Residency Rating 居留風險評級

* Residency Rating will be applied to the applicant/ proposed insured who resides in the country which is not his/her usual place of domicile for over 182 days in a year.
居留風險評級將根據申請人/ 準受保人的慣常居住地，即一年內居住超過182日的國家。
* The rating below is for reference only, Underwriting Department shall reserve the rights of final decision and any revision.
以下評級只作參考用途，核保部保留最終決定權及隨時更新評級權利。
* For those countries not covered under the guidelines, applications will be considered individually and may not be accepted.
任何並未包括在此指引的國家，核保部將個別考慮，可能不能受保。
* Underwriting Department reserves the right to obtain further information/ evidence if deemed necessary.
核保部保留要求進一步資料或證明的權利。
* Except for those specified, the ratings below are not applicable to Wealth series products and CEO/CEO Pearl Medical series products.
除特別註明, 以下評級並不適用於財富系列壽險計劃及至尊/ 至尊明珠系列醫療計劃。

Notes
② It is different from "Life" rating due to premium structure and terms and conditions of the reinsurance treaties. 基於不同的保費結構及再保條約的條款及細則，居留風險評級與"Life"人壽不同
④ Not allow for Preferred class 不接受尊尚級別。
⑥ Allow for rider only 只適用於附加契約。
STD Standard 標準保費
IC Individual Consideration 個別考慮

(i) Hong Kong/ Macau ID card holder 香港/澳門身分證持有人

Country of Residency	Life	Premier Life②	Single Premium Whole Life②	Term	CI/ CIPB/ CIWP	OYS		CG	APWP/ EAPWP	WP/ PB	SGH2	HB/ HI	ADB/ ADD/ SADD/ ADIP	AI	PAC	PAC/ IPA
						Life	CI									
America (United State) 美國	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Australia 澳洲	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Bangladesh 孟加拉	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	+10%	+10%
Bhutan 不丹	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline
Cambodia 柬埔寨	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Canada 加拿大	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Central & South America 美洲 (中及南部)																
Argentina 阿根廷	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Brazil 巴西	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Chile 智利	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Mexico 墨西哥	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
China 中國	STD	NR'B'	NR'B'	STD	STD	STD	STD	STD	Decline	STD	STD	STD	STD	Decline	STD	STD
Eastern Europe 歐洲(東)																
Cyprus 塞浦路斯	STD	Decline	Decline	STD	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Greenland 格林蘭	STD	Decline	Decline	STD	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
India 印度	NR'C'	NR'C'	NR'C'	NR'C' ④⑥	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Indonesia 印尼	NR'B'	NR'C'	NR'C'	NR'B' ④⑥	+75%	NR'B'	+75%	+75%	+75%	+75%	+75%	+75%	STD	Decline	STD	STD
Laos 寮國	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	+10%	+10%
Malaysia 馬來西亞	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Mauritius 毛里求斯	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Middle East 中東																
Dubai 迪拜	IC	Decline	Decline	Decline	IC	IC	IC	IC	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline
Saudi Arabia 沙地阿拉伯	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	2 class up	Decline	+50%	+50%
Nepal 尼泊爾	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	1 class up	Decline	+25%	+25%
New Zealand 新西蘭	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Pakistan 巴基斯坦	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline
Papau New Guinea 巴布亞新基內亞	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	+10%	+10%
Philippines 菲律賓	NR'B'	NR'C'	NR'C'	NR'B' ④⑥	+75%	NR'B'	+75%	+75%	+75%	+75%	+75%	+75%	STD	Decline	STD	STD
Singapore 新加坡	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
South Africa 非洲 (南)	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
South Korea 韓國 (南)	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Sri Lanka 斯里蘭卡	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	1 class up	Decline	+25%	+25%
Taiwan 臺灣	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Thailand 泰國	NR'B'	NR'C'	NR'C'	NR'B' ④⑥	+75%	NR'B'	+75%	+75%	+75%	+75%	+75%	+75%	STD	Decline	STD	STD
Vietnam 越南	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	+75%	+75%	Decline	Decline	STD	Decline	STD	STD
Western Europe 歐洲(西)																
Austria 奧地利	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Britain/United Kingdom 英國	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Belgium 比利時	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Denmark 丹麥	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Finland 芬蘭	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
France 法國	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Germany 德國	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Greece 希臘	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Iceland 冰島	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Ireland 愛爾蘭	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Italy 意大利	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Luxembourg 盧森堡	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Monaco 摩納哥	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Netherlands 荷蘭	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Norway 挪威	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Portugal 葡萄牙	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Spain 西班牙	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Sweden 瑞典	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Switzerland 瑞士	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Vatican City 梵蒂岡	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD

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Residency Rating 居留風險評級

* Residency Rating will be applied to the applicant/ proposed insured who resides in the country which is not his/her usual place of domicile for over 182 days in a year.
居留風險評級將根據申請人/ 準受保人的慣常居住地，即一年內居住超過182日的國家。

* The rating below is for reference only, Underwriting Department shall reserve the rights of final decision and any revision.
以下評級只作參考用途，核保部保留最終決定權及隨時更新評級權利。

* For those countries not covered under the guidelines, applications will be considered individually and may not be accepted.
任何並未包括在此指引的國家，核保部將個別考慮，可能不能受保。

* Underwriting Department reserves the right to obtain further information/ evidence if deemed necessary.
核保部保留要求進一步資料或證明的權利。

* Except for those specified, the ratings below are not applicable to Wealth series products and CEO/CEO Pearl Medical series products.
除特別註明, 以下評級並不適用於財富系列壽險計劃及至尊/ 至尊明珠系列醫療計劃。

Notes

② It is different from "Life" rating due to premium structure and terms and conditions of the reinsurance treaties. 基於不同的保費結構及再保條約的條款及細則，居留風險評級與"Life"人壽不同

④ Not allow for Preferred class 不接受尊尚級別。

⑥ Allow for rider only 只適用於附加契約。

STD Standard 標準保費

IC Individual Consideration 個別考慮

(II) Mainland Chinese Visitor 抵港抵澳內地人士

Country of Residency	Life	Premier Life②	Single Premium Whole Life②	Expert Term /Term rider	CI/ CIPB/ CIWP	OYS		CG Pearl	APWP/ EAPWP	WP/ PB	SGH2⑥	HB/ HI	ADB/ ADD/ SADD/ ADIP	AI	PAC	PAC/ IPA
						Life	CI									
America (United State) 美國	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Australia 澳洲	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Bangladesh 孟加拉	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	+10%	+10%
Bhutan 不丹	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline
Cambodia 柬埔寨	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Canada 加拿大	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Central & South America 美洲 (中及南部)																
Argentina 阿根廷	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Brazil 巴西	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Chile 智利	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Mexico 墨西哥	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
China 中國	Refer MCV Operation Guideline															
Eastern Europe 歐洲(東)																
Cyprus 塞浦路斯	STD	Decline	Decline	STD	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Greenland 格林蘭	STD	Decline	Decline	STD	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
India 印度	NR'C'	NR'C'	NR'C'	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Indonesia 印尼	NR'B'	NR'C'	NR'C'	NR'B' ④	+75%	NR'B'	+75%	+75%	+75%	+75%	+75%	+75%	STD	Decline	STD	STD
Laos 寮國	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	+10%	+10%
Malaysia 馬來西亞	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Mauritius 毛里求斯	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Middle East 中東																
Dubai 迪拜	IC	Decline	Decline	Decline	IC	IC	IC	IC	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline
Saudi Arabia 沙地阿拉伯	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	2 class up	Decline	+50%	+50%
Nepal 尼泊爾	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	1 class up	Decline	+25%	+25%
New Zealand 新西蘭	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Pakistan 巴基斯坦	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline
Papau New Guinea 巴布亞新基內亞	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	+10%	+10%
Philippines 菲律賓	NR'B'	NR'C'	NR'C'	NR'B' ④	+75%	NR'B'	+75%	+75%	+75%	+75%	+75%	+75%	STD	Decline	STD	STD
Singapore 新加坡	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
South Africa 非洲 (南)	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
South Korea 韓國 (南)	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Sri Lanka 斯里蘭卡	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	1 class up	Decline	+25%	+25%
Taiwan 臺灣	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Thailand 泰國	NR'B'	NR'C'	NR'C'	NR'B' ④	+75%	NR'B'	+75%	+75%	+75%	+75%	+75%	+75%	STD	Decline	STD	STD
Vietnam 越南	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	+75%	+75%	Decline	Decline	STD	Decline	STD	STD
Western Europe 歐洲(西)																
Austria 奧地利	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Britain/United Kingdom 英國	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Belgium 比利時	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Denmark 丹麥	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Finland 芬蘭	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
France 法國	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Germany 德國	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Greece 希臘	STD	Decline	Decline	Tu	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Iceland 冰島	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Ireland 愛爾蘭	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Italy 意大利	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Luxembourg 盧森堡	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Monaco 摩納哥	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Netherlands 荷蘭	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Norway 挪威	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Portugal 葡萄牙	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Spain 西班牙	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Sweden 瑞典	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Switzerland 瑞士	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD
Vatican City 梵蒂岡	STD	Decline	Decline	STD	+25%	STD	STD	STD	STD	STD	+50%	STD	STD	Decline	STD	STD

