ For restoration of appearance of a body part or a breast	160,000 per accident / per mastectomy	20,000 per accident / per mastectomy
q. Medical appliances benefit for reconstructive surgery External, prosthetic devices or reconstructive materials implanted during reconstructive surgery	96,000 each item per policy year	12,000 each item per policy year
r. Emergency outpatient treatment benefit Treatments within 24 hours of the accident	Fully covered*	

II. Other Benefits

Benefit items ⁴	Benefit limit	
	HKD	USD
a. Donor's benefit For organ transplantation of heart, kidney, liver, lung or bone marrow performed on the insured person as recipient	30% of the sum of surgical expenses for organ transplantation ⁸	
b. Hospital companion bed benefit Expenses for one companion bed during the insured person's confinement	Fully covered*	
c. Chinese medicine practitioner outpatient care Follow-up outpatient visit (within 90 days after each discharge from hospital or completion of day case procedure)	600 per visit	75 per visit
	1 visit per day, maximum 15 visits for each confinement / day case procedure	
 d. Rehabilitation benefit⁵ For stay and treatment in rehabilitation centre	80,000 per policy year	10,000 per policy year
	maximum 60 days per policy year	
 e. Hospice care benefit⁵ For admission in hospice with care and nursing service	80,000 per policy year	10,000 per policy year
f. Lower ward class cash benefit For staying in a room that is in a ward lower than the covered room type in private hospital of Hong Kong and Macau	1,200 per day	150 per day
	maximum 60 days per policy year	
g. Day surgery cash benefit Applicable when benefit item I (f) is payable for the same procedure	1,600 per procedure	200 per procedure
	maximum 1 procedure per policy year	
h. Stroke rehabilitation benefit After discharge from hospital  (i) Home facility enhancement benefit⁵ Designated home facility enhancements such as widening passageways, adapting bathroom facilities and the provision of specialised furniture, which is prescribed by an occupational therapist  (ii) Stroke ancillary benefit 1. Chiropractor / physiotherapist / speech therapist / occupational therapist / neurosurgeon ⁵ • for consultation and / or treatment  2. Neurologist ⁵ • for consultation, treatment and / or medicines prescribed 3. Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed (iii) Disability subsidy benefit For disability continued for 6 months	50,000 per incident	6,250 per incident
	1,000 per visit 100,000 per incident	125 per visit 12,500 per incident
	maximum 30 visits per policy year	
	5,000 per month	625 per month
	maximum 24 months per incident	

Benefit schedule for AIA Voluntary Health Insurance Privilege Ultra Scheme (continued)



Proof of recommendation is required.

Benefit items ⁴	Benefit limit	
	HKD	USD
i. Emergency dental benefit Treatments within 3 months of the accident	Fully covered*	
j. Compassionate death benefit Payable to the beneficiary if the insured person passes away	10,000	1,250
k. Personal Medical Case Management Services⁹	Applicable	
l. Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Designated Cancers³ and incurable haematological malignancy^{5,10}	500,000 per policy year	62,500 per policy year
	For any reasonable and customary charges incurred outside of Hong Kong, Macau and mainland China which are payable under this benefit item, 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 HKD500,000 or USD62,500 per policy year	
m. Lifestage check-up benefit	Receive 1 check-up in the policy year immediately following every 3rd consecutive renewal of the policy	
n. Pregnancy complications benefit^{5,11} For confinement in hospital and / or surgical procedure (waiting period: 300 days after the policy effective date)	Fully covered*	
o. Worldwide emergency assistance services¹² (i) Emergency medical evacuation (ii) Repatriation of remains (iii) Compassionate visit For staying in hospital more than 5 consecutive days (iv) Return of minor For staying in hospital more than 5 consecutive days (v) 24-hour worldwide telephone enquiry services	5,000,000 per life	625,000 per life
	Included	

* Fully covered or full cover shall mean no itemised benefit sublimit. Claim amount is subject to the benefit limits as set out in the benefit schedule, which include both the annual benefit limit and the lifetime benefit limit.

Notes:

1. For any non-emergency treatments performed outside the geographical cover of the chosen plan, (a) eligible expenses and / or other expenses payable for benefit items I(a) to (k) shall be subject to the benefit limits as stated in Standard Plan Benefit Schedule (please refer to item 9 of “Product Limitation” on page 19 of this brochure for details) and the annual deductible choices (if applicable); (b) no benefit shall be payable for benefit items I(l) to (r) and II(a) to (i), (l) and (n), and shall be subject to the applicable terms and conditions / benefits as stated in policy provision.
2. Upon the recommendation of the attending specialist in writing, receives any medical services as a result of the designated cancer for which benefits are payable under benefit items I (a) to (r) and / or II (a) to (e), (h)(i), (h)(ii), (i) and / or (l). This waiver of deductible is not applicable if the policyholder or the insured person is aware of, or shall be reasonably aware of, such designated cancer within the first 90 days from the policy effective date. If the insured person is diagnosed with sickness other than designated 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 designated cancer is not applicable to policy with \$0 annual deductible option.
3. Please refer to the item 16 of “Product Limitation” on page 20 of this brochure for the definition of designated cancer.
4. Unless otherwise specified, eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
5. 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 item II (h)(ii)(3), e.g. written referral or testifying statement on the claim form by the attending doctor, registered medical practitioner, specialist or occupational therapist (if applicable).
6. Tests covered here only include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.
7. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
8. The benefit limit of this donor’s benefit shall be equal to 30% of the sum of (a) the eligible expenses incurred for the surgery to remove the organ or bone marrow from the donor; and (b) the eligible expenses incurred for the surgery to transplant the organ or bone marrow into the insured person as recipient. For the avoidance of doubt, the benefit does not cover the expenses incurred for a surgery to remove the organ or bone marrow from the insured person as the donor.
9. Personal Medical Case Management Service is free of charge. If the insured person suffers from a covered illness and the medical services referred under the Personal Medical Case Management Service is an eligible expense, he / she can make a claim under this plan. For details, please refer to page 7 of this brochure.
10. Please refer to item 11 on page 6 of this brochure for more details.
11. Payable according to the benefit limits of respective benefit items of I (a) to (i), (k), (m), (o) and / or II (b).
12. Worldwide emergency assistance services is an additional benefit and does not form part of the VHIS Certified Plan, the policyholder can remove this additional benefit by sending a written notice to the Company.
13. VHIS Standard Plan also provides the benefit items I(a) to (l) with different set of benefit limits. For further details, please visit www.vhis.gov.hk.



Standard Plan Benefit Schedule

You may browse the website to understand standard plan benefit schedule:

www.aia.com.hk/content/dam/hk/en/pdf/benefit-schedule/standard-plan-benefit-schedule-en.pdf

Important Information

This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this 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 template before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any), the standard premium schedule and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

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

This brochure is for distribution in Hong Kong only.

Key Product Risks

1. This plan is a basic plan / add-on plan. You need to pay the premium for this plan for life of the insured person. If you do not pay the premium within 30 days of the premium due date, the policy will be terminated and you / the insured person will lose the cover.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured person will lose the cover when one of the following happens:
 - the insured person passes away;
 - you do not pay the premium within 30 days after the premium due date;
 - the Company has ceased to have the requisite authorization under the Insurance Ordinance to write or continue to write this plan; or
 - when taking this plan as an add-on plan of any basic plan which has been terminated. For continuation of the cover, you may apply to convert this add-on plan to a stand-alone plan by giving us a written notice.
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, you / the insured person may lose the 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.

Key Exclusions

Under this plan, we will not pay any benefits in relation to or arising from the following expenses:

- treatments, procedures, medications, tests or services which are not medically necessary
- solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy
- HIV and its related disability, which is contracted or occurs before the policy effective date, except for sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth
- the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae
- services for beautification or cosmetic purposes, unless necessitated by injury caused by an accident or covered by reconstructive surgery benefit and medical appliances benefit for reconstructive surgery (see benefit schedule, benefit items I (p) and (q) for details), or correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to LASIK
- prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, unless they are covered by lifestyle check-up benefit (see benefit schedule, benefit item II (m) for details)
- dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident or covered by emergency dental benefit (see benefit schedule, benefit item II (i) for details)
- medical services and counselling services relating to maternity conditions and its complications, including but not limited to abortion or miscarriage, birth control or reversal of birth control (unless they are covered by pregnancy complications benefit, see benefit schedule, benefit item II (n) for details)
- purchase of durable medical equipment or appliances including but not limited to wheelchairs, hearing aids and over-the-counter drugs, except covered by home facility enhancement benefit (see benefit schedule, benefit item II (h)(i) for details)

AIA VOLUNTARY HEALTH INSURANCE PRIVILEGE ULTRA SCHEME

- traditional Chinese medicine treatment including but not limited to herbal treatment, bone-setting and acupuncture, and other forms of alternative treatment including but not limited to qigong, massage therapy and aromatherapy, except covered by Chinese medicine practitioner outpatient care and stroke ancillary benefit (see benefit schedule, benefit items II (c) and (h)(ii)(3) for details)
- experimental or unproven medical technology or procedure not approved by the government and relevant authorities of the country or region where the treatment is received (unless they are covered by phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy, see item II (I) in the benefit schedule for details)
- congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of 8 years
- eligible expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party
- war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power

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 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 assets
- policy surrenders and lapses of this plan
- expenses directly related to the policy and indirect expenses allocated to this plan

2. Product Features Revision

We reserve the right to revise the terms and benefits upon renewal by giving a not less than 30-day advance written notice. As long as we maintain the registration as a VHIS provider, we guarantee you the terms and benefits will not be less favourable than the prevailing version of the Standard Plan terms and benefits published by the Government of Hong Kong at the time of renewal.

We will give you a written notice of any revision 30 days before the end of policy year or upon renewal.

Benefits Covered

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

Items	Effective Date (after the policy commences)
Injury	Immediately
Sickness / Disease	Immediately
Specialist network service	Immediately
Pregnancy complications benefit	300 days

2. For the unknown pre-existing conditions, this plan will provide 100% cover from the 31st day of the 1st policy year and onwards. Such protection is not applicable for the first 30 days of the 1st policy year.
3. Eligible expenses under this plan will cover the value-added tax (VAT) and goods and services tax (GST) charged or imposed on the expenses incurred for medical services.

Product Limitation

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

"Medically necessary" means the need to have medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice and such medical service must:

- require the expertise of, or be referred by, a registered medical practitioner;
- be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
- be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the insured person, his family, caretaker or the attending registered medical practitioner;

- be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- be furnished at the most appropriate level which, in the prudent professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person.

“Reasonable and customary” means in relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by the Company in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is reasonable and customary, we shall make reference to the followings (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
 - internal or industry claim statistics;
 - gazette published by the government; and / or
 - other pertinent source of reference in the locality where the treatments, services or supplies are provided.
2. “Asia” means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
 3. “United States” means the United States of America and US Minor Outlying Islands.
 4. Semi-Private Room means a single or double occupancy room, with a shared bath / shower room, in a hospital.
 5. Standard Private Room means a basic single occupancy room with adjoining bathroom in a hospital. For the avoidance of doubt, Standard Private Room does not include any room with amenities upgraded beyond a basic single occupancy room with adjoining bathroom in a hospital.
 6. Hospitals offer various accommodation options with different facilities, and the categorization used by the hospitals may be different from the definitions stated in this brochure. If you are unsure of whether a particular accommodation option meets the Semi-Private Room and Standard Private Room definitions under the policy, please contact the Company before confinement.

7. The insured person 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 person stays in a room type higher than the plan covers. In such a case, the benefit pay-out amount will be adjusted by multiplying the following factor:

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

Except when such confinement in a room of class above covered room is due to:

- unavailability of covered room for emergency treatment as a result of capacity shortfall in the hospital of confinement;
 - isolation reasons that require a specific class of accommodation; or
 - other reasons not involving personal preference of you and / or the insured person.
8. If the insured person is a United States citizen and has stayed in the United States for a period of or periods aggregating 182 days or more (including the day of arrival and departure) within the 12 consecutive months immediately prior to his receiving emergency treatment which takes places in United States in the calculation of total benefit pay-out amount, any eligible expenses and / or reasonable and customary charges incurred shall be reduced to 50%, subject to item (7) above. Such reduction applies to all benefit items in the benefit schedule except benefit items II (f), (g), (h) (iii), (j), (k), (m) and (o). For the avoidance of doubt, in the case where both the reduction as referred to under benefit item II (l) above and the reduction as referred to in this item (8) apply, the total benefit amount payable will be reduced to 60% under benefit item II (l) above, and then will be further reduced by 50% under this item(8).
 9. After applying the benefit adjustment(s) of items (7) and / or (8) as stated above (before applying annual deductible balance), the benefits payable (before applying annual deductible balance) shall not be less than the benefits payable according to the remaining balance of limits in the Standard Plan Benefit Schedule (before applying annual deductible balance).
 10. For any non-emergency treatments performed outside the geographical cover of the chosen plan, the maximum limit of surgeon’s fee as stated in Standard Plan Benefit Schedule is subject to the relevant surgical category and the categorisation of such surgical procedure (as listed in the Schedule of Surgical Procedure of the policy).
 11. Only the eligible expenses charged on the psychiatric treatments during confinement in Hong Kong and Macau as recommended by a specialist is payable under psychiatric treatments (see benefit schedule, benefit item I (l)).

12. If the eligible expenses have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party, such expenses will not be reimbursable by us under the policy.
13. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits and do not form part of the VHIS Certified Plan, the policyholder can remove this additional benefit by sending a written notice to the Company. A trip generally refers to a journey where the insured person departs for abroad from Hong Kong, Macau or mainland China (of which the insured person is a permanent resident at the time of departure) and then returns to the place of departure. The services are provided by third party service provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. AIA reserves the right to amend, suspend or terminate the service without further notice.
14. Rehabilitation Management, Medical network services, Credit Facility Service for Hospitalisation, Medical Expense Pre-approval Service, and the dedicated concierge support service are additional benefits and do not form part of the VHIS Certified Plan. AIA reserves the right to amend, suspend or terminate these benefits without further notice. Medical network services are provided by network doctor. AIA shall not be responsible for any act or omission of network doctor in the provision of medical network services. Credit Facility Service for Hospitalisation, Rehabilitation Management, Medical Expense Pre-approval Service, and the dedicated concierge support service are provided by 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. Please refer to the respective leaflets for the complete terms and conditions of the value-added services.
15. Lifestage check-up benefit will be provided in the policy year immediately following every 3rd consecutive renewal of the policy, and the insured person will be entitled to 1 designated check-up service which may be redeemed by the insured person during the relevant policy year. Check-up redemption letter will be sent to the policyholder within 60 days from the relevant renewal date and 1 check-up service from the list of designated checkup services in the redemption letter can be selected for the insured person. The list of designated check-up services shall be determined by AIA at its discretion based on the insured person's age at the beginning of the relevant policy year. AIA has the right to change or replace any of the check-up services options provided for selection in the list of designated check-up services from time to time at its sole discretion. The check-up services shall be organized and implemented by third party service provider(s) as designated by AIA and shall be performed at medical clinics of such 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.

16. The term "designated 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 designated cancer must be confirmed by the insured person'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.

Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and proofs within 90 days after discharge from hospital or the date on which relevant medical services are performed and completed. You can get the appropriate claim forms by calling the AIA Customer Hotline (852) 2232 8808 in Hong Kong or by visiting aia.com.hk or 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.

