AIA Hong Kong

1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn:	All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)	From:	Felix Fung
Co/Dept:	Mr. Peter Crewe / All Department Heads / Mr. Jim Jan Zen / Ms. Manda Chan / Ms. Alex Foo / DOAs / ADOAs / BDMs / ABDMs/ BDEs / All Section Heads of BTDD / Call Centre	Dept:	Product Strategy & Management Department
Date:	20 Sep, 2017	Total page:	2 pages + enclosure
Subject:	(Ref : A170906)	**推出「都市三保」及「都市三保明珠」醫療危疾保障系列 The Launch of Metro-Trio and Metro-Trio Pearl Medical & Critical Illness Protection Series**	

我們誠意於**2017年9月29日（以保單申請日起計）**推出全新的「都市三保」及「都市三保明珠」醫療危疾保障系列，一個專為三高人士 — **糖尿病、高血壓及高膽固醇患者**而設的全方位保障計劃。

市場首創



此計劃為客戶提供：

- 貼心的一站式保障，涵蓋**醫療**、**危疾**及**人壽**

醫療	危疾	人壽
實報實銷的賠償	**一筆過賠償**	
包括 • 住院、入院及日間手術保障 • 手術前 / 後門診諮詢 • 個人療程管理等	• 6種危疾及3種早期危疾 • 包括與長期疾病相關的併發症, 癌症及原位癌等	身故賠償



- **保證續保**至受保人85歲
- 糖化血色素 (HbA1c) **高達10%**亦有機會受保
- 2個計劃選項：普通房計劃 / 標準私家房計劃
- 全新的**「星級自主醫療獎賞」**：成為「AIA Vitality健康程式」會員，不但可獲享首年保費9折優惠，更可隨著健康狀況，透過「星級自主醫療獎賞」，進一步提升醫療保障

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

如若市場推出更新的產品，可瀏覽「產品資料庫」>「市場資訊」專頁下載最新的產品比較！

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

此產品資料冊只供AIA內部使用不得發放予任何公眾人士、客戶或準客戶或上載至社交網站。

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We are pleased to announce the launch of Metro-Trio and Metro-Trio Pearl Medical & Critical Illness Protection Series, an all-round protection solution specifically designed for individuals with **Diabetes, Hypertension and Hyperlipidaemia** on **29 September 2017 (the first application date)**.

It provides the following to our customers:

- All-in-one care, including **medical**, **critical illness** and **life** protection

Medical	Critical Illness	Life
Reimbursement Benefit	**Lump Sum Benefit**	
Includes • Confinement benefits, inpatient and day surgery benefits • Pre- / Post-surgery out-patient consultation • Personal medical case management, etc.	• Cover 6 Critical Illnesses and 3 Early Stage Critical Illnesses • Includes the complications related to chronic diseases, cancer and carcinoma-in-situ, etc.	Death Benefit



- **Guaranteed renewable** up to age 85 of the insured
- Those with HbA1c **up to 10%** may be eligible for cover
- 2 plan options: Ward Plan / Standard Private Plan
- Brand new **Super Medical Reward**: by joining AIA Vitality, not only can they enjoy an instant 10% off the premium for the first year, their medical benefits can also be enhanced as their health improves via "Super Medical Reward"

For the product details, please refer to the launch pack. For details of the launch arrangements, please refer to the enclosure.

For new and upcoming products in the market, you may visit Product Library > "Market Information" section to download the updated product comparison!

Please convey the above message to your fellow agents. Thanks for your attention. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



This launch pack is only for AIA's internal use, it must not be distributed to the public or clients or upload to any social network.

Felix Fung
Product Strategy and Management Department

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附件：產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

財務策劃顧問可於 2017 年 9 月 29 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料冊
中文版的印刷版本會於 2017 年 9 月 29 日 起陸續送抵香港及澳門各營業辦事處

</td></tr>
<tr><td>產品簡介</td><td>

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印刷版本會由 2017 年 9 月 29 日起陸續送抵香港及澳門各營業辦事處
財務策劃顧問亦可於 2017 年 9 月 29 日起從 PSS 訂購印刷版本產品簡介
產品簡介編號：

<table>
<tr><th rowspan="2"></th><th colspan="2">「都市三保」</th><th colspan="2">「都市三保明珠」</th></tr>
<tr><th>產品簡介</th><th>保費表</th><th>產品簡介</th><th>保費表</th></tr>
<tr><td>a) 英文</td><td>PTA999416</td><td>ADD000204</td><td>PTA999418</td><td>ADD000206</td></tr>
<tr><td>b) 繁體中文</td><td>PTA999417</td><td>ADD000205</td><td colspan="2">不適用</td></tr>
<tr><td>c) 簡體中文</td><td colspan="2">不適用</td><td>PTA999419</td><td>ADD000207</td></tr>
</table>
</td></tr>
<tr><td>建議書系統
PGS2014</td><td>
<table>
<tr><th></th><th>網上版</th><th>視窗離線版</th><th>iPad 離線版</th></tr>
<tr><td>版本號碼</td><td>15.9</td><td>15.9</td><td>15.9</td></tr>
<tr><td>推出日期</td><td colspan="3">2017 年 9 月 20 日
下午 10:00</td></tr>
</table>

有關 15.9 版本的詳細安排，將會由產品策劃部另函通知 (通告：A170918)

</td></tr>
<tr><td>保單契約</td><td>可於2017年9月29日登入Contract Library下載</td></tr>
</table>

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Enclosure: Launch Arrangement

<table>
<tr><td>Launch Pack</td><td>

The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 29 September 2017
Chinese printed version will be delivered to Agency offices in Hong Kong & Macau starting from 29 September 2017

</td></tr>
<tr><td>Product Brochure</td><td>

The electronic version will be ready for download by financial planners in Agency Corner by 29 September 2017
Printed version will be delivered to all Agency offices in Hong Kong and Macau starting from 29 September 2017
Printed version will be ready for order through PSS from 29 September 2017
PTA number for Brochure:

<table>
<tr><th></th><th colspan="2">Metro-Trio Series</th><th colspan="2">Metro-Trio Pearl Series</th></tr>
<tr><th></th><th>Brochure</th><th>Premium Table</th><th>Brochure</th><th>Premium Table</th></tr>
<tr><td>a) English</td><td>PTA999416</td><td>ADD000204</td><td>PTA999418</td><td>ADD000206</td></tr>
<tr><td>b) Traditional Chinese</td><td>PTA999417</td><td>ADD000205</td><td colspan="2">Not applicable</td></tr>
<tr><td>c) Simplified Chinese</td><td colspan="2">Not applicable</td><td>PTA999419</td><td>ADD000207</td></tr>
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<table>
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<tr><td>Version no.</td><td>15.9</td><td>15.9</td><td>15.9</td></tr>
<tr><td>Launch Date</td><td colspan="3">20 September 2017
10:00pm</td></tr>
</table>

Detailed arrangements regarding the release of version 15.9 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A170918)

</td></tr>
<tr><td>Policy Contract</td><td>Available at Contract Library on 29 September 2017</td></tr>
</table>

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目錄

一、 前言 2
二、 核保注意事項 3
三、 產品特點
A. 概要 8
B. 醫療保障 (實報實銷賠償) 9
I. 利益一覽表 9
II. 調整基數 10
III. 賠償例子 11
IV. 星級自主醫療獎賞 (只適用於「AIA Vitality健康程式」會員) 13
– 如何提升醫療賠償百分比? 13
– 醫療賠償百分比調整例子 14
– 如何遞交檢查證明? 15
– 檢查證明之要求 17
C. 危疾及人壽保障 (一筆過賠償) 18
I. 危疾保障 18
II. 人壽保障 18
D. 保費調整及產品內容改動 19
四、 市場分析 20
五、 建議書系統 24
六、 保單契約：輕鬆易讀小貼士 25

附錄一：產品資料介紹 30
A. 利益 32
B. 保費 34
C. 產品細節 34
D. 核保規則 36
E. 保戶服務行政指引 37
F. 佣金 38
G. 其他 38
附錄二: 糖尿病問卷 39
附錄三: 高血壓問卷 40
附錄四: 高膽固醇(高血脂)問卷 41
附錄五: 糖尿病、高血壓及高血脂之體檢要求 42
附錄六: 星級自主醫療獎賞批註 43
附錄七: 財務需要分析表格之配對 45
附錄八: 保費表 46

此產品資料冊只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。
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一、 前言

「三高」，即高血糖、高血壓及高膽固醇，是香港普遍的都市病。治療「三高」的醫療費用所費不菲，若患上這些長期疾病後，患者往往難以取得保險保障，只能默默承受日漸劇增的龐大醫療開支。但是，如果患者因此而忽視治療，將有可能引發多種致命危疾，對健康造成嚴重影響。

糖尿病



會構成**嚴重健康風險**

心臟病的機率較一般人高出 1 至 2 倍 [2]

中風的機率較一般人高出 2 至 6 倍 [2]



截肢的風險為一般人的 23 倍 [2]

約有 15%糖尿病患者有**足部潰瘍**情況 [2]

約 40%**末期慢性腎衰竭**個案均源於糖尿病 [3]

若同時患上糖尿病、高血壓及高膽固醇，患上心血管疾病的風險更較一般人高 20 倍 [4]。

高血壓及高血脂

- 是**中風**、**冠心病**等病症的主要起因



市場首創

洞悉到市場需要，我們於**2017年9月29日**推出創新的「都市三保」醫療危疾保障系列。市場首個專為三高人士而設的全方位保障計劃。此計劃提供貼心的醫療、危疾及人壽全方位保障，並保證續保至85歲，在患者需要幫忙時伸出援手，提供適切保障。

此外，加入**「AIA Vitality 健康程式」**，不但可享首年9折保費折扣及一系列獎賞，更可隨著健康狀況有所改善，透過**「星級自主醫療獎賞」**，進一步提升醫療保障的賠償百分比！



糖化血色素(HbA1c)高達 10%
亦有機會受保！

資料來源：

1. 香港糖尿聯會 (http://www.diabetes-hk.org)
2. 香港衛生署衛生防護中心 (http://www.chp.gov.hk/files/pdf/ncd_watch_oct2012.pdf)
3. 香港醫院管理局 (http://www21.ha.org.hk/smartpatient/en/chronicdiseases_zone/details.html?id=120)
4. 香港醫學會，2010 年 (http://www.hkma.org/CommunityNetwork/hkecn/2010_booklet cover.pdf)

二、 核保注意事項

此產品專為**糖尿病患者**或**「三高」人士**而設。若準客戶只患上高血壓及/或高血脂，現有醫療/危疾產品亦有可能受保，但可能需繳付額外附加保費(loadings)。

絕大部份情況下，受保人**需進行體檢**。

主要核保因素

- 投保年齡
- 糖尿病 / 高血壓 / 高血脂狀況
- 患糖尿病的年期
- 體脂比例
- 已患上或曾經患上的其他疾病

越年輕患上「三高」及患上「三高」之年期越長，核保越嚴謹。

有關糖尿病、高血壓及高血脂之體檢要求，請參閱附錄5。

「三高」知多D



糖尿病

世界衛生組織 (WHO) 對診斷糖尿病之定義

- 空腹血糖值 **≥ 7.0 mmol/L**
- 餐後2小時血糖值 **≥ 11.1 mmol/L**

另外，近年廣泛使用的指標是**「糖化血紅素」**(HbA1c)，若糖化血紅素**超過6.5%**一般已可確診為糖尿病[1]。

糖尿病患者：血糖控制指標[2]

糖化血色素 (HbA1c)		
理想	**普通**	**欠佳**
< 6.5%	< 7.5%	> 8%

高血壓

世界衛生組織 (WHO) 對高血壓之定義

- 收縮壓 (上壓) **≥ 140**
- 舒張壓 (下壓) **≥ 90**

高血脂

根據 AIA 之健康核保指引 (營業員專頁 > 部門資訊 > 營運部 > 核保 > 一般指引 > 健康核保指引 I

總膽固醇 (mmol/l)	低密度脂蛋白 (mmol/l)	詮釋
≤ 3.2	≤ 2.2	低膽固醇血症
3.21 - 5.2	2.21 - 3.36	理想
> 5.2	**> 3.36**	**高膽固醇血症及心血管疾病風險增加**

高密度脂蛋白 (mmol/l)	詮釋
< 1.0	**心血管疾病風險增加**
1.0 - 1.55	正常
1.56 - 2.34	良好
> 2.34	非常良好

三酸甘油脂 (mmol/l)	詮釋
≤ 2.2	**正常**
2.3 - 3.3	輕度高三酸甘油脂血症
3.4 - 5.6	中度高三酸甘油脂血症
5.7 - 11.2	顯著高三酸甘油脂血症
> 11.2	嚴重高三酸甘油脂血症

資料來源：

1. National Health Service, UK (http://www.nhs.uk/Conditions/Diabetes-type2/Pages/Diagnosis.aspx#)
2. 香港糖尿聯會 (http://www.diabetes-hk.org)

受保例子 (以下均為服藥後指數)



請注意：
糖化血色素(HbA1c)需抽血檢查，有別於針刺手指的血糖檢查。

情景 1 準客戶：48歲，男性，非吸煙，體脂比例 (BMI) 為30

只有糖尿病

- 2型糖尿病、沒有使用胰島素
  - 8年病史，**糖化血色素為10.0%**
- 血壓：正常但偏高
  - 138/85 mmHg
- 血脂值：正常
  - 總膽固醇為5.0 mmol/l
  - 高密度膽固醇為1.3 mmol/l
  - 三酸甘油脂為2.0mmol/l

並沒有其他病症



糖尿病 + 高血壓

- 2型糖尿病、沒有使用胰島素
  - 8年病史，**糖化血色素為10.0%**
- **高血壓**
  - **155/94 mmHg**
- 血脂值：正常
  - 總膽固醇為5.0 mmol/l
  - 高密度膽固醇為1.3 mmol/l
  - 三酸甘油脂為2.0mmol/l

並沒有其他病症



糖化血色素高達10%時，仍有機會受保，但若同時患上高血壓，我們對血壓讀數的要求將相對嚴謹。

情景 2 準客戶：48歲，男性，非吸煙，體脂比例 (BMI) 為30

糖尿病 + 高血壓

- 2型糖尿病、沒有使用胰島素
  - 8年病史，**糖化血色素為8.2%**
- 高血壓
  - **155/94 mmHg**
- 血脂值：正常
  - 總膽固醇為5.0 mmol/l
  - 高密度膽固醇為1.3 mmol/l
  - 三酸甘油脂為2.0 mmol/l

並沒有其他病症



糖尿病 + 高血壓

- 2型糖尿病、沒有使用胰島素
  - 8年病史，**糖化血色素為8.2%**
- 高血壓
  - **165/96 mmHg**
- 血脂值：正常
  - 總膽固醇為5.0 mmol/l
  - 高密度膽固醇為1.3 mmol/l
  - 三酸甘油脂為2.0 mmol/l

並沒有其他病症



與情景 1 比較，情景 2 準客戶的糖化血色素相對較低 (只有8.2%) ，所以我們對血壓讀數的要求亦相對寬鬆。

情景 3 準客戶：48歲，男性，非吸煙，體脂比例 (BMI) 為30

只有糖尿病

- 2型糖尿病、沒有使用胰島素
  - o 8年病史，**糖化血色素為10.0%**
- 血壓：正常但偏高
  - o 138/85 mmHg
- 血脂值：正常
  - o 總膽固醇為5.0 mmol/l
  - o 高密度膽固醇為1.3 mmol/l
  - o 三酸甘油脂為2.0 mmol/l

並沒有其他病症



糖尿病 + 高血脂

- 2型糖尿病、沒有使用胰島素
  - o 8年病史，**糖化血色素為10.0%**
- 血壓：正常但偏高
  - o 138/85 mmHg
- **高血脂**
  - o 總膽固醇為**8.8 mmol/l**
  - o 高密度膽固醇為**1.3 mmol/l**
  - o 三酸甘油脂為**5.0 mmol/l**

並沒有其他病症





與情景 1 類似，糖化血色素高達10%時，仍有機會受保，但若同時患上高血脂，我們對血脂指數的要求將相對嚴謹。

情景 4 準客戶：48歲，男性，非吸煙，體脂比例 (BMI) 為30

糖尿病 + 高血脂

- 2型糖尿病、沒有使用胰島素
  - o 8年病史，**糖化血色素為8.2%**
- 血壓：正常但偏高
  - o 138/85 mmHg
- 高血脂
  - o 總膽固醇為**8.8 mmol/l**
  - o 高密度膽固醇為**1.3 mmol/l**
  - o 三酸甘油脂為**5.0 mmol/l**

並沒有其他病症



糖尿病 + 高血脂

- 2型糖尿病、沒有使用胰島素
  - o 8年病史，**糖化血色素為8.2%**
- 血壓：正常但偏高
  - o 138/85 mmHg
- 高血脂
  - o 總膽固醇為**9.5 mmol/l**
  - o 高密度膽固醇為**1.2 mmol/l**
  - o 三酸甘油脂為**6.0 mmol/l**

並沒有其他病症





與情景 3 比較，情景 4 準客戶的糖化血色素相對較低 (只有8.2%) ，所以我們對血脂指數的要求亦相對寬鬆。

情景 5 準客戶：48歲，男性，非吸煙，體脂比例 (BMI) 為30

糖尿病 + 高血壓 + 高血脂

- 2型糖尿病、沒有使用胰島素
  - 8年病史，**糖化血色素為9.0%**
- 高血壓
  - **145/92 mmHg**
- 高血脂
  - 總膽固醇為**7.2 mmol/l**
  - 高密度膽固醇為**1.2 mmol/l**
  - 三酸甘油脂為**4.0 mmol/l**

並沒有其他病症



糖尿病 + 高血壓 + 高血脂

- 2型糖尿病、沒有使用胰島素
  - 8年病史，**糖化血色素為9.0%**
- 高血壓
  - **150/93 mmHg**
- 高血脂
  - 總膽固醇為**8.0 mmol/l**
  - 高密度膽固醇為**1.2 mmol/l**
  - 三酸甘油脂為**4.5 mmol/l**

並沒有其他病症



若準客戶同時患上「3高」及糖化血色素相對較高 (9%) 時 ， 我們對血壓讀數及血脂指數的要求將相對嚴謹。

就一般而言，以下患者或出現以下任何狀況的人士並不受保：

- 吸煙人士
- 已患上或曾經患上以下任何疾疾：
  1. 中風、短暫性腦缺血發作 (俗稱「小中風」)
  2. 愛滋病
  3. 心臟病、心絞痛
  4. 昏迷
  5. 腎衰竭、慢性腎小球性腎炎
  6. 心電圖異常
  7. 癌症、原位癌
  8. 肢體截肢或壞疽
  9. 肝硬化
- 就糖尿病患者而言：
  - 1型糖尿病
  - 11年或以上糖尿病史
  - 糖化血色素 (HBA1C) > 10%
  - 糖尿病患者並出現以下任何狀況
    1. 蛋白尿
    2. 視網膜病變
    3. 足部潰瘍



有關化驗所及驗身醫生名單，請登入營業員專頁 > 電子服務 > MES (Medical Enquiry System) 查閱。

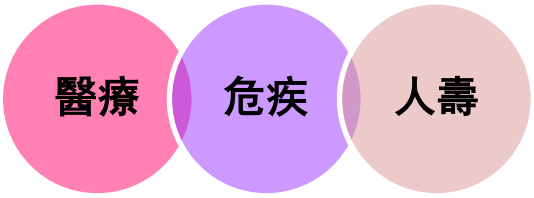


糖尿病、高血壓及高血脂患者需填寫糖尿病問卷、高血壓問卷及/或高膽固醇(高血脂)問卷 (詳見附錄二、三及四)。

全新

三、 產品特點

三合一保障



「都市三保」/「都市三保明珠」醫療危疾保障系列涵蓋醫療、危疾及人壽保障。

此計劃可作為基本計劃或附加契約，靈活方便！

必須同時投保「危疾」及「醫療」部份

作為基本計劃	作為附加契約
非內地人士 「都市三保」醫療危疾保障計劃–危疾 + 「都市三保」醫療危疾保障附加契約–醫療 **抵港抵澳內地人士** 「都市三保明珠」醫療危疾保障計劃–危疾+ 「都市三保明珠」醫療危疾保障附加契約–醫療	**非內地人士** 「都市三保」醫療危疾保障附加契約–危疾+ 「都市三保」醫療危疾保障附加契約–醫療 **抵港抵澳內地人士** 「都市三保明珠」醫療危疾保障附加契約–危疾+ 「都市三保明珠」醫療危疾保障附加契約–醫療

A. 概要

	「都市三保」 / 「都市三保明珠」醫療危疾保障系列
目標客戶群	「三高」人士 主要為糖尿病患者
投保年齡	40 – 60 歲
保費繳付年期	至受保人 85 歲
保障年期	與保費繳付年期相同
計劃選項	• 普通房計劃 • 標準私家房計劃
地域保障範圍	全球
保費形式	保證每年續保，保費為非保證
保障內容	
1. 醫療保障 (實報實銷賠償)	• 住院保障，包括病房及膳食費用及醫生巡房費等 • 入院及日間手術 • 延伸醫療保障，包括急症門診治療及康復治療等 • 其他保障包括手術前 / 後門診諮詢、長期治療及環球緊急支援服務等
2. 危疾與人壽保障 (一筆過賠償)	• 危疾保障：涵蓋 6 種危疾及 3 種早期危疾，包括與長期疾病相關的併發症、癌症及原位癌等 • 身故賠償 • 賠償額並不會受已支付的醫療開支賠償而影響

B. 醫療保障 (實報實銷賠償)

此計劃提供實報實銷的醫療保障，助客戶應付因疾病、受傷而需住院及進行日間手術的費用。

無論該醫療費用是否因糖尿病、高血壓或高血脂而引致，我們均會作出賠償。

I. 利益一覽表

		普通房		標準私家房	
		美元	港元 / 澳門幣	美元	港元 / 澳門幣
適用於賠償項目第 1-15 項	每次住院 / 受保手術 / 受保受傷之最高賠償額	62,500	500,000	187,500	1,500,000
	個人終身賠償限額（適用於受保人在剛達至之保單週年日的年齡為 75 歲或以上）	150,000	1,200,000	450,000	3,600,000

賠償項目第 1-15 項均須符合「醫療所需」和「合理及慣常」的原則。

*需要醫生簽發的轉介信

	最高限額			
	普通房		標準私家房	
	美元	港元 / 澳門幣	美元	港元 / 澳門幣
I. 每日病房及膳食費用及醫生巡房費賠償				
1. 每日病房及膳食費用賠償 (每日)	63	504	238	1,904
	每次住院最長可達 90 日			
2. 醫生巡房費 (每日)	63	504	238	1,904
	每次住院最長可達 90 日			
II. 其他住院賠償及手術費賠償				
3. 專科醫生費用*	**受理醫療開支的 55%** 加入「AIA Vitality 健康程式」 隨著健康狀況的改善，可提升醫療賠償百分比至 **最高 70%** 有關詳情，請參閱 P.13 之「星級自主醫療獎賞」			
4. 住院雜費賠償				
5. 深切治療費用賠償*				
6. 住院陪床惠益				
7. 手術費				
8. 麻醉師費用				
9. 手術室費用				
III. 其他醫療賠償				
10. 意外急症門診治療費用賠償 (每次受保受傷)	500	4,000	1,188	9,504
11. 手術後家中看護惠益 (每次)*	31	248	125	1,000
- 出院後 31 日內	限每日 1 次，每次住院最多 15 次			
12. 脊椎 / 物理治療師診費 (每次)*	25	200	50	400
- 出院後 90 日內	限每日 1 次，每次住院最多 10 次			
13. 手術前 / 後門診諮詢 (每次)	63	504	300	2,400
	入院或受保日間手術前 14 日內 1 次 出院或受保日間手術後 31 日內 1 次			
14. 精神疾病或神經疾病惠益* (每次住院)	1,250	10,000	1,875	15,000
	每次住院最長可達 30 日			

	最高限額			
	普通房		標準私家房	
	美元	港元 / 澳門幣	美元	港元 / 澳門幣
15. 長期治療賠償：化療 (包括標靶治療)、電療及腎臟透析* (每次受保疾病 / 受保受傷)	5,000	40,000	15,000	120,000
IV. 其他賠償項目				
16. 醫療意外事故惠益 如受保人因醫療失誤而直接導致在 30 日之內身故，受益人可獲額外醫療意外事故惠益	11,000	88,000	44,000	352,000
17. 環球緊急支援服務 (至受保人滿 75 歲的保障週年日為止) a. 緊急醫療運送 b. 運返遺體	625,000 每一旅程	5,000,000 每一旅程	625,000 每一旅程	5,000,000 每一旅程

<u>個人療程管理 (只適用於標準私家房計劃)</u>

若客戶不幸患上嚴重疾病，我們指定的服務供應商 Medix 所提供的「個人療程管理」將會與客戶在抗病路上並肩同行，照顧他們醫療及情緒上的需要，持續跟進他們的病情。

II. 調整基數

「都市三保」/「都市三保明珠」系列的調整基數是以受保人入住的醫院就所選計劃相對應的病房級別的每日收費為基準。如受保人所入住的病房級別較所選計劃相對應的病房級別為高時，調整基數便會適用。

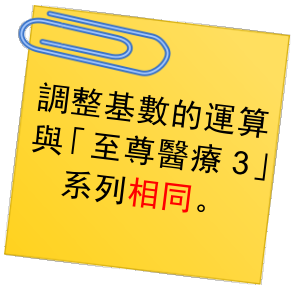
$$\text{調整基數*} = \frac{\text{受保人入住的醫院就所選計劃相對應的病房級別的每日收費 (A)}}{\text{受保人入住病房的每日收費 (B)}}$$

******適用於賠償項目第1-15項*

假設：

- 所選計劃為普通房，受保人入住的醫院的普通房之每日收費為HK$1,200 (A)
- 受保人入住病房的每日收費為HK$1,500 (B)

適用的調整基數 = HK$1,200 / HK$1,500 = 80%



III. 賠償例子

(註：所有例子均為虛構例子，並旨在解釋賠償百分比或調整基數的應用。而例子中的金額均以港幣為單位。)

例一：

所選計劃 : 普通房
入住病房級別 : 普通房
調整基數 : 不適用
住院日數 : 3日

賠償項目	最高賠償額	醫院賬單收費	賠償金額
每日病房及膳食費用	每日$504 x 3 = $1,512	$3,000	$1,512
醫生巡房費	每日$504 x 3 = $1,512	$3,000	$1,512
其他住院賠償及手術費 • 專科醫生費用 • 住院雜費賠償 • 手術費 • 麻醉師費用 • 手術室費用	受理醫療開支的 55%	$200,000	$200,000 **x 55%** = $110,000
總數		**$206,000**	**$113,024***

例二：

所選計劃 : 普通房
入住病房級別 : **標準私家房**
調整基數 : 適用 (假設相等於40%)
住院日數 : 3日

賠償項目	最高賠償額	醫院賬單收費	調整後的 醫院賬單收費	賠償金額
每日病房及膳食費用	每日$504 x 3 = $1,512	$7,500	$7,500 x 40% = $3,000	$1,512
醫生巡房費	每日$504 x 3 = $1,512	$7,500	$7,500 x 40% = $3,000	$1,512
其他住院賠償及手術費 • 專科醫生費用 • 住院雜費賠償 • 手術費 • 麻醉師費用 • 手術室費用	受理醫療開支的 55%	$600,000	$600,000 x 40% = 240,000	$240,000 **x 55%** = $132,000
總數		**$615,000**	**$246,000**	**$135,024***

**就普通房計劃而言，每次住院／受保手術／受保受傷之最高賠償額為500,000港元。*

例三：

所選計劃 ： 普通房
入住病房級別 ： 首3日入住**標準私家房**，之後入住普通房
調整基數 ： 適用於首3日 (假設相等於40%)
住院日數 ： 5日

首3日

賠償項目	最高賠償額	醫院賬單收費	調整後的醫院賬單收費	賠償金額
每日病房及膳食費用	每日$504 x 3 = $1,512	$7,500	$7,500 x 40% = $3,000	$1,512
醫生巡房費	每日$504 x 3 = $1,512	$7,500	$7,500 x 40% = $3,000	$1,512
其他住院賠償及手術費 • 專科醫生費用 • 住院雜費賠償 • 手術費 • 麻醉師費用 • 手術室費用	受理醫療開支的55%	$600,000	$600,000 x 40% = 240,000	$240,000 **x 55%** = $132,000
總數		**$615,000**	**$246,000**	**$135,024***

第4-5日

賠償項目	最高賠償額	醫院賬單收費	賠償金額
每日病房及膳食費用	每日$504 x 2 = $1,008	$2,000	$1,008
醫生巡房費	每日$504 x 2 = $1,008	$2,000	$1,008
其他住院賠償及手術費 • 專科醫生費用 • 住院雜費賠償	受理醫療開支的55%	$3,000	$3,000 **x 55%** = $1,650
總數		**$7,000**	**$3,666***



如受保人受保多於一份由本公司繕發的個人住院及手術賠償保單時，會以客戶最大利益為準。

**就普通房計劃而言，每次住院／受保手術／受保受傷之最高賠償額為500,000港元。*

IV. 星級自主醫療獎賞 (只適用於「AIA Vitality健康程式」會員)



成為「AIA Vitality 健康程式」會員，不但可獲享首年保費 9 折優惠及高達 85 折的持續保費折扣優惠，還可獲享「星級自主醫療獎賞」！

隨著健康狀況得以改善,「星級自主醫療獎賞」會進一步提升受保人的醫療保障。於首個保單年度的醫療賠償百分比為 55%，我們會因應受保人的健康狀況，每年調整醫療開支之**賠償百分比**^。受保人只需讓我們每年了解他的健康狀況，就有機會提升醫療開支賠償百分比至**高達 70%**。

我們保留更改星級自主醫療獎賞之規則、條款及細則的權利。



如何提升醫療賠償百分比?

