AIA Hong Kong
AIA Hopewell Centre,
183 Queen's Road East,
Wan Chai, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	**From:**	Toby Wong
		Dept.:	Product Innovation, Development & Delivery Department
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	14 pages
Date:	26 August, 2025		

Subject: **A250801** **計劃轉換安排：「極臻•至尊醫療計劃」系列**
Plan Change Arrangement: OptimaCEO Medical Plan series

AIA「極臻•至尊醫療計劃」系列自推出以來，市場反應正面，優質醫療保障和一系列醫療相關的增值服務深受客戶歡迎。為供現有客戶有更多優質醫療計劃的選擇，「極臻•至尊醫療計劃」系列計劃轉換安排現正推出，合資格客戶即日起可透過全面核保申請計劃轉換至「極臻•至尊醫療計劃」，詳情參考計劃轉換安排。

您不能向友邦以外的任何人士或一方傳播、分發或散佈此通告。於計劃轉換安排推出前，任何關於此安排的資訊，包括但不限於此文件不能傳播、分發或散佈予友邦以外的任何人士或一方。請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何查詢，請經 iEngage/PES 使用 Chatbot 進行查詢。

AIA OptimaCEO Medical Plan series have received a positive market response since their launch. High-quality medical protection solution and a range of medical support services have received widespread welcome and praise by our customers. In order to provide existing customers with more choices of high-quality medical plans, the plan change arrangement for OptimaCEO Medical Plan series is launched now. Eligible customers may apply for plan change to OptimaCEO Medical Plan starting today subject to full underwriting, please refer to the Plan Change Arrangement for details.

You MUST NOT disseminate, distribute, or circulate this memo to any person or party outside of AIA. Before the launch of this plan change arrangement, you MUST NOT disseminate, distribute, or circulate this memo or any information related to the plan change arrangment to any person or party outside of AIA.

Please convery the above message to your fellow agents. Thank you for your attention. Should you have any queries, please enquire by using Chatbot in iEngage/ PES.

Best regards,



Toby Wong
Head of Products

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計劃轉換安排

所有從現有醫療產品計劃轉換至「極臻•至尊醫療計劃」系列，必須進行全面核保。

醫療產品計劃轉換之概覽

由	轉換至	需遞交健康證明書
特級「健康之寶」/ 特級「健康之寶」2	特級「健康之寶」2 (較高保障級別或附加額外醫療保障)	✓
	特級「健康之寶」2 (原有或較低保障級別或取消額外醫療保障)	✗
	AIA自願醫保標準計劃 (原有計劃是普通房級別及沒有額外醫療保障)	✓
	AIA自願醫保標準計劃 (原有計劃是普通房級別並附有額外醫療保障或半私家房^/標準私家房^)	✗
	AIA自願醫保靈活計劃 (原有或較高保障級別或原計劃沒有額外醫療保障)	✓
	AIA自願醫保靈活計劃 (較低保障級別及原計劃附有額外醫療保障)	✗
	AIA自願醫保尊耀計劃** /「 尊耀」醫療計劃**	✓
「亞洲至尊」/ 「亞洲至尊 2」	「亞洲至尊 2」*** (較高墊底費金額)	✗
	特級「健康之寶」2^ (普通房 / 半私家房)	✗
	特級「健康之寶」2^ (標準私家房)	✓
	「至尊醫療5」*	✓
	「極臻•至尊醫療」*	✓
	AIA自願醫保標準計劃	✗
	AIA自願醫保靈活計劃 (普通房 / 半私家房)	✗
	AIA自願醫保靈活計劃 (標準私家房)	✓
	AIA自願醫保尊耀計劃** /「 尊耀」醫療計劃**	✓
「至尊醫療」* / 「至尊醫療 2」* / 「至尊醫療 3」* / 「至尊醫療 5」*	特級「健康之寶」2^	✗
	「亞洲至尊2」*** (原有或較高墊底費金額)	✗
	「至尊醫療5」* (原有或較高墊底費金額)	✗
	「至尊醫療5」* (較低墊底費金額)	✓
	「極臻•至尊醫療」*	✓
	AIA自願醫保標準計劃	✗
	AIA自願醫保靈活計劃	✗
	AIA自願醫保尊耀計劃** /「 尊耀」醫療計劃**	✓
「尊貴環球醫療計劃」	「亞洲至尊2」***	✗
	「至尊醫療5」*	✗
	「極臻•至尊醫療」*	✓
	AIA自願醫保標準計劃	✗
	AIA自願醫保靈活計劃	✗
	AIA自願醫保尊耀計劃** /「 尊耀」醫療計劃**	✓
「尊貴醫療計劃」	「亞洲至尊2」***	✗