Last update 07/20/2022

Residency Rating 居留風險評級

* Residency Rating will be applied to the applicant/ proposed insured who resides in the country which is not his/her usual place of domicile for over 182 days in a year.
居留風險評級將根據申請人/ 準受保人的慣常居住地，即一年內居住超過182日的國家。

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核保部保留要求進一步資料或證明的權利。

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除特別註明, 以下評級並不適用於財富系列壽險計劃及至尊/ 至尊明珠系列醫療計劃。

Notes

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④ Not allow for Preferred class 不接受尊尚級別。

⑥ Allow for rider only 只適用於附加契約。

STD Standard 標準保費

IC Individual Consideration 個別考慮

(III) Foreigner 外籍人士

Rating is applicable to passport holders of United States, Australia, Canada, Indonesia, Malaysia, New Zealand, Philippines, Singapore, South Korea, Taiwan, Thailand and Western Europe only
Example: America passport holder living in Australia over 182 days in a year, we will follow the rating of Australia.
外籍人士只適用於美國 / 澳洲 / 加拿大 / 印尼 / 馬來西亞 / 新西蘭 / 菲律賓 / 新加坡 / 韓國 (南) / 臺灣 / 泰國 / 歐洲(西) 身分證持有人。
例子: 美國身份證持有人每年居住在澳洲超過182日，我們將根據澳洲的居留風險評級。

Indigenous foreigner who is holding the nationality covered in the listed table and residing in the same native country, we will follow to rating of that country according to the table.

Example: Cambodia passport holder living in Cambodia over 182 days, we will follow the rating of Cambodia to accept Life at NR C.
列於本居留風險評級表的國籍持有人並居住於本土國家，我們將根據該國家的居留風險評級。
例子：柬埔寨身份證持有人居住在柬埔寨超過182日，我們將根據柬埔寨的居留風險評級接受人壽"Life" 評級C。

Other passport holders will be individual consideration. Example: India passport holder living in Australia.
其他身份證持有人將個別考慮。例子: 印度身份證持有人居住在澳洲。

OYS CI STD is applicable to United States, Australia, Canada, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Western Europe passport holder only ; AND living or residing over 182 days in China.
OYS CI rate up NR'B' is applicable to Indonesia, Philippines and Thailand passport holder ; AND living or residing over 182 days in China.
OYS 危疾標準保費只適用於美國 / 澳洲 / 加拿大 / 馬來西亞 / 新西蘭 / 新加坡 / 韓國 (南) / 臺灣 / 歐洲(西) 身分證持有人, 及居住於中國超過182日。
OYS 危疾評級"NR-B"適用於印尼 / 菲律賓 / 泰國身分證持有人, 及居住於中國超過182日。

