Subash Daughter

Critical and Medical Proposal

Medical Proposal

Privileged medical protection bolsters your health shield

Featured benefits

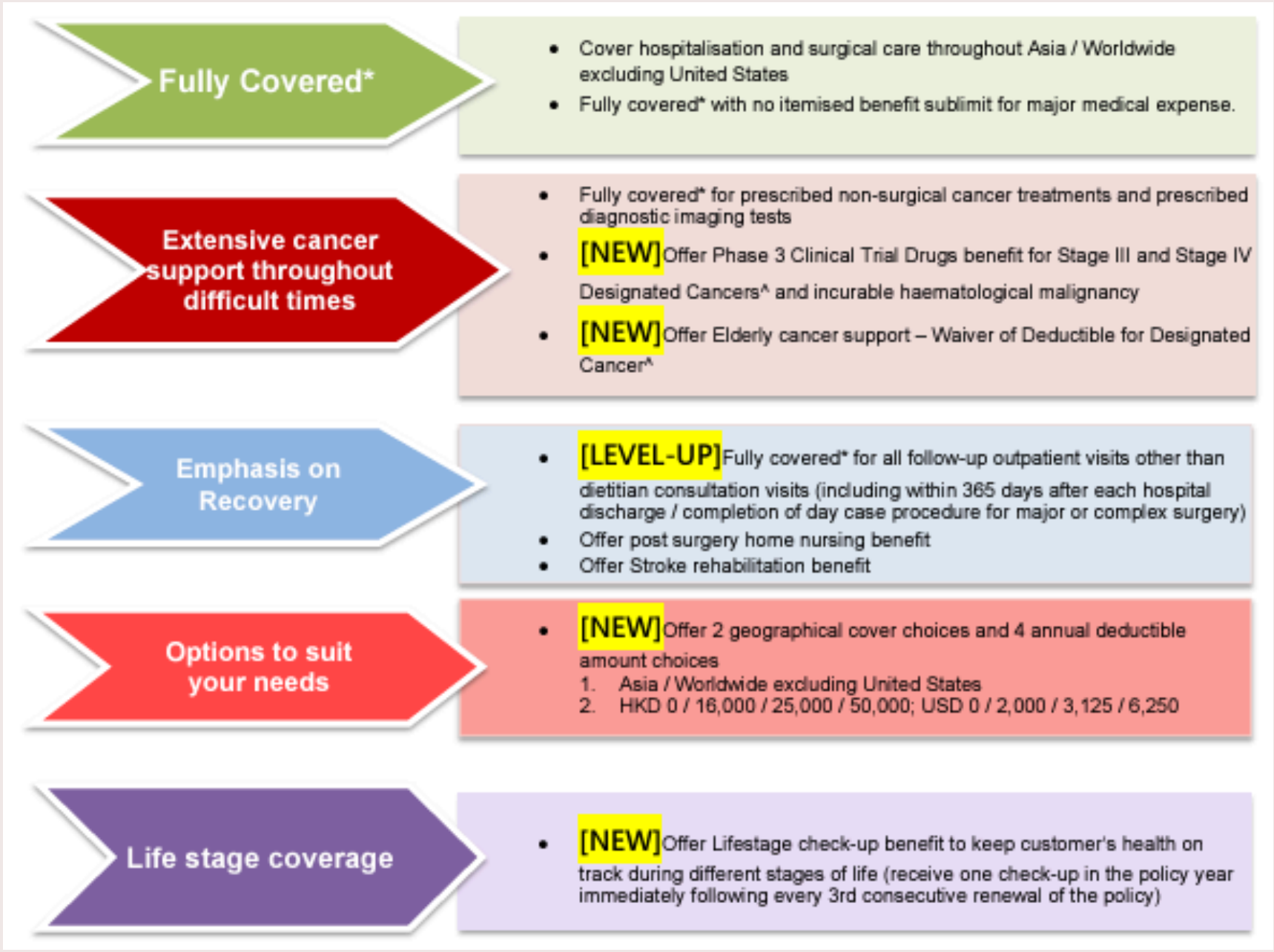
1. Cover of a wider safety net with higher Initial Sum Assured limit Lifetime, limit of up to HKD60 million and annual limit of up to HKD12 million

2. 【First-in-market1】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

3. Full cover for a wide range of medical expenses, Full cover 2 for key medical expenses with no itemised benefit sub-limit

4. 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

5. 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


Fully Covered*
Cover hospitalisation and surgical care throughout Asia / Worldwide excluding United States
Fully covered* with no itemised benefit sublimit for major medical expense.
Extensive cancer support throughout difficult times
Fully covered* for prescribed non-surgical cancer treatments and prescribed diagnostic imaging tests
[NEW]Offer Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Designated Cancers^ and incurable haematological malignancy
[NEW]Offer Elderly cancer support – Waiver of Deductible for Designated Cancer^
Emphasis on Recovery
[LEVEL-UP]Fully covered* for all follow-up outpatient visits other than dietitian consultation visits (including within 365 days after each hospital discharge / completion of day case procedure for major or complex surgery)
Offer post surgery home nursing benefit
Offer Stroke rehabilitation benefit
Options to suit your needs
[NEW]Offer 2 geographical cover choices and 4 annual deductible amount choices
1. Asia / Worldwide excluding United States
2. HKD 0 / 16,000 / 25,000 / 50,000; USD 0 / 2,000 / 3,125 / 6,250
Life stage coverage
[NEW]Offer Lifestage check-up benefit to keep customer's health on track during different stages of life (receive one check-up in the policy year immediately following every 3rd consecutive renewal of the policy)


