

Health

A-Plus Health 2

Health  
Rewards  
with  
**AIA Vitality**

# A COMPREHENSIVE HEALTH PROTECTION PLAN THAT REWARDS YOU FOR KEEPING HEALTHY



**AIA Bhd.**  
Member of PIDM

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS (ARE) SUBJECT TO LIMITATIONS. 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)).

Medical protection should not only be there for you if the unfortunate happens. That is why A-Plus Health 2 goes the extra mile as a comprehensive health plan that not only protects you but also rewards you for living healthy.

## HOW DOES A-PLUS HEALTH 2 BENEFIT YOU?

### COMPREHENSIVE HEALTH PROTECTION



- Inpatient and outpatient treatment
- Outpatient kidney dialysis and cancer treatment
- Day care procedure and surgery
- Optical support
- Specified maternity complications
- Outpatient emergency accidental treatment

### HEALTH WALLET TO SUPPORT YOUR HEALTH JOURNEY



Get money credited to your Health Wallet for every year you do not make a claim, up to 10 times, which can be used for the following benefits:

- Prevention
- Special Care
- Lifetime Recovery Care
- Mobility and Hearing Support
- Mental Health Benefits
- Protect Boost

**AIA Vitality**

### HEALTH REWARDS WITH AIA VITALITY<sup>1</sup>

We also reward you for your efforts to stay healthy. With AIA Vitality, you can enjoy additional Health Rewards, depending on your AIA Vitality Status:

- Hospitalisation Care Benefit of up to RM 500
- 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

Futhermore, if you sign up as an AIA Vitality member upon purchasing a policy with A-Plus Health 2 for your child (Insured), your child's coverage will also be entitled to this Health Rewards!

<sup>1</sup> Customers who are age 16 and above can sign up for AIA Vitality membership with a fee of RM10 per month.

## A-PLUS HEALTH 2 COMES WITH MULTIPLE COST SAVING OPTIONS TO FIT YOUR BUDGET AND NEEDS

You are required to share a certain amount or percentage of the medical bill and the balance of the eligible expenses will be covered under this plan.

**RM500 Deductible per disability**

Choose this option if you are looking for a medical plan with **fixed out of pocket expenses.**

**RM500 Deductible with SMART Option<sup>^</sup> per disability**

Choose this option for comprehensive medical coverage with a **more affordable premium.**

**RM500 Deductible plus 20% Co-insurance per disability, up to RM20,000**

Choose this option if you are looking for a **higher cost saving** medical plan.

**RM20,000 Deductible per year with an Auto Conversion Option at Age 60**

Choose this option if you need **extra medical protection** in addition to your existing medical plan or employee benefits.

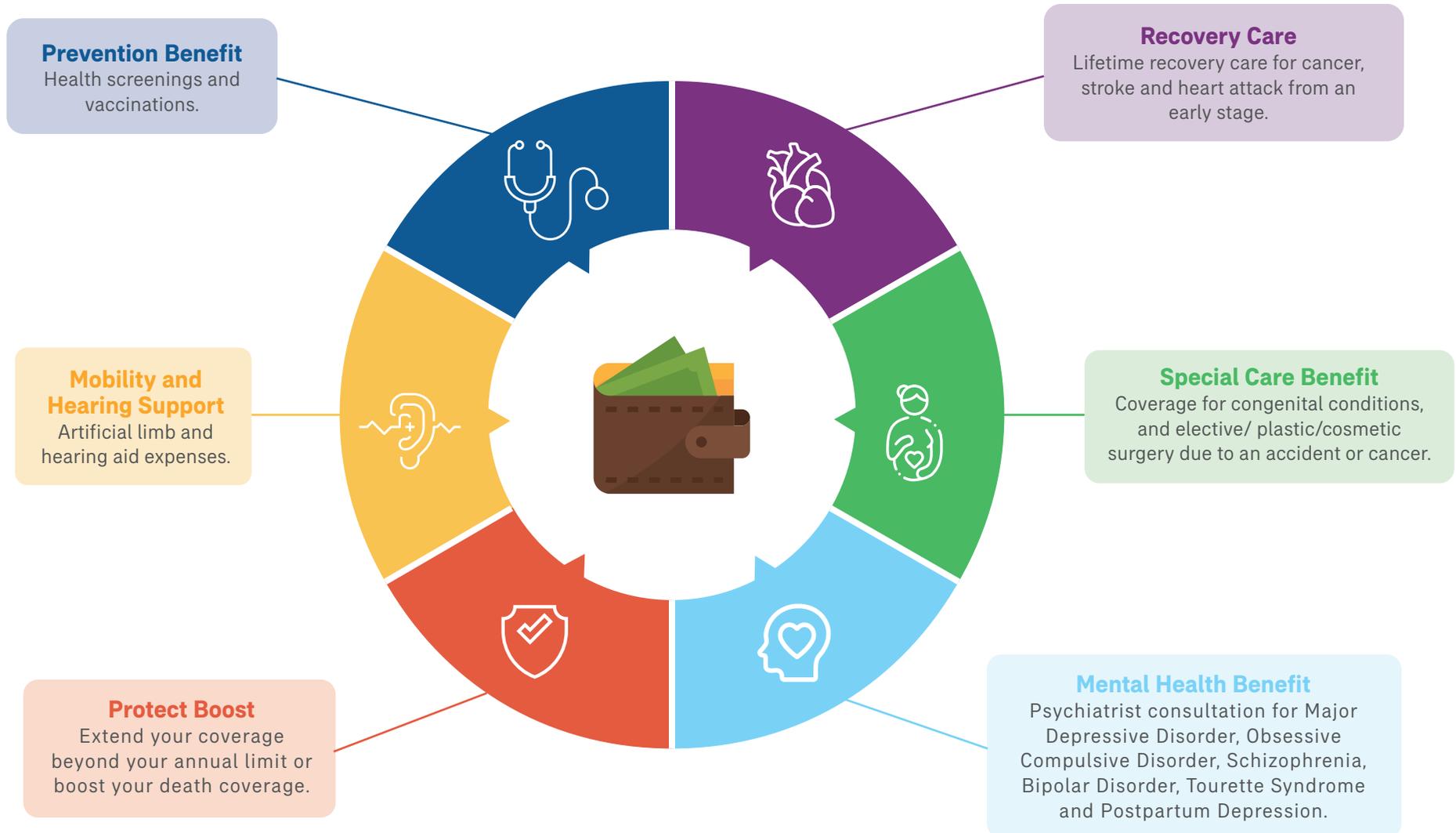
<sup>^</sup> additional 20% Co-Insurance on top of the RM500 Deductible, up to RM20,000 per disability will apply if the treatment does not follow SMART Journey (X SMART Co-Insurance).

