



HEALTHIER, LONGER,  
BETTER LIVES

AIA Care Line 1300 88 1899  
For overseas customers call us at 603 2056 1111

**AIA Vitality**

**JOIN THE  
WELLNESS  
MOVEMENT**



# AIA Vitality

Whatever living your best life means, we're here to help you make it happen.

## How it works

AIA Vitality motivates you to make healthy choices through a sustainable and continuous 3-step cycle.

### Know your health



Understand your current health status and discover your AIA Vitality Age.

You will also earn AIA Vitality Points by completing health assessments and health checks.

### Improve your health



Set your health goals and engage in healthy activities, like exercising and eating right.

You can earn more AIA Vitality Points to move up your AIA Vitality Status.

### Enjoy the rewards



Enjoy fantastic rewards as you progress. The higher your AIA Vitality Status, the greater your reward.

## The more points you earn, the greater your rewards

All AIA Vitality members start off with Bronze status, and earn points for making healthy lifestyle choices. The more points you earn, the higher your AIA Vitality status, the greater the rewards. **You can even enjoy extra insurance benefits with AIA.**

### You start on Bronze status

#### Bronze status

Up to RM300 health screening benefit

Nil

### 10,000 AIA Vitality points

#### Silver status

Up to RM300 health screening benefit

RM150 waived upon hospital admission

### 20,000 AIA Vitality points

#### Gold status

Up to RM500 health screening benefit

RM300 waived upon hospital admission

### 30,000 AIA Vitality points

#### Platinum status

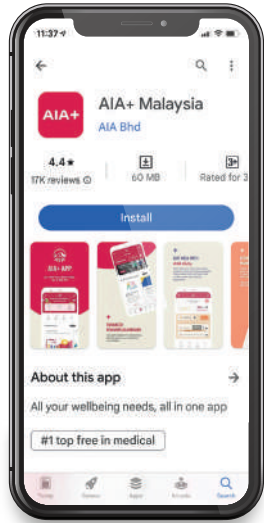
Up to RM600 health screening benefit

RM300 waived upon hospital admission

Your AIA Vitality Points will reset every membership year, but not to worry, your rewards will be based on the AIA Vitality Status you achieved from the previous year.

However during the year, if you earn enough points to reach an even higher AIA Vitality Status, you will automatically enjoy the benefits of your new AIA Vitality Status!

## Getting started is easy!



### Step 1

Download the AIA+ mobile app from the App Store, Google Play or Huawei App Gallery.

### Step 2

Register for a AIA+ account.

### Step 3

Login to your AIA+ account, and complete the About You assessment to find out what your AIA Vitality Age is.

### Step 4

Link a compatible fitness app / device to the programme to start earning physical activity points and Weekly Challenge rewards.

## Know Your Health by completing these free online assessments

### Assessments

### AIA Vitality Points to earn

About You Assessment	Up to 1,000 points
Mental Wellbeing Assessment	Up to 1,000 points
AIA Vitality Nutrition Assessment	Up to 1,000 points
Sleep Assessment	Up to 500 points
Exercise Assessment	Up to 500 points



Earn up to 4,000 points per year. You can retake the above assessments every 6 months.

Complete all the assessments now and you can earn 2,000 points instantly!

## Get Healthy

### Know Your Health

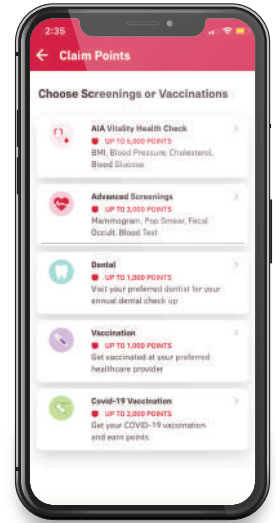
### AIA Vitality Health Check

- Measure BMI, blood pressure, blood glucose and cholesterol.

### Up to 10,000 points per membership year

Test	Completion	Result In Healthy Range
BMI	+1,000	+1,500
Blood Pressure	+1,000	+1,500
Blood Glucose	+1,000	+1,500
Cholesterol	+1,000	+1,500

Learn more at [www.bit.ly/vhchowto](http://www.bit.ly/vhchowto)



## Advanced Health Screenings

Earn 1,000 points per screening and up to 3,000 points a year, depending on age and/or gender.