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-market[3]
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 cover[7] 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

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 Choices[1]	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)	
	Standard private room	
Annual Deductible Choices Applies to benefit items I (a) to (r) and II (a) to (e), (h)(i), (h)(ii), (i), (l) and (n)	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 Cancer[2]	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: • has attained age 75 or above; • suffers from designated cancer[3]; and • receives any medical services as a result of designated cancer[3]	

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 fee**[5]		
e. **Intensive care**		
f. **Surgeon's fee**	Fully covered* regardless of the surgical category	
g. **Anaesthetist's fee**	Fully covered*	
h. **Operating theatre charges**		
i. **Prescribed diagnostic imaging tests**[5,6]		
j. **Prescribed non-surgical cancer treatments**[7]		
k. **Pre- and post- confinement/day case procedure outpatient care**[5]		
(i) prior outpatient visits or emergency consultations	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)	
(ii) follow-up outpatient visits	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 fee**[5] Nursing service for confinement after surgery or discharge from intensive care unit	Fully covered* maximum 30 days per policy year	
n. **Dialysis benefit**[5]	Fully covered*	
o. **Post surgery home nursing benefit**[5] Nursing services within 196 days after discharge from hospital (after surgery / admission to intensive care unit)	Fully covered* maximum196 days per policy year	
p. **Reconstructive surgery benefit**[5] 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 benefit[5] 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 benefit[5] 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 benefit[5] Designated home facility enhancements such as widening passageways, adapting bathroom facilities and the provision of specialised furniture, which is prescribed by an occupational therapist	50,000 per incident	6,250 per incident
(ii) Stroke ancillary benefit 1. Chiropractor / physiotherapist / speech therapist / occupational therapist / neurosurgeon[5] • for consultation and / or treatment	1,000 per visit 100,000 per incident	125 per visit 12,500 per incident
2. Neurologist[5] • for consultation, treatment and / or medicines prescribed 3. Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed	maximum 30 visits per policy year	
(iii) Disability subsidy benefit For disability continued for 6 months	5,000 per month	625 per month
	maximum 24 months per incident	
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 Services[9]	Applicable	

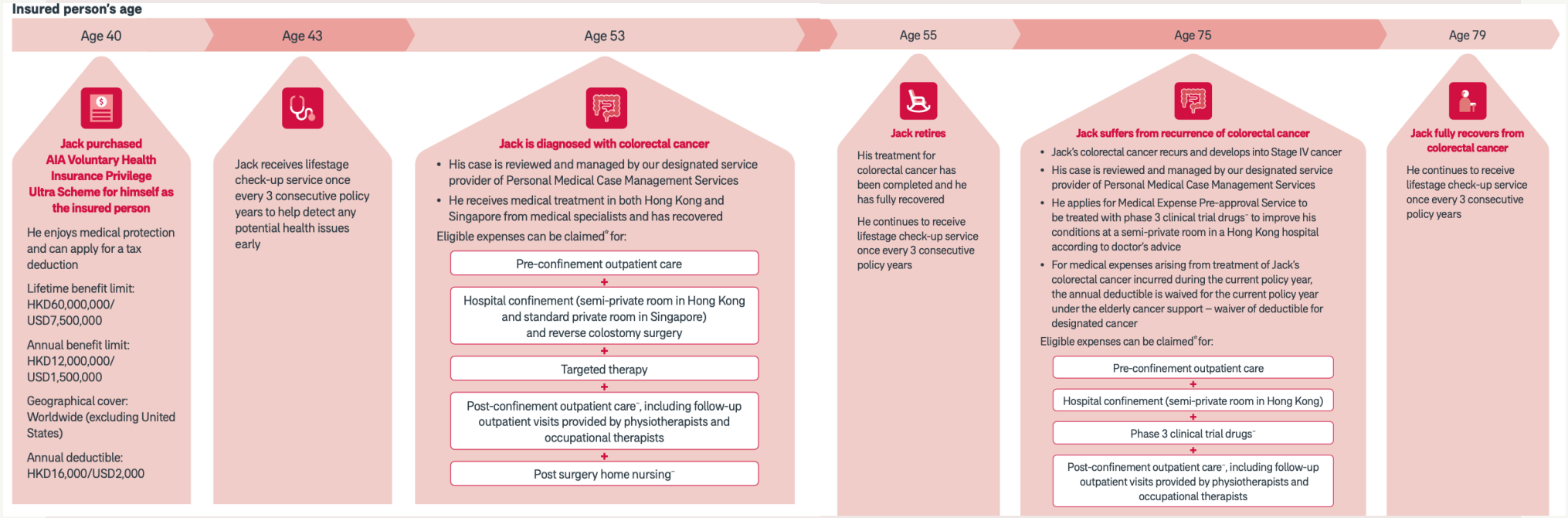
Benefit schedule for AIA Voluntary Health Insurance Privilege Ultra Scheme (continued)

Proof of recommendation is required.