1. 受保人需在每個保單年度終結前的 **180 天內**測試其糖化血色素 (HbA1c)、血壓、膽固醇及 BMI 水平，並將檢查證明提交，便可賺取相應積分。

檢查項目	範圍	健康積分
糖化血色素 (HbA1c) (**反映過去 3 個月的平均血糖水平**)	< 7%	100
	7.0% – 9.0%	80
	> 9.0%	0
血壓 (**mmHg**)	< 140/90	25
	<= 150/94	15
	其他範圍	0
總膽固醇 (**mmol/L**)	3.6 - 5.19	25
	5.20 - 6.20	15
	其他範圍	0
BMI (體脂比例)	18.5 – 27.9	25
	28.0 – 32.0	15
	其他範圍	0

^適用於 P.9 之利益一覽表第 3-9 項

2. 將所得的積分相加，即可了解受保人的健康級別。

總健康積分	**< 75**	**75-134**	**135-164**	**>= 165**
健康級別	1 星	2 星	3 星	4 星



請注意：
糖化血色素(HbA1c)需抽血檢查，有別於針刺手指的血糖檢查。

3. 下一個保單年度的醫療賠償百分比將按受保人於保單年度終結時的健康級別而調整，請參考以下準則。所獲享的醫療賠償百分比**不會低於 55%**，而且**最高可達 70%**。

下一個保單年度的醫療賠償百分比調整

現年之醫療賠償百分比	1 星	2 星	3 星	4 星
55%	0	+5%	+5%	+5%
60%	-5%	0	+5%	+5%
65%	-5%	-5%	0	+5%
70%	-5%	-5%	-5%	0

受保人就「星級自主醫療獎賞」而達到之健康級別**並不影響**他達到的「AIA Vitality 健康程式」級別所獲享的任何利益。

請注意：

- 若用作訂定健康級別的所需文件並沒有於保單週年日前的指定時間內遞交予我們，我們將於該保單週年日調低賠償百分比 5%，惟賠償百分比均不會少於 55%。
- 若受保人的「AIA Vitality 健康程式」會籍因任何原因終止，其「星級自主醫療獎賞」亦將同時終止，賠償百分比將調整至 55%。

醫療賠償百分比調整例子

例子一：

保單年度	1	2	3	4	5	6	7
就該保單年度提交之檢查證明而獲得的健康級別	3 星 ✚	3 星 ✚	3 星 ✚	4 星 ✚	4 星 ✚	3 星 ✚	4 星
賠償百分比	55% →	60% →	65% →	65% →	70% →	70% →	65%
		+5%	**+5%**	**0**	**+5%**	**0**	**-5%**

第 1 個保單年度

現年之醫療賠償百分比	1 星	2 星	3 星	4 星
55%	0	+5%	**+5%**	+5%
60%	-5%	0	+5%	+5%
65%	-5%	-5%	0	+5%
70%	-5%	-5%	-5%	0

第 2 個保單年度

現年之醫療賠償百分比	1 星	2 星	3 星	4 星
55%	0	+5%	+5%	+5%
60%	-5%	0	**+5%**	+5%
65%	-5%	-5%	0	+5%
70%	-5%	-5%	-5%	0

例子二：

保單年度	1	2	3	4	5	6	7
就該保單年度提交之檢查證明而獲得的健康級別	1 星 ✚	2 星 ✚	3 星 ✚	2 星 ✚	1 星 ✚	1 星 ✚	1 星
賠償百分比	55% →	55% →	60% →	65% →	60% →	55% →	55%
		0	**+5%**	**+5%**	**-5%**	**-5%**	**0**

如何遞交檢查證明?

1. 登入「AIA Vitality 健康程式」



2. 選擇「瞭解您的健康」，再按「健康檢視」



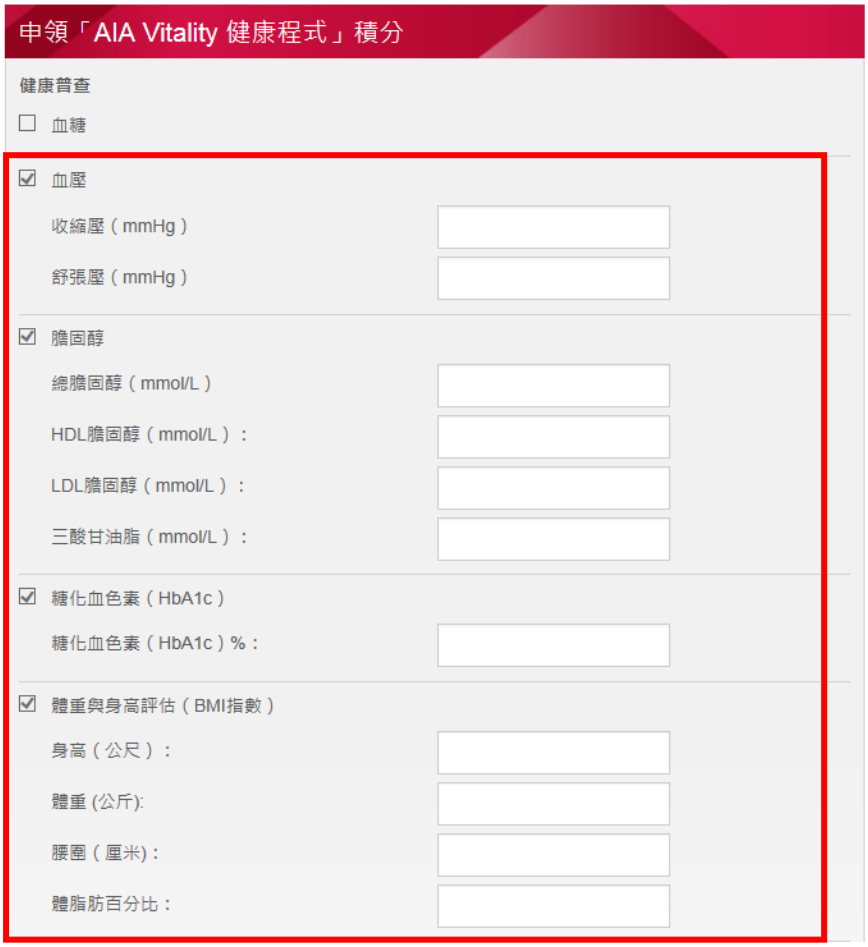
3. 選擇「上載健康檢視結果」



4. 選擇「血壓」、「膽固醇」、「糖化血色素(HbA1c)」及「體重與身高評估(BMI 指數)」，並輸入「評估日期」，然後「上載」檢查證明文件，再按「下一步」



5. 填寫相關資料，然後按「下一步」



6. 最後按「確認」



檢查證明之要求

- 檢查證明上必須清楚列明受保人之姓名，並必須與與保單相同。
- 4 個檢查項目之結果 (即糖化血色素(HbA1c)、血壓、總膽固醇及 BMI(體脂比例)) 必須清楚列明於檢查證明上。該 4 個檢查項目之結果可分別列明於不同的檢查證明上。
- 若我們於指定時間內並沒有收到受保人的檢查證明，相關檢查項目的健康積分將為零。
- 若受保人於
  - o **香港或澳門**接受健康檢查，我們將會接納所有由**醫院**、**醫務所**及**體檢中心**所發出之檢查證明；
  - o **內地**接受健康檢查，我們將會接納於本公司網頁 www.aia.com.hk 所刊載之**指定國內醫院**所發出之檢查證明。公司有權就醫院名單不時作出更改、更新或修訂，不論公司有否就上述的更改、更新或修訂發出任何通告，於公司網頁刊載之日期將視為任何改變之生效日期；
  - o **其他地方**接受健康檢查，我們將會接納所有由**醫院**發出之檢查證明。
- 任何情況下，我們並不接納手寫之檢查證明。
- 我們會定時檢討及修定以上之要求。

我們會抽樣檢查受保人之檢查證明。



小貼士：

1. 若受保人於政府醫院接受健康檢查，一般情況下，申請檢查證明之最低收費約 HK$895，而每份申請會在 4-8 星期內完成。
   有關詳情，請參閱醫院管理局網頁。

2. 客戶可在指定的萬寧分店，免費進行「AIA Vitality 健康程式」快速健康檢視，完成後更可獲贈 HK$20 禮券。
   快速健康檢視測量**血壓**、**BMI指數**及腰圍。

3. 在「香港體檢」(HKHC)，客戶可以獨家優惠價 HK$100 接受「AIA Vitality 健康程式」健康檢視。
   健康檢視量度**血壓**、**BMI 指數**和腰圍、**總膽固醇水平**及針刺手指之血糖水平。糖化血色素(HbA1c)需抽血檢查，有別於針刺手指的血糖檢查。針刺手指的血糖檢查並不符合「星級自主醫療獎賞」的體檢要求。

由 2018 年第二季開始，客戶可另加約 HK$150 抽血檢查糖化血色素(HbA1c)。

您可以透過輕鬆分享 AIA Vitality 教學短片，快速解答客戶疑問！請以手提電話素描 QR code！

C. 危疾及人壽保障 (一筆過賠償)

I. 危疾保障

糖尿病、高血壓及高血脂是現代都市生活常見的長期疾病，容易導致心臟病、中風、腎衰竭等危疾。

此計劃因應客戶的病況提供適切的危疾援助，為長期疾病相關的併發症提供危疾保障。我們更特別將頭號殺手癌症列入危疾保障範圍，給客戶多一重保護。

	危疾	早期危疾
長期疾病相關的併發症	• 中風 • 心臟病 • 冠狀動脈手術 • 腎衰竭 • 失明	• 失去一肢
癌症相關疾病	• 癌症	• 原位癌 • 早期惡性腫瘤

無論是否因糖尿病、高血壓或高血脂而引致，我們均會就受保疾病作出賠償。

若受保人確診患上受保的危疾及／或早期危疾，我們將預支所患上受保疾病的賠償額 (詳見保障疾病賠償一覽表），**此賠償額並不會受已支付的醫療開支賠償而影響**。

此保障下對受保疾病已作出的所有預支賠償合共不可超過原有保額的80%。此外，危疾及人壽保障的現有保額將會因扣除就受保的危疾及／或早期危疾已支付的預支保額賠償而減少，而**危疾及人壽部份之保費亦會根據現時保額按比例減少**。

保障疾病賠償一覽表

受保疾病	預支賠償額			
	普通房		標準私家房	
	美元	港元／澳門幣	美元	港元／澳門幣
危疾及人壽保障的原有保額	31,250	250,000	125,000	1,000,000
6 種危疾 (原有保額的 80%)				
• 癌症 • 中風 • 心臟病 • 冠狀動脈手術 • 腎衰竭 • 失明	25,000	200,000	100,000	800,000
3 種早期危疾 (原有保額的 16%)				
• 原位癌	5,000	40,000	20,000	160,000
• 早期惡性腫瘤	每項疾病個人最高賠償限額為 400,000 港元／50,000 美元			
• 失去一肢	5,000	40,000	20,000	160,000

註：
- 危疾賠償將扣除任何因早期危疾已預支的賠償。本保單的預支賠償合共不可超過原有保額的80%。
- 早期危疾合共可獲1次預支賠償，而危疾合並亦可獲1次預支賠償。

II. 人壽保障

若受保人不幸身故，我們將支付身故賠償予保單受益人。身故賠償將相等於危疾及人壽保障現時保額。

現時保額指我們從原有保額中扣除所有任何因危疾及早期危疾而已預支的保額，**此現時保額並不會因任何醫療開支賠償而減少**。而原有保額是指客戶所投保的保障金額。

D. 保費調整及產品內容改動

保費調整

為了持續提供保障，我們會每年覆核計劃下的保費。如有需要，我們會於保單年度終結時作出相應調整。我們在覆核時會考慮的因素包括但不限於：

- 此計劃下所有保單的理賠成本及未來的預期理賠支出，
  - 適用於醫療保障：反映醫療趨勢、醫療成本通脹和產品內容改動所帶來的影響
  - 適用於危疾及人壽保障：死亡 / 受保疾病 / 受保手術發生率之改變所帶來的影響
- 過往投資回報及產品相關資產的未來展望
- 退保以及保單失效
- 與保單直接有關的支出及分配至此產品的間接開支

產品內容改動

我們保留每年更改**醫療保障**的利益、條款及細則及 / 或產品內容之權利，以配合醫療科技的進步，持續為客戶提供保障。

如有任何更改，我們會在續保或保單年度終結前以書面通知客戶。

四、 市場分析

市場上，只有信記提供專為糖尿病前期及糖尿病人而設的醫療產品。「都市三保」/「都市三保明珠」系列與 X 諾的糖路 XX 醫療保的比較如下：

產品特點比較

公司	友邦	X 諾
產品名稱	**「都市三保」/「都市三保明珠」系列**	**糖路 XX 醫療保**
目標客戶	**3 高人士**	糖尿病前期及糖尿病人
• 糖尿病患者	✓ (非 1 型糖尿病)	✓ (包括 2 型糖尿病、1 型糖尿病及糖尿病前期)
• 高血壓人士	✓	×
• 高血脂人士	✓	×
投保年齡	40 – 60 歲	15 日 – 75 歲
保障期	至 85 歲	1 年，每年續保
保證續保	✓ **(保證每年續保)**	✘ **(不保證續保)**
	一旦受保，無論續保時的指數及身體狀況如何，均能保證續保！	**需符合下列要求方能續保*：** • 糖化血色素(HbA1c)為 **8%** 以下 • 血壓及血脂指數須為正常水平 **18 歲或以上受保人未曾被確診患有 1 型糖尿病*
貨幣	港元 / 美元 / 澳門幣* *只適用於澳門繕發之保單	港元
保障	醫療 **+ 危疾 + 人壽**	醫療
就醫療保障而言		
保障範圍	全球	全球 (基本保障下的普通科醫生門診診症及自選門診保障除外)
計劃選項	普通房 / 標準私家房	標準 / 優越 / 尊貴
調整基數	✓ 當受保人所入住的病房級別較所選計劃相對應的病房級別為高	× (並不支付入住總統套房、貴賓房及豪華房的住院費用)

醫療保障 (以下的金額均以港幣為單位)

公司	友邦		X 諾		
產品名稱	「都市三保」/「都市三保明珠」系列		糖路 XX 醫療保		
計劃選項	普通房	標準私家房	標準	優越	尊貴
每次住院 / 受保手術 / 受保受傷之最高賠償額	500,000^	1,500,000^	不適用		
個人終身賠償限額(適用於受保人在剛達至之保單週年日的年齡為 75 歲或以上)	1,200,000^	3,600,000^	不適用		
	最高限額				
I. 每日病房及膳食費用及醫生巡房費賠償					
1. 每日病房及膳食費用賠償 (每日)	504	1,904	900	1,800	3,600
	每次住院最長可達 90 日		每保單年度最多 270 日		
2. 醫生巡房費 (每日)	504	1,904	900	1,800	3,600
	每次住院最長可達 90 日		每保單年度最多 270 日		
II. 其他住院賠償及手術費賠償					
3. 專科醫生費用	受理醫療開支的 55% 加入「AIA Vitality 健康程式」隨著健康狀況的改善，可提升醫療賠償百分比至最高 70%		每保單年度		
			3,000	5,000	12,000
4. 住院雜費賠償			每保單年度		
			16,000	24,000	40,000
5. 深切治療費用賠償			每日 1,800	每日 3,600	每日 7,200
			每保單年度最多 30 日		
6. 住院陪床惠益			每日 450	每日 900	每日 1,800
			每保單年度最多 270 日		
7. 手術費			每宗手術	每宗手術	每宗手術
8. 麻醉師費用			複雜：75,000	複雜：100,000	複雜：150,000
9. 手術室費用			大型：42,000	大型：52,000	大型：75,000
			中型：18,000	中型：22,000	中型：35,000
			小型：10,000	小型：12,000	小型：15,000
III. 其他醫療賠償					
10. 意外急症門診治療費用賠償 (每次受保受傷)	4,000	9,504	不適用		
11. 手術後家中看護惠益	每次 248	每次 1,000	每日 350	每日 600	每日 950
	出院後 31 日內 限每日 1 次，每次住院最多 15 次		每保單年度最多 120 日		
12. 脊椎 / 物理治療師診費 (每次)	200	400	不適用		
	出院後 90 日內 限每日 1 次，每次住院最多 10 次				
13. 手術前 / 後門診諮詢	每次 504	每次 2,400	每保單年度		
	入院或受保日間手術前 14 日內 1 次 出院或受保日間手術後 31 日內 1 次		6,000	8,000	10,000
			入院或於診所內進行手術前 30 日內 出院或於診所內進行手術後 180 日內		
14. 精神疾病或神經疾病惠益 (每次住院)	10,000	15,000	不適用		
	每次住院最長可達 30 日				

^適用於賠償項目第 1-15 項

公司	友邦		X 諾		
產品名稱	**「都市三保」/「都市三保明珠」系列**		**糖路 XX 醫療保**		
計劃選項	**普通房**	**標準私家房**	**標準**	**優越**	**尊貴**
15. 長期治療賠償：化療(包括標靶治療)、電療及腎臟透析(每次受保疾病 / 受保受傷)	40,000	120,000	每保單年度 80,000	120,000	160,000
IV. 其他賠償項目					
16. 醫療意外事故惠益	88,000	352,000	不適用		
17. 環球緊急支援服務	每一旅程 5,000,000		沒有資料		
其他					
其他項目	• 個人療程管理 (只適用於標準私家房計劃)		• 器官移植：每病症及每保單年度 500,000 • 康復治療保障：每保單年度 150,000 • 普通科醫生門診診症：全數賠償 (每保單年度最多 12 次) – 只限於卓健指定的醫療中心或診所 • 善終服務保障：終生最高賠償 150,000 • 自選門診保障 • 週年身體檢查作續保之用 • 「糖尿天使」會籍		
獎賞	適用於「AIA Vitality 健康程式」會員 • 首年保費 9 折優惠及高達 85 折的持續保費折扣優惠 • 星級自主醫療獎賞：我們會因應受保人的健康狀況，每年調整醫療開支之賠償百分比，最低為 55%，最高可提升至 70%		於續保時符合相關的核保標準，可獲 1,200 (標準) / 2,000 (優越) / 3,500 (尊貴) 的現金獎賞		

保費比較：「都市三保」系列之醫療部份

(以下的金額均以港幣為單位)



友邦並不會就受保人的身體狀況而附加任何額外附加保費。

由於 X 諾並沒有提供危疾及人壽保障，以下只比較醫療部份的保費。

受保人年齡	友邦@ 普通房	X 諾* 標準	友邦 / X 諾	友邦@ 標準私家房	X 諾* 尊貴	友邦 / X 諾
男性/ 非吸煙						
40 歲	9,027	18,390	**49%**	28,693	41,886	**69%**
45 歲	11,350	19,610	**58%**	36,652	45,080	**81%**
50 歲	14,828	22,964	**65%**	48,285	54,024	**89%**
55 歲	21,193	25,470	**83%**	67,725	60,850	111%
60 歲	31,424	27,930	113%	100,303	67,286	149%
女性/ 非吸煙						
40 歲	13,583	18,390	**74%**	36,709	41,886	**88%**
45 歲	16,420	19,610	**84%**	45,734	45,080	101%
50 歲	18,255	22,964	**79%**	53,502	54,024	**99%**
55 歲	21,798	25,470	**86%**	67,801	60,850	111%
60 歲	29,353	27,930	105%	92,401	67,286	137%

有顏色的地方代表 AIA 較優勝。

以上保費並未包括「AIA Vitality 健康程式」的保費折扣。

包括「AIA Vitality 健康程式」的首年保費折扣後將較 X 諾優勝

@ 必須同時投保「都市三保」/「都市三保明珠」系列的醫療、危疾及人壽部份。

* 假設附加保費百分比為100%

註: 以上資料來源自AIA內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之註解及聲明

聲明： 由於上述分析及比較乃根據各公司於2017年9月之建議書資料及網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項： 這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析)。

五、 建議書系統

當您選擇 AIA 健康系列：「都市三保」系列之**危疾**部份作為基本計劃後，建議書系統將自動為您附加 AIA 健康系列：「都市三保」系列之**醫療**部份作為附加契約。



當您選擇「都市三保」系列之**危疾**部份作為附加契約，建議書系統將自動為您附加「都市三保」系列之**醫療**部份。

同樣地，當您選擇「都市三保」系列之**醫療**部份作為附加契約，建議書系統將自動為您附加「都市三保」系列之**危疾**部份。



請注意：危疾及醫療部份所選的病房級別必須是相同的。

六、 保單契約：輕鬆易讀小貼士

為進一步協助大家閱讀保單契約，我們預備了一份「保單契約 – 輕鬆易讀小貼士」。此文件主要是引導瞭解保單契約的重要事項，亦清晰地指出該重要事項需要參閱保單契約的相關部份。

「保單契約 – 輕鬆易讀小貼士」並不會列載詳細的保障。此文件只供參考之用，有關保障詳情及保單契約條款及條文之原文，請參閱保單契約。

A. 醫療保障

第一部份：定義

1. 何謂「醫療所需」及「合理及慣常」？

「醫療所需」是指醫療服務、診斷及／或治療：
- 與專業醫療慣例一致；
- 均為必須；及
- 不可以在較低醫療護理水平的情況下進行。

實驗性、普查及屬預防性質的服務或物品並不視作「醫療所需」。

「合理及慣常」是指：
- 醫療服務、診斷及／或治療乃為「醫療所需」並符合良好醫療慣例標準；
- 所需要的醫療服務費用及住院時間不超過當地提供類似治療的一般服務標準；及
- 不包括任何因為有保險才會衍生的費用。

若任何住院／醫療收費並非「合理及慣常」收費，我們有權調整任何或所有就該等收費應支付的利益。

詳情請參閱保單契約：
-> 「定義」 - 「醫療所需」及「合理及慣常」

2. 何謂「已存在的情況」？

是指繕發前或此保障生效前（以較後者為準）
- 已存在；
- 曾接受註冊醫生檢查、診斷或治療；或向註冊醫生諮詢；或
- 已出現有關徵狀或病徵

的(1)任何身體、醫療或精神狀況或(2)任何疾病。

除非該情況或疾病已
- 於投保申請或健康證明完整及真實地披露；及
- 本公司並沒有就該情況或疾病在不保事項批註列明任何不保事項。

詳情請參閱保單契約：
-> 「定義」 - 「已存在的情況」

第二部份：保障利益條文

3. 此計劃提供什麼保障?

此計劃提供
(一) 每日病房及膳食費用及醫生巡房費賠償
(二) 其他住院賠償及手術費賠償
(三) 意外急症門診治療費用賠償
(四) 手術後家中看護惠益
(五) 脊椎／物理治療師診費
(六) 手術前／後門診諮詢
(七) 精神疾病或神經疾病惠益
(八) 長期治療賠償
(九) 醫療意外事故惠益

賠償百分比適用於(二)其他住院賠償及手術費賠償，包括專科醫生費用、住院雜費賠償、深切治療費用賠償、住院陪床惠益、手術費、麻醉師費用及手術室費用。而其他項目均設賠償上限，詳情請參閱所選計劃相對的利益一覽表。

此外，第(一)至(八)項亦受限於最高賠償總額及個人終身賠償限額。

詳情請參閱保單契約：
-> 「定義」 - 「賠償百分比」、「最高賠償總額」及「個人終身賠償限額」
-> 「保障利益條文」賠償項目第(一)至(九)項
-> 「利益一覽表」

4. 賠償額會否受「調整基數」影響?

會。如受保人所入住的病房級別較所選計劃相對應的病房級別為高，他所獲的賠償額將會減少。在此情況下，賠償額將會按以下基數作出調整：

$$= \frac{\text{受保人入住的醫院就所選計劃相對應的病房級別的每日收費}}{\text{受保人入住病房的每日收費}}$$

詳情請參閱保單契約：
-> 「定義」 - 「病房級別」
-> 「保障利益條文」 - 「賠償限制」

5. 此計劃有什麼不保事項?

我們不會保障由下列任何一項引致的任何事故：
- 任何非醫療所需的治療、檢驗、服務或物品
- 任何受保前已存在的疾病
- 自毀、故意傷害自己的行為或濫用藥物
- 戰爭、軍事行動、罷工、暴動及騷亂，違法或意圖違法行為或拒捕
- 懷孕、流產、分娩、墮胎或其他生育相關的併發症，精神病或精神分裂（精神疾病或神經疾病惠益除外）
- 美容或整形手術，牙科護理或手術，屈光障礙及矯正輔助儀器（因意外傷害而必須接受治療除外），健康檢查，復康或療養

詳情請參閱保單契約：
-> 「保障利益條文」 - 「不保事項」

第三部份：一般條文

6. 若在投保時誤報受保人的吸煙習慣，會有什麼後果?

此保障只接受非吸煙人士投保，所以必需在投保時申報，否則，本公司可使此保障無效。

詳情請參閱保單契約：
-> 所附加至之基本計劃的「一般條文」 - 「吸煙習慣」

7. 若在投保時誤報年齡及性別，會有什麼後果?

我們將在支付此保單應支付的賠償時根據適切反映實際所繳付之保費按受保人當時的正確年齡/性別就該賠償作出調整。

詳情請參閱保單契約：
-> 「一般條文」 - 「誤報年齡及 / 或性別」

8. 此保障是否保證續保?

是，保證續保至受保人 85 歲。

詳情請參閱保單契約：
-> 「一般條文」 - 「保證續保」

9. 此保障會在什麼情況下會終止?

如以下任何情況發生，我們將會取消你的計劃，而受保人將失去保障：
- 受保人身故；
- 於保費到期日後 31 日內仍未繳交保費；
- 所附加至之基本計劃已被終止；
- 受保人 85 歲生日後首個保障週年日；或
- 「都市三保」系列 – 危疾部份終止。

詳情請參閱保單契約：
-> 「一般條文」 - 「保單終止」

第四部份：環球緊急支援服務批註

10. 此計劃有沒有提供環球緊急支援服務?

有，保障包括緊急醫療運送及運返遺體。最高保障限額為 US$625,000 或 HK$/MOP5,000,000。

詳情請參閱保單契約：
-> 「環球緊急支援服務批註」

B. 危疾及人壽保障

第一部份：基本定義

1. 此計劃包括什麼疾病?

此計劃包括在「基本定義」下所指明及訂立的 6 種危疾及 3 種早期危疾。

詳情請參閱保單契約：
-> 「基本定義」 - 「危疾」及「早期危疾」

第二部份：利益條文

2. 此計劃有沒有提供任何身故賠償?

有。我們會支付現時保額作身故賠償。

詳情請參閱保單契約：
-> 「基本定義」 - 「現時保額」及「原有保額」
-> 「利益條文」 - 「身故賠償」

3. 我可以就每種受保疾病獲得多少賠償?

就受保疾病而言，你可獲得的賠償金額為原有保額之下列百分比：
- 危疾：80%
- 早期危疾：16%

注意事項：
- 危疾賠償將扣除任何因早期危疾已預支的賠償。此保障的預支賠償合共不可超過原有保額的 80%。
- 早期危疾合共可獲 1 次預支賠償。
- 原位癌及早期惡性腫瘤，賠償限額以個人計不得超過 US$50,000 或 HK$/MOP400,000。

詳情請參閱保單契約：
-> 「利益條文」 - 「危疾賠償」、「早期危疾賠償」及「賠償之一般條款及條件」

4. 此計劃有什麼不保事項?