Auto Conversion Option refers to the options available during application, to automatically convert the cost saving option to RM500 Deductible per disability without underwriting or to remain at RM20,000 Deductible per year on the policy anniversary when the Insured reaches the age of 60.

## WHAT IS HEALTH WALLET?

The Health Wallet is a benefit that rewards you for every year you do not make a claim, up to a total of 10 times. An amount depending on the plan selected will be added into your Health Wallet.

Your Health Wallet will complement your healthcare journey with the benefits below:



## WHY SMART OPTION?

- ✓ Comprehensive coverage for the right treatment with an affordable premium
- ✓ Greater value with SMART Option

## SMART JOURNEY



### SMART CLINIC

Get examined by a **SMART General Practitioner (GP)**. You will be referred to a **SMART Specialist** if you require further medical attention.



### SMART SPECIALIST

Your SMART Specialist will recommend admission to a SMART Hospital, if necessary.



### SMART HOSPITAL

Admission into a SMART Hospital is based on your SMART Specialist's advice and recommendation.



### FOLLOW-UP TREATMENTS AT SMART HOSPITAL

Receive follow-up treatments in a SMART Hospital, if necessary.

What it means for you when you follow the **SMART Journey?**  
**(SMART Clinic > SMART Specialist > SMART Hospital);**

Notes:

- 1.20% Co-Insurance ("X SMART Co-Insurance") will apply on top of RM500 Deductible per disability, up to RM20,000 if you:
  - visit / are admitted to SMART Hospital without a referral from a Clinic and/or no consultation with a Specialist, except for emergency treatment; or
  - seek treatment from non-SMART medical practitioner or provider.
- 2.If there is no hospital admission required, the previous Clinic and/or Specialist visits will not be payable.

For latest listing of panel hospitals/medical providers (including SMART Panel Provider and SMART Medical Practitioner), please refer to the latest panel locator available at AIA's website / customer portal for details.

### IF YOU FOLLOW

You will only need to pay **RM500 Deductible** per disability, for the eligible expenses.

### IF YOU DO NOT FOLLOW

You will need to pay **RM500 Deductible** + **20% Co-Insurance ("X SMART Co-Insurance")** capped at **RM20,000** per disability, for the eligible expenses.

**PLEASE CLICK [HERE](#)** for more information on SMART Option

## GET MORE REWARDS BY STAYING HEALTHY WITH AIA VITALITY



Join AIA Vitality to enjoy additional Health Rewards without having to pay an additional premiums<sup>1</sup>.

Earn AIA Vitality Points for every effort you make to stay healthy. The more points you earn, the higher your AIA Vitality Status, the better your rewards. The Health Rewards you or your children can enjoy include:



**Bronze**



**Silver**



**Gold**



**Platinum**



	Bronze	Silver	Gold	Platinum
<p><b>1</b></p>  <p><b>Hospital Room &amp; Board Upgrade</b> (upon hospital admission)</p>	Nil	Nil	+50% of Room & Board Daily Limit	+100% of Room & Board Daily Limit
<p><b>2</b></p>  <p><b>Hospitalisation Care Benefit</b> (upon hospital admission)</p>	Nil	Nil	RM250	RM500
<p><b>3</b></p>  <p><b>Health Wallet Booster</b> (upon anniversary year)</p>	Nil	Nil	+5% of Total Health Wallet Amount every year	+10% of Total Health Wallet Amount every year

<sup>1</sup> Customers who are age 16 and above can sign up for AIA Vitality membership with a fee of RM10 per month.