Benefit items[4]	Benefit limit	
	HKD	USD
l. Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Designated Cancers[3] 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 services[12] (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	

Example

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.



"~ ~ Smart Child Protection: Comprehensive Medical Protection Wall to protect your children ~ ~"

Client : VIP - 6 Age

Area : Asia

Gender : M	Age : 6
Medical (Deductible US$3,125) AIA VHIS Privilege Ultra	

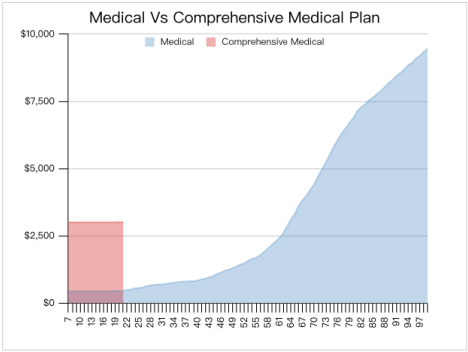
Age	Premium	Age	Premium
7	US$444.00	57	US$1,899.00
8	US$444.00	58	US$2,032.00
9	US$444.00	59	US$2,163.00
10	US$444.00	60	US$2,295.00
11	US$444.00	61	US$2,434.00
12	US$444.00	62	US$2,605.00
13	US$444.00	63	US$2,843.00
14	US$444.00	64	US$3,107.00
15	US$444.00	65	US$3,310.00
16	US$444.00	66	US$3,622.00
17	US$444.00	67	US$3,828.00
18	US$444.00	68	US$4,003.00
19	US$455.00	69	US$4,221.00
20	US$455.00	70	US$4,431.00
21	US$455.00	71	US$4,718.00
22	US$492.00	72	US$4,983.00
23	US$503.00	73	US$5,241.00
24	US$551.00	74	US$5,528.00
25	US$564.00	75	US$5,824.00
26	US$588.00	76	US$6,070.00
27	US$635.00	77	US$6,314.00
28	US$659.00	78	US$6,497.00
29	US$683.00	79	US$6,712.00
30	US$689.00	80	US$6,894.00
31	US$696.00	81	US$7,135.00
32	US$720.00	82	US$7,285.00
33	US$744.00	83	US$7,396.00
34	US$755.00	84	US$7,548.00
35	US$779.00	85	US$7,644.00
36	US$803.00	86	US$7,768.00
37	US$803.00	87	US$7,894.00
38	US$816.00	88	US$8,032.00
39	US$816.00	89	US$8,184.00
40	US$840.00	90	US$8,295.00
41	US$883.00	91	US$8,448.00
42	US$913.00	92	US$8,558.00
43	US$963.00	93	US$8,698.00
44	US$997.00	94	US$8,849.00
45	US$1,083.00	95	US$8,932.00
46	US$1,135.00	96	US$9,099.00
47	US$1,208.00	97	US$9,195.00
48	US$1,246.00	98	US$9,348.00
49	US$1,303.00	99	US$9,459.00
50	US$1,360.00		
51	US$1,438.00		
52	US$1,478.00		
53	US$1,582.00		
54	US$1,649.00		
55	US$1,688.00		
56	US$1,781.00		

Total premiums paid at age 100	HK$2,351,035.68

Class:	
Comprehensive Medical : Forever Love Coupon Plan 5 + AIA VHIS Privilege Ultra	

Age	Premium
7	US$3,004.00
8	US$3,004.00
9	US$3,004.00
10	US$3,004.00
11	US$3,004.00
12	US$3,004.00
13	US$3,004.00
14	US$3,004.00
15	US$3,004.00
16	US$3,004.00
17	US$3,004.00
18	US$3,004.00
19	US$3,004.00
20	US$3,014.00
21	US$3,014.00

Year of Payment:	15
Premium:	US$45,080.00



Total premiums paid	HK$353,427.20
Difference / Save	85.0%

	Return Table				
	Medical Plan		Comprehensive Medical Plan		
Age	Premium Paid	Surrender Value	Premium Paid	Surrender Value	
65	HK$495,676.16	US$0.00	HK$353,427.20	HK$958,487.04	171.20%
80	HK$1,114,142.40	US$0.00	HK$353,427.20	HK$1,055,256.16	198.58%
100	HK$2,351,035.68	US$0.00	HK$353,427.20	HK$706,783.84	99.98%

*Rate : 7.84

*The above information is for reference only

Medical vs Comprehensive Medical

Medical Standard Plan

1. **Without** Surrender Value

Medical Rider Plan Comprehensive

1. **With** Surrender Value
2. Total 15 years of payment could cover whole life medical premium.
3. Base on the example on the left, Total premium is HK$353,427.2 . It save 85% of premium vs standard plan.

Critical Proposal

On Your Side Plan

Featured benefits

1. Covers 115 diseases, Covers 58 critical illnesses, 44 early-stage critical illnesses and 13 severe child diseases

2. Cover for Intensive Care Unit (ICU) stays, resulting from health issues beyond critical illnesses, including infectious diseases and injuries.

3. Multiple claims for designated critical illness, Up to **7 claims** in total for cancer, heart attack, stroke and Alzheimer's disease.