Country of Residency	Life	Premier Life②	Single Premium Whole Life②	Term	CI/ CIPB/ CIWP	OYS		CG⑥	APWP/ EAPWP	WP/ PB	SGH2⑥	HB/ HI	ADB/ ADD/ SADD/ ADIP	AI	PAC	PAC/ IPA
						Life	CI									
America (United State) 美國	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Australia 澳洲	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Bangladesh 孟加拉	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	+10%	+10%
Bhutan 不丹	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline
Cambodia 柬埔寨	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Canada 加拿大	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Central & South America 美洲 (中及南部)																
Argentina 阿根廷	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Brazil 巴西	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Chile 智利	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Mexico 墨西哥	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
China 中國	STD	NR'B'	NR'B'	NR'B'	+25%	STD	STD / NR'B' ##	+25%	Decline	STD	STD	STD	STD	Decline	STD	STD
Eastern Europe 歐洲(東)																
Cyprus 塞浦路斯	STD	Decline	Decline	STD	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Greenland 格林蘭	STD	Decline	Decline	STD	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
India 印度	NR'C'	NR'C'	NR'C'	NR'C' ④⑥	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Indonesia 印尼	NR'B'	NR'C'	NR'C'	NR'B' ④⑥	+75%	NR'B'	+75%	+75%	+75%	+75%	+75%	+75%	STD	Decline	STD	STD
Laos 寮國	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	+10%	+10%
Malaysia 馬來西亞	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Mauritius 毛里求斯	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
Middle East 中東																
Dubai 迪拜	IC	Decline	Decline	Decline	IC	IC	IC	IC	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline
Saudi Arabia 沙地阿拉伯	NR'E'	Decline	Decline	NR'E' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	2 class up	Decline	+50%	+50%
Nepal 尼泊爾	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	1 class up	Decline	+25%	+25%
New Zealand 新西蘭	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	Decline	Decline	STD	Decline	STD	STD
Pakistan 巴基斯坦	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline
Papau New Guinea 巴布亞新基內亞	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	+10%	+10%
Philippines 菲律賓	NR'B'	NR'C'	NR'C'	NR'B' ④⑥	+75%	NR'B'	+75%	+75%	+75%	+75%	+75%	+75%	STD	Decline	STD	STD
Singapore 新加坡	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
South Africa 非洲 (南)	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	STD	Decline	STD	STD
South Korea 韓國 (南)	STD	Decline	Decline	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Sri Lanka 斯里蘭卡	NR'D'	Decline	Decline	NR'D' ④	Decline	Decline	Decline	Decline	Decline	Decline	Decline	Decline	1 class up	Decline	+25%	+25%
Taiwan 臺灣	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Thailand 泰國	NR'B'	NR'C'	NR'C'	NR'B' ④⑥	+75%	NR'B'	+75%	+75%	+75%	+75%	+75%	+75%	STD	Decline	STD	STD
Vietnam 越南	NR'C'	Decline	Decline	NR'C' ④	Decline	Decline	Decline	Decline	+75%	+75%	Decline	Decline	STD	Decline	STD	STD
Western Europe 歐洲(西)																
Austria 奧地利	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Britain/United Kingdom 英國	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Belgium 比利時	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Denmark 丹麥	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Finland 芬蘭	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
France 法國	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Germany 德國	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Greece 希臘	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Iceland 冰島	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Ireland 愛爾蘭	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Italy 意大利	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Luxembourg 盧森堡	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Monaco 摩納哥	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Netherlands 荷蘭	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Norway 挪威	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Portugal 葡萄牙	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Spain 西班牙	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Sweden 瑞典	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Switzerland 瑞士	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD
Vatican City 梵蒂岡	STD	Decline	Decline	STD	+25%	STD	+25%	+25%	STD	STD	+50%	STD	STD	Decline	STD	STD

Residency Rating (OptimaCEO / CEO Medical 5 / CEO Essense Medical 2/OptimaCEO Pearl CEO Pearl Medical 5/ CEO Essense Pearl Medical 2 / AIA VHIS Privilege Ultra / Privilege Ultra Medical Plan / Privilege Ultra Pearl Medical Plan)
居留風險評級 (至尊醫療5 / 亞洲至尊醫療2 / 至尊明珠醫療5 / 亞洲至尊明珠醫療2 / AIA 自願醫保尊耀計劃 / 「尊耀」醫療計劃 / 「尊耀明珠」醫療計劃)

Remarks 備註:

* - 接受住院、治療或手術須於指定之中華人民共和國的醫院中一間進行。
Accept hospital benefits limited to designated hospital in People's Republic of China.

- **適用於至尊醫療 5 及至尊明珠醫療 5 / 極臻•至尊醫療及極臻•至尊明珠醫療**：接受若受保人於美國發生的索償之前的連續12個月在美國逗留之時間累積達一百八十二(182)日或以上，基本計劃內第一至第五部份內及任何其附加契約內需支付的任何利益賠償，將減少至有關可賠償收費的百分之五十(50%)。
For CEO Medical 5 and CEO Pearl Medical 5 / OptimaCEO Medical Plan and OptimaCEO Pearl Medical Plan : Accept the benefits under Parts I-V of the basic plan and any supplementary contracts will be reduced to 50% of the relevant reimbursable charges after insured has stayed in the United States for a period or periods aggregating 182 days more in 12 consecutive months immediately before a claim incurred in United States.

^ - **適用於亞洲至尊 2 及亞洲至尊明珠 2**：接受若受保人於美國發生的索償之前的連續12個月在美國逗留之時間累積達一百八十二(182)日或以上，基本計劃內第一至第五部份內及任何其附加契約內需支付的任何利益賠償，將減少至有關可賠償收費的百分之五十(50%)。
保障範圍僅限於緊急治療。
For CEO Essence Medical 2 and CEO Essence Pearl Medical 2: Accept the benefits under Parts I-V of the basic plan and any supplementary contracts will be reduced to 50% of the relevant reimbursable charges after insured has stayed in the United States for a period or periods aggregating 182 days or more in 12 consecutive months immediately before a claim incurred in United States. Coverage is limited to emergency treatment under CEO Essence.