# HOW DOES THIS PLAN WORK?



Mrs. Tan purchases A-LifeLink 2 and attaches A-Plus Health 2 and signs up for AIA Vitality.

- Age** : 30
- Basic Sum Assured** : RM100,000
- Selected Medical Plan** : A-Plus Health 2 (Plan 200)
- Room & Board** : RM200
- Cost Saving Option selected** : RM500 Deductible per disability
- Premium^** : RM292/ month



By staying healthy, she does not make any claims. As a reward, she gets RM1,500 credited into her Health Wallet for that year.

In that same year, she also achieves AIA Vitality Gold Status. As a reward, she gets an additional 5% (i.e. RM 75) on top of her Health Wallet amount.

To continue staying healthy, she uses the Health Wallet to pay for her health screening and vaccination.



Unfortunately, she gets into a serious accident and needs a limb replacement and plastic surgery for her facial scars.

As an AIA Vitality Gold status member, upon hospital admission she is entitled to:

- Hospitalisation Care Benefit of RM250; and
- Hospital Room & Board Benefit upgrade to RM300 per day (i.e. additional 50% daily limit of Hospital Room & Board benefit).

And uses the amount available in her Health Wallet to pay for her artificial limb and plastic surgery.



She recovers well and continues to live a healthy life.

^ Premium quoted is based on standard / healthy life, occupation class 1, non-smoker, A-LifeLink 2 Sum Assured of RM100,000, A-Plus CriticalCare Sum Assured of RM100,000, A-Plus WaiverExtra, with coverage term until age 70, and 70% equity fund, 30% fixed income fund.

# THE SCHEDULE OF BENEFITS FOR A-PLUS HEALTH 2 AT A GLANCE:

Benefits	Plan 200	Plan 300
<b>Annual Limit</b> (applicable for item no.1 to no.12)	1,500,000	1,700,000
<b>Lifetime Limit</b>	No limit	
<b>Cost Saving Options</b>  Note: The Cost Saving Option (except for (4)) shall not be applicable in certain circumstances including: <ul style="list-style-type: none"> <li>• Emergency treatment                             <ul style="list-style-type: none"> <li>- due to all causes including in accident cases: applicable to (2) only</li> <li>- due to Accident only: applicable for (1) &amp; (3);</li> </ul> </li> <li>• Post Hospitalisation Treatment Benefit for Cancer and Kidney Dialysis; or</li> <li>• Treatment sought at a Government Healthcare Facility.</li> </ul>	(1) RM500 Deductible (applicable for item no. 1 to no. 3) per disability; or (2) RM500 Deductible (applicable for item no. 1 to no. 3) with SMART Option (X SMART Co-Insurance will apply for items no. 1 to no. 5 and no. 7 if the treatment sought is not following SMART Journey), up to RM20,000 per disability; or (3) RM500 Deductible (applicable for item no. 1 to no. 3) plus 20% Co-insurance (applicable for item no. 1 to no. 5 and no.7) per disability*, up to RM20,000 ; or (4) RM20,000 Deductible (applicable for item no. 1 to no. 3) per year with Auto Conversion Option at the age of 60.	
<b>In-Patient Care</b>		
<b>1. Hospital Room &amp; Board</b> (no limit on number of days per year)	200	300
<b>2. Intensive Care Unit (ICU)</b> (no limit on number of days per year)	As charged, subject to Annual Limit.	
<b>3. In-Hospital Related Fees</b> <ul style="list-style-type: none"> <li>• Hospital Supplies and Services</li> <li>• Surgical Fees</li> <li>• Operating Theatre Fees</li> <li>• Anaesthetist's Fees</li> <li>• In-Hospital Physician's visit (up to 2 visits per day per Physician)</li> <li>• Daily Guardian Benefit (for both junior and senior, up to the max no. of days of Hospital Room &amp; Board)</li> </ul>		