Warning Statement

AIA Voluntary Health Insurance Privilege Ultra Scheme is an insurance plan without any savings element. All premiums are paid for the insurance and related costs. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and any levy paid. A written notice signed by you should be received by AIA's Customer Service Centre at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within the cooling-off period (that is, 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 earlier).

After the cooling-off period, you can request cancellation of the policy by giving 30 days prior written notice to us, provided that there has been no benefit payment under the policy during the relevant policy year.

Additional Important Information

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

The levy rates and the maximum amount of levy to be paid by policyholders from 2018 till 2021 onwards are listed as below:

Policy Anniversary Date	Levy Rate	Maximum Levy (HKD)
		Long Term Business
From 1 January 2018 to 31 March 2019 (both dates inclusive)	0.04%	\$40
From 1 April 2019 to 31 March 2020 (both dates inclusive)	0.06%	\$60
From 1 April 2020 to 31 March 2021 (both dates inclusive)	0.085%	\$85
From 1 April 2021 onwards (inclusive of that date)	0.1%	\$100



- This product is a medical insurance product issued by AIA. The underwriting risks, financial obligations and support functions associated with the policies issued by AIA are its responsibility.
- All benefits of insurance policy are subject to the credit risk of AIA and the payments of such benefits and performance of the insurance policy are the obligations and liabilities of AIA. In the worst case, you may lose all the premium paid and benefit amount that is unable to claim the benefits which you are entitled under the insurance policy.

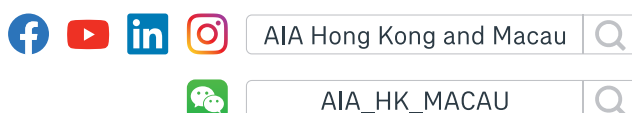
Policy benefits are not the obligation of any insurance agency or distributor selling or distributing the policy, or by any of their affiliates, and none of them makes any representation or guarantees regarding the claims-paying ability of AIA. AIA is responsible for its own financial condition and contractual obligations. Policyholders bear the default risk in the event that AIA is unable to satisfy its financial obligations under the insurance policy(ies).
- Personal Medical Case Management Services with Rehabilitation Management and worldwide emergency assistant service are provided by third party service providers which we have no control over. Such third party service providers are not our agents and we shall not be held liable or responsible for its act or omission.
- The above product information should be used with the understanding that neither AIA nor Citibank (Hong Kong) Limited is rendering legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.
- All benefits described under the **AIA Voluntary Health Insurance Privilege Ultra Scheme** are not subject to any restriction in the choice of healthcare services providers and ward class.
- The policyholder is required to pay for coinsurance and / or deductible as stated in the terms and benefits and the policy schedule. Coinsurance is a percentage of eligible expenses that policyholder needs to pay. For example, for an eligible expenses of HKD10,000 with 30% coinsurance, policyholder is responsible for HKD3,000 (i.e. 30% of eligible expenses), while we pay the remaining HKD7,000 (i.e. 70% of eligible expenses). For the avoidance of doubt, coinsurance and deductible do not refer to any amount that the policyholder is required to pay if actual expenses exceed the benefit limits under the Terms and Benefits of this product.
- For any payable benefits for non-emergency treatments performed outside the geographical cover, please refer to Note 1 under "Benefit Schedule" section in this brochure for details.
- If the policy is terminated due to one of the reasons described under point 2 of "Key Product Risk" above, such termination shall be effective at 00:00 hours of the effective date of termination. For details, please refer to the policy contract of this plan.

9. AIA is the insurance underwriter of this insurance plan and is solely responsible for all approvals, coverage and compensations of their insurance plans. AIA shall assume full responsibility for the contracts of their respective insurance plans. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. Upon request, AIA will provide an explanation of their underwriting decisions on declining an application.
10. Any information and statistics quoted from any external source is solely for informational purpose only and shall not be interpreted as having been adopted or endorsed by AIA or Citibank (Hong Kong) Limited as being accurate.
11. If your application omits facts or contains materially incorrect or incomplete facts, AIA has the right to declare the policy void.
12. Whether to apply for insurance coverage is your own individual decision.
13. The policy currency of this plan offers in Hong Kong dollars (HKD) or in US Dollars (USD). For USD, any exchange rate fluctuation will have a direct impact on the amount of premium required and the value of your benefit(s) in Hong Kong dollar terms.

Any transaction involving currencies involves risks including, but not limited to, the potential change in political and / or economic conditions may substantially affect the price or liquidity of a currency. Policyholder should pay heed to the presence of the potential currency risks and decide whether to take such risks.
14. Your current planned benefit may not be sufficient to meet your future needs since the future medical cost may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.
15. Dedicated concierge support service mentioned under the dedicated concierge support service leaflet, Personal Medical Case Management Services with Rehabilitation Management mentioned under the Personal Medical Case Management Services with Rehabilitation Management leaflet, Medical network services mentioned under the specialist network leaflet and Credit Facility Service for Hospitalisation mentioned under the Credit Facility Service for Hospitalisation leaflet are not offered or extended by Citibank (Hong Kong) Limited.
16. Personal Medical Case Management Services with Rehabilitation Management is an independent value added service arranged by AIA to assist customers in making a more informed decision. This service will not affect the assessment of claims by AIA independently according to principle of medical necessity.
17. Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided (including but not limited to account / policy maintenance matters).

Please contact the relevant licensed bank staff or call AIA Customer Hotline for details

Hong Kong  (852) 2232 8808
 aia.com.hk





AIA International Limited
(Incorporated in Bermuda with limited liability)

Standard Premium Schedule for Basic Plan

Deductible (HKD0/USD0)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	11,320	1,415	5,776	722	3,168	396	1,000	125
5-18	11,320	1,415	5,776	722	3,168	396	1,000	125
19	11,440	1,430	5,832	729	3,200	400	1,008	126
20	11,680	1,460	5,960	745	3,272	409	1,032	129
21	11,792	1,474	6,016	752	3,304	413	1,040	130
22	12,152	1,519	6,200	775	3,400	425	1,072	134
23	12,624	1,578	6,440	805	3,536	442	1,112	139
24	12,992	1,624	6,624	828	3,640	455	1,144	143
25	13,936	1,742	7,104	888	3,904	488	1,232	154
26	14,776	1,847	7,536	942	4,136	517	1,304	163
27	15,600	1,950	7,960	995	4,368	546	1,376	172
28	16,320	2,040	8,320	1,040	4,568	571	1,440	180
29	16,792	2,099	8,560	1,070	4,704	588	1,480	185
30	17,032	2,129	8,688	1,086	4,768	596	1,504	188
31	17,512	2,189	8,928	1,116	4,904	613	1,544	193
32	17,752	2,219	9,056	1,132	4,968	621	1,568	196
33	18,232	2,279	9,296	1,162	5,104	638	1,608	201
34	18,944	2,368	9,664	1,208	5,304	663	1,672	209
35	19,288	2,411	9,840	1,230	5,400	675	1,704	213
36	19,304	2,413	9,848	1,231	5,408	676	1,704	213
37	19,656	2,457	10,024	1,253	5,504	688	1,736	217
38	20,144	2,518	10,272	1,284	5,640	705	1,776	222
39	20,256	2,532	10,328	1,291	5,672	709	1,792	224
40	20,488	2,561	10,448	1,306	5,736	717	1,808	226
41	21,064	2,633	10,744	1,343	5,896	737	1,856	232
42	21,968	2,746	11,200	1,400	6,152	769	1,936	242
43	22,944	2,868	11,704	1,463	6,424	803	2,024	253
44	24,544	3,068	12,520	1,565	6,872	859	2,168	271
45	26,024	3,253	13,272	1,659	7,288	911	2,296	287
46	27,256	3,407	13,904	1,738	7,632	954	2,408	301
47	28,400	3,550	14,488	1,811	7,952	994	2,504	313
48	29,520	3,690	15,056	1,882	8,264	1,033	2,608	326
49	30,920	3,865	15,768	1,971	8,656	1,082	2,728	341
50	32,304	4,038	16,472	2,059	9,048	1,131	2,856	357
51	34,072	4,259	17,376	2,172	9,544	1,193	3,008	376
52	35,520	4,440	18,112	2,264	9,944	1,243	3,136	392
53	36,832	4,604	18,784	2,348	10,312	1,289	3,256	407
54	38,536	4,817	19,656	2,457	10,792	1,349	3,400	425
55	40,104	5,013	20,456	2,557	11,232	1,404	3,544	443
56	42,464	5,308	21,656	2,707	11,888	1,486	3,752	469
57	45,208	5,651	23,056	2,882	12,656	1,582	3,992	499
58	47,304	5,913	24,128	3,016	13,248	1,656	4,176	522
59	50,456	6,307	25,736	3,217	14,128	1,766	4,456	557
60	53,736	6,717	27,408	3,426	15,048	1,881	4,744	593

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD0/USD0) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	57,128	7,141	29,136	3,642	15,992	1,999	5,048	631
62	61,000	7,625	31,112	3,889	17,080	2,135	5,384	673
63	66,048	8,256	33,688	4,211	18,496	2,312	5,832	729
64	72,440	9,055	36,944	4,618	20,280	2,535	6,400	800
65	78,288	9,786	39,928	4,991	21,920	2,740	6,912	864
66	84,952	10,619	43,328	5,416	23,784	2,973	7,504	938
67	89,960	11,245	45,880	5,735	25,192	3,149	7,944	993
68	93,712	11,714	47,792	5,974	26,240	3,280	8,272	1,034
69	98,568	12,321	50,272	6,284	27,600	3,450	8,704	1,088
70	103,136	12,892	52,600	6,575	28,880	3,610	9,104	1,138
71	109,888	13,736	56,040	7,005	30,768	3,846	9,704	1,213
72	115,976	14,497	59,144	7,393	32,472	4,059	10,240	1,280
73	121,960	15,245	62,200	7,775	34,152	4,269	10,768	1,346
74	128,184	16,023	65,376	8,172	35,888	4,486	11,320	1,415
75	134,176	16,772	68,432	8,554	37,568	4,696	11,848	1,481
76	141,376	17,672	72,104	9,013	39,584	4,948	12,480	1,560
77	147,024	18,378	74,984	9,373	41,168	5,146	12,984	1,623
78	152,552	19,069	77,800	9,725	42,712	5,339	13,472	1,684
79	153,688	19,211	78,384	9,798	43,032	5,379	13,568	1,696
80	156,872	19,609	80,008	10,001	43,928	5,491	13,848	1,731
81*	167,536	20,942	85,440	10,680	46,912	5,864	14,792	1,849
82*	170,776	21,347	87,096	10,887	47,816	5,977	15,080	1,885
83*	173,808	21,726	88,640	11,080	48,664	6,083	15,344	1,918
84*	176,560	22,070	90,048	11,256	49,440	6,180	15,592	1,949
85*	179,720	22,465	91,656	11,457	50,320	6,290	15,872	1,984
86*	183,024	22,878	93,344	11,668	51,248	6,406	16,160	2,020
87*	185,920	23,240	94,816	11,852	52,056	6,507	16,416	2,052
88*	188,800	23,600	96,288	12,036	52,864	6,608	16,672	2,084
89*	191,832	23,979	97,832	12,229	53,712	6,714	16,936	2,117
90*	194,864	24,358	99,384	12,423	54,560	6,820	17,208	2,151
91*	198,024	24,753	100,992	12,624	55,448	6,931	17,488	2,186
92*	200,912	25,114	102,464	12,808	56,256	7,032	17,744	2,218
93*	203,944	25,493	104,008	13,001	57,104	7,138	18,008	2,251
94*	207,248	25,906	105,696	13,212	58,032	7,254	18,296	2,287
95*	210,272	26,284	107,240	13,405	58,880	7,360	18,568	2,321
96*	213,440	26,680	108,856	13,607	59,760	7,470	18,848	2,356
97*	216,056	27,007	110,192	13,774	60,496	7,562	19,080	2,385
98*	219,208	27,401	111,800	13,975	61,376	7,672	19,360	2,420
99*	222,384	27,798	113,416	14,177	62,264	7,783	19,640	2,455

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,880	610	2,488	311	1,368	171	432	54
5-18	4,608	576	2,352	294	1,288	161	408	51
19	4,784	598	2,440	305	1,336	167	424	53
20	4,784	598	2,440	305	1,336	167	424	53
21	4,784	598	2,440	305	1,336	167	424	53
22	5,136	642	2,616	327	1,440	180	456	57
23	5,248	656	2,680	335	1,472	184	464	58
24	5,784	723	2,952	369	1,616	202	512	64
25	6,000	750	3,064	383	1,680	210	528	66
26	6,184	773	3,152	394	1,728	216	544	68
27	6,752	844	3,440	430	1,888	236	600	75
28	6,944	868	3,544	443	1,944	243	616	77
29	7,176	897	3,656	457	2,008	251	632	79
30	7,320	915	3,736	467	2,048	256	648	81
31	7,392	924	3,768	471	2,072	259	656	82
32	7,496	937	3,824	478	2,096	262	664	83
33	7,608	951	3,880	485	2,128	266	672	84
34	7,816	977	3,984	498	2,192	274	688	86
35	7,920	990	4,040	505	2,216	277	696	87
36	8,336	1,042	4,248	531	2,336	292	736	92
37	8,336	1,042	4,248	531	2,336	292	736	92
38	8,568	1,071	4,368	546	2,400	300	760	95
39	8,568	1,071	4,368	546	2,400	300	760	95
40	8,680	1,085	4,424	553	2,432	304	768	96
41	9,296	1,162	4,744	593	2,600	325	824	103
42	9,704	1,213	4,952	619	2,720	340	856	107
43	10,144	1,268	5,176	647	2,840	355	896	112
44	10,584	1,323	5,400	675	2,960	370	936	117
45	11,224	1,403	5,728	716	3,144	393	992	124
46	11,688	1,461	5,960	745	3,272	409	1,032	129
47	12,488	1,561	6,368	796	3,496	437	1,104	138
48	13,040	1,630	6,648	831	3,648	456	1,152	144
49	13,648	1,706	6,960	870	3,824	478	1,208	151
50	14,336	1,792	7,312	914	4,016	502	1,264	158
51	15,080	1,885	7,688	961	4,224	528	1,328	166
52	15,424	1,928	7,864	983	4,320	540	1,360	170
53	16,256	2,032	8,288	1,036	4,552	569	1,432	179
54	16,960	2,120	8,648	1,081	4,752	594	1,496	187
55	17,552	2,194	8,952	1,119	4,912	614	1,552	194
56	18,728	2,341	9,552	1,194	5,240	655	1,656	207
57	19,912	2,489	10,152	1,269	5,576	697	1,760	220
58	21,088	2,636	10,752	1,344	5,904	738	1,864	233
59	22,616	2,827	11,536	1,442	6,336	792	2,000	250
60	23,904	2,988	12,192	1,524	6,696	837	2,112	264

