

A-PLUS HEALTH 2 MEDICAL UPGRADE CAMPAIGN
(1 May 2024 – 30 June 2024)
Frequently Asked Questions & Answers for Customers

Campaign Overview

1. What is this Campaign about?

The A-Plus Health 2 Medical Upgrade Campaign (“Campaign”) offers Selected Customers (defined in Question 3) that currently have an A-Plus Health plan the opportunity to **upgrade** to A-Plus Health 2 plan which offers enhanced medical benefits. The Selected Customers will be able to upgrade via the AIA+ app/portal with no medical check-up, no medical underwriting and no waiting period (refer to Question 10 for more information).

Customers who upgrade to A-Plus Health 2 plan during the Campaign Period will also be able to enjoy up to unlimited annual limit at no extra cost* through the Annual Limit Booster Campaign. [Terms and Conditions of the Annual Limit Booster Campaign](#) apply.

For more information on the Campaign, please visit the campaign webpage [HERE](#).
For more information on A-Plus Health 2, please refer to [HERE](#).

* AIA Bhd. reserves the right to revise the cost of insurance due to adverse claims experience. You will need to pay an additional premium if the cost of insurance is revised.

2. What is the duration of the Campaign?

The Campaign will run from 1 May 2024 to 30 June 2024 (“Campaign Period”)

Campaign Mechanics and Offer

3. Who is eligible for this Campaign?

The Campaign is open to selected policies with an active A-Plus Health plan attached to it:

- A-Life Joy
- A-Life Joy 2
- A-Life Joy Xtra
- A-LifeLink
- A-LifeLink 2

(“Eligible Policy”).

The status of A-Plus Health plan must be active at the point of the upgrade.

Policy owners who have at least one Eligible Policy are referred to as “Selected Customers”, “you” or “your”.

4. How do I know if I am eligible for this Campaign?

You will receive an AIA+ app/portal notification, WhatsApp notification and an email with an offer to upgrade your medical plan to our latest medical plan, A-Plus Health 2. Additionally, your AIA Life Planner will have a copy of your A-Plus Health 2 Medical Upgrade Campaign Offer Letter (“Offer Letter”).

5. What type of A-Plus Health 2 upgrade plan is being offered to me?

The A-Plus Health 2 plan offered to you is stated on the AIA+ app/portal. Please refer to Question 6 for the steps on how to view the plan offered and the steps on how to upgrade. Alternatively, you may refer to your AIA Life Planner for the Offer Letter. The upgrade plan offered is stated on the Offer Letter.

6. How do I upgrade to the A-Plus Health 2 plan via the AIA+ app/portal?

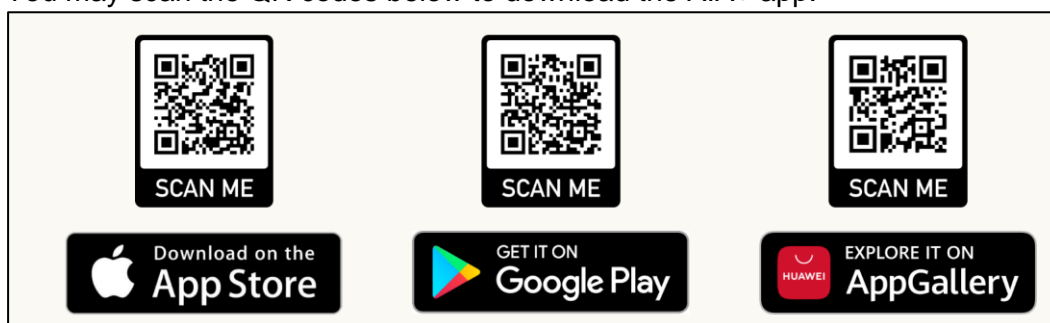
- Step 1: Open the AIA+ app/visit the AIA+ portal.
- Step 2: Register your AIA+ account (if it has not been done previously).
- Step 3: Log in to the AIA+ app/portal.
- Step 4: Select “Exclusive Offers for You” under “Highlights” section.
- Step 5: Select “View Details” at the A-Plus Health 2 Medical Upgrade Campaign card.
- Step 6: Select the policy that you wish to upgrade. Select “Next”.
- Step 7: View the A-Plus Health 2 upgrade plan provided.
- Step 8: Read and agree to the Campaign’s Terms & Conditions.
- Step 9: Select **“UPGRADE NOW”** to proceed with the upgrade.