Benefits	Plan 200	Plan 300
<b>Out-Patient Care</b>		
<b>4. Pre-Hospitalisation</b> (within 90 days before hospitalization) <ul style="list-style-type: none"> <li>• Diagnostic Tests</li> <li>• Consultation</li> <li>• Medication and Treatment</li> </ul>	As charged, subject to Annual Limit.	
<b>5. Post-Hospitalisation</b> <ul style="list-style-type: none"> <li>• Diagnostic Tests Benefit</li> <li>• Specialist Consultation</li> <li>• Medication and Treatment (i.e. physiotherapy, chiropractic and acupuncture)</li> </ul>	<b>Non-Serious Condition</b>	As charged (up to 180 days after being discharged from hospitalization)
	<b>Serious Condition</b>	As charged (up to 365 days after being discharged from hospitalization)
<b>6. Out-patient Kidney Dialysis and Cancer Treatment</b>	As charged, subject to Annual Limit.	
<b>7. Day Care Procedure and Surgery</b>	As charged, subject to Annual Limit.	
<b>8. Emergency Accidental Out-patient Treatment (inclusive of Dental) and 30 days follow-up treatment</b>	As charged, subject to Annual Limit.	
<b>Extra Care</b>		
<b>9. Optical Support</b> <ul style="list-style-type: none"> <li>• Intraocular Lenses</li> </ul>	Up to 7,000 per lifetime, subject to Annual Limit.	
<b>10. Specified Maternity Complication Benefit</b>	Up to 10,000 per lifetime, subject to Annual Limit.	
<b>11. Out-patient Illness Treatment Benefit</b> <ul style="list-style-type: none"> <li>• Bronchitis</li> <li>• Dengue Fever</li> <li>• Influenza</li> <li>• Pneumonia</li> </ul>	Up to 2,000 per disability, subject to Annual Limit.	Up to 3,000 per disability, subject to Annual Limit.
<b>12. Home Nursing Care</b> (up to 180 days per lifetime)	Up to 4,000 per confinement, subject to Annual Limit.	Up to 6,000 per confinement, subject to Annual Limit.
<b>13. Emergency Medical Evacuation and Repatriation</b>	Up to USD 1,000,000 per event	

Benefits	Plan 200	Plan 300
<b>Health Wallet</b>		
	1,500	1,700
<b>Yearly Health Wallet Amount</b> (applicable for item no. 14 to no. 18)	The amount above will be added to your Health Wallet at the end of every year, provided that no claim has been made for benefit items no. 1 to no. 12 in the previous year, and up to a total of 10 times.	
<b>14. Prevention Benefit</b> <ul style="list-style-type: none"> <li>• Health Screening</li> <li>• Vaccination</li> </ul>	For Health Screening Benefit: <ul style="list-style-type: none"> <li>• Up to RM500 per year, less any vaccination amount payable for the year, or</li> <li>• Up to RM1,000 every 2 years, less any vaccination amount payable within the 2 years, subject to the total amount in Health Wallet.</li> </ul> For Vaccination: Up to RM500 per year, excluding any Health Screening amount payable for that year, subject to the total amount in Health Wallet.	
<b>15. Special Care Benefit</b> <ul style="list-style-type: none"> <li>• Congenital Conditions</li> <li>• Elective/ plastic/ cosmetic surgery due to accident or cancer</li> </ul>	As charged, subject to the total amount in your Health Wallet.	
<b>16. Recovery and Support Benefit</b> <ol style="list-style-type: none"> <li>Mobility and Hearing Support               <ul style="list-style-type: none"> <li>• Artificial Limb</li> <li>• Hearing Aid</li> </ul> </li> <li>Recovery Care                Coverage starts from early stage for:               <ul style="list-style-type: none"> <li>• Cancer</li> <li>• Stroke</li> <li>• Heart Attack</li> </ul> </li> </ol>	As charged, subject to the total amount in your Health Wallet.	
<b>17. Mental Health Benefit</b> Psychiatrist consultation fees for the following conditions: <ul style="list-style-type: none"> <li>• Major Depressive Disorder</li> <li>• Obsessive Compulsive Disorder</li> <li>• Schizophrenia</li> <li>• Bipolar Disorder</li> <li>• Tourette Syndrome</li> <li>• Postpartum Depression</li> </ul>	Up to 1,500 every year, subject to the total amount in your Health Wallet.	

Benefits	Plan 200	Plan 300
<b>Health Wallet</b>		
<b>18. Protect Boost</b>	<p>The total amount in your Health Wallet will be payable:</p> <p>(a) for the remaining eligible expenses in the event the Annual Limit is fully utilised; or</p> <p>(b) upon death of the Insured, up to 2 times the coverage amount of the basic plan that A-Plus Health 2 is attached to.</p>	

## Notes:

- All amounts shown in the Schedule of Benefits above are in Ringgit Malaysia (RM) unless stated otherwise.
- If you choose A-Plus Health 2 with a coverage term shorter than the basic plan, the amount in the Health Wallet will be locked-in upon the expiry of the rider and this amount shall be payable upon the death of the Insured (capped at 2 times of the coverage amount of the basic plan that this rider is attached to), provided that the basic plan is still in force.
- We shall only reimburse reasonable and customary charges on eligible expenses.
- Auto Conversion Option refers to the options available during application to automatically convert the cost saving option to RM500 Deductible per disability without underwriting or to remain at RM20,000 Deductible per year on the policy anniversary when the Insured reaches the age of 60.

## FREQUENTLY ASKED QUESTIONS

### Q: What is A-Plus Health 2?

A: A-Plus Health 2 is an optional add-on benefit ("rider") that you can attach to AIA's regular premium Investment-Linked Insurance plan. Not only does it provide you with comprehensive health coverage, it is also a complete health solution that supports you from prevention to hospitalisation, and ultimately, recovery.