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	25,328	3,166	12,920	1,615	7,088	886	2,240	280
62	27,136	3,392	13,840	1,730	7,600	950	2,400	300
63	29,512	3,689	15,048	1,881	8,264	1,033	2,608	326
64	32,224	4,028	16,432	2,054	9,024	1,128	2,848	356
65	34,696	4,337	17,696	2,212	9,712	1,214	3,064	383
66	37,808	4,726	19,280	2,410	10,584	1,323	3,336	417
67	39,976	4,997	20,384	2,548	11,192	1,399	3,528	441
68	41,776	5,222	21,304	2,663	11,696	1,462	3,688	461
69	43,944	5,493	22,408	2,801	12,304	1,538	3,880	485
70	46,176	5,772	23,552	2,944	12,928	1,616	4,080	510
71	49,208	6,151	25,096	3,137	13,776	1,722	4,344	543
72	52,064	6,508	26,552	3,319	14,576	1,822	4,600	575
73	54,384	6,798	27,736	3,467	15,224	1,903	4,800	600
74	57,664	7,208	29,408	3,676	16,144	2,018	5,088	636
75	60,688	7,586	30,952	3,869	16,992	2,124	5,360	670
76	63,296	7,912	32,280	4,035	17,720	2,215	5,592	699
77	65,720	8,215	33,520	4,190	18,400	2,300	5,800	725
78	67,704	8,463	34,528	4,316	18,960	2,370	5,976	747
79	69,976	8,747	35,688	4,461	19,592	2,449	6,176	772
80	71,904	8,988	36,672	4,584	20,136	2,517	6,352	794
81*	74,240	9,280	37,864	4,733	20,784	2,598	6,552	819
82*	75,936	9,492	38,728	4,841	21,264	2,658	6,704	838
83*	77,176	9,647	39,360	4,920	21,608	2,701	6,816	852
84*	78,792	9,849	40,184	5,023	22,064	2,758	6,960	870
85*	79,776	9,972	40,688	5,086	22,336	2,792	7,048	881
86*	81,136	10,142	41,376	5,172	22,720	2,840	7,168	896
87*	82,368	10,296	42,008	5,251	23,064	2,883	7,272	909
88*	83,736	10,467	42,704	5,338	23,448	2,931	7,392	924
89*	85,088	10,636	43,392	5,424	23,824	2,978	7,512	939
90*	86,448	10,806	44,088	5,511	24,208	3,026	7,632	954
91*	88,056	11,007	44,912	5,614	24,656	3,082	7,776	972
92*	89,416	11,177	45,600	5,700	25,040	3,130	7,896	987
93*	90,536	11,317	46,176	5,772	25,352	3,169	7,992	999
94*	92,136	11,517	46,992	5,874	25,800	3,225	8,136	1,017
95*	92,888	11,611	47,376	5,922	26,008	3,251	8,200	1,025
96*	94,744	11,843	48,320	6,040	26,528	3,316	8,368	1,046
97*	95,856	11,982	48,888	6,111	26,840	3,355	8,464	1,058
98*	97,336	12,167	49,640	6,205	27,256	3,407	8,592	1,074
99*	98,576	12,322	50,272	6,284	27,600	3,450	8,704	1,088

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

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Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,736	592	2,416	302	1,328	166	416	52
5-18	4,384	548	2,232	279	1,224	153	384	48
19	4,496	562	2,296	287	1,256	157	400	50
20	4,496	562	2,296	287	1,256	157	400	50
21	4,496	562	2,296	287	1,256	157	400	50
22	4,848	606	2,472	309	1,360	170	432	54
23	4,968	621	2,536	317	1,392	174	440	55
24	5,392	674	2,752	344	1,512	189	480	60
25	5,488	686	2,800	350	1,536	192	488	61
26	5,792	724	2,952	369	1,624	203	512	64
27	6,272	784	3,200	400	1,760	220	552	69
28	6,504	813	3,320	415	1,824	228	576	72
29	6,736	842	3,432	429	1,888	236	592	74
30	6,768	846	3,448	431	1,896	237	600	75
31	6,832	854	3,488	436	1,912	239	600	75
32	7,096	887	3,616	452	1,984	248	624	78
33	7,328	916	3,736	467	2,048	256	648	81
34	7,448	931	3,800	475	2,088	261	656	82
35	7,664	958	3,912	489	2,144	268	680	85
36	7,928	991	4,040	505	2,216	277	704	88
37	7,928	991	4,040	505	2,216	277	704	88
38	8,040	1,005	4,104	513	2,248	281	712	89
39	8,040	1,005	4,104	513	2,248	281	712	89
40	8,280	1,035	4,224	528	2,320	290	728	91
41	8,712	1,089	4,440	555	2,440	305	768	96
42	9,016	1,127	4,600	575	2,528	316	800	100
43	9,488	1,186	4,840	605	2,656	332	840	105
44	9,840	1,230	5,016	627	2,752	344	872	109
45	10,672	1,334	5,440	680	2,992	374	944	118
46	11,184	1,398	5,704	713	3,128	391	984	123
47	11,928	1,491	6,080	760	3,336	417	1,056	132
48	12,288	1,536	6,264	783	3,440	430	1,088	136
49	12,840	1,605	6,552	819	3,592	449	1,136	142
50	13,400	1,675	6,832	854	3,752	469	1,184	148
51	14,184	1,773	7,232	904	3,968	496	1,256	157
52	14,576	1,822	7,432	929	4,080	510	1,288	161
53	15,592	1,949	7,952	994	4,368	546	1,376	172
54	16,256	2,032	8,288	1,036	4,552	569	1,432	179
55	16,648	2,081	8,488	1,061	4,664	583	1,472	184
56	17,560	2,195	8,952	1,119	4,920	615	1,552	194
57	18,728	2,341	9,552	1,194	5,240	655	1,656	207
58	20,032	2,504	10,216	1,277	5,608	701	1,768	221
59	21,328	2,666	10,880	1,360	5,968	746	1,880	235
60	22,632	2,829	11,544	1,443	6,336	792	2,000	250

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	24,008	3,001	12,248	1,531	6,720	840	2,120	265
62	25,696	3,212	13,104	1,638	7,192	899	2,272	284
63	28,040	3,505	14,304	1,788	7,848	981	2,472	309
64	30,632	3,829	15,624	1,953	8,576	1,072	2,704	338
65	32,640	4,080	16,648	2,081	9,136	1,142	2,880	360
66	35,712	4,464	18,216	2,277	10,000	1,250	3,152	394
67	37,760	4,720	19,256	2,407	10,576	1,322	3,336	417
68	39,480	4,935	20,136	2,517	11,056	1,382	3,488	436
69	41,632	5,204	21,232	2,654	11,656	1,457	3,680	460
70	43,704	5,463	22,288	2,786	12,240	1,530	3,856	482
71	46,536	5,817	23,736	2,967	13,032	1,629	4,112	514
72	49,152	6,144	25,064	3,133	13,760	1,720	4,344	543
73	51,680	6,460	26,360	3,295	14,472	1,809	4,560	570
74	54,520	6,815	27,808	3,476	15,264	1,908	4,816	602
75	57,448	7,181	29,296	3,662	16,088	2,011	5,072	634
76	59,856	7,482	30,528	3,816	16,760	2,095	5,288	661
77	62,272	7,784	31,760	3,970	17,440	2,180	5,496	687
78	64,088	8,011	32,688	4,086	17,944	2,243	5,656	707
79	66,192	8,274	33,760	4,220	18,536	2,317	5,848	731
80	67,992	8,499	34,672	4,334	19,040	2,380	6,000	750
81*	70,368	8,796	35,888	4,486	19,704	2,463	6,216	777
82*	71,840	8,980	36,640	4,580	20,112	2,514	6,344	793
83*	72,936	9,117	37,200	4,650	20,424	2,553	6,440	805
84*	74,440	9,305	37,968	4,746	20,840	2,605	6,576	822
85*	75,384	9,423	38,448	4,806	21,104	2,638	6,656	832
86*	76,632	9,579	39,080	4,885	21,456	2,682	6,768	846
87*	77,856	9,732	39,704	4,963	21,800	2,725	6,872	859
88*	79,224	9,903	40,408	5,051	22,184	2,773	6,992	874
89*	80,720	10,090	41,168	5,146	22,600	2,825	7,128	891
90*	81,808	10,226	41,720	5,215	22,904	2,863	7,224	903
91*	83,320	10,415	42,496	5,312	23,328	2,916	7,360	920
92*	84,408	10,551	43,048	5,381	23,632	2,954	7,456	932
93*	85,776	10,722	43,744	5,468	24,016	3,002	7,576	947
94*	87,272	10,909	44,512	5,564	24,440	3,055	7,704	963
95*	88,096	11,012	44,928	5,616	24,664	3,083	7,776	972
96*	89,736	11,217	45,768	5,721	25,128	3,141	7,920	990
97*	90,688	11,336	46,248	5,781	25,392	3,174	8,008	1,001
98*	92,200	11,525	47,024	5,878	25,816	3,227	8,144	1,018
99*	93,288	11,661	47,576	5,947	26,120	3,265	8,240	1,030

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
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Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,696	462	1,888	236	1,032	129	328	41
5-18	3,424	428	1,744	218	960	120	304	38
19	3,512	439	1,792	224	984	123	312	39
20	3,512	439	1,792	224	984	123	312	39
21	3,512	439	1,792	224	984	123	312	39
22	3,792	474	1,936	242	1,064	133	336	42
23	3,888	486	1,984	248	1,088	136	344	43
24	4,216	527	2,152	269	1,184	148	376	47
25	4,288	536	2,184	273	1,200	150	376	47
26	4,520	565	2,304	288	1,264	158	400	50
27	4,896	612	2,496	312	1,368	171	432	54
28	5,080	635	2,592	324	1,424	178	448	56
29	5,264	658	2,688	336	1,472	184	464	58
30	5,280	660	2,696	337	1,480	185	464	58
31	5,336	667	2,720	340	1,496	187	472	59
32	5,544	693	2,824	353	1,552	194	488	61
33	5,720	715	2,920	365	1,600	200	504	63
34	5,816	727	2,968	371	1,632	204	512	64
35	5,984	748	3,048	381	1,672	209	528	66
36	6,184	773	3,152	394	1,728	216	544	68
37	6,184	773	3,152	394	1,728	216	544	68
38	6,280	785	3,200	400	1,760	220	552	69
39	6,280	785	3,200	400	1,760	220	552	69
40	6,464	808	3,296	412	1,808	226	568	71
41	6,808	851	3,472	434	1,904	238	600	75
42	7,040	880	3,592	449	1,968	246	624	78
43	7,400	925	3,776	472	2,072	259	656	82
44	7,672	959	3,912	489	2,152	269	680	85
45	8,328	1,041	4,248	531	2,328	291	736	92
46	8,736	1,092	4,456	557	2,448	306	768	96
47	9,304	1,163	4,744	593	2,608	326	824	103
48	9,592	1,199	4,888	611	2,688	336	848	106
49	10,024	1,253	5,112	639	2,808	351	888	111
50	10,456	1,307	5,336	667	2,928	366	920	115
51	11,064	1,383	5,640	705	3,096	387	976	122
52	11,376	1,422	5,800	725	3,184	398	1,008	126
53	12,168	1,521	6,208	776	3,408	426	1,072	134
54	12,680	1,585	6,464	808	3,552	444	1,120	140
55	12,992	1,624	6,624	828	3,640	455	1,144	143
56	13,704	1,713	6,992	874	3,840	480	1,208	151
57	14,608	1,826	7,448	931	4,088	511	1,288	161
58	15,632	1,954	7,976	997	4,376	547	1,384	173
59	16,640	2,080	8,488	1,061	4,656	582	1,472	184
60	17,664	2,208	9,008	1,126	4,944	618	1,560	195

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	18,728	2,341	9,552	1,194	5,240	655	1,656	207
62	20,048	2,506	10,224	1,278	5,616	702	1,768	221
63	21,872	2,734	11,152	1,394	6,128	766	1,928	241
64	23,896	2,987	12,184	1,523	6,688	836	2,112	264
65	25,456	3,182	12,984	1,623	7,128	891	2,248	281
66	27,856	3,482	14,208	1,776	7,800	975	2,456	307
67	29,456	3,682	15,024	1,878	8,248	1,031	2,600	325
68	30,800	3,850	15,712	1,964	8,624	1,078	2,720	340
69	32,480	4,060	16,568	2,071	9,096	1,137	2,864	358
70	34,088	4,261	17,384	2,173	9,544	1,193	3,008	376
71	36,304	4,538	18,512	2,314	10,168	1,271	3,208	401
72	38,336	4,792	19,552	2,444	10,736	1,342	3,384	423
73	40,312	5,039	20,560	2,570	11,288	1,411	3,560	445
74	42,528	5,316	21,688	2,711	11,904	1,488	3,752	469
75	44,816	5,602	22,856	2,857	12,552	1,569	3,960	495
76	46,696	5,837	23,816	2,977	13,072	1,634	4,120	515
77	48,576	6,072	24,776	3,097	13,600	1,700	4,288	536
78	49,992	6,249	25,496	3,187	14,000	1,750	4,416	552
79	51,640	6,455	26,336	3,292	14,456	1,807	4,560	570
80	53,032	6,629	27,048	3,381	14,848	1,856	4,680	585
81*	54,896	6,862	28,000	3,500	15,368	1,921	4,848	606
82*	56,040	7,005	28,584	3,573	15,688	1,961	4,952	619
83*	56,888	7,111	29,016	3,627	15,928	1,991	5,024	628
84*	58,072	7,259	29,616	3,702	16,264	2,033	5,128	641
85*	58,808	7,351	29,992	3,749	16,464	2,058	5,192	649
86*	59,776	7,472	30,488	3,811	16,736	2,092	5,280	660
87*	60,736	7,592	30,976	3,872	17,008	2,126	5,360	670
88*	61,792	7,724	31,512	3,939	17,304	2,163	5,456	682
89*	62,968	7,871	32,112	4,014	17,632	2,204	5,560	695
90*	63,816	7,977	32,544	4,068	17,872	2,234	5,632	704
91*	64,992	8,124	33,144	4,143	18,200	2,275	5,736	717
92*	65,848	8,231	33,584	4,198	18,440	2,305	5,816	727
93*	66,904	8,363	34,120	4,265	18,736	2,342	5,904	738
94*	68,072	8,509	34,720	4,340	19,064	2,383	6,008	751
95*	68,720	8,590	35,048	4,381	19,240	2,405	6,064	758
96*	69,992	8,749	35,696	4,462	19,600	2,450	6,184	773
97*	70,744	8,843	36,080	4,510	19,808	2,476	6,248	781
98*	71,912	8,989	36,672	4,584	20,136	2,517	6,352	794
99*	72,776	9,097	37,112	4,639	20,376	2,547	6,424	803

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
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Standard Premium Schedule for Basic Plan

