

A-SME Flex

FLEXIBLE INSURANCE SOLUTIONS
FOR YOU AND YOUR EMPLOYEES



The greatest asset to any company, is its employees. Ensuring the health and welfare of employees is a top priority. But, do you know what health benefits to offer your employees? Do you have the resources to manage employee benefits?

AIA Can Help You! With A-SME Flex, providing group health insurance to your employees is made easy, fast and efficient!



Benefits Recommendation

Create the right plan for your employees based on your industry



Comprehensive Plan

Enhance your employees protection with Group Term Life Benefit and Critical Illness rider



Flexible & Customisable Medical Plan

Customise your group health plan with our extensive range of benefit options, aligning to your business needs and budget



AIA Vitality

A health program that motivates and rewards you and your employees to get healthier. Healthy employees means higher productivity



Deductible

Deductible options to help you manage costs while providing health coverage relevant to your employees' needs



Accessible

Enjoy extensive network of panel GP clinics and major hospitals nationwide



Group MedCare

Personal Medical Case Management services provide worldwide medical support from diagnosis to recovery



Digital Platform

Save time on administering, processing and tracking employee medical benefits

Terms & Conditions apply

Base Plan: Hospital & Surgical Care	
Overall Limit (per Policy Year)	RM20,000 to RM400,000
Deductible Amount	Zero or RM300
Benefits	Coverage Limit
Room & Board Ordinary Room Intensive Care	From RM80 to RM600 As charged, subject to Overall Limit
In Hospital Care Related Services: Hospital Supplies & Services, Surgical Fees, Anesthetic Fees, Operating Theatre Charges, Physician's Visit	As charged, subject to Overall Limit
Ambulatory Care Related Services: Pre-Surgical/Medical Diagnostic Services/Specialist Consultation, Second Surgical Opinion, Post Hospitalisation Treatment, Emergency Outpatient Accidental Treatment, Accidental Dental Treatment, Daycare Procedure, Ambulance Fees	As charged, subject to Overall Limit
Outpatient Rehabilitation Therapy, Chemotherapy, Radiation Therapy, Kidney Dialysis	
Emergency Outpatient Treatment (from 10.00pm to 8.00am)	RM100
Medical Report Fee Reimbursement	RM80
Compassionate Allowance (All Causes)	RM10,000

Optional: Outpatient General Practitioner (GP) Care	
Overall Limit (per Policy Year)	From RM1,500 to RM5,000 or Unlimited
Deductible Amount	Zero or RM5 or RM10
Benefits	Coverage Limit
GP Clinic Visit	Cashless, subject to Overall Limit
Emergency Non-Panel GP Clinic Visit	As charged, subject to Overall Limit
Pap Smear at Panel GP Clinic (once per Policy year)	As charged, subject to Overall Limit
Overseas coverage	Reimbursement up to RM40 per Visit

Optional: Outpatient Specialist (SP) Care	
Overall Limit (per Policy Year)	From RM1,000 to RM5,000 or Unlimited
Deductible Amount	Zero or RM15 or RM30
Benefits	Coverage Limit
Specialist Visit & Outpatient Diagnostic Services <ul style="list-style-type: none"> • Cashless with Referral • Cashless with Direct Access/Pediatrician • Reimbursement with Referral • Reimbursement with Direct Access/Pediatrician 	Minimum RM2,000 Minimum RM2,000 Minimum RM1,000 Minimum RM2,000
Overseas coverage	Reimbursement up to RM150 per Visit

Base Plan: Group Term Life

Selection of Basic Sum Assured	Option (A) : Fixed Sum Assured					
	500,000	450,000	400,000	350,000	300,000	250,000
	200,000	150,000	100,000	50,000	20,000	
	Option (B) : Monthly Basic Salary (MBS)					
	60xMBS	48xMBS	42xMBS	36xMBS	30xMBS	
	24xMBS	18xMBS	12xMBS	6xMBS		
1. Death (all causes**)	100% of Basic Sum Assured					
2. Total and Permanent Disability (TPD) (all causes**)	100% of Basic Sum Assured					
3. Partial and Permanent Disability (PPD) (all causes** - as per Scale of Indemnity)	100% of Basic Sum Assured					
4. Repatriation Benefit	Actual expenses incurred for the covered repatriation services or up to maximum of RM100,000, whichever is lower					
5. Terminal Illness	100% of Basic Sum Assured or up to maximum amount of RM100,000, whichever is lower					

**Subject to Terms and Conditions on the Policy Contract.

Notes:

1. Basic Sum Assured is subject to a maximum limit of RM4.0 million.
2. No-Evidence Limit (NEL) is applicable only for headcount of 11-200 employees.
3. Exclusions: TPD/PPD: 5 -200 Employees subject to 12 months pre-existing conditions.

Optional: Critical Illness

Benefits	Sum Assured (RM)
Option (A): Non-Accelerated Critical Illness¹	Lump Sum payment of 25% / 50% / 75% / 100% of the Basic Sum Assured upon diagnosis of critical illness
Option (B): Accelerated Critical Illness²	

¹ A lump sum payment of not more than the percentage (%) selected shall be payable upon diagnosis of any of the covered Critical Illnesses and the full amount of Basic Sum Assured (100%) shall be payable upon death or total and permanent total disability (TPD), subject to a maximum amount of RM500,000.

² A lump sum payment of not more than the percentage selected shall be payable upon diagnosis of any of the covered Critical Illnesses and the remaining percentage (%) of the Basic Sum Assured shall be payable upon death or total and permanent disability (TPD), subject to a maximum amount of RM500,000.

Example:

Assuming the Basic Sum Assured of GTL is RM100,000 and the percentage selected for Critical Illness rider is 25%.

Type of Benefit	Amount Payable Upon Diagnosis (RM)	Amount Payable Upon Death or TPD (RM)
Non-Accelerated Critical Illness	25,000	100,000
Accelerated Critical Illness	25,000	75,000

Note: The contents and information contained in this leaflet are intended for general marketing purposes only and are not exhaustive. Please refer to AIA's representative or Corporate Solutions website <https://www.aia.com.my/en/our-products/employee-benefits.html> to request for more information.