4. Continuous Cancer Income Option, Up to 100 months of cancer payouts as Lon-term support

5. Lifelong annuity benefit for Alzheimer's disease, benefits to support the cost of log-term care for Alzheimer's disease

Total
115 diseases

58 critical illnesses (including 57 major illnesses and 1 minor illness) + **44** early stage critical illnesses + **13** severe child diseases

+ cover for ICU stays

Total Benefit
Up to 900% of the Initial Sum Assured+

- **Cancer** — Up to — **600%**
- **Heart Attack & Stroke** — In total up to — **200%**
- **Alzheimer's Disease/ Irreversible Organic Degenerative Brain Disorders** **100%**

+ The Lifelong Alzheimer Annuity Benefit and Coverage Booster are paid in addition to the above total 900% coverage[5] computation.

Advance payment for ICU support

ICU care is not only for critical illnesses, but in events such as injuries, infectious diseases, or unusual life-threatening diseases like COVID-19 are also sending patients to the ICU for invasive life support, which is why **On Your Side Plan** provides 2 tiers of **ICU Protection Benefit**.

On average COVID-19 patients have stayed in hospital for around **11 days**[7].

About **16%** of COVID-19 patients have the need to be admitted to an ICU[8].

1st tier

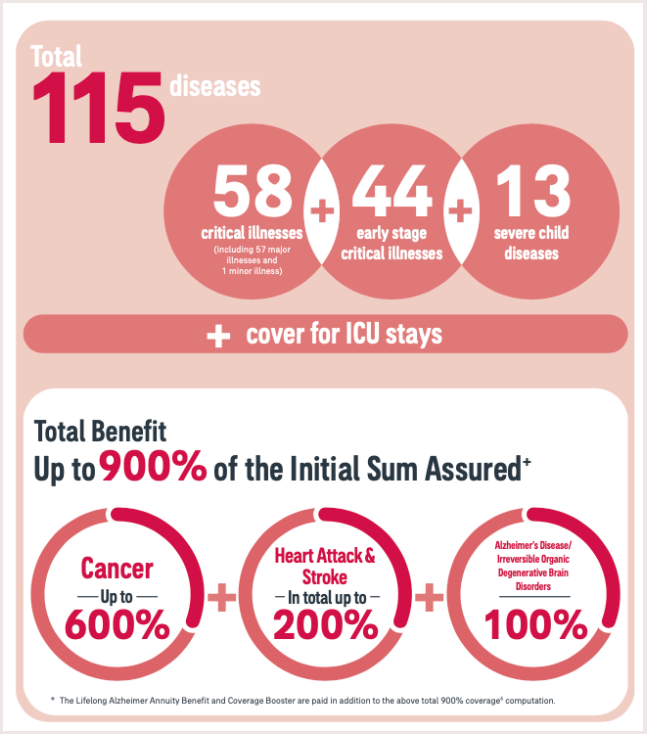
72 ICU stay with invasive life support for **72** or more consecutive hours

Up to 20% of the Initial Sum Assured[9]