- Mammogram
- Pap Smear
- Fecal Occult Blood Test (FOBT)

## Vaccinations

Earn 1,000 points per vaccination and up to 4,000 points a year, depending on age and/or gender.

- Flu
- Hepatitis B
- HPV
- Shingles
- Pneumococcal

## Dental Assessment

Earn 1,000 points per year for completing annual dental assessment and submitting the receipt on the app.

## Non-Smoking Declaration

Earn 1,000 points per year for completing the Non-Smoking Declaration.



## Eat Healthy

Enjoy 10% off and earn 1 point for every ringgit spent on HealthyFood™ (fresh fruits and vegetables) at Jaya Grocer outlets nationwide. Earn up to 400 points a month!



### How it works

#### Step 1

Present your AIA Vitality e-card on the AIA+ app to cashier at checkout.

#### Step 2

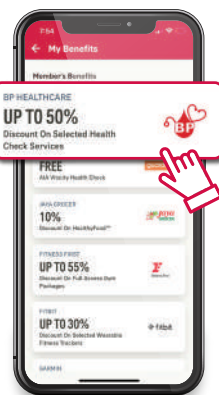
Scan your purchase.

#### Step 3

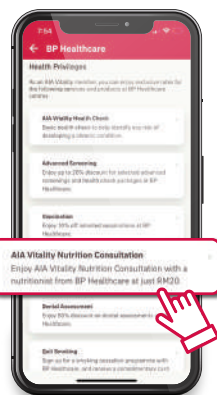
Enjoy 10% off fresh fruits and vegetables.

## AIA Vitality Nutrition Consultation

Know your diet with a virtual or in-person consultation with a BP Healthcare dietitian, for a fee.



**Step 1**  
Under Benefits, select BP Healthcare.

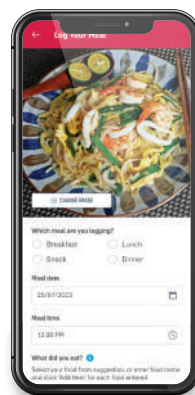


**Step 2**  
Select AIA Vitality Nutrition Consultation to book an appointment.

\* Members must complete the online Nutrition Assessment within the last 6 months as a pre-requisite.

## Food Tracker

Upload a photo of your meal, earn up to 5 points each day and learn about your meals all at once with the new AI-powered Food Tracker.



Upload at least 7 photos a week and receive personalised nutritional advice from our dietitians the following week.

Learn more at  
[www.aia.com.my/vitalityfoodtracker](http://www.aia.com.my/vitalityfoodtracker)

## Get Active

Staying active is even more rewarding with AIA Vitality!



Download and activate



Get active



Achieve weekly targets



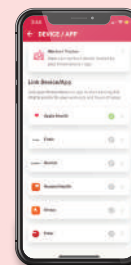
Get rewarded

Select between 2 challenges. Members can only participate in one at a time.

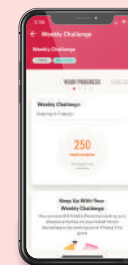


Complete your About You Assessment (Health Profile) to obtain your AIA Vitality Age first.

Earn rewards each week when you stay active



**Step 1**  
Link your fitness device or app to the AIA+ app and start tracking your workouts or steps. Earn up to 150 points per day.



**Step 2**  
Achieve your personalised weekly target (between 150 to 400 points) to qualify for a reward each week. Log into the AIA+ app every Monday to check your weekly target.



**Step 3**  
Redeem your reward.

\* Sync your device to capture your points no later than Wednesday of the following week to be eligible for your reward.

Learn more at  
[www.aia.com.my/newweeklychallenge](http://www.aia.com.my/newweeklychallenge)

OR

Purchase a new device and earn RM10 cashback every week



**Step 1**  
Select the Device Cashback Challenge from the 'Device/App' page.



**Step 2**  
Purchase your preferred device from the list and have it delivered to your doorstep.



**Step 3**  
Select your purchased device to join the challenge.



**Step 4**  
Track your cashback progress.

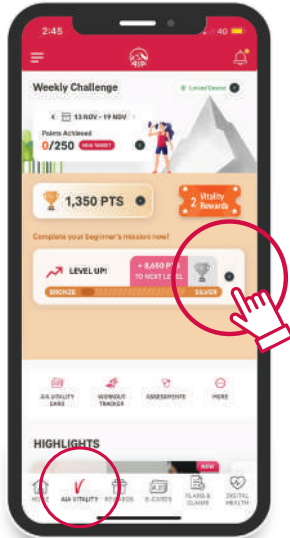
Learn more at  
[www.aia.com.my/vitalitydcc](http://www.aia.com.my/vitalitydcc)

## Level up your status to get more rewards!

Use the Level Up dashboard on your AIA+ app for personalised recommendations on how to earn points.