Alternatively, please contact your AIA Life Planner for assistance.

7. I do not have an AIA+ account. Am I still eligible for this Campaign?

Yes, you may proceed to register for an AIA+ account to proceed with the upgrade.

You may scan the QR codes below to download the AIA+ app.



Visit [Registration Login | AIA+ Guide | AIA Malaysia](#) for a guide on how to register for an AIA+ account.

8. Why should I upgrade to A-Plus Health 2?

Our latest medical plan, A-Plus Health 2 offers enhanced benefits, some of the key highlights are listed in the table below:

<p>Comprehensive Health Protection</p> <ul style="list-style-type: none"> • Inpatient and outpatient treatment • Outpatient kidney dialysis and cancer treatment • Day care procedure and surgery 	<p>Health Wallet to Support Your Health Journey</p> <p>Get money credited to your Health Wallet for every year you do not make a claim, up to 10 times¹, which can be used for the following benefits:</p> <ul style="list-style-type: none"> • Prevention • Special Care 	<p>Health Rewards with AIA Vitality²</p> <p>With AIA Vitality, you can enjoy additional Health Rewards, depending on your AIA Vitality status:</p> <ul style="list-style-type: none"> • Hospitalisation Care Benefit of up to RM500
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	<ul style="list-style-type: none"> • Lifetime Recovery Care • Mobility and Hearing Support • Mental Health Benefits • Protect Boost 	<ul style="list-style-type: none"> • Hospital Room and Board Benefit Upgrade – up to 100% of the daily limit • Annual Health Wallet Booster – up to 10% of the total amount available in Health Wallet
Please click HERE to read the full benefits of A-Plus Health 2 or contact your AIA Life Planner.		

Please refer to Question 9 for a summary of the comparison between A-Plus Health and A-Plus Health 2.

Notes:

1. Refer to Question 18 for more information on how your Health Wallet is transferred from A-Plus Health to A-Plus Health 2.
2. AIA Vitality is a program offered by AIA Health Services Sdn. Bhd. (Company No. 199601016211 (388561-T)) that supports and rewards its members for making healthier choices every day. For more information about AIA Vitality, please click [HERE](#).

9. What is the summary of upgraded benefits from A-Plus Health to A-Plus Health 2?

Coverage/Benefits	A-Plus Health	A-Plus Health 2
Hospital Room & Board and Intensive Care Unit (ICU)	Up to 150 days per year	NO LIMIT on the number of days
Pre-hospitalisation Care	Within 60 days before hospitalisation	Within 90 days before hospitalisation
Post-hospitalisation Care	Within 150 days after being discharged from hospitalisation	Within 180 days for non-serious condition or 365 days for serious condition after being discharged from hospitalisation
Health Screening and Vaccination Benefits	Shared limit of up to RM300 per year	For Health Screening Benefit: <ul style="list-style-type: none"> • Up to RM 500 per year, less any vaccination amount payable for the year, or • Up to RM 1,000 every 2 years, less any vaccination amount payable within the 2 years, subject to the total amount in Health Wallet. For Vaccination:

		Up to RM 500 per year, less any Health Screening amount payable for that year, subject to the total amount in Health Wallet.
Entitlement of Children to Vitality Integrated Benefits through Health Rewards	Children are not entitled	Children are entitled when their parents stay healthy and active with AIA Vitality membership.

Please refer to the [A-Plus Health 2 product brochure](#) for more information.

