

# PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

The benefit(s) payable under eligible 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 AIA Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## 1 What is A-Life Beyond Critical Care?

**A-Life Beyond Critical Care** is a non-participating plan that provides coverage for 180 critical illnesses, across early, intermediate and advanced stage. This plan includes Health Management Benefits, Compassionate Benefit, and a guaranteed Maturity Benefit. Additionally, if your Basic Sum Assured is RM100,000 and above, you will also have access to the Personal Medical Case Management (PMCM) service, a value-added service that offers continuous guidance and support from diagnosis to recovery, to ensure you receive the right diagnosis and most appropriate treatment plan during serious medical conditions.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM12,330.00** annually, you will receive the following **coverage**:

|   |  |
|---|--|
| Critical Illness Benefit  | <b>RM500,000</b> ("Basic Sum Assured")<br><br>In the event the Insured is diagnosed with any one of the covered critical illnesses, the higher of the Basic Sum Assured or Cash Value of the basic plan shall be payable.<br><br>Note: Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Basic Sum Assured, subject to a maximum of RM 25,000. This payout will reduce the Basic Sum Assured. Thereafter, the premium payable, Cash Value, Compassionate Benefit and Maturity Benefit will be adjusted based on the reduced Basic Sum Assured. |
| Health Management Benefits  | <b>Health Screening Benefit</b> (applicable if the Insured is an AIA Vitality member)<br>Up to RM600 depending on AIA Vitality status will be available on reimbursement basis after first policy anniversary and every two policy years thereafter.<br><br><b>Recovery Support Benefit</b><br>After 100% of the Basic Sum Assured has been paid out for Critical Illness Benefit, up to <b>RM25,000</b> shall be payable on reimbursement basis for one (1) year on medications, consultations, follow up test and screenings and rehabilitation therapies.                                       |
| Compassionate Benefit (upon death)                                      | In the event of death of the Insured, the following shall be payable: <ul style="list-style-type: none"><li>If 100% of the Basic Sum Assured has been paid out for Critical Illness Benefit: <b>RM50,000</b>; or</li><li>If 100% of the Basic Sum Assured has not been paid out for Critical Illness Benefit: <b>RM50,000</b> or cash value of basic plan, whichever is higher, shall be payable in one lump sum.</li></ul>  |
| Maturity Benefit  | Upon maturity at age 80, 150% of the total premium paid for basic plan, excludes extra premium imposed due to higher than standard Medical Rating (if any) shall be payable.   |
| Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member) | Up to 20% of the total premium paid depending on AIA Vitality Status.  |
| Additional Coverage   | You may choose to enhance your protection by opting for additional riders (if applicable). Please refer to the relevant PDS for further information on selected rider(s).  |

The critical illnesses covered under this product include:

1. Cancer
2. Stroke
3. Heart attack

**Note:** This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

### Personal Medical Case Management (PMCM) service

If the Basic Sum Assured is RM100,000 and above, you will also get access to the Personal Medical Case Management (PMCM) service, which is a value-added service administered by our service provider. It offers comprehensive information, additional remote medical consultation and opinions from specialist and physicians, guidance, assistance in reaching the right diagnosis and support in the process of deciding upon the best medical treatment, and to coordinate quality medical care by medical experts in leading medical centers.

Your medical and health insurance **excludes**:

- a) Death due to suicide within one (1) year from the Issue Date or Commencement Date, whichever is later;
- b) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- c) Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease defined under Advanced Stage, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- d) All other critical illnesses defined under Advanced Stage for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- e) Critical illnesses defined under Early Stage and Intermediate Stage for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- f) Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- g) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- h) Critical illness which was caused by a self-inflicted injury;
- i) Critical illness resulting directly from alcohol or drug abuse; and
- j) Critical illness if the Insured did not survive for at least fifteen (15) days after the diagnosis of a critical illness.

PMCM service **excludes** :

- a) Medical emergencies;
- b) Accidents;
- c) Urgent or life-threatening situations, such as Intensive Care Unit (ICU) admission;
- d) Daily or common issues, such as colds, flu, fever, occasional rash etc.;
- e) Long term chronic diseases management such as chronic hepatitis, diabetes, high blood pressure, high cholesterol etc. (however, any complications of chronic diseases shall be covered); and
- f) Mental health conditions such as anorexia/bulimia, mental health-related sleeping disorder, anxiety, depression etc.

**Note:** This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at:

1300-88-1899 (Care Line)  
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-life-beyond-critical-care.html>



Email us at:

my.pdsenquiry@aia.com

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## Know Your Obligations

**For your medical and health insurance, you must pay a premium of:**

|         |                      |
|---------|----------------------|
| Premium | RM12,330.00 annually |
|---------|----------------------|

Duration: Until the age of 80 years.