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由	轉換至	需遞交健康證明書
(北美除外)	「至尊醫療5」*	✓
	「極臻•至尊醫療」*	✓
	AIA自願醫保標準計劃	✗
	AIA自願醫保靈活計劃	✗
	AIA自願醫保尊耀計劃** /「 尊耀」醫療計劃**	✓
AIA自願醫保標準計劃	特級「健康之寶」2 (普通房級別及沒有額外醫療保障)	✗
	特級「健康之寶」2 (普通房級別並附有額外醫療保障或半私家房^/標準私家房^)	✓
	AIA自願醫保靈活計劃	✓
	AIA自願醫保尊耀計劃**	✓
AIA自願醫保靈活計劃	特級「健康之寶」2 (較高保障級別或附加額外醫療保障)	✓
	特級「健康之寶」2 (原有或較低保障級別或取消額外醫療保障)	✗
	AIA自願醫保標準計劃	✗
	AIA自願醫保靈活計劃 (較高保障級別)	✓
	AIA自願醫保靈活計劃 (較低保障級別)	✗
	AIA自願醫保尊耀計劃**	✓
AIA自願醫保尊尚計劃	特級「健康之寶」2 (標準私家房^)	✓
	特級「健康之寶」2 (普通房^ / 半私家房^)	✗
	AIA自願醫保標準計劃	✗
	AIA自願醫保靈活計劃 (普通房 / 半私家房)	✗
	AIA自願醫保靈活計劃 (標準私家房)	✓
	AIA自願醫保尊尚計劃 (較高自付費金額)	✗
	AIA自願醫保尊耀計劃**	✓
AIA自願醫保尊裕計劃@	特級「健康之寶」2 (標準私家房^)	✓
	特級「健康之寶」2 (普通房^ / 半私家房^)	✗
	AIA自願醫保標準計劃	✗
	AIA自願醫保靈活計劃 (普通房 / 半私家房)	✗
	AIA自願醫保靈活計劃 (標準私家房)	✓
	AIA自願醫保尊裕計劃 (較高自付費金額)	✗
	AIA自願醫保尊耀計劃**	✓
「尊裕」醫療計劃@	特級「健康之寶」2 (標準私家房^)	✓
	特級「健康之寶」2 (普通房^/半私家房^)	✗
	「尊裕」醫療計劃 (較高自付費金額)	✗

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	「尊耀」醫療計劃**	✓
AIA自願醫保尊顯計劃&	特級「健康之寶」2 (標準私家房^)	✓
	特級「健康之寶」2 (普通房^ / 半私家房^)	✗
	AIA自願醫保標準計劃	✗
	AIA自願醫保靈活計劃 (普通房 / 半私家房)	✗
	AIA自願醫保靈活計劃 (標準私家房)	✓
	AIA自願醫保尊顯計劃 (較高自付費金額)	✗
	AIA自願醫保尊耀計劃**	✓
「尊顯」醫療附加契約&	特級「健康之寶」2住院及手術賠償附加契約(標準私家房^)	✓
	特級「健康之寶」2住院及手術賠償附加契約(普通房^ / 半私家房^)	✗
	「尊顯」醫療附加契約 (較高自付費金額)	✗
	「尊耀」醫療計劃**	✓
AIA自願醫保尊耀計劃**	特級「健康之寶」2 (標準私家房^)	✓
	特級「健康之寶」2 (普通房^ / 半私家房^)	✗
	AIA自願醫保標準計劃	✗
	AIA自願醫保靈活計劃 (普通房 / 半私家房)	✗
	AIA自願醫保靈活計劃 (標準私家房)	✓
	AIA自願醫保尊耀計劃** (較高自付費金額及相同或較窄地域保障範圍)	✗
	AIA自願醫保尊耀計劃** (較窄地域保障範圍及相同或較高自付費金額)	✗
	AIA自願醫保尊耀計劃** (較低自付費金額)	✓
	AIA自願醫保尊耀計劃** (較廣地域保障範圍)	✓
「尊耀」醫療計劃**	特級「健康之寶」2 (標準私家房^)	✓
	特級「健康之寶」2 (普通房^ / 半私家房^)	✗
	「尊耀」醫療計劃**(較高自付費金額及相同或較窄地域保障範圍)	✗
	「尊耀」醫療計劃**(較窄地域保障範圍及相同或較高自付費金額)	✗
	「尊耀」醫療計劃**(較低自付費金額)	✓
	「尊耀」醫療計劃**(較廣地域保障範圍)	✓
「極臻•至尊醫療」*	特級「健康之寶」2^	✗
	「亞洲至尊2」*** (原有或較高墊底費金額)	✗
	AIA自願醫保標準計劃	✗
	AIA自願醫保靈活計劃	✗
	AIA自願醫保尊耀計劃** /「 尊耀」醫療計劃**	✓
	「至尊醫療5」* (相同或較高自付費金額及相同或較窄地域保障範圍)	✗
	「至尊醫療5」* (較低自付費金額)	✓