10. What are the benefits of upgrading to A-Plus Health 2 through this Campaign?

All applications under this Campaign are a guaranteed offer. This means, both medical check-up and medical underwriting are not required for Selected Customers who wish to upgrade to A-Plus Health 2 via this Campaign.

Furthermore, if your A-Plus Health plan has passed the waiting periods stated in the Supplementary A-Plus Health Contract, waiting periods for A-Plus Health 2 plan will be waived if you upgrade under this Campaign. Otherwise, waiting periods will continue to be applicable in the upgraded A-Plus Health 2 plan. You may refer to the Medical Upgrade Endorsement issued for this Campaign and Supplementary A-Plus Health 2 Contract for more information.

Additionally, the annual limit of your A-Plus Health 2 plan will be increased up to unlimited annual limit through the Annual Limit Booster Campaign provided that you meet the [terms and conditions of the Annual Limit Booster Campaign](#). Refer to Question 11 for more information.

This Campaign is designed with self-serve process. All applications under this Campaign are to be done by the Selected Customers via the AIA+ app/portal.

11. Am I able to participate in the Annual Limit Booster Campaign to enjoy up to unlimited annual limit on the upgraded A-Plus Health 2?

Yes, you will be enrolled automatically in the Annual Limit Booster Campaign if you fulfil the terms and conditions of the Annual Limit Booster Campaign. Please refer to the terms and conditions of the Annual Limit Booster Campaign [HERE](#).

12. Do I need to pay additional premium to upgrade my existing A-Plus Health to A-Plus Health 2?

Yes. The new annualised premium will be calculated and displayed on the AIA+ app/portal.

Once you have agreed to upgrade, you will have to pay the new premium based on your current premium payment frequency from the next premium due date onwards. The Cost of Insurance (“COI”) of A-Plus Health 2 will be charged starting from the next monthly anniversary date (“MAV”) of the Eligible Policy after the upgrade has been

approved by AIA Bhd. (“AIA”). The new premium stated in the AIA+ app/portal is according to the annualised premium to be payable for your policy.

Note: Annualised premium means total premium to be payable per policy year. For example, if you have selected monthly mode, you may divide the annualised premium displayed on the AIA+ app/portal by 12, and this is the new monthly premium to be payable for your policy effective next premium due date.

13. Is there any payment required during the upgrade process under this Campaign?

No, you will only be charged with the new premium starting from the next premium due date after AIA has approved the upgrade and the A-Plus Health 2 plan has been attached to your Eligible Policy. Please refer Question 15 for more information.

14. Is there a waiting period after I upgrade to A-Plus Health 2?

The waiting periods for A-Plus Health 2 plan are waived provided that your initial A-Plus Health plan has passed the waiting periods. Otherwise, waiting periods will continue to be applicable in the upgraded A-Plus Health 2 plan. You may refer to the Medical Upgrade Endorsement issued for this upgrade and the Supplementary A-Plus Health 2 Contract for more information.

15. When will the A-Plus Health 2 coverage take effect?

The coverage effective date starts on the **next monthly anniversary date (MAV) of the Eligible Policy** after the upgrade has been approved by AIA.

Example:

Policy inception date: 15 January 2018

Date that A-Plus Health 2 is approved by AIA: 23 May 2024

Termination date of the existing medical plan (A-Plus Health): **23 May 2024**

Premium Payment Frequency	Existing A-Plus Health Termination Date	New Premium Effective Date, i.e., Next Premium Due Date	A-Plus Health 2 Coverage Effective Date, i.e., Next MAV Date of the Eligible Policy
Monthly	23 May 2024	15 June 2024	15 June 2024
Quarterly		15 July 2024	
Half-yearly		15 July 2024	
Annually		15 January 2025	

Although the termination date of the A-Plus Health plan is **23 May 2024** (once the A-Plus Health 2 plan is approved by AIA and attached to your Eligible Policy), you will be covered under the existing A-Plus Health plan until the next MAV of your Eligible Policy i.e., 14 June 2024. During this period, you will still enjoy the coverage / benefits under the Supplementary A-Plus Health Contract. The Supplementary A-Plus Health 2 Contract will come into effect on 15 June 2024 (the next MAV of your Eligible Policy).