**You also have to pay the following fees and charges:**

|            |   |
|------------|---|
| Commission | 3.42% of total premium payable or RM21,084.30 |
|------------|---|

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## Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
- Applicable Government Tax - The premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims - Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- A-Life Beyond Critical Care and its attachable riders (if any) are not Shariah-compliant products.
- The premium of this plan is not-guaranteed. AIA Bhd. reserves the right to revise the premiums by giving you three (3) months written notice prior to the next Policy Anniversary.
- **Coverage Term:** Until Insured's age of 80 years.
- Buying a life insurance policy is a long-term financial commitment. You must choose the type of policy that best serves your needs. You should read and understand the insurance policy and discuss with your AIA Life Planner or contact AIA Bhd. directly for more information.

**Note:** This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms and conditions.

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## Can I cancel my plan?

Yes, you may cancel your policy by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the policy by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this policy will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your policy by giving AIA Bhd. a written notice. Cash value (if any), less any indebtedness, shall be payable.



## APPENDIX

### BASIC PLAN DESCRIPTIONS:

#### A-Life Beyond Critical Care (ALBCC)

- A-Life Beyond Critical Care is a non-participating plan that provides coverage for 180 critical illnesses, across early, intermediate and advanced stages. This plan includes Health Management Benefits, Compassionate Benefit, and a guaranteed Maturity Benefit. Additionally, if your Basic Sum Assured is RM100,000 and above, you will also have access to the Personal Medical Case Management (PMCM) service, a value-added service that offers continuous guidance and support from diagnosis to recovery, to ensure you receive the right diagnosis and most appropriate treatment plan during serious medical conditions.

#### Critical Illness Benefit

- In the event the Insured is diagnosed with any one of the covered critical illnesses or undergo a covered surgery (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), 100% of Basic Sum Assured or Cash Value of basic plan, whichever is higher, shall be payable.
- In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of Basic Sum Assured shall be payable, subject to a maximum of RM 25,000 (limited to one (1) payment only). This payout will reduce the Basic Sum Assured. Thereafter, the premium payable, Cash Value, Compassionate Benefit and Maturity Benefit will be adjusted based on the reduced Basic Sum Assured.
- Once 100% of Basic Sum Assured is paid, this benefit shall cease. The policy shall remain in force thereafter without future premium to cover the Compassionate Benefit, Recovery Support Benefit and Personal Medical Case Management (PMCM) Service (if any) will remain in force for one (1) year, and Cash Value, Health Screening Benefit (if any) and Maturity Benefit shall no longer be applicable.
- The list of covered critical illnesses is as follows:

| No. | Critical Illness Category               | Critical Illness Events   |  |   |
|-----|---|---|--|---|
|     |   | Early Stage   | Intermediate Stage   | Advanced Stage  |
| 1   | Cancer                                  | <ul style="list-style-type: none"> <li>Carcinoma in situ; or</li> <li>Early Prostate Cancer; or</li> <li>Early Thyroid Cancer; or</li> <li>Early Bladder Cancer; or</li> <li>Early Chronic Lymphocytic Leukemia ; or</li> <li>Early Melanoma; or</li> <li>Gastro-intestinal Stromal Cancer</li> </ul> | <ul style="list-style-type: none"> <li>Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery</li> </ul> | <ul style="list-style-type: none"> <li>Cancer</li> </ul>                                  |
| 2   | Stroke                                  | <ul style="list-style-type: none"> <li>Brain Aneurysm Surgery; or</li> <li>Cerebral Shunt Insertion</li> </ul>  | <ul style="list-style-type: none"> <li>Carotid Artery Surgery</li> </ul>   | <ul style="list-style-type: none"> <li>Stroke</li> </ul>                                  |
| 3   | Heart Attack                            | <ul style="list-style-type: none"> <li>Cardiac Pacemaker Insertion</li> </ul>   | <ul style="list-style-type: none"> <li>Cardiac Defibrillator Insertion</li> </ul>  | <ul style="list-style-type: none"> <li>Heart Attack</li> </ul>                            |
| 4   | Serious Coronary Artery Disease         | <ul style="list-style-type: none"> <li>Early Coronary Artery Disease</li> </ul>   | <ul style="list-style-type: none"> <li>Other Coronary Artery Disease</li> </ul>  | <ul style="list-style-type: none"> <li>Serious Coronary Artery Disease</li> </ul>         |
| 5   | Coronary Artery By-Pass Surgery         | <ul style="list-style-type: none"> <li>Pericardectomy; or</li> <li>Transmyocardial Laser Therapy</li> </ul>   | <ul style="list-style-type: none"> <li>Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)</li> </ul>                         | <ul style="list-style-type: none"> <li>Coronary Artery By-Pass Surgery</li> </ul>         |
| 6   | Heart Valve Surgery                     | <ul style="list-style-type: none"> <li>Percutaneous Valvuloplasty</li> </ul>  | <ul style="list-style-type: none"> <li>Percutaneous Valve Replacement</li> </ul>   | <ul style="list-style-type: none"> <li>Heart Valve Surgery</li> </ul>                     |
| 7   | Cardiomyopathy                          | <ul style="list-style-type: none"> <li>Hypertrophic Cardiomyopathy</li> </ul>   | <ul style="list-style-type: none"> <li>Constrictive Pericarditis with Surgery</li> </ul>   | <ul style="list-style-type: none"> <li>Cardiomyopathy</li> </ul>                          |
| 8   | Surgery to Aorta                        | <ul style="list-style-type: none"> <li>Large Asymptomatic Aortic Aneurysm</li> </ul>  | <ul style="list-style-type: none"> <li>Minimally Invasive Surgery to Aorta</li> </ul>  | <ul style="list-style-type: none"> <li>Surgery to Aorta</li> </ul>                        |
| 9   | Primary Pulmonary Arterial Hypertension | <ul style="list-style-type: none"> <li>Early Primary Pulmonary Arterial Hypertension</li> </ul>   | <ul style="list-style-type: none"> <li>Secondary Pulmonary Arterial Hypertension</li> </ul>  | <ul style="list-style-type: none"> <li>Primary Pulmonary Arterial Hypertension</li> </ul> |
| 10  | Chronic Lung Disease                    | <ul style="list-style-type: none"> <li>Severe Asthma; or</li> <li>Insertion of Vena Cava filter</li> </ul>  | <ul style="list-style-type: none"> <li>Surgical Removal of One Lung</li> </ul>   | <ul style="list-style-type: none"> <li>End-Stage Lung Disease</li> </ul>                  |
| 11  | Liver Disease                           | <ul style="list-style-type: none"> <li>Liver Surgery</li> </ul>   | <ul style="list-style-type: none"> <li>Liver Cirrhosis</li> </ul>  | <ul style="list-style-type: none"> <li>End-Stage Liver Failure</li> </ul>                 |
| 12  | Major Organ / Bone Marrow Transplant    | <ul style="list-style-type: none"> <li>Small Bowel Transplant; or</li> <li>Corneal Transplant</li> </ul>  | <ul style="list-style-type: none"> <li>Major Organ / Bone Marrow Transplant (on the waiting list)</li> </ul>                                 | <ul style="list-style-type: none"> <li>Major Organ / Bone Marrow Transplant</li> </ul>    |
| 13  | Parkinson's Disease                     | <ul style="list-style-type: none"> <li>Early Parkinson's Disease</li> </ul>   | <ul style="list-style-type: none"> <li>Moderately Severe Parkinson's Disease</li> </ul>  | <ul style="list-style-type: none"> <li>Parkinson's Disease</li> </ul>                     |
| 14  | Alzheimer's Disease / Severe Dementia   | <ul style="list-style-type: none"> <li>Early Alzheimer's Disease</li> </ul>   | <ul style="list-style-type: none"> <li>Moderately Severe Alzheimer's Disease</li> </ul>  | <ul style="list-style-type: none"> <li>Alzheimer's Disease / Severe Dementia</li> </ul>   |
| 15  | Coma                                    | <ul style="list-style-type: none"> <li>Coma for 48 hours</li> </ul>   | <ul style="list-style-type: none"> <li>Coma for 72 hours</li> </ul>  | <ul style="list-style-type: none"> <li>Coma</li> </ul>                                    |