@ - **適用於 AIA 自願醫保尊耀計劃(基本計劃及附加契約)**、**「尊耀」醫療計劃 (基本計劃及附加契約)**、**「尊耀明珠」醫療計劃(基本計劃及附加契約)**：根據保單契約內列明，若受保人於美國發生的索償之前的連續12個月在美國逗留之時間累積達一百八十二(182)日或以上，保單契約內就該急症治療的任何需支付的利益賠償，將減少至有關可賠償收費的百分之五十(50%)。保障範圍僅限於急症治療。
For AIA VHIS Privilege Ultra (Basic & Rider), Privilege Ultra Medical Plan (Baisc & Rider), Privilege Ultra Pearl Medical Plan (Baisc & Rider)
According to the policy contract, the benefits will be reduced to 50% of the relevant reimbursable charges after insured has stayed in the United States for a period or periods aggregating 182 days or more in 12 consecutive months immediately before a claim incurred in United States. Coverage as stated in the policy contract is limited to emergency treatment.

「尊耀」醫療計劃：只適用於澳門
Privilege Ultra Medical Plan (PU) : applicable in Macau only.

OptimalCEO / CEO Medical 5 / CEO Essence Medical 2 / AIA VHIS Privilege Ultra / Privilege Ultra Medical Plan
極臻•至尊醫療 / 至尊醫療 5 / 亞洲至尊醫療 2 / AIA 自願醫保尊耀計劃 / 「尊耀」醫療計劃

Citizenship and Nationality 公民身份及國籍	Product 產品	居住地 Residency							
		香港 / 澳門 Hong Kong /Macau	中國 China	美國 USA	西歐 Western Europe	英國 UK	加拿大 Canada	澳洲 Australia	新西蘭 New Zealand	台灣 / 新加坡 / 馬來西亞 / 南韓 Taiwan / Singapore / Malaysia / South Korea
情況 1: -香港居民身份證或澳門居民身份證 Situation 1: - Hong Kong / Macau ID Cardholder	至尊醫療5 / 極臻•至尊醫療 CEO Medical 5 / OptimaCEO	標準保費 Standard Rating	標準保費 Standard Rating	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating	不接受 Not Allowed					標準保費 Standard Rating
	亞洲至尊醫療 2 CEO Essence Medical 2	標準保費 Standard Rating	標準保費 Standard Rating	不接受 Not Allowed	不接受 Not Allowed					不接受 Not Allowed
	AIA 自願醫保尊耀計劃 AIA VHIS Privilege Ultra (AVPU)	標準保費 Standard Rating	標準保費 Standard Rating	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating 亞洲版本:不接受 Asia Version: Not Allowed	不接受 Not Allowed					全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating 亞洲版本:不接受 Asia Version: Not Allowed
	「尊耀」醫療計劃 (澳門) Privilege Ultra Medical Plan (Macau)	標準保費 Standard Rating	標準保費 Standard Rating	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating 亞洲版本:不接受 Asia Version: Not Allowed	不接受 Not Allowed					全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating 亞洲版本:不接受 Asia Version: Not Allowed

情況2: **-持有香港居民身份證或澳門居民身份證及同時為美國公民** **Situation 2:** **- Hong Kong / Macau ID Cardholder & US Citizen**	至尊醫療5 / 極臻•至尊醫療 CEO Medical 5 / OptimaCEO	標準保費# Standard Rating#	標準保費# Standard Rating#	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	亞洲至尊醫療 2 CEO Essence Medical 2	標準保費^ Standard Rating^	標準保費^ Standard Rating^	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	AIA 自願醫保尊耀計劃 AIA VHIS Privilege Ultra (AVPU)	標準保費@ Standard Rating@	標準保費@ Standard Rating@	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	「尊耀」醫療計劃 (澳門) Privilege Ultra Medical Plan (Macau)	標準保費@ Standard Rating@	標準保費@ Standard Rating@	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
情況3: **-持有香港居民身份證或澳門居民身份證及同時持有非美國外國護照** **Situation 3:** **- Hong Kong / Macau ID Cardholder and Non-US foreign passport holder**	至尊醫療5 / 極臻•至尊醫療 CEO Medical 5 / OptimaCEO	標準保費 Standard Rating	標準保費 Standard Rating	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating	不接受 Not Allowed	不接受 Not Allowed
	亞洲至尊醫療 2 CEO Essence Medical 2	標準保費 Standard Rating	標準保費 Standard Rating	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	AIA 自願醫保尊耀計劃 AIA VHIS Privilege Ultra (AVPU)	標準保費 Standard Rating	標準保費 Standard Rating	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating 亞洲版本:不接受 Asia Version: Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	「尊耀」醫療計劃 (澳門) Privilege Ultra Medical Plan (Macau)	標準保費 Standard Rating	標準保費 Standard Rating	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating 亞洲版本:不接受 Asia Version: Not Allowed	不接受 Not Allowed	不接受 Not Allowed
情況4a: **-未滿18歲在美國出生之受保人** **-父母需持有香港居民身份證或澳門居民身份證** **Situation 4a:** **- US born insured of age below 18** **- Parents must be HKID / Macau ID Cardholder**	至尊醫療5 / 極臻•至尊醫療 CEO Medical 5 / OptimaCEO	全球（美國除外）版本: 標準保費# Worldwide Exclude USA Version: Standard Rating#	全球（美國除外）版本: 標準保費# Worldwide Exclude USA Version: Standard Rating#	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	亞洲至尊醫療 2 CEO Essence Medical 2	標準保費^ Standard Rating^	標準保費^ Standard Rating^	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	AIA 自願醫保尊耀計劃 AIA VHIS Privilege Ultra (AVPU)	標準保費@ Standard Rating@	標準保費@ Standard Rating@	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	「尊耀」醫療計劃 (澳門) Privilege Ultra Medical Plan (Macau)	標準保費@ Standard Rating@	標準保費@ Standard Rating@	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed

情況4b: **- 未滿18歲在澳洲或新西蘭出生之受保人** **- 父母需持有香港居民身份證或澳門居民身份證** **Situation 4b:** **- Australia born & New Zealand born insured of age below 18** **- Parents must be HKID / Macau ID Cardholder**	至尊醫療5 / 極臻•至尊醫療 CEO Medical 5 / OptimaCEO	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	亞洲至尊醫療 2 CEO Essence Medical 2	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	AIA 自願醫保尊耀計劃 AIA VHIS Privilege Ultra (AVPU)	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating 亞洲版本:不接受 Asia Version: Not Allowed	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating 亞洲版本:不接受 Asia Version: Not Allowed	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	「尊耀」醫療計劃 (澳門) Privilege Ultra Medical Plan (Macau)	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating 亞洲版本:不接受 Asia Version: Not Allowed	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating 亞洲版本:不接受 Asia Version: Not Allowed	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
情況4c: **- 未滿18歲在加拿大或英國出生之受保人** **- 父母需持有香港居民身份證或澳門居民身份證** **Situation 4c:** **- Canada born & UK born insured of age below 18** **- Parents must be HKID / Macau ID Cardholder**	至尊醫療5 / 極臻•至尊醫療 CEO Medical 5 / OptimaCEO	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	亞洲至尊醫療 2 CEO Essence Medical 2	標準保費 Standard Rating	標準保費 Standard Rating	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	AIA 自願醫保尊耀計劃 AIA VHIS Privilege Ultra (AVPU)	標準保費 Standard Rating	標準保費 Standard Rating	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	「尊耀」醫療計劃 (澳門) Privilege Ultra Medical Plan (Macau)	標準保費 Standard Rating	標準保費 Standard Rating	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed

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CEO Pearl Medical 5 / CEO Essence Pearl Medical 2/ Privilege Ultra Pearl Medical Plan
至尊明珠醫療5 / 亞洲至尊明珠醫療 2 /「尊耀明珠」醫療計劃