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由	轉換至	需遞交 健康證明書
	「至尊醫療5」* (較廣地域保障範圍)	✓
	「極臻•至尊醫療」* (較高自付費金額及相同或較窄地域保障範圍)	✗
	「極臻•至尊醫療」* (較窄地域保障範圍及相同或較高自付費金額)	✗
	「極臻•至尊醫療」* (較低自付費金額)	✓
	「極臻•至尊醫療」* (較廣地域保障範圍)	✓

* 包括全球保障及全球（除美國以外）保障

^ 包括額外醫療保障及沒有額外醫療保障版本

@轉換至的計劃必須為基本計劃

&轉換至的計劃必須為附加契約

** AIA 自願醫保尊耀計劃 /「尊耀」醫療計劃 (附加契約)只可以附加至由 2021 年 2 月 22 日起遞交申請之指定基本計劃

***「亞洲至尊」醫療計劃 2 不接受新申請，惟指定計劃轉換申請除外，詳情請參閱通告 A230635

備註:

- 所有有關自願醫保計劃的計劃轉換申請只適用於香港
- 所有有關「尊裕」醫療計劃 /「尊顯」醫療附加契約 /「尊耀」醫療計劃的計劃轉換申請只適用於澳門

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有否等候期？
A. 於計劃轉換生效後之 30 日內，公司將於原有計劃及新計劃當中作出比較，並以較低之保障額作出賠償 (扣除墊底費後，如有)。新計劃下之保障如不包括於原有計劃內，此保障將不會計算在此理賠內。 B. 於上述計劃轉換後之 30 天等候期過後，就未知的投保前已有病症，我們將會賠償原有計劃及新計劃當中之較低保障額予客戶。 C. 註：上述 A 和 B 段落有關 30 天計劃轉換等候期不適用於「尊耀」醫療計劃及自願醫保系列的新計劃 – AIA 自願醫保標準計劃 / AIA 自願醫保靈活計劃 / AIA 自願醫保尊尚計劃 / AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃/ AIA 自願醫保尊耀計劃
佣金安排
• 不設首年佣金 • 續保佣金: 佣金將以新計劃佣金率及根據原有計劃之續保年期計算 • 如保費金額於計劃轉換後減少，而於計劃轉換十二個月內，新繕發醫療保單之首年佣金將需要作出調整，以下除外: o 豁免 AIA 自願醫保尊裕計劃 /「尊裕」醫療計劃 (港元 16,000 自付費) 計劃轉換至 AIA 自願醫保尊耀計劃 /「尊耀」醫療計劃 (基本計劃，港元 16,000 自付費) 的首年佣金調整

備註:

- 有關 AIA 自願醫保尊耀計劃 / AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃 / AIA 自願醫保尊尚計劃 /「尊耀」醫療計劃 /「尊裕」醫療計劃 /「尊顯」醫療附加契約 / 至尊醫療系列 / 亞洲至尊醫療系列 / 極臻•至尊醫療系列及尊貴醫療系列之計劃轉換將於保單週年日生效
- 內地抵港/澳旅客需親臨香港 / 澳門申請計劃轉換