| No. | Critical Illness Category     | Critical Illness Events  |  |  |
|-----|-------------------------------|--|--|--|
|     |                               | Early Stage  | Intermediate Stage   | Advanced Stage   |
| 16  | Loss of Sight                 | • Loss of Sight in One Eye   | • Retinitis Pigmentosa; or<br>• Optic Nerve Atrophy                        | • Blindness – Permanent and Irreversible   |
| 17  | Loss of Hearing               | • Partial Loss of Hearing; or<br>• Cavernous Sinus Thrombosis Surgery                | • Cochlear Implant Surgery   | • Deafness – Permanent and Irreversible  |
| 18  | Kidney Failure                | • Surgical Removal of One Kidney   | • Chronic Kidney Disease   | • Kidney Failure   |
| 19  | Blood Transfusion             | • Occupationally Acquired Hepatitis B or C; or<br>• HIV Infection Due to Assault     | • HIV Infection Due to Organ Transplant                                    | • HIV Infection Due to Blood Transfusion; or<br>• Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 20  | Aplastic Anaemia              | • Reversible Aplastic Anaemia  | Nil  | • Chronic Aplastic Anaemia   |
| 21  | Bacterial Meningitis          | • Bacterial Meningitis with Full Recovery  | • Moderately Severe Bacterial Meningitis                                   | • Bacterial Meningitis   |
| 22  | Brain Surgery                 | • Surgery for Subdural Haematoma   | • Removal of Brain Tumour via Trans Sphenoidal Route                       | • Brain Surgery  |
| 23  | Brain Tumour                  | • Surgical Excision of a Spinal Meningioma   | • Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy | • Benign Brain Tumour  |
| 24  | Encephalitis                  | • Encephalitis with Full Recovery  | • Mild Encephalitis  | • Encephalitis   |
| 25  | Head Trauma                   | • Facial Reconstructive Surgery; or<br>• Cervical Spinal Cord Injury Due to Accident | • Mild Head Trauma   | • Major Head Trauma  |
| 26  | Loss of Speech                | • Loss of Speech (other than injury or illness to the vocal cords)                   | • Permanent (or Temporary) Tracheostomy                                    | • Loss of Speech   |
| 27  | Medullary Cystic Disease      | • Chronic Glomerulonephritis   | Nil  | • Medullary Cystic Disease   |
| 28  | Loss of Independent Existence | • Loss of Fingers  | • Early Loss of Independent Existence                                      | • Loss of Independent Existence  |
| 29  | Burns                         | • Mild Severe Burns  | • Moderately Severe Burns  | • Third Degree Burns   |
| 30  | Fulminant Viral Hepatitis     | • Biliary Tract Reconstruction Surgery   | • Chronic Primary Sclerosing Cholangitis                                   | • Fulminant Viral Hepatitis  |
| 31  | Multiple Sclerosis            | • Early Multiple Sclerosis   | Nil  | • Multiple Sclerosis   |
| 32  | Muscular Dystrophy            | • Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction           | • Moderately Severe Muscular Dystrophy                                     | • Muscular Dystrophy   |
| 33  | Paralysis of Limbs            | • Loss of Use of One Limb  | • Loss of Use of One Limb and Loss of Sight in One Eye                     | • Paralysis of Limbs   |
| 34  | Systemic Lupus Erythematosus  | • Less Severe Systemic Lupus Erythematosus   | Nil  | • Systemic Lupus Erythematosus with Severe Kidney Complications  |
| 35  | Eisenmenger's Syndrome        | • Less Severe Eisenmenger's Syndrome   | Nil  | • Severe Eisenmenger's Syndrome  |
| 36  | Infective Endocarditis        | • Moderately Severe Infective Endocarditis   | Nil  | • Infective Endocarditis   |
| 37  | Poliomyelitis                 | • Peripheral Neuropathy  | • Moderate Poliomyelitis   | • Poliomyelitis  |
| 38  | Progressive Scleroderma       | • Early Progressive Scleroderma  | • Progressive Scleroderma with CREST Syndrome                              | • Progressive Scleroderma  |
| 39  | Severe Rheumatoid Arthritis   | • Mild Rheumatoid Arthritis  | • Moderately Severe Rheumatoid Arthritis                                   | • Chronic Rheumatoid Arthritis   |
| 40  | Crohn's Disease               | • Chronic Crohn's Disease  | Nil  | • Severe Crohn's Disease   |
| 41  | Sever Ulcerative Colitis      | • Chronic Ulcerative Colitis; or<br>• Acute Ulcerative Colitis                       | Nil  | • Ulcerative Colitis with Total Colectomy  |
| 42  | Myasthenia Gravis             | • Less Severe Myasthenia Gravis  | Nil  | • Myasthenia Gravis  |
| 43  | Progressive Muscular Atrophy  | • Less Severe Progressive Muscular Atrophy   | Nil  | • Progressive Muscular Atrophy   |