2nd tier

120 ICU stay with invasive life support for **120** or more consecutive hours and undergoes a complex surgery

Up to 100% of the Initial Sum Assured


Total
115 diseases
58 critical illnesses (including 57 major illnesses and 1 minor illness)
+
44 early stage critical illnesses
+
13 severe child diseases
+ cover for ICU stays
Total Benefit
Up to 900% of the Initial Sum Assured+
Cancer — Up to — 600%
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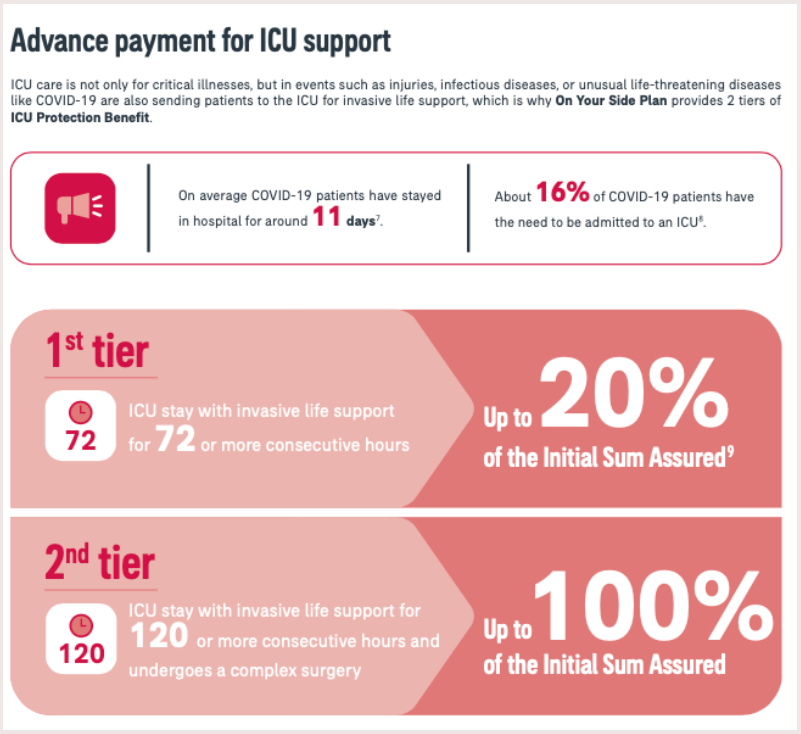
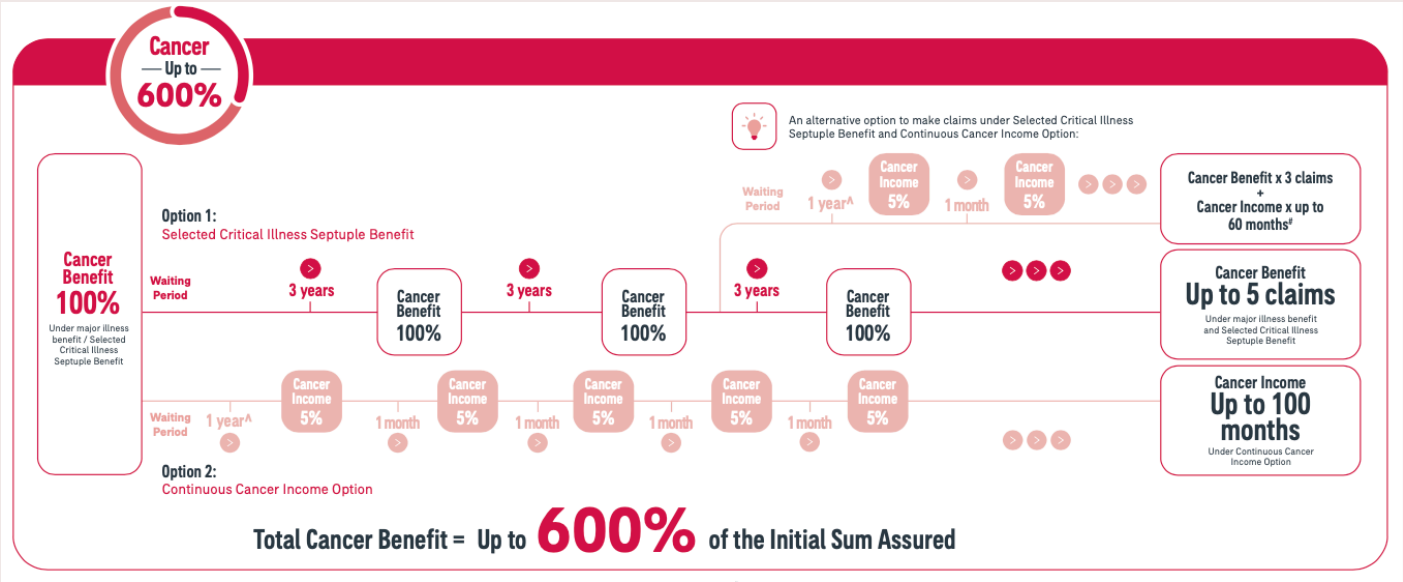

Advance payment for ICU support
ICU care is not only for critical illnesses, but in events such as injuries, infectious diseases, or unusual life-threatening diseases like COVID-19 are also sending patients to the ICU for invasive life support, which is why On Your Side Plan provides 2 tiers of ICU Protection Benefit.
On average COVID-19 patients have stayed in hospital for around 11 days[7].
About 16% of COVID-19 patients have the need to be admitted to an ICU[8].
1st tier
72
ICU stay with invasive life support for 72 or more consecutive hours
Up to 20% of the Initial Sum Assured[9]
2nd tier
120
ICU stay with invasive life support for 120 or more consecutive hours and undergoes a complex surgery
Up to 100% of the Initial Sum Assured


Cancer — Up to — 600%
Cancer Benefit 100%
Under major illness benefit / Selected Critical Illness Septuple Benefit
An alternative option to make claims under Selected Critical Illness Septuple Benefit and Continuous Cancer Income Option:
Option 1:
Selected Critical Illness Septuple Benefit
Waiting Period
3 years
Cancer Benefit 100%
Option 2:
Continuous Cancer Income Option
1 year^
Cancer Income 5%
1 month
Cancer Benefit x 3 claims + Cancer Income x up to 60 months#
Cancer Benefit Up to 5 claims
Under major illness benefit and Selected Critical Illness Septuple Benefit
Cancer Income Up to 100 months
Under Continuous Cancer Income Option
Total Cancer Benefit = Up to 600% of the Initial Sum Assured

Example



Policy owner and insured:	Ryan (age 38, non-smoker)
Occupation:	Sales director
Family status:	Married with 2 kids

As the breadwinner for the family, Ryan understands that life is ever-changing, which is why he wants to stay ahead of potential health threats and protect his loved ones from financial uncertainties throughout his life. He decides to purchase **On Your Side Plan** to give himself and his family more confidence to overcome any challenges they may face in the future.

