

# A-SME Flex-i

## FLEXIBLE TAKAFUL 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?

**With A-SME Flex-i, providing group health Takaful 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 Takaful 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



<b>Base Plan: Hospital &amp; Surgical Care</b>	
<b>Overall Limit (per Certificate Year)</b>	RM20,000 to RM400,000
<b>Deductible Amount</b>	Zero or RM300
<b>Benefits</b>	<b>Coverage Limit</b>
<b>Room &amp; Board</b> Ordinary Room Intensive Care	From RM80 to RM600 As charged, subject to Overall Limit
<b>In Hospital Care Related Services:</b> Hospital Supplies & Services, Surgical Fees, Anesthetic Fees, Operating Theatre Charges, Physician's Visit	As charged, subject to Overall Limit
<b>Ambulatory Care Related Services:</b> 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

<b>Optional: Outpatient General Practitioner (GP) Care</b>	
<b>Overall Limit (per Certificate Year)</b>	From RM1,500 to RM5,000 or Unlimited
<b>Deductible Amount</b>	Zero or RM5 or RM10
<b>Benefits</b>	<b>Coverage Limit</b>
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 Certificate Year)	As charged, subject to Overall Limit
Overseas coverage	Reimbursement up to RM40 per Visit

<b>Optional: Outpatient Specialist (SP) Care</b>	
<b>Overall Limit (per Certificate Year)</b>	From RM1,000 to RM5,000 or Unlimited
<b>Deductible Amount</b>	Zero or RM15 or RM30
<b>Benefits</b>	<b>Coverage Limit</b>
Specialist Visit & Outpatient Diagnostic Services • 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 Takaful**

Selection of Basic Sum Covered	Option (A) : Fixed Sum Covered					
	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		
<b>1. Death (all causes**)</b>	100% of Basic Sum Covered					
<b>2. Total and Permanent Disability (TPD) (all causes**)</b>	100% of Basic Sum Covered					
<b>3. Partial and Permanent Disability (PPD) (all causes** - as per Scale of Indemnity)</b>	100% of Basic Sum Covered					
<b>4. Repatriation Benefit</b>	Actual expenses incurred for the covered repatriation services or up to maximum of RM100,000, whichever is lower					
<b>5. Terminal Illness</b>	100% of Basic Sum Covered or up to maximum amount of RM100,000, whichever is lower					

\*\*Subject to Terms and Conditions on the Master Certificate Contract.

**Notes:**

1. Basic Sum Covered is subject to a maximum limit of RM4.0 million.
2. Exclusions: TPD/PPD: 5 -200 Employees subject to 12 months pre-existing conditions.

**Optional: Critical Illness**

Benefits	Sum Covered (RM)
<b>Option (A): Non-Accelerated Critical Illness<sup>1</sup></b>	Lump Sum payment of 25% / 50% / 75% / 100% of the Basic Sum Covered upon diagnosis of critical illness
<b>Option (B): Accelerated Critical Illness<sup>2</sup></b>	

<sup>1</sup> 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 Covered (100%) shall be payable upon death or total and permanent total disability (TPD), subject to a maximum amount of RM500,000.

<sup>2</sup> 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 Covered shall be payable upon death or total and permanent disability (TPD), subject to a maximum amount of RM500,000.

**Example:**

Assuming the Basic Sum Covered of GTT is RM100,000 and the percentage selected for Critical Illness rider is

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.