| No. | Critical Illness Category   | Critical Illness Events  |   |   |
|-----|---|--|---|---|
|     |   | Early Stage  | Intermediate Stage                          | Advanced Stage  |
| 44  | Progressive Supranuclear Palsy  | • Early Progressive Supranuclear Palsy                         | Nil   | • Progressive Supranuclear Palsy  |
| 45  | Chronic Adrenal Insufficiency   | • Adrenalectomy for Adrenal Adenoma                            | Nil   | • Chronic Adrenal Insufficiency   |
| 46  | Osteogenesis Imperfecta   | • Osteoporosis with Fractures                                  | • Severe Osteoporosis with Fractures        | • Osteogenesis Imperfecta   |
| 47  | Meningeal Tuberculosis  | • Tuberculous Myelitis   | Nil   | • Meningeal Tuberculosis  |
| 48  | Intensive Care  | • Intensive Care - requiring mechanical ventilation for 5 days | Nil   | • Intensive Care- requiring mechanical ventilation for 10 days          |
| 49  | Apallic Syndrome  | • Akinetic Mutism  | • Locked In Syndrome                        | • Apallic Syndrome  |
| 50  | Chronic Autoimmune Hepatitis  | • Early Chronic Autoimmune Hepatitis                           | Nil   | • Chronic Autoimmune Hepatitis  |
| 51  | Chronic Relapsing Pancreatitis  | • Acute Necrotic Pancreatitis                                  | • Moderately Chronic Relapsing Pancreatitis | • Chronic Relapsing Pancreatitis  |
| 52  | Severe Epilepsy   | Nil  | • Severe Epilepsy                           | Nil   |
| 53  | Accidental Fracture of Spinal Column                                  | Nil  | • Accidental Fracture of Spinal Column      | Nil   |
| 54  | Motor Neuron Disease  | Nil  | • Early Motor Neuron Disease                | • Motor Neuron Disease  |
| 55  | Terminal Illness  | Nil  | Nil   | • Terminal Illness  |
| 56  | Angioplasty and Other Invasive Treatments for Coronary Artery Disease | Nil  | Nil   | • Angioplasty and Other Invasive Treatments for Coronary Artery Disease |
| 57  | Full-blown AIDS   | Nil  | Nil   | • Full-blown AIDS   |
| 58  | Surgery for Idiopathic Scoliosis                                      | Nil  | Nil   | • Surgery for Idiopathic Scoliosis                                      |
| 59  | Elephantiasis   | Nil  | Nil   | • Elephantiasis   |
| 60  | Cerebral Metastasis   | Nil  | Nil   | • Cerebral Metastasis   |
| 61  | Creutzfeldt – Jakob Disease (Mad Cow Disease)                         | Nil  | Nil   | • Creutzfeldt-Jakob Disease (Mad Cow Disease)                           |
| 62  | Ebola Hemorrhagic Fever   | Nil  | Nil   | • Ebola Hemorrhagic Fever   |
| 63  | Pheochromocytoma requiring surgery                                    | Nil  | Nil   | • Pheochromocytoma requiring surgery                                    |
| 64  | Severe Relapsing Nephrotic Syndrome                                   | Nil  | Nil   | • Severe Relapsing Nephrotic Syndrome                                   |
| 65  | Wilson's Disease  | Nil  | Nil   | • Wilson's Disease  |
| 66  | Haemolytic Uremic Syndrome  | Nil  | Nil   | • Haemolytic Uremic Syndrome  |
| 67  | Necrotising Fasciitis   | Nil  | Nil   | • Necrotising Fasciitis   |
| 68  | Respiratory Diphteria requiring mechanical ventilation                | Nil  | Nil   | • Respiratory Diphteria requiring mechanical ventilation                |
| 69  | Loss of limb(s)   | Nil  | Nil   | • Loss of limb(s)   |
| 70  | Cerebral Aneurysm requiring Brain Surgery                             | Nil  | Nil   | • Cerebral Aneurysm Requiring Brain Surgery                             |
| 71  | Multiple Root Avulsions of Brachial Plexus                            | Nil  | Nil   | • Multiple Root Avulsions of Brachial Plexus                            |
| 72  | Rheumatic Fever with Heart Valve Disorders                            | Nil  | Nil   | • Rheumatic Fever with Heart Valve Disorders                            |
| 73  | Resection of the whole small intestine (duodenum, jejunum and ileum)  | Nil  | Nil   | • Resection of the whole small intestine (duodenum, jejunum and ileum)  |
| 74  | Severe Pulmonary Fibrosis   | Nil  | Nil   | • Severe Pulmonary Fibrosis   |
| 75  | Rabies  | Nil  | Nil   | • Rabies  |
| 76  | Generalized Tetanus   | Nil  | Nil   | • Generalized Tetanus   |

## Health Management Benefits

### • Health Screening Benefit (applicable if the Insured is an AIA Vitality member)

- (i) Health Screening Benefit is an extra non-guaranteed benefit applicable to the basic plan when you sign up as an AIA Vitality member upon your purchase of the basic plan.
- (ii) Health Screening Benefit will be available after the first policy anniversary and the Biennial Health Screening Benefit Limit will refresh every subsequent twenty-four (24) months based on Insured's AIA Vitality Status as at forty-five (45) days before the respective policy anniversary.
- (iii) Only one claim for Health Screening Benefit will be reimbursed up to the Biennial Health Screening Benefit Limit stated in the table below:

| Insured's AIA Vitality Status           | Platinum | Gold  | Silver | Bronze |
|---|----------|-------|--------|--------|
| Biennial Health Screening Benefit Limit | RM600    | RM500 | RM300  | RM300  |

- (iv) If there is any unpaid premium for the Policy Year, Health Screening Benefit (if any) will not be given until all premiums due are paid.
- (v) Health Screening Benefit will cease upon the occurrence of any of the following events:
  - a) Death of the Insured; or
  - b) Insured ceases to be an AIA Vitality member; or
  - c) Policy is converted to a non-participating Reduced Paid-Up Insurance; or
  - d) Policy becomes terminated, matured, lapsed or is surrendered; or
  - e) 100% of the Basic Sum Assured has been paid out for Critical Illness Benefit; or
  - f) Basic Sum Assured is reduced to less than one hundred thousand Malaysian Ringgit (RM100,000.00), except for when the Basic Sum Assured is reduced due to a claim for Angioplasty and other Invasive Treatments for Coronary Artery Disease, whichever occurs earlier.
- (vi) The Insured shall within thirty (30) days from the date of performing health screening, gives written notice to AIA Bhd. stating full particulars of such event including all original bills and receipts.

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.

### • Recovery Support Benefit

- (i) After 100% of the Basic Sum Assured has been paid for Critical Illness Benefit, up to 5% of the Basic Sum Assured shall be payable on reimbursement basis for one (1) year on:
  - a) Medications;
  - b) Consultations;
  - c) Follow up test and screenings; and
  - d) Rehabilitation therapies.
- (ii) The Basic Sum Assured shall not be reduced by any payments made under the Health Management Benefits.