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一般計劃轉換細則

「尊貴醫療」系列 / 「至尊醫療」系列 / 「亞洲至尊」系列 (「原有計劃」) 計劃轉換至 「極臻•至尊醫療」系列 (「新計劃」)	
國籍及居住地 風險評級	受保人必須符合新計劃的國籍及居住地風險評級的要求。
年齡限制	於 70 歲前並需於原有計劃保單生效時申請
遞交申請時段	• 需於獨立保單 / 附加契約週年日完結前 30 日或後 30 日內提出申請 • 逾期申請將不被接納
所需文件	**適用於香港及澳門的申請：** • OPPOSF71 – 更改基本計劃/ 附加契約申請表 • OPPOSF07 – 健康證明書 **只適用於澳門的申請：** • OPMCUF15 – 人壽保險客戶轉保聲明書 • OPMCUF59 – 財務需要分析表格 • OPMCUF39 (AIAS) – 環球緊急支援服務最高個人賠償限額聲明書 • OPMCUF40 – 客戶對保費資訊理解之聲明 • IFS-MP – 重要資料聲明書 - 內地人士在澳門投購人壽保險產品(MCV/MAP) (如適用)
核保	須全面核保
等候期	**30** 日
個人終身賠償限額	由於「新計劃」/「原有計劃」均設有每年限額，故需於獨立保單 / 附加契約週年完結時安排計劃轉換，該年度所累積之每年限額將撥入個人終身賠償限額計算。 於「舊計劃」已耗用之個人終身賠償限額將悉數轉至「新計劃」，並於「新計劃」內扣減可用之個人終身賠償限額。 例： 於「舊計劃」(如「至尊醫療 5」) 之個人終身賠償限額港元/澳門幣 50,000,000 中已累積使用了港元/澳門幣 10,000,000 「新計劃」(即「極臻•至尊醫療計劃」) 之原有個人終身賠償限額港元/澳門幣 70,000,000 中將扣除港元/澳門幣 10,000,000，即餘下的個人終身賠償限額為港元/澳門幣 60,000,000
其他安排	• 「舊計劃」內有關疾病的不保事項，或有關風險級別的附加保費同樣適用於轉換後的「新計劃」(須按核保結果而定) • 當「原有計劃」轉換為「新計劃」，於「原有計劃」之「無索償墊底費折扣」(如有) (如「原有計劃」為「至尊醫療 5」) 的保障下所累積的「無索償年度」(如

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「尊貴醫療」系列 / 「至尊醫療」系列 / 「亞洲至尊」系列 (「原有計劃」) 計劃轉換至 「極臻•至尊醫療」系列 (「新計劃」)	
	有) 將**不會**帶至「新計劃」，「新計劃」亦不會提供「原有計劃」下的「無索償折扣」的保障 • 除身故恩恤賠償外，任何「舊計劃」的各相關「住院保障」及/ 或轉換至「舊計劃」的各相關「住院保障」的任何先前的醫療保險計劃已支付的賠償金額，應累計至「新計劃」的各相關「住院保障」的「終身保障限額」或「個人終身賠償限額」(視乎情況而適用)，並受限於相關條款及條件。

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Plan Change Arrangement

Full underwriting is required for all existing medical products plan change to OptimaCEO Medical Plan series.

Plan Change Summary of Medical Products

From	To	Health Cert. Required
Super Good Health / Super Good Health 2	Super Good Health 2 (higher plan level or add SMM)	✓
	Super Good Health 2 (same / lower plan level or delete SMM)	✗
	AIA Voluntary Health Insurance Standard Scheme (original plan is Ward without SMM)	✓
	AIA Voluntary Health Insurance Standard Scheme (original plan is Ward with SMM or Semi-Private^ / Standard Private^)	✗
	AIA Voluntary Health Insurance Flexi Scheme (same / higher plan level or original plan without SMM)	✓
	AIA Voluntary Health Insurance Flexi Scheme (lower plan level and original plan with SMM)	✗
	AIA Voluntary Health Insurance Privilege Ultra Scheme** / Privilege Ultra Medical Plan**	✓
CEO Essence / CEO Essence 2	CEO Essence 2***(higher deductible)	✗
	Super Good Health 2^ (Ward / Semi-Private)	✗
	Super Good Health 2^ (Standard Private)	✓
	CEO Medical 5*	✓
	OptimaCEO Medical*	✓
	AIA Voluntary Health Insurance Standard Scheme	✗
	AIA Voluntary Health Insurance Flexi Scheme (Ward / Semi-Private)	✗
	AIA Voluntary Health Insurance Flexi Scheme (Standard Private)	✓
	AIA Voluntary Health Insurance Privilege Ultra Scheme** / Privilege Ultra Medical Plan**	✓
CEO Medical* / CEO Medical 2* / CEO Medical 3* / CEO Medical 5*	Super Good Health 2^	✗
	CEO Essence 2*** (same / higher deductible)	✗
	CEO Medical 5* (same / higher deductible)	✗
	CEO Medical 5* (lower deductible)	✓
	OptimaCEO Medical*	✓
	AIA Voluntary Health Insurance Standard Scheme	✗
	AIA Voluntary Health Insurance Flexi Scheme	✗
	AIA Voluntary Health Insurance Privilege Ultra Scheme** / Privilege Ultra Medical Plan**	✓
Executive Health (Worldwide)	CEO Essence 2***	✗
	CEO Medical 5*	✗
	OptimaCEO Medical*	✓
	AIA Voluntary Health Insurance Standard Scheme	✗
	AIA Voluntary Health Insurance Flexi Scheme	✗