On top of this, A-Plus Health 2 also rewards you for your efforts to stay healthy:

**Health Wallet:** Depending on the plan you have chosen, an amount will be added to your Health Wallet at the end of the year, provided no claim has been made in the previous year, up to a total of 10 times. The Health Wallet gives you the following extra benefits:

- health screening and vaccination,
- coverage for congenital conditions and elective/ plastic/ cosmetic surgery due to accident or cancer,
- external prosthetics such as an artificial limb or hearing aids,
- recovery care for cancer, stroke and heart attack,
- psychiatric consultation for covered mental conditions, and
- additional death coverage.

**Health Rewards:** Health Rewards are benefits provided when you sign up as an AIA Vitality member and purchase a policy with A-Plus Health 2. Your Health Rewards may vary depending on your AIA Vitality Status when making a claim.

### Q: Who is eligible to be covered under this rider?

A: This plan is available for individuals aged between 14 days and 70 years old. This plan is also available for pre-born children between 13 to 35 weeks gestation with a 30-day waiting period from the child's date of birth.

### Q: What are the differences between the Cost Saving Options available?

#### A: (1) RM500 Deductible per disability

For each health condition that results in hospital admission, you will need to pay the first RM500 of the eligible In-Patient Care expenses, while the plan will take care of the balance of the eligible expenses.

#### (2) RM500 Deductible with SMART Option<sup>^</sup> per disability

For each health condition that results in hospital admission, you will need to pay the first RM500 of the eligible In-Patient Care expenses, while the plan will take care of the balance of the eligible expenses.

<sup>^</sup>20% Co-Insurance ("X SMART Co-Insurance") shall apply on top of RM500 Deductible per disability up to RM20,000 on the eligible In-Patient Care and Out-Patient Care expenses if you:

- visit / are admitted to SMART Hospital without a referral from a Clinic and/or no consultation with a Specialist, except for emergency treatment; or
- seek treatment from non-SMART medical practitioner or provider.

#### (3) RM500 Deductible plus additional 20% Co-insurance per disability, up to RM20,000

For each health condition that results in any eligible In-Patient Care and Out-Patient Care expenses, you will need to pay the first RM500 of the eligible In-Patient Care expenses, plus an additional 20% Co-insurance of the eligible In-Patient Care and Out-Patient Care expenses, while the plan will take care of the balance of the eligible expenses.

Example: If the total eligible In-Patient Care and Out-Patient Care expenses of a single health condition is RM15,000.

Medical Expenses: RM15,000 i.e. In-Patient Care: RM10,000 + Out-Patient Care: RM5,000		
You Pay		Medical Plan covers the remaining
Deductible = <b>RM500</b>	20% Co-insurance = <b>RM2,900</b> 20% x (10,000 – 500) on In-Patient Care expenses + 20% x 5,000 on Out-Patient Care expenses per disability, up to 20,000	<b>RM11,600</b>

#### (4) RM20,000 Deductible per year with Auto Conversion Option at age 60

For any eligible In-Patient Care expenses incurred within a year, you will need to pay the first RM20,000, while the plan will take care of the balance of the eligible expenses.

Auto Conversion Option refers to the options available during application, to automatically convert the cost saving option to RM500 Deductible per disability without underwriting or to remain at RM20,000 Deductible per year on the policy anniversary when the Insured reaches the age of 60.

Note: The Cost Saving Option (except for (4)) does not apply to:

- Emergency treatment
  - due to all causes including in Accident cases; applicable for (2) only
  - due to Accident only; applicable for (1) & (3)
- Post Hospitalisation Treatment Benefit for Cancer and Kidney Dialysis; or
- Treatment sought at a Government Healthcare Facility.

#### Q: How long am I covered for?

A: Coverage for this rider is up to the ages of 70, 80, 100 or 25 years depending on your selection, subject to the basic policy having sufficient account value to cover the rider's cost of insurance and other policy fees and charges.

#### Q: Where am I being covered?

A: This rider provides worldwide coverage. However, if you are residing or travelling outside of Malaysia for more than 90 consecutive days, you will not be covered for any medical treatment received overseas (except for Singapore and Brunei). The overseas coverage will be in accordance with the Reasonable and Customary and Medically Necessary Charges for such equivalent local treatment in Malaysia.

#### Q: Will my Cost of Insurance increases as I get older?

A: As the Cost of Insurance for this rider is deducted depending on your attained age, it will increase as your age increases.

#### Q: Is the Cost of Insurance for this rider guaranteed?

A: The Cost of Insurance for this rider is not guaranteed. You will need to pay additional premium if the Cost of Insurance is revised. We reserve the right to revise the Cost of Insurance for this rider by giving you 30 days' prior written notice.

#### Q: What are the fees and charges that I have to pay for this rider?

A: Charges include the Monthly Medical Service Charge and Cost of Insurance.

