產品特點比較（適用於更改計劃）

Product Feature Comparison (For Plan Change)

有關更改計劃至 「至尊醫療 5」系列（包括明珠系列）的安排，詳情請參閱通告 A171139。

Regarding plan change to CEO Medical 5 Series (including Pearl versions), please refer to memo A171139 for details.

B. 高端醫療（亞洲）

以下是為中產客戶群而設的內部產品比較: (港幣/美元)

產品名稱	AIA 自願醫保尊裕計劃（基本計劃） (包括「AIA 健康系列」 AVPP	AIA 自願醫保尊顯計劃 （附加契約） (包括「AIA 健康系列」) AVPR	AIA 自願醫保尊尚計劃 (包括「AIA 健康系列」) AVP	「亞洲至尊」醫療計劃 2 / 「亞洲至尊明珠」醫療計劃 2 (包括「AIA 健康系列」) CEOE2 / CEOEP2 (已停售: 「亞洲至尊」醫療計劃(CEOE) / 「亞洲**至尊明珠」醫療計劃)** (CEOEP))	嚴重疾病醫療保障 附加契約 SMR
	(A)	(B)	(C)	(D)	(E)
計劃種類	基本計劃	附加契約	基本計劃	基本計劃	附加契約
附加的投保要求	-	AVPR必須附加至2021年2月22日或以後遞交申請的指定基本計劃	-	-	-
受保疾病	所有疾病				58種危疾 (包括57種嚴重疾病及1種非嚴重疾病)及往後任何疾病或受傷
投保年齡	15日 - 80歲			15日 - 70歲	
每年保障限額	港幣10,000,000 / 美元1,250,000		港幣5,000,000 / 美元650,000	港幣10,000,000 / 美元1,250,000	
終身保障限額	港幣50,000,000 / 美元6,250,000		港幣20,000,000 / 美元2,600,000	港幣25,000,000 / 美元3,125,000	
於亞洲以外接受的非急症治療的地域保障範圍	獲得賠償 (除精神科治療及次級病房級別現金惠益 只限香港及澳門外，賠償以標準計劃保障表為限)		獲得賠償 (除精神科治療只限香港外， 賠償以標準計劃保障表為限)	不會獲得賠償	
保障等候期	不設等候期			設30日等候期	設90日等候期
未知的投保前已有病症的保障等候期	保單生效後 / 未知已有病症的保障 首 30 日 / 0%保障 由第 31 日起 / 100%保障			任何受保疾病在保障生效起計的三十日以後顯現徵狀或病徵： 按保障限額賠償100%	
先天性疾病治療	**8歲**或以後發病 / 確診按 「未知的投保前已有病症」作出賠償			17歲或以後出現症狀 / 確診方受保障	**8歲**或以後出現症狀 / 確診方受保障

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附件 Appendix - B. 高端醫療（亞洲）內部產品比較 High-end Market (Asia) Internal product comparison

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	(A)	(B)	(C)	(D)	(E)
免再核保調低自付費	於 50 / 55 / 60 / 65 / **70 / 75 / 81歲** 生日後的保障週年日 （以終身計，只可行使一次）			於 50 / 55 / 60 / 65歲 生日後的保障週年日 （以終身計，只可行使一次）	
自付費/墊底費及每年保障限額計算方法	醫療費用將按費用的實際衍生日期計入相關保單年度的自付費及每年保障限額			住院及其指定相關的前 / 後的治療 將一併計入入院年度的墊底費及每年限額	
更改居住地的影響	**<u>醫療服務、受保服務或急症治療</u>** 持續置身在澳洲或新西蘭已達 365 日或以上： • 在定居地區需支付的賠償將會永久減少至有關可獲賠償的 60% **<u>急症治療</u>** 持續置身在北美或西歐已達 365 日或以上： 在定居地區需支付的賠償將會永久減少至有關可獲賠償的 60%				
	(A/B/C 適用) 註:於亞洲以外的非急症治療，會以標準計劃保障表內的限額作出賠償，並不受更改居住地的影響。			(D/E 適用) 註: 於亞洲以外的非急症治療，不會獲得賠償。	
	<u>美國公民</u> 於美國發生之索償前一年內累積逗留於美國達 182 日或以上： • 於美國接受急症治療需支付的賠償將會減少至有關可獲賠償的 50%		**<u>美國公民</u>** 不承保美國公民	**<u>美國公民</u>** 於美國發生之索償前一年內累積逗留於美國達 182 日或以上： • 於美國接受治療需支付的賠償將會減少至有關可獲賠償的 50%	
受保病房級別	亞洲: (a) 於香港、澳門或中國大陸：半私家房 (b) 於亞洲國家（香港、澳門及中國大陸除外）：標準私家房 亞洲以外: (c) 於亞洲以外(只限急症/緊急治療)：標準私家房				
保證續保	是，續保直至終身				
保單貨幣選擇	港幣 / 美元			港幣 / 澳門幣 / 美元	
醫療網絡	提供專科醫療網絡				

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附件 Appendix - B. 高端醫療（亞洲）內部產品比較 High-end Market (Asia) Internal product comparison

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	(A)	(B)	(C)	(D)	(E)
根據保單內的定義住院最少時數	連續逗留 6 小時或以上				
調整基數	當入住病房高於受保病房時適用 調整基數 = 受保人入住醫院的受保病房每日之最高收費 ÷ 每日實際病房收費				
出院免找數服務	目前適用於 • 香港 12 間私家醫院及澳門鏡湖醫院； • 中國指定 247 間醫院；及 • 其他國家的醫院，包括新加坡、泰國及馬來西亞等				
日間手術免找數服務	適用於專科醫療網絡進行 指定的 3 項日間手術， 且豁免自付費（如適用）				
保費結構	每年續保；男女均一保費				
每年自付費 / 墊底費	三個選擇： • 港幣零 / 美元零 • 港幣 16,000 / 美元 2,000 • 港幣 25,000 / 美元 3,125 (CEOE2 及 SMR 設澳門幣選項)				

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	(A)	(B)	(C)	(D)	(E)
I. 主要保障					
(a) 病房及膳食 **(b) 雜項開支** **(c) 主診醫生巡房費** **(d) 專科醫生費** **(e) 深切治療** **(f) 外科醫生費** **(g) 麻醉科醫生費** **(h) 手術室費**	全數賠償*				
(i) 訂明診斷成像檢測	全數賠償*			全數賠償* 已賠償於雜費開支內	
(j) 訂明非手術癌症治療 (A/B/C 適用) / 化療、電療及標靶治療費用賠償 (D 適用) / 癌症治療費用賠償(E 適用)	全數賠償*		每保單年度 港幣 2,000,000 /美元 250,000	全數賠償*	

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	(A)	(B)	(C)	(D)	(E)
(k) 入院前或出院後 / 日間手術前後的門診護理 (A/B/C 適用) (入院前) 住院/門診手術前門診諮詢 (D/E 適用)	全數賠償* • 每次住院 / 日間手術前30日內**所有**門診或急症診症 • **一次住院 / 日間手術前 30 日以外的門診或急症診症** (包括但不限於診金、藥費及診斷測試)		全數賠償* 每次住院 / 日間手術前30日內最多1次門診診症 (包括但不限於診金、藥費及診斷測試)	全數賠償* 住院 / 日間手術前30日內的**所有**門診診症 (包括診金、藥費及診斷測試)	
(出院後) 出院/門診手術後門診諮詢 (D/E 適用)	每次出院 / 日間手術後**90日內**的跟進門診 **1. 所有跟進門診 (營養師諮詢門診除外)** 全數賠償* **2. 營養師諮詢跟進門診** 每次港幣 680 / 美元 85 ,最多 4 次 (**包括但不限於**診金、藥費、診斷測試、敷藥、物理治療、職業治療及言語治療) 中醫：受保障於 II.(c)中醫的門診護理		每次出院 / 日間手術後 **90 日內** 最多 3 次跟進門診 全數賠償* (包括但不限於診金、藥費、診斷測試、敷藥、物理治療、職業治療及言語治療) 中醫：受保障於 II.(c)中醫的門診護理	每次出院 / 日間手術後 60 日內**所有**跟進門診 全數賠償* (包括診金、藥費、診斷測試及敷藥)	
出院/門診手術後輔助惠益 (D/E 適用)				出院/門診手術後輔助惠益： 出院 / 日間手術後 90 日內 每次住院 / 日間手術 港幣 30,000 / 美元 3,750 (每日最多 1 次跟進門診) 脊骨神經科醫生 / 物理治療師 / 言語治療師 / 職業治療師： 每次港幣 1,000 / 美元 125	