Deductible (HKD0/USD0)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	12,448	1,556	6,352	794	3,488	436	1,096	137
5-18	12,448	1,556	6,352	794	3,488	436	1,096	137
19	12,592	1,574	6,424	803	3,528	441	1,112	139
20	12,848	1,606	6,552	819	3,600	450	1,136	142
21	12,960	1,620	6,608	826	3,632	454	1,144	143
22	13,368	1,671	6,816	852	3,744	468	1,184	148
23	13,888	1,736	7,080	885	3,888	486	1,224	153
24	14,280	1,785	7,280	910	4,000	500	1,264	158
25	15,328	1,916	7,816	977	4,288	536	1,352	169
26	16,256	2,032	8,288	1,036	4,552	569	1,432	179
27	17,168	2,146	8,752	1,094	4,808	601	1,512	189
28	17,952	2,244	9,152	1,144	5,024	628	1,584	198
29	18,464	2,308	9,416	1,177	5,168	646	1,632	204
30	18,736	2,342	9,552	1,194	5,248	656	1,656	207
31	19,264	2,408	9,824	1,228	5,392	674	1,704	213
32	19,528	2,441	9,960	1,245	5,464	683	1,728	216
33	20,056	2,507	10,232	1,279	5,616	702	1,768	221
34	20,832	2,604	10,624	1,328	5,832	729	1,840	230
35	21,216	2,652	10,824	1,353	5,944	743	1,872	234
36	21,232	2,654	10,832	1,354	5,944	743	1,872	234
37	21,632	2,704	11,032	1,379	6,056	757	1,912	239
38	22,152	2,769	11,296	1,412	6,200	775	1,960	245
39	22,288	2,786	11,368	1,421	6,240	780	1,968	246
40	22,536	2,817	11,496	1,437	6,312	789	1,992	249
41	23,168	2,896	11,816	1,477	6,488	811	2,048	256
42	24,168	3,021	12,328	1,541	6,768	846	2,136	267
43	25,232	3,154	12,872	1,609	7,064	883	2,224	278
44	26,984	3,373	13,760	1,720	7,552	944	2,384	298
45	28,624	3,578	14,600	1,825	8,016	1,002	2,528	316
46	29,984	3,748	15,288	1,911	8,392	1,049	2,648	331
47	31,240	3,905	15,936	1,992	8,744	1,093	2,760	345
48	32,480	4,060	16,568	2,071	9,096	1,137	2,864	358
49	34,008	4,251	17,344	2,168	9,520	1,190	3,000	375
50	35,520	4,440	18,112	2,264	9,944	1,243	3,136	392
51	37,480	4,685	19,112	2,389	10,496	1,312	3,312	414
52	39,072	4,884	19,928	2,491	10,944	1,368	3,448	431
53	40,512	5,064	20,664	2,583	11,344	1,418	3,576	447
54	42,392	5,299	21,616	2,702	11,872	1,484	3,744	468
55	44,112	5,514	22,496	2,812	12,352	1,544	3,896	487
56	46,712	5,839	23,824	2,978	13,080	1,635	4,128	516
57	49,736	6,217	25,368	3,171	13,928	1,741	4,392	549
58	52,040	6,505	26,544	3,318	14,568	1,821	4,592	574
59	55,504	6,938	28,304	3,538	15,544	1,943	4,904	613
60	59,112	7,389	30,144	3,768	16,552	2,069	5,216	652

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD0/USD0) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	62,840	7,855	32,048	4,006	17,592	2,199	5,552	694
62	67,104	8,388	34,224	4,278	18,792	2,349	5,928	741
63	72,656	9,082	37,056	4,632	20,344	2,543	6,416	802
64	79,672	9,959	40,632	5,079	22,312	2,789	7,032	879
65	86,112	10,764	43,920	5,490	24,112	3,014	7,600	950
66	93,448	11,681	47,656	5,957	26,168	3,271	8,248	1,031
67	98,952	12,369	50,464	6,308	27,704	3,463	8,736	1,092
68	103,080	12,885	52,568	6,571	28,864	3,608	9,104	1,138
69	108,424	13,553	55,296	6,912	30,360	3,795	9,576	1,197
70	113,456	14,182	57,864	7,233	31,768	3,971	10,016	1,252
71	120,872	15,109	61,648	7,706	33,848	4,231	10,672	1,334
72	127,576	15,947	65,064	8,133	35,720	4,465	11,264	1,408
73	134,160	16,770	68,424	8,553	37,568	4,696	11,848	1,481
74	141,008	17,626	71,912	8,989	39,480	4,935	12,448	1,556
75	147,592	18,449	75,272	9,409	41,328	5,166	13,032	1,629
76	155,504	19,438	79,304	9,913	43,544	5,443	13,728	1,716
77	161,728	20,216	82,480	10,310	45,280	5,660	14,280	1,785
78	167,808	20,976	85,584	10,698	46,984	5,873	14,816	1,852
79	169,072	21,134	86,224	10,778	47,344	5,918	14,928	1,866
80	172,560	21,570	88,008	11,001	48,320	6,040	15,240	1,905
81*	184,288	23,036	93,984	11,748	51,600	6,450	16,272	2,034
82*	187,856	23,482	95,808	11,976	52,600	6,575	16,584	2,073
83*	191,184	23,898	97,504	12,188	53,528	6,691	16,880	2,110
84*	194,208	24,276	99,048	12,381	54,376	6,797	17,152	2,144
85*	197,696	24,712	100,824	12,603	55,352	6,919	17,456	2,182
86*	201,328	25,166	102,680	12,835	56,368	7,046	17,776	2,222
87*	204,520	25,565	104,304	13,038	57,264	7,158	18,056	2,257
88*	207,680	25,960	105,920	13,240	58,152	7,269	18,336	2,292
89*	211,008	26,376	107,616	13,452	59,080	7,385	18,632	2,329
90*	214,344	26,793	109,312	13,664	60,016	7,502	18,928	2,366
91*	217,816	27,227	111,088	13,886	60,992	7,624	19,232	2,404
92*	221,008	27,626	112,712	14,089	61,880	7,735	19,512	2,439
93*	224,344	28,043	114,416	14,302	62,816	7,852	19,808	2,476
94*	227,976	28,497	116,264	14,533	63,832	7,979	20,128	2,516
95*	231,296	28,912	117,960	14,745	64,760	8,095	20,424	2,553
96*	234,776	29,347	119,736	14,967	65,736	8,217	20,728	2,591
97*	237,656	29,707	121,208	15,151	66,544	8,318	20,984	2,623
98*	241,136	30,142	122,976	15,372	67,520	8,440	21,296	2,662
99*	244,624	30,578	124,760	15,595	68,496	8,562	21,600	2,700

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	5,360	670	2,736	342	1,504	188	472	59
5-18	5,056	632	2,576	322	1,416	177	448	56
19	5,264	658	2,688	336	1,472	184	464	58
20	5,264	658	2,688	336	1,472	184	464	58
21	5,264	658	2,688	336	1,472	184	464	58
22	5,656	707	2,888	361	1,584	198	496	62
23	5,768	721	2,944	368	1,616	202	512	64
24	6,352	794	3,240	405	1,776	222	560	70
25	6,600	825	3,368	421	1,848	231	584	73
26	6,808	851	3,472	434	1,904	238	600	75
27	7,424	928	3,784	473	2,080	260	656	82
28	7,640	955	3,896	487	2,136	267	672	84
29	7,888	986	4,024	503	2,208	276	696	87
30	8,048	1,006	4,104	513	2,256	282	712	89
31	8,128	1,016	4,144	518	2,272	284	720	90
32	8,256	1,032	4,208	526	2,312	289	728	91
33	8,368	1,046	4,264	533	2,344	293	736	92
34	8,592	1,074	4,384	548	2,408	301	760	95
35	8,712	1,089	4,440	555	2,440	305	768	96
36	9,184	1,148	4,680	585	2,568	321	808	101
37	9,184	1,148	4,680	585	2,568	321	808	101
38	9,416	1,177	4,800	600	2,640	330	832	104
39	9,416	1,177	4,800	600	2,640	330	832	104
40	9,544	1,193	4,864	608	2,672	334	840	105
41	10,232	1,279	5,216	652	2,864	358	904	113
42	10,672	1,334	5,440	680	2,992	374	944	118
43	11,168	1,396	5,696	712	3,128	391	984	123
44	11,632	1,454	5,936	742	3,256	407	1,024	128
45	12,344	1,543	6,296	787	3,456	432	1,088	136
46	12,864	1,608	6,560	820	3,600	450	1,136	142
47	13,728	1,716	7,000	875	3,840	480	1,216	152
48	14,336	1,792	7,312	914	4,016	502	1,264	158
49	15,016	1,877	7,656	957	4,208	526	1,328	166
50	15,784	1,973	8,048	1,006	4,416	552	1,392	174
51	16,592	2,074	8,464	1,058	4,648	581	1,464	183
52	16,968	2,121	8,656	1,082	4,752	594	1,496	187
53	17,888	2,236	9,120	1,140	5,008	626	1,576	197
54	18,656	2,332	9,512	1,189	5,224	653	1,648	206
55	19,312	2,414	9,848	1,231	5,408	676	1,704	213
56	20,600	2,575	10,504	1,313	5,768	721	1,816	227
57	21,904	2,738	11,168	1,396	6,136	767	1,936	242
58	23,192	2,899	11,824	1,478	6,496	812	2,048	256
59	24,880	3,110	12,688	1,586	6,968	871	2,200	275
60	26,304	3,288	13,416	1,677	7,368	921	2,320	290

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	27,856	3,482	14,208	1,776	7,800	975	2,456	307
62	29,840	3,730	15,216	1,902	8,352	1,044	2,632	329
63	32,464	4,058	16,560	2,070	9,088	1,136	2,864	358
64	35,448	4,431	18,080	2,260	9,928	1,241	3,128	391
65	38,168	4,771	19,464	2,433	10,688	1,336	3,368	421
66	41,584	5,198	21,208	2,651	11,640	1,455	3,672	459
67	43,976	5,497	22,424	2,803	12,312	1,539	3,880	485
68	45,952	5,744	23,432	2,929	12,864	1,608	4,056	507
69	48,344	6,043	24,656	3,082	13,536	1,692	4,272	534
70	50,800	6,350	25,912	3,239	14,224	1,778	4,488	561
71	54,128	6,766	27,608	3,451	15,152	1,894	4,776	597
72	57,264	7,158	29,208	3,651	16,032	2,004	5,056	632
73	59,816	7,477	30,504	3,813	16,752	2,094	5,280	660
74	63,432	7,929	32,352	4,044	17,760	2,220	5,600	700
75	66,768	8,346	34,048	4,256	18,696	2,337	5,896	737
76	69,616	8,702	35,504	4,438	19,496	2,437	6,144	768
77	72,288	9,036	36,864	4,608	20,240	2,530	6,384	798
78	74,472	9,309	37,984	4,748	20,856	2,607	6,576	822
79	76,968	9,621	39,256	4,907	21,552	2,694	6,800	850
80	79,096	9,887	40,336	5,042	22,144	2,768	6,984	873
81*	81,656	10,207	41,648	5,206	22,864	2,858	7,208	901
82*	83,536	10,442	42,600	5,325	23,392	2,924	7,376	922
83*	84,896	10,612	43,296	5,412	23,768	2,971	7,496	937
84*	86,664	10,833	44,200	5,525	24,264	3,033	7,656	957
85*	87,752	10,969	44,752	5,594	24,568	3,071	7,752	969
86*	89,248	11,156	45,520	5,690	24,992	3,124	7,880	985
87*	90,608	11,326	46,208	5,776	25,368	3,171	8,000	1,000
88*	92,104	11,513	46,976	5,872	25,792	3,224	8,136	1,017
89*	93,608	11,701	47,744	5,968	26,208	3,276	8,264	1,033
90*	95,096	11,887	48,496	6,062	26,624	3,328	8,400	1,050
91*	96,864	12,108	49,400	6,175	27,120	3,390	8,552	1,069
92*	98,368	12,296	50,168	6,271	27,544	3,443	8,688	1,086
93*	99,600	12,450	50,800	6,350	27,888	3,486	8,792	1,099
94*	101,360	12,670	51,696	6,462	28,384	3,548	8,952	1,119
95*	102,184	12,773	52,112	6,514	28,608	3,576	9,024	1,128
96*	104,216	13,027	53,152	6,644	29,184	3,648	9,200	1,150
97*	105,440	13,180	53,776	6,722	29,520	3,690	9,312	1,164
98*	107,072	13,384	54,608	6,826	29,984	3,748	9,456	1,182
99*	108,432	13,554	55,304	6,913	30,360	3,795	9,576	1,197

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	5,208	651	2,656	332	1,456	182	456	57
5-18	4,808	601	2,456	307	1,344	168	424	53
19	4,944	618	2,520	315	1,384	173	440	55
20	4,944	618	2,520	315	1,384	173	440	55
21	4,944	618	2,520	315	1,384	173	440	55
22	5,336	667	2,720	340	1,496	187	472	59
23	5,464	683	2,784	348	1,528	191	480	60
24	5,928	741	3,024	378	1,656	207	520	65
25	6,024	753	3,072	384	1,688	211	528	66
26	6,368	796	3,248	406	1,784	223	560	70
27	6,896	862	3,520	440	1,928	241	608	76
28	7,160	895	3,648	456	2,008	251	632	79
29	7,416	927	3,784	473	2,080	260	656	82
30	7,440	930	3,792	474	2,080	260	656	82
31	7,520	940	3,832	479	2,104	263	664	83
32	7,808	976	3,984	498	2,184	273	688	86
33	8,056	1,007	4,112	514	2,256	282	712	89
34	8,192	1,024	4,176	522	2,296	287	720	90
35	8,432	1,054	4,304	538	2,360	295	744	93
36	8,712	1,089	4,440	555	2,440	305	768	96
37	8,712	1,089	4,440	555	2,440	305	768	96
38	8,848	1,106	4,512	564	2,480	310	784	98
39	8,848	1,106	4,512	564	2,480	310	784	98
40	9,120	1,140	4,648	581	2,552	319	808	101
41	9,584	1,198	4,888	611	2,680	335	848	106
42	9,912	1,239	5,056	632	2,776	347	872	109
43	10,440	1,305	5,328	666	2,920	365	920	115
44	10,824	1,353	5,520	690	3,032	379	952	119
45	11,744	1,468	5,992	749	3,288	411	1,040	130
46	12,320	1,540	6,280	785	3,448	431	1,088	136
47	13,120	1,640	6,688	836	3,672	459	1,160	145
48	13,512	1,689	6,888	861	3,784	473	1,192	149
49	14,136	1,767	7,208	901	3,960	495	1,248	156
50	14,744	1,843	7,520	940	4,128	516	1,304	163
51	15,592	1,949	7,952	994	4,368	546	1,376	172
52	16,032	2,004	8,176	1,022	4,488	561	1,416	177
53	17,160	2,145	8,752	1,094	4,808	601	1,512	189
54	17,888	2,236	9,120	1,140	5,008	626	1,576	197
55	18,328	2,291	9,344	1,168	5,128	641	1,616	202
56	19,320	2,415	9,856	1,232	5,408	676	1,704	213
57	20,600	2,575	10,504	1,313	5,768	721	1,816	227
58	22,040	2,755	11,240	1,405	6,168	771	1,944	243
59	23,464	2,933	11,968	1,496	6,568	821	2,072	259
60	24,896	3,112	12,696	1,587	6,968	871	2,200	275