除了身故賠償外，我們不會保障由下列任何一項引致的任何事故：
- 受保危疾及受保早期疾病以外的疾病；
- 投保前已出現徵狀或病徵的疾病或因此而引致的手術，除非
  (1) 於投保申請或健康證明已完整及真實地披露；及
  (2) 本公司並沒有就該情況或疾病在不保事項批註列明任何不保事項；
- 保單繕發後 90 日內首次出現徵狀或病徵的疾病或因此而引致的手術；
- 任何因愛滋病（AIDS）或人體免疫力缺乏病毒（HIV）感染導致受保人罹患的癌病；及
- 自致之傷害。

詳情請參閱保單契約：
-> 「利益條文」 - 「不保事項」

第三部份：一般條文

6. 若在投保時誤報受保人的吸煙習慣，會有什麼後果？

此保障只接受非吸煙人士投保，所以必需在投保時申報，否則，本公司可使此保障無效。

詳情請參閱保單契約：

-> 「一般條文」 - 「吸煙習慣」

7. 若在投保時誤報年齡及性別，會有什麼後果？

我們將在支付此保單應支付的賠償時根據適切反映實際所繳付之保費按受保人當時的正確年齡/性別就該賠償作出調整。

詳情請參閱保單契約：

-> 「都市三保」醫療危疾保障計劃 – 危疾 / 「都市三保明珠」醫療危疾保障計劃 – 危疾：「一般條文」 - 「誤報年齡及 / 或性別」

-> 「都市三保」醫療危疾保障附加契約 – 危疾 / 「都市三保明珠」醫療危疾保障附加契約 – 危疾：所附加至之基本計劃之「一般條文」 - 「誤報年齡及 / 或性別」

8. 此保障是否保證續保？

是，保證續保至受保人 85 歲。

詳情請參閱保單契約：

-> 「一般條文」 - 「保證續保」

9. 此保障會在什麼情況下會終止？

如以下任何情況發生，我們將會取消你的計劃，而受保人將失去保障：

- 受保人身故；
- 於保費到期日後 31 日內仍未繳交保費；
- 如以附加契約形式附加至基本計劃，而該基本計劃已被終止；
- 受保人 85 歲生日後首個保障週年日；或
- 「都市三保」系列 – 醫療部份終止，除非該終止是由於已支付的賠償總額達至個人終身賠償限額。

詳情請參閱保單契約：

-> 「一般條文」 - 「保單終止」或「保障終止」

附錄一：產品資料介紹

<table>
<tr><th>產品名稱</th><th colspan="3">「都市三保」 / 「都市三保明珠」醫療危疾保障系列</th></tr>
<tr><th></th><th>「都市三保」醫療危疾保障計劃 – 危疾 / 「都市三保明珠」醫療危疾保障計劃 – 危疾</th><th>「都市三保」醫療危疾保障附加契約 – 危疾 / 「都市三保明珠」醫療危疾保障附加契約 – 危疾</th><th>「都市三保」醫療危疾保障附加契約 – 醫療 / 「都市三保明珠」醫療危疾保障附加契約 – 醫療</th></tr>
<tr><th></th><th colspan="3">包括 AIA 健康系列版本</th></tr>
<tr><td>銷售日期</td><td colspan="3">香港及澳門：2017 年 9 月 29 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td>基本計劃</td><td>附加契約</td><td>附加契約</td></tr>
<tr><td></td><td colspan="3">必須同時投保「危疾」及「醫療」部份
• 組合一：「都市三保」醫療危疾保障計劃 – 危疾 +
「都市三保」醫療危疾保障附加契約 – 醫療
• 組合二：「都市三保」醫療危疾保障附加契約 – 危疾 +
「都市三保」醫療危疾保障附加契約 – 醫療
• 組合三：「都市三保明珠」醫療危疾保障計劃 – 危疾 +
「都市三保明珠」醫療危疾保障附加契約 – 醫療
• 組合四：「都市三保明珠」醫療危疾保障附加契約 – 危疾 +
「都市三保明珠」醫療危疾保障附加契約 – 醫療</td></tr>
<tr><td>產品概覽</td><td colspan="3">• 計劃選項：普通房計劃 / 標準私家房計劃
• 提供貼心的醫療、危疾及人壽全方位保障
• 保證續保至 85 歲
• 加入「AIA Vitality 健康程式」，即享首年 9 折保費折扣及一系列獎賞

醫療保障
• 實報實銷的醫療保障，包括住院、入院及門診手術、手術前/後門診諮詢等
• 隨著健康狀況有所改善，透過「星級自主醫療獎賞」，進一步提升醫療保障 (只適用於「AIA Vitality 健康程式」會員)

危疾及人壽保障
• 涵蓋 6 種危疾及 3 種早期危疾，包括與長期疾病相關的併發症,、癌症及原位癌
• 身故賠償</td></tr>
<tr><td>地域保障範圍</td><td colspan="3">全球</td></tr>
<tr><td>保單編號</td><td>地區</td><td>非內地人士
- 適用於「都市三保」
醫療危疾保障計劃 – 危疾</td><td>抵港 / 抵澳內地人士
- 適用於「都市三保明珠」
醫療危疾保障計劃 – 危疾</td></tr>
<tr><td></td><td>香港區</td><td>B3 / B6 / B9</td><td>G3800-G3806
G6800-G6806
G9800-G9806</td></tr>
<tr><td></td><td>澳門區</td><td>B4</td><td>G4800-G4806</td></tr>
</table>

產品名稱	「都市三保」 / 「都市三保明珠」醫療危疾保障系列		
	「都市三保」醫療危疾保障計劃 – 危疾 / 「都市三保明珠」醫療危疾保障計劃 – 危疾	「都市三保」醫療危疾保障附加契約 – 危疾 / 「都市三保明珠」醫療危疾保障附加契約 – 危疾	「都市三保」醫療危疾保障附加契約 – 醫療 / 「都市三保明珠」醫療危疾保障附加契約 – 醫療
	包括 AIA 健康系列版本		
計劃編號	**計劃選項**	**「都市三保」醫療危疾保障計劃 – 危疾**	**「都市三保明珠」醫療危疾保障計劃 – 危疾**
	普通房	YRCI1N5	YRCI1PN5
	標準私家房	YRCI3N5	YRCI3PN5
	計劃選項	**「都市三保」醫療危疾保障附加契約 – 危疾**	**「都市三保明珠」醫療危疾保障附加契約 – 危疾**
	普通房	YRRI1N5	YRRI1PN5
	標準私家房	YRRI3N5	YRRI3PN5
	計劃選項	**「都市三保」醫療危疾保障附加契約 – 醫療**	**「都市三保明珠」醫療危疾保障附加契約 – 醫療**
	普通房	HSI1AN5	HSI1APN5
	標準私家房	HSI3AN5	HSI3APN5

A. 利益

產品名稱	「都市三保」/「都市三保明珠」醫療危疾保障系列		
	「都市三保」醫療危疾保障計劃 – 危疾 / 「都市三保明珠」醫療危疾保障計劃 – 危疾	「都市三保」醫療危疾保障附加契約 – 危疾 / 「都市三保明珠」醫療危疾保障附加契約 – 危疾	「都市三保」醫療危疾保障附加契約 – 醫療 / 「都市三保明珠」醫療危疾保障附加契約 – 醫療
1. 保障期	每年保證續保，可續保至受保人85歲，保費為非保證		
2. 保單貸款	不適用		
3. 既有現金價值條款 (Non-Forfeiture Options)	不適用		
4. 自殺、誤報年齡、性別及吸煙習慣	跟隨現行傳統壽險之規則		

醫療保障部份

「都市三保」醫療危疾保障附加契約 – 醫療 / 「都市三保明珠」醫療危疾保障附加契約 – 醫療

		普通房		標準私家房	
		美元	港元 / 澳門幣	美元	港元 / 澳門幣
適用於下列第 I 至 III 部份之賠償	每次住院 / 受保手術 / 受保受傷之最高賠償額	62,500	500,000	187,500	1,500,000
	個人終身賠償限額（適用於受保人在剛達至之保單週年日的年齡為 75 歲或以上）	150,000	1,200,000	450,000	3,600,000

賠償項目概要：

I. 每日病房及膳食費用及醫生巡房費賠償
II. 其他住院賠償及手術費賠償
III. 其他醫療賠償
IV. 其他賠償項目

詳情請參閱P.9 - P.10之「利益一覽表」。

危疾及人壽保障部份

<table>
<tr><th>產品名稱</th><th colspan="2">「都市三保」/「都市三保明珠」醫療危疾保障系列</th></tr>
<tr><th></th><th>「都市三保」醫療危疾保障計劃 – 危疾 /
「都市三保明珠」醫療危疾保障計劃 – 危疾</th><th>「都市三保」醫療危疾保障附加契約 – 危疾 /
「都市三保明珠」醫療危疾保障附加契約 – 危疾</th></tr>
<tr><td>1. 身故賠償</td><td colspan="2">現時保額的100%</td></tr>
<tr><td>2. 危疾賠償及
早期危疾賠償</td><td colspan="2">涵蓋6種危疾及3種早期危疾</td></tr>
</table>

受保疾病	預支賠償額			
	普通房		標準私家房	
	美元	港元 / 澳門幣	美元	港元 / 澳門幣
原有保額	31,250	250,000	125,000	1,000,000
6 種危疾 (原有保額的 80%)				
• 癌症 • 中風 • 心臟病 • 冠狀動脈手術 • 腎衰竭 • 失明	25,000	200,000	100,000	800,000
3 種早期危疾 (原有保額的 16%)				
• 原位癌	5,000	40,000	20,000	160,000
• 早期惡性腫瘤	每項疾病個人最高賠償限額為 400,000 港元 / 50,000 美元			
• 失去一肢	5,000	40,000	20,000	160,000

- 此保障下對受保疾病已作出的所有預支賠償合共不可超過原有保額的 80%。
- 現有保額將會因扣除就受保的危疾及 / 或早期危疾已支付的預支保額賠償而減少，而保費亦會根據現時保額按比例減少。

註：

- 危疾下「癌症」的保障範圍不包括早期甲狀腺腫瘤 (TNM 評級為 T1N0M0 或以下級別)；早期前列腺腫瘤(TNM 評級為 T1a / T1b 或以下級別)；被分類為 RAI 級別 III 以下的早期慢性淋巴性白血病；非惡性黑素瘤的皮膚癌；與人體免疫力缺乏病毒(HIV)感染同時存在的任何癌症；及任何癌前病變、非侵略性癌、或原位癌。
- 「原位癌」保障包括於下列任何受保器官群組之原位癌：(a) 乳房；(b) 子宮或子宮頸；(c) 卵巢及 / 或輸卵管；(d) 陰道或外陰；(e) 大腸或直腸；(f) 陰莖；(g) 睾丸；(h) 肺；(i) 肝；(j) 胃或食道；(k) 泌尿道或膀胱；或(l) 鼻咽。
- 「早期惡性腫瘤」是指出現以下任何一種的早期惡性腫瘤情況：(a) 甲狀腺腫瘤（TNM 評級為 T1N0M0 級別）；(b) 前列腺腫瘤 (TNM 評級為 T1a / T1b 級別)；(c) 被分類為 RAI 級別 I 或 II 的早期慢性淋巴性白血病；或 (d) 非黑色素瘤的皮膚癌。
- 危疾賠償將扣除任何因早期危疾已預支的賠償。本保單的預支賠償合共不可超過原有保額的 80%。
- 早期危疾合共可獲 1 次預支賠償，而危疾合共亦可獲 1 次預支賠償。
- 有關受保疾病之定義，請參閱保單契約。

B. 保費

產品名稱	「都市三保」/「都市三保明珠」醫療危疾保障系列		
	「都市三保」醫療危疾保障計劃 – 危疾 / 「都市三保明珠」醫療危疾保障計劃 – 危疾	「都市三保」醫療危疾保障附加契約 – 危疾 / 「都市三保明珠」醫療危疾保障附加契約 – 危疾	「都市三保」醫療危疾保障附加契約 – 醫療 / 「都市三保明珠」醫療危疾保障附加契約 – 醫療
1. 保費形式	每年續保，保費為非保證		
2. 保費繳付期	可續保至受保人 85 歲	可續保至受保人 85 歲或直至有關基本保單的期滿日，以較早者為準	
3. 續保保費	非保證 下一個續保年期的保費將根據續保時受保人的年齡適用之保費率而定		
4. 保費繳付方法	年繳 / 半年繳 / 季繳 / 月繳	跟隨基本計劃 年繳 / 半年繳 / 季繳 / 月繳	
5. 健康生活折扣	不適用		
6. 大額折扣	不適用		

C. 產品細節

產品名稱	「都市三保」/「都市三保明珠」醫療危疾保障系列		
	「都市三保」醫療危疾保障計劃 – 危疾 / 「都市三保明珠」醫療危疾保障計劃 – 危疾	「都市三保」醫療危疾保障附加契約 – 危疾 / 「都市三保明珠」醫療危疾保障附加契約 – 危疾	「都市三保」醫療危疾保障附加契約 – 醫療 / 「都市三保明珠」醫療危疾保障附加契約 – 醫療
1. 投保年齡	40 – 60 歲		
2. 最低保額 3. 最高保額	定額 普通房：US$31,250 或 HK$/MOP250,000 標準私家房：US$125,000 或 HK$/MOP1,000,000		不適用
4. 銷售地點	香港 / 澳門		
5. 貨幣	香港：美元 (US$) / 港元 (HK$) 澳門：美元 (US$) / 港元 (HK$) / 澳門幣 (MOP)		
6. 附加契約	• 「都市三保」醫療危疾保障附加契約 – 醫療 • 「都市三保明珠」醫療危疾保障附加契約 – 醫療	不適用	
7. 可附加的基本計劃	不適用	BP2 / FLCP3 / PIP2 / SLE2	
8. 計劃類別	傳統壽險，非分紅保險計劃		
9. 保單契約頁碼			
	「都市三保」醫療危疾保障計劃 – 危疾	**「都市三保明珠」醫療危疾保障計劃 – 危疾**	
• 不保事項批註	BDBQ		
• 中華人民共和國批註	不適用	BMAX	
• 基本計劃	DCDV	DCDU	

	「都市三保」醫療危疾保障附加契約 – 危疾	**「都市三保明珠」醫療危疾保障附加契約 – 危疾**
• 不保事項批註	BDBR	
• 中華人民共和國批註	不適用	BMAY
• 附加契約條款	HACC	
• 附加契約	NA1C (編號：2265B)	NA1A (編號：2264B)
	「都市三保」醫療危疾保障附加契約 – 醫療	**「都市三保明珠」醫療危疾保障附加契約 – 醫療**
• 不保事項批註	BDBS	
• 受保地區及醫院名單	不適用	BMAZ
• 附加契約條款	HACC	
• 附加契約	NA1D (編號：2267B)	NA1B (編號：2266B)
• 利益一覽表	NB1W~Z	NB1S~V
• AIAS 批註	NG1C	NG1B
	「AIA Vitality 健康程式」	
• 「AIA Vitality 健康程式」批註	ACAN	
• 星級自主醫療獎賞批註	ACAO (只適用於「都市三保」– 醫療及「都市三保明珠」– 醫療)	
	保單契約樣本可在 Contract Library 下載	

D. 核保規則

<table>
<tr><th>產品名稱</th><th colspan="3">「都市三保」/「都市三保明珠」醫療危疾保障系列</th></tr>
<tr><th></th><th>「都市三保」醫療危疾保障計劃 – 危疾 /
「都市三保明珠」醫療危疾保障計劃 – 危疾</th><th>「都市三保」醫療危疾保障附加契約 – 危疾 /
「都市三保明珠」醫療危疾保障附加契約 – 危疾</th><th>「都市三保」醫療危疾保障附加契約 – 醫療 /
「都市三保明珠」醫療危疾保障附加契約 – 醫療</th></tr>
<tr><td>1. 核保要求</td><td colspan="3">不可投保多於一份「都市三保」保障
• 「都市三保」醫療危疾保障計劃 – 危疾 +
「都市三保」醫療危疾保障附加契約 – 醫療
• 「都市三保」醫療危疾保障附加契約 – 危疾 +
「都市三保」醫療危疾保障附加契約 – 醫療
• 「都市三保明珠」醫療危疾保障計劃 – 危疾 +
「都市三保明珠」醫療危疾保障附加契約 – 醫療
• 「都市三保明珠」醫療危疾保障附加契約 – 危疾 +
「都市三保明珠」醫療危疾保障附加契約 – 醫療

以個人計：所有醫療保障計劃* (以公司繕發的基本計劃及附加契約合併計算)之最高每日病房及膳食賠償總額為 US$660

*包括「都市三保」醫療危疾保障附加契約 – 醫療 及 「都市三保明珠」醫療危疾保障附加契約 – 醫療</td></tr>
<tr><td>2. 體檢要求</td><td colspan="3">• 只接受非吸煙人士投保
• 當受保人需進行驗身及/或顯微鏡尿液分析(MU)，便需進行尼古丁尿液測試(Cotinine Test)。此外，本公司亦會抽樣作尼古丁尿液測試(Cotinine Test)。</td></tr>
<tr><td rowspan="2">3. 財務核保要求</td><td colspan="2">• 跟隨現行人壽及危疾保障之合共要求</td><td>不適用</td></tr>
<tr><td colspan="2">• 跟隨現行人壽及危疾保障之要求
• 可申請之保障額須視乎以下入息倍數，並會使用較嚴謹的一套：
o 人壽：
<table><tr><th>年齡</th><th>年薪倍數</th></tr><tr><td>20 – 50</td><td>25</td></tr><tr><td>51 – 60</td><td>15</td></tr><tr><td>61 - 70</td><td>10</td></tr></table>o 危疾：
<table><tr><th>年齡</th><th>年薪倍數</th></tr><tr><td>18 – 40</td><td>15</td></tr><tr><td>41 – 50</td><td>12</td></tr><tr><td>51 – 60</td><td>8</td></tr><tr><td>61 - 70</td><td>5</td></tr></table></td><td>不適用</td></tr>
<tr><td>4. 體檢評級</td><td colspan="3">不適用 (惟不保事項批註適用)</td></tr>
<tr><td rowspan="2">5. 國籍評級</td><td colspan="2">參閱現行國籍 / 居留風險評級表中人壽及危疾保障之評級，並會使用兩者中較高的評級</td><td>參閱現行國籍 / 居留風險評級表中醫療保障(HS)之評級</td></tr>
<tr><td colspan="3">明珠版本只適用於抵港抵澳內地人士</td></tr>
<tr><td>6. 職業評級</td><td colspan="2">• 可接受至+US$5/M 評級
• 參閱現行職業風險評級表中 SCIR 之評級</td><td>參閱現行職業風險評級表中醫療保障之評級</td></tr>
<tr><td colspan="4">請注意：
• 若醫療保障部份之額外附加保費大於原先保費的 100%，將不能申請「都市三保」/「都市三保明珠」系列。
• 若危疾及人壽保障部份或醫療保障部份不獲批准，將不能申請「都市三保」/「都市三保明珠」系列。</td></tr>
</table>

產品名稱	「都市三保」/「都市三保明珠」醫療危疾保障系列		
	「都市三保」醫療危疾保障計劃 – 危疾 / 「都市三保明珠」醫療危疾保障計劃 – 危疾	「都市三保」醫療危疾保障附加契約 – 危疾 / 「都市三保明珠」醫療危疾保障附加契約 – 危疾	「都市三保」醫療危疾保障附加契約 – 醫療 / 「都市三保明珠」醫療危疾保障附加契約 – 醫療
7. 保單日期	不可以 Date Back		
8. 投保申請書	香港	壽險及人身意外保險投保申請書 (OPUAIF00)	
	澳門	壽險及人身意外保險投保申請書 (OPMCUF13)	
	另需填寫**糖尿病問卷、高血壓問卷及/或高膽固醇(高血脂)問卷** (見附錄二、三及四)		
9. VIP Club	100%年繳保費		
10. 非標準保費折扣優惠	不適用		
11. 要員保險 / 替代	不適用		
12. CRS	不適用		
13. FATCA	不適用		

E. 保戶服務行政指引

產品名稱	「都市三保」/「都市三保明珠」醫療危疾保障系列		
	「都市三保」醫療危疾保障計劃 – 危疾 / 「都市三保明珠」醫療危疾保障計劃 – 危疾	「都市三保」醫療危疾保障附加契約 – 危疾 / 「都市三保明珠」醫療危疾保障附加契約 – 危疾	「都市三保」醫療危疾保障附加契約 – 醫療 / 「都市三保明珠」醫療危疾保障附加契約 – 醫療
1. 更改保額	不適用		
2. 復效	• 須於保單失效後 5 年內提出申請□ • 如醫療保障部份或危疾及人壽保障部份不獲提供，復效申請將被拒絕。 • 公司將保留要求受保人進行尼古丁測試 (Cotinine Test) 之權利，並由申請人支付有關檢驗費用		
	可否 Redating?		
	• 「都市三保」醫療危疾保障計劃 – 危疾 + 「都市三保」醫療危疾保障附加契約 – 醫療 • 「都市三保明珠」醫療危疾保障計劃 – 危疾 + 「都市三保明珠」醫療危疾保障附加契約 – 醫療	Auto-redating	
	• 「都市三保」醫療危疾保障附加契約 – 危疾 + 「都市三保」醫療危疾保障附加契約 – 醫療 • 「都市三保明珠」醫療危疾保障附加契約 – 危疾 + 「都市三保明珠」醫療危疾保障附加契約 – 醫療	跟隨有關基本保單	
3. 申請減價 (Appeal Loading)	跟隨現行規則		
4. 更改計劃	**「都市三保」/「都市三保明珠」系列**		**需提交健康證明?**
	由	**更改至**	
	普通房計劃	標準私家房計劃	需要
	標準私家房計劃	普通房計劃	不需要
5. 自定期保險轉入	不可以		
6. 更改繳付保費方法	跟隨現行規則		
7. 轉移現有住院保障至新計劃	不適用		

F. 佣金

產品名稱	「都市三保」/「都市三保明珠」醫療危疾保障系列			
	「都市三保」醫療危疾保障計劃 – 危疾 / 「都市三保明珠」醫療危疾保障計劃 – 危疾		「都市三保」醫療危疾保障附加契約 – 危疾 / 「都市三保明珠」醫療危疾保障附加契約 – 危疾	「都市三保」醫療危疾保障附加契約 – 醫療 / 「都市三保明珠」醫療危疾保障附加契約 – 醫療
1. 佣金	**保單年期**	**佣金率**	**保單年期**	**佣金率**
	第 1 年	26%	第 1 年	26%
	第 2 年	18%	第 2 年	18%
	第 3-6 年	15%	第 3-6 年	15%
	第 7-10 年	15%	第 7-10 年	15% (Provident Fund)
	第 11 年及以上	10%	第 11 年及以上	10% (Provident Fund)
2. High Issue Age FYC Adjustment	不適用			
3. Persistency	適用			
4. Extra 10%	不適用		跟隨附加之基本計劃	
5. Provident Fund	不適用		由第 7 年開始適用	
6. FYP Credit	首年保費 100%			
7. FYC Adjustment	Group 5: Regular Premium – A&H - Medical			

G. 其他

產品名稱	「都市三保」/「都市三保明珠」醫療危疾保障系列			
	「都市三保」醫療危疾保障計劃 – 危疾 / 「都市三保明珠」醫療危疾保障計劃 – 危疾		「都市三保」醫療危疾保障附加契約 – 危疾 / 「都市三保明珠」醫療危疾保障附加契約 – 危疾	「都市三保」醫療危疾保障附加契約 – 醫療 / 「都市三保明珠」醫療危疾保障附加契約 – 醫療
1. 保單建議書系統 (PGS)	適用於以下版本： • PGS 2014 Web (PGS 15.9) • PGS 2014 iPad (PGS 15.9) • PGS 2014 Windows (PGS 15.9)			
2. 產品簡介編號	**「都市三保」**		**「都市三保明珠」**	
	產品簡介	**保費表**	**產品簡介**	**保費表**
a) 英文	PTA999416	ADD000204	PTA999418	ADD000206
b) 繁體中文	PTA999417	ADD000205	不適用	
c) 簡體中文	不適用		PTA999419	ADD000207

附錄二：糖尿病問卷

樣本

AIA International Limited
(Incorporated in Bermuda
with limited liability)

DIABETES QUESTIONNAIRE 糖尿病問卷

Policy Number 保單號碼

Agent / Broker Code 營業員 / 經紀號碼 **Area Code 區域編號**

Operations 營運部

VIP Ⓥ

Agency / Broker Name 營業員 / 經紀組別

Agent / Broker's Name 營業員 / 經紀姓名

Agent / Broker's Tel. No. 營業員 / 經紀聯絡電話

Name of Proposed Insured / Insured
準受保人 / 受保人姓名

ID Card Number / Passport Number
身份證號碼 / 護照號碼

Please give full and accurate answer to each question, use additional sheet, if necessary.
請詳細答覆以下之問題，如有需要，可加附頁作答。

1. Please indicate your condition:
請選出您的症狀:
- ☐ Type 1 diabetes 1型糖尿病
- ☐ Type 2 diabetes 2型糖尿病
- ☐ Impaired Fasting Glucose 空腹血糖異常
- ☐ Impaired Glucose Tolerance 血糖耐量異常
- ☐ Gestational Diabetes (for female only) 妊娠糖尿病（僅女性適用）
- ☐ Unknown 不知道

2. How long have you been diagnosed with this condition?
您已被診斷出此疾病多久?
- ☐ Less than or equal to 3 months 3個月或以內
- ☐ More than 3 months but less than 6 years 3個月以上但少於6年
- ☐ 6 years or longer but less than 11 years 6年或以上但少於11年
- ☐ 11 years or longer but less than 15 years 11年或以上但少於15年
- ☐ 15 years or longer 15年或以上

3. Are you taking insulin?
您目前有否使用胰島素?
- ☐ Yes 有
- ☐ No 沒有

4. How often do you see a doctor?
您多久覆診一次?
- ☐ Every 1 month 每1個月一次
- ☐ Every 2 to 4 months 每2至4個月一次
- ☐ More than 4 months 超過4個月一次
- ☐ I do not see a doctor for my condition 我沒有為此疾病求診

5. Have you ever had one or more of the following?
您曾否出現以下任何狀況?
- ☐ Protein (Albumin) in urine 蛋白尿
- ☐ Coma 昏迷
- ☐ Retinopathy 視網膜病變
- ☐ Foot ulcers 足部潰瘍
- ☐ None of the above 並無出現以上任何狀況

6. Please indicate the latest blood test reading taken in the past 6 months.
請提供過去6個月內最近一次的驗血讀數。
- ☐ HbA1c 糖化血紅素 _____ %
- ☐ Don't know HbA1c reading in the past 6 months
不知道過去6個月內糖化血紅素的讀數

I hereby declare and agree that the above particulars and answers are complete and true, and this questionnaire will form part of the contract for the desired insurance on my life. I also authorize the Company to obtain, if necessary, confidential reports from any doctor / clinic / hospital that I have referred above.
本人在此聲明及同意以上所填報之資料及答案均為正確及事實之全部，並構成要保書合約的一部份。本人亦授權貴公司，如有需要，可向上述醫生 / 診所 / 醫院索取有關資料。

Date 日期: (MM月 / DD日 / YYYY年)

Signature of the Proposed Insured / Insured 準受保人 / 受保人簽署
(Please do not sign on blank form 請勿在空白表格上簽署)
(If the Proposed Insured / Insured is under age 18, signature of the Applicant / Owner is required)
(若準受保人/受保人年齡在十八歲以下，請由申請人/持有人簽署)

Page 1 of 1 OPUAIF33.0917

附錄三：高血壓問卷

樣本

AIA International Limited
(Incorporated in Bermuda
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HYPERTENSION QUESTIONNAIRE 高血壓問卷

	Policy Number 保單號碼	**Agent / Broker Code** 營業員 / 經紀號碼 **Area Code** 區域編號 **Agency / Broker Name** 營業員 / 經紀組別 **Agent / Broker's Name** 營業員 / 經紀姓名 **Agent / Broker's Tel. No.** 營業員 / 經紀聯絡電話	**Operations** 營運部 **VIP** Ⓥ
	Name of Proposed Insured / Insured 準受保人 / 受保人姓名	ID Card Number / Passport Number 身份證號碼 / 護照號碼	

Please give full and accurate answer to each question, use additional sheet, if necessary.
請詳細答覆以下之問題，如有需要，可加附頁作答。

1. How long have you been diagnosed with this condition?
   您已被診斷出此疾病多久?
   - ☐ Less than or equal to 3 months 3個月或以內
   - ☐ More than 3 months 超過3個月

2. Are you currently on any medication for your condition?
   您目前有否就您的疾病服用任何藥物?
   - ☐ Yes 有
   - ☐ No 沒有

3. How many different types of drugs do you take to control your blood pressure?
   您服用多少種不同藥物來控制您的血壓?
   - ☐ up to 2 types 最多2種
   - ☐ 3 to 4 types 3至4種
   - ☐ 5 or more types 5種或以上

4. How often do you visit your doctor to check your blood pressure?
   您多常到醫生處檢查您的血壓?
   - ☐ Every 1 to 2 months 每1至2個月
   - ☐ Every 3 to 6 months 每3至6個月
   - ☐ More than 6 months 多於6個月
   - ☐ I do not see a doctor for my condition 我沒有為此疾病求診

5. Provide the latest blood pressure reading in the past 6 months.
   請提供過去6個月內最近一次的血壓讀數。

   _____ / _____ mmHg (Systolic / Diastolic)
   (收縮壓 / 舒張壓)
   (上壓 / 下壓)

   ☐ Don't know / no readings within the last 6 months
   不知道 / 沒有過去6個月的讀數

I hereby declare and agree that the above particulars and answers are complete and true, and this questionnaire will form part of the contract for the desired insurance on my life. I also authorize the Company to obtain, if necessary, confidential reports from any doctor / clinic / hospital that I have referred above.
本人在此聲明及同意以上所填報之資料及答案均為正確及事實之全部，並構成要保書合約的一部份。本人亦授權貴公司，如有需要，可向上述醫生 / 診所 / 醫院索取有關資料。