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	(A)	(B)	(C)	(D)	(E)
(l) 精神科治療 (A/B/C 適用) 精神疾病或神經疾病惠益 (D/E 適用)	每保單年度 港幣 40,000 / 美元 5,000 **不設日數限制**			每保單年度 港幣 40,000 / 美元 5,000 每保單年度最多 30 日	
(m) 私家看護費用	全數賠償* 每保單年度最多 30 日				
(n) 透析費用惠益	全數賠償*				
(o) 手術後家中看護惠益	全數賠償* 每保單年度最多 196 日 手術後或入住深切治療部並出院後 196 日內的護理服務			全數賠償* 每保單年最多 28 星期 手術後或入住深切治療部並出院後 28 星期內的護理服務	
(p) 重建手術惠益	**每次意外 / 每次乳房切除術** 港幣 160,000 / 美元 20,000			每次受保受傷 / 受保疾病 港幣 160,000 / 美元 20,000	每次受保疾病 港幣 160,000 / 美元 20,000
(q) 重建手術的醫療裝置費用惠益	**每保單年度**每項 港幣 96,000 / 美元 12,000 (非重建手術的醫療裝置費用於雜項開支作全數賠償*)			以個人計，每項 港幣 96,000 / 美元 12,000 (指定 7 項醫療裝置費用全數賠償*；指定項目外的其他項目亦以個人計，每項港幣 96,000 / 美元 12,000)	
(r) 意外急症門診治療費用賠償	全數賠償* 意外發生後 24 小時內				不設此惠益

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	(A)	(B)	(C)	(D)	(E)
II. 其他保障					
(a) 捐贈者費用	器官移植手術費用總和的 30% / 器官捐贈者及接受者手術費用總和的 30% 包括： (a)為捐贈者進行切除器官或抽取骨髓的手術的費用，及 (b)作為器官受贈者的受保人接受器官或骨髓的手術的合資格費用)			器官捐贈者及接受者手術費用總和的 30% (*包括外科醫生費、麻醉師費及手術室費之合共費用)	
(b) 住院陪床惠益	全數賠償*				
(c) 中醫的門診護理 **•每次出院 / 日間手術後 90 日內**	每次港幣600 / 美元75 每日 1 次跟進門診，最多 15 次跟進門診			受保障於出院/ 門診手術後輔助惠益： 每次港幣 600 / 美元75 每日 1 次跟進門診，最多 15 次跟進門診	
(d) 康復惠益	每保單年度 港幣 80,000 / 美元 10,000 每保單年度最多 60 日				
(e) 善終關懷服務惠益	**每保單年度** 港幣80,000 / 美元10,000			以個人計 港幣 80,000 / 美元 10,000	
(f) 次級病房級別現金惠益	每日$1,200 每保單年度最多 60 日		不設此惠益		
(g) 日間手術現金惠益	每項手術港幣 1,600 / 美元 200 每保單年度最多一項手術				
(h) 中風康復惠益					
(i) 家居設備提升惠益	**每次事故** 港幣 50,000 / 美元 6,250			以個人計 港幣 50,000 / 美元 6,250	
(ii) 中風輔助惠益	每次港幣 1,000 / 美元 125 每保單年度最多 30 次 **每次事故，** 港幣 100,000 / 美元 12,500			每次港幣 1,000 /美元 125 每保單年度最多 30 次 以個人計， 港幣 100,000 /美元 12,500	

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產品名稱	AIA 自願醫保尊裕計劃（基本計劃） (包括「AIA 健康系列」 AVPP	AIA 自願醫保尊顯計劃 （附加契約） (包括「AIA 健康系列」) AVPR	AIA 自願醫保尊尚計劃 (包括「AIA 健康系列」) AVP	「亞洲至尊」醫療計劃 2 (包括「AIA 健康系列」) CEOE2 (已停售: 「亞洲至尊」醫療計劃(CEOE) / 「亞洲**至尊明珠」醫療計劃)** (CEOEP))	嚴重疾病醫療保障 附加契約 SMR
	(A)	(B)	(C)	(D)	(E)
(iii)傷殘津貼惠益	每月港幣 5,000 / 美元 625 **每次事故**，最多 24 個月			每月港幣 5,000 /美元 625 以個人計，最多 24 個月	
(i) 緊急牙齒治療費用賠償	AVPP / AVPR / AVP / CEOE2 / CEOEP2:全數賠償* 意外發生後 3 個月內 CEOE / CEOEP: 意外發生後 2 星期內				不設此惠益
(j) 身故恩恤賠償	港幣 10,000 / 美元 1,250		港幣40,000 / 美元 5,000	港幣 80,000 / 美元 10,000	
(k) 無索償折扣 (A 適用) / 無索償醫療檢查服務(B/C 適用) / 無索償墊底費折扣 (D/E 適用)	無索償折扣 只要保單在連續3個保單年度或以上沒有作出賠償，在下一個保單週年日將可獲得保費折扣最高可獲上一個保單年度已繳保費之15% 無索償年度 / 無索償折扣 連續3個保單年度 / 5% 連續4個保單年度 / 10% 連續5個保單年度或以上 / 15%	無索償醫療檢查服務 保單於過去一年沒有作出賠償，可獲得免費醫療檢查服務 (受保人在保單續保日時已年滿兩歲)		無索償墊底費折扣 保單於每連續兩年內沒有作出賠償，可獲得10%墊底費折扣，並可累積至100%折扣	

*全數賠償是指不設分項賠償限額
*Fully covered shall mean no itemised benefit limit

有顏色的地方代表產品相較優勝
Features that are more competitive are highlighted

附件 Appendix - B. 高端醫療（亞洲）內部產品比較 High-end Market (Asia) Internal product comparison

產品名稱	AIA 自願醫保尊裕計劃（基本計劃） (包括「AIA 健康系列」 AVPP	AIA 自願醫保尊顯計劃 （附加契約） (包括「AIA 健康系列」) AVPR	AIA 自願醫保尊尚計劃 (包括「AIA 健康系列」) AVP	「亞洲至尊」醫療計劃 2 (包括「AIA 健康系列」) CEOE2 (已停售: 「亞洲至尊」醫療計劃(CEOE) / 「亞洲**至尊明珠」醫療計劃)** (CEOEP))	嚴重疾病醫療保障 附加契約 SMR
	(A)	(B)	(C)	(D)	(E)
(l) 個人療程管理服務	適用				
(m) 環球緊急支援服務	可選保障 註：此保障於保單繕發時將提供予客戶。取消此保障不會出現保費差額。 若選擇取消此保障，保單持有人須以書面方式通知本公司。			已涵蓋	
(i) 緊急醫療運送 (ii) 運返遺體 (iii) 安排家屬探訪 (iv) 送返未成年人	每一旅程 港幣 5,000,000 / 美元 625,000				
(v) 24 小時全球電話諮詢服務	適用				
其他					
(a) 原位癌治療費用賠償	此計劃已保障所有疾病				以個人計 港幣/澳門幣 2,000,000 或 美元250,000
(b) 住院現金惠益 (入住政府醫院或毋須收費的醫院)	不設此惠益			CEOE2 / CEOEP2 / SMR: 每日港幣/澳門幣 800 /美元 100 每保單年度最多 90 日 CEOE/CEOEP: 每日港幣/澳門幣 1,600 /美元 200 每保單年度最多 90 日	
(c) 人體免疫力缺乏病毒 / 愛滋病治療惠益	已涵蓋			以個人計 港幣/澳門幣 800,000 /美元 100,000	

有顏色的地方代表產品相較優勝
Features that are more competitive are highlighted

C. 高端醫療（全球）

以下是為高端客戶群而設的內部產品比較: (港幣/美元)

<table>
<tr><th>產品名稱</th><th>至尊醫療 5 (CEO5) / 至尊明珠醫療 5 (CEOP5)

