



**HEALTHIER, LONGER,
BETTER LIVES**

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Media Release

AIA Offers Insurance Benefits for Mental Health

The newly-enhanced A-Plus Health medical plan aims to enable Malaysians to seek help

Kuala Lumpur, 4 July 2019 – The National Health and Morbidity Survey 2015 by the Ministry of Health (MOH) revealed that **4.2 million Malaysians** suffer from mental health problems¹. These statistics indicate a two-fold increase in prevalence over the past decade with numbers rising from 10.7% in 1996 to 29.2% in 2015². Mental health issues continue to be a heated topic in Malaysia, creating conversations around causes, solutions and more recently insurance coverage. As part of the company's efforts in addressing the issue of mental health in Malaysia, AIA Bhd. today revealed the latest enhancement to its **A-Plus Health** medical plan which now includes insurance benefits for mental health.

A-Plus *Health*, launched in 2018, is a medical rider that can be attached to AIA's regular premium investment-linked plan, A-LifeLink 2 as well as A-Life Joy 2. The rider comes with a first-in-market feature, called the **Health Wallet**. For every year that a customer does not make a claim from A-Plus *Health*, an amount will be credited into his/her Health Wallet, up to 10 times. Currently, the customer can use the amount accumulated in the Health Wallet for the following preventive care services and additional medical expenses that are typically not covered by most medical plans such as:

- **health screening and vaccinations**
- **artificial limb and hearing aid expenses**
- **coverage for congenital conditions**
- **recovery care for cancer, stroke and heart attack**

Now, the Health Wallet has a new benefit with the latest addition of mental health. All new and existing customers of A-Plus *Health* will be able to utilise this benefit without any increase in premiums or insurance charges and will be able to claim up to **RM1,500 per year** in psychiatric consultation fees when visiting any private or government hospitals. This benefit will cover **six (6) mental health conditions: Major Depressive Disorders, Post-Partum Depression, Schizophrenia, Bipolar Disorder, Obsessive-Compulsive Disorder and Tourette Syndrome.**

¹ <https://www.thestar.com.my/news/nation/2018/07/31/42-million-have-mental-health-issues/> Retrieved 27 June 2019

² <http://www.moh.gov.my/moh/resources/nhmsreport2015vol2.pdf> Retrieved 27 June 2019

This enhancement is part of AIA's commitment to help Malaysians live **Healthier, Longer and Better Lives** by taking the first step to address the rising number of Malaysians suffering from mental health problems. One of the barriers that hinder Malaysians from seeking professional help is often the financial costs that are attributed to consultation and treatment³.

Speaking on A-Plus *Health's* latest benefit, Chief Marketing Officer of AIA Bhd. Heng Zee Wang shared that AIA is continuously challenging itself to go beyond its role as a traditional insurance company to be a health influencing mobiliser that understands the growing concerns and needs of the nation.

Zee Wang said: "Mental health continues to remain a challenge for both the public and health industry due to the lack of data and understanding. While there is definitely more work to be done – AIA is happy to do whatever we can at this point to move the needle forward. One of the first steps we thought to address was seeking treatment, often one of the first barriers in the journey to mental health recovery. With this new feature, AIA hopes to enable more Malaysians to take that first step to seek professional help."

AIA Malaysia began its journey of mental health advocacy in 2016 when it first launched AIA Vitality, its unique science-backed health programme which provides regular mental wellbeing assessment on stress, psychological wellbeing and social support for its members. Then in 2017, AIA introduced **A-Life Lady360** which was the first plan in the market to cover Psychotherapy Treatment for Anxiety and Depression as well as **A-Plus BabyCare** which provided coverage for Autism and Attention Deficit Hyperactivity Disorder (ADHD). More recently, AIA tackled sleep deprivation (one of the factors that contribute to mental health problems⁴) in Malaysia by introducing sleep tracking benefit via AIA Vitality which rewards members for achieving seven (7) hours of sleep a night.

"We know that there is a rising need for insurance plans that cover mental health conditions in this country – and I'm optimistic that as the insurance industry works collectively with medical professionals, health experts and regulators, we will be able to develop the best solutions to meet the needs of Malaysians. At AIA, we continuously challenge ourselves to push the boundaries of our industry and take the lead in extending protection to new heights. A-Plus *Health* was the first product in the market that actively rewarded our customers for living healthy and now with the additional mental health benefit, we hope to continue to empower Malaysians to live more fulfilling lives." he added.

The newly-added mental health benefit is also offered under the shariah-compliant version of the medical rider, A-Plus *Health-i*. For more information, please visit www.aia.com.my

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³ <https://www.nst.com.my/news/nation/2019/05/490498/include-mental-health-treatment-insurance-coverage-says-mpa>
Retrieved 27 June 2019

⁴ https://www.health.harvard.edu/newsletter_article/sleep-and-mental-health Retrieved 27 June 2019

About AIA Bhd.

AIA Bhd. is a leading insurer in Malaysia, where we have been privileged to do business since 1948. We offer a suite of financial solutions including Protection, Health, Personal Accident, Employee Benefits, Mortgage, and Retirement products to meet our customers' protection and financial security needs at every life stage. Through our wide and diverse distribution footprint which comprises a 14,000 strong Life Planner force, our exclusive bank partner's branches nationwide as well as corporate sales teams and brokers, we give our customers the choice of deciding how, when and where they connect with us.

Part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group, AIA Bhd. has the financial strength, experience, service centre network and a well-trained team of more than 2,000 staff to serve our 3.5 million customers nationwide. As at 30 June 2018, AIA Bhd.'s total asset worth was RM51 billion, with a paid-up capital of RM1,451 million.

About AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai a century ago in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$230 billion as of 31 December 2018.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 33 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").