



Media Release

AIA Introduces First-In-Market Medical Plan that Rewards Malaysians for Living Healthy

*The **A-Plus Health plan** offers a complete healthcare solution that truly supports Malaysians in their journey to live Healthier, Longer, Better Lives*

Kuala Lumpur, 24 October 2018 – AIA Bhd. has today introduced its most innovative medical plan to date, **A-Plus Health**, that boasts many first-in-market benefits designed to not only provide Malaysians with the best medical coverage at times of need, but also reward them for taking steps to live healthily.

The insurer's latest invention comes with a unique feature that is never seen before in the market, 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. The customer can then use the amount accumulated in the Wallet for 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**, and more.

Speaking to the media at the launch today, Anusha Thavarajah, AIA's Chief Executive Officer said: "As one of the leading providers of life and health insurance in Malaysia, we are always pushing ourselves to come up with innovative solutions that meet the evolving needs of our customers. The healthcare landscape is changing, with more Malaysians suffering from non-communicable diseases such as diabetes, hypertension and cancer. As healthcare costs continue to rise, many are finding it hard to cope with the long-term cost of treatment for these critical illnesses. In fact, findings from the latest **AIA Healthy Living Index survey** revealed that **57% of Malaysian respondents expressed concerns about the potential costs of treating critical illnesses**. They claimed to face a considerable "financing gap" where savings, insurance coverage and government health provisions may not be enough to fund such treatments."

“On the other hand, we are also seeing Malaysians’ overall satisfaction with their health and habits improving slightly in this latest survey. People are also increasingly likely to behave more healthily. Keeping these in mind, we are very proud to be able to bring to market a total healthcare solution that supports the customer’s health journey – from prevention, to when they fall sick, to recovery. A-Plus *Health* is the complete package, and yet another fine example of our continuous commitment to innovation,” added Anusha.

Heng Zee Wang, AIA’s Chief Marketing Officer, concurred: “Medical protection should not mean only being there for our customers one day if the unfortunate happens. We at AIA want to be there for our customers every day, during healthy and not-so-healthy moments. With A-Plus *Health*, we are once again changing the game for traditional medical and health insurance because this plan has gone beyond just helping to take care of the hospital bills. It rewards customers who make efforts to stay healthy with tangible benefits such as the Health Wallet and Health Rewards. All these have enabled us to live up to our promise of empowering our customers to live healthier, longer, better lives.”

A-Plus *Health* is a medical rider that can be attached to AIA’s regular premium investment-linked plan, **A-LifeLink 2**, and is available to anyone between the age of 14 days and 70 years old. Parents can also purchase A-Plus *Health* for their pre-born child with a gestational age of 14 weeks and above. They can attach the medical rider to **A-Life Joy 2**, AIA’s flexible investment-linked plan that provides coverage and savings opportunity for the child.

Besides providing comprehensive medical coverage up to age 100, A-Plus *Health* also comes with **a high annual limit** (the maximum amount a customer can claim per year) **of up to RM2 million, with no lifetime limit.**

To encourage and motivate Malaysians to lead a healthier lifestyle, A-Plus *Health* is integrated with AIA Vitality, the insurer’s science-backed health programme. Customers who purchase A-Plus *Health* and sign up as an AIA Vitality member will get to enjoy additional benefits under its **Health Rewards** feature without having to pay additional premium. Depending on the customer’s AIA Vitality membership status, they are entitled to **100% upgrade in amount for hospital room and board** as well as receive up to **10% increase in the annual amount credited into their Health Wallet.**

AIA Vitality, which was launched in Malaysia in 2016, provides its members with the knowledge, tools and motivation to help them achieve their health goals. Members are incentivised to actively engage in health and wellness activities, with rewards and benefits such as savings and discounts from AIA Vitality partners.

For more information on A-Plus *Health*, please visit www.aia.com.my

- ENDS -

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 2,000 staff to serve our 3 million customers nationwide. As at 30 November 2017, 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 almost a century ago. 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\$216 billion as of 30 November 2017.

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 30 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").