(已停售:至尊醫療 (CEO) / 富泰醫療 (RH) /
至尊醫療 2 (CEO2) / 至尊明珠醫療 2 (CEOP2) /
至尊醫療 3 (CEO3) / 至尊明珠醫療 3 (CEOP3))</th><th>尊貴醫療
(已停售)</th></tr>
<tr><td></td><td>(A)</td><td>(B)</td></tr>
<tr><td>1. 投保年齡</td><td>0 – 70 歲</td><td>0 – 65 歲</td></tr>
<tr><td>2. 最高續保年齡</td><td>終身續保</td><td>至 100 歲</td></tr>
<tr><td>3. 保證終身續保</td><td>是，續保直至終身</td><td>不設此保證</td></tr>
<tr><td>4. 每年限額</td><td>HKD20,000,000 / USD2,500,000</td><td>HKD16,000,000 / USD2,000,000</td></tr>
<tr><td>5. 個人終身賠償限額</td><td>HKD50,000,000 / USD6,250,000</td><td>HKD40,000,000 / USD5,000,000</td></tr>
<tr><td>6. 版本</td><td>基本保單及附加契約形式均可</td><td>只設基本保單</td></tr>
<tr><td>7. 保費繳付形式</td><td>月繳 / 季繳 / 半年繳 / 年繳均可</td><td>只設年繳</td></tr>
<tr><td>8. 地域保障範圍</td><td>環球 / 美國除外</td><td>全球 / 北美除外</td></tr>
<tr><td>9. 醫院病房級別</td><td>標準私家房</td><td>標準私家房</td></tr>
<tr><td>10. 未知的投保前已有病症</td><td colspan="2">任何受保疾病在保障生效起計的三十日以後顯現徵狀或病徵：
按保障限額賠償 100%</td></tr>
<tr><td>11. 自選附加保障</td><td>只於 CEO / CEO2 / CEO3 / CEO5
設門診惠益及牙科惠益</td><td>不設自選附加保障</td></tr>
<tr><td>12. 每年墊底費選擇</td><td>
<table>
<tr><th></th><th>CEO5 / CEOP5</th><th>CEO3 / CEOP3</th><th>CEO / CEO2</th><th>RH / CEOP2</th></tr>
<tr><td>HKD0 / USD0</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr>
<tr><td>HKD4,000 / USD500</td><td></td><td></td><td>✓</td><td></td></tr>
<tr><td>HKD16,000 / USD2,000</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr>
<tr><td>HKD25,000 / USD3,125</td><td>✓</td><td>✓</td><td></td><td></td></tr>
<tr><td>HKD50,000 / USD6,250</td><td>✓</td><td></td><td></td><td></td></tr>
</table>
</td><td>不設墊底費選擇</td></tr>
<tr><td>13. 無索償墊底費折扣</td><td>CEO3 / CEOP3 / CEO5 / CEOP5：適用
CEO / RH / CEO2 / CEOP2：於 2016 年 9 月 21 日或以後之首個保障週年日起適用</td><td>不適用
（因不設墊底費版本）</td></tr>
</table>

產品名稱	至尊醫療 5 (CEO5) / 至尊明珠醫療 5 (CEOP5) (已停售:至尊醫療 (CEO) / 富泰醫療 (RH) / 至尊醫療 2 (CEO2) / 至尊明珠醫療 2 (CEOP2) / 至尊醫療 3 (CEO3) / 至尊明珠醫療 3 (CEOP3))	尊貴醫療 (已停售)
	(A)	(B)
14. 於指定年齡無需提供健康證明可減低或取消墊底費	適用	不適用 （因不設墊底費版本）
住院賠償		
15. 住院陪床惠益	不設受保人住院時之年齡限制	只於 16 歲或以下受保人之住院適用
16. 住院現金惠益:於入住政府醫院/無需收費之醫院時適用	每日 HKD800 / USD100 以每個保單/保障年度計算，最多 90 日	每日 HKD800 / USD100 以每個保單/保障年度計算，最多 30 日
17. 次級病房現金惠益	CEO5 / CEOP5: 每日 HKD2,000 / USD250 以每次住院計算，最多 10 日 CEO / RH / CEO2 / CEOP2 / CEO3 / CEOP3：不設此惠益	不設此惠益
手術費用賠償		
18. 門診(/日間)手術現金惠益	每項手術 HKD1,600 / USD200 以每個保單/保障年度計算，最多 1 次	不設此惠益
19. 重建手術惠益；及重建裝置 / 物料	重建手術惠益： HKD160,000 /USD20,000 (以每次受保受傷或受保疾病計) 重建裝置 / 物料：每項 HKD96,000/USD12,000（以個人計）	不設此兩項惠益
出院後的惠益		
20. 出院後門診諮詢 (B 系列產品適用) / 出院 / 門診(/日間)手術後門診諮詢 (A 系列產品適用)	• 設出院後及門診/日間手術後的門診諮詢及處方藥物； • 住院 / 門診(/日間)手術後於診所內接受必須的傷口護理 • 諮詢期間處方之醫療所需的測試	
21. 手術後家中看護惠益	全數賠償*，以每個保單/保障年度計算，最多 28 星期	全數賠償*，以每個保單/保障年度計算，最多 30 日
22. 出院/門診(/日間)手術後輔助惠益	適用	不設此惠益

產品名稱	至尊醫療 5 (CEO5) / 至尊明珠醫療 5 (CEOP5) (已停售:至尊醫療 (CEO) / 富泰醫療 (RH) / 至尊醫療 2 (CEO2) / 至尊明珠醫療 2 (CEOP2) / 至尊醫療 3 (CEO3) / 至尊明珠醫療 3 (CEOP3))	尊貴醫療 (已停售)
	(A)	(B)
延伸惠益		
23. 住院前門診諮詢 (B 系列產品適用) / 住院 / 門診(/日間)手術前門診諮詢 (A 系列產品適用)	• 設住院前及門診/日間手術前的門診諮詢及處方藥物 • 諮詢期間處方之醫療所需的測試	
24. 癌症治療費用賠償(A 適用) / 化療、電療及標靶治療費用賠償(B 適用)	為受保疾病進行化療、電療、標靶治療、激素治療、免疫治療及質子治療， 以及於接受此等治療期間有關的諮詢、處方藥物及診斷檢查 (CEO5 的保單契約已列明此受保範圍, B 系列的其他產品亦會按此原則作理賠)	
25. 透析費用惠益	全數賠償*	HKD320,000 / USD80,000 (每受保疾病 / 受保受傷計)
26. 人體免疫力缺乏病毒 / 愛滋病治療惠益	HKD800,000 / USD100,000 (以個人計)	HKD160,000 / USD20,000 (以個人計)
27. 中風康復惠益	適用	不設此惠益
28. 妊娠併發症惠益	CEO5 / CEOP5: 全數賠償* CEO / RH / CEO2 / CEOP2 / CEO3 / CEOP3：不設此惠益	不設此惠益
緊急治療費用賠償		
29. 緊急牙齒治療費用賠償	CEO3 / CEOP3 / CEO5 / CEOP5：全數賠償* 治療期限：3 個月	全數賠償* 治療期限：2 星期
30. 環球緊急支援服務	HKD5,000,000 / USD625,000 每一旅程	HKD500,000 / USD62,500 每一旅程

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有顏色的地方代表產品相較優勝
Features that are more competitive are highlighted

A. Mass Market

Below is the product comparison for mass market: (HKD)

*SGH2 is the plan that with "pay last" clause. When the insured is covered by SGH2 and the individual hospital and surgical reimbursement policy issued by the Company or AIA Company Limited at the same time, Super Good Health 2 will pay after the other policies have been paid.

	AIA Voluntary Health Insurance Standard Scheme (AVS)	AIA Voluntary Health Insurance Flexi Scheme (AVF) (Ward / Semi-Private / Standard Private)		Super Good Health Medical Plan 2 (SGH2) (Ward / Semi-Private / Standard Private) Shelved: Super Good Health Medical Plan (SGH) (Standard / Deluxe / Super Deluxe / Ultra Deluxe)	
		Network Benefit	Non-Network Benefit	Network Benefit	Non-Network Benefit
	(A)	(B)		(C)	
Issue Age	15 days to age 80	15 days to age 80		15 days to age 70	
Benefit Term	To age 100	Whole life		Whole Life	
Annual Benefit Limit	HKD420,000	No annual benefit limit		No annual benefit limit	
Lifetime Limit	No lifetime benefit limit	No lifetime benefit limit		No lifetime benefit limit	
Claims Basis	Per policy year / Per surgery	Per policy year / Per surgery		Per confinement	
Waiting Period	No waiting period	No waiting period		30 days waiting period	
Unknown Pre-Existing Condition	1st policy year: No such benefit 2nd policy year: 25% cover 3rd policy year: 50% cover 4th policy year onwards: 100% cover	1st 30 days after policy commences: No such benefit 31st day onwards: 100% cover		Any covered illness with signs and symptoms manifested more than 30 days after the Issue Date: 100% cover in accordance with the terms and benefits	
Treatment For Congenital Condition(S)	Covered for congenital condition manifested or is diagnosed at or after age 8 according to unknown pre-existing condition scale	Covered for congenital condition manifested or is diagnosed at or after age 8 according to unknown pre-existing condition scale		Covered for congenital defect appears or is diagnosed at or after age 17	
Investigation / Treatment / Surgery For Tonsils, Adenoids, Hernias Or A Disease Particular To Female Generative Organs	No waiting period	No waiting period		120-day waiting period	

有顏色的地方代表產品相較優勝
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A. Mass Market

Below is the product comparison for mass market: (HKD)

*SGH2 is the plan that with "pay last" clause. When the insured is covered by SGH2 and the individual hospital and surgical reimbursement policy issued by the Company or AIA Company Limited at the same time, Super Good Health 2 will pay after the other policies have been paid.