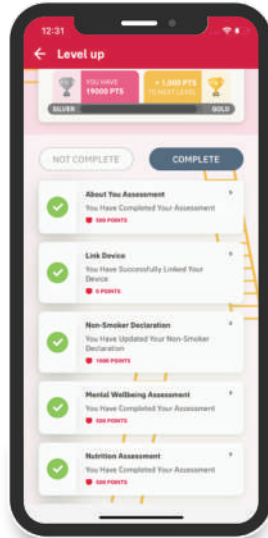
### Step 1

On the AIA Vitality dashboard in your AIA+ app, select the Level Up dashboard.



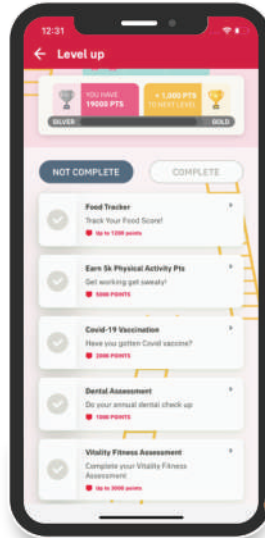
### Step 2

View the activities you've done so far.



### Step 3

And complete the remaining activities so that you can earn points and level up quickly!



STAY UP TO DATE WITH THE LATEST ON AIA VITALITY



[bit.ly/membereexclusivepage](https://bit.ly/membereexclusivepage)

## SILVER

10,000 PTS



✓ AIA Vitality Health Check up to 10,000 pts

FREE AT **guardian**

OR

✓ About You Assessment ONLINE 500 pts

✓ Mental Wellbeing Assessment ONLINE 500 pts

✓ Nutrition Assessment ONLINE 500 pts

✓ Sleep Assessment ONLINE 250 pts

✓ Exercise Assessment ONLINE 250 pts

✓ Non-Smoker's Declaration ONLINE 1,000 pts

✓ Steps or Workouts up to 100 points per day 7,000 pts

## PLATINUM

30,000 PTS



✓ Steps or Workouts up to 100 points per day 3,400 pts

✓ AIA Vitality Fitness Assessment up to 1,500 pts

✓ Advanced Screenings up to 3,000 pts

✓ All 5 Online Assessments 6 months after last completion 2,000 pts

✓ HealthyFood™ Purchase at Jaya Grocer 1 point for every RM1 spent 100 pts

## GOLD

20,000 PTS



✓ Steps or Workouts up to 100 points per day 6,500 pts

✓ Sleep Tracking 10 points per night of > 7 hours sleep 250 pts

✓ Food Tracker 5 points per day 250 pts

✓ Dental Assessment 1,000 pts

✓ Flu Vaccination 1,000 pts




✓ AIA Vitality Nutrition Consultation 1,000 pts

## NEED TO KNOW

1. This is only a recommendation. You may complete the activities in no particular order (except the AIA Vitality Nutrition Consultation which can only be done after completing the AIA Vitality Nutrition Assessment).
2. All online assessments can be completed twice a year, 6 months apart within the membership year.
3. Maximum physical activity points (from fitness device apps, gym visits, daily steps and organized fitness events) are capped at 15,000 points per membership year.
4. The AIA Vitality Nutrition Assessment and Nutrition Consultation has a combined limit of 2,500 points per membership year.
5. You can earn a maximum of 400 points per month, or a maximum of 4,800 points per membership year from your HealthyFood™ spend.
6. The free AIA Vitality Health Check at Guardian pharmacies is limited to once per member per membership year. Prior appointment must be made.