Citizenship and Nationality 公民身份及國籍	Product 產品	居住地 Residency								
		香港 / 澳門 Hong Kong /Macau	中國 China	美國 USA	西歐 Western Europe	英國 UK	加拿大 Canada	澳洲 Australia	新西蘭 New Zealand	台灣 / 新加坡 / 馬來西亞 / 南韓 Taiwan / Singapore / Malaysia / South Korea
情況5a: 中華人民共和國 PRC	至尊明珠醫療5 / 極臻• 至尊明珠醫療 CEO Pearl Medical 5 / OptimaCEO Pearl	不適用 Not Applicable	標準保費* Standard Rating*	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating	不接受 Not Allowed					標準保費 Standard Rating
	亞洲至尊明珠醫療2 CEO Essence Pearl Medical 2	不適用 Not Applicable	標準保費* Standard Rating*	不接受 Not Allowed	不接受 Not Allowed					不接受 Not Allowed
	「尊耀明珠」醫療計劃 Privilege Ultra Pearl Medical Plan	不適用 Not Applicable	標準保費* Standard Rating*	全球（美國除外）版本: 標準保費* Worldwide Exclude USA Version: Standard Rating* 亞洲版本:不接受 Asia Version: Not Allowed	不接受 Not Allowed					全球（美國除外）版本: 標準保費* Worldwide Exclude USA Version: Standard Rating* 亞洲版本:不接受 Asia Version: Not Allowed
情況5b: 台灣 / 新加坡 / 馬來西亞 / 南韓 Taiwan / Singapore / Malaysia / South Korea	至尊明珠醫療5 / 極臻• 至尊明珠醫療 CEO Pearl Medical 5 / OptimaCEO Pearl	不適用 Not Applicable	標準保費 Standard Rating	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating	不接受 Not Allowed					標準保費 Standard Rating
	亞洲至尊明珠醫療2 CEO Essence Pearl Medical 2	不適用 Not Applicable	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed					不接受 Not Allowed
	「尊耀明珠」醫療計劃 Privilege Ultra Pearl Medical Plan	不適用 Not Applicable	全球（美國除外）版本: 標準保費* Worldwide Exclude USA Version: Standard Rating* 亞洲版本:不接受 Asia Version: Not Allowed	全球（美國除外）版本: 標準保費* Worldwide Exclude USA Version: Standard Rating* 亞洲版本:不接受 Asia Version: Not Allowed	不接受 Not Allowed					全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating* 亞洲版本:不接受 Asia Version: Not Allowed
情況6a: - 未滿18歲在美國出生之受保人 - 父母的國籍或公民身份必須為中華人民共和國 Situation 6a: - US born insured of age below 18 - Parents' Citizenship / Nationality must be the People's Republic of China	至尊明珠醫療5 / 極臻• 至尊明珠醫療 CEO Pearl Medical 5 / OptimaCEO Pearl	不適用 Not Applicable	全球（美國除外）版本: 標準保費#* Worldwide Exclude USA Version: Standard Rating#*	不接受 Not Allowed	不接受 Not Allowed					不接受 Not Allowed
	亞洲至尊明珠醫療2 CEO Essence Pearl Medical 2	不適用 Not Applicable	標準保費^* Standard Rating^*	不接受 Not Allowed	不接受 Not Allowed					不接受 Not Allowed
	「尊耀明珠」醫療計劃 Privilege Ultra Pearl Medical Plan	不適用 Not Applicable	標準保費@* Standard Rating@*	不接受 Not Allowed	不接受 Not Allowed					不接受 Not Allowed

情況6b: **- 未滿18歲在澳洲或新西蘭出生之受保人** **- 父母的國籍或公民身份必須為中華人民共和國** **Situation 6b:** **- Australia born & NZ born insured of age below 18** **- Parents' Citizenship / Nationality must be the People's Republic of China**	至尊明珠醫療5 / 極臻• 至尊明珠醫療 CEO Pearl Medical 5 / OptimaCEO Pearl	不適用 Not Applicable	全球（美國除外）版本: 標準保費* Worldwide Exclude USA Version: Standard Rating*	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	亞洲至尊明珠醫療2 CEO Essence Pearl Medical 2	不適用 Not Applicable	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	「尊耀明珠」醫療計劃 Privilege Ultra Pearl Medical Plan	不適用 Not Applicable	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating* 亞洲版本:不接受 Asia Version: Not Allowed	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
情況6c: **- 未滿18歲在加拿大或英國出生之受保人** **- 父母的國籍或公民身份必須為中華人民共和國** **Situation 6c:** **- Canada born & UK born insured of age below 18** **- Parents' Citizenship / Nationality must be the People's Republic of China**	至尊明珠醫療5 / 極臻• 至尊明珠醫療 CEO Pearl Medical 5 / OptimaCEO Pearl	不適用 Not Applicable	全球（美國除外）版本: 標準保費* Worldwide Exclude USA Version: Standard Rating*	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	亞洲至尊明珠醫療2 CEO Essence Pearl Medical 2	不適用 Not Applicable	標準保費* Standard Rating*	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	「尊耀明珠」醫療計劃 Privilege Ultra Pearl Medical Plan	不適用 Not Applicable	標準保費* Standard Rating*	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
情況7: **- 持有澳洲 / 英國 / 加拿大/新西蘭護照之受保人** **- 需在中國居住及工作, 並持有效證明** **Situation 7:** **- Insured must be Australian / United Kingdom / Canadian / New Zealand/ passport holder** **- Living and working in China with working visa**	至尊明珠醫療5 / 極臻• 至尊明珠醫療 CEO Pearl Medical 5 / OptimaCEO Pearl	不適用 Not Applicable	全球（美國除外）版本: 標準保費* Worldwide Exclude USA Version: Standard Rating*	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	亞洲至尊明珠醫療2 CEO Essence Pearl Medical 2	不適用 Not Applicable	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed
	「尊耀明珠」醫療計劃 Privilege Ultra Pearl Medical Plan	不適用 Not Applicable	全球（美國除外）版本: 標準保費 Worldwide Exclude USA Version: Standard Rating* 亞洲版本:不接受 Asia Version: Not Allowed	不接受 Not Allowed	不接受 Not Allowed	不接受 Not Allowed