	AIA Voluntary Health Insurance Standard Scheme (AVS)	AIA Voluntary Health Insurance Flexi Scheme (AVF) (Ward / Semi-Private / Standard Private)		Super Good Health Medical Plan 2 (SGH2) (Ward / Semi-Private / Standard Private) Shelved: Super Good Health Medical Plan (SGH) (Standard / Deluxe / Super Deluxe / Ultra Deluxe)	
		Network Benefit	Non-Network Benefit	Network Benefit	Non-Network Benefit
	(A)	(B)		(C)	
Core Benefits					
Supplemental Major Medical Benefit (SMM)	No SMM	Embedded		Offer SMM option	
		Per disability per policy year limit: HKD100,000 / 200,000 / 400,000		Per confinement / covered surgical procedure / covered injury limit: (1) For age below 75: Network: HKD90,000 / 180,000 / 360,000 / [SGH Ultra Deluxe: 524,000] Non-network: HKD74,800 / 149,600 / 290,400 / [SGH Ultra Deluxe: 436,800] (2) For age of 75 or above: Network: HKD72,000 / 144,000 / 288,000 / [SGH Ultra Deluxe: 419,200] Non-network: HKD59,840 / 119,680 / 232,320 / [SGH Ultra Deluxe: 349,440]	
		Adjustment factor applies		Adjustment factor applies	
		Without below limits: (1) Lifetime limit; and (2) Overall SMM lifetime limit		Subject to: (1) Lifetime limit Network: HKD216,000/ 432,000 / 864,000 / [SGH Ultra Deluxe: 1,048,320] Non-network: HKD179,520 / 359,040 / 696,960 / [SGH Ultra Deluxe: 1,048,320]; and (2) Overall SMM lifetime limit HKD1,048,320	

有顏色的地方代表產品相較優勝
Features that are more competitive are highlighted

A. Mass Market

Below is the product comparison for mass market: (HKD)

*SGH2 is the plan that with "pay last" clause. When the insured is covered by SGH2 and the individual hospital and surgical reimbursement policy issued by the Company or AIA Company Limited at the same time, Super Good Health 2 will pay after the other policies have been paid.

	AIA Voluntary Health Insurance Standard Scheme (AVS)	AIA Voluntary Health Insurance Flexi Scheme (AVF) (Ward / Semi-Private / Standard Private)		Super Good Health Medical Plan 2 (SGH2) (Ward / Semi-Private / Standard Private) Shelved: Super Good Health Medical Plan (SGH) (Standard / Deluxe / Super Deluxe / Ultra Deluxe)	
		Network Benefit	Non-Network Benefit	Network Benefit	Non-Network Benefit
	(A)	(B)		(C)	
• **Room & Board**	HKD750 per day	Network: HKD1,100 / 2,400 / 4,400 per day	Non-network: HKD1,000 / 2,200 / 4,000 per day	Network: HKD848 / 1,696 / 3,800 / [SGH Ultra Deluxe:5,500] per day	Non-network: HKD768 / 1,536 / 3,456 / [SGH Ultra Deluxe:5,104] per day
	Maximum 180 days per policy year	Maximum 180 days per policy year		90 days per confinement	
• **Miscellaneous Charges**	HKD14,000	Network: HKD15,000 / 22,500 / 30,000	Non-network: HKD14,000 / 21,000 / 28,000	Network: HKD10,000 / 20,000 / 30,000 / [SGH Ultra Deluxe:35,000]	Non-network: HKD7,480 / 12,320 / 17,600 / [SGH Ultra Deluxe:26,250]
	Per policy year	Per policy year		Per confinement	
• **Attending Doctor's Visit Fee**	HKD750 per day	Network: HKD1,100 / 2,400 / 4,400 per day	Non-network: HKD1,000 / 2,200 / 4,000 per day	Network: HKD848 / 1,696 / 3,800 / [SGH Ultra Deluxe:5,500] per day	Non-network: HKD768 / 1,536 / 3,456 / [SGH Ultra Deluxe:5,104] per day
	Maximum 180 days per policy year	Maximum 180 days per policy year		90 days per confinement	
• **Specialist's Fee**	HKD4,300	Network: HKD4,600 / 5,400 / 10,700	Non-network: HKD4,300 / 5,000 / 10,000	Network: HKD2,400 / 5,000 / 10,000 / [SGH Ultra Deluxe:15,000]	Non-network: No such benefit
	Per policy year	Per policy year		Per confinement	
• **Intensive Care**	3,500 per day	Network: HKD4,480 / 7,400 / 11,600 per day	Non-network: HKD3,740 / 6,160 / 9,680 per day	Network: HKD4,480 / 7,400 / 11,600 / [SGH Ultra Deluxe:17,600] per day	Non-network: HKD3,740 / 6,160 / 9,680 / [SGH Ultra Deluxe:14,700] per day

有顏色的地方代表產品相較優勝
Features that are more competitive are highlighted

A. Mass Market

Below is the product comparison for mass market: (HKD)

*SGH2 is the plan that with "pay last" clause. When the insured is covered by SGH2 and the individual hospital and surgical reimbursement policy issued by the Company or AIA Company Limited at the same time, Super Good Health 2 will pay after the other policies have been paid.

	AIA Voluntary Health Insurance Standard Scheme (AVS)	AIA Voluntary Health Insurance Flexi Scheme (AVF) (Ward / Semi-Private / Standard Private)		Super Good Health Medical Plan 2 (SGH2) (Ward / Semi-Private / Standard Private) Shelved: Super Good Health Medical Plan (SGH) (Standard / Deluxe / Super Deluxe / Ultra Deluxe)	
		Network Benefit	Non-Network Benefit	Network Benefit	Non-Network Benefit
	(A)	(B)		(C)	
	Maximum 25 days per policy year	Maximum 25 days per policy year		15 days per confinement	
• **Surgeon's Fee**	Cover according to 4 surgical categories:	Cover according to 4 surgical categories:		Subject to the degree of complexity of the surgical procedure	
	Complex: 50,000 Major: 25,000 Intermediate: 12,500 Minor: 5,000	Network: Complex: 55,000 / 86,000 / 120,000 Major: 27,500 / 43,000 / 60,000 Intermediate: 13,750 / 25,800 / 36,000 Minor: 5,500 / 8,600 / 12,000	Non-network: Complex: 50,000 / 75,000 / 100,000 Major: 25,000 / 37,500 / 50,000 Intermediate: 12,500 / 22,500 / 30,000 Minor: 5,000 / 7,500 / 10,000	Network: HKD47,520 / 71,800 / 105,600 / [SGH Ultra Deluxe:151,200]	Non-network: HKD39,600 / 59,840 / 88,000 / [SGH Ultra Deluxe:126,000]
	Per surgery	Per surgery		Per confinement	
• **Anaesthetist's Fee**	35% of surgeon's fee payable				
• **Operating Theatre Charges**	35% of surgeon's fee payable				
• **Prescribed Diagnostic Imaging Tests (Include Ct Scan, Mri Scan, Pet Scan, Pet-Ct**	HKD20,000	Network: HKD22,000 / 33,000 / 44,000	Non-network: HKD20,000 / 30,000 / 40,000	Covered in Miscellaneous charges HKD10,000 / 20,000 / 30,000/ [SGH Ultra Deluxe:35,000]	Covered in Miscellaneous charges HKD7,480 / 12,320 / 17,600/ [SGH Ultra Deluxe:26,250]
	Per policy year	Per policy year		Per confinement	

有顏色的地方代表產品相較優勝
Features that are more competitive are highlighted

A. Mass Market

Below is the product comparison for mass market: (HKD)

*SGH2 is the plan that with "pay last" clause. When the insured is covered by SGH2 and the individual hospital and surgical reimbursement policy issued by the Company or AIA Company Limited at the same time, Super Good Health 2 will pay after the other policies have been paid.

	AIA Voluntary Health Insurance Standard Scheme (AVS)	AIA Voluntary Health Insurance Flexi Scheme (AVF) (Ward / Semi-Private / Standard Private)		Super Good Health Medical Plan 2 (SGH2) (Ward / Semi-Private / Standard Private) Shelved: Super Good Health Medical Plan (SGH) (Standard / Deluxe / Super Deluxe / Ultra Deluxe)	
		Network Benefit	Non-Network Benefit	Network Benefit	Non-Network Benefit
	(A)	(B)		(C)	
Combined And Pet-Mri Combined)	Subject to 30% co-insurance (i.e. customer to bear 30% expenses) Waiver of coinsurance for: ❖ CT scan (limited to coronary arteries); ❖ MRI scan (limited to cervical spine, lumbar spine and brain); and ❖ PET scan			No co-insurance	
• **Prescribed Non-Surgical Cancer Treatments (Applicable to A/B) / Long term treatment for chemotherapy (including targeted therapy), radiotherapy and dialysis (Applicable to C)**	Include radiotherapy (including proton therapy), chemotherapy, targeted therapy, immunotherapy and hormonal therapy				
	HKD80,000	Network: HKD96,000 / 120,000 / 180,000	Non-network: HKD80,000 / 100,000 / 150,000	Network: HKD60,000 / 120,000 / 180,000	Non-network: HKD50,000 / 100,000 / 150,000
	Per policy year	Per policy year		Per covered illness / per injury	

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A. Mass Market

Below is the product comparison for mass market: (HKD)

*SGH2 is the plan that with "pay last" clause. When the insured is covered by SGH2 and the individual hospital and surgical reimbursement policy issued by the Company or AIA Company Limited at the same time, Super Good Health 2 will pay after the other policies have been paid.