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From	To	Health Cert. Required
	AIA Voluntary Health Insurance Privilege Ultra Scheme** / Privilege Ultra Medical Plan**	✓
Executive Health (Excludes North America)	CEO Essence 2***	✗
	CEO Medical 5*	✓
	OptimaCEO Medical*	✓
	AIA Voluntary Health Insurance Standard Scheme	✗
	AIA Voluntary Health Insurance Flexi Scheme	✗
	AIA Voluntary Health Insurance Privilege Ultra Scheme** / Privilege Ultra Medical Plan**	✓
AIA Voluntary Health Insurance Standard Scheme	Super Good Health 2 (Ward without SMM)	✗
	Super Good Health 2 (Ward with SMM or Semi-Private^ / Standard Private^)	✓
	AIA Voluntary Health Insurance Flexi Scheme	✓
	AIA Voluntary Health Insurance Privilege Ultra Scheme**	✓
AIA Voluntary Health Insurance Flexi Scheme	Super Good Health 2 (higher plan level or add SMM)	✓
	Super Good Health 2 (same / lower plan level or delete SMM)	✗
	AIA Voluntary Health Insurance Standard Scheme	✗
	AIA Voluntary Health Insurance Flexi Scheme (higher plan level)	✓
	AIA Voluntary Health Insurance Flexi Scheme (lower plan level)	✗
	AIA Voluntary Health Insurance Privilege Ultra Scheme**	✓
AIA Voluntary Health Insurance Prime Scheme	Super Good Health 2 (Standard Private^)	✓
	Super Good Health 2 (Ward^ / Semi-Private^)	✗
	AIA Voluntary Health Insurance Standard Scheme	✗
	AIA Voluntary Health Insurance Flexi Scheme (Ward / Semi-Private)	✗
	AIA Voluntary Health Insurance Flexi Scheme (Standard Private)	✓
	AIA Voluntary Health Insurance Prime Scheme (higher deductible)	✗
	AIA Voluntary Health Insurance Privilege Ultra Scheme**	✓
AIA Voluntary Health Insurance Privilege Plus Scheme@	Super Good Health 2 (Standard private^)	✓
	Super Good Health 2 (Ward^ / Semi-Private^)	✗
	AIA Voluntary Health Insurance Standard Scheme	✗
	AIA Voluntary Health Insurance Flexi Scheme (Ward / Semi-Private)	✗
	AIA Voluntary Health Insurance Flexi Scheme (Standard Private)	✓
	AIA Voluntary Health Insurance Privilege Plus Scheme (higher deductible)	✗
	AIA Voluntary Health Insurance Privilege Ultra Scheme**	✓
Privilege Plus Medical Plan@	Super Good Health 2 (Standard Private^)	✓
	Super Good Health 2 (Ward^ / Semi-Private^)	✗
	Privilege Plus Medical Plan (higher deductible)	✗
	Privilege Ultra Medical Plan**	✓