Date 日期: (MM月 / DD日 / YYYY年)

Signature of the Proposed Insured / Insured 準受保人 / 受保人簽署
(Please do not sign on blank form 請勿在空白表格上簽署)
(If the Proposed Insured / Insured is under age 18, signature of the Applicant / Owner is required)
(若準受保人/受保人年齡在十八歲以下，請由申請人/持有人簽署)

Page 1 of 1 OPUAIF37.0917

附錄四： 高膽固醇(高血脂)問卷

樣本

AIA International Limited
(Incorporated in Bermuda
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RAISED CHOLESTEROL / LIPIDS QUESTIONNAIRE 高膽固醇(高血脂)問卷

Policy Number 保單號碼

Agent / Broker Code 營業員 / 經紀號碼 **Area Code 區域編號**

Operations 營運部

VIP Ⓥ

Agency / Broker Name 營業員 / 經紀組別

Agent / Broker's Name 營業員 / 經紀姓名

Agent / Broker's Tel. No. 營業員 / 經紀聯絡電話

Name of Proposed Insured / Insured 準受保人 / 受保人姓名	ID Card Number / Passport Number 身份證號碼 / 護照號碼

Please give full and accurate answer to each question, use additional sheet, if necessary.
請詳細答覆以下之問題，如有需要，可加附頁作答。

1. Are you on medication for raised cholesterol or lipids?
   您目前有否因高膽固醇 (高血脂) 而服用藥物?

   ☐ Yes 有 ☐ No 沒有

2. Provide the latest blood test within the past 6 months (Please complete (a) to (c) below, otherwise please choose (d)) :
   請提供過去6個月內最近一次的驗血讀數 (請回答下列 (a) 至 (c) 之問題，否則請選擇(d)):

   (a) Total cholesterol 總膽固醇 _____ mmol/L or / 或 _____ mg/dL

   (b) HDL cholesterol 高密度脂蛋白膽固醇 _____ mmol/L or / 或 _____ mg/dL

   (c) Triglycerides 三酸甘油酯 _____ mmol/L or / 或 _____ mg/dL

   (d) ☐ Don't know / no readings within the last 6 months
   不知道 / 沒有過去6個月的讀數

I hereby declare and agree that the above particulars and answers are complete and true, and this questionnaire will form part of the contract for the desired insurance on my life. I also authorize the Company to obtain, if necessary, confidential reports from any doctor / clinic / hospital that I have referred above.
本人在此聲明及同意以上所填報之資料及答案均為正確及事實之全部，並構成要保書合約的一部份。本人亦授權貴公司，如有需要，可向上述醫生 / 診所 / 醫院索取有關資料。

Date 日期: (MM月 / DD日 / YYYY年)

Signature of the Proposed Insured / Insured 準受保人 / 受保人簽署
(Please do not sign on blank form 請勿在空白表格上簽署)
(If the Proposed Insured / Insured is under age 18, signature of the Applicant / Owner is required)
(若準受保人/受保人年齡在十八歲以下，請由申請人/持有人簽署)

Page 1 of 1 OPUAIFA40.0917

附錄五：糖尿病、高血壓及高血脂之體檢要求

糖尿病 • 驗身 • 驗血 (類別BPN 及 類別BPM) – 需空腹最少6小時 • 顯微鏡尿液分析 (MU)：常規及尼古丁– 需空腹最少 6 小時
高血壓 • 驗身 • 顯微鏡尿液分析 (MU)：尼古丁
高膽固醇血症 / 高三酸甘油脂血症 • 驗血 (類別BPM) – 需空腹最少6小時

請注意：

1. 只接受非吸煙人士投保
2. 當受保人需進行驗身及/或顯微鏡尿液分析(MU)，便需進行尼古丁尿液測試(Cotinine Test)。此外，本公司亦會**抽樣作尼古丁尿液測試(Cotinine Test)**

附錄六: 星級自主醫療獎賞批註樣本

(只適用於「AIA Vitality 健康程式」會員)

樣本

AIA International Limited

友邦保險（國際）有限公司

「AIA Vitality 健康程式」之星級自主醫療獎賞批註

此批註附加於保單資料頁或「AIA Vitality 健康程式」會籍確認信內特別指定及列明屬於 AIA 健康系列之「都市三保明珠」醫療危疾保障附加契約 – 醫療（編號：2266B) /「都市三保」醫療危疾保障附加契約 – 醫療（編號：2267B)（"指定附加契約"）(視情況而定)，並構成保單的一部分。除於此批註中另加註明外，保單的所有條款、條件、條文和定義具有十足效力及作用。若此批註中任何條文與保單任何條文有差異或抵觸之處，則以此批註的條文為依歸。

除於此批註中另作解釋或再加以解釋外，指定附加契約內界定之文字及詞語在此批註內具有相同涵義。

即使在保單內有任何相反的規定，於此明白及同意更改如下：

定義

「**「AIA Vitality 健康程式」之賠償百分比」(AIA Vitality Reimbursement Percentage)**是指受保人一經成為「AIA Vitality 健康程式」會員並獲享星級自主醫療獎賞下之賠償百分比調整權利時，我們就指定附加契約利益一覽表第二部份於每個保單週年(由第一個保單週年日起)就實際衍生的合理及慣常費用所應支付之百分比。由「AIA Vitality 健康程式」之賠償百分比生效起，於指定附加契約的賠償百分比(即 55%)將不再適用。我們亦將按指定附加契約的條款及細則就相關利益實際衍生的合理及慣常費用的「AIA Vitality 健康程式」之賠償百分比作出賠償。

「現行年度賠償百分比調整」(Current Year Adjusted Reimbursement Percentage)是指根據受保人的健康級別並適用於每個保單週年日(由第一個保單週年日起)的調整百分比。

「健康級別」(Health Status)是指受保人作為「AIA Vitality健康程式」會員時，在會籍年度內根據當時「星級自主醫療獎賞」的規則所賺取及累積的健康分數而達到的級別水平。受保人達到的健康級別並不影響他/她達到的「AIA Vitality健康程式」級別所獲享的任何利益，包括但不限於「AIA Vitality健康程式」保費折扣，反之亦然。

健康級別並不影響「AIA Vitality 健康程式」級別

「賠償百分比調整權利」(Reimbursement Percentage Adjustment Privilege)指受保人一經加入及參加「AIA Vitality 健康程式」，受保人之指定附加契約可根據以下陳述之現行年度賠償百分比調整機制而相對獲得的調整百分比。

「星級自主醫療獎賞」(Super Medical Reward)有其獨立的條款及細則規管健康級別及「AIA Vitality 健康程式」之賠償百分比。公司有權自行決定(1) 修改「星級自主醫療獎賞」的結構及在無論是否有作出通知的情況下，對「星級自主醫療獎賞」任何方面作出全部或部分的更改，包括「星級自主醫療獎賞」的規則、規例、政策、程序、或其他特點以及任何刊載於其他資料上相關的條款及細則，而這些更改或可能會影響您獲享賠償百分比調整權利之權益；及(2) 隨時終止、暫停、取消、停止、撤回或撤銷「星級自主醫療獎賞」(全部或部分)，並在可能及／或可實行的情況下，作出合理通知。有關條款及細則之任何修訂版均以網頁公佈當日為生效日，並於「AIA Vitality 健康程式」網站（www.aiavitality.com.hk）供下載。為免生疑問，「AIA Vitality 健康程式」下之星級自主醫療獎賞的條款及細則與「AIA Vitality 健康程式」之保費調整的條款及細則是完全獨立。

賠償百分比調整

於指定附加契約開始時適用之賠償百分比 = 55%

適用於現行保單週年日的「AIA Vitality 健康程式」之賠償百分比 = 於指定附加契約開始時的賠償百分比或緊接現行保單週年日之前的「AIA Vitality 健康程式」之賠償百分比（以較後者為準）+ 現行年度賠償百分比調整

若受保人於任何保單週年日因任何原因而沒有「AIA Vitality 健康程式」級別，包括但不限於受保人的「AIA Vitality 健康程式」會籍已終止，於該保單週年日，指定附加契約之賠償百分比(即 55%)將再次適用而賠償百分比調整權利將不再適用。

儘管有以上之陳述，適用於任何保單週年日的「AIA Vitality 健康程式」之賠償百分比將不會多於以下的最高「AIA Vitality 健康程式」之賠償百分比及少於以下的最低「AIA Vitality 健康程式」之賠償百分比。

– 此頁完 –

樣本

AIA International Limited

友邦保險（國際）有限公司

最低及最高之賠償百分比

最低「AIA Vitality 健康程式」之賠償百分比 = 55%
最高「AIA Vitality 健康程式」之賠償百分比 = 70%

由第一個保單週年日起，於每個保單週年日之現行年度賠償百分比調整是根據受保人於相關的保單週年日的健康級別，並相等於-5%、0%或 +5%，。

賠償百分心調整機制

現行年度賠償百分比調整機制

於指定附加契約開始時之賠償百分比或緊接現行保單週年日之前的「AIA Vitality 健康程式」之賠償百分比(以較後者為準)	健康級別			
	1 星	2 星	3 星	4 星
55%	0%	+5%	+5%	+5%
60%	-5%	0%	+5%	+5%
65%	-5%	-5%	0%	+5%
70%	-5%	-5%	-5%	0%

最理想的情況
在受保人於每個保單週年日擁有「AIA Vitality健康程式」級別及最高「AIA Vitality健康程式」之賠償百分比維持於70%的情況下，如受保人於其後每個保單週年日(由第一個保單週年日起)均保持「4星」健康級別(即最高級別)，受保人將由第3個保單週年日起獲享最高「AIA Vitality健康程式」之賠償百分比(即70%)。

最不利的情況
在受保人於每個保單週年日擁有「AIA Vitality 健康程式」級別及最低「AIA Vitality 健康程式」之賠償百分比維持於 55%的情況下，如受保人於其後每個保單週年日(由第一個保單週年日起)均保持「1 星」健康級別(即最低級別)，受保人將保持最低「AIA Vitality 健康程式」之賠償百分比(即 55%)。

若用作訂定健康級別的所需文件並沒有於保單週年日前的指定時間內遞交予我們，我們將在無事先通知的情況下於該保單週年日調低「AIA Vitality 健康程式」之賠償百分比 5%，惟於任何保單週年日的「AIA Vitality 健康程式」之賠償百分比均不會少於最低「AIA Vitality 健康程式」之賠償百分比。

終止賠償百分比調整條文

若受保人的「AIA Vitality 健康程式」會籍因任何原因終止，賠償百分比調整的條文將會同時結束及終止，及該保單年度並沒有賠償百分比調整權利。在該情況下，指定附加契約之賠償百分比將適用於該保單年度。

— 此頁完 —

「AIA Vitality 健康程式」之星級自主醫療獎賞批註　09292017 ACAO P0202

附錄七: 財務需要分析表格之配對

適合性評估

問題			**「都市三保」 / 「都市三保明珠」系列**
C1	您選購本公司產品的目標為何? (可選多於一項)		
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等)	✓ (可以包括自選目標 **Optional)**
	B	為醫療需要作準備 (例如：危疾、住院等)	★ (必須包括核心目標 **Core**)
	C	為未來提供定期的收入 (例如：退休收入等)	
	D	為未來需要儲蓄 (例如：子女教育，退休等)	
	E	投資	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____	
C2	您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項)		
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃)	
	E	其他 (請詳述) : _____	
C3	您投購保單及/或投資計劃的目標得益/保障年期為多久? (請選一項)：		
	<1 年		
	1-5 年		✓
	6-10 年		✓
	11-20 年		✓
	> 20 年		✓
	終身		
C4a	您能夠及願意支付保單及/或投資計劃的年期為? (請選一項)		
	<1 年		✓
	1-5 年		✓
	6-10 年		✓
	11-20 年		✓
	> 20 年		✓
	終身		✓
C5	須計算額外人壽保障額?		適用
	共同匯報標準		不適用

✓指申請本產品之可配對選項

備註：FNA 豁免產品

附錄八：保費表 Appendix 8: Premium Table

2017 年 9 月 29 日起生效 Effective from 29 Sep 2017

「都市三保」醫療危疾保障計劃 / 附加契約
Metro-Trio Medical & Critical Illness Protection Plan / Supplementary Contract

年繳保費 Annual Premium (港幣 HK$ / 澳門幣 MOP) – 男性 Male

年齡 Age	普通房 (Ward)			標準私家房 (Standard Private)		
	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium
40	9,027	3,593	**12,619**	28,693	14,370	**43,063**
41	9,495	3,850	**13,345**	30,007	15,400	**45,407**
42	9,989	4,120	**14,109**	31,721	16,480	**48,201**
43	10,498	4,443	**14,941**	33,301	17,770	**51,071**
44	10,922	4,795	**15,717**	34,938	19,180	**54,118**
45	11,350	5,120	**16,470**	36,652	20,480	**57,132**
46	11,894	5,450	**17,344**	38,632	21,800	**60,432**
47	12,434	5,785	**18,219**	40,593	23,140	**63,733**
48	13,144	6,178	**19,322**	43,030	24,710	**67,740**
49	13,855	6,600	**20,455**	45,582	26,400	**71,982**
50	14,828	6,855	**21,683**	48,285	27,420	**75,705**
51	16,199	7,403	**23,601**	52,036	29,610	**81,646**
52	17,146	8,015	**25,161**	54,816	32,060	**86,876**
53	18,189	8,835	**27,024**	58,567	35,340	**93,907**
54	19,636	9,760	**29,396**	62,908	39,040	**101,948**
55	21,193	10,750	**31,943**	67,725	43,000	**110,725**
56	22,826	11,713	**34,539**	73,209	46,850	**120,059**
57	24,651	12,688	**37,338**	79,244	50,750	**129,994**
58	26,576	13,745	**40,321**	86,023	54,980	**141,003**
59	28,718	14,793	**43,510**	92,858	59,170	**152,028**
60	31,424	15,848	**47,272**	100,303	63,390	**163,693**
61*	33,098	17,280	**50,378**	105,006	69,120	**174,126**
62*	34,630	18,843	**53,472**	111,327	75,370	**186,697**
63*	36,046	20,313	**56,359**	118,067	81,250	**199,317**
64*	37,482	21,850	**59,332**	125,207	87,400	**212,607**
65*	38,420	23,683	**62,102**	130,729	94,730	**225,459**
66*	39,529	25,820	**65,349**	135,831	103,280	**239,111**
67*	40,738	28,055	**68,793**	140,706	112,220	**252,926**
68*	41,892	30,405	**72,297**	145,313	121,620	**266,933**
69*	43,037	32,938	**75,974**	149,750	131,750	**281,500**
70*	44,327	34,793	**79,119**	154,376	139,170	**293,546**
71*	45,602	36,825	**82,427**	158,908	147,300	**306,208**
72*	47,023	39,535	**86,558**	164,144	158,140	**322,284**
73*	48,611	42,510	**91,121**	169,684	170,040	**339,724**
74*	50,193	45,770	**95,963**	175,377	183,080	**358,457**
75*	51,121	49,488	**100,608**	178,709	197,950	**376,659**
76*	52,673	52,145	**104,818**	184,079	208,580	**392,659**
77*	54,225	55,793	**110,018**	189,581	223,170	**412,751**
78*	55,843	59,553	**115,396**	195,236	238,210	**433,446**
79*	57,506	63,418	**120,924**	200,948	253,670	**454,618**
80*	59,235	64,768	**124,003**	207,022	259,070	**466,092**
81*	61,004	66,053	**127,057**	213,362	264,210	**477,572**
82*	62,829	68,195	**131,024**	219,722	272,780	**492,502**
83*	64,714	71,830	**136,544**	226,214	287,320	**513,534**
84*	66,659	75,553	**142,212**	233,069	302,210	**535,279**
85*	68,640	79,835	**148,475**	240,056	319,340	**559,396**

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2017 年 9 月 29 日起生效　Effective from 29 Sep 2017

「都市三保」醫療危疾保障計劃 / 附加契約
Metro-Trio Medical & Critical Illness Protection Plan / Supplementary Contract

年繳保費 Annual Premium (港幣 HK$ / 澳門幣 MOP) – 女性 Female

年齡 Age	普通房 (Ward)			標準私家房 (Standard Private)		
	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium
40	13,583	4,550	**18,133**	36,709	18,200	**54,909**
41	14,561	4,848	**19,408**	38,956	19,390	**58,346**
42	15,296	5,173	**20,469**	41,126	20,690	**61,816**
43	15,805	5,585	**21,390**	42,897	22,340	**65,237**
44	16,143	6,028	**22,171**	44,287	24,110	**68,397**
45	16,420	6,430	**22,850**	45,734	25,720	**71,454**
46	16,909	6,823	**23,732**	47,467	27,290	**74,757**
47	17,186	7,183	**24,369**	48,704	28,730	**77,434**
48	17,585	7,513	**25,097**	50,456	30,050	**80,506**
49	17,937	7,858	**25,795**	51,827	31,430	**83,257**
50	18,255	8,050	**26,305**	53,502	32,200	**85,702**
51	19,212	8,253	**27,465**	57,368	33,010	**90,378**
52	19,575	8,420	**27,995**	59,329	33,680	**93,009**
53	20,029	8,585	**28,614**	61,195	34,340	**95,535**
54	20,805	8,758	**29,563**	64,241	35,030	**99,271**
55	21,798	8,870	**30,668**	67,801	35,480	**103,281**
56	22,856	9,065	**31,921**	71,648	36,260	**107,908**
57	24,137	9,570	**33,707**	75,932	38,280	**114,212**
58	25,558	10,233	**35,790**	80,863	40,930	**121,793**
59	27,312	11,008	**38,319**	86,232	44,030	**130,262**
60	29,353	11,668	**41,020**	92,401	46,670	**139,071**
61*	30,411	12,608	**43,019**	95,943	50,430	**146,373**
62*	31,616	13,610	**45,226**	101,198	54,440	**155,638**
63*	32,871	14,695	**47,566**	107,328	58,780	**166,108**
64*	34,282	15,893	**50,175**	113,878	63,570	**177,448**
65*	35,356	17,248	**52,603**	119,133	68,990	**188,123**
66*	36,369	18,620	**54,989**	123,855	74,480	**198,335**
67*	37,392	20,143	**57,534**	128,577	80,570	**209,147**
68*	38,405	21,818	**60,222**	132,728	87,270	**219,998**
69*	39,398	23,673	**63,070**	136,345	94,690	**231,035**
70*	40,537	25,045	**65,582**	140,629	100,180	**240,809**
71*	41,651	26,413	**68,063**	144,552	105,650	**250,202**
72*	42,936	27,853	**70,788**	149,159	111,410	**260,569**
73*	44,377	30,155	**74,532**	154,376	120,620	**274,996**
74*	45,824	32,688	**78,511**	159,327	130,750	**290,077**
75*	46,721	35,648	**82,368**	162,487	142,590	**305,077**
76*	48,092	37,498	**85,589**	167,552	149,990	**317,542**
77*	49,589	39,338	**88,926**	172,579	157,350	**329,929**
78*	51,090	42,310	**93,400**	177,796	169,240	**347,036**
79*	52,673	45,495	**98,168**	183,089	181,980	**365,069**
80*	54,256	46,585	**100,841**	188,877	186,340	**375,217**
81*	55,939	47,628	**103,566**	194,532	190,510	**385,042**
82*	57,602	49,475	**107,077**	200,453	197,900	**398,353**
83*	59,331	51,368	**110,698**	206,317	205,470	**411,787**
84*	61,135	54,678	**115,813**	212,601	218,710	**431,311**
85*	62,970	58,155	**121,125**	218,941	232,620	**451,561**

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「都市三保明珠」醫療危疾保障計劃 / 附加契約

Metro-Trio Pearl Medical & Critical Illness Protection Plan / Supplementary Contract

年繳保費 Annual Premium (港幣 HK$ / 澳門幣 MOP) – 男性 Male

年齡 Age	普通房 (Ward)			標準私家房 (Standard Private)		
	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium
40	9,929	4,323	**14,251**	31,549	17,290	**48,839**
41	10,443	4,640	**15,083**	32,996	18,560	**51,556**
42	10,987	4,970	**15,957**	34,881	19,880	**54,761**
43	11,547	5,355	**16,902**	36,633	21,420	**58,053**
44	12,015	5,775	**17,790**	38,423	23,100	**61,523**
45	12,489	6,168	**18,657**	40,308	24,670	**64,978**
46	13,084	6,570	**19,654**	42,497	26,280	**68,777**
47	13,679	6,975	**20,654**	44,668	27,900	**72,568**
48	14,460	7,443	**21,902**	47,333	29,770	**77,103**
49	15,241	7,943	**23,183**	50,151	31,770	**81,921**
50	16,309	8,245	**24,554**	53,103	32,980	**86,083**
51	17,821	8,905	**26,726**	57,234	35,620	**92,854**
52	18,860	9,643	**28,502**	60,300	38,570	**98,870**
53	20,009	10,608	**30,616**	64,412	42,430	**106,842**
54	21,596	11,695	**33,291**	69,191	46,780	**115,971**
55	23,315	12,863	**36,178**	74,504	51,450	**125,954**
56	25,109	14,003	**39,112**	80,539	56,010	**136,549**
57	27,115	15,158	**42,273**	87,165	60,630	**147,795**
58	29,232	16,405	**45,637**	94,629	65,620	**160,249**
59	31,586	17,645	**49,231**	102,150	70,580	**172,730**
60	34,564	18,900	**53,464**	110,337	75,600	**185,937**
61*	36,404	20,603	**57,006**	115,497	82,410	**197,907**
62*	38,092	22,463	**60,555**	122,465	89,850	**212,315**
63*	39,650	24,213	**63,862**	129,872	96,850	**226,722**
64*	41,232	26,045	**67,277**	137,735	104,180	**241,915**
65*	42,260	28,255	**70,515**	143,809	113,020	**256,829**
66*	43,480	30,788	**74,268**	149,407	123,150	**272,557**
67*	44,811	33,418	**78,228**	154,776	133,670	**288,446**
68*	46,086	36,155	**82,241**	159,860	144,620	**304,480**
69*	47,336	39,075	**86,411**	164,715	156,300	**321,015**
70*	48,762	41,293	**90,055**	169,799	165,170	**334,969**
71*	50,163	43,755	**93,918**	174,787	175,020	**349,807**
72*	51,726	46,908	**98,633**	180,556	187,630	**368,186**
73*	53,469	50,350	**103,819**	186,649	201,400	**388,049**
74*	55,213	54,105	**109,318**	192,913	216,420	**409,333**
75*	56,236	58,593	**114,829**	196,588	234,370	**430,958**
76*	57,940	61,763	**119,702**	202,490	247,050	**449,540**
77*	59,648	65,910	**125,558**	208,545	263,640	**472,185**
78*	61,428	70,160	**131,588**	214,752	280,640	**495,392**
79*	63,257	74,505	**137,762**	221,035	298,020	**519,055**
80*	65,157	76,090	**141,247**	227,718	304,360	**532,078**
81*	67,103	77,595	**144,698**	234,706	310,380	**545,086**
82*	69,114	80,173	**149,286**	241,694	320,690	**562,384**
83*	71,185	84,243	**155,427**	248,834	336,970	**585,804**
84*	73,327	88,403	**161,729**	256,374	353,610	**609,984**
85*	75,504	93,133	**168,637**	264,047	372,530	**636,577**

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Metro-Trio Pearl Medical & Critical Illness Protection Plan / Supplementary Contract

年繳保費 Annual Premium (港幣 HK$ / 澳門幣 MOP) – 女性 Female

年齡 Age	普通房 (Ward)			標準私家房 (Standard Private)		
	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium
40	14,939	5,528	**20,466**	40,384	22,110	**62,494**
41	16,017	5,895	**21,912**	42,840	23,580	**66,420**
42	16,824	6,293	**23,116**	45,239	25,170	**70,409**
43	17,383	6,790	**24,173**	47,181	27,160	**74,341**
44	17,756	7,323	**25,078**	48,704	29,290	**77,994**
45	18,058	7,820	**25,878**	50,304	31,280	**81,584**
46	18,603	8,303	**26,905**	52,227	33,210	**85,437**
47	18,905	8,745	**27,650**	53,579	34,980	**88,559**
48	19,338	9,153	**28,491**	55,502	36,610	**92,112**
49	19,732	9,560	**29,292**	57,006	38,240	**95,246**
50	20,079	9,785	**29,864**	58,853	39,140	**97,993**
51	21,138	10,010	**31,148**	63,099	40,040	**103,139**
52	21,536	10,193	**31,728**	65,269	40,770	**106,039**
53	22,035	10,363	**32,397**	67,325	41,450	**108,775**
54	22,887	10,545	**33,432**	70,657	42,180	**112,837**
55	23,980	10,663	**34,643**	74,580	42,650	**117,230**
56	25,145	10,868	**36,012**	78,807	43,470	**122,277**
57	26,546	11,458	**38,003**	83,528	45,830	**129,358**
58	28,113	12,240	**40,353**	88,955	48,960	**137,915**
59	30,043	13,165	**43,208**	94,838	52,660	**147,498**
60	32,291	13,968	**46,259**	101,636	55,870	**157,506**
61*	33,456	15,088	**48,543**	105,539	60,350	**165,889**
62*	34,781	16,278	**51,059**	111,327	65,110	**176,437**
63*	36,157	17,555	**53,712**	118,067	70,220	**188,287**
64*	37,714	18,955	**56,669**	125,264	75,820	**201,084**
65*	38,894	20,628	**59,521**	131,033	82,510	**213,543**
66*	40,008	22,210	**62,218**	136,250	88,840	**225,090**
67*	41,136	23,955	**65,091**	141,429	95,820	**237,249**
68*	42,245	25,863	**68,108**	146,018	103,450	**249,468**
69*	43,339	27,965	**71,304**	149,978	111,860	**261,838**
70*	44,589	29,573	**74,161**	154,700	118,290	**272,990**
71*	45,819	31,228	**77,046**	159,003	124,910	**283,913**
72*	47,230	32,980	**80,210**	164,087	131,920	**296,007**
73*	48,812	35,630	**84,442**	169,799	142,520	**312,319**
74*	50,405	38,535	**88,940**	175,244	154,140	**329,384**
75*	51,388	42,170	**93,558**	178,728	168,680	**347,408**
76*	52,900	44,418	**97,317**	184,307	177,670	**361,977**
77*	54,548	46,650	**101,198**	189,829	186,600	**376,429**
78*	56,201	50,023	**106,224**	195,579	200,090	**395,669**
79*	57,940	53,613	**111,552**	201,405	214,450	**415,855**
80*	59,684	54,900	**114,584**	207,764	219,600	**427,364**
81*	61,533	56,128	**117,661**	213,972	224,510	**438,482**
82*	63,363	58,360	**121,723**	220,502	233,440	**453,942**
83*	65,263	60,650	**125,913**	226,938	242,600	**469,538**
84*	67,249	64,368	**131,616**	233,849	257,470	**491,319**
85*	69,265	68,253	**137,517**	240,837	273,010	**513,847**

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Content

1. Preface 51
2. Important notes regarding underwriting 52
3. Product Highlights
   - A. Summary 57
   - B. Medical Protection (Reimbursement Benefit) 58
     - I. Benefits Schedule 58
     - II. Adjustment Factor 59
     - III. Claims Examples 60
     - IV. Super Medical Reward (Applicable to AIA Vitality Members only) 62
       - How to enhance the medical reimbursement percentage? 62
       - Example of Medical Reimbursement Percentage Adjustment 63
       - How to submit proof of assessment 64
       - The requirement on the proof of assessment 66
   - C. Critical Illness and Life Protection (Lump Sum Benefit) 67
     - I. Critical Illness Protection 67
     - II. Life Protection 67
   - D. Premium Adjustment and Product Features Revision 68
4. Market Analysis 69
5. Proposal Generation System 73
6. Policy Contracts – Make It Easy Tips 74

Appendix 1: Product Description 80
- A. Benefit 82
- B. Premium 84
- C. Product Particulars 84
- D. Underwriting Guidelines 86
- E. POS Guidelines 87
- F. Agent Compensation 88
- G. Others 88

Appendix 2: Diabetes Questionnaire 89
Appendix 3: Hypertension Questionnaire 90
Appendix 4: Raised Cholesterol / Lipids Questionnaire 91
Appendix 5: Medical Underwriting Requirements of Diabetes Mellitus, Hypertension and Hypercholesterolaemia / Hypertriglyceridaemia 92
Appendix 6: Super Medical Reward Endorsement Specimen 93
Appendix 7: Mapping in Financial Needs Analysis Form 95
Appendix 8: Premium Table 96

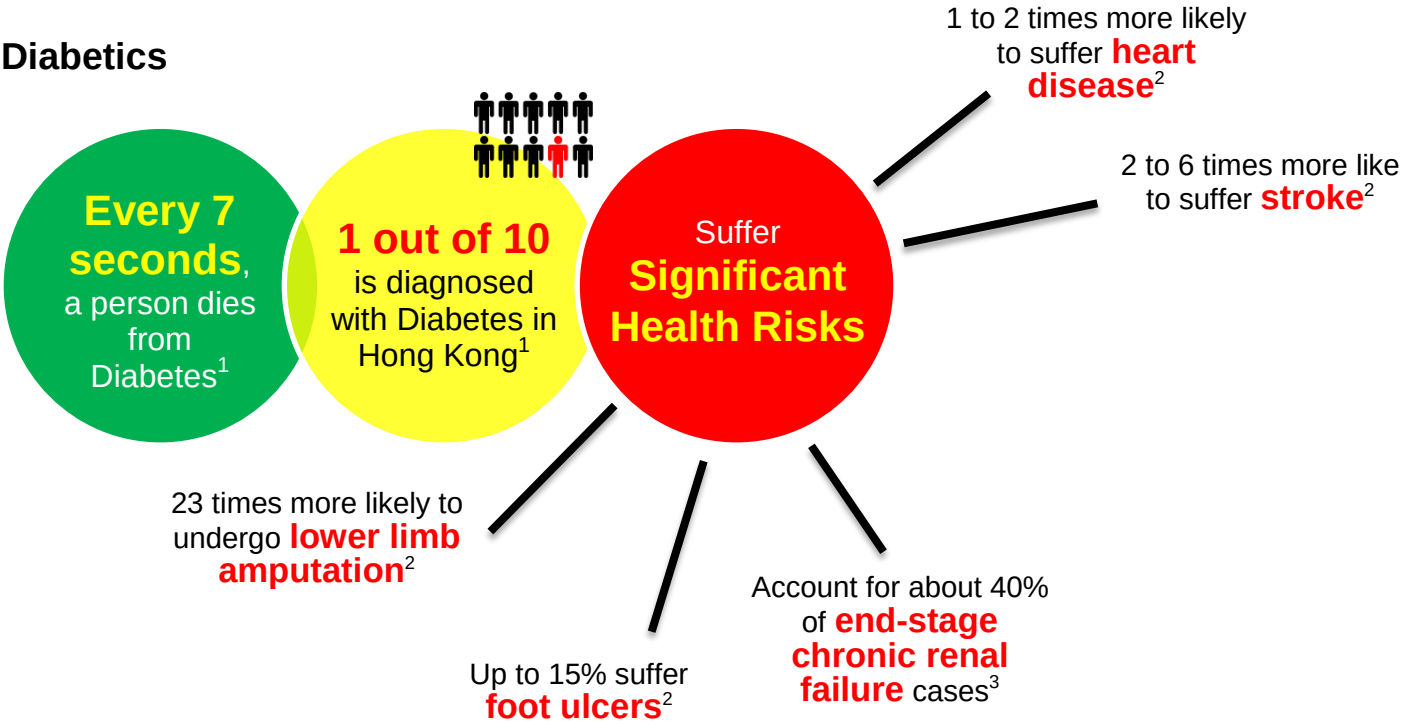
This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of cover.

