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Media Release

AIA Launches Two New Innovative Plans to Elevate Health Protection in Malaysia

- **A-Life Beyond Critical Care** is the first plan in the market to provide end-to-end critical illness protection
- **A-Plus Total Health** offers comprehensive health protection for the entire family
- Additionally, eligible customers will receive a three-month free AIA Vitality membership as part of the company's efforts to empower healthy lifestyles amongst Malaysians

Kuala Lumpur, 18 August 2020 – AIA Malaysia today announced two new, ground-breaking comprehensive health and medical plans as part of the leading insurer and takaful provider's conscious, health-first approach to expand its portfolio of health solutions.

A-Life Beyond Critical Care is AIA's pioneer critical illness plan that provides coverage for a total of 180 conditions with end-to-end critical illness protection. **A-Plus Total Health**, on the other hand, is a takaful health plan that acts as a one-stop health solution for the entire family, enabling the customer to include up to six family members under a single plan.

Both plans support customers' health in every way – from prevention and early detection through AIA Vitality and health screenings, all the way through treatment and recovery ensuring that they will always have access to quality care.

Speaking to the media at the launch today, Ben Ng, Chief Executive Officer of AIA Bhd. said: "With uncertainties surrounding the ongoing pandemic and the rising numbers of health issues and critical illnesses faced by Malaysians, it is now more important than ever for us to prioritise all aspects of our health. The launch of A-Life Beyond Critical Care and A-Plus Total Health is a continuation of our efforts in AIA to ensure that fellow Malaysians have access to solutions that will deliver on these three fundamentals in their health journey – **Prevention, Protection, and Support**.

"These new additions to our Total Health Solution portfolio have been developed with an in-depth understanding of what customers need and want in their health and medical coverage. We are thrilled to be able to provide solutions that answer those needs and wants, whilst continuing to stay true to AIA's purpose of enabling Healthier, Longer, Better Lives," he added.

The state of health among Malaysians has been on a decline over the past few years, with a specific increase in critical illnesses. As reported in the Malaysia National Cancer Registry¹, new cancer cases recorded from 2012 to 2016 has gone up to 115,238 compared to 103,507 between 2007 and 2011. Heart attacks remain our country's leading cause of death for the 14th year². What continues to be worrying is the fact that 1.7 million people in Malaysia live with three major risk factors for cardiovascular disease: diabetes, hypertension, and high blood pressure³.

However, a noticeably heightened awareness on the importance of health amongst Malaysians has begun to emerge following the COVID-19 pandemic. A recent poll conducted by AIA during the Movement Control Order (MCO) revealed that more Malaysians have shown interest in improving their health. 45% of them are working out more and 43% have been eating healthier since the start of the MCO. In line with this, AIA saw a need to broaden their health offerings with two plans that not only protect Malaysians in times of illness, but to also further empower them to take steps to live healthier lives.

A-Life Beyond Critical Care goes beyond the average critical illness product by addressing the protection needs of customers throughout **all stages of their journey in coping with a serious illness**. Unlike other critical illness plans in the market, it provides a 100% lump-sum payment at all stages of diagnosis – including both early and intermediate discoveries. The plan, which recognises the importance of prevention and early detection of an illness as the key to treatment and recovery – also rewards customers for staying healthy through various innovative benefits such as a yearly cash bonus of up to 20% of annual premium. Additionally, customers who do not make a claim will get up to 150% of their total premiums back when the policy matures.

A-Plus Total Health was designed for customers who prefer Takaful solutions and are looking for an all-round flexible health plan that provides access to quality care. The plan comes with features and benefits that help customers understand and manage their health, illness and recovery, giving them end-to-end protection and support. AIA's unique Health Wallet feature is also built into this plan to reward customers who stay healthy. A-Plus Total Health is offered through AIA PUBLIC Takaful Bhd.'s Family Takaful plan – **A-Life Ikhtiar**, which is available for individuals aged between 14 days old and 70 years old.

During the launch event, AIA also revealed that it is offering a **three-month free membership with AIA Vitality**, its unique behavioural change programme that puts individuals in control of their health, life and wellbeing. This special offer is available to all existing or new customers who purchase any new life insurance policy or participate in any takaful plan from 5 August to 30 September 2020.

"We are excited to extend the AIA Vitality programme to more Malaysians through this offer, giving them an opportunity to experience the benefits of this programme and how it can help empower them to make positive, healthier choices every day. We strongly believe that AIA Vitality's proven results will help mobilise a physically and mentally healthier Malaysia. Together with our ambassador, Datuk Nicol David, we look forward to helping and motivating many more people on their journey towards achieving a better health and better quality of life," said Ben.