## Compassionate Benefit

- In the event of death of the Insured, the following shall be payable in one lump sum:
  - (i) If 100% of the Basic Sum Assured has been paid out for Critical Illness Benefit: 10% of the Basic Sum Assured; or
  - (ii) If 100% of the Basic Sum Assured has not been paid out for Critical Illness Benefit: 10% of the Basic Sum Assured or cash value of basic plan, whichever is higher
- In the event a Critical Illness Benefit has been paid out for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Compassionate Benefit will be adjusted based on the reduced Basic Sum Assured.

## Personal Medical Case Management (PMCM) Service (available only if your basic plan coverage is RM100,000 and above)

- The PMCM service is administered by our service provider. It offers comprehensive information, additional remote medical consultation and opinions from specialist and physicians, guidance, assistance in reaching the right diagnosis and support in the process of deciding upon the best medical treatment, and to coordinate quality medical care by medical experts in leading medical centres. The PMCM service will not prescribe any treatment but will assist the Insured to reach the right diagnosis and most appropriate treatment plan.
- The Insured is eligible for the PMCM service subject to the following conditions:
  - (i) The Insured's diagnosis or condition is listed under the covered medical conditions below;
  - (ii) The Insured has consulted with at least one specialist in a field related to the covered medical condition; and
  - (iii) The Insured's diagnosis or condition is not under the exclusion list of the PMCM service.
- The list of covered medical conditions under PMCM service is as follow:

|  |   |
|--|---|
| 1) Medical conditions without a diagnosis. The customer must have had previous medical inquiries and consultations with at least one specialist in a field related to the medical problem; | 16) Rheumatology/ Immunological diseases;   |
| 2) Cancer;   | 17) Infectious diseases, including Human Immunodeficiency Virus (HIV) / Acquired Immune Deficiency Syndrome (AIDS); |
| 3) Neurological diseases;  | 18) Snoring surgery and sleep apnoea;   |
| 4) Ear, nose and throat (ENT) diseases;  | 19) Cosmetic/ Aesthetic surgery which are medically necessary;  |
| 5) Ocular diseases/ophthalmology conditions;   | 20) Fertility-related conditions or procedures;   |
| 6) Cardiovascular diseases;  | 21) Obstetric conditions;   |
| 7) Respiratory diseases;   | 22) Sexual diseases/ sexually transmitted diseases;   |
| 8) Gastroenterological diseases;   | 23) Paediatrics conditions;   |
| 9) Liver diseases;   | 24) Obesity;  |
| 10) Kidney diseases;   | 25) Recovery/ rehabilitation phase for stroke;  |
| 11) Urological conditions;   | 26) Recovery/ rehabilitation phase for severe burns;  |
| 12) Endocrine diseases;  | 27) Medical conditions in the fields of dentistry;  |
| 13) Orthopaedic conditions;  | 28) Combined pathologies; and   |
| 14) Haematological diseases;   | 29) All medical conditions other than those listed in Exclusion.  |
| 15) Metabolic diseases;  |   |

- A waiting period of thirty (30) days is applicable starting from the Issue Date or Commencement Date, whichever is later. During this waiting period, the Insured shall not be eligible for the PMCM service.

- Please note that if You decide to proceed with the treatment plan as recommended by our service provider, the cost of medical treatment may or may not be covered under Your policy or medical card with AIA Bhd. You are advised to confirm Your policy coverage with AIA Bhd. before performing the treatment.
- AIA Bhd. is not involved in the recommendations made by the service provider as the intent is for the service provider to provide an independent opinion that is neutral.
- The coverage for the PMCM service is up to one (1) year after 100% of the Critical Illness Benefit has been paid.
- The coverage for PMCM service shall be terminated when the Basic Sum Assured is reduced to less than one hundred thousand Malaysian Ringgit (RM100,000), except for when the Basic Sum Assured is reduced due to a claim for Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
- AIA Bhd. reserves the right to withdraw the PMCM service at any time by giving thirty (30) days' prior written notice to the policy owner.
- The service described under the PMCM service is not exhaustive. Please refer to Your policy contract for the full list of benefits, exclusions, terms and conditions.

**Maturity Benefit**

- Upon maturity at age 80, 150% of the total premium paid for basic plan, excludes extra premium imposed due to higher than standard Medical Rating (if any) shall be payable. Policy will be terminated after Maturity Benefit payout. Maturity Benefit shall not be payable after 100% of the Basic Sum Assured has been paid out for Critical Illness Benefit.
- In the event Critical Illness Benefit has been paid out for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Maturity Benefit will be adjusted based on the total premium paid for the reduced Basic Sum Assured.

**Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member)**

Based on the Insured's AIA Vitality Status (45 days before each policy anniversary), we will pay the policyowner a Vitality Yearly Cash Bonus on the policy anniversary. The Vitality Yearly Cash Bonus is determined based on the Vitality Yearly Cash Bonus Percentage (%) and total premium paid for the policy in a policy year, including extra premium imposed due to higher standard Medical Rating (if any).