#### Q: Are the premiums paid for this rider eligible for income tax relief?

A: Yes, the premiums apportioned to this unit deducting rider may qualify you for a personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.

#### Q: Can I withdraw the amount in the Health Wallet?

A: No, the amount in the Health Wallet cannot be withdrawn and can only be used for the eligible benefits stated in Schedule of Benefits under Health Wallet.

#### Q: What are the major exclusions for this rider?

A: This rider does not cover:

- Pre-existing illnesses;
- Treatment or Surgery for Specified Illnesses for a period of 120 days from the Issue Date or Commencement Date of this rider, whichever is later; or
- Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six (6) months from the time of birth. This will include:
  - hernias of all types and epilepsy except when caused by a trauma which occurred after the date that the Insured is continuously covered under the relevant Supplementary Hospitalisation Contract, and
  - any congenital or hereditary conditions which has manifested or was diagnosed before the Insured attains seventeen (17) years of age; except when it is covered under Special Care Benefit; or
- Any disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane; or
- Any disability caused by war, declared or undeclared, strikes, riots, civil war, revolution or any warlike operations; or
- Service in the armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- Any violation or attempted violation of the law or resistance to arrest; or
- Pregnancy, miscarriage or childbirth (except the covered Maternity Complications under Specified Maternity Complications Benefit, which is only applicable after 1 year from the Issue Date or Commencement Date, whichever is later); or
- Mental or nervous disorders (except the covered conditions under Mental Health Benefit), treatment of alcoholism, or drug abuse or any other complications arising from it or any drug accident not prescribed by a treating Doctor; or
- Elective/Plastic/Cosmetic Surgery (except the Elective/Plastic/Cosmetic Surgery due to Accident or Cancer under Special Care Benefit), circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy; all corrective glasses, contact lenses or the use or acquisition of external prosthetic appliances or devices (except the artificial limb and hearing aid for Mobility and Hearing Support under the Recovery and Support Benefit) and prescriptions; or
- Any form of dental care or Surgery including the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement unless necessitated by Injury covered under the Emergency Accidental Out-patient Treatment Benefit; or
- Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician (except the Health Screening under Prevention Benefit), vitamins/food supplements and treatments specifically for weight reduction or gain; or
- Any treatment or investigation which is not Medically Necessary, or convalescence, custodial or rest care; or
- Any medical or physical conditions arising within the first 30 days of the Issue Date or Commencement Date of this rider, whichever is later, except for covered injury; or
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material; or
- Expenses incurred for donation of any body parts or organ by the Insured and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications. We will only reimburse the Reasonable and Customary Charges incurred on Major Organ/Bone Marrow Transplant Surgery for the Insured being the recipient, limited to once per Lifetime; or
- Out-Patient Kidney Dialysis Treatment where the first symptoms occur prior to or within 30 days from the Issue Date or Commencement Date, whichever is later; or
- Out-Patient Cancer Treatment Benefit where the first symptoms occur prior to or within 60 days from the Issue Date or Commencement Date, whichever is later; or
- Overseas treatment if Insured resides or travels outside Malaysia (excluding Singapore and Brunei) for more than 90 consecutive days; or
- Care or treatment that does not lead to recovery, conservation of the Insured's condition or restoration to the Insured's previous state of health.

Note: This list is not exhaustive. Please refer to the policy contract for the full list of exclusions.

## FOR YOUR ATTENTION

1. A-Plus Health 2 is an optional rider attachable to regular premium investment-linked plans, underwritten by AIA Bhd.
2. This brochure contains only a summary of the main features of the rider and is not exhaustive. It does not constitute a policy. You are advised to refer to the Sales Illustration and Product Disclosure Sheet for more details of the rider before purchasing, and refer to the terms and conditions in the policy for details of the features and benefits, exclusions and waiting periods under the policy.
3. Buying life insurance is a long-term financial commitment. You should satisfy yourself that the policy (including riders, if any) will best serve your needs and that the premium payable under the policy is an amount you can afford. To achieve this, we recommend that you speak to your Life Planner to perform a needs analysis and assist you in making an informed decision. You may also contact AIA Bhd. directly for more information.
4. If you cancel the basic policy to which this rider is attached, within the free-look period of 15 days, we will refund the unallocated premiums, value of units (if any), and policy charges that have been deducted less medical expenses (if any).
5. The Cost of Insurance for this plan is not guaranteed and AIA Bhd. may revise the Cost of Insurance by giving you 30 days' prior notice. In the event of revision of Cost of Insurance, you are required to pay additional premium.
6. The premium paid for the basic policy to which this rider is attached, which is inclusive of the premium apportioned to this rider may qualify you for an individual tax relief, subject to final decision of the Inland Revenue Board of Malaysia (LHDN).
7. Please note that premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
8. Should you require more information about medical and health insurance, you may also refer to the introductory guide on "Medical and Health Insurance" via [www.liam.org.my](http://www.liam.org.my).
9. 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 plan.
10. AIA Vitality is a programme that supports and rewards its members for making healthier choices every day and is offered by AIA Health Services Sdn. Bhd. (199601016211 (388561-T)). Please visit <https://www.aia.com.my/en/aia-vitality.html> for further information.

