

Appendix I -Routine Medical Requirements (Amount in HK\$ = Amount in US\$ × 7.5)

LIFE COVERAGE (Except Wealth Preserver)

Total Sum Assured (US\$)	Broker/ IFA	Age 0 – 17	Age 18 - 45	Age 46 - 55	Age 56 - 70	Age 71 & above	
≤ 100,000 ≤ 120,000 ≤ 150,000	P R D	NM	NM	NM	NM	MED	
100,001 – 200,000 120,001 – 240,000 150,001 – 300,000	P R D				MED		
200,001 – 300,000 240,001 – 360,000 300,001 – 450,000	P R D						
300,001 – 500,000 360,001 – 600,000 450,001 – 750,000	P R D			MED			PD, MU, BPS
500,001 – 600,000 600,001 – 720,000 750,001 – 900,000	P R D						
600,001 – 1,200,000 720,001 – 1,440,000 900,001 – 1,800,000	P R D				MED, BPH		
1,200,001 – 2,000,000 1,440,001 – 2,400,000 1,800,001 – 3,000,000	P R D	PD, MU, BPH, BPS					
2,000,001 – 3,500,000 2,400,001 – 4,200,000 3,000,001 – 5,250,000	P R D		PD, MU, BPH, BPS, ECG	AIA, MU, BPH, BPS, ECG		AIA, MU, BPH, BPS, TM	
3,500,001 – 10,000,000 4,200,001 – 10,000,000 5,250,001 – 10,000,000	P R D				AIA, MU, BPH, BPS, TM		
≥ 10,000,001	P R D	AIA, APS, MU, BPT, TM, UUA or PFT					

P : Pearl Broker/IFA
D : Diamond Broker/IFA

R : Ruby Broker/IFA

CRITICAL ILLNESS (CI) COVERAGE

Per life cumulated sum assured of old/new Critical Illness Coverage (US\$) ⁺	Age 18-40	Age 41-45	Age 46-55	Age 56 & above
≤ 400,000	Nil	Nil	Nil	Nil
400,001 – 650,000	Nil	Nil	Nil	Med, BPA, BPG, MU, TM
650,001 – 750,000	Med, BPA, BPG, ECG	Med, BPA, BPG, ECG	Med, BPA, BPG, MU, TM	Med, BPA, BPG, MU, TM
750,001 – 1,000,000 ⁺⁺	Med, BPA, BPG, ECG	Med, BPA, BPG, MU, TM	Med, BPA, BPG, MU, TM	Med, BPA, BPG, MU, TM

⁺ 1.25 times of CI sum assured of Multiple Care Pro will be accounted for.

⁺⁺ The cumulated CI sum assured per life up to US\$1,250,000 (Sum assured exceeding US\$1,000,000 due to extra 25% of CI sum assured on Multiple Care Pro) apply the same requirements.

WEALTH PRESERVER

Total Face Amount (US\$) (Include proposed, in force and concurrent policies with AIAHK & Macau)	Age 18 – 45	Age 46 – 55	Age 56 – 70	Age 71 –75
500,000 – 1,200,000	Non-Med or ME, COT ,MU, BPR		ME, COT ,MU, BPR	ME, COT, MU, BPR, ECG, APS
1,200,001 – 2,000,000	ME, COT, MU, BPR	ME, COT, MU, BPR, ECG	ME, COT, MU, BPR, ECG, APS	
2,000,001 – 3,000,000	PD/AIA, COT, MU, BPR, ECG		PD/AIA, COT, MU, BPR, ECG, APS	
3,000,001 – 5,000,000	PD/AIA, COT, MU, BPR, TM, APS			
> 5,000,000	PD/AIA, COT, MU, BPR, TM, APS (UUA is required if HBsAg+)			

Legend	
AIA	Medical Examination by AIA Medical Officer
APS	Attending Physician Statement
BPA	CBP, HbsAg, SGOT, SGPT, Gamma GT, Alkaline-phosphatase, Creatinine, Urea, Uric Acid, Cholesterol, HDL-Cholesterol, Triglycerides, Glucose, Albumin & HIV
BPG	Alpha-fetoprotein
BPH	HIV (blood test)
BPR	Full/Complete Blood count, SGOT, SGPT, GGT, Alkaline Phosphatase, LDH. Hepatitis B serology, Total Cholesterol, HDL-Cholesterol, LDL-Cholesterol, Triglycerides, Fasting Blood Sugar, HbA1c, HIV, Urea, Uric Acid, Creatinine. * <u>On the Examination Service Appointment Form / Medical Test Request Form please mark and indicate</u> : When hepatitis virus infection or carrier status, HbeAg and AFP need to be performed as reflex test. Also PSA is required for male age > 55
BPS	CBP (Complete Blood Picture) *, SGOT, SGPT, Gamma GT, Alkaline-phosphatase, Total Bilirubin, Albumin, HbsAg, Creatinine, Urea, Total Cholesterol, HDL-Cholesterol, Triglycerides, Serum Fasting Blood Glucose * Hemoglobin levels, red cell count, white cell count, platelet count, white cell differential count, mean corpuscular volumes/hemoglobin/hemoglobin concentration (MCV, MCH and MCHC), Hematocrit and RDW.
BPT	CBP (Complete Blood Picture) *, SGOT, SGPT, Gamma GT, Alkaline-phosphatase, Total Bilirubin, Albumin, HbsAg, Creatinine, Urea, Total Cholesterol, HDL-Cholesterol, Triglycerides, Serum Fasting Blood Glucose, HbA1c, HIV * Hemoglobin levels, red cell count, white cell count, platelet count, white cell differential count, mean corpuscular volumes/hemoglobin/hemoglobin concentration (MCV, MCH and MCHC), Hematocrit and RDW.
COT	Urine Cotinine test
ECG	Electrocardiogram
MED	Medical Examination by Ordinary Doctor
NM	Non-Medical Examination Note: Medical examination or target medical requirement is required if the following is noted :- 1. A past history of hospitalization or surgery 2. A medical condition is disclosed
MU	Micro-urinalysis
PD	Medical Examination by Preferred Doctor
PFT	Pulmonary Function Test
TM	Treadmill ECG (Exercise)
UUA	Ultrasound Upper Abdomen