	AIA Voluntary Health Insurance Standard Scheme (AVS)	AIA Voluntary Health Insurance Flexi Scheme (AVF) (Ward / Semi-Private / Standard Private)		Super Good Health Medical Plan 2 (SGH2) (Ward / Semi-Private / Standard Private) Shelved: Super Good Health Medical Plan (SGH) (Standard / Deluxe / Super Deluxe / Ultra Deluxe)	
		Network Benefit	Non-Network Benefit	Network Benefit	Non-Network Benefit
	(A)	(B)		(C)	
• **Pre- And Post-Confinement Day Case Procedure Outpatient Care (Applicable to A/B) / Pre- / Post Surgery Outpatent consultation (Applicable to C)**	(i) Prior outpatient visit or emergency consultation 1 prior outpatient visit or emergency consultation per confinement / day case procedure			1 visit within 14 days before confinement / clinical surgery	
	HKD580 per visit up to HKD3,000 per policy year	Network: HKD848 / 936 / 1,000 per visit up to HKD3,400 / 3,760 / 4,000 per policy year	Non-network: HKD580 / 640 / 670 per visit up to HKD3,000 / 3,300 / 3,500 per policy year	Network: HKD848 / 1,696 / 3,800 [SGH Ultra Deluxe:5,500] per visit	Non-network: No such benefit
	(ii) Follow-up outpatient visit 3 follow-up outpatient visits per confinement / day case procedure within 90 days after discharge from hospital or completion of day case proceduure (1) consultation, westernmedication, dressings, diagnostic tests (2) other follow-up outpatient visits: e.g. physiotherapy, occupational therapy, speech therapy, chiropractic treatment			1 visit within 31 days after confinement / clinical surgery	
• **Chiropractor / Physiotherapist Consultation (Applicable to C)**	HKD580 per visit up to HKD3,000 per policy year	Network: (1) HKD848 / 936 / 1,000 per visit (2) HKD640 / 700 / 740 per visit	Non-network: (1) HKD580 / 640 / 670 per visit (2) HKD580 / 640 / 670 per visit	Network: HKD848 / 1,696 / 3,800 per visit	Non-network: No such benefit
				Network: HKD256 / 376 / 528 / [SGH Ultra Deluxe:760] per visit	Non-network: [No such benefit to Ward] / HKD308 / 440 / [SGH Ultra Deluxe:630]

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A. Mass Market

Below is the product comparison for mass market: (HKD)

*SGH2 is the plan that with "pay last" clause. When the insured is covered by SGH2 and the individual hospital and surgical reimbursement policy issued by the Company or AIA Company Limited at the same time, Super Good Health 2 will pay after the other policies have been paid.

	AIA Voluntary Health Insurance Standard Scheme (AVS)	AIA Voluntary Health Insurance Flexi Scheme (AVF) (Ward / Semi-Private / Standard Private)		Super Good Health Medical Plan 2 (SGH2) (Ward / Semi-Private / Standard Private) Shelved: Super Good Health Medical Plan (SGH) (Standard / Deluxe / Super Deluxe / Ultra Deluxe)	
		Network Benefit	Non-Network Benefit	Network Benefit	Non-Network Benefit
	(A)	(B)		(C)	
				within 90 days after discharge from hospital, 1 visit per day and 10 visits per confinement	
• **Psychiatric Treatments (Applicable to A/B) / Mental or Nervous Disorder Benefit (Applicable to C)**	HKD30,000	Network: HKD33,000 / 38,000 / 39,600	Non-network: HKD30,000 / 34,500 / 36,000	Network: HKD20,000 / 25,000 / 30,000 / [SGH Ultra Deluxe:40,000]	Non-network: HKD16,000 / 20,000 / 24,000 / [SGH Ultra Deluxe:32,000]
	Per policy year	Per policy year		Per confinement	
• **Long Term Treatment – Dialysis (Applicable to AB)**	No such benefit	Network: HKD60,000 / 120,000 / 180,000	Non-network: HKD50,000 / 100,000 / 150,000	Network: Covered in Long Term Treatment HKD60,000 / 120,000 / 180,000 / [SGH Ultra Deluxe:300,000]	Non-network: Covered in Long Term Treatment HKD50,000 / 100,000 / 150,000 / [SGH Ultra Deluxe:250,000]
• **Daily Post-Surgery Home Nursing Benefit**	No such benefit	Network: HKD424 / 848 / 1,904 per visit up to HKD8,280 / 16,320 / 37,200 per policy year	Non-network: HKD353 / 704 / 1,584 per visit up to HKD6,900 / 13,600 / 31,000 per policy year	Network: HKD424 / 848 / 1,904 / [SGH Ultra Deluxe:2,368] per visit	Non-network: [No such benefit to Ward] / HKD704 / 1,584 / [SGH Ultra Deluxe:1,974]
		within 31 days after discharge from hospital, maximum 15 visits		within 31 days after discharge from hospital, 1 visit per day and 15 visits per confinement	

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A. Mass Market

Below is the product comparison for mass market: (HKD)

*SGH2 is the plan that with "pay last" clause. When the insured is covered by SGH2 and the individual hospital and surgical reimbursement policy issued by the Company or AIA Company Limited at the same time, Super Good Health 2 will pay after the other policies have been paid.

	AIA Voluntary Health Insurance Standard Scheme (AVS)	AIA Voluntary Health Insurance Flexi Scheme (AVF) (Ward / Semi-Private / Standard Private)		Super Good Health Medical Plan 2 (SGH2) (Ward / Semi-Private / Standard Private) Shelved: Super Good Health Medical Plan (SGH) (Standard / Deluxe / Super Deluxe / Ultra Deluxe)	
		Network Benefit	Non-Network Benefit	Network Benefit	Non-Network Benefit
	(A)	(B)		(C)	
• **Emergency Outpatient Treatment Benefit (Accident Only)**	No such benefit	Network: HKD7,920 / 13,200 / 19,000 per injury	Non-network: HKD6,600 / 11,000 / 15,840 per injury	Network: HKD7,920 / 13,200 / 19,000 / [SGH Ultra Deluxe:25,720] per covered injury	Non-network: HKD6,600 / 11,000 / 15,840 / [SGH Ultra Deluxe:21,437] per covered injury
• **Hospital Companion Bed Benefit**	No such benefit	Network: HKD320 / 640 / 760 per day	Non-network: HKD180 / 280 / 380 per day	Network: HKD320 / 640 / 760 / [SGH Ultra Deluxe:1,500] Per confinement	Non-network: No such benefit
		Maximum 90 days per policy year		90 days per confinement	
• **Top-Up Subsidy Benefit**	No such benefit	Network or non-network: HKD300 / 600 / 1,200 [SGH Ultra Deluxe:1,800] per day			
		Mac. 90 days per policy year		90 days per confinement 1 day for covered clinical surgery	
• **Compassionate Death Benefit**	HKD8,800	Network or non-network: HKD8,800 / 17,600 / 35,200 / [SGH Ultra Deluxe:52,800]			
• **Accident Dealth Benefit**	No such benefit	Network or non-network: HKD8,800 / 17,600 / 35,200 / [SGH Ultra Deluxe:52,800]			
• **Blood Donation Benefit**	No such benefit	Network or non-network: HKD4,400 / 8,800 / 17,600 / [SGH Ultra Deluxe:26,400]			
• **Medical Accident And Incident Extension Benefit**	No such benefit	Network or non-network: HKD88,000 / 176,000 / 352,000 / [SGH Ultra Deluxe:528,000]			

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Features that are more competitive are highlighted

A. Mass Market

Below is the product comparison for mass market: (HKD)

*SGH2 is the plan that with "pay last" clause. When the insured is covered by SGH2 and the individual hospital and surgical reimbursement policy issued by the Company or AIA Company Limited at the same time, Super Good Health 2 will pay after the other policies have been paid.