Insured's Age:

Age 38

Ryan purchased On Your Side Plan

Initial Sum Assured:
US$150,000

Annual premium:
US$5,793
(18-year premium payment term)

Age 42

First claim

He was diagnosed with Less Severe Coma

20% of the Initial Sum Assured:
US$30,000[ii]

20% of future premium under the basic plan was waived

Age 45

1-year Waiting Period[i]

Second claim

He was diagnosed with liver cancer

100% of the Initial Sum Assured minus advance payment paid:
80% of the Initial Sum Assured:
US$120,000

+

Coverage Booster for the first 10 years:
US$52,500
(i.e. 35% of the Initial Sum Assured)

Total US$172,500[ii]

No further premium payments under the basic plan were required

Age 46

Third claim

After 1 year, he continued to receive active treatment[iii]. Thus, he decided to exercise the Continuous Cancer Income Option, starting to receive 5% of the Initial Sum Assured every month (i.e., US$7,500) for up to 100 months (US$750,000).

Total: US$750,000

Total benefit payable to Ryan: US$202,500[ii] is already paid at the first and second claims, plus the non-guaranteed Terminal Bonus (if any)

(1.35 times the Initial Sum Assured)

And there is US$750,000 in total still available as monthly income afterwards

If no claims are made under the plan, there will be a total surrender value of approximately **US$522,024**[iv] when Ryan reaches age 85.
(This can be up to 5 times of the total premiums paid.)

Critical Illnesses Schedule

44 Early Stage Critical Illnesses and 13 Severe Child Diseases†

Group 1 Cancer	
1.	Carcinoma-in-situ
2.	Early Stage Malignancy
Group 2 Illnesses related to the Heart	
3.	Endovascular Treatments of Aortic Disease or Aortic Aneurysm
4.	Less Invasive Treatments of Heart Valve Disease
5.	Less Severe Heart Disease (including cardiac pacemaker or defibrillator insertion)
6	Less Severe Infective Endocarditis
7.	Minimally Invasive Direct Coronary Artery Bypass
8.	Percutaneous Coronary Intervention
9.	Pericardectomy
10.	Kawasaki Disease with Heart Complications†
11.	Rheumatic Fever with Valvular Impairment†
12.	Severe Haemophilia†
Group 3 Illnesses related to the Nervous System	
13.	Angioplasty or Endarterectomy for Carotid Arteries
14.	Cerebral Shunt Insertion
15.	Early Stage Dementia including Early Stage Alzheimer's Disease
16.	Endovascular Treatment for Cerebral Aneurysm
17.	Less severe Bacterial Meningitis
18.	Less Severe Coma
19.	Less Severe Encephalitis
20.	Less Severe Parkinson's Disease
21.	Moderately Severe Brain Damage
22.	Moderately Severe Paralysis
23.	Severe Psychiatric Illness
24.	Surgery for Subdural Haematoma
25.	Surgical Removal of Pituitary Tumour
26.	Autism†
27.	Intellectual Impairment due to Sickness or Injury†
28.	Type I Juvenile Spinal Amyotrophy†

Group 4 Illnesses related to Major Organs and Functions	
29.	Biliary Tract Reconstruction Surgery
30.	Chronic Lung Disease
31.	Hepatitis with Cirrhosis
32.	Less Severe Aplastic Anaemia
33.	Less Severe Kidney Disease
34.	Less Severe Systemic Lupus Erythematosus
35.	Liver Surgery
36.	Major Organ Transplantation (on waiting list)
37.	Surgical Removal of One Lung
38.	Glomerulonephritis with Nephrotic Syndrome†
39.	Severe Asthma†
40.	Wilson's Disease†
Group 5 Other Major Illnesses	
41.	Cochlear Implant Surgery
42.	Diabetic Retinopathy
43.	Endovascular Treatment of Peripheral Arterial Disease
44.	Facial Burns due to Accident
45.	Facial Reconstructive Surgery for Injury due to Accident
46.	Less Severe Burns to Body due to Accident
47.	Less Severe Creutzfeldt-Jakob Disease
48.	Loss of Hearing In One Ear
49.	Loss of One Limb
50.	Loss of Sight In One Eye
51.	Osteoporosis with Fractures
52.	Severe Central or Mixed Sleep Apnea
53.	Severe Obstructive Sleep Apnea
54.	Dengue Haemorrhagic Fever†
55.	Insulin Dependent Diabetes Mellitus†
56.	Osteogenesis Imperfecta – Type III†
57.	Still's Disease†

† Cover for severe child diseases will cease when the insured attains the age of 18.

58 Critical Illnesses (including 57 major illnesses and 1 minor illness)

Group 1 Cancer	
1.	Cancer
Group 2 Illnesses related to the Heart	
2.	Cardiomyopathy
3.	Coronary Artery Surgery
4.	Heart Attack
5.	Heart Valve Replacement and Repair
6.	Infective Endocarditis
7.	Other Serious Coronary Artery Disease
8.	Pulmonary Arterial Hypertension (Primary)
9.	Surgery to Aorta
Group 3 Illnesses related to the Nervous System	
10.	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
11.	Apallic Syndrome
12.	Bacterial Meningitis
13.	Benign Brain Tumour
14.	Cerebral Aneurysm Requiring Surgery@
15.	Coma
16.	Encephalitis
17.	Hemiplegia
18.	Major Head Trauma
19.	Meningeal Tuberculosis
20.	Motor Neurone Disease (including Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis)
21.	Multiple Sclerosis
22.	Muscular Dystrophy
23.	Paralysis
24.	Parkinson's Disease
25.	Poliomyelitis
26.	Progressive Supranuclear Palsy
27.	Severe Myasthenia Gravis
28.	Stroke