¹ [Source: The Malaysia National Cancer Registry by National Cancer Institute](#)

² [Source: Heart attack leading cause of death by The Star, 31 October 2019](#)

³ [Source: National Health and Morbidity Survey 2019](#)

For more information on A-Life Beyond Critical Care, A-Plus Total Health and the free three-month AIA Vitality membership, please visit www.aia.com.my.

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SNAPSHOT OF THE NEW SOLUTIONS

A-Life Beyond Critical Care is a critical illness plan that is the first in market to provide end-to-end critical illness protection. The plan covers a total of 180 critical illness conditions and customers who are diagnosed with an early, intermediate or advance stage critical illness will receive a lump-sum payment of 100%. Other key features and benefits include:

- **Health Screening Benefit:** Available every two years to encourage customers who are AIA Vitality members to regularly get themselves checked;
- **Recovery Support Benefit:** Upon diagnosis of a critical illness, customers can be reimbursed for medications, consultations, follow-up tests and screenings, as well as rehabilitation therapies post-critical illness treatment for one year;
- **Yearly Cash Bonus:** AIA Vitality members are rewarded for staying healthy and can enjoy a yearly cash bonus up to 20% of annual premium, depending on their AIA Vitality status;
- **Guaranteed Maturity Benefit** of up to 150% of the total premiums paid will be given to customers upon the maturity of their policy.
- The plan also includes a **Personal Medical Case Management (PMCM)** service where customers will be supported by a dedicated 24/7 case team who will guide and support them throughout their entire medical journey – from diagnosis, treatment, monitoring progress, through to recovery.
- Customers can also add the optional benefit, **A-Plus Beyond Advance Care**, which will give a **lump sum of the coverage amount** upon diagnosis of any one of the 75 advanced critical illnesses.

A-Plus Total Health is a comprehensive health protection plan for the entire family. The plan which comes with the option to include up to 6 family members under a single plan, has various benefits that address customers' needs throughout their health journey:

- **Know your Health:** With AIA's unique Health Wallet feature, customers can utilise up to RM300 per year for Health Screenings and Vaccinations, giving them better control over their health;
- **Manage your Health:** Integrated with AIA Vitality, customers are rewarded for their efforts to stay healthy and enjoy extra room and board entitlement up to 100%, with a Health Wallet boost of up to 10% every year. Additionally, if customers have not made any claims, an additional amount will be credited to their Health Wallet which can be used for deductible payments, illness prevention, special care and more;
- **Manage your Illness:** Customers diagnosed with an illness or condition will enjoy up to RM2 million per year in medical protection, without a lifetime limit. This includes outpatient treatment for major illnesses such as cancer and kidney dialysis. Customers can also opt not to be hospitalised and still be covered for conditions such as Dengue, Bronchitis, Influenza and Pneumonia.
- **Manage your Recovery:** Inclusion of Personal Medical Case Management (PMCM) benefit to receive advice on the best possible treatments from world's leading specialists throughout the customers' medical journey.
- A-Plus Total Health is attached to AIA PUBLIC Takaful Bhd.'s **A-Life Ikhtiar** plan, available for individuals aged between 14 days old and 70 years old.
- Together, A-Life Ikhtiar and A-Plus Total Health provide takaful customers with **complete financial security and health protection** for the entire family.

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, General Insurance, Mortgage, Retirement and Family Takaful 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 2,200 employees to serve our 3.9 million customers nationwide. As at 31 December 2019, AIA Bhd.'s total asset worth was RM55.3 billion, with a paid-up capital of RM810 million.

About AIA PUBLIC Takaful Bhd.

AIA PUBLIC Takaful Bhd. (AIA PUBLIC Takaful) is jointly owned by AIA Co. Ltd. (AIA), Public Bank Berhad (PBB) and Public Islamic Bank Berhad (a wholly-owned subsidiary of PBB). Incorporated on 11 March 2011, AIA PUBLIC Takaful leverages on AIA and PBB Group's leadership positions as well as established infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market. AIA PUBLIC Takaful is committed to offering the right Shariah solutions to meet the different life stages needs of our customers.

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 SAR, Thailand, Singapore, Malaysia, Mainland China, South Korea, the Philippines, Australia, Indonesia, Taiwan (China), Vietnam, New Zealand, Macau SAR, Brunei, Cambodia, Myanmar, a 99 per cent subsidiary in Sri Lanka, and a 49 per cent joint venture in India.

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\$284 billion as of 31 December 2019.

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 36 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").