	AIA Voluntary Health Insurance Standard Scheme (AVS)	AIA Voluntary Health Insurance Flexi Scheme (AVF) (Ward / Semi-Private / Standard Private)		Super Good Health Medical Plan 2 (SGH2) (Ward / Semi-Private / Standard Private) Shelved: Super Good Health Medical Plan (SGH) (Standard / Deluxe / Super Deluxe / Ultra Deluxe)	
		Network Benefit	Non-Network Benefit	Network Benefit	Non-Network Benefit
	(A)	(B)		(C)	
• **Personal Medical Case Management Services**	No such benefit	Applicable to all plans		Only applicable to Standard Private Plan	
• **Worldwide Emergency Assistance Services**	No such benefit	Optional benefit: HKD5,000,000 per trip Whole life cover Note: This benefit will be provided to the customer when the policy is issued. No premium difference for removing this benefit. If the policy holder opts to remove this benefit, he can send a written notice to the company.		HKD500,000 per trip Cover up to the age of 75	
No Claim Privilege	Up to 15% No claim discount Claims free Years / No Claim Discount%: 3 consecutive policy years: 5% 4 consecutive policy years: 10% 5 or more consecutive policy years: 15%	Up to 25% No claim discount Claims free Years / No Claim Discount% / No Claim Discount% for Loyal customer*: 3 consecutive policy years: 5% / 5% 4 consecutive policy years: 10% / 10% 5 or more consecutive policy years: 15% / 25% *the policy of this plan has been effective for 30 years and the insured person is aged 65 or above.		Up to 15% No claim bonus No Claim Period / No Claim Bonus Refund %: 3 consecutive policy years: 5% 4 consecutive policy years: 10% 5 or more consecutive policy years: 15%	

B. High-end Market (Asia)

Below is the product comparison for high-end market (Asia) : (HKD/USD)

Product Name	AIA Voluntary Health Insurance Privilege Plus Scheme (Basic) (Including AIA Vitality Series) AVPP	AIA Voluntary Health Insurance Privilege Scheme (Rider) (Including AIA Vitality Series) AVPR	AIA Voluntary Health Insurance Prime Scheme (Including AIA Vitality Series) AVP	CEO Essence Medical Plan 2 (Including AIA Vitality Series) CEOE2	Severe Illness Medical Protection Rider SMR
	(A)	(B)	(C)	(D)	(E)
Plan type	Basic Plan	Rider	Basic Plan	Basic Plan	Rider
Basic plan attachable requirement	-	AVPR must attach to specified basic plan which is applied on or after 22 Feb 2021	-	-	-
Covered Illnesses	All illnesses				58 critical illnesses (57 major illnesses and 1 minor illness) and any subsequent illness and injury
Issue age	15 days – age 80			15 days – age 70	
Annual benefit limit	HKD10,000,000 / USD1,250,000		HKD5,000,000 / USD650,000	HKD10,000,000 / USD1,250,000	
Lifetime benefit limit	HKD50,000,000 / USD6,250,000		HKD20,000,000 / USD2,600,000	HKD25,000,000 / USD3,125,000	
Geographical cover for non-emergency treatments performed outside Asia	covered (Except for psychiatric treatments and lower ward class cash benefit covered in Hong Kong and Macau, up to the benefit limits as stated in Standard Plan benefit schedule)		covered (up to the benefit limits as stated in Standard Plan benefit schedule)	No benefit is payable	
Waiting Period	No waiting period			30 days waiting period	90 days waiting period
Waiting Period for Unknown pre-existing conditions	Policy effective: Protection for unknown pre-existing conditions First 30 days: 0% cover 31st day and onwards: 100% cover			Any covered illness with signs and symptoms manifested more than 30 days after the Issue Date: 100% cover in accordance with the terms and benefits	
Treatments for congenital conditions	Covered for congenital condition manifested or is diagnosed at or after **age 8** according to unknown pre-existing condition scale			Covered for congenital defect appears or is diagnosed at or after age 17	Covered for congenital defect appears or is diagnosed at or after **age 8**
Reduce deductible without re-underwriting	Upon policy anniversary of cover at the age of 50 / 55 / 60 / 65 / **70 / 75 / 81** (once per lifetime)			Upon policy anniversary of cover at the age of 50 / 55 / 60 / 65 (once per lifetime)	

Product Name	AIA Voluntary Health Insurance Privilege Plus Scheme (Basic) (Including AIA Vitality Series) AVPP	AIA Voluntary Health Insurance Privilege Scheme (Rider) (Including AIA Vitality Series) AVPR	AIA Voluntary Health Insurance Prime Scheme (Including AIA Vitality Series) AVP	CEO Essence Medical Plan 2 (Including AIA Vitality Series) CEOE2	Severe Illness Medical Protection Rider SMR
	(A)	(B)	(C)	(D)	(E)
Deductible and annual benefit limit calculation rule	Medical expenses shall subject to the date which expenses incurred and will be counted into the deductible and annual benefit limit of respective policy year			Confinement and relevant pre and post treatments will be counted towards the year being admitted to the hospital	
Impact of change of residence	**Medical Services, Covered Services or Emergency Treatments** Present in Australia / New Zealand for 365 or more consecutive days: • reimbursement for treatment in the resided region will be permanently reduced to 60% **Emergency Treatments** Present in North America / Western Europe for 365 or more consecutive days: • reimbursement for treatment in the resided region will be permanently reduced to 60%				
	(Applicable to A to C) Note: For non-emergency treatments performed outside Asia, the benefit shall pay up to the limits as stated in the Standard Plan benefit schedule and shall not be affected by the change of residence.			(Applicable to D/E) Note: For non-emergency treatments performed outside Asia, no benefit is payable.	
	US Citizen Stays in US for 182 days or more in a year preceding the claims incurred in the US: reimbursement for treatment in US reduced to 50%		**US Citizen** not cover US citizen	**US Citizen** Stays in US for 182 days or more in a year preceding the claims incurred in the US: reimbursement for treatment in US reduced to 50%	
Covered Room Type	Asia: (a) Hong Kong, Macau and Mainland China: Semi-private Room (b) other Asia countries, excluding Hong Kong, Macau and Mainland China: Standard Private Room Outside Asia: (c) outside Asia (for emergency treatment only): Standard Private Room				
Guaranteed Renewal	Yes, lifetime renewal				
Currency Options	USD / HKD				HKD / MOP / USD
Medical Network	provides specialist network services				
Min. no of hours to fulfil the confinement definition	Continuous physical presence in hospital for 6 hours or more				

Product Name	AIA Voluntary Health Insurance Privilege Plus Scheme (Basic) (Including AIA Vitality Series) AVPP	AIA Voluntary Health Insurance Privilege Scheme (Rider) (Including AIA Vitality Series) AVPR	AIA Voluntary Health Insurance Prime Scheme (Including AIA Vitality Series) AVP	CEO Essence Medical Plan 2 (Including AIA Vitality Series) CEOE2	Severe Illness Medical Protection Rider SMR
	(A)	(B)	(C)	(D)	(E)
Adjustment Factor	Applies when confined in room type above covered room type Adjustment Factor = highest daily room charge of the covered room type in the hospital which the insured person stays ÷ daily room charge of the room the insured person stays				
Credit Facility for Hospitalization	Currently available in • 12 HK private hospitals and Kiang Wu Hospital in Macau; • 247 China hospitals; and • Designated hospitals in other countries, including Singapore, Thailand and Malaysia				
Cashless Arrangement for day case procedures	Applicable to 3 specified day case procedures at the designated specialist network outpatient clinics, and deductible will also be waived (if applicable)				
Premium Structure	YRT; Unisex				
Annual Deductible	3 options: • HKD / USD 0 • HKD16,000 / USD2,000 • HKD25,000 / USD3,125 (CEOE2 and SMR have MOP option)				

I. Core Benefits

Product Name	AIA Voluntary Health Insurance Privilege Plus Scheme (Basic) (Including AIA Vitality Series) AVPP (A)	AIA Voluntary Health Insurance Privilege Scheme (Rider) (Including AIA Vitality Series) AVPR (B)	AIA Voluntary Health Insurance Prime Scheme (Including AIA Vitality Series) AVP (C)	CEO Essence Medical Plan 2 (Including AIA Vitality Series) CEOE2 (D)	Severe Illness Medical Protection Rider SMR (E)
I. Core Benefits					
(a) Room and board **(b) Miscellaneous charges** **(c) Attending doctor's visit fee** **(d) Specialist's fee** **(e) Intensive care** **(f) Surgeon's fee** **(g) Anaesthetist's fee** **(h) Operating theatre charges**	Fully covered*				
(i) Prescribed diagnostic imaging tests	Fully covered*			Fully covered* Covered in Miscellaneous charges	
(j) Prescribed non-surgical cancer treatments (Applicable to A/B/C) / Chemotherapy, radiotherapy and targeted therapy benefit (Applicable to D) / Cancer Treatment Benefit (Applicable to E)	Fully covered*		HKD2,000,000 / USD250,000 per policy year	Fully covered*	