Group 4 Illnesses related to Major Organs and Functions	
29.	Acute Necrohemorrhagic Pancreatitis
30.	Aplastic Anaemia
31.	Chronic Liver Disease
32.	Chronic Relapsing Pancreatitis
33.	End-stage Lung Disease
34.	Fulminant Viral Hepatitis
35.	Kidney Failure
36.	Major Organ Transplant
37.	Medullary Cystic Disease
38.	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
39.	Systemic Scleroderma
Group 5 Other Major Illnesses	
40.	AIDS due to Blood Transfusion
41.	Blindness
42.	Chronic Adrenal Insufficiency (Addison's Disease)
43.	Creutzfeldt-Jakob Disease
44.	Crohn's Disease
45.	Ebola
46.	Elephantiasis
47.	Loss of Hearing
48.	Loss of One Limb and One Eye
49.	Loss of Speech
50.	Loss of Two Limbs
51.	Major Burns
52.	Necrotising Fasciitis
53.	Occupationally Acquired HIV
54.	Pheochromocytoma
55.	Severe Rheumatoid Arthritis
56.	Severe Ulcerative Colitis
Group 6 Terminal Illness and Loss of Independent Existence	
57.	Loss of Independent Existence
58.	Terminal Illness

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)		
			Basic Plan	**Coverage Booster (First 10 Years)**	
58 Critical Illnesses (including 57 major illnesses and 1 minor illness)					
Major Illness	• 56 Major Illnesses	Whole life	100%	For age 30 or below: Additional 50%	For age 31 or above: Additional 35%
	• Loss of Independent Existence	Up to age 65			
Minor Illness	• Cerebral Aneurysm Requiring Surgery	Whole life	50% advance payment	For age 30 or below: Additional 25% (advance from Coverage Booster amount)	For age 31 or above: Additional 17.5% (advance from Coverage Booster amount)
44 Early Stage Critical Illnesses					
Early Stage Critical Illness	• Carcinoma-in-situ • Diabetic Retinopathy • Early Stage Malignancy • Endovascular Treatment of Peripheral Arterial Disease • Minimally Invasive Direct Coronary Artery By-pass • Percutaneous Coronary Intervention • Severe Central or Mixed Sleep Apnea • Severe Obstructive Sleep Apnea • Severe Psychiatric Illness	Whole life	20% advance payment per illness subject to a maximum of US$50,000 per life for each illness	Not applicable	
	• Osteoporosis with Fractures	Up to age 70	10% advance payment subject to a maximum of US$50,000 per life		
	• 34 Early Stage Critical Illnesses (excluding the above)	Whole life	20% advance payment per illness		

Covered Illness Benefit Schedule (continued)

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)		
			Basic Plan	**Coverage Booster (First 10 Years)**	
13 Severe Child Diseases					
Severe Child Disease	• Autism • Dengue Haemorrhagic Fever • Glomerulonephritis with Nephrotic Syndrome • Insulin Dependent Diabetes Mellitus • Intellectual Impairment due to Sickness or Injury • Kawasaki Disease with Heart Complications • Osteogenesis Imperfecta – Type III • Rheumatic Fever with Valvular Impairment • Severe Asthma • Severe Haemophilia • Still's Disease • Type I Juvenile Spinal Amyotrophy • Wilson's Disease	Below age 18	20% advance payment per illness subject to a maximum of US$50,000 per life for each illness	Not applicable	
ICU Protection Benefit					
ICU Protection Benefit	• 1st tier: A continuous stay of 72 or more consecutive hours in ICU with invasive life support	Whole life	20% advance payment subject to a maximum of US$50,000 per life	Not applicable	
	• 2nd tier: A continuous stay of 120 or more consecutive hours in ICU with invasive life support and undergone a VHIS complex surgery	Whole life	100%	For age 30 or below: Additional 50%	For age 31 or above: Additional 35%

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)	
			Basic Plan	**Coverage Booster (First 10 Years)**
Selected Critical Illness Septuple Benefit				
Selected Critical Illness Septuple Benefit	• All cancers • Heart Attack • Stroke • Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	Up to age 85	100% (Up to 7 payouts)	Not applicable
Continuous Cancer Income Option				
Continuous Cancer Income Option	• All cancers	Up to age 85	5% each month (Up to 500%) (payouts for cancer under Selected Critical Illness Septuple Benefit will no longer be available once Continuous Cancer Income Option is exercised)	Not applicable
Lifelong Alzheimer Annuity Benefit				
Lifelong Alzheimer Annuity Benefit	• Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	Whole life	Additional 6% every year	Not applicable