# AIA Vitality Member Benefits and Rewards










Your guide to wellness

KNOW YOUR HEALTH		HOW DOES IT WORK?		AIA VITALITY POINTS	POINTS LIMIT PER ANNUM
HEALTH SCREENINGS					
<div></div> <div></div>	<b>AIA Vitality Health Check</b> (4 basic tests for FREE once per membership year or RM13 for subsequent rounds) <b>AIA Vitality Express Health Check</b> (RM3 for three quick tests) <b>Rapid Cholesterol Test</b> (RM10 for this test)	Going for a health check is a great first step to help you identify your health risks: -Body Mass Index (BMI) -Blood Pressure -Blood Glucose -Rapid Cholesterol Test (Not included in AIA Vitality Express Health Check)	Call for a health check appointment at your selected BP Healthcare or Guardian outlet. Present your AIA Vitality e-membership card when you go for your appointment.*  *For tests done at your own preferred healthcare provider you can submit your results manually via AIA+ app to earn points.	1,000 per assessment  Bonus 1,500 per assessment if your results are in the recommended healthy range.	Up to 10,000
	<b>AIA Vitality Health Check</b> All 4 tests at 50% discount				
	<b>Advanced Screenings</b> 18% discount	Find out your health risks when you complete these screenings: -Fecal Occult Blood Test (FOB test (adults 45+)) -Pap Smear (Females 16+) -Mammogram (Females 40+)		1,000 per screening	Up to 3,000
	<b>Vaccinations</b> 10% discount	Protect yourself with these vaccinations: -Flu vaccination (adults 16+) -Hep B (adults 16+, once a lifetime) -Shingles (adults 60+, once a membership year) -Pneumococcal (adults 65+, once a membership year)	Call for an appointment for dental assessment, advanced screenings, and vaccinations at BP Healthcare. Present your AIA Vitality e-membership card when you go for your appointment.*  *For tests and vaccinations done at your own preferred healthcare provider you can submit your results manually via AIA+ app to earn points.	1,000 per vaccination	Up to 4,000
	<b>Dental Assessment</b> 50% discount	Maintain good dental health.		1,000	1,000
	<b>AIA Vitality Nutrition Consultation</b> RM20	Get a complete view of your dietary habits.	Complete the online Nutrition Assessment, then make an appointment for a virtual or in-person consultation through the AIA+ app.	1,000 per assessment (Twice a year, frequency determined by dietician)	Up to 2,500*  * Combined limit with AIA Vitality Nutrition Assessment.
FITNESS ASSESSMENT					
<div></div>	<b>AIA Vitality Fitness Assessment</b> FREE	Learn more about your current fitness level.	Make an appointment with Fitness First via the AIA+ App. Present your AIA Vitality membership card when you go for your appointment.	750 per assessment (Twice a year, 6-months apart) Bonus 750 per assessment if your result are in the recommended healthy range.	Up to 3,000



Please note that all information displayed in this Membership Guide is a summary of the AIA Vitality benefits. Specific terms and conditions apply to each benefit and is subject to change.



## AIA Vitality Member Benefits and Rewards

IMPROVE YOUR HEALTH			HOW DOES IT WORK?	AIA VITALITY POINTS	POINTS LIMIT PER ANNUM				HOW DOES IT WORK?	AIA VITALITY POINTS	POINTS LIMIT PER ANNUM
GYM AND FITNESS						SMOKING CESSATION					
	Enjoy gym membership fee discounts.	- 20% off membership fee. - Up to 50% off off-peak membership.	Visit a Fitness First gym to enquire and sign up.	100 points daily	Up to 15,000		Sign up for a Smoking Cessation Programme and receive a complimentary RM150 cash voucher.	Make a healthier lifestyle choice and stop smoking.	Complete a non-smoker's declaration if you are a non-smoker have not smoked within the last 3 months.	1,000 (once a year)	1,000
	Save on personal training packages.	Up to 15% off.		-	-						
FITNESS DEVICES						HEALTHYFOOD™					
  	<b>Device Cashback Challenge</b> Get your fitness device on us or up to RM1,040 cashback.	Earn RM10 cashback weekly when you achieve your personalised weekly target.	Purchase a device from the challenge page on the AIA+ app.	Up to 100 points daily	Up to 15,000		10% off HealthyFood™ items (fresh fruits and vegetables) at Jaya Grocer outlets nationwide.	Enjoy savings and earn AIA Vitality Points when purchasng fresh fruits and vegetables. Monthly limit of RM400 spend on HealthyFood™ items.	Present your AIA Vitality e-card from the AIA+ app at checkout to enjoy this discount and earn points.	1 for every Ringgit spend on HealthyFood™ items.	Up to 4,800 (maximum 400 per month)
  	Up to 20% off on selected fitness tracking devices.	Track your physical activities to improve your health and fitness using mobile apps or Fitness Tracking Devices.	Link the devices/apps to AIA Vitality and sync your workout data to earn points.	Up to 100 points daily	Up to 15,000						
Other Devices and Free Mobile apps.		Track your rest time and get a good night's sleep of 7 hours or longer.	Link the device/apps to AIA Vitality and sync your sleep data to earn points.	10 points daily	Up to 2,000						