16. If I choose to upgrade to the A-Plus Health 2 plan, will my policy sustainability be affected?

The recommended incremental premium as stated on the AIA+ app/portal and Offer Letter is calculated to at least maintain the current sustainability age of the Eligible Policy.

For example, if the current sustainability age is age 84, after upgrading to A-Plus Health 2 and paying the new premium, the newly quoted sustainability age will be at least age 84 as well.

Please be informed that account values are not guaranteed and expected sustainability age may change due to various factors such as market volatility, revision in cost of insurance (COI) and partial withdrawals. For more information on policy sustainability, kindly consult your AIA Life Planner.

17. What will happen to the existing A-Plus Health plan after I sign up for the Campaign?

After you have submitted the upgrade request to upgrade to A-Plus Health 2 plan via the AIA+ app/portal, and the upgrade request is subsequently approved by AIA, the Supplementary A-Plus Health Contract in your Eligible Policy will be **terminated automatically**. The Supplementary A-Plus Health 2 Contract will be effective from the next MAV of your Eligible Policy. Refer to Question 15 for more information on the coverage/benefits during the upgrade period.

18. What will happen to the balance in my Health Wallet for my current A-Plus Health plan after I sign up for the Campaign?

Your Health Wallet will be transferred from your current A-Plus Health plan to the A-Plus Health 2 plan. This means that if you have a balance in your Health Wallet for your current A-Plus Health plan, it will be carried forward to the Health Wallet for A-Plus Health 2 plan. You will earn Health Wallet rewards under the A-Plus Health 2 plan as a continuation of what you have earned under the A-Plus Health plan, up to a combined total of 10 times provided no claim has been made under In-Patient Care, Out-Patient Care and Extra Care. Please refer A-Plus Health 2 brochure for more details.

Example:

If AIA has credited Health Wallet amount for 4 times to your Health Wallet under the A-Plus Health plan, after the upgrade to the A-Plus Health 2 plan, you will be eligible to get money credited to your Health Wallet up to 6 times under the A-Plus Health 2 plan. This crediting of Health Wallet is given under the assumption that you did not make any claims in any of the previous years.

After you upgrade to A-Plus Health 2, the Yearly Health Wallet credit will start from the effective date of the A-Plus Health 2 plan.

Example:

A-Plus Health plan anniversary: 17 February 2024

A-Plus Health 2 effective date: 17 June 2024

The next Health Wallet credit will be on 16 June 2025 provided no claim was made.

Please refer to the A-Plus Health 2 product brochure [HERE](#) for more information on Health Wallet and how it works.

19. I have been offered to upgrade to A-Plus Health 2 (Plan 200, RM500 Deductible), what if I want to select a plan with different Room and Board?

You are only able to upgrade to the A-Plus Health 2 plan as stated on the AIA+ app/portal or the Offer Letter. If you would like to change to other plan, please contact your AIA Life Planner for assistance.

You should verify that the upgrade to A-Plus Health 2 plan will best serve your needs and that the premium payable is an amount that you can afford.

20. What does deductible mean?

A deductible is a fixed amount that you have to pay for the eligible medical expenses incurred before your medical insurance covers the remainder of the eligible medical expenses, according to the limits (if any) in your plan.

For example, if you choose a cost saving option with amount RM500 deductible, you have to pay RM500 first out of the eligible medical expenses and your medical insurance will pay the rest of the eligible medical expenses, up to the limits (if any) stated in your plan.

21. On top of the cost saving option recommended by AIA, what other cost saving options are available for my selection?

For this Campaign, you are offered to upgrade to the A-Plus Health 2 plan with the cost saving option that is stated on the AIA+ app/portal or the Offer Letter. The recommendation is based on the nearest plan you have selected for A-Plus Health.