It is only for AIA's internal use, it must not be distributed to the public or clients.

1. Preface

Diabetes, hypertension and hyperlipidaemia – known as the "three-highs" – are common lifestyle diseases in Hong Kong. Getting the right protection may not be easy with these conditions, and long-term treatment can strain your finances. However, neglecting your treatment can lead to even more serious consequences – including deadly critical illnesses.

Diabetics



Hypertension and Hyperlipidaemia

- key contributors to conditions like **stroke**, **coronary heart disease** and more

A confirmed diagnosis of diabetes, hypertension and hyperlipidaemia together would increase the risk of cardiovascular disease 20-fold[4]

First in the Market

We are the first in the market to introduce the innovative Metro-Trio Medical & Critical Illness Protection Plan on **29 September 2017**, an all-round protection solution specifically designed for individuals with diabetes, hypertension and hyperlipidaemia with medical, critical illness and life protection. This comprehensive plan is guaranteed to be renewable up to the age of 85, giving our customers targeted support when they need it most.

As a **Vitality member**, customers will not only receive an instant 10% off for the first year premium and array of rewards, but also be entitled to an additional **Super Medical Reward** to enhance the reimbursement percentage of their medical benefits as their health improves.

Those with HbA1c up to 10% may be eligible for cover!

Sources:
1. Diabetes Hong Kong (http://www.diabetes-hk.org)
2. Centre for Health Protection, Hong Kong Department of Health (http://www.chp.gov.hk/files/pdf/ncd_watch_oct2012.pdf)
3. Hospital Authority, Hong Kong (http://www21.ha.org.hk/smartpatient/en/chronicdiseases_zone/details.html?id=120)
4. Hong Kong Medical Association, 2010 (http://www.hkma.org/CommunityNetwork/hkecn/2010_booklet cover.pdf)

2. Important Notes regarding Underwriting

In most cases, insured needs to **undergo medical examination**.

Key underwriting factors

- Issue age
- Conditions of Diabetes / Hypertension / Hyperlipidaemia
- Duration of Diabetes
- Body Mass Index (BMI)
- Diagnosed illnesses or illnesses that have once diagnosed with

Underwriting requirements will be more stringent if applicants are diagnosed with "three-highs" at younger age and for longer duration.

This product is tailored for **Diabetes patients** or customers with **"Three-Highs"**. If applicant is only diagnosed with hypertension and/or hyperlipidaemia, he may be eligible for the coverage from existing medical / critical illness products. However, premium loadings may be applied.

Please refer to Appendix 5 for the medical underwriting requirements of Diabetes Mellitus, Hypertension and Hyperlipidaemia.

Know more about "Three-Highs"

Diabetes

The World Health Organization (WHO) definition of Diabetes

- Fast Blood Glucose **≥ 7.0 mmol/L**
- Blood Glucose 2 hours after eating **≥ 11.1 mmol/L**

HbA1c becomes commonly used marker in recent years. An HbA1c level of **6.5% or above** indicates diabetes[1].

Diabetes patients: Conditions of Glucose Control[2]

(HbA1c)		
Good	**Normal**	**Bad**
< 6.5%	< 7.5%	> 8%

Hypertension

The World Health Organization (WHO) definition of Hypertension

- Systolic Blood Pressure **≥ 140**
- Diastolic Blood Pressure **≥ 90**

Hyperlipidaemia

With reference to AIA's Medical Underwriting Guide (eAgency Corner > Departments > Operations > Underwriting > General Guidelines > Medical Underwriting Guide I

Total Cholesterol (mmol/l)	Low-density lipoprotein (mmol/l)	Interpretation
≤ 3.2	≤ 2.2	Hypocholesterolaemia
3.21 - 5.2	2.21 - 3.36	Desirable
> 5.2	**> 3.36**	**Hypercholesterolaemia and the risk of cardiovascular disease increase**

High-density lipoprotein (mmol/l)	Interpretation
< 1.0	**Increase risk of cardiovascular disease**
1.0 - 1.55	Normal
1.56 - 2.34	Favourable
> 2.34	Very favourable

Triglyceride (mmol/l)	Interpretation
≤ 2.2	**Normal**
2.3 - 3.3	Mild hypertriglyceridaemia
3.4 - 5.6	Moderate hypertriglyceridaemia
5.7 - 11.2	Marked hypertriglyceridaemia
> 11.2	Severe hypertriglyceridaemia

Source:
1. National Health Service, UK (http://www.nhs.uk/Conditions/Diabetes-type2/Pages/Diagnosis.aspx#)
2. Diabetes Hong Kong (http://www.diabetes-hk.org)

Accept / Reject examples

(Below are readings after taking medicine)



Please note:
Blood test for HbA1c is different from the "finger-prick" blood glucose test.

Scenario 1 — Applicant: Age 48, Male, Non-smoker, BMI is 30

Diabetes only

- Type 2 Diabetes, without taking insulin
  - Diagnosed for 8 years with HbA1c **10.0%**
- Blood Pressure: Slightly higher than normal
  - 138/85 mmHg
- Blood Lipids: Normal
  - Total Cholesterol: 5.0 mmol/l
  - High-density lipoprotein: 1.3 mmol/l
  - Triglyceride: 2.0mmol/l

Without any other illnesses



Diabetes + Hypertension

- Type 2 Diabetes, without taking insulin
  - Diagnosed for 8 years with HbA1c **10.0%**
- **Hypertension**
  - **155/94 mmHg**
- Blood Lipids: Normal
  - Total Cholesterol: 5.0 mmol/l
  - High-density lipoprotein: 1.3 mmol/l
  - Triglyceride: 2.0mmol/l

Without any other illnesses



Those with HbA1c up to 10% may still be eligible for cover. However, if the applicant is also diagnosed with hypertension, we will have a more stringent requirement on the blood pressure.

Scenario 2 — Applicant: Age 48, Male, Non-smoker, BMI is 30

Diabetes + Hypertension

- Type 2 Diabetes, without taking insulin
  - Diagnosed for 8 years with HbA1c **8.2%**
- **Hypertension**
  - **155/94 mmHg**
- Blood Lipids: Normal
  - Total Cholesterol: 5.0 mmol/l
  - High-density lipoprotein: 1.3 mmol/l
  - Triglyceride: 2.0mmol/l

Without any other illnesses



Diabetes + Hypertension

- Type 2 Diabetes, without taking insulin
  - Diagnosed for 8 years with HbA1c **8.2%**
- Hypertension
  - **165/96 mmHg**
- Blood Lipids: Normal
  - Total Cholesterol: 5.0 mmol/l
  - High-density lipoprotein: 1.3 mmol/l
  - Triglyceride: 2.0mmol/l

Without any other illnesses



Compare to scenario 1, the HbA1c level (8.2% only) of the applicant in scenario 2 is lower, thus, we have a comparatively loosen requirement on the blood pressure.

Scenario 3 Applicant: Age 48, Male, Non-smoker, BMI is 30

Diabetes only

- Type 2 Diabetes, without taking insulin
  - Diagnosed for 8 years with HbA1c **10.0%**
- Blood Pressure: Slightly higher than normal
  - 138/85 mmHg
- Blood Lipids: Normal
  - Total Cholesterol: 5.0 mmol/l
  - High-density lipoprotein: 1.3 mmol/l
  - Triglyceride: 2.0mmol/l

Without any other illnesses

Diabetes + Hyperlipidaemia

- Type 2 Diabetes, without taking insulin
  - Diagnosed for 8 years with HbA1c **10.0%**
- Blood Pressure: Slightly higher than normal
  - 138/85 mmHg
- **Hyperlipidaemia**
  - Total Cholesterol: **8.8 mmol/l**
  - High-density lipoprotein: **1.3 mmol/l**
  - Triglyceride: **5.0 mmol/l**

Without any other illnesses

Similar to scenario 1, those with HbA1c up to 10% may still be eligible for cover. However, if the applicant is also diagnosed with hyperlipidaemia, we will have a more stringent requirement on the blood lipids.

Scenario 4 Applicant: Age 48, Male, Non-smoker, BMI is 30

Diabetes + Hyperlipidaemia

- Type 2 Diabetes, without taking insulin
  - Diagnosed for 8 years with HbA1c **8.2%**
- Blood Pressure: Slightly higher than normal
  - 138/85 mmHg
- Hyperlipidaemia
  - Total Cholesterol: **8.8 mmol/l**
  - High-density lipoprotein: **1.3 mmol/l**
  - Triglyceride: **5.0 mmol/l**

Without any other illnesses

Diabetes + Hyperlipidaemia

- Type 2 Diabetes, without taking insulin
  - Diagnosed for 8 years with HbA1c **8.2%**
- Blood Pressure: Slightly higher than normal
  - 138/85 mmHg
- Hyperlipidaemia
  - Total Cholesterol: **9.5 mmol/l**
  - High-density lipoprotein: **1.2 mmol/l**
  - Triglyceride: **6.0 mmol/l**

Without any other illnesses

Compare to scenario 3, the HbA1c level (8.2% only) of the applicant in scenario 4 is lower, thus, we have a comparatively loosen requirement on the blood lipids.

Scenario 5 Applicant: Age 48, Male, Non-smoker, BMI is 30	
Diabetes + Hypertension+ Hyperlipidaemia • Type 2 Diabetes, without taking insulin o Diagnosed for 8 years with HbA1c **9.0%** • Hypertension o **145/92 mmHg** • Hyperlipidaemia o Total Cholesterol: **7.2 mmol/l** o High-density lipoprotein: **1.2 mmol/l** o Triglyceride: **4.0 mmol/l**  Without any other illnesses	**Diabetes + Hypertension+ Hyperlipidaemia** • Type 2 Diabetes, without taking insulin o Diagnosed for 8 years with HbA1c **9.0%** • Hypertension o **150/93 mmHg** • Hyperlipidaemia o Total Cholesterol: **8.0 mmol/l** o High-density lipoprotein: **1.2 mmol/l** o Triglyceride: **4.5 mmol/l**  Without any other illnesses
If the applicant is diagnosed with "Three-Highs" and the HbA1c level is comparatively high (9%), we will have a more stringent requirement on the blood pressure and blood lipids.	

In general, we will NOT cover patients with any of the following conditions：

- Smokers
- Diagnosed with or has once diagnosed with any of the following illnesses:
  1. Stroke or TIA
  2. HIV
  3. Heart Attack or, Angina
  4. Coma
  5. Kidney Failure or Chronic Glomerulonephritis
  6. Abnormal ECG
  7. Cancer or Carcinoma-in-situ
  8. Amputation or Gangrene of Limb
  9. Liver Cirrhosis
- For diabetes patients
  - Type 1 Diabetes
  - Diagnosed with diabetes for more than 11 years
  - HBA1C > 10%
  - Diabetes patients with any of the following conditions:
    1. Protein (Albumin) in urine
    2. Retinopathy
    3. Foot ulcers



For the lists of medical laboratories and check up doctors, please login to e-Agency Corner > eServices > MES (Medical Enquiry System).

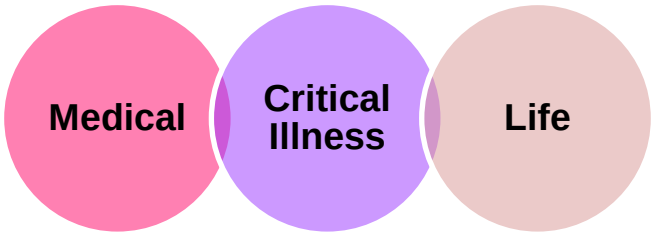


Customers with diabetes, hypertension and/or hyperlipidaemia will need to fill in Diabetes Questionnaire, Hypertension Questionnaire and/or Raised Cholesterol / Lipids Questionnaire (see Appendices 2-4 for details)

NEW

3. Product Highlights

3-in-1 Protection



Metro-Trio / Metro-Trio Pearl Medical & Critical Illness Protection series provides **medical**, **critical illness** and **life** protection.

It is available as a basic plan or a rider!

Must apply Critical Illness and Medical parts at the same time

as a **Basic Plan**	as a **Rider**
Non-MCV Metro-Trio Medical & Critical Illness Protection Plan – **CI** + Metro-Trio Medical & Critical Illness Protection **Supp. Contract** – **Medical** **MCV applying policy in Hong Kong or Macau** Metro-Trio Pearl Medical & Critical Illness Protection Plan – **CI** + Metro-Trio Pearl Medical & Critical Illness Protection **Supp. Contract** – **Medical**	**Non-MCV** Metro-Trio Medical & Critical Illness Protection **Supp. Contract** – **CI** + Metro-Trio Medical & Critical Illness Protection **Supp. Contract** – **Medical** **MCV applying policy in Hong Kong or Macau** Metro-Trio Pearl Medical & Critical Illness Protection **Supp. Contract** – **CI** + Metro-Trio Pearl Medical & Critical Illness Protection **Supp. Contract** – **Medical**

A. Summary

	Metro-Trio / Metro-Trio Pearl Medical & Critical Illness Protection Series
Target Customers	**Customers with "three-highs"** **Mainly customers with diabetes**
Issue Age	Age 40 - 60
Premium Payment Term	Up to age 85 of the insured
Benefit Term	Same as Premium Payment Term
Plan Option	• Ward Plan • Standard Private Plan
Geographical Cover	Worldwide
Premium Structure	**Yearly guaranteed renewable**, premiums is non-guaranteed
Coverage	
1. Medical Benefit (Reimbursement Benefit)	• Confinement Benefits including room & board and physician's visit, etc. • Inpatient and day surgery • Extended medical benefits for emergency outpatient treatment and rehabilitation purposes, etc. • Other benefits including pre- and post-surgery outpatient consultation, long term treatment and worldwide emergency assistance services, etc.
2. Critical Illness and Life Protection (Lump Sum Benefit)	• Critical illness protection: cover 6 critical illnesses and 3 early stage critical illnesses including the complications related to chronic diseases, cancer and carcinoma-in-situ, etc. • Death Benefit • **The benefit amount will not be affected by any medical benefit paid**

B. Medical Protection (Reimbursement Benefit)

This plan provides customers with a medical reimbursement benefit for confinement and day-surgery due to covered illness, disease or injury.

We will still provide cover even if the conditions are unrelated to diabetes, hypertension and hyperlipidaemia.

I. Benefits Schedule

		Ward		Standard Private	
		US$	HK$ / MOP	US$	HK$ / MOP
Applies to benefits items 1 to 15	Max. per confinement / covered surgical procedure / covered injury limit	62,500	500,000	187,500	1,500,000
	Lifetime Limit (applicable where the insured is aged 75 or above as at the most recently reached policy anniversary)	150,000	1,200,000	450,000	3,600,000

Benefits items 1-15 are reimbursed on medically necessary and reasonable and customary basis.

* Recommendation by a registered doctor in writing is required.

	Maximum Benefit			
	Ward		Standard Private	
	US$	HK$ / MOP	US$	HK$ / MOP
I. Hospital Daily Room & Board and Physician's Visit Benefits				
1. Hospital daily room & board benefit (per day)	63	504	238	1,904
	Maximum 90 days per confinement			
2. Physician's visit (per day)	63	504	238	1,904
	Maximum 90 days per confinement			
II. Other Confinement Benefits and Surgical Benefits				
3. Specialist's fee*	**55% reimbursement for eligible medical expenses** Join AIA Vitality and increase your reimbursement percentage **up to 70%** as the insured's health status improves For details, please refer to Super Medical Reward on P.62			
4. Miscellaneous hospital expense benefit				
5. Intensive care benefit*				
6. Hospital companion bed benefit				
7. Surgeon's fees				
8. Anaesthetist's fees				
9. Operating theatre fees				
III. Other Medical Benefits				
10. Emergency out-patient treatment benefit (Accident only) (per covered injury)	500	4,000	1,188	9,504
11. Daily post-surgery home nursing benefit* (per visit) - Within 31 days after hospital stay	31	248	125	1,000
	1 visit per day and max 15 visits per confinement			
12. Chiropractor / Physiotherapist Consultation* (per visit) - Within 90 days after hospital stay	25	200	50	400
	1 visit per day and max 10 visits per confinement			
13. Pre-/ Post- surgery out-patient consultation (per visit)	63	504	300	2,400
	Maximum 1 visit within 14 days before confinement or covered day surgery Maximum 1 visit within 31 days after confinement or covered day surgery			
14. Mental or nervous disorder benefit* (per confinement)	1,250	10,000	1,875	15,000
	Maximum 30 days per confinement			
15. Long term treatment for chemotherapy (including targeted therapy), radiotherapy and dialysis* (per covered illness / covered injury)	5,000	40,000	15,000	120,000

	Maximum Benefit			
	Ward		Standard Private	
	US$	HK$ / MOP	US$	HK$ / MOP
IV. Other Benefits				
16. Medical accident and incident extension benefit Payable to the beneficiary if death occurs within 30 days as a direct result of medical negligence	11,000	88,000	44,000	352,000
17. Worldwide emergency assistance services (cover up to aged 75 of the insured) a. Emergency medical evacuation b. Repatriation of remains	625,000 per trip	5,000,000 per trip	625,000 per trip	5,000,000 per trip

Personal medical case management (Applicable to Standard Private plan only)

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

II. Adjustment Factor

The adjustment factor of Metro-Trio / Metro-Trio Pearl Series will be based on the daily room charge of the room type in the hospital corresponding to the plan level chosen. The adjustment factor is applicable when the insured stays in a room type which is at a higher level than the room type corresponding to the plan level chosen.

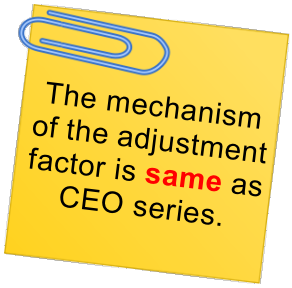
$$\text{Adjustment Factor*} = \frac{\text{Daily room charge of the room type in the hospital corresponding to the plan level chosen (A)}}{\text{Daily room charge of the room the insured stays (B)}}$$

***** *Applies to benefits items 1 to 15*

Assume

- Plan level chosen is Ward, daily room charge of the ward room in the hospital admitted by the insured is HK$1,200 (A)
- Daily room charge of the room the insured stays is HK$1,500 (B)

Applicable adjustment factor = HK$1,200 / HK$1,500 = 80%



III. Claims Examples

(Remark: All examples are hypothetical and illustrated to explain the application of Reimbursement Percentage and Adjustment Factor. All figures in the examples are in Hong Kong Dollars.)

Example 1:

Plan chosen : Ward
Hospitalised room type : Ward
Adjustment Factor : Not Applicable
Day of confinement : 3 days

Benefit items	Maximum Benefit Limits	Hosptial Bill Amount	Reimbursement Amount
Hospital daily room & board	$504 per day x 3 = $1,512	$3,000	$1,512
Physician's visit	$504 per day x 3 = $1,512	$3,000	$1,512
Other confinement benefits and surgical benefits • Specialist's fee • Miscellaneous hospital expense • Surgeon's fees • Anaesthetist's fees • Operating theatre fees	55% reimbursement for eligible medical expenses	$200,000	$200,000 **x 55%** = $110,000
Total		**$206,000**	**$113,024***

Example 2:

Plan chosen : Ward
Hospitalised room type : **Standard Private**
Adjustment Factor : Applicable (assume it is 40%)
Day of confinement : 3 days

Benefit items	Maximum Benefit Limits	Hosptial Bill Amount		Reimbursement Amount
		Before adjustment	After adjustment	
Hospital daily room & board	504 per day x 3 = $1,512	$7,500	$7,500 x 40% = $3,000	$1,512
Physician's visit	$504 per day x 3 = $1,512	$7,500	$7,500 x 40% = $3,000	$1,512
Other confinement benefits and surgical benefits • Specialist's fee • Miscellaneous hospital expense • Surgeon's fees • Anaesthetist's fees • Operating the	55% reimbursement for eligible medical expenses	$600,000	$600,000 x 40% = 240,000	$240,000 **x 55%** = $132,000
Total		**$615,000**	**$246,000**	**$135,024***

** Ward plan is subject to HK$500,000 total maximum medical benefit (per confinement / covered surgical procedure / covered injury)*

Example 3:

Plan chosen : Ward
Hospitalised room type : Confined in **Standard Private Room** for the first 3 days, Ward Room thereafter
Adjustment Factor : Applicable to first 3 days (assume it is 40%)
Day of confinement : 5 days

First 3 days

Benefit items	Maximum Benefit Limits	Hosptial Bill Amount		Reimbursement Amount
		Before adjustment	After adjustment	
Hospital daily room & board	$504 per day x 3 = $1,512	$7,500	$7,500 x 40% = $3,000	$1,512
Physician's visit	$504 per day x 3 = $1,512	$7,500	$7,500 x 40% = $3,000	$1,512
Other confinement benefits and surgical benefits • Specialist's fee • Miscellaneous hospital expense • Surgeon's fees • Anaesthetist's fees • Operating the	55% reimbursement for eligible medical expenses	$600,000	$600,000 x 40% = 240,000	$240,000 **x 55%** = $132,000
Total		**$615,000**	**$246,000**	**$135,024***

Day 4-5

Benefit items	Maximum Benefit Limits	Hosptial Bill Amount	Reimbursement Amount
Hospital daily room & board	$504 per day x 2 = $1,008	$2,000	$1,008
Physician's visit	$504 per day x 2 = $1,008	$2,000	$1,008
Other confinement benefits and surgical benefits • Specialist's fee • Miscellaneous hospital expense	55% reimbursement for eligible medical expenses	$3,000	$3,000 **x 55%** = $1,650
Total		**$7,000**	**$3,666***

** Ward plan is subject to HK$500,000 total maximum medical benefit (per confinement / covered surgical procedure / covered injury)*



If the Insured is covered by more than one individual hospital and surgical reimbursement policy issued by the Company, we will pay out the benefits based on customer's best interest.

IV. Super Medical Reward (Applicable to AIA Vitality Members only)



As an AIA Vitality member, customers will not only receive an instant 10% off the premium for the first year and array of rewards, but also be entitled to an additional Super Medical Reward!

Super Medical Reward enhances customers' medical benefits as their health improve. The medical reimbursement percentage is 55% for the first policy year, and we will adjust the **reimbursement percentage**^ for the medical claims every year according to customers' health condition. By keeping us regularly updated on their Health Status, they can boost their medical reimbursement percentage **up to 70%**.

AIA reserves the right to make changes in the rules, terms and conditions of Super Medical Reward.



How to enhance the medical reimbursement percentage?

1. Insured needs to test their HbA1c, blood pressure, cholesterol and BMI levels and successfully upload their health report to earn the relevant points **within 180 days** before the end of each policy year.

Type	Range	Health Points
HbA1c (reflect the average blood glucose level over the past 3 months)	< 7%	100
	7.0% – 9.0%	80
	> 9.0%	0
Blood Pressure (mmHg)	< 140/90	25
	<= 150/94	15
	Others	0
Total Cholesterol (mmol/L)	3.6 - 5.19	25
	5.20 - 6.20	15
	Others	0
BMI	18.5 – 27.9	25
	28.0 – 32.0	15
	Others	0

^ *Applicable to items 3-9 in the benefits schedule on P.58.*

2. Add up all the points to determine insured's Health Status.

Total Health Points	**< 75**	**75-134**	**135-164**	**>= 165**
Health Status	1 Star	2 Stars	3 Stars	4 Stars



Please note:
Blood test for HbA1c is different from the "finger-prick" blood glucose test.

3. Based on the Health Status at the end of the policy year, the reimbursement percentage in the subsequent policy year will be adjusted according to the following table. Reimbursement percentage **will not be lower than 55% or higher than 70%**.

Reimbursement percentage adjustment for the subsequent policy year

Current year reimbursement percentage	1 Star	2 Stars	3 Stars	4 Stars
55%	0	+5%	+5%	+5%
60%	-5%	0	+5%	+5%
65%	-5%	-5%	0	+5%
70%	-5%	-5%	-5%	0

The insured's achieved Health Status **shall not affect** any benefits that he is entitled based on his achieved AIA Vitality Status

Note:

- If no required document for the determination of the Health Status is submitted to us within the prescribed period of time prior to the policy anniversary, we will reduce the reimbursement percentage by 5% at such policy anniversary, while the reimbursement percentage will not be lower than 55%.
- If insured's membership of AIA Vitality is terminated for any reason, their Super Medical Reward will terminate concurrently and the reimbursement percentage will be adjusted back to 55%.

Example of Medical Reimbursement Percentage Adjustment

Example 1:

Policy Year	1	2	3	4	5	6	7
Insured's Health Status according to the health report submitted in that policy year	3 Stars	3 Stars	3 Stars	4 Stars	4 Stars	3 Stars	4 Stars
Reimbursement Percentage	55%	→ 60%	→ 65%	→ 65%	→ 70%	→ 70%	→ 65%
		+5%	**+5%**	**0**	**+5%**	**0**	**-5%**

First policy year

Current year reimbursement percentage	1 Star	2 Stars	3 Stars	4 Stars
55%	0	+5%	**+5%**	+5%
60%	-5%	0	+5%	+5%
65%	-5%	-5%	0	+5%
70%	-5%	-5%	-5%	0

Second policy year

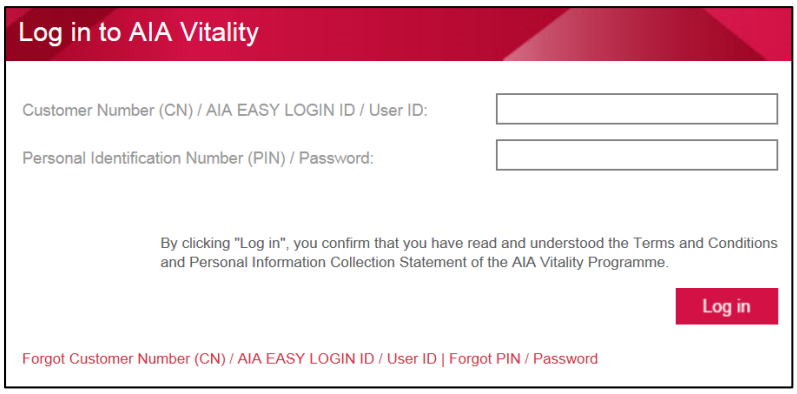
Current year reimbursement percentage	1 Star	2 Stars	3 Stars	4 Stars
55%	0	+5%	+5%	+5%
60%	-5%	0	**+5%**	+5%
65%	-5%	-5%	0	+5%
70%	-5%	-5%	-5%	0

Example 2:

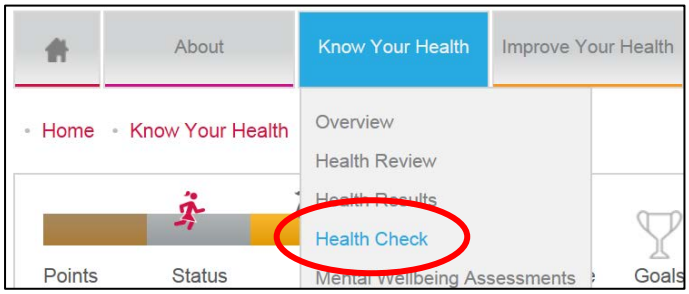
Policy Year	1	2	3	4	5	6	7
Insured's Health Status according to the health report submitted in that policy year	1 Star	2 Stars	3 Stars	2 Stars	1 Star	1 Star	1 Star
Reimbursement Percentage	55%	→ 55%	→ 60%	→ 65%	→ 60%	→ 55%	→ 55%
		0	**+5%**	**+5%**	**-5%**	**-5%**	**0**

How to submit proof of assessment?