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	26,408	3,301	13,472	1,684	7,392	924	2,328	291
62	28,264	3,533	14,416	1,802	7,912	989	2,496	312
63	30,848	3,856	15,736	1,967	8,640	1,080	2,720	340
64	33,704	4,213	17,192	2,149	9,440	1,180	2,976	372
65	35,896	4,487	18,304	2,288	10,048	1,256	3,168	396
66	39,272	4,909	20,032	2,504	11,000	1,375	3,464	433
67	41,528	5,191	21,176	2,647	11,624	1,453	3,664	458
68	43,432	5,429	22,152	2,769	12,160	1,520	3,832	479
69	45,800	5,725	23,360	2,920	12,824	1,603	4,048	506
70	48,080	6,010	24,520	3,065	13,464	1,683	4,248	531
71	51,200	6,400	26,112	3,264	14,336	1,792	4,520	565
72	54,064	6,758	27,576	3,447	15,136	1,892	4,776	597
73	56,840	7,105	28,992	3,624	15,912	1,989	5,016	627
74	59,968	7,496	30,584	3,823	16,792	2,099	5,296	662
75	63,200	7,900	32,232	4,029	17,696	2,212	5,584	698
76	65,848	8,231	33,584	4,198	18,440	2,305	5,816	727
77	68,496	8,562	34,936	4,367	19,176	2,397	6,048	756
78	70,488	8,811	35,952	4,494	19,736	2,467	6,224	778
79	72,808	9,101	37,136	4,642	20,384	2,548	6,432	804
80	74,784	9,348	38,136	4,767	20,936	2,617	6,600	825
81*	77,408	9,676	39,480	4,935	21,672	2,709	6,832	854
82*	79,016	9,877	40,296	5,037	22,128	2,766	6,976	872
83*	80,224	10,028	40,912	5,114	22,464	2,808	7,080	885
84*	81,880	10,235	41,760	5,220	22,928	2,866	7,232	904
85*	82,920	10,365	42,288	5,286	23,216	2,902	7,320	915
86*	84,288	10,536	42,984	5,373	23,600	2,950	7,440	930
87*	85,648	10,706	43,680	5,460	23,984	2,998	7,560	945
88*	87,144	10,893	44,440	5,555	24,400	3,050	7,696	962
89*	88,800	11,100	45,288	5,661	24,864	3,108	7,840	980
90*	89,984	11,248	45,888	5,736	25,192	3,149	7,944	993
91*	91,656	11,457	46,744	5,843	25,664	3,208	8,096	1,012
92*	92,848	11,606	47,352	5,919	26,000	3,250	8,200	1,025
93*	94,352	11,794	48,120	6,015	26,416	3,302	8,328	1,041
94*	96,008	12,001	48,968	6,121	26,880	3,360	8,480	1,060
95*	96,904	12,113	49,424	6,178	27,136	3,392	8,560	1,070
96*	98,704	12,338	50,336	6,292	27,640	3,455	8,712	1,089
97*	99,752	12,469	50,872	6,359	27,928	3,491	8,808	1,101
98*	101,416	12,677	51,720	6,465	28,400	3,550	8,952	1,119
99*	102,616	12,827	52,336	6,542	28,736	3,592	9,064	1,133

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
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Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,064	508	2,072	259	1,136	142	360	45
5-18	3,752	469	1,912	239	1,048	131	328	41
19	3,856	482	1,968	246	1,080	135	344	43
20	3,856	482	1,968	246	1,080	135	344	43
21	3,856	482	1,968	246	1,080	135	344	43
22	4,168	521	2,128	266	1,168	146	368	46
23	4,272	534	2,176	272	1,200	150	376	47
24	4,624	578	2,360	295	1,296	162	408	51
25	4,712	589	2,400	300	1,320	165	416	52
26	4,968	621	2,536	317	1,392	174	440	55
27	5,384	673	2,744	343	1,504	188	472	59
28	5,584	698	2,848	356	1,560	195	496	62
29	5,784	723	2,952	369	1,616	202	512	64
30	5,816	727	2,968	371	1,632	204	512	64
31	5,872	734	2,992	374	1,648	206	520	65
32	6,096	762	3,112	389	1,704	213	536	67
33	6,288	786	3,208	401	1,760	220	552	69
34	6,392	799	3,256	407	1,792	224	568	71
35	6,584	823	3,360	420	1,840	230	584	73
36	6,808	851	3,472	434	1,904	238	600	75
37	6,808	851	3,472	434	1,904	238	600	75
38	6,904	863	3,520	440	1,936	242	608	76
39	6,904	863	3,520	440	1,936	242	608	76
40	7,112	889	3,624	453	1,992	249	624	78
41	7,480	935	3,816	477	2,096	262	664	83
42	7,744	968	3,952	494	2,168	271	680	85
43	8,144	1,018	4,152	519	2,280	285	720	90
44	8,440	1,055	4,304	538	2,360	295	744	93
45	9,160	1,145	4,672	584	2,568	321	808	101
46	9,616	1,202	4,904	613	2,696	337	848	106
47	10,240	1,280	5,224	653	2,864	358	904	113
48	10,552	1,319	5,384	673	2,952	369	928	116
49	11,024	1,378	5,624	703	3,088	386	976	122
50	11,504	1,438	5,864	733	3,224	403	1,016	127
51	12,168	1,521	6,208	776	3,408	426	1,072	134
52	12,512	1,564	6,384	798	3,504	438	1,104	138
53	13,384	1,673	6,824	853	3,744	468	1,184	148
54	13,952	1,744	7,112	889	3,904	488	1,232	154
55	14,304	1,788	7,296	912	4,008	501	1,264	158
56	15,072	1,884	7,688	961	4,224	528	1,328	166
57	16,072	2,009	8,200	1,025	4,504	563	1,416	177
58	17,192	2,149	8,768	1,096	4,816	602	1,520	190
59	18,312	2,289	9,336	1,167	5,128	641	1,616	202
60	19,424	2,428	9,904	1,238	5,440	680	1,712	214

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	20,600	2,575	10,504	1,313	5,768	721	1,816	227
62	22,056	2,757	11,248	1,406	6,176	772	1,944	243
63	24,064	3,008	12,272	1,534	6,736	842	2,128	266
64	26,296	3,287	13,408	1,676	7,360	920	2,320	290
65	28,008	3,501	14,288	1,786	7,840	980	2,472	309
66	30,632	3,829	15,624	1,953	8,576	1,072	2,704	338
67	32,392	4,049	16,520	2,065	9,072	1,134	2,864	358
68	33,880	4,235	17,280	2,160	9,488	1,186	2,992	374
69	35,728	4,466	18,224	2,278	10,000	1,250	3,152	394
70	37,504	4,688	19,128	2,391	10,504	1,313	3,312	414
71	39,936	4,992	20,368	2,546	11,184	1,398	3,528	441
72	42,176	5,272	21,512	2,689	11,808	1,476	3,728	466
73	44,336	5,542	22,608	2,826	12,416	1,552	3,912	489
74	46,784	5,848	23,856	2,982	13,096	1,637	4,128	516
75	49,296	6,162	25,144	3,143	13,800	1,725	4,352	544
76	51,368	6,421	26,200	3,275	14,384	1,798	4,536	567
77	53,440	6,680	27,256	3,407	14,960	1,870	4,720	590
78	54,992	6,874	28,048	3,506	15,400	1,925	4,856	607
79	56,800	7,100	28,968	3,621	15,904	1,988	5,016	627
80	58,344	7,293	29,752	3,719	16,336	2,042	5,152	644
81*	60,384	7,548	30,792	3,849	16,904	2,113	5,328	666
82*	61,632	7,704	31,432	3,929	17,256	2,157	5,440	680
83*	62,584	7,823	31,920	3,990	17,520	2,190	5,528	691
84*	63,872	7,984	32,576	4,072	17,888	2,236	5,640	705
85*	64,688	8,086	32,992	4,124	18,112	2,264	5,712	714
86*	65,744	8,218	33,528	4,191	18,408	2,301	5,808	726
87*	66,800	8,350	34,072	4,259	18,704	2,338	5,896	737
88*	67,976	8,497	34,664	4,333	19,032	2,379	6,000	750
89*	69,264	8,658	35,328	4,416	19,392	2,424	6,120	765
90*	70,192	8,774	35,800	4,475	19,656	2,457	6,200	775
91*	71,488	8,936	36,456	4,557	20,016	2,502	6,312	789
92*	72,424	9,053	36,936	4,617	20,280	2,535	6,392	799
93*	73,600	9,200	37,536	4,692	20,608	2,576	6,496	812
94*	74,888	9,361	38,192	4,774	20,968	2,621	6,616	827
95*	75,592	9,449	38,552	4,819	21,168	2,646	6,672	834
96*	76,992	9,624	39,264	4,908	21,560	2,695	6,800	850
97*	77,808	9,726	39,680	4,960	21,784	2,723	6,872	859
98*	79,112	9,889	40,344	5,043	22,152	2,769	6,984	873
99*	80,048	10,006	40,824	5,103	22,416	2,802	7,072	884

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Add-on Plan Deductible (HKD0/USD0)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	9,800	1,225	5,000	625	2,744	343	864	108
5-18	9,800	1,225	5,000	625	2,744	343	864	108
19	9,904	1,238	5,048	631	2,776	347	872	109
20	10,112	1,264	5,160	645	2,832	354	896	112
21	10,208	1,276	5,208	651	2,856	357	904	113
22	10,528	1,316	5,368	671	2,944	368	928	116
23	10,944	1,368	5,584	698	3,064	383	968	121
24	11,240	1,405	5,736	717	3,144	393	992	124
25	12,064	1,508	6,152	769	3,376	422	1,064	133
26	12,792	1,599	6,520	815	3,584	448	1,128	141
27	13,528	1,691	6,896	862	3,784	473	1,192	149
28	14,144	1,768	7,216	902	3,960	495	1,248	156
29	14,552	1,819	7,424	928	4,072	509	1,288	161
30	14,760	1,845	7,528	941	4,136	517	1,304	163
31	15,176	1,897	7,736	967	4,248	531	1,344	168
32	15,376	1,922	7,840	980	4,304	538	1,360	170
33	15,792	1,974	8,056	1,007	4,424	553	1,392	174
34	16,408	2,051	8,368	1,046	4,592	574	1,448	181
35	16,720	2,090	8,528	1,066	4,680	585	1,480	185
36	16,720	2,090	8,528	1,066	4,680	585	1,480	185
37	17,024	2,128	8,680	1,085	4,768	596	1,504	188
38	17,440	2,180	8,896	1,112	4,880	610	1,536	192
39	17,544	2,193	8,944	1,118	4,912	614	1,552	194
40	17,744	2,218	9,048	1,131	4,968	621	1,568	196
41	18,240	2,280	9,304	1,163	5,104	638	1,608	201
42	19,032	2,379	9,704	1,213	5,328	666	1,680	210
43	19,880	2,485	10,136	1,267	5,568	696	1,752	219
44	21,240	2,655	10,832	1,354	5,944	743	1,872	234
45	22,536	2,817	11,496	1,437	6,312	789	1,992	249
46	23,608	2,951	12,040	1,505	6,608	826	2,088	261
47	24,600	3,075	12,544	1,568	6,888	861	2,176	272
48	25,560	3,195	13,032	1,629	7,160	895	2,256	282
49	26,768	3,346	13,648	1,706	7,496	937	2,360	295
50	27,968	3,496	14,264	1,783	7,832	979	2,472	309
51	29,512	3,689	15,048	1,881	8,264	1,033	2,608	326
52	30,760	3,845	15,688	1,961	8,616	1,077	2,720	340
53	31,896	3,987	16,264	2,033	8,928	1,116	2,816	352
54	33,368	4,171	17,016	2,127	9,344	1,168	2,944	368
55	34,736	4,342	17,712	2,214	9,728	1,216	3,064	383
56	36,776	4,597	18,752	2,344	10,296	1,287	3,248	406
57	39,160	4,895	19,968	2,496	10,968	1,371	3,456	432
58	40,968	5,121	20,896	2,612	11,472	1,434	3,616	452
59	43,704	5,463	22,288	2,786	12,240	1,530	3,856	482
60	46,536	5,817	23,736	2,967	13,032	1,629	4,112	514

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0/USD0) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	49,480	6,185	25,232	3,154	13,856	1,732	4,368	546
62	52,824	6,603	26,944	3,368	14,792	1,849	4,664	583
63	57,200	7,150	29,176	3,647	16,016	2,002	5,048	631
64	62,720	7,840	31,984	3,998	17,560	2,195	5,536	692
65	67,792	8,474	34,576	4,322	18,984	2,373	5,984	748
66	73,568	9,196	37,520	4,690	20,600	2,575	6,496	812
67	77,912	9,739	39,736	4,967	21,816	2,727	6,880	860
68	81,152	10,144	41,384	5,173	22,720	2,840	7,168	896
69	85,360	10,670	43,536	5,442	23,904	2,988	7,536	942
70	89,328	11,166	45,560	5,695	25,008	3,126	7,888	986
71	95,176	11,897	48,536	6,067	26,648	3,331	8,408	1,051
72	100,440	12,555	51,224	6,403	28,120	3,515	8,872	1,109
73	105,624	13,203	53,872	6,734	29,576	3,697	9,328	1,166
74	111,016	13,877	56,616	7,077	31,088	3,886	9,800	1,225
75	116,208	14,526	59,264	7,408	32,536	4,067	10,264	1,283
76	122,440	15,305	62,448	7,806	34,280	4,285	10,808	1,351
77	127,344	15,918	64,944	8,118	35,656	4,457	11,248	1,406
78	132,120	16,515	67,384	8,423	36,992	4,624	11,664	1,458
79	133,112	16,639	67,888	8,486	37,272	4,659	11,752	1,469
80	135,864	16,983	69,288	8,661	38,040	4,755	12,000	1,500
81*	145,088	18,136	73,992	9,249	40,624	5,078	12,808	1,601
82*	147,896	18,487	75,424	9,428	41,408	5,176	13,056	1,632
83*	150,528	18,816	76,768	9,596	42,144	5,268	13,288	1,661
84*	152,904	19,113	77,984	9,748	42,816	5,352	13,504	1,688
85*	155,648	19,456	79,384	9,923	43,584	5,448	13,744	1,718
86*	158,504	19,813	80,840	10,105	44,384	5,548	13,992	1,749
87*	161,008	20,126	82,112	10,264	45,080	5,635	14,216	1,777
88*	163,512	20,439	83,392	10,424	45,784	5,723	14,440	1,805
89*	166,128	20,766	84,728	10,591	46,512	5,814	14,672	1,834
90*	168,760	21,095	86,064	10,758	47,256	5,907	14,904	1,863
91*	171,504	21,438	87,464	10,933	48,024	6,003	15,144	1,893
92*	174,000	21,750	88,744	11,093	48,720	6,090	15,368	1,921
93*	176,624	22,078	90,080	11,260	49,456	6,182	15,592	1,949
94*	179,480	22,435	91,536	11,442	50,256	6,282	15,848	1,981
95*	182,112	22,764	92,880	11,610	50,992	6,374	16,080	2,010
96*	184,848	23,106	94,272	11,784	51,760	6,470	16,320	2,040
97*	187,112	23,389	95,424	11,928	52,392	6,549	16,520	2,065
98*	189,848	23,731	96,824	12,103	53,160	6,645	16,760	2,095
99*	192,592	24,074	98,224	12,278	53,928	6,741	17,008	2,126