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OptimalCEO / CEO Medical 5/CEO Essence Medical 2 & OptimalCEO Pearl / CEO Pearl Medical 5 / CEO Essence Pearl Medical 2 / AIA VHIS Privilege Ultra / Privilege Ultra Medical Plan / Privilege Ultra Pearl Medical Plan - for overseas student

極臻• 至尊醫療 / 至尊醫療5 / 亞洲至尊醫療2 及 極臻• 至尊明珠醫療 / 至尊明珠醫療5 / 亞洲至尊明珠醫療2 / AIA 自願醫保尊耀計劃 /「尊耀」醫療計劃 /「尊耀明珠」醫療計劃 / - 海外留學生國籍及留學國家

Remarks 備註:
Remarks: If applying plan change from other High End Medical products to CEO Essence Medical/ CEO Essence Pearl Medical ("New Plan"), Residency rating requirement of New Plan must be fulfilled.
* 接受住院、治療或手術須於指定之中華人民共和國的醫院中一間進行。 Accept hospital benefits limited to designated hospital in People's Republic of China.

~ 由於極臻• 至尊醫療計劃的門診惠益(自選附加保障)只有 0 墊底費選項，因此門診惠益(自選附加保障) 不適用於留學生

Since optional outpatient benefits of OptimaCEO Medical Plan has 0 deductible option only, it is not available for oversea students.

^ 公司將要求特別個案提供額外證明，即如受保人年滿25歲以上需提供在當地在學證明.

公司有權隨時更改本指引而毋須另行通知.

^ Company will require for additional proof for special cases, i.e., local student proof if the proposed insured is above 25 years old.

Company reserves the right to change the guideline anytime without advance notices.

<table>
<tr><th rowspan="2">留學生之公民身份及國籍
Overseas Student's Citizenship and Nationality</th><th rowspan="2">可供選擇之計劃:
附有墊底費的計劃 (不提供"零"墊底費計劃之申請)
Available Plans:
with "Deductible option" ONLY
(Zero deductible plan is NOT available)</th><th colspan="5">留學之國家
Country Resided for Studying</th></tr>
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英國</th><th>Canada
加拿大</th><th>Australia
澳洲</th><th>New Zealand
新西蘭</th></tr>
<tr><td rowspan="8">受保人需持有香港居民身份證或澳門居民身份證
Insured must be a HKID/ Macau ID Cardholder</td><td>至尊醫療5 / 極臻•至尊醫療 ~
CEO Medical 5 / OptimaCEO ~</td><td>全球（美國除外）版本:
標準保費
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Standard Rating ^</td></tr>
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Standard Rating</td><td>標準保費
Standard Rating</td><td>不接受
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Not Allowed</td><td>亞洲版本:
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Privilege Ultra Medical Plan (Macau)</td><td rowspan="2">標準保費
Standard Rating</td><td colspan="4">全球（美國除外）版本: 標準保費 ^
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Asia Version:
Standard Rating</td><td>亞洲版本:標準保費
Asia Version:
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<tr><td rowspan="2">受保人的國籍或公民身份需為中華人民共和國
Insured's citizenship/Nationality must be PRC</td><td>至尊明珠醫療5 / 極臻• 至尊明珠醫療
CEO Pearl Medical 5 / OptimaCEO Pearl</td><td>全球（美國除外）版本:
標準保費*
Worldwide Exclude USA Version:
Standard Rating*</td><td colspan="4">標準保費* ^
Standard Rating* ^</td></tr>
<tr><td>亞洲至尊明珠醫療2
CEO Essence Pearl Medical 2</td><td>不接受
Not Allowed</td><td colspan="4">不接受
Not Allowed</td></tr>
</table>

	「尊耀明珠」醫療計劃 Privilege Ultra Pearl Medical Plan	全球（美國除外）版本: 標準保費* Worldwide Exclude USA Version: Standard Rating* 亞洲版本:不接受 Asia Version: Not Allowed	全球（美國除外）版本: 標準保費* ^ Worldwide Exclude USA Version: Standard Rating* ^ 亞洲版本: 不接受 Asia Version: Not Allowed