Product Name	AIA Voluntary Health Insurance Privilege Plus Scheme (Basic) (Including AIA Vitality Series) AVPP (A)	AIA Voluntary Health Insurance Privilege Scheme (Rider) (Including AIA Vitality Series) AVPR (B)	AIA Voluntary Health Insurance Prime Scheme (Including AIA Vitality Series) AVP (C)	CEO Essence Medical Plan 2 (Including AIA Vitality Series) CEOE2 (D)	Severe Illness Medical Protection Rider SMR (E)
(k) Pre-and post-confinement / day case procedure outpatient care (Applicable to A/B/C) **(Pre)** **Pre-hospitalisation / outpatient surgery outpatient consultation (Applicable to D/E)**	Fully covered* • **All** visits within 30 days before each admission or day case procedure • **1 visit if more than 30 days before each admission or day case procedure** (including but not limited to consultation fee, western medication prescribed or diagnostic test)		Fully covered* 1 prior outpatient visits or emergency consultations within 30 days before each admission or day case procedure (including consultation fee, western medication prescribed and diagnostic test)	Fully covered* **All** prior outpatient visits within 30 days before admission or day case procedure (including consultation fee, western medication prescribed and diagnostic test)	
(Post) **Post-hospitalisation / outpatient surgery outpatient consultation (Applicable to D/E)** **Post-hospitalisation / outpatient surgery ancillary benefit (Applicable to D/E)**	**within 90 days** after each hospital discharge / completion of day case procedure **1. all follow-up outpatient visits** (other than dietitian consultation visits) Fully covered* **2. dietitian consultations outpatient visits** HKD680 / USD85 per visit, maximum 4 visits (including but not limited to consultation fee, western medication prescribed, diagnostic test, dressings, physiotherapy, occupational therapy and speech therapy) Chinese medicine practitioner: Covered under item II (c) Chinese medicine practitioner outpatient care		3 follow up outpatient visits per each confinement or day case procedure within **90 days** after discharge from hospital or completion of day case procedure Fully covered* (including consultation fee, western medication prescribed, diagnostic test, dressings) Chinese medicine practitioner: Covered under item II (c) Chinese medicine practitioner outpatient care	**All** follow up outpatient visits within 60 days after discharge from hospital or completion of day case procedure Fully covered* (including consultation fee, western medication prescribed, diagnostic test, dressings) Post-hospitalisation / outpatient surgery ancillary benefit: within 90 days after discharge from hospital or completion of day case procedure HKD30,000 / USD3,750 per each confinement / day case procedure (Maximum 1 follow-up outpatient visit per day) Chiropractor/ physiotherapist/ speech therapist/ occupational therapist: HKD1,000 / USD125 per visit	

*全數賠償是指不設分項賠償限額
*Fully covered shall mean no itemised benefit limit

有顏色的地方代表產品相較優勝
Features that are more competitive are highlighted

附件 Appendix - B. 高端醫療（亞洲）內部產品比較 High-end Market (Asia) Internal product comparison

Product Name	AIA Voluntary Health Insurance Privilege Plus Scheme (Basic) (Including AIA Vitality Series) AVPP (A)	AIA Voluntary Health Insurance Privilege Scheme (Rider) (Including AIA Vitality Series) AVPR (B)	AIA Voluntary Health Insurance Prime Scheme (Including AIA Vitality Series) AVP (C)	CEO Essence Medical Plan 2 (Including AIA Vitality Series) CEOE2 (D)	Severe Illness Medical Protection Rider SMR (E)
(l) Psychiatric treatments (Applicable to A/B/C) / Mental or nervous disorder benefit (Applicable to D/E)	HKD40,000 / USD5,000 per policy year **no day limit**			HKD40,000 / USD5,000 per policy year Maximum 30 days per policy year	
(m) Private nurse's fee	Fully covered* Maximum 30 days per policy year				
(n) Dialysis benefit	Fully covered*				
(o) Post surgery home nursing benefit	Fully covered* Maximum 196 days per policy year within 196 days after discharge from hospital (after surgery / admission to intensive care unit)			Fully covered* Maximum 28 weeks per policy year within 28 weeks after discharge from hospital (after surgery / admission to intensive care unit)	
(p) Reconstructive surgery benefit	HKD160,000 / USD20,000 **per accident / per mastectomy**			HKD160,000 / USD20,000 per covered injury / covered illness	HKD160,000 / USD20,000 per covered illness
(q) Medical appliances benefit for reconstructive surgery	HKD 96,000 / USD 12,000 each item **per policy year** (fully covered* under miscellaneous charges for medical appliances of non-reconstructive surgery)			HKD 96,000 / USD 12,000 each item per life (fully covered* the 7 specified medical appliances; other items also per life, HKD 96,000 / USD 12,000 each item per life)	
(r) Emergency outpatient treatment benefit	Fully covered* (treatment within 24 hours of accident)				No such benefit

II. Other Benefits

Product Name	AIA Voluntary Health Insurance Privilege Plus Scheme (Basic) (Including AIA Vitality Series) AVPP (A)	AIA Voluntary Health Insurance Privilege Scheme (Rider) (Including AIA Vitality Series) AVPR (B)	AIA Voluntary Health Insurance Prime Scheme (Including AIA Vitality Series) AVP (C)	CEO Essence Medical Plan 2 (Including AIA Vitality Series) CEOE2 (D)	Severe Illness Medical Protection Rider SMR (E)
II. Other Benefits					
(a) Donor's benefit	30% of the sum of surgical expenses for organ transplantation / 30% of the total transplantation cost of both donor and receiver			30% of the total transplantation cost of both donor and receiver (*Sum of surgeon's fee, anaesthetist's fee and operating theatre fee)	
	including: (a) the expenses incurred for the surgery to remove the organ or bone marrow from the donor; and (b) the eligible expenses for the surgery to transplant the organ or bone marrow into the insured person as recipient)				
(b) Hospital companion bed benefit	Fully covered*				
(c) Chinese medicine practitioner outpatient care - **within 90 days after each discharge from hospital or completion of day case procedure**	HKD600 / USD75 per visit 1 follow-up outpatient visit per day, Maximum 15 follow-up outpatient visits			covered under Post-hospitalisation / outpatient surgery ancillary benefit: HKD600 / USD75 per visit 1 follow-up outpatient visit per day, Maximum 15 follow-up outpatient visits	
(d) Rehabilitation benefit	HKD80,000 / USD10,000 per policy year Maximum 60 days per policy year				
(e) Hospice care benefit	HKD80,000 / USD10,000 **per policy year**			HKD80,000 / USD10,000 per life	
(f) Lower ward class cash benefit	HKD1,200 per day Maximum 60 days per policy year		No such benefit		
(g) Day surgery cash benefit	HKD1,600 / USD200 per procedure Maximum 1 procedure per policy year				
(h) Stroke rehabilitation benefit					
(i) Home facility enhancement benefit	HKD50,000 / USD6,250 **per incident**			HKD50,000 / USD6,250 per life	
(ii) Stroke ancillary benefit	HKD1,000 / USD125 per visit Maximum 30 visits per policy year			HKD1,000 / USD125 per visit Maximum 30 visits per policy year	

Product Name	AIA Voluntary Health Insurance Privilege Plus Scheme (Basic) (Including AIA Vitality Series) AVPP (A)	AIA Voluntary Health Insurance Privilege Scheme (Rider) (Including AIA Vitality Series) AVPR (B)	AIA Voluntary Health Insurance Prime Scheme (Including AIA Vitality Series) AVP (C)	CEO Essence Medical Plan 2 (Including AIA Vitality Series) CEOE2 (D)	Severe Illness Medical Protection Rider SMR (E)
	HKD100,000 / USD12,500 **per incident**			HKD100,000 / USD12,500 per life	
(iii) Disability subsidy benefit	HKD5,000 / USD625 per month Maximum 24 months **per incident**			HKD5,000 / USD625 per month Maximum 24 months per life	
(i) Emergency dental benefit	Fully covered* treatment within 3 months of accident				No such benefit
(j) Compassionate death benefit	HKD 10,000 / USD 1,250		HKD40,000 / USD5,000	HKD80,000 / USD10,000	
(k) No claim discount (Applicable to A) / no claim medical check-up services (Applicable to B/C)/ no claim deductible discount (Applicable to D/E)	No claim discount If no claim is paid for 3 consecutive cover years or more, a premium discount will be offered on the next policy anniversary up to 15% of the total premium paid for the preceding policy year 3 consecutive policy years: 5% 4 consecutive policy years: 10% 5 or more consecutive policy years: 15%	No claim medical check-up services Rewards a free medical check-up if no claims is paid during the policy year that just passed (insured person attained at least the age of 2 at policy anniversary)		No claim deductible discount a 10% discount on the deductible amount will be offered when no claim is paid for 2 consecutive years. The 10% discount can reach up to 100%	
(l) Personal medical case management services	Applicable				
(m) Worldwide emergency Assistance services	Optional benefit Note: This benefit will be provided to the customer when the policy is issued. No premium difference for removing this benefit. If the policy holder opts to remove this benefit, he can send a written notice to the company.			Embedded	