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,288	536	2,184	273	1,200	150	376	47
5-18	4,008	501	2,048	256	1,120	140	352	44
19	4,192	524	2,136	267	1,176	147	368	46
20	4,192	524	2,136	267	1,176	147	368	46
21	4,192	524	2,136	267	1,176	147	368	46
22	4,464	558	2,280	285	1,248	156	392	49
23	4,568	571	2,328	291	1,280	160	400	50
24	5,032	629	2,568	321	1,408	176	448	56
25	5,224	653	2,664	333	1,464	183	464	58
26	5,408	676	2,760	345	1,512	189	480	60
27	5,872	734	2,992	374	1,648	206	520	65
28	6,056	757	3,088	386	1,696	212	536	67
29	6,240	780	3,184	398	1,744	218	552	69
30	6,368	796	3,248	406	1,784	223	560	70
31	6,432	804	3,280	410	1,800	225	568	71
32	6,520	815	3,328	416	1,824	228	576	72
33	6,616	827	3,376	422	1,856	232	584	73
34	6,792	849	3,464	433	1,904	238	600	75
35	6,896	862	3,520	440	1,928	241	608	76
36	7,272	909	3,712	464	2,040	255	640	80
37	7,272	909	3,712	464	2,040	255	640	80
38	7,456	932	3,800	475	2,088	261	656	82
39	7,456	932	3,800	475	2,088	261	656	82
40	7,552	944	3,848	481	2,112	264	664	83
41	8,096	1,012	4,128	516	2,264	283	712	89
42	8,440	1,055	4,304	538	2,360	295	744	93
43	8,824	1,103	4,504	563	2,472	309	776	97
44	9,208	1,151	4,696	587	2,576	322	816	102
45	9,792	1,224	4,992	624	2,744	343	864	108
46	10,176	1,272	5,192	649	2,848	356	896	112
47	10,856	1,357	5,536	692	3,040	380	960	120
48	11,352	1,419	5,792	724	3,176	397	1,000	125
49	11,896	1,487	6,064	758	3,328	416	1,048	131
50	12,488	1,561	6,368	796	3,496	437	1,104	138
51	13,120	1,640	6,688	836	3,672	459	1,160	145
52	13,432	1,679	6,848	856	3,760	470	1,184	148
53	14,144	1,768	7,216	902	3,960	495	1,248	156
54	14,760	1,845	7,528	941	4,136	517	1,304	163
55	15,272	1,909	7,792	974	4,280	535	1,352	169
56	16,296	2,037	8,312	1,039	4,560	570	1,440	180
57	17,328	2,166	8,840	1,105	4,848	606	1,528	191
58	18,352	2,294	9,360	1,170	5,136	642	1,624	203
59	19,688	2,461	10,040	1,255	5,512	689	1,736	217
60	20,808	2,601	10,616	1,327	5,824	728	1,840	230

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	22,040	2,755	11,240	1,405	6,168	771	1,944	243
62	23,616	2,952	12,048	1,506	6,616	827	2,088	261
63	25,680	3,210	13,096	1,637	7,192	899	2,264	283
64	28,040	3,505	14,304	1,788	7,848	981	2,472	309
65	30,192	3,774	15,400	1,925	8,456	1,057	2,664	333
66	32,904	4,113	16,784	2,098	9,216	1,152	2,904	363
67	34,800	4,350	17,752	2,219	9,744	1,218	3,072	384
68	36,352	4,544	18,536	2,317	10,176	1,272	3,208	401
69	38,256	4,782	19,512	2,439	10,712	1,339	3,376	422
70	40,184	5,023	20,496	2,562	11,248	1,406	3,552	444
71	42,824	5,353	21,840	2,730	11,992	1,499	3,784	473
72	45,304	5,663	23,104	2,888	12,688	1,586	4,000	500
73	47,344	5,918	24,144	3,018	13,256	1,657	4,184	523
74	50,200	6,275	25,600	3,200	14,056	1,757	4,432	554
75	52,816	6,602	26,936	3,367	14,792	1,849	4,664	583
76	55,080	6,885	28,088	3,511	15,424	1,928	4,864	608
77	57,200	7,150	29,176	3,647	16,016	2,002	5,048	631
78	58,920	7,365	30,048	3,756	16,496	2,062	5,200	650
79	60,896	7,612	31,056	3,882	17,048	2,131	5,376	672
80	62,584	7,823	31,920	3,990	17,520	2,190	5,528	691
81*	64,624	8,078	32,960	4,120	18,096	2,262	5,704	713
82*	66,088	8,261	33,704	4,213	18,504	2,313	5,832	729
83*	67,176	8,397	34,256	4,282	18,808	2,351	5,928	741
84*	68,568	8,571	34,968	4,371	19,200	2,400	6,056	757
85*	69,432	8,679	35,408	4,426	19,440	2,430	6,128	766
86*	70,624	8,828	36,016	4,502	19,776	2,472	6,240	780
87*	71,696	8,962	36,568	4,571	20,072	2,509	6,328	791
88*	72,880	9,110	37,168	4,646	20,408	2,551	6,432	804
89*	74,064	9,258	37,776	4,722	20,736	2,592	6,536	817
90*	75,248	9,406	38,376	4,797	21,072	2,634	6,648	831
91*	76,648	9,581	39,088	4,886	21,464	2,683	6,768	846
92*	77,840	9,730	39,696	4,962	21,792	2,724	6,872	859
93*	78,800	9,850	40,192	5,024	22,064	2,758	6,960	870
94*	80,200	10,025	40,904	5,113	22,456	2,807	7,080	885
95*	80,848	10,106	41,232	5,154	22,640	2,830	7,136	892
96*	82,464	10,308	42,056	5,257	23,088	2,886	7,280	910
97*	83,424	10,428	42,544	5,318	23,360	2,920	7,368	921
98*	84,728	10,591	43,208	5,401	23,720	2,965	7,480	935
99*	85,800	10,725	43,760	5,470	24,024	3,003	7,576	947

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Add-on Plan Deductible (HKD25,000/USD3,125)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,080	510	2,080	260	1,144	143	360	45
5-18	3,784	473	1,928	241	1,056	132	336	42
19	3,872	484	1,976	247	1,088	136	344	43
20	3,872	484	1,976	247	1,088	136	344	43
21	3,872	484	1,976	247	1,088	136	344	43
22	4,184	523	2,136	267	1,168	146	368	46
23	4,280	535	2,184	273	1,200	150	376	47
24	4,688	586	2,392	299	1,312	164	416	52
25	4,792	599	2,440	305	1,344	168	424	53
26	5,000	625	2,552	319	1,400	175	440	55
27	5,408	676	2,760	345	1,512	189	480	60
28	5,608	701	2,864	358	1,568	196	496	62
29	5,816	727	2,968	371	1,632	204	512	64
30	5,856	732	2,984	373	1,640	205	520	65
31	5,928	741	3,024	378	1,656	207	520	65
32	6,120	765	3,120	390	1,712	214	544	68
33	6,328	791	3,224	403	1,768	221	560	70
34	6,424	803	3,280	410	1,800	225	568	71
35	6,624	828	3,376	422	1,856	232	584	73
36	6,832	854	3,488	436	1,912	239	600	75
37	6,832	854	3,488	436	1,912	239	600	75
38	6,936	867	3,536	442	1,944	243	616	77
39	6,936	867	3,536	442	1,944	243	616	77
40	7,144	893	3,640	455	2,000	250	632	79
41	7,520	940	3,832	479	2,104	263	664	83
42	7,776	972	3,968	496	2,176	272	688	86
43	8,200	1,025	4,184	523	2,296	287	728	91
44	8,488	1,061	4,328	541	2,376	297	752	94
45	9,208	1,151	4,696	587	2,576	322	816	102
46	9,656	1,207	4,928	616	2,704	338	856	107
47	10,280	1,285	5,240	655	2,880	360	904	113
48	10,608	1,326	5,408	676	2,968	371	936	117
49	11,080	1,385	5,648	706	3,104	388	976	122
50	11,568	1,446	5,896	737	3,240	405	1,024	128
51	12,232	1,529	6,240	780	3,424	428	1,080	135
52	12,568	1,571	6,408	801	3,520	440	1,112	139
53	13,472	1,684	6,872	859	3,776	472	1,192	149
54	14,032	1,754	7,160	895	3,928	491	1,240	155
55	14,368	1,796	7,328	916	4,024	503	1,272	159
56	15,152	1,894	7,728	966	4,240	530	1,336	167
57	16,152	2,019	8,240	1,030	4,520	565	1,424	178
58	17,288	2,161	8,816	1,102	4,840	605	1,528	191
59	18,408	2,301	9,392	1,174	5,152	644	1,624	203
60	19,528	2,441	9,960	1,245	5,464	683	1,728	216

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	20,712	2,589	10,560	1,320	5,800	725	1,832	229
62	22,168	2,771	11,304	1,413	6,208	776	1,960	245
63	24,192	3,024	12,336	1,542	6,776	847	2,136	267
64	26,432	3,304	13,480	1,685	7,400	925	2,336	292
65	28,152	3,519	14,360	1,795	7,880	985	2,488	311
66	30,816	3,852	15,720	1,965	8,632	1,079	2,720	340
67	32,576	4,072	16,616	2,077	9,120	1,140	2,880	360
68	34,064	4,258	17,376	2,172	9,536	1,192	3,008	376
69	35,920	4,490	18,320	2,290	10,056	1,257	3,168	396
70	37,704	4,713	19,232	2,404	10,560	1,320	3,328	416
71	40,152	5,019	20,480	2,560	11,240	1,405	3,544	443
72	42,400	5,300	21,624	2,703	11,872	1,484	3,744	468
73	44,592	5,574	22,744	2,843	12,488	1,561	3,936	492
74	47,040	5,880	23,992	2,999	13,168	1,646	4,152	519
75	49,560	6,195	25,272	3,159	13,880	1,735	4,376	547
76	51,648	6,456	26,344	3,293	14,464	1,808	4,560	570
77	53,728	6,716	27,400	3,425	15,040	1,880	4,744	593
78	55,288	6,911	28,200	3,525	15,480	1,935	4,880	610
79	57,112	7,139	29,128	3,641	15,992	1,999	5,040	630
80	58,672	7,334	29,920	3,740	16,432	2,054	5,184	648
81*	60,720	7,590	30,968	3,871	17,000	2,125	5,360	670
82*	61,984	7,748	31,608	3,951	17,352	2,169	5,472	684
83*	62,928	7,866	32,096	4,012	17,616	2,202	5,560	695
84*	64,232	8,029	32,760	4,095	17,984	2,248	5,672	709
85*	65,056	8,132	33,176	4,147	18,216	2,277	5,744	718
86*	66,112	8,264	33,720	4,215	18,512	2,314	5,840	730
87*	67,176	8,397	34,256	4,282	18,808	2,351	5,928	741
88*	68,344	8,543	34,856	4,357	19,136	2,392	6,032	754
89*	69,640	8,705	35,520	4,440	19,496	2,437	6,152	769
90*	70,584	8,823	36,000	4,500	19,760	2,470	6,232	779
91*	71,872	8,984	36,656	4,582	20,128	2,516	6,344	793
92*	72,824	9,103	37,144	4,643	20,392	2,549	6,432	804
93*	74,000	9,250	37,744	4,718	20,720	2,590	6,536	817
94*	75,304	9,413	38,408	4,801	21,088	2,636	6,648	831
95*	76,000	9,500	38,760	4,845	21,280	2,660	6,712	839
96*	77,424	9,678	39,488	4,936	21,680	2,710	6,840	855
97*	78,248	9,781	39,904	4,988	21,912	2,739	6,912	864
98*	79,544	9,943	40,568	5,071	22,272	2,784	7,024	878
99*	80,488	10,061	41,048	5,131	22,536	2,817	7,104	888

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
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Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250)

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,192	399	1,624	203	896	112	280	35
5-18	2,960	370	1,512	189	832	104	264	33
19	3,024	378	1,544	193	848	106	264	33
20	3,024	378	1,544	193	848	106	264	33
21	3,024	378	1,544	193	848	106	264	33
22	3,264	408	1,664	208	912	114	288	36
23	3,344	418	1,704	213	936	117	296	37
24	3,656	457	1,864	233	1,024	128	320	40
25	3,744	468	1,912	239	1,048	131	328	41
26	3,904	488	1,992	249	1,096	137	344	43
27	4,224	528	2,152	269	1,184	148	376	47
28	4,384	548	2,232	279	1,224	153	384	48
29	4,536	567	2,312	289	1,272	159	400	50
30	4,576	572	2,336	292	1,280	160	408	51
31	4,624	578	2,360	295	1,296	162	408	51
32	4,784	598	2,440	305	1,336	167	424	53
33	4,944	618	2,520	315	1,384	173	440	55
34	5,016	627	2,560	320	1,408	176	440	55
35	5,176	647	2,640	330	1,448	181	456	57
36	5,336	667	2,720	340	1,496	187	472	59
37	5,336	667	2,720	340	1,496	187	472	59
38	5,408	676	2,760	345	1,512	189	480	60
39	5,408	676	2,760	345	1,512	189	480	60
40	5,576	697	2,840	355	1,560	195	496	62
41	5,872	734	2,992	374	1,648	206	520	65
42	6,072	759	3,096	387	1,704	213	536	67
43	6,400	800	3,264	408	1,792	224	568	71
44	6,624	828	3,376	422	1,856	232	584	73
45	7,192	899	3,664	458	2,016	252	632	79
46	7,536	942	3,840	480	2,112	264	664	83
47	8,024	1,003	4,096	512	2,248	281	712	89
48	8,272	1,034	4,216	527	2,320	290	728	91
49	8,648	1,081	4,408	551	2,424	303	760	95
50	9,032	1,129	4,608	576	2,528	316	800	100
51	9,544	1,193	4,864	608	2,672	334	840	105
52	9,808	1,226	5,000	625	2,744	343	864	108
53	10,512	1,314	5,360	670	2,944	368	928	116
54	10,952	1,369	5,584	698	3,064	383	968	121
55	11,216	1,402	5,720	715	3,144	393	992	124
56	11,824	1,478	6,032	754	3,312	414	1,048	131
57	12,608	1,576	6,432	804	3,528	441	1,112	139
58	13,488	1,686	6,880	860	3,776	472	1,192	149
59	14,368	1,796	7,328	916	4,024	503	1,272	159
60	15,240	1,905	7,776	972	4,264	533	1,344	168

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	16,168	2,021	8,248	1,031	4,528	566	1,424	178
62	17,296	2,162	8,824	1,103	4,840	605	1,528	191
63	18,880	2,360	9,632	1,204	5,288	661	1,664	208
64	20,624	2,578	10,520	1,315	5,776	722	1,824	228
65	21,968	2,746	11,200	1,400	6,152	769	1,936	242
66	24,040	3,005	12,264	1,533	6,728	841	2,120	265
67	25,416	3,177	12,960	1,620	7,120	890	2,248	281
68	26,576	3,322	13,552	1,694	7,440	930	2,344	293
69	28,024	3,503	14,296	1,787	7,848	981	2,472	309
70	29,408	3,676	15,000	1,875	8,232	1,029	2,600	325
71	31,328	3,916	15,976	1,997	8,768	1,096	2,768	346
72	33,080	4,135	16,872	2,109	9,264	1,158	2,920	365
73	34,784	4,348	17,736	2,217	9,736	1,217	3,072	384
74	36,704	4,588	18,720	2,340	10,280	1,285	3,240	405
75	38,664	4,833	19,720	2,465	10,824	1,353	3,416	427
76	40,296	5,037	20,552	2,569	11,280	1,410	3,560	445
77	41,912	5,239	21,376	2,672	11,736	1,467	3,704	463
78	43,128	5,391	21,992	2,749	12,072	1,509	3,808	476
79	44,552	5,569	22,720	2,840	12,472	1,559	3,936	492
80	45,768	5,721	23,344	2,918	12,816	1,602	4,040	505
81*	47,360	5,920	24,152	3,019	13,264	1,658	4,184	523
82*	48,352	6,044	24,656	3,082	13,536	1,692	4,272	534
83*	49,080	6,135	25,032	3,129	13,744	1,718	4,336	542
84*	50,104	6,263	25,552	3,194	14,032	1,754	4,424	553
85*	50,744	6,343	25,880	3,235	14,208	1,776	4,480	560
86*	51,576	6,447	26,304	3,288	14,440	1,805	4,552	569
87*	52,408	6,551	26,728	3,341	14,672	1,834	4,624	578
88*	53,312	6,664	27,192	3,399	14,928	1,866	4,704	588
89*	54,328	6,791	27,704	3,463	15,208	1,901	4,800	600
90*	55,056	6,882	28,080	3,510	15,416	1,927	4,864	608
91*	56,064	7,008	28,592	3,574	15,696	1,962	4,952	619
92*	56,808	7,101	28,976	3,622	15,904	1,988	5,016	627
93*	57,720	7,215	29,440	3,680	16,160	2,020	5,096	637
94*	58,744	7,343	29,960	3,745	16,448	2,056	5,184	648
95*	59,288	7,411	30,240	3,780	16,600	2,075	5,232	654
96*	60,400	7,550	30,808	3,851	16,912	2,114	5,336	667
97*	61,040	7,630	31,128	3,891	17,088	2,136	5,392	674
98*	62,048	7,756	31,648	3,956	17,376	2,172	5,480	685
99*	62,784	7,848	32,016	4,002	17,576	2,197	5,544	693