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From	To	Health Cert. Required
AIA Voluntary Health Insurance Privilege Scheme[&]	Super Good Health 2 (Standard Private[^])	✓
	Super Good Health 2 (Ward[^] / Semi-Private[^])	✗
	AIA Voluntary Health Insurance Standard Scheme	✗
	AIA Voluntary Health Insurance Flexi Scheme (Ward / Semi-Private)	✗
	AIA Voluntary Health Insurance Flexi Scheme (Standard Private)	✓
	AIA Voluntary Health Insurance Privilege Scheme (higher deductible)	✗
	AIA Voluntary Health Insurance Privilege Ultra Scheme[**]	✓
Privilege Medical Rider[&]	Super Good Health 2 Hospital and Surgical Rider (Standard Private^)	✓
	Super Good Health 2 Hospital and Surgical Rider (Ward[^] / Semi-Private[^])	✗
	Privilege Medical Rider (higher deductible)	✗
	Privilege Ultra Medical Plan[**]	✓
AIA Voluntary Health Insurance Privilege Ultra Scheme**	Super Good Health 2 (Standard private[^])	✓
	Super Good Health 2 (Ward[^] / Semi-Private[^])	✗
	AIA Voluntary Health Insurance Standard Scheme	✗
	AIA Voluntary Health Insurance Flexi Scheme (Ward / Semi-Private)	✗
	AIA Voluntary Health Insurance Flexi Scheme (Standard Private)	✓
	AIA Voluntary Health Insurance Privilege Ultra Scheme[**] (higher deductible and same or narrower geographical coverage only)	✗
	AIA Voluntary Health Insurance Privilege Ultra Scheme[**] (narrower geographical coverage and same or higher deductible only)	✗
	AIA Voluntary Health Insurance Privilege Ultra Scheme[**] (lower deductible)	✓
	AIA Voluntary Health Insurance Privilege Ultra Scheme[**] (wider geographical coverage)	✓
Privilege Ultra Medical Plan**	Super Good Health 2 (Standard Private[^])	✓
	Super Good Health 2 (Ward[^] / Semi-Private[^])	✗
	Privilege Ultra Medical Plan[**] (higher deductible and same or narrower geographical coverage only)	✗
	Privilege Ultra Medical Plan[**](narrower geographical coverage and same or higher deductible only)	✗
	Privilege Ultra Medical Plan[**](lower deductible)	✓
	Privilege Ultra Medical Plan[**](wider geographical coverage)	✓
OptimaCEO Medical[*]	Super Good Health 2[^]	✗
	CEO Essence 2[***] (same / higher deductible)	✗
	AIA Voluntary Health Insurance Standard Scheme	✗
	AIA Voluntary Health Insurance Flexi Scheme	✗

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From	To	Health Cert. Required
	AIA Voluntary Health Insurance Privilege Ultra Scheme** / Privilege Ultra Medical Plan**	✓
	CEO Medical 5* (same or higher deductible and same or narrower geographical coverage only)	✗
	CEO Medical 5* (lower deductible)	✓
	CEO Medical 5* (wider geographical coverage)	✓
	OptimaCEO Medical* (higher deductible and same or narrower geographical coverage only)	✗
	OptimaCEO Medical* (narrower geographical coverage and same or higher deductible only)	✗
	OptimaCEO Medical* (lower deductible)	✓
	OptimaCEO Medical* (wider geographical coverage)	✓

* Includes both Worldwide and Worldwide excluding the United States plans

^ Includes both SMM and without SMM versions

@ To plan must be a basic plan

& To plan must be a rider

** AIA Voluntary Health Insurance Privilege Ultra Scheme / Privilege Ultra Medical Plan (Rider version) can only be attached to specified basic plans which the application date is on or after 22 February 2021

***New application is no longer accepted for CEO Essence Medical Plan 2, except for the specified plan change cases, please refer to Memo A230635 for details.

Remarks:

- All plan change applications related to VHIS plans are only applicable in Hong Kong
- All plan change applications related to Privilege Plus Medical Plan, Privilege Medical Rider and Privilege Ultra Medical Plan are only applicable in Macau