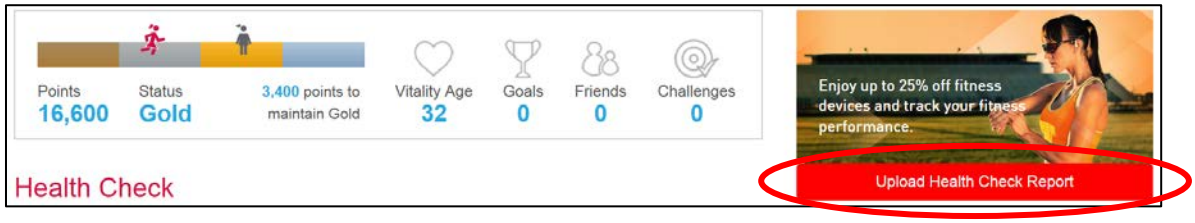
1. Log in to AIA Vitality



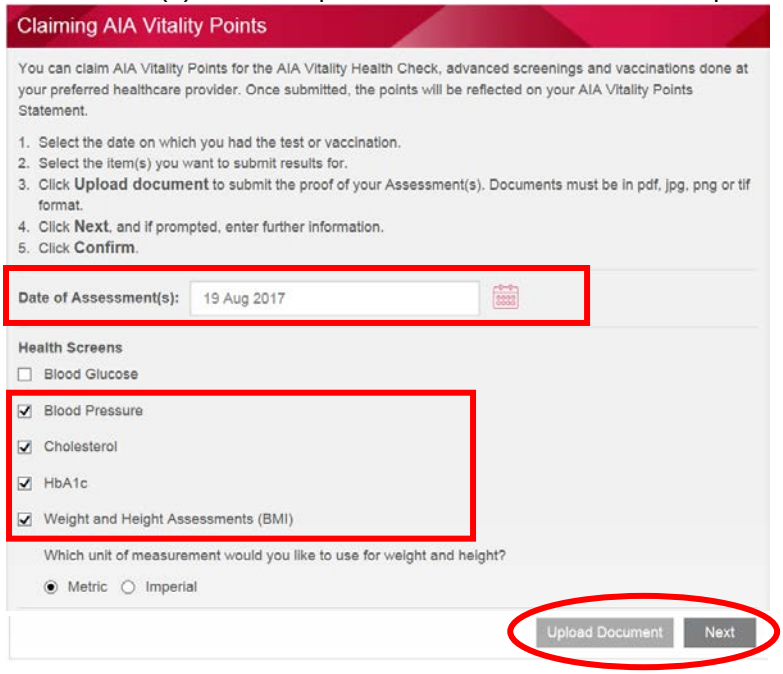
2. Under “Know Your Health”, select “Health Check”



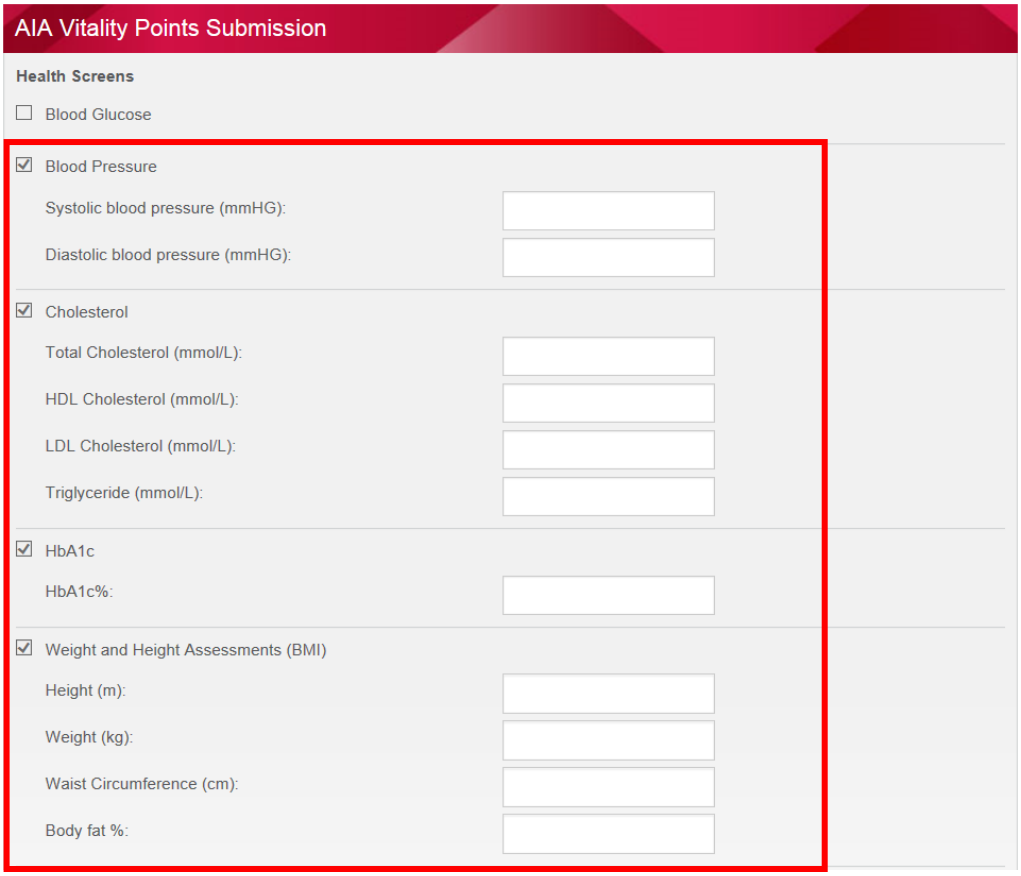
3. Select “Upload Health Check Report”



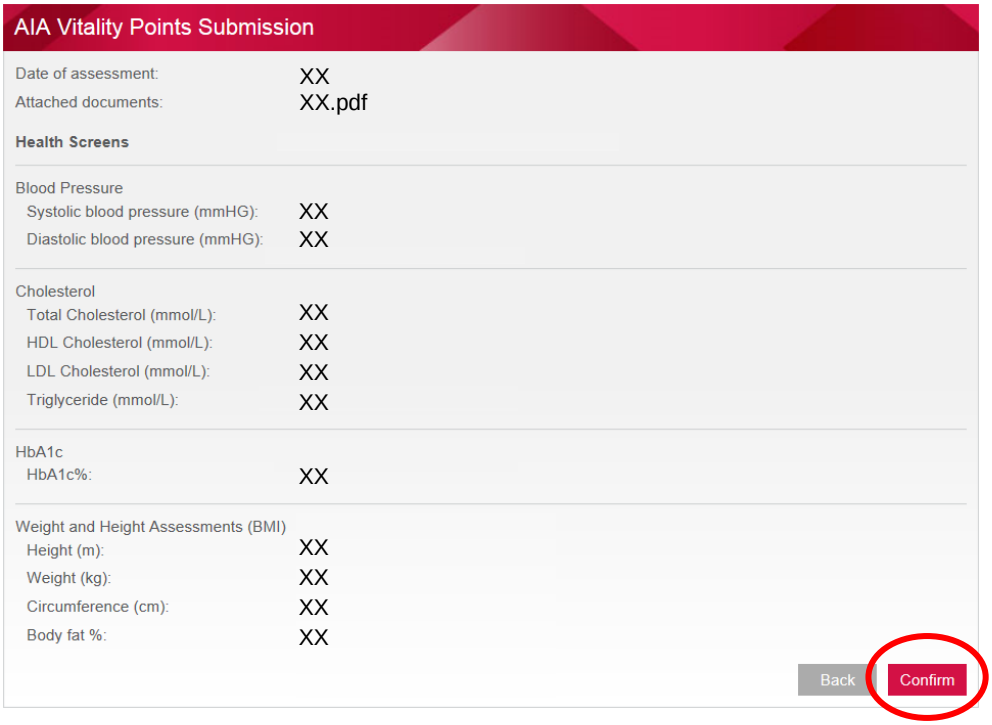
4. Select “Blood Pressure”, “Cholesterol”, “HbA1c”, Weight and Height Assessments (BM) and the “Date of Assessment(s)”. Click “Upload Document” to submit the proof of assessment(s), then click “Next”.



5. Fill in relevant information, then click “Next”



6. Press “Confirm”



The requirement on the proof of assessment

- The name of the insured must be shown clearly on the uploaded proof of assessment and match the name on the policy.
- The results of the 4 check-up items (i.e. HbA1c, Blood Pressure, Total Cholesterol and Body Mass Index (BMI)) must be clearly shown on the proof of assessment. These results can be separately shown on different proof of assessment.
- If we do not receive the insured's proof of assessment within the prescribed period of time, the health points of the related check-up items will be 0.
- If insured performs health test in
  - **Hong Kong or Macau:** we only accept the proof of assessment from **hospitals, clinics and/or health check centers**;
  - **Mainland China:** we only accept the proof of assessment from hospitals on the **"List of Designated Hospitals in China"** as published in AIA corporate website (www.aia.com.hk). The list may be varied, updated and amended from time to time at the Company's discretion, and any change shall be deemed as effective on the date of publication on the AIA website;
  - **Other Countries:** we only accept the proof of assessment from **hospitals**.
- Under any circumstances, handwritten proof of assessment is not acceptable.
- The above requirements will be reviewed and can be amended from time to time.

We may sample check the proof of assessment of the insured.



Note:

1. If the insured performs health check in public hospital, normally the minimum charge of requesting the medical report is around HK$895 and each medical report application will be completed within 4 to 8 weeks. For details, please refer to the website of Hospital Authority.

2. Customers can have their AIA Vitality Express Health Check done for free at selected Mannings outlets and receive a HK$20 Mannings voucher upon completion.

   It measures **blood pressure**, **body mass index (BMI)** and waist circumference.

3. At Hong Kong Health Check (HKHC), customers can have the AIA Vitality Health Check done at an exclusive rate of HK$100.

   It measures **blood pressure**, **body mass index (BMI)** and waist circumference, **total cholesterol level** and "finger-prick" blood glucose level. Blood test for HbA1c is different from the "finger-prick" blood glucose test. "Finger-prick" blood glucose test does not fulfill the requirement of Super Medical Reward.

   From the 2nd quarter of 2018, customers can pay for around HK$150 more to have the HbA1c test.

You may share AIA Vitality Tutorial Videos with your customers!
Please use your mobile to scan the QR code.

C. Critical Illness and Life Protection (Lump Sum Benefit)

I. Critical Illness Protection

Diabetes, hypertension and hyperlipidaemia are common chronic diseases that can lead to many critical illnesses, including heart attack, stroke, kidney failure, etc.

This plan provides critical illness protection for the complications relating to these chronic diseases, giving targeted cover tailored to our customers' medical condition. For extra peace of mind, cancer, being one of the top killers, is also covered under critical illness protection.

	Critical Illness	Early Stage Critical Illness
Chronic Diseases-related complications	• Stroke • Heart Attack • Coronary Artery Surgery • Kidney Failure • Blindness	• Loss of One Limb
Cancer-related illnesses	• Cancer	• Carcinoma-in-situ • Early Stage Malignancy

We will still pay out benefits for the covered illnesses even if they are unrelated to diabetes, hypertension and hyperlipidaemia.

If the insured is diagnosed with any covered critical illness and / or early stage critical illness, we will pay an advance payment of the benefit amount for the covered illness (see the Covered Illnesses Benefit Schedule). **The benefit amount will not be affected by any medical benefit paid**.

All advance claim payments made in total for covered illnesses under the policy cannot exceed 80% of the Initial Sum Assured. Any advance payment(s) made for covered critical illness and / or early stage critical illness will reduce the Current Sum Assured of the critical illness and life protection. **The premium for the critical illness and life protection will also be reduced proportionately**.

Covered Illnesses Benefit Schedule

Covered Illness	Advance Payment Benefit			
	Ward		Standard Private	
	US$	HK$ / MOP	US$	HK$ / MOP
Initial Sum Assured of critical illness and life protection	31,250	250,000	125,000	1,000,000
6 Critical Illnesses (80% of the Initial Sum Assured)				
• Cancer • Stroke • Heart Attack • Coronary Artery Surgery • Kidney Failure • Blindness	25,000	200,000	100,000	800,000
3 Early Stage Critical Illnesses (16% of the Initial Sum Assured)				
• Carcinoma-in-situ	5,000	40,000	20,000	160,000
• Early Stage Malignancy	Subject to a maximum of HK$400,000/US$50,000 per life for each illness			
• Loss of One Limb	5,000	40,000	20,000	160,000

Remark:

- The benefits paid for critical illnesses will be reduced by any advance payment for early stage critical illness. The advance claims payments made in total for benefits under the policy cannot exceed 80% of the Initial Sum Assured.
- An advance payment will be payable for 1 time in total for early stage critical illnesses and 1 time in total for critical illnesses.

II. Life Protection

If the insured passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will be equal to the Current Sum Assured of critical illness and life protection.

Current Sum Assured means the Initial Sum Assured left after deduction of all advance payment(s) made for the benefits for critical illness and / or early stage critical illness, while **any medical benefit payable will not reduce the Current Sum Assured**. The Initial Sum Assured means the protection amount that you have purchased.

D. Premium Adjustment and Product Features Revision

Premium Adjustment

In order to provide our customers with continuous protection, we will annually review and adjust the premium of the plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects
  - applicable to the medical benefit: the impact of medical trend, medical cost inflation and product feature revisions
  - applicable to the critical illness and life protection: the impact of change in the incidence rate of deaths, covered illnesses and covered surgeries
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

Product Features Revision

We reserve the right to revise the benefit structure, terms and conditions and / or product features of the **medical benefits**, so as to keep pace with the times for medical advancement and to provide our customers with continuous protection.

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

4. Market Analysis

Only Cixxa provides medical products tailored for customers with pre-diabetes and diabetes. The comparison of Metro-Trio / Metro-Trio Pearl series and Cixxa's HealxxFirxx Diamedxx Plan is as follows:

Product Features Comparison

Company	**AIA**	**Cixxa**
Product Name	**Metro-Trio / Metro-Trio Pearl Series**	**HealxxFirxx Diamedxx Plan**
Target customer	**Customers with "three-highs"**	Customers with pre-diabetes and diabetes
• Diabetes patients	✓ (except type 1 diabetes)	✓ (Includes types 1 and 2 diabetes and pre-diabetes)
• Customer with hypertension	✓	×
• Customer with hyperlipidaemia	✓	×
Issue Age	age 40 – 60	15 days to age 75
Benefit Term	to Age 85	1 year, yearly renewable
Guaranteed Renewal	✓ **(Guaranteed renewable every year)**	× **(Non-guaranteed renewable)**
	Once we accept the application, it is guaranteed renewable no matter what the readings and health condition become at renewal!	**Renewable criteria* :** • HbA1c must be less than 8% • Blood pressure and blood lipids must be at normal level **For insured aged 18 or above and who has never been diagnosed as having Type 1 diabetes*
Currency	HK$ / US$ / MOP* *Only applicable to policies issued in Macau	HK$
Coverage	Medical **+ Critical Illness + Life**	Medical
Medical cover		
Geographical Cover	Worldwide	Worldwide (General practitioner outpatient consultation under basic benefit and optional outpatient benefit)
Plan option	Ward / Standard Private Room	Standard / Superior / Deluxe
Adjustment Factor	✓ when the insured stays in a room type which is at a higher level than the room type corresponding to the plan level chosen	× not payable for hospital confinement in class of Suite / VIP / Deluxe room

Medical Cover (All figures are in Hong Kong dollars)

Company	AIA		Cixxa		
Product Name	**Metro-Trio / Metro-Trio Pearl Series**		**HealxxFirxx Diamedxx Plan**		
Plan Option	**Ward**	**Standard Private**	**Standard**	**Superior**	**Deluxe**
Max. per confinement / covered surgical procedure / covered injury limit	500,000^	1,500,000^	Not applicable		
Lifetime Limit (applicable where the insured is aged 75 or above as at the most recently reached policy anniversary)	1,200,000^	3,600,000^	Not applicable		
	Maximum Benefit				
I. Hospital Daily Room & Board and Physician's Visit Benefits					
1. Hospital daily room & board benefit (per day)	504	1,904	900	1,800	3,600
	Maximum 90 days per confinement		Maximum 270 days per policy year		
2. Physician's visit (per day)	504	1,904	900	1,800	3,600
	Maximum 90 days per confinement		Maximum 270 days per policy year		
II. Other Confinement Benefits and Surgical Benefits					
3. Specialist's fee	55% reimbursement for eligible medical expenses Join AIA Vitality and increase your reimbursement percentage up to 70% as your health status improves		per policy year		
			3,000	5,000	12,000
4. Miscellaneous hospital expense benefit			per policy year		
			16,000	24,000	40,000
5. Intensive care benefit			1,800 per day	3,600 per day	7,200 per day
			Maximum 30 days per policy year		
6. Hospital companion bed benefit			450 per day	900 per day	1,800 per day
			Maximum 270 days per policy year		
7. Surgeon's fees			per surgery Complex: 75,000 Major: 42,000 Intermediate: 18,000 Minor: 10,000	per surgery Complex: 100,000 Major: 52,000 Intermediate: 22,000 Minor: 12,000	per surgery Complex: 150,000 Major: 75,000 Intermediate: 35,000 Minor: 15,000
8. Anaesthetist's fees					
9. Operating theatre fees					
III. Other Medical Benefits					
10. Emergency out-patient treatment benefit (Accident only) (per covered injury)	4,000	9,504	Not applicable		
11. Daily post-surgery home nursing benefit	248 per visit	1,000 per visit	350 per day	600 per day	950 per day
	Within 31 days after hospital stay 1 visit per day and max 15 visits per confinement		Maximum 120 days per policy year		
12. Chiropractor / Physiotherapist Consultation (per visit)	200	400	Not applicable		
	Within 90 days after hospital stay 1 visit per day and max 10 visits per confinement				

^ *Applicable to benefit items 1-15*

Company	**AIA**		**Cixxa**		
Product Name	**Metro-Trio / Metro-Trio Pearl Series**		**HealxxFirxx Diamedxx Plan**		
Plan Option	**Ward**	**Standard Private**	**Standard**	**Superior**	**Deluxe**
13. Pre-/ Post- surgery out-patient consultation	504 per visit	2,400 per visit	per policy year		
	Maximum 1 visit within 14 days before confinement or covered day surgery Maximum 1 visit within 31 days after confinement or covered day surgery		6,000	8,000	10,000
			within 30 days before confinement or performance of surgery in physician's clinic within 180 days after confinement or performance of surgery in physician's clinic		
14. Mental or nervous disorder benefit (per confinement)	10,000	15,000	Not applicable		
	Maximum 30 days per confinement				
15. Long term treatment for chemotherapy (including targeted therapy), radiotherapy and dialysis (per covered illness / covered injury)	40,000	120,000	per policy year		
			80,000	120,000	160,000
IV. Other Benefits					
16. Medical accident and incident extension benefit	88,000	352,000	Not applicable		
17. Worldwide emergency assistance services	5,000,000 per trip		No info		
Others					
Other items	• Personal medical case management (applicable to standard private plan only)		• Organ transplantation: 500,000 per disability per policy year • Rehabilitation benefit: 150,000 per policy year • General practitioner outpatient consultation: Fully covered (up to 12 visits per policy year) – only applicable to outpatient network • Palliative care benefit: 150,000 once per life • Optional outpatient benefit • Annual health check-ups for renewal • Membership of "Angel of Diabetic"		
Rewards	<u>Applicable to AIA Vitality members</u> • an instant 10% off the premium for the first year and can receive up to 15% premium discount continuously • Super Medical Reward: adjust the medical reimbursement percentage every year according to customers' health conditions. The lowest reimbursement percentage is 55% and can boost up to 70%		If the insured fulfills the criteria for policy renewal, he is entitled to a health reward of $1,200 (Standard) / $2,000 (Superior) / $3,500 (Deluxe)		

Premium Comparison：Medical benefit under Metro-Trio Series

(All figures are in Hong Kong Dollars)



AIA will NOT add any loadings according to insured's health condition.

Since Cixxa does not provide critical illness and life protection, we only compare the premium of medical benefit.

Insured's age	AIA@ Ward	Cixxa* Standard	AIA / Cixxa	AIA@ Standard Private	Cixxa* Deluxe	AIA / Cixxa
Male / Non-smoker						
Age 40	9,027	18,390	**49%**	28,693	41,886	**69%**
Age 45	11,350	19,610	**58%**	36,652	45,080	**81%**
Age 50	14,828	22,964	**65%**	48,285	54,024	**89%**
Age 55	21,193	25,470	**83%**	67,725	60,850	111%
Age 60	31,424	27,930	113%	100,303	67,286	149%
Female / Non-smoker						
Age 40	13,583	18,390	**74%**	36,709	41,886	**88%**
Age 45	16,420	19,610	**84%**	45,734	45,080	101%
Age 50	18,255	22,964	**79%**	53,502	54,024	**99%**
Age 55	21,798	25,470	**86%**	67,801	60,850	111%
Age 60	29,353	27,930	105%	92,401	67,286	137%

Coloured cells indicate AIA is better.
Above premiums are before applying AIA Vitality premium discount.

Will be better than Cixxa after including the first year premium discount of AIA Vitality

@ Must apply medical, and critical illness and life protection under Metro-Trio / Metro-Trio Pearl Series at the same time.
* Assume premium loading is 100%

Remarks: Above information is collected by AIA internally and for reference only. You must not disseminate, distribute, circulate to any third parties outside AIA. For details, please refer to Market Product Comparison Remarks & Disclaimer.

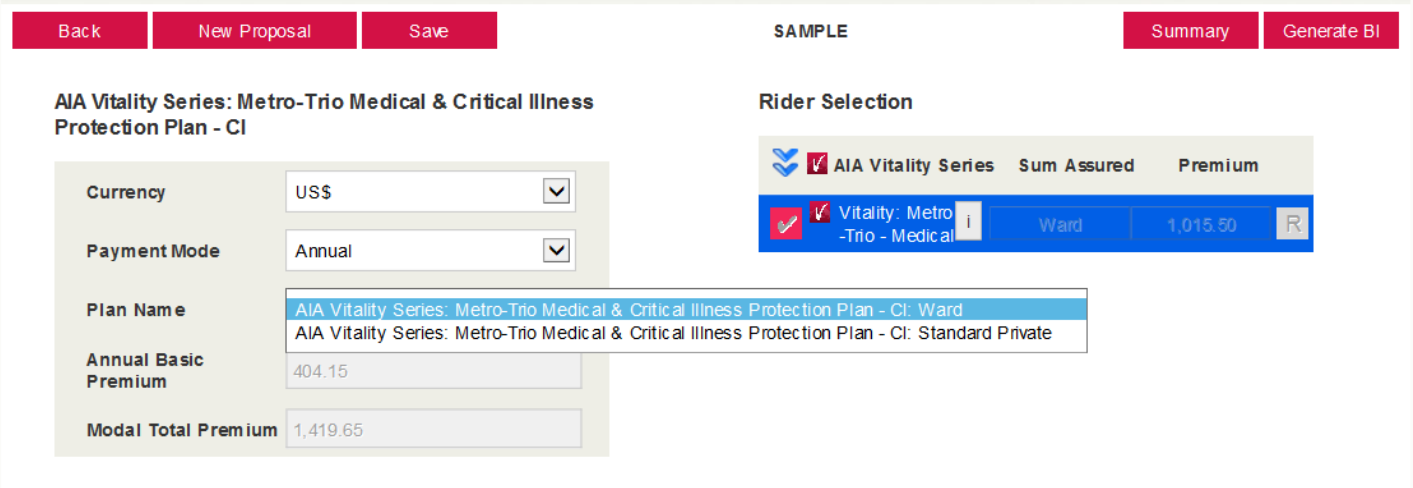
Market Product Comparison Disclaimer

Disclaimer: AIA does not guaranteed the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in September 2017. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

Note: This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).

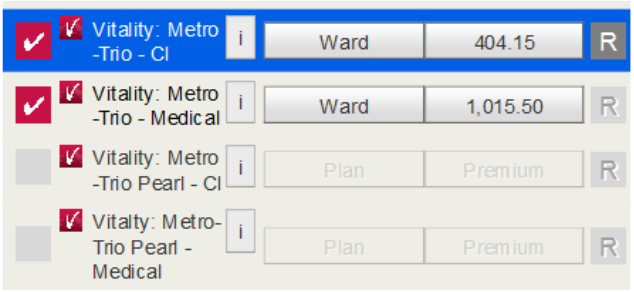
5. Proposal Generation System

After you have selected the **critical illness** part of AIA Vitality Series: Metro-Trio Series as the basic plan, proposal generation system will automatically attach the **medical** part of AIA Vitality Series: Metro-Trio Series as the rider for you.



After you have selected the **critical illness** part of Metro-Trio Series as the rider, proposal generation system will automatically attach the **medical** part of Metro-Trio Series for you.

Simultaneously, after you have selected the **medical** part of Metro-Trio Series as the rider, proposal generation system will automatically attach the **critical illness** part of Metro-Trio Series for you.



Note: The chosen room type must be the same for both critical illness and medical.

6. Policy Contracts - Make It Easy Tips

To facilitate the review of Policy Contract, we have prepared a "Policy Contract – Make It Easy Tips". This document is to guide you to understand the important notes of the product and clearly states the relevant section of Policy Contract for the important notes.

"Policy Contract – Make It Easy Tips" does not set out the details of the benefits provided. As such, this document is provided for reference only. For details of the benefits and the exact terms and conditions, please refer to the policy contract.

A. Medical Cover

Part I: Definitions

1. What does "Medical Necessary" and "Reasonable and Customary" mean?

"Medically necessary" means that the medical services, diagnosis and / or treatments are:
- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

"Reasonable and customary" means:
- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

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

Please refer to the policy contract:
-> "Definitions" - "Medically Necessary" and "Reasonable and Customary"

2. What do "Pre-existing Condition" means?

It means (1) any physical, medical or mental condition or (2) any illness or disease:
- that existed;
- that was investigated, diagnosed, or treated by a Registered Medical Practitioner; or for which a Registered Medical Practitioner was consulted; or
- the signs or symptoms of which commenced,

before the later of the Issue Date and the latest Commencement Date of this cover.

Unless such condition, illness or disease was
- fully and truly disclosed in the application for insurance or health statement, and
- the Company did not impose any exclusions on such condition, illness or disease in the Exclusion Endorsement.

Please refer to the policy contract:
-> "Definitions" - "Pre-existing Condition"

Part II: Benefit Provisions

3. What is covered under this plan?

This plan provides

I. Hospital Daily Room & Board and Physician's Visit Benefits
II. Other Confinement Benefits and Surgical Benefits
III. Emergency Out-patient Treatment Benefit (Accident Only)
IV. Daily Post Surgery Home Nursing Benefit
V. Chiropractor / Physiotherapist Consultation
VI. Pre- /Post- Surgery Out-patient Consultation
VII. Mental or Nervous Disorder Benefit
VIII. Long Term Treatment
IX. Medical Accident and Incident Extension Benefit

Reimbursement percentage is applicable to Part II. Other Confinement Benefits and Surgical Benefit, which includes Specialist's Fee, Miscellaneous Hospital Expense Benefit, Intensive Care Benefit, Hospital Companion Bed Benefit, Surgeon's Fees, Anaesthetist's Fees and Operating Theatres Fees. Meanwhile, other parts are subject to maximum sub-limit, please refer to the schedule of benefits corresponding to the plan level chosen for details.

Benefits under Parts I. – VIII. are further subject to the Total Maximum Limit and the Lifetime Limit.