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

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Notes:

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Standard Premium Schedule for Add-on Plan Deductible (HKDO/USDO)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	10,784	1,348	5,496	687	3,016	377	952	119
5-18	10,784	1,348	5,496	687	3,016	377	952	119
19	10,888	1,361	5,552	694	3,048	381	960	120
20	11,112	1,389	5,664	708	3,112	389	984	123
21	11,232	1,404	5,728	716	3,144	393	992	124
22	11,576	1,447	5,904	738	3,240	405	1,024	128
23	12,040	1,505	6,144	768	3,368	421	1,064	133
24	12,376	1,547	6,312	789	3,464	433	1,096	137
25	13,272	1,659	6,768	846	3,720	465	1,168	146
26	14,080	1,760	7,184	898	3,944	493	1,240	155
27	14,872	1,859	7,584	948	4,168	521	1,312	164
28	15,544	1,943	7,928	991	4,352	544	1,376	172
29	16,008	2,001	8,168	1,021	4,480	560	1,416	177
30	16,232	2,029	8,280	1,035	4,544	568	1,432	179
31	16,688	2,086	8,512	1,064	4,672	584	1,472	184
32	16,912	2,114	8,624	1,078	4,736	592	1,496	187
33	17,376	2,172	8,864	1,108	4,864	608	1,536	192
34	18,040	2,255	9,200	1,150	5,048	631	1,592	199
35	18,384	2,298	9,376	1,172	5,144	643	1,624	203
36	18,384	2,298	9,376	1,172	5,144	643	1,624	203
37	18,720	2,340	9,544	1,193	5,240	655	1,656	207
38	19,176	2,397	9,776	1,222	5,368	671	1,696	212
39	19,304	2,413	9,848	1,231	5,408	676	1,704	213
40	19,528	2,441	9,960	1,245	5,464	683	1,728	216
41	20,064	2,508	10,232	1,279	5,616	702	1,768	221
42	20,928	2,616	10,672	1,334	5,856	732	1,848	231
43	21,864	2,733	11,152	1,394	6,120	765	1,928	241
44	23,360	2,920	11,912	1,489	6,544	818	2,064	258
45	24,792	3,099	12,640	1,580	6,944	868	2,192	274
46	25,968	3,246	13,240	1,655	7,272	909	2,296	287
47	27,056	3,382	13,800	1,725	7,576	947	2,392	299
48	28,128	3,516	14,344	1,793	7,872	984	2,480	310
49	29,448	3,681	15,016	1,877	8,248	1,031	2,600	325
50	30,768	3,846	15,688	1,961	8,616	1,077	2,720	340
51	32,472	4,059	16,560	2,070	9,096	1,137	2,864	358
52	33,824	4,228	17,248	2,156	9,472	1,184	2,984	373
53	35,088	4,386	17,896	2,237	9,824	1,228	3,096	387
54	36,704	4,588	18,720	2,340	10,280	1,285	3,240	405
55	38,208	4,776	19,488	2,436	10,696	1,337	3,376	422
56	40,448	5,056	20,632	2,579	11,328	1,416	3,568	446
57	43,064	5,383	21,960	2,745	12,056	1,507	3,800	475
58	45,072	5,634	22,984	2,873	12,624	1,578	3,976	497
59	48,072	6,009	24,520	3,065	13,464	1,683	4,248	531
60	51,192	6,399	26,104	3,263	14,336	1,792	4,520	565

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0/USD0) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	54,432	6,804	27,760	3,470	15,240	1,905	4,808	601
62	58,120	7,265	29,640	3,705	16,272	2,034	5,128	641
63	62,920	7,865	32,088	4,011	17,616	2,202	5,552	694
64	68,992	8,624	35,184	4,398	19,320	2,415	6,088	761
65	74,560	9,320	38,024	4,753	20,880	2,610	6,584	823
66	80,928	10,116	41,272	5,159	22,656	2,832	7,144	893
67	85,704	10,713	43,712	5,464	24,000	3,000	7,568	946
68	89,264	11,158	45,528	5,691	24,992	3,124	7,880	985
69	93,896	11,737	47,888	5,986	26,288	3,286	8,288	1,036
70	98,264	12,283	50,112	6,264	27,512	3,439	8,680	1,085
71	104,680	13,085	53,384	6,673	29,312	3,664	9,240	1,155
72	110,488	13,811	56,352	7,044	30,936	3,867	9,760	1,220
73	116,184	14,523	59,256	7,407	32,528	4,066	10,256	1,282
74	122,120	15,265	62,280	7,785	34,192	4,274	10,784	1,348
75	127,832	15,979	65,192	8,149	35,792	4,474	11,288	1,411
76	134,680	16,835	68,688	8,586	37,712	4,714	11,896	1,487
77	140,072	17,509	71,440	8,930	39,224	4,903	12,368	1,546
78	145,320	18,165	74,112	9,264	40,688	5,086	12,832	1,604
79	146,408	18,301	74,672	9,334	40,992	5,124	12,928	1,616
80	149,440	18,680	76,216	9,527	41,840	5,230	13,192	1,649
81*	159,600	19,950	81,400	10,175	44,688	5,586	14,096	1,762
82*	162,696	20,337	82,976	10,372	45,552	5,694	14,368	1,796
83*	165,584	20,698	84,448	10,556	46,360	5,795	14,624	1,828
84*	168,200	21,025	85,784	10,723	47,096	5,887	14,856	1,857
85*	171,216	21,402	87,320	10,915	47,944	5,993	15,120	1,890
86*	174,360	21,795	88,920	11,115	48,824	6,103	15,392	1,924
87*	177,112	22,139	90,328	11,291	49,592	6,199	15,640	1,955
88*	179,872	22,484	91,736	11,467	50,368	6,296	15,880	1,985
89*	182,744	22,843	93,200	11,650	51,168	6,396	16,136	2,017
90*	185,640	23,205	94,680	11,835	51,976	6,497	16,392	2,049
91*	188,648	23,581	96,208	12,026	52,824	6,603	16,656	2,082
92*	191,416	23,927	97,624	12,203	53,600	6,700	16,904	2,113
93*	194,288	24,286	99,088	12,386	54,400	6,800	17,152	2,144
94*	197,432	24,679	100,688	12,586	55,280	6,910	17,432	2,179
95*	200,320	25,040	102,160	12,770	56,088	7,011	17,688	2,211
96*	203,336	25,417	103,704	12,963	56,936	7,117	17,952	2,244
97*	205,824	25,728	104,968	13,121	57,632	7,204	18,176	2,272
98*	208,832	26,104	106,504	13,313	58,472	7,309	18,440	2,305
99*	211,848	26,481	108,040	13,505	59,320	7,415	18,704	2,338

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,720	590	2,408	301	1,320	165	416	52
5-18	4,408	551	2,248	281	1,232	154	392	49
19	4,616	577	2,352	294	1,296	162	408	51
20	4,616	577	2,352	294	1,296	162	408	51
21	4,616	577	2,352	294	1,296	162	408	51
22	4,920	615	2,512	314	1,376	172	432	54
23	5,024	628	2,560	320	1,408	176	440	55
24	5,528	691	2,816	352	1,544	193	488	61
25	5,736	717	2,928	366	1,608	201	504	63
26	5,944	743	3,032	379	1,664	208	528	66
27	6,456	807	3,296	412	1,808	226	568	71
28	6,664	833	3,400	425	1,864	233	592	74
29	6,872	859	3,504	438	1,928	241	608	76
30	7,000	875	3,568	446	1,960	245	616	77
31	7,080	885	3,608	451	1,984	248	624	78
32	7,176	897	3,656	457	2,008	251	632	79
33	7,280	910	3,712	464	2,040	255	640	80
34	7,480	935	3,816	477	2,096	262	664	83
35	7,584	948	3,864	483	2,120	265	672	84
36	7,992	999	4,072	509	2,240	280	704	88
37	7,992	999	4,072	509	2,240	280	704	88
38	8,200	1,025	4,184	523	2,296	287	728	91
39	8,200	1,025	4,184	523	2,296	287	728	91
40	8,312	1,039	4,240	530	2,328	291	736	92
41	8,904	1,113	4,544	568	2,496	312	784	98
42	9,296	1,162	4,744	593	2,600	325	824	103
43	9,712	1,214	4,952	619	2,720	340	856	107
44	10,128	1,266	5,168	646	2,832	354	896	112
45	10,768	1,346	5,488	686	3,016	377	952	119
46	11,192	1,399	5,704	713	3,136	392	992	124
47	11,952	1,494	6,096	762	3,344	418	1,056	132
48	12,488	1,561	6,368	796	3,496	437	1,104	138
49	13,088	1,636	6,672	834	3,664	458	1,152	144
50	13,728	1,716	7,000	875	3,840	480	1,216	152
51	14,432	1,804	7,360	920	4,040	505	1,272	159
52	14,776	1,847	7,536	942	4,136	517	1,304	163
53	15,560	1,945	7,936	992	4,360	545	1,376	172
54	16,232	2,029	8,280	1,035	4,544	568	1,432	179
55	16,800	2,100	8,568	1,071	4,704	588	1,480	185
56	17,928	2,241	9,144	1,143	5,016	627	1,584	198
57	19,056	2,382	9,720	1,215	5,336	667	1,680	210
58	20,192	2,524	10,296	1,287	5,656	707	1,784	223
59	21,648	2,706	11,040	1,380	6,064	758	1,912	239
60	22,896	2,862	11,680	1,460	6,408	801	2,024	253

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	24,240	3,030	12,360	1,545	6,784	848	2,144	268
62	25,984	3,248	13,248	1,656	7,272	909	2,296	287
63	28,248	3,531	14,408	1,801	7,912	989	2,496	312
64	30,848	3,856	15,736	1,967	8,640	1,080	2,720	340
65	33,216	4,152	16,944	2,118	9,304	1,163	2,936	367
66	36,192	4,524	18,456	2,307	10,136	1,267	3,192	399
67	38,280	4,785	19,520	2,440	10,720	1,340	3,384	423
68	39,992	4,999	20,392	2,549	11,200	1,400	3,528	441
69	42,072	5,259	21,456	2,682	11,784	1,473	3,712	464
70	44,208	5,526	22,544	2,818	12,376	1,547	3,904	488
71	47,112	5,889	24,024	3,003	13,192	1,649	4,160	520
72	49,840	6,230	25,416	3,177	13,952	1,744	4,400	550
73	52,072	6,509	26,560	3,320	14,584	1,823	4,600	575
74	55,216	6,902	28,160	3,520	15,464	1,933	4,872	609
75	58,096	7,262	29,632	3,704	16,264	2,033	5,128	641
76	60,584	7,573	30,896	3,862	16,960	2,120	5,352	669
77	62,920	7,865	32,088	4,011	17,616	2,202	5,552	694
78	64,808	8,101	33,056	4,132	18,144	2,268	5,720	715
79	66,992	8,374	34,168	4,271	18,760	2,345	5,912	739
80	68,840	8,605	35,112	4,389	19,272	2,409	6,080	760
81*	71,080	8,885	36,248	4,531	19,904	2,488	6,280	785
82*	72,712	9,089	37,080	4,635	20,360	2,545	6,424	803
83*	73,888	9,236	37,680	4,710	20,688	2,586	6,528	816
84*	75,432	9,429	38,472	4,809	21,120	2,640	6,664	833
85*	76,376	9,547	38,952	4,869	21,384	2,673	6,744	843
86*	77,680	9,710	39,616	4,952	21,752	2,719	6,856	857
87*	78,864	9,858	40,224	5,028	22,080	2,760	6,960	870
88*	80,168	10,021	40,888	5,111	22,448	2,806	7,080	885
89*	81,464	10,183	41,544	5,193	22,808	2,851	7,192	899
90*	82,768	10,346	42,208	5,276	23,176	2,897	7,312	914
91*	84,328	10,541	43,008	5,376	23,608	2,951	7,448	931
92*	85,616	10,702	43,664	5,458	23,976	2,997	7,560	945
93*	86,680	10,835	44,208	5,526	24,272	3,034	7,656	957
94*	88,216	11,027	44,992	5,624	24,704	3,088	7,792	974
95*	88,928	11,116	45,352	5,669	24,896	3,112	7,856	982
96*	90,704	11,338	46,256	5,782	25,400	3,175	8,008	1,001
97*	91,776	11,472	46,808	5,851	25,696	3,212	8,104	1,013
98*	93,200	11,650	47,536	5,942	26,096	3,262	8,232	1,029
99*	94,384	11,798	48,136	6,017	26,424	3,303	8,336	1,042

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
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Standard Premium Schedule for Add-on Plan Deductible (HKD25,000/USD3,125)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,480	560	2,288	286	1,256	157	392	49
5-18	4,152	519	2,120	265	1,160	145	368	46
19	4,256	532	2,168	271	1,192	149	376	47
20	4,256	532	2,168	271	1,192	149	376	47
21	4,256	532	2,168	271	1,192	149	376	47
22	4,608	576	2,352	294	1,288	161	408	51
23	4,712	589	2,400	300	1,320	165	416	52
24	5,160	645	2,632	329	1,448	181	456	57
25	5,280	660	2,696	337	1,480	185	464	58
26	5,504	688	2,808	351	1,544	193	488	61
27	5,944	743	3,032	379	1,664	208	528	66
28	6,168	771	3,144	393	1,728	216	544	68
29	6,392	799	3,256	407	1,792	224	568	71
30	6,448	806	3,288	411	1,808	226	568	71
31	6,512	814	3,320	415	1,824	228	576	72
32	6,736	842	3,432	429	1,888	236	592	74
33	6,960	870	3,552	444	1,952	244	616	77
34	7,064	883	3,600	450	1,976	247	624	78
35	7,288	911	3,720	465	2,040	255	640	80
36	7,520	940	3,832	479	2,104	263	664	83
37	7,520	940	3,832	479	2,104	263	664	83
38	7,640	955	3,896	487	2,136	267	672	84
39	7,640	955	3,896	487	2,136	267	672	84
40	7,864	983	4,008	501	2,200	275	696	87
41	8,264	1,033	4,216	527	2,312	289	728	91
42	8,544	1,068	4,360	545	2,392	299	752	94
43	9,016	1,127	4,600	575	2,528	316	800	100
44	9,328	1,166	4,760	595	2,608	326	824	103
45	10,136	1,267	5,168	646	2,840	355	896	112
46	10,624	1,328	5,416	677	2,976	372	936	117
47	11,304	1,413	5,768	721	3,168	396	1,000	125
48	11,664	1,458	5,952	744	3,264	408	1,032	129
49	12,200	1,525	6,224	778	3,416	427	1,080	135
50	12,728	1,591	6,488	811	3,560	445	1,120	140
51	13,456	1,682	6,864	858	3,768	471	1,192	149
52	13,832	1,729	7,056	882	3,872	484	1,224	153
53	14,808	1,851	7,552	944	4,144	518	1,304	163
54	15,432	1,929	7,872	984	4,320	540	1,360	170
55	15,800	1,975	8,056	1,007	4,424	553	1,392	174
56	16,672	2,084	8,504	1,063	4,672	584	1,472	184
57	17,776	2,222	9,064	1,133	4,976	622	1,568	196
58	19,016	2,377	9,696	1,212	5,328	666	1,680	210
59	20,248	2,531	10,328	1,291	5,672	709	1,784	223
60	21,480	2,685	10,952	1,369	6,016	752	1,896	237