Please see below for the Vitality Yearly Cash Bonus Percentage (%) by AIA Vitality Status:

| Insured's AIA Vitality Status             | Platinum | Gold | Silver | Bronze |
|---|----------|------|--------|--------|
| Vitality Yearly Cash Bonus Percentage (%) | 20%      | 10%  | 0%     | 0%     |

**Notes:**

- Vitality Yearly Cash Bonus will only be payable for the days where Insured's AIA Vitality membership is active. If there are days where Insured's AIA Vitality membership is not active, Vitality Yearly Cash Bonus for the Policy Year will be pro-rated accordingly.
- No Vitality Yearly Cash Bonus will be paid if Insured's AIA Vitality membership is terminated before the Vitality Yearly Cash Bonus payout.
- Vitality Yearly Cash Bonus will only be payable after deducting any indebtedness under the policy.
- Vitality Yearly Cash Bonus for the Policy Year will cease upon the occurrence of any of the following events:
  - (i) Death of the Insured; or
  - (ii) Insured ceases to be an AIA Vitality member; or
  - (iii) Policy is converted to a non-participating Reduced Paid-Up Insurance;
  - (iv) 100% of the Basic Sum Assured has been paid out for Critical Illness Benefit; or
  - (v) Policy becomes terminated, matured, lapsed or is surrendered;
 whichever occurs earlier.

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.



# PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

The benefit(s) payable under eligible 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 AIA Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## 1 What is A-Plus Beyond Advance Care?

**A-Plus Beyond Advance Care** is a Premium Paying Rider (PPR) that provides coverage for 75 Advanced Stage Critical Illnesses. This rider also provides a guaranteed Maturity Benefit.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM1,109.00** annually, you will receive the following **coverage**:

|   |  |
|---|--|
| Critical Illness Benefit  | <b>RM100,000</b> ("Rider Sum Assured")<br><br>In the event the Insured is diagnosed with any one of the covered critical illnesses, the higher of the Rider Sum Assured or Cash Value of the rider shall be payable.<br><br>Note: Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Rider Sum Assured, subject to a maximum of RM 25,000. This payout will reduce the Rider Sum Assured. Thereafter, the premium payable, Cash Value and Maturity Benefit will be adjusted based on the reduced Rider Sum Assured. |
| Maturity Benefit  | Upon maturity at age 80, 150% of the total premium paid for this rider, excludes extra premium imposed due to higher than standard Medical Rating (if any) shall be payable.   |
| Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member) | Up to 20% of the total premium paid depending on AIA Vitality Status.  |

The critical illnesses covered under this rider include:

1. Cancer
2. Stroke
3. Heart attack

**Note:** This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

Your rider **excludes**:

- a) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- b) Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- c) All other critical illnesses for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- d) Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- e) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- f) Critical illness which was caused by a self-inflicted injury;
- g) Critical illness resulting directly from alcohol or drug abuse; and
- h) Critical illness if the Insured did not survive for at least fifteen (15) days after the diagnosis of a critical illness.

**Note:** This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at:

1300-88-1899 (Care Line)  
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-plus-beyond-advance-care.html>



Email us at:

[my.pdsenquiry@aia.com](mailto:my.pdsenquiry@aia.com)

## 3 Know Your Obligations

For your rider, you must pay a premium of:

Premium **RM1,109.00** annually

Duration: Until the age of **80** years.

You also have to pay the following fees and charges:

Commission **3.42%** of total premium payable or **RM1,896.39**



## Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims - Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The premium of this rider is not-guaranteed. AIA Bhd. reserves the right to revise the premiums by giving you three (3) months written notice prior to the next Policy Anniversary.
- **Coverage Term:** Until Insured's age of 80 years.

**Note:** This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms and conditions.

## Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.



## APPENDIX

### RIDER DESCRIPTIONS:

#### A-Plus Beyond Advance Care (APBAC)

- APBAC is a Premium Paying Rider (PPR) that provides coverage for 75 Advanced Stage Critical Illnesses. This rider also provides a guaranteed Maturity Benefit.

#### Critical Illness Benefit

- In the event the Insured is diagnosed with any one of the covered critical illnesses or undergo a covered surgery (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), 100% of Rider Sum Assured or Cash Value of the rider, whichever is higher, shall be payable.
- In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of Rider Sum Assured shall be payable, subject to a maximum of RM 25,000 (limited to one (1) payment only). This payout will reduce the Rider Sum Assured. Thereafter, the premium payable, Cash Value and Maturity Benefit will be adjusted based on the reduced Rider Sum Assured.
- Once 100% of Rider Sum Assured is paid, the rider will be terminated.
- The list of covered critical illnesses under APBAC is as follows:

| Advanced Stage Critical Illness  |  |
|--|--|
| 1) Stroke  | 39) Systemic Lupus Erythematosus with Severe Kidney Complications        |
| 2) Cancer  | 40) Apallic syndrome   |
| 3) Heart Attack  | 41) Chronic Relapsing Pancreatitis                                       |
| 4) Coronary Artery By-Pass Surgery                                       | 42) Creutzfeldt-Jakob Disease (Mad Cow Disease)                          |
| 5) Serious Coronary Artery Disease                                       | 43) Elephantiasis  |
| 6) Angioplasty and Other Invasive Treatments for Coronary Artery Disease | 44) Poliomyelitis  |
| 7) Heart Valve Surgery   | 45) Progressive scleroderma  |
| 8) Fulminant Viral Hepatitis   | 46) Severe Eisenmenger's Syndrome  |
| 9) End-Stage Liver Failure   | 47) Infective Endocarditis   |
| 10) Primary Pulmonary Arterial Hypertension                              | 48) Chronic Rheumatoid Arthritis   |
| 11) End-Stage Lung Disease   | 49) Ulcerative Colitis with Total Colectomy                              |
| 12) Kidney Failure   | 50) Myasthenia Gravis  |
| 13) Surgery to Aorta   | 51) Progressive Muscular Atrophy   |
| 14) Chronic Aplastic Anaemia   | 52) Progressive Supranuclear Palsy                                       |
| 15) Major Organ / Bone Marrow Transplant                                 | 53) Chronic Adrenal Insufficiency  |
| 16) Blindness – Permanent and Irreversible                               | 54) Osteogenesis Imperfecta  |
| 17) Deafness – Permanent and Irreversible                                | 55) Meningeal Tuberculosis   |
| 18) Loss of Speech   | 56) Surgery for Idiopathic Scoliosis                                     |
| 19) Coma   | 57) Cerebral Metastasis  |
| 20) Third Degree Burns   | 58) Ebola Hemorrhagic Fever  |
| 21) Multiple Sclerosis   | 59) Pheochromocytoma requiring surgery                                   |
| 22) Paralysis of Limbs   | 60) Severe Relapsing Nephrotic Syndrome                                  |
| 23) Muscular Dystrophy   | 61) Wilson's Disease   |
| 24) Alzheimer's Disease / Severe Dementia                                | 62) Haemolytic Uremic Syndrome   |
| 25) Motor Neuron Disease   | 63) Necrotising Fasciitis  |
| 26) Parkinson's Disease  | 64) Respiratory Diphteria requiring mechanical ventilation               |
| 27) Terminal Illness   | 65) Loss of Limb(s)  |
| 28) Encephalitis   | 66) Intensive Care - requiring mechanical ventilation for 10 days        |
| 29) Benign Brain Tumour  | 67) Cerebral Aneurysm Requiring Brain Surgery                            |
| 30) Major Head Trauma  | 68) Chronic Autoimmune Hepatitis   |
| 31) Bacterial Meningitis   | 69) Multiple Root Avulsions of Brachial Plexus                           |
| 32) Brain Surgery  | 70) Rheumatic Fever with Heart Valve Disorders                           |
| 33) Medullary Cystic Disease   | 71) Resection of the whole small intestine (duodenum, jejunum and ileum) |
| 34) Loss of Independent Existence  | 72) Severe Crohn's Disease   |
| 35) HIV Infection Due To Blood Transfusion                               | 73) Severe Pulmonary Fibrosis  |
| 36) Cardiomyopathy   | 74) Rabies   |
| 37) Full-blown AIDS  | 75) Generalized Tetanus  |
| 38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |  |

#### Maturity Benefit

- Upon maturity at age 80, 150% of the total premium paid for this rider, excludes extra premium imposed due to higher than standard Medical Rating (if any) shall be payable. This rider will be terminated after Maturity Benefit payout. Maturity Benefit shall not be payable after 100% of the Rider Sum Assured has been paid out for Critical Illness Benefit.
- In the event Critical Illness Benefit has been paid out for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Maturity Benefit will be adjusted based on the total premium paid for the reduced Rider Sum Assured.

**Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member)**

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Please see below for the Vitality Yearly Cash Bonus Percentage (%) by AIA Vitality Status:

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**Notes:**

- Vitality Yearly Cash Bonus will only be payable for the days where Insured's AIA Vitality membership is active. If there are days where Insured's AIA Vitality membership is not active, Vitality Yearly Cash Bonus for the Policy Year will be pro-rated accordingly.
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- Vitality Yearly Cash Bonus will only be payable after deducting any indebtedness under the policy.
- Vitality Yearly Cash Bonus for the Policy Year will cease upon the occurrence of any of the following events:
  - (i) Death of the Insured; or
  - (ii) Insured ceases to be an AIA Vitality member; or
  - (iii) Policy is converted to a non-participating Reduced Paid-Up Insurance;
  - (iv) 100% of the Rider Sum Assured has been paid out for Critical Illness Benefit; or
  - (v) Policy and/or rider becomes terminated, matured, lapsed or is surrendered;whichever occurs earlier.

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