If you wish to consider the other cost saving options available, please speak to your AIA Life Planner. Read the Product Brochure [HERE](#) to learn more about the cost saving options available.

22. How can I check which policies have I submitted for the Campaign?

You will be able to check the policies that you have submitted via the same campaign card on the AIA+ app/portal i.e. A-Plus Health 2 Medical Upgrade Campaign card. If you have submitted the upgrade request, the Eligible Policy will be tagged as "SUBMITTED" to indicate that the upgrade request has been sent successfully. Please refer to the example in the screenshot below:

Submitted policies:

A-Life Joy 2	SUBMITTED
Policy / Certificate No.	
7065XXHX	
Insured / Person Covered	
VXVV B0 SXXHX	
Premium / Contribution	
RM 3,700.00	

23. How will I know if my upgrade request was successful?

You will receive a Medical Upgrade Endorsement, premium change letter and a Supplementary A-Plus Health 2 Contract and Hospitalisation Section Provisions when the A-Plus Health 2 plan has been successfully added to your Eligible Policy in the AIA+ app/portal.

These e-documents will be archived in the AIA+ app/portal under the “STATEMENTS & LETTERS” section. You will also receive an e-mail notification and SMS once the upgrade request has been completed.

If you are entitled for Health Rewards under A-Plus Health 2, the Health Rewards for A-Plus Health 2 Endorsement will be provided to you via the AIA+ app/portal within 3 months after the upgrade is successful.

Once you fulfil the terms and conditions of the Annual Limit Booster Campaign, the Annual Limit Booster Campaign Endorsement will be provided to you via the AIA+ app/portal within 3 months after the upgrade is successful.

24. I had an exclusion in my existing policy. Does this exclusion get carried forward into A-Plus Health 2?

If there are any exclusions, impairment or loading in your A-Plus Health plan, they will be carried forward to your upgraded A-Plus Health 2.

25. I have received the Campaign offer. However, two weeks later, I was hospitalised. Can I still submit the upgrade request?

Yes, you can still submit the upgrade request. However, the upgrade is subject to approval from AIA.

26. If my Eligible Policy has lapsed during the Campaign Period, can I still proceed with the upgrade via the AIA+ app/portal?

Yes, you may proceed to upgrade provided that your Eligible Policy is reinstated during the Campaign Period before submitting the upgrade request.

27. Is it possible that my upgrade request will be rejected?

Yes, the upgrade request is subject to approval by AIA and can be rejected due to reasons such as the Eligible Policy is not active at the time of the upgrade application. Please refer to the Terms & Conditions > Campaign Mechanism > Clause 4 for more information.

28. Can I attach the A-Plus Health 2 plan to other policies that are not selected under this Campaign?

Please contact your AIA Life Planner if you would like to attach A-Plus Health 2 to the other policies. Alternatively, you may also contact AIA for more information.

29. I have an existing medical coverage (e.g., other medical plan purchased within AIA or outside AIA including medical insurance provided by employer), should I participate in this Campaign?

Please speak to your AIA Life Planner who will be able to recommend and assess the plans that are best suited to your protection and financial needs.

30. Where can I seek for further assistance?

Should you need any further information or assistance, please reach out to your AIA Life Planner. Otherwise, you may visit the campaign webpage for further details [HERE](#).

Medical Revision and A-Plus Health 2 Medical Upgrade Campaign

31. I have received a medical revision notification letter from AIA stating that my insurance charges for A-Plus Health is about to be revised. What is this about, and what are the options available for me?

Advances in medical technology have improved early detection rates and produced new treatments and medicines to fight diseases and extend lives. This, however, has inevitably led to an increase in the cost of diagnosis and medical treatments. Another contributing factor to the rise in medical costs is the increase in the use of healthcare services. As medical insurance is about the sharing of risks and collected premiums are shared to provide for future claims, the increase of medical costs has resulted in the need to revise the premiums of all affected policy to ensure that all our customers continue to have comprehensive medical coverage in the long run.