# AIA Vitality Member Benefits and Rewards

ENJOY THE REWARDS		HOW DOES IT WORK?		HOW DOES IT WORK?																												
INSURANCE BENEFIT																																
	Get extra insurance benefits on eligible life insurance or Takaful plans. Subject to terms and conditions of the eligible plans.	<p><b><u>A-Life Wealth Premier<sup>1,3</sup></u></b></p> <p>Vitality Wealth Booster: Enjoy extra rewards when you live healthier with AIA Vitality. Your initial Vitality Wealth Booster Percentage is 20%. For each subsequent year, the Vitality Wealth Booster Percentage may vary depending on your AIA Vitality Status 45 days before your Vitality Wealth Booster Anniversary. Vitality Wealth Booster payable is subject to a maximum 20% of your basic plan's coverage amount.</p> <table><tr><th>AIA Vitality Status</th><th>Change in Vitality Wealth Booster Percentage from previous year</th></tr><tr><td>Platinum</td><td>Vitality Wealth Booster Percentage increases by 1% (+1%) from previous year.</td></tr><tr><td>Gold</td><td>No change (0%) in Vitality Wealth Booster Percentage</td></tr><tr><td>Silver</td><td>Vitality Wealth Booster Percentage decreases by 2% (-2%)</td></tr><tr><td>Bronze</td><td>Vitality Wealth Booster Percentage decreases by 4% (-4%)</td></tr></table>	AIA Vitality Status	Change in Vitality Wealth Booster Percentage from previous year	Platinum	Vitality Wealth Booster Percentage increases by 1% (+1%) from previous year.	Gold	No change (0%) in Vitality Wealth Booster Percentage	Silver	Vitality Wealth Booster Percentage decreases by 2% (-2%)	Bronze	Vitality Wealth Booster Percentage decreases by 4% (-4%)	For further details, talk to an AIA Life Planner.		Get extra insurance benefits on eligible life insurance or Takaful plans. Subject to terms and conditions of the eligible plans.	<p><b><u>A-Life Beyond Critical Care<sup>1,4</sup></u></b></p> <p>Yearly Cash Bonus: Get cash back annually when you make healthy choices with AIA Vitality. The Yearly Cash Bonus is paid out on each policy anniversary and is subject to a maximum of 20% of Basic Premium Paid. The Yearly Cash Bonus may vary depending on your AIA Vitality Status as at 45 days before your Policy Anniversary. The higher your AIA Vitality status, the higher your Yearly Cash Bonus!</p> <table><tr><th>AIA Vitality Status</th><th>Yearly Cash Bonus</th><th>Health Screening Benefit (every 2 years)</th></tr><tr><td>Platinum</td><td>20% of the basic premium &amp; any loading premium paid for the year</td><td>Up to RM600</td></tr><tr><td>Gold</td><td>10% of the basic premium &amp; any loading premium paid for the year</td><td>Up to RM500</td></tr><tr><td>Silver</td><td>0% of the basic premium &amp; any loading premium paid for the year</td><td>Up to RM300</td></tr><tr><td>Bronze</td><td>0% of the basic premium &amp; any loading premium paid for the year</td><td>Up to RM300</td></tr></table>	AIA Vitality Status	Yearly Cash Bonus	Health Screening Benefit (every 2 years)	Platinum	20% of the basic premium & any loading premium paid for the year	Up to RM600	Gold	10% of the basic premium & any loading premium paid for the year	Up to RM500	Silver	0% of the basic premium & any loading premium paid for the year	Up to RM300	Bronze	0% of the basic premium & any loading premium paid for the year	Up to RM300	For further details, talk to an AIA Life Planner.
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<p><b><u>A-Plus Health<sup>1,3</sup></u></b></p> <p>Health Rewards: Enjoy additional Health Rewards on top of your benefits without having to pay additional premium. The more AIA Vitality points you earn, the higher your AIA Vitality Status, the better your rewards.</p> <table><tr><th>AIA Vitality Status</th><th>Deductible Waiver (upon hospital admission)</th><th>Hospital Room &amp; Board Benefit Upgrade (upon hospital admission)</th><th>Health Wallet</th></tr><tr><td>Platinum</td><td>RM300 waived</td><td>+100% of Initial Room &amp; Board Benefit Amount</td><td>+10% of Total Health Wallet Amount every year</td></tr><tr><td>Gold</td><td>RM300 waived</td><td>+50% of Initial Room &amp; Board Benefit Amount</td><td>+5% of Total Health Wallet Amount every year</td></tr><tr><td>Silver</td><td>RM150 waived</td><td>Nil</td><td>Nil</td></tr><tr><td>Bronze</td><td>Nil</td><td>Nil</td><td>Nil</td></tr></table>	AIA Vitality Status	Deductible Waiver (upon hospital admission)	Hospital Room & Board Benefit Upgrade (upon hospital admission)	Health Wallet	Platinum	RM300 waived	+100% of Initial Room & Board Benefit Amount	+10% of Total Health Wallet Amount every year	Gold	RM300 waived	+50% of Initial Room & Board Benefit Amount	+5% of Total Health Wallet Amount every year	Silver	RM150 waived	Nil	Nil	Bronze	Nil	Nil	Nil	<p><b><u>A-Life Kritikal Protector<sup>2,4</sup></u></b></p> <p>Vitality Booster: Enjoy extra rewards when you live healthier with AIA Vitality without having to pay additional premium. Earn better rewards with higher AIA Vitality Status. Vitality Booster is payable upon occurrence of a claim event based on the coverage amount.</p> <table><tr><th>AIA Vitality Status</th><th>Vitality Booster Percentage</th></tr><tr><td>Platinum</td><td>20%</td></tr><tr><td>Gold</td><td>10%</td></tr><tr><td>Silver</td><td>2%</td></tr><tr><td>Bronze</td><td>Nil</td></tr></table>	AIA Vitality Status	Vitality Booster Percentage	Platinum	20%	Gold	10%	Silver	2%	Bronze	Nil	
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<sup>1</sup> This product is offered by AIA Bhd. 200701032867 (790895-D). AIA Bhd. is a member of PIDM.