Product Name	AIA Voluntary Health Insurance Privilege Plus Scheme (Basic) (Including AIA Vitality Series) AVPP	AIA Voluntary Health Insurance Privilege Scheme (Rider) (Including AIA Vitality Series) AVPR	AIA Voluntary Health Insurance Prime Scheme (Including AIA Vitality Series) AVP	CEO Essence Medical Plan 2 (Including AIA Vitality Series) CEOE2	Severe Illness Medical Protection Rider SMR
	(A)	(B)	(C)	(D)	(E)
(i) Emergency Medical Evacuation	HKD5,000,000 / USD625,000 per trip				
(ii) Repatriation of Remains					
(iii) Compassionate visit					
(iv) Return of Minor					
(v) 24-hour worldwide telephone enquiry services	Included				
Others					
(a) Carcinoma-in-situ treatment benefit	covers all illnesses				HKD/ MOP 2,000,000 or USD 250,000 per life
(b) Hospital Cash Benefit (for stay in a government hospital or in a hospital without charge	No such benefit			CEOE2 / CEOEP2 / SMR: HKD 800 / USD100 per day Maximum 90 days per policy year CEOE/CEOEP: HKD 1,600 / USD200 per day Maximum 90 days per policy year	
(c) HIV/ AIDS treatment benefit	Embedded			HKD/ MOP 800,000 / USD 100,000 per life	

C. High-end Market (Worldwide)

Below is the product comparison for high-end market (Worldwide) : (HKD/USD)

Product Name	CEO Medical 5 (CEO5) / CEO Pearl Medical 5 (CEOP5) (Shelved: CEO Medical (CEO) / Regal Health (RH) / CEO Medical 2 (CEO2) / CEO Pearl Medical 2 (CEOP2) / CEO Medical 3 (CEO3) / CEO Pearl Medical 3 (CEOP3))	Executive Health (Shelved)
	(A)	(B)
1. Issue age	Age 0 - 70	Age 0 - 65
2. Maximum cover age	Lifetime renewal	To age 100
3. Guaranteed lifetime renewal	Yes, lifetime renewal	No
4. Annual limit	HKD20,000,000 / USD2,500,000	HKD16,000,000 / USD2,000,000
5. Overall lifetime limit	HKD50,000,000 / USD6,250,000	HKD40,000,000 / USD5,000,000
6. Basic / rider	Basic and Rider	Basic only
7. Payment mode	Monthly / quarterly / semi-annual / annual	Annual only
8. Covered geographical area	Worldwide with excludes USA option	Worldwide with excludes North America option
9. Level of hospital accommodation	Standard Private Room	Standard Private Room
10. Unknown pre-existing condition(s)	Any covered illness with signs and symptoms manifested more than 30 days after the Issue Date: 100% cover in accordance with the terms and benefits	
11. Optional riders	For CEO / CEO2 / CEO3 / CEO5: Outpatient Benefit and Dental Benefit	No optional rider
12. Annual deductible options	<table><tr><th></th><th>CEO5 / CEOP5</th><th>CEO3 / CEOP3</th><th>CEO / CEO2</th><th>RH / CEOP2</th></tr><tr><td>HKD0 / USD0</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>HKD4,000 / USD500</td><td></td><td></td><td>✓</td><td></td></tr><tr><td>HKD16,000 / USD2,000</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>HKD25,000 / USD3,125</td><td>✓</td><td>✓</td><td></td><td></td></tr><tr><td>HKD50,000 / USD6,250</td><td>✓</td><td></td><td></td><td></td></tr></table>	No Deductible option
13. No Claim Deductible Discount	CEO3 / CEOP3 / CEO5 / CEOP5：Applicable CEO / RH / CEO2 / CEOP2：with effect from the first coverage anniversary on or after 21 Sep 2016	No such benefit (no Deductible option)

Product Name	CEO Medical 5 (CEO5) / CEO Pearl Medical 5 (CEOP5) (Shelved: CEO Medical (CEO) / Regal Health (RH) / CEO Medical 2 (CEO2) / CEO Pearl Medical 2 (CEOP2) / CEO Medical 3 (CEO3) / CEO Pearl Medical 3 (CEOP3))	Executive Health (Shelved)
	(A)	(B)
14. Option to reduce the Deductible at specified age without re-underwriting	Applicable	No such benefit (no Deductible option)
Confinement Benefits		
15. Hospital Companion Bed Benefit	For insured of all ages	For insured under age 16 only
16. Hospital Cash Benefit: For stay in a government hospital or in a hospital without charge	HKD800 / USD100 per day maximum 90 days per Policy/Coverage year	HKD800 / USD100 per day max 30 days per Policy/Coverage year
17. Lower Room Class Cash benefit	CEO5 / CEOP5: HKD2,000 / USD250 per day maximum 10 days per confinement CEO / RH / CEO2 / CEOP2 / CEO3 / CEOP3：No such benefit	No such benefit
Surgical Benefits		
18. Outpatient (/Day) Surgery Cash Benefit	HKD1,600 / USD200 per procedure max 1 procedure per Policy/Coverage year	No such benefit
Extended Benefits / Surgical Benefits		
19. Reconstructive Surgery Benefit; and Reconstructive Devices or Materials	Reconstructive Surgery Benefit: HKD160,000 /USD20,000 (per covered illness / covered injury) Reconstructive Devices or Materials: HKD96,000/USD12,000 each item per life	No such benefit
Post-Hospitalization Benefits		
20. Post-hospitalization Outpatient Consultation (applicable to B) / Post-hospitalization / Outpatient (/Day) Surgery Outpatient Consultation (applicable to A/B)	• Covers outpatient consultation and medication after surgeries carried out in hospitals as well as on outpatient basis; • Covers wound care received after hospitalization and outpatient / day surgeries • Covers medically necessary diagnostic tests prescribed during consultation	
21. Post-surgery Home Nursing Benefit	Fully covered* up to 28 weeks per Policy/Coverage Year	Fully covered* up to 30 days per Policy/Coverage Year

Product Name	CEO Medical 5 (CEO5) / CEO Pearl Medical 5 (CEOP5) (Shelved: CEO Medical (CEO) / Regal Health (RH) / CEO Medical 2 (CEO2) / CEO Pearl Medical 2 (CEOP2) / CEO Medical 3 (CEO3) / CEO Pearl Medical 3 (CEOP3))	Executive Health (Shelved)
	(A)	(B)
22. Post-hospitalization / Outpatient (/Day) Surgery Ancillary Benefit	Applicable	No such benefit
Extended Benefits		
23. Pre-hospitalization Outpatient Consultation (applicable to B) / Pre-hospitalization / Outpatient (/Day) Surgery Outpatient Consultation (applicable to A)	• Covers outpatient consultation and medication before surgeries carried out in hospitals as well as on outpatient basis • Covers medically necessary diagnostic tests prescribed during consultation	
24. Cancer Treatment Benefit (Applicable to A) / Chemotherapy, radiotherapy and targeted therapy treatment benefit (applicable to B)	Chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, and proton therapy for a covered illness, and the consultation, medication and diagnostic tests for and in the course of these treatments (Policy contract of CEO5 has listed out the coverages, other products of B series will be reimbursed based on same practice)	
25. Dialysis Benefit	Fully Covered*	HKD320,000 / USD80,000 (per covered illness / covered injury)
26. HIV / AIDS Treatment Benefit	HKD800,000 / USD100,000 per life	HKD160,000 / USD20,000 per life
27. Stroke Rehabilitation Benefit	CEO3 / CEOP3 / CEO5 / CEOP5: Applicable	No such benefit
28. Pregnancy Complications Benefit	CEO5 / CEOP5: Fully covered* CEO / RH / CEO2 / CEOP2 / CEO3 / CEOP3: No such benefit	No such benefit
Emergency Treatment Benefits		
29. Emergency Dental Benefit	CEO3 / CEOP3 / CEO5 / CEOP5: Fully Covered* treatment period: 3 months	Fully Covered* treatment period: 2 weeks
30. Worldwide Emergency Assistance Services	HKD5,000,000 / USD625,000 per trip	HKD500,000 / USD62,500 per trip

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