On Your Side

1. Before 30 aged, for the first 10 years, with extra 50% Initial Sum Assured

2. For 25 years plan, Break Even point on 28 years

3. Surrender Value on 65 aged is US$2.97M (9 times of total premium paid)

4. Death Benefit on 65 aged is US$4.12M (13 times of total premium paid)

Premium **US$12,480** for US$1M Initial Sum Assured

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			MAJOR ILLNESS BENEFIT / DEATH BENEFIT		
			Guaranteed	Non-Guaranteed Terminal Bonus	Total	Guaranteed	Non-Guaranteed Terminal Bonus	Total
			(A)	(B)	(A)+(B)	(C)	(D)	(C)+(D)
7	1	12,480	0	0	0	1,500,000	0	1,500,000
8	2	24,960	0	0	0	1,500,000	0	1,500,000
9	3	37,440	730	0	730	1,500,000	0	1,500,000
10	4	49,920	980	0	980	1,500,000	0	1,500,000
11	5	62,400	2,420	1,300	3,720	1,500,000	2,500	1,502,500
12	6	74,880	4,350	1,600	5,950	1,500,000	3,100	1,503,100
13	7	87,360	6,750	2,100	8,850	1,500,000	4,000	1,504,000
14	8	99,840	8,690	2,500	11,190	1,500,000	4,800	1,504,800
15	9	112,320	11,940	3,100	15,040	1,500,000	5,800	1,505,800
16	10	124,800	15,670	3,500	19,170	1,500,000	6,500	1,506,500
17	11	137,280	19,880	4,000	23,880	1,000,000	7,400	1,007,400
18	12	149,760	24,590	4,500	29,090	1,000,000	8,200	1,008,200
19	13	162,240	31,330	4,800	36,130	1,000,000	8,700	1,008,700
20	14	174,720	40,490	5,500	45,990	1,000,000	9,900	1,009,900
21	15	187,200	48,790	6,000	54,790	1,000,000	10,700	1,010,700
22	16	199,680	57,060	6,500	63,560	1,000,000	11,500	1,011,500
23	17	212,160	66,060	7,200	73,260	1,000,000	12,600	1,012,600
24	18	224,640	77,700	7,400	85,100	1,000,000	12,800	1,012,800
25	19	237,120	96,570	8,000	104,570	1,000,000	13,700	1,013,700
26	20	249,600	109,070	8,800	117,870	1,000,000	14,900	1,014,900
27	21	262,080	116,150	13,100	129,250	1,000,000	22,000	1,022,000
28	22	274,560	123,590	19,000	142,590	1,000,000	31,600	1,031,600
29	23	287,040	131,180	27,700	158,880	1,000,000	45,600	1,045,600
30	24	299,520	139,200	40,000	179,200	1,000,000	65,300	1,065,300
31	25	312,000	147,950	59,100	207,050	1,000,000	95,500	1,095,500
32	26	312,000	151,270	82,900	234,170	1,000,000	132,700	1,132,700
33	27	312,000	158,150	116,300	274,450	1,000,000	184,400	1,184,400
34	28	312,000	166,330	165,600	331,930	1,000,000	260,100	1,260,100
35	29	312,000	169,440	235,300	404,740	1,000,000	366,100	1,366,100
36	30	312,000	173,450	334,100	507,550	1,000,000	514,900	1,514,900
37	31	312,000	177,540	355,900	533,440	1,000,000	543,300	1,543,300
38	32	312,000	181,710	378,900	560,610	1,000,000	573,000	1,573,000
39	33	312,000	185,970	403,600	589,570	1,000,000	604,600	1,604,600
40	34	312,000	190,630	428,900	619,530	1,000,000	636,400	1,636,400
41	35	312,000	196,640	457,400	654,040	1,000,000	672,400	1,672,400
42	36	312,000	200,570	488,000	688,570	1,000,000	710,600	1,710,600
43	37	312,000	204,560	520,800	725,360	1,000,000	751,300	1,751,300
44	38	312,000	208,620	556,200	764,820	1,000,000	794,900	1,794,900
45	39	312,000	212,750	593,900	806,650	1,000,000	840,900	1,840,900
46	40	312,000	217,290	634,900	852,190	1,000,000	890,600	1,890,600

IVS Special Offer & Tax Deductible

Privileged medical protection bolsters your health shield

Special Offer Till 30 May 2024

Offer 1: 6 months premium refund = US$ 1,502.01

Offer 2: Cash Voucher = HK$2,265.7

Total Offer ： HK$14,041.51 (save 59% of First year premium)

Tax Deductible

According to IRD, Taxpayer can make deduction claim for more than one insured person in respect of qualifying premiums paid. However, the maximum deduction allowable is capped at $8,000 for each insured person.

Based on the example, tax deductible amount for this insured person is HK$3,480.96

On Your Side

Special Offer Till 30 May 2024

Offer 1: 1 month premium refund = US$ 1,040

Offer 2: Cash Voucher = HK$9,310

Total Offer ： HK$17,463.6 (save 17% of First year premium)

Summary

Privileged medical protection bolsters your health shield (15 pay) in USD						On Your Side US$1M Initial Sum Assured (25 pay) in USD	
	Total Premium for $0 Deductible	Cash Value on 65 Aged	Total Premium for With $3,125 Deductible	Cash Value on 65 Aged		Total Premium Deductible	Cash Value on 65 Aged
Subash	$263,747 @17,583	$277,250	$116,232 @7,748.8	$113,987		$1,113,250 @44,530	$347,590
Stef	$298,763 @19,918	$286,234	$144,502 @9,633	$120,399		$1,115,500 @44,620	@283,600
Daughter	$90,749 @6,049.9	$270,425	$45,080 @6,049.9	$122,256		$312,000 @12,480	$2,972,810
Son	$90,705 @6,047	$291,167	$43,560	$120,345		$277,750 @11,110	$2,927,200