<sup>2</sup> This product is offered by AIA PUBLIC Takaful Bhd. 201101007816 (935955-M). AIA PUBLIC Takaful Bhd. is a member of PIDM.

<sup>3</sup> PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

<sup>4</sup> The benefit(s) payable under eligible certificate/policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).



# AIA Vitality Member Benefits and Rewards

ENJOY THE REWARDS		HOW DOES IT WORK?		HOW DOES IT WORK?															
INSURANCE BENEFIT				LIFESTYLE															
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DINING																			
<div></div>	20% off total receipt at Salad Atelier outlets nationwide.	Valid for dine-in or takeaway meals, up to 4 meals per receipt. Maximum 2 redemptions per day per member.	Access Klook's website from the AIA+ app.  Look for Klook under the 'AIA Vitality Rewards' section to obtain the promo codes.																
FITNESS DEVICES & LIFESTYLE																			
<div></div>	Enjoy up to 25% off selected products: Galaxy Smartphones & tablets, Samsung accessories and Consumer electronics.	Up to 25% off selected products.	Get your registration code from AIA+ app to create a Samsung account.																
RETAIL																			
<div></div>	Enjoy 25% off selected Medklinn Air+ Surface Sterilizers.	Limited to 5 units per model per membership year.	Access Medklinn online store via AIA+ App. Enter the promotion code provided and your AIA Vitality membership number to enjoy the discount.																
AIA VITALITY WEEKLY CHALLENGE REWARDS																			
<div></div>	RM5 rewards every week.  * Rewards line-up is subject to change from time to time.	Earn rewards every week.	Achieve your personalised weekly target each week to qualify for a reward on your AIA+ app.  Note: To achieve your Weekly Target and earn your Rewards, you must obtain your AIA Vitality Age and sync a fitness tracking device or app to your AIA Vitality account.																

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<sup>2</sup> This product is offered by AIA PUBLIC Takaful Bhd. 201101007816 (935955-M). AIA PUBLIC Takaful Bhd. is a member of PIDM.

<sup>3</sup> PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

<sup>4</sup> The benefit(s) payable under eligible certificate/policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# AIA Vitality Member Benefits and Rewards

\* Subject to change.