Please refer to the policy contract:
-> "Definitions" - "Reimbursement Percentage", "Total Maximum Limit" and "Lifetime Limit"
-> "Benefit Provisions" - Parts I. – IX.
-> "Schedule of Benefits"

4. Will the reimbursement amount be affected by Adjustment Factor?

Yes. There will be a reduction in the benefit pay-out amount if the insured stays in a room type which is at a higher level than the room type corresponding to the plan level chosen. In such a case, the benefit pay-out amount will be adjusted by multiplying the following factor:

$$= \frac{\text{Daily room charge of the room type in the hospital corresponding to the plan level chosen}}{\text{Daily room charge of the room the insured stays}}$$

Please refer to the policy contract:
-> "Definitions" - "Room Type"
-> "Benefit Provisions" - "Limitation of Benefits"

5. What is not covered under this plan?

We will not cover any of the following events or conditions that result from any of the following events:

- any treatment, investigation, service or supplies which is not medically necessary
- any pre-existing condition
- self-destruction, intentional self-inflicted injury or drug abuse
- war or warlike operations, strikes, riots and civil commotion, any violation or attempted violation of the law or resisting arrest
- pregnancy, miscarriage, child birth, voluntary termination of pregnancy, or complications of them, mental or nervous disorder, except for the Mental or Nervous Disorder Benefit
- cosmetic or plastic surgery, dental care or surgery, corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body checkup, gradual recovery of health or rest care

Please refer to the policy contract:
-> "Benefit Provisions" - "Exclusions"

Part III: General Provisions

6. What is the consequence if the Insured's smoking habit was misstated in the application?

We only accept non-smokers to apply this plan and thus, it must be declared accurately at the time of application. Otherwise, this cover shall be voidable by the Company.

Please refer to the policy contract:
-> "General Provisions" - "Smoking Habit" of the basic plan which this cover is attached to

7. What is the consequence if the Insured's age and/or sex were misstated in the application?

The amount payable by us under the Policy will be adjusted based on what the premiums paid would have provided at the correct age/sex at the time we make any payment under the Policy.

Please refer to the policy contract:
-> "General Provisions" - "Misstatement of Age or Sex"

8. Is this cover guaranteed renewable?

Yes, it is guaranteed renewable until age 85 of the insured.

Please refer to the policy contract:
-> "General Provisions" - "Guaranteed Renewal"

9. Under what conditions will this cover terminate?

We will cancel your plan and the Insured will lose the cover when one of the following happens:

- the insured passes away;
- have not pay the premium within 31 days of the premium due date;
- when one takes this plan as an add-on plan of any basic plan which has been terminated;
- anniversary of the cover immediately following the insured's 85th birthday; or
- the termination of Metro-Trio Series – CI section.

Please refer to the policy contract:
-> "General Provisions" - "Termination"

Part IV: Worldwide Emergency Assistance Services Endorsement

10. Does this plan provide Worldwide Emergency Assistance Services?

Yes, it includes emergency medical evacuation and repatriation of remains and the covered expenses is subject to a maximum aggregate limit of US$625,000 or HK$/MOP5,000,000.

Please refer to the policy contract:
-> "Worldwide Emergency Assistance Services Endorsement"

B. Critical Illness and Life Covers

Part I: Basic Definitions

1. What illnesses do we cover?

This plan covers 6 critical illnesses and 3 early stage critical illnesses as specified and defined under Basic Definitions.

Please refer to the policy contract:
-> "Basic Definitions" - "Critical Illness" and "Early Stage Critical Illness"

Part II: Benefit Provisions

2. Does this plan provide any Death Benefit?

Yes. We will pay the Current Sum Assured as the death benefit.

Please refer to the policy contract:
-> "Basic Definitions" - "Current Sum Assured" and "Initial Sum Assured"
-> "Benefit Provisions" - "Death Benefit"

3. What is the benefit amount I can get for each covered illness?

For covered illnesses, you can get the below percentage of Initial Sum Assured:

- Critical Illnesses: 80%
- Early Stage Critical Illnesses: 16%

Important Notes:

- The benefits paid for critical illnesses will be reduced by any advance payment for early stage critical illness. The advance claims payments made in total for benefits under the policy cannot exceed 80% of the Initial Sum Assured.
- An advance payment will be payable for 1 time in total for early stage critical illnesses.
- Carcinoma-in-situ: subject to a maximum of US$50,000 / HK$/MOP400,000 per life for each illness.

Please refer to the policy contract:
-> "Benefit Provisions" - "Critical Illness Benefit", "Early Stage Critical Illness Benefit" and "General Terms and Conditions of Benefits"

4. What is not covered under this plan?

Except for the death benefit, we will not cover any of the following events or conditions that result from any of the following events:

- Any illness other than a covered critical illness or early stage critical illness;
- any illnesses with signs / symptoms or surgeries triggered by the illnesses before the application of the policy unless such condition, illness or disease was
  (1) fully and truly disclosed in the application for insurance or health statement and
  (2) the Company did not impose any exclusions on such condition, illness or disease in the Exclusion Endorsement;
- any illnesses with signs / symptoms or surgeries triggered by the illnesses within 90 days after the policy is issued;
- cancer of the insured was due to AIDS or HIV Infection; and
- a self-inflicted injury.

Please refer to the policy contract:
-> "Benefit Provisions" - "Exclusions"

Part III: General Provisions

5. What is the consequence if the Insured's smoking habit was misstated in the application?

We only accept non-smokers to apply this plan and thus, it must be declared accurately at the time of application. Otherwise, this cover shall be voidable by the Company.

Please refer to the policy contract:
-> "General Provisions" - "Smoking Habit"

6. What is the consequence if the Insured's age and/or sex were misstated in the application?

The amount payable by us under the Policy will be adjusted based on what the premiums paid would have provided at the correct age/sex at the time we make any payment under the Policy.

Please refer to the policy contract:
-> Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI: "General Provisions" - "Misstatement of Age or Sex"
-> Metro-Trio Medical & Critical Illness Protection Supplementary Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract – CI: "General Provisions" - "Misstatement of Age or Sex" of the basic plan which this cover is attached to

7. Is this cover guaranteed renewable?

Yes, it is guaranteed renewable until age 85 of the insured.

Please refer to the policy contract:
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8. Under what conditions will this cover terminate?

We will cancel your plan and the Insured will lose the cover when one of the following happens:
- the insured passes away;
- have not pay the premium within 31 days of the premium due date;
- when one takes this plan as an add-on plan of any basic plan which has been terminated;
- anniversary of the cover immediately following the insured's 85th birthday; or
- the termination of Metro-Trio Series – medical section except if such termination is due to the maximum aggregate amount of benefits paid has reached the lifetime limit.

Please refer to the policy contract:
-> "General Provisions" - "Termination"

Appendix 1: Product Description

<table>
<tr><td rowspan="2">Product Name</td><td colspan="3">Metro-Trio / Metro-Trio Pearl Series</td></tr>
<tr><td>Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI</td><td>Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI</td><td>Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical</td></tr>
<tr><td colspan="3">Includes AIA Vitality Series</td></tr>
<tr><td>Launch Date</td><td colspan="3">HK & Macau: 29 September 2017 (according to the application date)</td></tr>
<tr><td>Basic / Rider</td><td>Basic</td><td>Rider</td><td>Rider</td></tr>
<tr><td></td><td colspan="3">Must apply Critical Illness and Medical parts at the same time
• Combo 1: o Metro-Trio Medical & Critical Illness Protection Plan – CI + o Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical
• Combo 2: o Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI + o Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical
• Combo 3: o Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI + o Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical
• Combo 4: o Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI + o Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical</td></tr>
<tr><td>Overview</td><td colspan="3">• Plan Option: Ward Plan / Standard Private Plan
• All-in-one care, with medical, critical illness and life protection
• Guaranteed renewable to age 85
• Enjoy an instant 10% off the premium for the first year and array of rewards by joining AIA Vitality

Medical protection
• Reimbursement for medical expenses, including confinement benefits, inpatient and day surgery expenses and pre- / post-surgery out-patient consultation, etc.
• Medical benefits can be enhanced as customer’s health improves via “Super Medical Reward” (applicable to AIA Vitality members only)

Critical Illness and Life protection
• Cover 6 critical illnesses and 3 early stage critical illnesses including the complications related to chronic diseases, cancer and carcinoma-in-situ, etc.
• Death Benefit</td></tr>
<tr><td>Geographical Cover</td><td colspan="3">Worldwide</td></tr>
<tr><td>Policy Number Prefix</td><td>Region</td><td>Non-MCV
- applicable to Metro-Trio Medical & Critical Illness Protection Plan</td><td>MCV applying policy in Hong Kong or Macau
- applicable to Metro-Trio Pearl Medical & Critical Illness Protection Plan</td></tr>
<tr><td></td><td>Hong Kong</td><td>B3 / B6 / B9</td><td>G3800-G3806
G6800-G6806
G9800-G9806</td></tr>
<tr><td></td><td>Macau</td><td>B4</td><td>G4800-G4806</td></tr>
</table>

Product Name	Metro-Trio / Metro-Trio Pearl Series		
	Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical
	Includes AIA Vitality Series		

Plan Shortnames	Plan Option	Metro-Trio Medical & Critical Illness Protection Plan – CI	Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI
	Ward	YRCI1N5	YRCI1PN5
	Standard Private	YRCI3N5	YRCI3PN5
	Plan Option	**Metro-Trio Medical & Critical Illness Protection Supplementary Contract – CI**	**Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract – CI**
	Ward	YRRI1N5	YRRI1PN5
	Standard Private	YRRI3N5	YRRI3PN5
	Plan Option	**Metro-Trio Medical & Critical Illness Protection Supplementary Contract – Medical**	**Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract – Medical**
	Ward	HSI1AN5	HSI1APN5
	Standard Private	HSI3AN5	HSI3APN5

A. Benefit

Product Name	Metro-Trio / Metro-Trio Pearl Series		
	Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical
1. Benefit Term	• Yearly guaranteed renewable, renew up to age 85 of the insured • Premium is non-guaranteed		
2. Policy Loan	Not Applicable		
3. Non-Forfeiture Options	Not Applicable		
4. Suicide and Misstatement of age, sex and smoking habit arrangement	Follow existing rules of traditional life plan		

Medical cover

Metro-Trio Medical & Critical Illness Protection Supplementary Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract – Medical

		Ward		Standard Private	
		US$	HK$ / MOP	US$	HK$ / MOP
Applies to sections I to III below	Max. per confinement / covered surgical procedure / covered injury limit	62,500	500,000	187,500	1,500,000
	Lifetime limit (applicable where the insured is aged 75 or above as at the most recently reached policy anniversary)	150,000	1,200,000	450,000	3,600,000

Summary of the benefits items

I. Hospital Daily Room & Board and Physician's Visit Benefits
II. Other Confinement Benefits and Surgical Benefits
III. Other Medical Benefits
IV. Other Benefits

For details, please refer to Benefits Schedule on P.58 - P.59.

Critical Illness and Life cover

<table>
<tr><th>Product Name</th><th colspan="2">Metro-Trio / Metro-Trio Pearl Series</th></tr>
<tr><th></th><th>Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI</th><th>Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI</th></tr>
<tr><td>1. Death Benefit</td><td colspan="2">100% Current Sum Assured</td></tr>
<tr><td>2. Critical Illness and Early Stage Critical Illness Benefits</td><td colspan="2">Covers 6 Critical Illnesses and 3 Early Stage Critical Illnesses
<table>
<tr><th rowspan="3">Covered Illness</th><th colspan="4">Advance Payment Benefit</th></tr>
<tr><th colspan="2">Ward</th><th colspan="2">Standard Private</th></tr>
<tr><th>US$</th><th>HK$/MOP</th><th>US$</th><th>HK$/MOP</th></tr>
<tr><td>Initial Sum Assured</td><td>31,250</td><td>250,000</td><td>125,000</td><td>1,000,000</td></tr>
<tr><td colspan="5">6 Critical Illnesses (80% of the Initial Sum Assured)</td></tr>
<tr><td>• Cancer
• Stroke
• Heart Attack
• Coronary Artery Surgery
• Kidney Failure
• Blindness</td><td>25,000</td><td>200,000</td><td>100,000</td><td>800,000</td></tr>
<tr><td colspan="5">3 Early Stage Critical Illnesses (16% of the Initial Sum Assured)</td></tr>
<tr><td>• Carcinoma-in-situ</td><td>5,000</td><td>40,000</td><td>20,000</td><td>160,000</td></tr>
<tr><td>• Early Stage Malignancy</td><td colspan="4">Subject to a maximum of HK$400,000 / US$50,000 per life for each illness</td></tr>
<tr><td>• Loss of One Limb</td><td>5,000</td><td>40,000</td><td>20,000</td><td>160,000</td></tr>
</table>
• The advance claims payments made in total for covered illness under the policy cannot exceed 80% of the Initial Sum Assured.
• Any advance payment(s) made for covered critical illness and / or early stage critical illness will reduce the Current Sum Assured. The premium will also be reduced proportionately.

Remark:
• Cover for cancer under critical illnesses does not include early thyroid cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukaemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or Carcinoma-in-situ.
• Carcinoma-in-situ cover includes Carcinoma-in-situ in any one of the following covered organ groups: (a) breast; (b) uterus or cervix uteri; (c) ovary and / or fallopian tube; (d) vagina or vulva; (e) colon and rectum; (f) penis; (g) testis; (h) lung; (i) liver; (j) stomach and esophagus; (k) urinary tract or bladder; or (l) nasopharynx.
• Early Stage Malignancy shall mean the presence of one of the following early malignant conditions: (a) tumour of the thyroid classified as T1N0M0 according to the TNM classification; (b) tumour of the prostate classified as T1a or T1b according to the TNM classification system; (c) chronic lymphocytic leukaemia classified as RAI Stage I or II; or (d) non-melanoma skin cancer.
• The benefits paid for critical illnesses will be reduced by any advance payment for early stage critical illness. The advance claims payments made in total for benefits under the policy cannot exceed 80% of the Initial Sum Assured.
• An advance payment will be payable for 1 time in total for early stage critical illnesses and 1 time in total for critical illnesses.
• Please refer to the policy contract for the definitions of covered illnesses.</td></tr>
</table>

B. Premium

Product Name	Metro-Trio / Metro-Trio Pearl Series		
	Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical
1. Premium Structure	Yearly renewable, premium is non-guaranteed		
2. Premium Payment Term	Renew up to age 85 of the insured	Renew up to age 85 of the insured or until the basic plan attached to is terminated, whichever is earlier	
3. Renewal Premium	Non-guaranteed Premium payable is based on the insured's attained age and the applicable premium table at the time of renewal		
4. Payment Mode	Annual / Semi-annual / Quarterly / Monthly	Follow basic plan Annual / Semi-annual / Quarterly / Monthly	
5. Lifestyle Discount	Not Applicable		
6. Size Discount	Not Applicable		

C. Product Particulars

Product Name	Metro-Trio / Metro-Trio Pearl Series		
	Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical
1. Issue Age	Age 40 - 60		
2. Minimum Sum Assured 3. Maximum Sum Assured	Fixed amount Ward: US$31,250 or HK$/MOP250,000 Standard Private: US$125,000 or HK$/MOP1,000,000		Not Applicable
4. Region	Hong Kong / Macau		
5. Currency	Hong Kong: US$ / HK$ Macau: US$ / HK$ / MOP		
6. Riders Attachable	• Metro-Trio Medical & Critical Illness Protection Supplementary Contract – Medical • Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract – Medical	Not Applicable	
7. Attachable to basic plan	Not Applicable	BP2 / FLCP3 / PIP2 / SLE2	
8. Product Group	Traditional Life, Non-Participating		

Product Name	Metro-Trio / Metro-Trio Pearl Series		
	Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI	**Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI**	**Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical**
9. Contract Laser Print Code			
	Metro-Trio Medical & Critical Illness Protection Plan – CI	**Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI**	
• Exclusion Endorsement	BDBQ		
• PRC Endorsement	Not Applicable	BMAX	
• Basic Contract	DCDV	DCDU	
	Metro-Trio Medical & Critical Illness Protection Supplementary Contract – CI	**Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract – CI**	
• Exclusion Endorsement	BDBR		
• PRC Endorsement	Not Applicable	BMAY	
• Supplementary Contract Provision	HACC		
• Supplementary Contract	NA1C (Form No.: 2265B)	NA1A (Form No.: 2264B)	
	Metro-Trio Medical & Critical Illness Protection Supplementary Contract – Medical	**Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract – Medical**	
• Exclusion Endorsement	BDBS		
• PRC Endorsement	Not Applicable	BMAZ	
• Supplementary Contract Provision	HACC		
• Supplementary Contract	NA1D (Form No.: 2267B)	NA1B (Form No.: 2266B)	
• Benefit Schedule	NB1W~Z	NB1S~V	
• AIAS Endorsement	NG1C	NG1B	
	AIA Vitality		
• AIA Vitality Endorsement	ACAN		
• Super Medical Reward Endorsement	ACAO (Only Applicable to Metro-Trio – Medical and Metro-Trio Pearl – Medical)		
	Please refer to Policy Contract for contract specimen		

D. Underwriting Guidelines

<table>
<tr><th>Product Name</th><th colspan="3">Metro-Trio / Metro-Trio Pearl Series</th></tr>
<tr><th></th><th>Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI</th><th>Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI</th><th>Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical</th></tr>
<tr><td>1. Validation (per life limit)</td><td colspan="3">One Metro-Trio coverage per life
• Metro-Trio Medical & Critical Illness Protection Plan - CI + Metro-Trio Medical & Critical Illness Protection Supplementary Contract – Medical
• Metro-Trio Medical & Critical Illness Protection Supplementary Contract - CI + Metro-Trio Medical & Critical Illness Protection Supplementary Contract – Medical
• Metro-Trio Pearl Medical & Critical Illness Protection Plan - CI + Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract – Medical
• Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract - CI + Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract - Medical

Per Life: Hospital Daily Room and Board Benefit up to US$660 per day for all HS plans (including all basic plans and riders issued by the Company)

* Includes Metro-Trio Medical & Critical Illness Protection Supplementary Contract – Medical and Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract – Medical</td></tr>
<tr><td rowspan="2">2. Medical Requirements</td><td colspan="3">• We only accept non-smokers to apply this plan
• Cotinine urine test (COT) will only be required when the Insured is required to perform a medical examination and/or mircro-urinalysis (MU). Also, Company reserves the right to <u>call for random COT</u>.</td></tr>
<tr><td colspan="2">• Follow existing combined routine medical requirement table for Life and CI</td><td>Not Applicable</td></tr>
<tr><td>3. Financial Requirements</td><td colspan="2">• Follow existing Life and CI requirements
• Coverage that can be applied need to refer to below income multiple table, we will use more stringent one for calculation:
o Life:<table><tr><th>Age</th><th>Multiple of annual income</th></tr><tr><td>20 – 50</td><td>25</td></tr><tr><td>51 – 60</td><td>15</td></tr><tr><td>61 - 70</td><td>10</td></tr></table>o CI:<table><tr><th>Age</th><th>Multiple of annual income</th></tr><tr><td>18 – 40</td><td>15</td></tr><tr><td>41 – 50</td><td>12</td></tr><tr><td>51 – 60</td><td>8</td></tr><tr><td>61 - 70</td><td>5</td></tr></table></td><td>Not Applicable</td></tr>
<tr><td>4. Medical Rating</td><td colspan="3">Not Applicable (Exclusion endorsement applicable)</td></tr>
<tr><td rowspan="2">5. Nationality Rating</td><td colspan="2">Please refer to the existing Nationality / Residence Rating Table on Life and CI, the one with higher rating will be used</td><td>Please refer to the existing Nationality / Residence Rating Table on HS</td></tr>
<tr><td colspan="3">Pearl version is only available to MCV applying policy in Hong Kong or Macau</td></tr>
<tr><td>6. Occupational Rating</td><td colspan="2">• Up to +US$5/M
• Please refer to the existing Occupational Rating Table on SCIR</td><td>Please refer to the existing Occupational Rating Table on HS</td></tr>
<tr><td colspan="4">Note:
• If the loading on the medical coverage is more than 100%, the whole application will be declined.
• The whole application will be declined if either the CI and Life coverages or medical coverage is declined.</td></tr>
</table>

Product Name	Metro-Trio / Metro-Trio Pearl Series		
	Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical
7. Policy Date	Date Back is not allowed		
8. Application Form	Hong Kong: Life and Personal Accident Insurance Application Form (OPUAIF00)		
	Macau: Life and Personal Accident Insurance Application Form (OPMCUF13)		
	Need to fill in **Diabetes Questionnaire, Hypertension Questionnaire, and/or Raised Cholesterol / Lipids Questionnaire (see Appendix 2, 3 and 4)**		
9. VIP Club	100% of Annual Premium		
10. Substandard Premium Discount Program	Not Applicable		
11. Key Man Insurance / Replacement	Not Applicable		
12. CRS	Not Applicable		
13. FATCA	Not Applicable		

E. POS Guidelines

Product Name	Metro-Trio / Metro-Trio Pearl Series		
	Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical
1. Change of Sum Assured	Not Applicable		
2. Reinstatement	• The request of reinstatement must be submitted within 5 years after policy lapses • The request of reinstatement will be rejected if either medical coverage or CI and life coverage cannot be offered • Company reserves the right to call for cotinine test at the client's own expense		
	Do we allow redating?		
	• Metro-Trio Medical & Critical Illness Protection Plan – CI + Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical • Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI + Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical	Auto-redating	
	• Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI + Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical • Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI + Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical	Follow the basic plan that is attached to	
3. Appeal Loading	Follow normal rules		
4. Change Plan	**Metro-Trio / Metro-Trio Pearl Series**		**Health Certificate?**
	From	**To**	
	Ward Plan	Standard Private Plan	Required
	Standard Private Plan	Ward Plan	Not required
5. Term Conversion	Not allowed		
6. Change Payment Mode	Follow normal rules		
7. Transfer of Existing Hospital Coverage	Not Applicable		

F. Agent Compensation

Product Name	Metro-Trio / Metro-Trio Pearl Series			
	Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI		Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical
1. Commission	**Policy Year**	**Commission**	**Policy Year**	**Commission**
	1	26%	1	26%
	2	18%	2	18%
	3-6	15%	3-6	15%
	7-10	15%	7-10	15% (Provident Fund)
	From 11th policy year onwards	10%	From 11th policy year onwards	10% (Provident Fund)
2. High Issue Age FYC Adjustment	Not Applicable			
3. Persistency	Applicable			
4. Extra 10%	Not Applicable		Follow the basic plan that is attached to	
5. Provident Fund	Not Applicable		Applicable from year 7 onwards	
6. FYP Credit	100% of First Year Premium			
7. FYC Adjustment	Group 5: Regular Premium – A&H - Medical			

G. Others

Product Name	Metro-Trio / Metro-Trio Pearl Series			
	Metro-Trio Medical & Critical Illness Protection Plan – CI / Metro-Trio Pearl Medical & Critical Illness Protection Plan – CI		Metro-Trio Medical & Critical Illness Protection Supp. Contract – CI / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – CI	Metro-Trio Medical & Critical Illness Protection Supp. Contract – Medical / Metro-Trio Pearl Medical & Critical Illness Protection Supp. Contract – Medical
1. Proposal Generation System (PGS)	Applicable to below version: • PGS 2014 Web (PGS 15.9) • PGS 2014 iPad (PGS 15.9) • PGS 2014 Windows (PGS 15.9)			
2. PTA Number for Brochure	**Metro-Trio**		**Metro-Trio Pearl**	
	Brochure	**Premium Table**	**Brochure**	**Premium Table**
a) English	PTA999416	ADD000204	PTA999418	ADD000206
b) Traditional Chinese	PTA999417	ADD000205	Not applicable	
c) Simplified Chinese	Not applicable		PTA999419	ADD000207

Appendix 2: Diabetes Questionnaire

Sample

AIA International Limited
(Incorporated in Bermuda
with limited liability)

DIABETES QUESTIONNAIRE 糖尿病問卷

Policy Number 保單號碼

Agent / Broker Code 營業員 / 經紀號碼 Area Code 區域編號

Operations 營運部

VIP Ⓥ

Agency / Broker Name 營業員 / 經紀組別

Agent / Broker's Name 營業員 / 經紀姓名

Agent / Broker's Tel. No. 營業員 / 經紀聯絡電話

Name of Proposed Insured / Insured
準受保人 / 受保人姓名

ID Card Number / Passport Number
身份證號碼 / 護照號碼

Please give full and accurate answer to each question, use additional sheet, if necessary.
請詳細答覆以下之問題，如有需要，可加附頁作答。

1. Please indicate your condition:
請選出您的症狀:
- ☐ Type 1 diabetes 1型糖尿病
- ☐ Type 2 diabetes 2型糖尿病
- ☐ Impaired Fasting Glucose 空腹血糖異常
- ☐ Impaired Glucose Tolerance 血糖耐量異常
- ☐ Gestational Diabetes (for female only) 妊娠糖尿病（僅女性適用）
- ☐ Unknown 不知道

2. How long have you been diagnosed with this condition?
您已被診斷出此疾病多久?
- ☐ Less than or equal to 3 months 3個月或以內
- ☐ More than 3 months but less than 6 years 3個月以上但少於6年
- ☐ 6 years or longer but less than 11 years 6年或以上但少於11年
- ☐ 11 years or longer but less than 15 years 11年或以上但少於15年
- ☐ 15 years or longer 15年或以上

3. Are you taking insulin?
您目前有否使用胰島素?
- ☐ Yes 有
- ☐ No 沒有

4. How often do you see a doctor?
您多久覆診一次?
- ☐ Every 1 month 每1個月一次
- ☐ Every 2 to 4 months 每2至4個月一次
- ☐ More than 4 months 超過4個月一次
- ☐ I do not see a doctor for my condition 我沒有為此疾病求診

5. Have you ever had one or more of the following?
您曾否出現以下任何狀況?
- ☐ Protein (Albumin) in urine 蛋白尿
- ☐ Coma 昏迷
- ☐ Retinopathy 視網膜病變
- ☐ Foot ulcers 足部潰瘍
- ☐ None of the above 並無出現以上任何狀況

6. Please indicate the latest blood test reading taken in the past 6 months.
請提供過去6個月內最近一次的驗血讀數。
- ☐ HbA1c 糖化血紅素 _____ %
- ☐ Don't know HbA1c reading in the past 6 months
不知道過去6個月內糖化血紅素的讀數

I hereby declare and agree that the above particulars and answers are complete and true, and this questionnaire will form part of the contract for the desired insurance on my life. I also authorize the Company to obtain, if necessary, confidential reports from any doctor / clinic / hospital that I have referred above.
本人在此聲明及同意以上所填報之資料及答案均為正確及事實之全部，並構成要保書合約的一部份。本人亦授權貴公司，如有需要，可向上述醫生 / 診所 / 醫院索取有關資料。

Date 日期: (MM月 / DD日 / YYYY年)

Signature of the Proposed Insured / Insured 準受保人 / 受保人簽署
(Please do not sign on blank form 請勿在空白表格上簽署)
(If the Proposed Insured / Insured is under age 18, signature of the Applicant / Owner is required)
(若準受保人/受保人年齡在十八歲以下，請由申請人/持有人簽署)

Page 1 of 1 OPUAIF33.0917

Appendix 3: Hypertension Questionnaire

Sample

AIA International Limited
(Incorporated in Bermuda
with limited liability)

HYPERTENSION QUESTIONNAIRE 高血壓問卷

Policy Number 保單號碼

Agent / Broker Code 營業員 / 經紀號碼 **Area Code 區域編號**

Operations 營運部

VIP (V)

Agency / Broker Name 營業員 / 經紀組別

Agent / Broker's Name 營業員 / 經紀姓名

Agent / Broker's Tel. No. 營業員 / 經紀聯絡電話

Name of Proposed Insured / Insured 準受保人 / 受保人姓名	ID Card Number / Passport Number 身份證號碼 / 護照號碼

Please give full and accurate answer to each question, use additional sheet, if necessary.
請詳細答覆以下之問題，如有需要，可加附頁作答。

1. How long have you been diagnosed with this condition?
   您已被診斷出此疾病多久?
   - ☐ Less than or equal to 3 months 3個月或以內
   - ☐ More than 3 months 超過3個月

2. Are you currently on any medication for your condition?
   您目前有否就您的疾病服用任何藥物?
   - ☐ Yes 有
   - ☐ No 沒有

3. How many different types of drugs do you take to control your blood pressure?
   您服用多少種不同藥物來控制您的血壓?
   - ☐ up to 2 types 最多2種
   - ☐ 3 to 4 types 3至4種
   - ☐ 5 or more types 5種或以上

4. How often do you visit your doctor to check your blood pressure?
   您多常到醫生處檢查您的血壓?
   - ☐ Every 1 to 2 months 每1至2個月
   - ☐ Every 3 to 6 months 每3至6個月
   - ☐ More than 6 months 多於6個月
   - ☐ I do not see a doctor for my condition 我沒有為此疾病求診

5. Provide the latest blood pressure reading in the past 6 months.
   請提供過去6個月內最近一次的血壓讀數。

   _____ / _____ mmHg (Systolic / Diastolic)
   (收縮壓 / 舒張壓)
   (上壓 / 下壓)

   ☐ Don't know / no readings within the last 6 months
   不知道 / 沒有過去6個月的讀數

I hereby declare and agree that the above particulars and answers are complete and true, and this questionnaire will form part of the contract for the desired insurance on my life. I also authorize the Company to obtain, if necessary, confidential reports from any doctor / clinic / hospital that I have referred above.
本人在此聲明及同意以上所填報之資料及答案均為正確及事實之全部，並構成要保書合約的一部份。本人亦授權貴公司，如有需要，可向上述醫生 / 診所 / 醫院索取有關資料。

Date 日期: (MM月 / DD日 / YYYY年)

Signature of the Proposed Insured / Insured 準受保人 / 受保人簽署
(Please do not sign on blank form 請勿在空白表格上簽署)
(If the Proposed Insured / Insured is under age 18, signature of the Applicant / Owner is required)
(若準受保人/受保人年齡在十八歲以下，請由申請人/持有人簽署)

Page 1 of 1 OPUAIF37.0917

Appendix 4: Raised Cholesterol / Lipids Questionnaire

Sample

AIA International Limited
(Incorporated in Bermuda
with limited liability)

RAISED CHOLESTEROL / LIPIDS QUESTIONNAIRE 高膽固醇(高血脂)問卷

0759001 8

Policy Number 保單號碼

Agent / Broker Code 營業員 / 經紀號碼 **Area Code 區域編號**

Operations 營運部

VIP (V)

Agency / Broker Name 營業員 / 經紀組別

Agent / Broker's Name 營業員 / 經紀姓名

Agent / Broker's Tel. No. 營業員 / 經紀聯絡電話

Name of Proposed Insured / Insured
準受保人 / 受保人姓名

ID Card Number / Passport Number
身份證號碼 / 護照號碼

Please give full and accurate answer to each question, use additional sheet, if necessary.
請詳細答覆以下之問題，如有需要，可加附頁作答。

1. Are you on medication for raised cholesterol or lipids?
   您目前有否因高膽固醇 (高血脂) 而服用藥物?

   ☐ Yes 有 ☐ No 沒有

2. Provide the latest blood test within the past 6 months (Please complete (a) to (c) below, otherwise please choose (d)) :
   請提供過去6個月內最近一次的驗血讀數 (請回答下列 (a) 至 (c) 之問題，否則請選擇(d)):

   (a) Total cholesterol 總膽固醇 _____ mmol/L or / 或 _____ mg/dL

   (b) HDL cholesterol 高密度脂蛋白膽固醇 _____ mmol/L or / 或 _____ mg/dL

   (c) Triglycerides 三酸甘油酯 _____ mmol/L or / 或 _____ mg/dL

   (d) ☐ Don't know / no readings within the last 6 months
   不知道 / 沒有過去6個月的讀數

I hereby declare and agree that the above particulars and answers are complete and true, and this questionnaire will form part of the contract for the desired insurance on my life. I also authorize the Company to obtain, if necessary, confidential reports from any doctor / clinic / hospital that I have referred above.
本人在此聲明及同意以上所填報之資料及答案均為正確及事實之全部，並構成要保書合約的一部份。本人亦授權貴公司，如有需要，可向上述醫生 / 診所 / 醫院索取有關資料。

Date 日期: (MM月 / DD日 / YYYY年)

Signature of the Proposed Insured / Insured 準受保人 / 受保人簽署
(Please do not sign on blank form 請勿在空白表格上簽署)
(If the Proposed Insured / Insured is under age 18, signature of the Applicant / Owner is required)
(若準受保人/受保人年齡在十八歲以下，請由申請人/持有人簽署)

Page 1 of 1

OPUAIFA40.0917

Appendix 5: Medical Underwriting Requirements of Diabetes Mellitus, Hypertension and Hypercholesterolaemia/ Hypertriglyceridaemia

Diabetes Mellitus • Medical Examination • Blood Profile “N” and “M” (fasting for at least 6 hours) • Micro-urinalysis (MU): Routine and Cotinine (fasting for at least 6 hours)
Hypertension • Medical Examination • Micro-urinalysis (MU): Cotinine
Hypercholesterolaemia / Hypertriglyceridaemia • Blood profile “M” (fasting for at least 6 hours)

Please note:

1. We only accept non-smokers
2. Cotinine urine test (COT) will only be required when the Insured is required to perform a medical examination and/or mircro-urinalysis (MU). Also, Company reserves the right to **call for random COT**.