If you have received **both** the A-Plus Health 2 Medical Upgrade Campaign offer and the medical revision notification letter, you may choose to do any of the following:

- **Option 1: Take up this Campaign offer**
We strongly suggest you upgrade your existing A-Plus Health plan to A-Plus Health 2 plan to enjoy greater medical coverage. Upon upgrading to A-Plus Health 2 plan, your A-Plus Health plan will be terminated.
- **Option 2: Pay the additional premium in Scheduled Top-up/A-Plus Medi Protector as per the medical revision notification letter**
If you do not wish to take up Option 1 to upgrade to A-Plus Health 2 plan, we encourage you to pay the additional premium in scheduled top-up premium / A-Plus Medi Protector premium so that the account value in your Eligible Policy will be sufficient to pay for the revised COI. Please refer to your medical revision notification letter for more details.
- **Option 3: Do nothing and maintain existing coverage**
You can choose to maintain existing coverage whilst not increasing your current insurance premium. However, as a result, your Eligible Policy may lapse earlier than expected if the account value in your Eligible Policy becomes insufficient to cover the policy charges.
- **Option 4: Reduce coverage**
You can choose to reduce overall policy charges for your Eligible Policy by lowering the sum assured of the basic plan and/or remove rider(s) attached to the Eligible Policy; or
If affordability is a concern, you can opt to buy other medical plan with lower coverage, if available, and subject to underwriting.

Please consult your AIA Life Planner to understand the differences between the available options.

For more information on the medical revision, you can visit [HERE](#) or refer to the Medical Revision Notification Letter that you have received.

32. I have already increased my premium via the scheduled top-up premium /A-Plus Medi Protector premium stated in the Medical Revision Notification Letter. Can I still participate in this Campaign? What will happen to the scheduled top-up premium/A-Plus Medi Protector premium paid/to be paid?

Yes, you can still participate in this Campaign to upgrade to A-Plus Health 2 plan. Upon upgrading, your A-Plus Health plan will be terminated automatically, and the A-Plus Health 2 plan will be effective starting from the next monthly anniversary date (MAV) of the Eligible Policy. You will need to pay the new annualised premium stated on the AIA+ app/portal (in the premium payment mode selected in Eligible Policy) from the next premium due date onwards.

In the event you have already opted to increase your premium via the scheduled top-up premium stated in the Medical Revision Notification Letter, you are required to continue to pay the scheduled top-up premium (it has been included in the new annualised premium to upgrade to A-Plus Health 2 plan). If you wish to adjust/remove the scheduled top-up premium payable, you may reach out to your AIA Life Planner or visit any of the AIA Customer Centres for assistance.

As for A-Plus Medi Protector premium, it will be automatically zeroed once you have chosen to upgrade your A-Plus Health plan to A-Plus Health 2 plan.

Please take note that on the AIA+ app/portal Campaign upgrade page, your current A-Plus Health annualised premium amount may have already been revised with A-Plus Medi Protector. This A-Plus Medi Protector premium amount will be deducted (zeroed) from your new annualised premium **AFTER** your upgrade to the A-Plus Health 2 plan is successful. Therefore, the new annualised premium you will pay is what is stated in the AIA+ app/portal, minus the A-Plus Medi Protector premium amount.

You may check your A-Plus Medi Protector premium amount by navigating to the AIA+ app/portal homepage > Individual Plans > A-LifeLink or A-LifeLink 2 > A-Plus Medi Protector under "Premium Amount".

33. I have upgraded to A-Plus Health 2 plan under the Campaign, will I receive an A-Plus Health medical revision notification letter?

A-Plus Health medical revision notification letter will be sent to the affected customers 30 days before the policy anniversary of the Eligible Policy. You will not receive an A-Plus Health medical revision notification letter if the upgrade to A-Plus Health 2 plan is approved before the medical revision notification letter is sent.

If you receive a medical revision notification letter after you have submitted the upgrade request, and you subsequently receive a notification from AIA that the upgrade request is approved, please disregard the medical revision notification letter.

Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.