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	22,784	2,848	11,616	1,452	6,376	797	2,008	251
62	24,384	3,048	12,432	1,554	6,824	853	2,152	269
63	26,608	3,326	13,568	1,696	7,448	931	2,352	294
64	29,080	3,635	14,832	1,854	8,144	1,018	2,568	321
65	30,984	3,873	15,800	1,975	8,672	1,084	2,736	342
66	33,904	4,238	17,288	2,161	9,496	1,187	2,992	374
67	35,832	4,479	18,272	2,284	10,032	1,254	3,160	395
68	37,472	4,684	19,112	2,389	10,496	1,312	3,312	414
69	39,512	4,939	20,152	2,519	11,064	1,383	3,488	436
70	41,472	5,184	21,152	2,644	11,616	1,452	3,664	458
71	44,160	5,520	22,520	2,815	12,368	1,546	3,896	487
72	46,640	5,830	23,784	2,973	13,056	1,632	4,120	515
73	49,056	6,132	25,016	3,127	13,736	1,717	4,328	541
74	51,744	6,468	26,392	3,299	14,488	1,811	4,568	571
75	54,512	6,814	27,800	3,475	15,264	1,908	4,816	602
76	56,816	7,102	28,976	3,622	15,912	1,989	5,016	627
77	59,096	7,387	30,136	3,767	16,544	2,068	5,216	652
78	60,808	7,601	31,016	3,877	17,024	2,128	5,368	671
79	62,824	7,853	32,040	4,005	17,592	2,199	5,544	693
80	64,528	8,066	32,912	4,114	18,064	2,258	5,696	712
81*	66,784	8,348	34,056	4,257	18,696	2,337	5,896	737
82*	68,184	8,523	34,776	4,347	19,088	2,386	6,024	753
83*	69,224	8,653	35,304	4,413	19,384	2,423	6,112	764
84*	70,648	8,831	36,032	4,504	19,784	2,473	6,240	780
85*	71,544	8,943	36,488	4,561	20,032	2,504	6,320	790
86*	72,712	9,089	37,080	4,635	20,360	2,545	6,424	803
87*	73,888	9,236	37,680	4,710	20,688	2,586	6,528	816
88*	75,176	9,397	38,336	4,792	21,048	2,631	6,640	830
89*	76,600	9,575	39,064	4,883	21,448	2,681	6,760	845
90*	77,640	9,705	39,600	4,950	21,736	2,717	6,856	857
91*	79,072	9,884	40,328	5,041	22,144	2,768	6,984	873
92*	80,104	10,013	40,856	5,107	22,432	2,804	7,072	884
93*	81,416	10,177	41,520	5,190	22,800	2,850	7,192	899
94*	82,824	10,353	42,240	5,280	23,192	2,899	7,312	914
95*	83,600	10,450	42,640	5,330	23,408	2,926	7,384	923
96*	85,168	10,646	43,432	5,429	23,848	2,981	7,520	940
97*	86,064	10,758	43,896	5,487	24,096	3,012	7,600	950
98*	87,496	10,937	44,624	5,578	24,496	3,062	7,728	966
99*	88,536	11,067	45,152	5,644	24,792	3,099	7,816	977

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- **AIA Voluntary Health Insurance Privilege Ultra Scheme** is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Add-on Plan Deductible (HKD50,000/USD6,250)

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

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,504	438	1,784	223	984	123	312	39
5-18	3,248	406	1,656	207	912	114	288	36
19	3,320	415	1,696	212	928	116	296	37
20	3,320	415	1,696	212	928	116	296	37
21	3,320	415	1,696	212	928	116	296	37
22	3,592	449	1,832	229	1,008	126	320	40
23	3,680	460	1,880	235	1,032	129	328	41
24	4,024	503	2,056	257	1,128	141	352	44
25	4,120	515	2,104	263	1,152	144	360	45
26	4,296	537	2,192	274	1,200	150	376	47
27	4,640	580	2,368	296	1,296	162	408	51
28	4,824	603	2,464	308	1,352	169	424	53
29	4,992	624	2,544	318	1,400	175	440	55
30	5,032	629	2,568	321	1,408	176	448	56
31	5,080	635	2,592	324	1,424	178	448	56
32	5,264	658	2,688	336	1,472	184	464	58
33	5,440	680	2,776	347	1,520	190	480	60
34	5,512	689	2,808	351	1,544	193	488	61
35	5,688	711	2,904	363	1,592	199	504	63
36	5,872	734	2,992	374	1,648	206	520	65
37	5,872	734	2,992	374	1,648	206	520	65
38	5,960	745	3,040	380	1,672	209	528	66
39	5,960	745	3,040	380	1,672	209	528	66
40	6,144	768	3,136	392	1,720	215	544	68
41	6,448	806	3,288	411	1,808	226	568	71
42	6,672	834	3,400	425	1,872	234	592	74
43	7,040	880	3,592	449	1,968	246	624	78
44	7,280	910	3,712	464	2,040	255	640	80
45	7,912	989	4,032	504	2,216	277	696	87
46	8,296	1,037	4,232	529	2,320	290	736	92
47	8,824	1,103	4,504	563	2,472	309	776	97
48	9,096	1,137	4,640	580	2,544	318	800	100
49	9,520	1,190	4,856	607	2,664	333	840	105
50	9,928	1,241	5,064	633	2,776	347	880	110
51	10,504	1,313	5,360	670	2,944	368	928	116
52	10,792	1,349	5,504	688	3,024	378	952	119
53	11,552	1,444	5,888	736	3,232	404	1,024	128
54	12,048	1,506	6,144	768	3,376	422	1,064	133
55	12,328	1,541	6,288	786	3,448	431	1,088	136
56	13,008	1,626	6,632	829	3,640	455	1,152	144
57	13,872	1,734	7,072	884	3,888	486	1,224	153
58	14,832	1,854	7,568	946	4,152	519	1,312	164
59	15,800	1,975	8,056	1,007	4,424	553	1,392	174
60	16,760	2,095	8,544	1,068	4,696	587	1,480	185

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	17,776	2,222	9,064	1,133	4,976	622	1,568	196
62	19,016	2,377	9,696	1,212	5,328	666	1,680	210
63	20,760	2,595	10,584	1,323	5,816	727	1,832	229
64	22,688	2,836	11,568	1,446	6,352	794	2,000	250
65	24,168	3,021	12,328	1,541	6,768	846	2,136	267
66	26,448	3,306	13,488	1,686	7,408	926	2,336	292
67	27,952	3,494	14,256	1,782	7,824	978	2,472	309
68	29,232	3,654	14,912	1,864	8,184	1,023	2,584	323
69	30,824	3,853	15,720	1,965	8,632	1,079	2,720	340
70	32,360	4,045	16,504	2,063	9,064	1,133	2,856	357
71	34,456	4,307	17,576	2,197	9,648	1,206	3,040	380
72	36,384	4,548	18,552	2,319	10,184	1,273	3,216	402
73	38,264	4,783	19,512	2,439	10,712	1,339	3,376	422
74	40,360	5,045	20,584	2,573	11,304	1,413	3,560	445
75	42,520	5,315	21,688	2,711	11,904	1,488	3,752	469
76	44,320	5,540	22,600	2,825	12,408	1,551	3,912	489
77	46,096	5,762	23,512	2,939	12,904	1,613	4,072	509
78	47,440	5,930	24,192	3,024	13,280	1,660	4,192	524
79	49,008	6,126	24,992	3,124	13,720	1,715	4,328	541
80	50,336	6,292	25,672	3,209	14,096	1,762	4,448	556
81*	52,096	6,512	26,568	3,321	14,584	1,823	4,600	575
82*	53,192	6,649	27,128	3,391	14,896	1,862	4,696	587
83*	54,000	6,750	27,544	3,443	15,120	1,890	4,768	596
84*	55,112	6,889	28,104	3,513	15,432	1,929	4,864	608
85*	55,816	6,977	28,464	3,558	15,632	1,954	4,928	616
86*	56,720	7,090	28,928	3,616	15,880	1,985	5,008	626
87*	57,640	7,205	29,400	3,675	16,136	2,017	5,088	636
88*	58,640	7,330	29,904	3,738	16,416	2,052	5,176	647
89*	59,752	7,469	30,472	3,809	16,728	2,091	5,280	660
90*	60,568	7,571	30,888	3,861	16,960	2,120	5,352	669
91*	61,680	7,710	31,456	3,932	17,272	2,159	5,448	681
92*	62,488	7,811	31,872	3,984	17,496	2,187	5,520	690
93*	63,504	7,938	32,384	4,048	17,784	2,223	5,608	701
94*	64,616	8,077	32,952	4,119	18,096	2,262	5,704	713
95*	65,208	8,151	33,256	4,157	18,256	2,282	5,760	720
96*	66,440	8,305	33,888	4,236	18,600	2,325	5,864	733
97*	67,136	8,392	34,240	4,280	18,800	2,350	5,928	741
98*	68,256	8,532	34,808	4,351	19,112	2,389	6,024	753
99*	69,064	8,633	35,224	4,403	19,336	2,417	6,096	762

Effective from 15 July 2025

USD1 = HKD8

Please read together with the “Notes” section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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- The Standard Premium Schedule applies to customers who apply for **AIA Voluntary Health Insurance Privilege Ultra Scheme**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
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- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).



How to calculate my future payments?

The below tables illustrate the annual premium required for the first seven policy years based on the highest and lowest attainment of AIA Vitality Status by the Insured. Thereafter your annual premium will continue to be calculated in accordance with your AIA Vitality Status achieved on each subsequent Policy Anniversary. No AIA Vitality Insurance Premium Discount will be offered if the Insured's AIA Vitality membership is terminated for whatever reason. The annual premium as shown in the table is "fictitious" for illustrative purposes.

BEST SCENARIO

- We assume the Insured achieves "Platinum" AIA Vitality Status (i.e. highest status) at the end of each subsequent Policy Year, starting from Policy Year 1
- The maximum attainable **AIA Vitality** Insurance Premium Discount Percentage is 15% and it can be attained starting from Policy Year 6

Policy Year	AIA Vitality Insurance Premium Discount Percentage for the Previous Year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the Current Year (%)	Annual Premium ⁱ	Discounted Annual Premium ^{i, ii}
1	N/A	N/A	10%	1,000	900
2	10%	+1%	11%	1,100	979
3	11%	+1%	12%	1,200	1,056
4	12%	+1%	13%	1,300	1,131
5	13%	+1%	14%	1,400	1,204
6	14%	+1%	15%	1,500	1,275
7	15%	+1%	15%	1,600	1,360

WORST SCENARIO

- We assume the Insured achieves "Bronze" AIA Vitality Status (i.e. lowest status) at the end of each subsequent Policy Year, starting from Policy Year 1
- No **AIA Vitality** Insurance Premium Discount will be offered starting from Policy Year 6

Policy Year	AIA Vitality Insurance Premium Discount Percentage for the Previous Year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the Current Year (%)	Annual Premium ⁱ	Discounted Annual Premium ^{i, ii}
1	N/A	N/A	10%	1,000	900
2	10%	-2%	8%	1,100	1,012
3	8%	-2%	6%	1,200	1,128
4	6%	-2%	4%	1,300	1,248
5	4%	-2%	2%	1,400	1,372
6	2%	-2%	0%	1,500	1,500
7	0%	-2%	0%	1,600	1,600

Remarks:

- All premiums (including renewal premiums) shown above are based on the standard premium rate and do not include any extra premiums due to loading. Moreover, the above renewal premiums have not reflected the premium increase due to medical cost inflation (applicable to medical protection insurance plans only) and overall claim experience. The actual renewal premiums will be calculated according to the Insured's attained age and the applicable premium rate at the time of renewal. Such premium rate is non-guaranteed and subject to revision by the Company from time to time.
- The AIA Vitality Insurance Premium Discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.

Important note:

1. For up-to-date information on each benefit, please visit aia.com.hk/aiavitality. Partners and benefits may vary at any time without prior notice. All representations within this document made on behalf of AIA International Ltd have been thoroughly researched, and are verifiable by documentary evidence. Representations within this document made on behalf of our AIA Vitality partners are based upon information that AIA International Ltd has received from them, and such information has been provided to us along with an assurance from our AIA Vitality partners that it is accurate.
2. The AIA Vitality Insurance Premium Discount is only applicable to the specific Basic Policy or Supplementary Contract named under this product brochure. The AIA Vitality Insurance Premium Discount is not extended to any other policies or supplementary contracts unless it is specifically stated otherwise.
3. The AIA Vitality Insurance Premium Discount Percentage is capped at 15% and floored at 0%.
4. The Insured has to be an AIA Vitality member in order to enjoy the AIA Vitality Insurance Premium Discount.
5. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy AIA Vitality Insurance Premium Discount (if any) in the subsequent policy years.
6. If the AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, the AIA Vitality Insurance Premium Discount or AIA Vitality Power Up Coverage applied, as the case may be, should be calculated independently for each policy or supplementary contract. For the avoidance of doubt, AIA Vitality Insurance Premium Discount and AIA Vitality Power Up Coverage are mutually exclusive. Please check the illustration of each policy or supplementary contract to find out which one applies.
7. Whether to apply for AIA Vitality is your / the insured's own individual decision.
8. Please note that any change / modification of structure or terms of AIA Vitality may possibly affect the accumulation of points, and therefore the AIA Vitality status and also the benefits under a Vitality policy (including without limitation, premium discount).
9. Please note that if an AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, you / the insured is only required to pay the Vitality membership fee once annually to enjoy the related benefits.

Citibank (Hong Kong) Limited - Important Notes from the insurance agent

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. AIA Vitality (the "Programme") is not an insurance product. It is a membership programme and obligation of the Insurance Company and not of Citibank (Hong Kong) Limited. Citibank (Hong Kong) Limited's role is limited to introducing the Programme only and you should obtain further details about the Programme directly from the Insurance Company. Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the Programme provided by the Insurance Company.
5. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
6. All insurance applications are subject to Insurance Company's underwriting and acceptance.
7. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
8. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
9. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
10. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.