Appendix 6: Super Medical Reward Endorsement Specimen

(Applicable to AIA Vitality members only)

Sample

AIA International Limited

AIA VITALITY – SUPER MEDICAL REWARD ENDORSEMENT

This Endorsement is attached to and forms part of the Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract - Medical (Form No. 2266B) / Metro-Trio Medical & Critical Illness Protection Supplementary Contract - Medical (Form No. 2267B) (as the case may be) under AIA Vitality Series as specifically designated and referred to in the Policy Information Page or AIA Vitality Membership Confirmation Letter ("Designated Supplementary Contract"). Except as otherwise provided in this Endorsement, all terms, conditions, provisions and definitions of the Policy shall have full force and effect. If any of the provisions of this Endorsement is inconsistent or in conflict with any other provisions of the Policy, the provisions of this Endorsement shall prevail to the extent of any such inconsistency or conflict.

Unless otherwise defined or redefined in this Endorsement, words and expressions defined in the Designated Supplementary Contract shall have the same meanings in this Endorsement.

Notwithstanding anything contained in the Policy to the contrary, it is hereby understood and agreed that:

DEFINITIONS

"**AIA Vitality Reimbursement Percentage"** means the percentage of the reimbursement of the actual Reasonable and Customary charges incurred under Part II of the Designated Supplementary Contract, which is offered as a result of the Insured's entitlement to the Reimbursement Percentage Adjustment Privilege under the Super Medical Reward by being a member of AIA Vitality, applied in each Policy Year beginning from the first (1st) Policy Anniversary. Upon the application of AIA Vitality Reimbursement Percentage, the Reimbursement Percentage as stated in the Designated Supplementary Contract (i.e. 55%) shall concurrently cease to apply and accordingly we shall reimburse the AIA Vitality Reimbursement Percentage of the Reasonable and Customary charges for the relevant benefits in accordance with the terms and conditions of the Designated Supplementary Contract.

"**Current Year Adjusted Reimbursement Percentage"** means the percentage corresponding with the Health Status achieved by the Insured as at each Policy Anniversary (beginning from the first (1st) Policy Anniversary).

"**Health Status**" shall refer to the status level achieved by the Insured as a member of AIA Vitality in accordance with the number of health points he/she may have earned and accumulated during a membership year in accordance with the prevailing rules of the Super Medical Reward. The Insured's achieved Health Status shall not affect any benefits, including but not limited to AIA Vitality Insurance Premium Discount, that he/she is entitled based on his/her achieved AIA Vitality Status, and vice versa.

Health Status will not affect AIA Vitality Status

"**Reimbursement Percentage Adjustment Privilege**" means the Reimbursement Percentage adjustment that the Insured could enjoy with respect to the Designated Supplementary Contract as a result of the Insured's joining of and participation in the AIA Vitality, according to the adjustment mechanism stated hereinafter on the basis of Current Year Adjusted Reimbursement Percentage.

"**Super Medical Reward**" has its independent terms and conditions to govern the Health Status, and therefore the AIA Vitality Reimbursement Percentage. The Company shall have the sole discretion to (1) modify Super Medical Reward structure, make changes, in whole or in part, with or without notice, to any aspect of Super Medical Reward, rules, regulations, policies, procedures or other features and any other terms and conditions communicated in any other materials relating to Super Medical Reward, even though changes may affect the Reimbursement Percentage Adjustment Privilege entitlement; and (2) terminate, suspend, cancel, deactivate, recall or revoke Super Medical Reward (in whole or in part) at any time, upon reasonable notice where it is possible and/or practical to give such notice. Any revised version of the terms and conditions shall be effective at the date of publication on the website, and available for download at AIA Vitality website at www.aiavitality.com.hk. For the avoidance of doubt, the terms and conditions of Super Medical Reward and premium adjustment both under AIA Vitality are entirely independent of each other.

*** End of Page ***

AIA Vitality – Super Medical Reward 09292017 ACAO P0102

Sample

AIA International Limited

REIMBURSEMENT PERCENTAGE ADJUSTMENT

Reimbursement Percentage applied at the inception of the Designated Supplementary Contract = 55%
AIA Vitality Reimbursement Percentage applied at current Policy Anniversary = Reimbursement Percentage applied at the inception of the Designated Supplementary Contract or AIA Vitality Reimbursement Percentage applied at the Policy Anniversary immediately before the current Policy Anniversary (whichever is later) + Current Year Adjusted Reimbursement Percentage

In the event that the Insured does not have an AIA Vitality Status as at the day of any Policy Anniversary for whatsoever reason, including but not limited to termination of the Insured's AIA Vitality membership, at the Policy Anniversary, the Reimbursement Percentage as stated in the Designated Supplementary Contract (i.e. 55%) will be applied again and no Reimbursement Percentage Adjustment Privilege will be applied.

Notwithstanding the above, the AIA Vitality Reimbursement Percentage applied at any Policy Anniversary shall not be more than the maximum AIA Vitality Reimbursement Percentage and shall not be less than the minimum AIA Vitality Reimbursement Percentage as set out below.

Min and max reimbursement percentage

Minimum AIA Vitality Reimbursement Percentage = 55%
Maximum AIA Vitality Reimbursement Percentage = 70%

The Current Year Adjusted Reimbursement Percentage applied at each Policy Anniversary beginning from the first (1st) Policy Anniversary is -5%, 0% or +5%, and the determination of which will be based on the Insured's Health Status as at the day of relevant Policy Anniversary.

Reimbursement percentage adjustment mechanism

Current Year Adjusted Reimbursement Percentage

Reimbursement Percentage applied at the inception of the Designated Supplementary Contract or AIA Vitality Reimbursement Percentage applied at the Policy Anniversary immediately before the current Policy Anniversary (whichever is later)	Health Status			
	1 Star	2 Stars	3 Stars	4 Stars
55%	0%	+5%	+5%	+5%
60%	-5%	0%	+5%	+5%
65%	-5%	-5%	0%	+5%
70%	-5%	-5%	-5%	0%

Best Scenario
Provided that the Insured has an AIA Vitality Status at each Policy Anniversary and the maximum AIA Vitality Reimbursement Percentage remains at 70%, if the Insured achieves "4 Stars" Health Status (i.e. the highest status) at each subsequent Policy Anniversary starting from the first (1st) Policy Anniversary, the Insured will attain the maximum AIA Vitality Reimbursement Percentage, i.e. 70%, at the third (3rd) Policy Anniversary.

Worst Scenario
Provided that the Insured has an AIA Vitality Status at each Policy Anniversary and the minimum AIA Vitality Reimbursement Percentage remains at 55%, if the Insured achieves "1 Star" Health Status (i.e. the lowest status) at each subsequent Policy Anniversary starting from the first (1st) Policy Anniversary, the Insured will always only attain the minimum AIA Vitality Reimbursement Percentage, i.e. 55%.

In the event that no required document(s) for the determination of the Health Status is submitted to us within the prescribed period of time prior to the Policy Anniversary, we will, without prior notice, reduce the AIA Vitality Reimbursement Percentage by 5% at such Policy Anniversary provided that AIA Vitality Reimbursement Percentage applied at any Policy Anniversary shall not be less than the minimum AIA Vitality Reimbursement Percentage.

TERMINATION OF THE REIMBURSEMENT PERCENTAGE ADJUSTMENT PROVISIONS

The provisions on Reimbursement Percentage Adjustment shall end and terminate concurrently if and when the Insured's membership of AIA Vitality is terminated for whatsoever reason(s), and no Reimbursement Percentage Adjustment Privilege shall be available to the Policy Year on which such termination of membership falls. In such circumstances, the Reimbursement Percentage as stated in the Designated Supplementary Contract shall apply to such Policy Year.

*** End of Page ***

AIA Vitality – Super Medical Reward 09292017 ACAO P0202

Appendix 7: Mapping in Financial Needs Analysis Form

Suitability Assessment

Question			**Metro-Trio / Metro-Trio Pearl Series**
C1	What are your objectives of buying our product? (tick one or more)		
	A	Financial protection against adversities (e.g. death, accident, disability, etc.)	✓ **(Optional)**
	B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	★ **(Core)**
	C	Providing regular income in the future (e.g. retirement income, etc.)	
	D	Saving up for the future (e.g. child education, retirement, etc.)	
	E	Investment	
	F	Others (e.g. business/ keyman insurance, Premium Waiver etc.) Please specify: _____	
C2	What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
	A	Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	Insurance product with investment elements (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	Insurance product with investment elements (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	Others (Please specify): _____	
C3	What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	< 1 year		
	1-5 years		✓
	6-10 years		✓
	11-20 years		✓
	> 20 years		✓
	Whole of Life		
C4a	For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)		
	< 1 year		✓
	1-5 years		✓
	6-10 years		✓
	11-20 years		✓
	> 20 years		✓
	Whole of Life		✓
C5	Count Additional Level of Life Protection Needed?		Applicable
	Common Report Standard		Not Applicable

✓ refers to the choices that can be mapped to apply the product

Remark: FNA out-scope product

附錄八：保費表 Appendix 8: Premium Table

2017 年 9 月 29 日起生效 Effective from 29 Sep 2017

「都市三保」醫療危疾保障計劃 / 附加契約
Metro-Trio Medical & Critical Illness Protection Plan / Supplementary Contract

年繳保費 Annual Premium (港幣 HK$ / 澳門幣 MOP) – 男性 Male

年齡 Age	普通房 (Ward)			標準私家房 (Standard Private)		
	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium
40	9,027	3,593	**12,619**	28,693	14,370	**43,063**
41	9,495	3,850	**13,345**	30,007	15,400	**45,407**
42	9,989	4,120	**14,109**	31,721	16,480	**48,201**
43	10,498	4,443	**14,941**	33,301	17,770	**51,071**
44	10,922	4,795	**15,717**	34,938	19,180	**54,118**
45	11,350	5,120	**16,470**	36,652	20,480	**57,132**
46	11,894	5,450	**17,344**	38,632	21,800	**60,432**
47	12,434	5,785	**18,219**	40,593	23,140	**63,733**
48	13,144	6,178	**19,322**	43,030	24,710	**67,740**
49	13,855	6,600	**20,455**	45,582	26,400	**71,982**
50	14,828	6,855	**21,683**	48,285	27,420	**75,705**
51	16,199	7,403	**23,601**	52,036	29,610	**81,646**
52	17,146	8,015	**25,161**	54,816	32,060	**86,876**
53	18,189	8,835	**27,024**	58,567	35,340	**93,907**
54	19,636	9,760	**29,396**	62,908	39,040	**101,948**
55	21,193	10,750	**31,943**	67,725	43,000	**110,725**
56	22,826	11,713	**34,539**	73,209	46,850	**120,059**
57	24,651	12,688	**37,338**	79,244	50,750	**129,994**
58	26,576	13,745	**40,321**	86,023	54,980	**141,003**
59	28,718	14,793	**43,510**	92,858	59,170	**152,028**
60	31,424	15,848	**47,272**	100,303	63,390	**163,693**
61*	33,098	17,280	**50,378**	105,006	69,120	**174,126**
62*	34,630	18,843	**53,472**	111,327	75,370	**186,697**
63*	36,046	20,313	**56,359**	118,067	81,250	**199,317**
64*	37,482	21,850	**59,332**	125,207	87,400	**212,607**
65*	38,420	23,683	**62,102**	130,729	94,730	**225,459**
66*	39,529	25,820	**65,349**	135,831	103,280	**239,111**
67*	40,738	28,055	**68,793**	140,706	112,220	**252,926**
68*	41,892	30,405	**72,297**	145,313	121,620	**266,933**
69*	43,037	32,938	**75,974**	149,750	131,750	**281,500**
70*	44,327	34,793	**79,119**	154,376	139,170	**293,546**
71*	45,602	36,825	**82,427**	158,908	147,300	**306,208**
72*	47,023	39,535	**86,558**	164,144	158,140	**322,284**
73*	48,611	42,510	**91,121**	169,684	170,040	**339,724**
74*	50,193	45,770	**95,963**	175,377	183,080	**358,457**
75*	51,121	49,488	**100,608**	178,709	197,950	**376,659**
76*	52,673	52,145	**104,818**	184,079	208,580	**392,659**
77*	54,225	55,793	**110,018**	189,581	223,170	**412,751**
78*	55,843	59,553	**115,396**	195,236	238,210	**433,446**
79*	57,506	63,418	**120,924**	200,948	253,670	**454,618**
80*	59,235	64,768	**124,003**	207,022	259,070	**466,092**
81*	61,004	66,053	**127,057**	213,362	264,210	**477,572**
82*	62,829	68,195	**131,024**	219,722	272,780	**492,502**
83*	64,714	71,830	**136,544**	226,214	287,320	**513,534**
84*	66,659	75,553	**142,212**	233,069	302,210	**535,279**
85*	68,640	79,835	**148,475**	240,056	319,340	**559,396**

* 此為續保保費率 For Renewal Only

- 港幣保費 = 美元保費 x 8 Premium in HK$ = Premium in US$ x 8
- 應繳保費是根據受保人投保或續保此保障時的實際年齡及適用之保費表而定。Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- AIA 保留更改此保費表的權利。AIA reserves the right to revise the premium table.

2017 年 9 月 29 日起生效　Effective from 29 Sep 2017

「都市三保」醫療危疾保障計劃 / 附加契約
Metro-Trio Medical & Critical Illness Protection Plan / Supplementary Contract

年繳保費 Annual Premium (港幣 HK$ / 澳門幣 MOP) – 女性 Female

年齡 Age	普通房 (Ward)			標準私家房 (Standard Private)		
	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium
40	13,583	4,550	**18,133**	36,709	18,200	**54,909**
41	14,561	4,848	**19,408**	38,956	19,390	**58,346**
42	15,296	5,173	**20,469**	41,126	20,690	**61,816**
43	15,805	5,585	**21,390**	42,897	22,340	**65,237**
44	16,143	6,028	**22,171**	44,287	24,110	**68,397**
45	16,420	6,430	**22,850**	45,734	25,720	**71,454**
46	16,909	6,823	**23,732**	47,467	27,290	**74,757**
47	17,186	7,183	**24,369**	48,704	28,730	**77,434**
48	17,585	7,513	**25,097**	50,456	30,050	**80,506**
49	17,937	7,858	**25,795**	51,827	31,430	**83,257**
50	18,255	8,050	**26,305**	53,502	32,200	**85,702**
51	19,212	8,253	**27,465**	57,368	33,010	**90,378**
52	19,575	8,420	**27,995**	59,329	33,680	**93,009**
53	20,029	8,585	**28,614**	61,195	34,340	**95,535**
54	20,805	8,758	**29,563**	64,241	35,030	**99,271**
55	21,798	8,870	**30,668**	67,801	35,480	**103,281**
56	22,856	9,065	**31,921**	71,648	36,260	**107,908**
57	24,137	9,570	**33,707**	75,932	38,280	**114,212**
58	25,558	10,233	**35,790**	80,863	40,930	**121,793**
59	27,312	11,008	**38,319**	86,232	44,030	**130,262**
60	29,353	11,668	**41,020**	92,401	46,670	**139,071**
61*	30,411	12,608	**43,019**	95,943	50,430	**146,373**
62*	31,616	13,610	**45,226**	101,198	54,440	**155,638**
63*	32,871	14,695	**47,566**	107,328	58,780	**166,108**
64*	34,282	15,893	**50,175**	113,878	63,570	**177,448**
65*	35,356	17,248	**52,603**	119,133	68,990	**188,123**
66*	36,369	18,620	**54,989**	123,855	74,480	**198,335**
67*	37,392	20,143	**57,534**	128,577	80,570	**209,147**
68*	38,405	21,818	**60,222**	132,728	87,270	**219,998**
69*	39,398	23,673	**63,070**	136,345	94,690	**231,035**
70*	40,537	25,045	**65,582**	140,629	100,180	**240,809**
71*	41,651	26,413	**68,063**	144,552	105,650	**250,202**
72*	42,936	27,853	**70,788**	149,159	111,410	**260,569**
73*	44,377	30,155	**74,532**	154,376	120,620	**274,996**
74*	45,824	32,688	**78,511**	159,327	130,750	**290,077**
75*	46,721	35,648	**82,368**	162,487	142,590	**305,077**
76*	48,092	37,498	**85,589**	167,552	149,990	**317,542**
77*	49,589	39,338	**88,926**	172,579	157,350	**329,929**
78*	51,090	42,310	**93,400**	177,796	169,240	**347,036**
79*	52,673	45,495	**98,168**	183,089	181,980	**365,069**
80*	54,256	46,585	**100,841**	188,877	186,340	**375,217**
81*	55,939	47,628	**103,566**	194,532	190,510	**385,042**
82*	57,602	49,475	**107,077**	200,453	197,900	**398,353**
83*	59,331	51,368	**110,698**	206,317	205,470	**411,787**
84*	61,135	54,678	**115,813**	212,601	218,710	**431,311**
85*	62,970	58,155	**121,125**	218,941	232,620	**451,561**

* 此為續保保費率 For Renewal Only

- 港幣保費 = 美元保費 x 8 Premium in HK$ = Premium in US$ x 8
- 應繳保費是根據受保人投保或續保此保障時的實際年齡及適用之保費表而定。Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- AIA 保留更改此保費表的權利。AIA reserves the right to revise the premium table.

2017 年 9 月 29 日起生效　Effective from 29 Sep 2017

「都市三保明珠」醫療危疾保障計劃 / 附加契約

Metro-Trio Pearl Medical & Critical Illness Protection Plan / Supplementary Contract

年繳保費 Annual Premium (港幣 HK$ / 澳門幣 MOP) – 男性 Male

年齡 Age	普通房 (Ward)			標準私家房 (Standard Private)		
	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium
40	9,929	4,323	**14,251**	31,549	17,290	**48,839**
41	10,443	4,640	**15,083**	32,996	18,560	**51,556**
42	10,987	4,970	**15,957**	34,881	19,880	**54,761**
43	11,547	5,355	**16,902**	36,633	21,420	**58,053**
44	12,015	5,775	**17,790**	38,423	23,100	**61,523**
45	12,489	6,168	**18,657**	40,308	24,670	**64,978**
46	13,084	6,570	**19,654**	42,497	26,280	**68,777**
47	13,679	6,975	**20,654**	44,668	27,900	**72,568**
48	14,460	7,443	**21,902**	47,333	29,770	**77,103**
49	15,241	7,943	**23,183**	50,151	31,770	**81,921**
50	16,309	8,245	**24,554**	53,103	32,980	**86,083**
51	17,821	8,905	**26,726**	57,234	35,620	**92,854**
52	18,860	9,643	**28,502**	60,300	38,570	**98,870**
53	20,009	10,608	**30,616**	64,412	42,430	**106,842**
54	21,596	11,695	**33,291**	69,191	46,780	**115,971**
55	23,315	12,863	**36,178**	74,504	51,450	**125,954**
56	25,109	14,003	**39,112**	80,539	56,010	**136,549**
57	27,115	15,158	**42,273**	87,165	60,630	**147,795**
58	29,232	16,405	**45,637**	94,629	65,620	**160,249**
59	31,586	17,645	**49,231**	102,150	70,580	**172,730**
60	34,564	18,900	**53,464**	110,337	75,600	**185,937**
61*	36,404	20,603	**57,006**	115,497	82,410	**197,907**
62*	38,092	22,463	**60,555**	122,465	89,850	**212,315**
63*	39,650	24,213	**63,862**	129,872	96,850	**226,722**
64*	41,232	26,045	**67,277**	137,735	104,180	**241,915**
65*	42,260	28,255	**70,515**	143,809	113,020	**256,829**
66*	43,480	30,788	**74,268**	149,407	123,150	**272,557**
67*	44,811	33,418	**78,228**	154,776	133,670	**288,446**
68*	46,086	36,155	**82,241**	159,860	144,620	**304,480**
69*	47,336	39,075	**86,411**	164,715	156,300	**321,015**
70*	48,762	41,293	**90,055**	169,799	165,170	**334,969**
71*	50,163	43,755	**93,918**	174,787	175,020	**349,807**
72*	51,726	46,908	**98,633**	180,556	187,630	**368,186**
73*	53,469	50,350	**103,819**	186,649	201,400	**388,049**
74*	55,213	54,105	**109,318**	192,913	216,420	**409,333**
75*	56,236	58,593	**114,829**	196,588	234,370	**430,958**
76*	57,940	61,763	**119,702**	202,490	247,050	**449,540**
77*	59,648	65,910	**125,558**	208,545	263,640	**472,185**
78*	61,428	70,160	**131,588**	214,752	280,640	**495,392**
79*	63,257	74,505	**137,762**	221,035	298,020	**519,055**
80*	65,157	76,090	**141,247**	227,718	304,360	**532,078**
81*	67,103	77,595	**144,698**	234,706	310,380	**545,086**
82*	69,114	80,173	**149,286**	241,694	320,690	**562,384**
83*	71,185	84,243	**155,427**	248,834	336,970	**585,804**
84*	73,327	88,403	**161,729**	256,374	353,610	**609,984**
85*	75,504	93,133	**168,637**	264,047	372,530	**636,577**

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2017 年 9 月 29 日起生效　Effective from 29 Sep 2017

「都市三保明珠」醫療危疾保障計劃 / 附加契約

Metro-Trio Pearl Medical & Critical Illness Protection Plan / Supplementary Contract

年繳保費 Annual Premium (港幣 HK$ / 澳門幣 MOP) – 女性 Female

年齡 Age	普通房 (Ward)			標準私家房 (Standard Private)		
	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium	醫療保障 Medical protection	危疾及人壽保障 Critical Illness and Life Protection	總保費 Total Premium
40	14,939	5,528	**20,466**	40,384	22,110	**62,494**
41	16,017	5,895	**21,912**	42,840	23,580	**66,420**
42	16,824	6,293	**23,116**	45,239	25,170	**70,409**
43	17,383	6,790	**24,173**	47,181	27,160	**74,341**
44	17,756	7,323	**25,078**	48,704	29,290	**77,994**
45	18,058	7,820	**25,878**	50,304	31,280	**81,584**
46	18,603	8,303	**26,905**	52,227	33,210	**85,437**
47	18,905	8,745	**27,650**	53,579	34,980	**88,559**
48	19,338	9,153	**28,491**	55,502	36,610	**92,112**
49	19,732	9,560	**29,292**	57,006	38,240	**95,246**
50	20,079	9,785	**29,864**	58,853	39,140	**97,993**
51	21,138	10,010	**31,148**	63,099	40,040	**103,139**
52	21,536	10,193	**31,728**	65,269	40,770	**106,039**
53	22,035	10,363	**32,397**	67,325	41,450	**108,775**
54	22,887	10,545	**33,432**	70,657	42,180	**112,837**
55	23,980	10,663	**34,643**	74,580	42,650	**117,230**
56	25,145	10,868	**36,012**	78,807	43,470	**122,277**
57	26,546	11,458	**38,003**	83,528	45,830	**129,358**
58	28,113	12,240	**40,353**	88,955	48,960	**137,915**
59	30,043	13,165	**43,208**	94,838	52,660	**147,498**
60	32,291	13,968	**46,259**	101,636	55,870	**157,506**
61*	33,456	15,088	**48,543**	105,539	60,350	**165,889**
62*	34,781	16,278	**51,059**	111,327	65,110	**176,437**
63*	36,157	17,555	**53,712**	118,067	70,220	**188,287**
64*	37,714	18,955	**56,669**	125,264	75,820	**201,084**
65*	38,894	20,628	**59,521**	131,033	82,510	**213,543**
66*	40,008	22,210	**62,218**	136,250	88,840	**225,090**
67*	41,136	23,955	**65,091**	141,429	95,820	**237,249**
68*	42,245	25,863	**68,108**	146,018	103,450	**249,468**
69*	43,339	27,965	**71,304**	149,978	111,860	**261,838**
70*	44,589	29,573	**74,161**	154,700	118,290	**272,990**
71*	45,819	31,228	**77,046**	159,003	124,910	**283,913**
72*	47,230	32,980	**80,210**	164,087	131,920	**296,007**
73*	48,812	35,630	**84,442**	169,799	142,520	**312,319**
74*	50,405	38,535	**88,940**	175,244	154,140	**329,384**
75*	51,388	42,170	**93,558**	178,728	168,680	**347,408**
76*	52,900	44,418	**97,317**	184,307	177,670	**361,977**
77*	54,548	46,650	**101,198**	189,829	186,600	**376,429**
78*	56,201	50,023	**106,224**	195,579	200,090	**395,669**
79*	57,940	53,613	**111,552**	201,405	214,450	**415,855**
80*	59,684	54,900	**114,584**	207,764	219,600	**427,364**
81*	61,533	56,128	**117,661**	213,972	224,510	**438,482**
82*	63,363	58,360	**121,723**	220,502	233,440	**453,942**
83*	65,263	60,650	**125,913**	226,938	242,600	**469,538**
84*	67,249	64,368	**131,616**	233,849	257,470	**491,319**
85*	69,265	68,253	**137,517**	240,837	273,010	**513,847**

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