## ABOUT AIA BHD.

AIA Bhd. is a leading insurer in Malaysia, where we have been privileged to do business since 1948. We offer a suite of financial solutions including Protection, Health, Personal Accident, Employee Benefits, General Insurance, Mortgage, Retirement and Family Takaful products to meet our customers' protection and financial security needs at every life stage.

Through our wide and diverse distribution footprint which comprises of a 20,000 strong Life Planner force, our exclusive bank partner's branches nationwide as well as corporate sales teams and brokers, we give our customers the choice of deciding how, when and where they connect with us.

Part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group, AIA Bhd. has the financial strength, experience, service centre network and a well-trained team of more than 2,400 employees to serve our 5 million customers nationwide.

As at 30 June 2023, AIA Bhd.'s total asset worth was RM60.20 billion, with a paid-up capital of RM810 million.

# ANNUAL COST OF INSURANCE APPENDIX

Cost of Insurance below are based on standard risk (Occupational Class 1 & 2) with RM20,000 Deductible per year.

RM20,000 Deductible per year				
Attained Age	Male Insured		Female Insured	
	Plan 200	Plan 300	Plan 200	Plan 300
0	785	942	670	804
1	667	800	541	649
2	502	602	446	535
3	498	598	442	530
4	376	451	333	400
5	320	384	287	344
6	267	320	238	286
7	248	298	215	258
8	224	269	195	234
9	228	274	218	262
10	234	281	238	286
11	238	286	261	313
12	241	289	281	337
13	248	298	300	360
14	290	348	323	388
15	337	404	350	420
16	380	456	370	444
17	422	506	389	467
18	469	563	409	491
19	492	590	436	523
20	518	622	459	551
21	541	649	485	582
22	568	682	512	614
23	591	709	538	646
24	604	725	541	649
25	617	740	541	649
26	627	752	551	661
27	637	764	551	661
28	653	784	558	670
29	660	792	574	689
30	673	808	594	713
31	686	823	620	744
32	696	835	640	768
33	703	844	663	796
34	723	868	686	823
35	739	887	710	852
36	756	907	733	880
37	776	931	759	911
38	782	938	772	926
39	818	982	812	974
40	855	1,026	851	1,021
41	894	1,073	891	1,069
42	931	1,117	934	1,121
43	990	1,188	993	1,192
44	1,036	1,243	1,016	1,219
45	1,086	1,303	1,036	1,243
46	1,132	1,358	1,056	1,267
47	1,185	1,422	1,079	1,295
48	1,208	1,450	1,102	1,322
49	1,343	1,612	1,254	1,505

RM20,000 Deductible per year				
Attained Age	Male Insured		Female Insured	
	Plan 200	Plan 300	Plan 200	Plan 300
50	1,478	1,774	1,406	1,687
51	1,610	1,932	1,554	1,865
52	1,749	2,099	1,706	2,047
53	1,911	2,293	1,848	2,218
54	2,010	2,412	1,888	2,266
55	2,049	2,459	1,927	2,312
56	2,208	2,650	1,964	2,357
57	2,310	2,772	2,000	2,400
58	2,521	3,025	2,105	2,526
59	2,577	3,092	2,228	2,674
60	2,627	3,152	2,350	2,820
61	2,676	3,211	2,472	2,966
62	2,726	3,271	2,594	3,113
63	2,772	3,326	2,610	3,132
64	2,891	3,469	2,736	3,283
65	3,148	3,778	2,864	3,437
66	3,406	4,087	2,990	3,588
67	3,666	4,399	3,119	3,743
68	3,953	4,744	3,284	3,941
69	4,363	5,236	3,653	4,384
70	4,815	5,778	4,059	4,871
71	5,075	6,090	4,300	5,160
72	5,598	6,718	4,766	5,719
73	6,174	7,409	5,273	6,328
74	6,429	7,715	5,478	6,574
75	6,697	8,036	5,695	6,834
76	6,974	8,369	5,922	7,106
77	7,270	8,724	6,165	7,398
78	7,569	9,083	6,413	7,696
79	7,938	9,526	6,719	8,063
80	8,316	9,979	7,037	8,444
81	8,713	10,456	7,371	8,845
82	9,122	10,946	7,718	9,262
83	9,570	11,484	8,092	9,710
84	9,951	11,941	8,411	10,093
85	10,316	12,379	8,716	10,459
86	10,669	12,803	9,009	10,811
87	11,003	13,204	9,283	11,140
88	11,305	13,566	9,532	11,438
89	11,617	13,940	9,790	11,748
90	11,935	14,322	10,055	12,066
91	12,266	14,719	10,332	12,398
92	12,606	15,127	10,619	12,743
93	12,962	15,554	10,915	13,098
94	13,321	15,985	11,220	13,464
95	13,693	16,432	11,538	13,846
96	14,077	16,892	11,863	14,236
97	14,468	17,362	12,203	14,644
98	14,862	17,834	12,540	15,048
99	15,274	18,329	12,896	15,475

# ANNUAL COST OF INSURANCE APPENDIX

Cost of Insurance below are based on standard risk (Occupational Class 1 & 2) with RM500 Deductible with SMART Option per disability.

