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Financial net against No.1 killer

> AIA's new A-Life Cancer360 plan will help policyholders get the support they need when diagnosed with the disease

BY S. INDRA SATHIABALAN

AIA BHD has, on Sept 9, launched a new plan called A-LifeCancer360 to help support those diagnosed with cancer, whether in the early or more advanced stages, against the financial impact of battling the disease.

Once diagnosed, the policyholder only needs to bring the doctor's letter to his/her AIA Life Planner to receive a cash payout.

A-LifeCancer360 policyholders who have been diagnosed with early-stage cancer will receive an upfront payment of 30% of the coverage amount or sum assured to enable them to seek immediate treatment.

In addition, in the sixth and 12th month of their diagnosis, they will receive a Recovery Reward of 10% of the coverage amount to support them financially during the first critical year after diagnosis.

As the survival rate for many types of cancers can be as high as 90% when detected early, A-Life Cancer360 comes with a valuable Power Reset feature.

If the cancer detected earlier does not advance in the first year of diagnosis, the plan's Power Reset feature

automatically resets the coverage amount back to 100%. This ensures that these policyholders can enjoy full coverage again in the event their cancer ever returns.

Policyholders diagnosed with advanced-stage cancer will receive a one-off payment of the full coverage amount. In addition, they will also enjoy an annual payment of 10% of the coverage amount (called Extended Recovery Income) for the next five years to help them meet their mid- to long-term treatment needs.

Explaining the reason behind this new plan, AIA Bhd chief marketing officer Thomas Wong said: "A survey we did with our customers showed that their biggest fear, when it comes to health, is to be diagnosed with cancer.

"Cancer does not only affect the individual, it also impacts the family emotionally, physically and financially.

"[Therefore] we came up with this plan [to] lighten the financial burden of families who are impacted by the disease, so that they can focus their energies on treatment and recovery."

A-Life Cancer360 also recognises the fact that the real cost of cancer goes beyond medical bills.

Chee Foong Wai (left), head of product marketing at AIA said: "If you already have



health insurance, it [usually only] covers hospitalisation. This plan is more than that. A person with cancer needs more coverage because of immediate lifestyle changes."

She added that after diagnosis and early treatment, such cash payouts will enable a person to cope with all the costs involved when battle the illness.

"They will be able to use the money in ways that best suit their needs, whether it is for medical treatments or other personal expenses."

Chee advised existing AIA Health plan policyholders to top up their policy with the A-Life Cancer360, for better health coverage.

The plan covers policyholders up to age 80. For policyholders who have stayed cancer-free or who have survived their early-

stage cancer, AIA will pay out 100% of the sum assured when they turn 80 years old.

"When we talk about cancer, it is a hot topic and it concerns everybody," said Chee. "As an insurance company, we want to do something to help people."

The launch of A-LifeCancer360 also coincides with AIA's recent project called The Health Report Card by AIA, that encourages Malaysians to take control of their health amidst the rising trend of lifestyle-related diseases.

The online campaign invites Malaysians to send health report cards to loved ones after assessing their diet, physical activity and emotional wellbeing.

For more, visit AIA Malaysia Facebook page.