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Any Waiting Period?
A. Within 30 days after plan change takes effect, lesser total benefit payout amount (after deductible, if any) for the claim will be paid between the original plan and the new plan. Benefits under the new plan that the original plan doesn't cover will be excluded from such calculation of the benefit payout amount. B. After the 30 days plan change waiting period mentioned above, for unknown pre-existing conditions, lesser benefit amount between the original plan and the new plan will be paid. C. Note: Paragraphs A and B above relating to the 30 days plan change waiting period are not applicable to Privilege Ultra Medical Plan and VHIS Series – AIA Voluntary Health Insurance Standard Scheme / AIA Voluntary Health Insurance Flexi Scheme / AIA Voluntary Health Insurance Prime Scheme / AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme / AIA Voluntary Health Insurance Privilege Ultra Scheme.
Commission Arrangement
• No FYC • Renewal commission: commission rate based on new plan and according to the renewal year of original plan • For any plan change when the premium amount is lesser after plan change, FYC adjustment applies when new medical policy is issued within 12 months from such plan change, except for the following: ○ Waive FYC adjustment for the plan change from VHIS Privilege Plus / Privilege Plus Medical Plan (HKD16,000 deductible) to VHIS Privilege Ultra / Privilege Ultra Medical Plan (basic plan, HKD16,000 deductible).

Remarks:

- Any plan change related to AIA Voluntary Health Insurance Privilege Ultra Scheme / AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme / AIA Voluntary Health Insurance Prime Scheme / Privilege Ultra Medical Plan / Privilege Plus Medical Plan / Privilege Medical Rider / CEO Medical/CEO Essence Series / OptimaCEO Medical series / Executive Health will be effective on Policy Anniversary
- MCV customers need to apply plan change in Hong Kong / Macau

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Regular Plan Change Details

Executive Health series / CEO Medical series / CEOE Medical series ("Original Plan") Plan Change to OptimaCEO Medical Series ("New Plan")	
Nationality & Residence rating	Nationality & Residence rating requirement of New Plan must be fulfilled.
Age Limit	Must apply before age 70 and while the policy of the Original Plan is in-force
Submission Timeline	• Application must be submitted within 30 days before or 30 days after the Policy / Rider Anniversary • Any late submission will not be accepted
Document(s) required	**For plan change applications in Hong Kong and Macau:** • OPPOSF71 – Request for Change Form of Basic Plan/ Supplementary Contract • OPPOSF07 – Health Certificate **For plan change applications in Macau only:** • OPMCUF15 – Customer Declaration for Policy Replacement • OPMCUF59 – Financial Needs Analysis Form • OPMCUF39 (AIAS) – Worldwide Emergency Assistance Services Per Life Maximum Benefit Declaration Form • OPMCUF40 – Declaration of Customers' Understanding On Premium Information • IFS-MP – Important Facts Statement for Mainland Policyholders ("IFS-MP") - Macau (MCV/MAP) (if applicable)
Underwriting	Full underwriting is required
Waiting period	**30 days**
Overall Lifetime Limit	As both "Original Plan" and "New Plan" come with an annual limit and as such, timing of applying plan change is limited to the period before a Policy / Rider anniversary ends, a particular year's limit will be appended to the Overall Lifetime Limit. The used-up amount of Overall Lifetime Limit under the Old Plan will be carried over to the New Plan and thus reduces the available Overall Lifetime Limit. e.g. HK$/MOP 10,000,000 out of HK$/MOP 50,000,000 Overall Lifetime Limit was used up under the Old Plan (e.g. CEO Medical Plan 5) The Overall Lifetime Limit under the New Plan (i.e. OptimaCEO Medical Plan) will be calculated as follows: HK$/MOP 10,000,000 will be deducted from HK$/MOP 70,000,000 such that HK$/MOP60,000,000 becomes the remaining Overall Lifetime Limit after plan change.
Other Arrangement	• Exclusions for sickness or diseases or loadings for additional risks under the Old Plan will also be carried over and applies under the New Plan, subject to underwriting decision • Once the Original Plan has been changed to the New Plan, the count of number of "Claims Free Years" under the "No Claim Deductible Discount" benefit of the Original Plan (if any)(e.g. the Original Plan is CEO Medical Plan 5) will **NOT** be carried forward to the New Plan, and "No Claim Deductible Discount" benefit offered under the Original Plan (if any) will not be available under the New Plan. • Any benefits (excluding any Compassionate Death Benefit) paid under the hospital coverage(s) under the Old Plan and / or paid under any predecessor medical insurance plan(s) changed to hospital coverages(s) under the Original Plan, shall be accumulated to and subject to the Lifetime Benefit Limit and/or Overall Lifetime Limit (whichever is applicable) under the hospital coverage(s) of the New Plan in accordance with the respective terms and conditions.

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