RM500 Deductible with SMART Option per disability				
Attained Age	Male Insured		Female Insured	
	Plan 200	Plan 300	Plan 200	Plan 300
0	1,347	1,616	1,108	1,330
1	1,264	1,517	1,087	1,304
2	1,171	1,405	976	1,171
3	1,143	1,372	956	1,147
4	812	974	820	984
5	804	965	809	971
6	791	949	734	880
7	788	946	726	871
8	780	936	718	861
9	769	923	714	856
10	757	908	695	834
11	724	868	652	783
12	722	866	648	778
13	718	861	640	768
14	711	853	634	760
15	700	840	628	754
16	726	871	773	928
17	742	890	780	936
18	749	899	786	943
19	757	908	792	951
20	765	918	800	960
21	874	1,048	804	965
22	882	1,058	812	974
23	890	1,068	820	984
24	898	1,077	828	993
25	905	1,086	836	1,003
26	921	1,105	929	1,115
27	929	1,115	936	1,124
28	940	1,128	945	1,134
29	944	1,133	956	1,148
30	968	1,161	972	1,166
31	1,132	1,358	1,054	1,264
32	1,140	1,368	1,069	1,283
33	1,155	1,386	1,077	1,292
34	1,165	1,398	1,092	1,311
35	1,172	1,407	1,104	1,325
36	1,181	1,417	1,132	1,358
37	1,192	1,431	1,144	1,372
38	1,196	1,436	1,156	1,388
39	1,202	1,442	1,171	1,405
40	1,217	1,460	1,186	1,423
41	1,389	1,667	1,467	1,760
42	1,404	1,685	1,483	1,780
43	1,412	1,695	1,508	1,809
44	1,428	1,714	1,522	1,826
45	1,436	1,723	1,541	1,849
46	1,631	1,957	1,568	1,882
47	1,640	1,968	1,576	1,892
48	1,651	1,981	1,587	1,904
49	1,660	1,992	1,600	1,920

RM500 Deductible with SMART Option per disability				
Attained Age	Male Insured		Female Insured	
	Plan 200	Plan 300	Plan 200	Plan 300
50	1,669	2,003	1,623	1,948
51	2,138	2,565	2,458	2,949
52	2,153	2,584	2,481	2,977
53	2,169	2,603	2,496	2,995
54	2,184	2,621	2,512	3,015
55	2,200	2,640	2,536	3,043
56	2,887	3,464	2,637	3,164
57	2,910	3,492	2,652	3,183
58	2,926	3,511	2,668	3,202
59	2,946	3,535	2,687	3,224
60	2,964	3,557	2,731	3,277
61	4,408	5,289	3,979	4,775
62	4,439	5,327	4,025	4,830
63	4,462	5,354	4,044	4,852
64	4,486	5,383	4,096	4,915
65	4,524	5,429	4,135	4,962
66	6,748	8,097	5,539	6,647
67	6,787	8,144	5,578	6,693
68	6,810	8,172	5,656	6,787
69	6,826	8,191	5,722	6,866
70	6,864	8,237	5,741	6,889
71	7,970	9,564	6,784	8,140
72	8,300	9,960	7,051	8,461
73	8,639	10,367	7,327	8,792
74	8,992	10,791	7,616	9,140
75	9,400	11,280	7,951	9,541
76	9,808	11,769	8,284	9,941
77	10,228	12,274	8,632	10,359
78	10,664	12,797	8,992	10,791
79	11,118	13,341	9,370	11,244
80	11,590	13,908	9,761	11,713
81	12,386	14,863	10,429	12,515
82	12,924	15,509	10,878	13,053
83	13,482	16,178	11,345	13,614
84	14,061	16,873	11,831	14,197
85	14,775	17,730	12,420	14,904
86	15,184	18,220	12,757	15,308
87	15,604	18,724	13,104	15,725
88	16,032	19,239	13,459	16,151
89	16,472	19,767	13,822	16,586
90	16,920	20,304	14,197	17,036
91	17,399	20,879	14,594	17,512
92	17,887	21,464	15,002	18,002
93	18,385	22,062	15,421	18,505
94	18,900	22,680	15,852	19,022
95	19,428	23,313	16,296	19,556
96	19,973	23,968	16,760	20,112
97	20,536	24,643	17,236	20,683
98	21,109	25,331	17,725	21,270
99	21,698	26,037	18,228	21,874

# ANNUAL COST OF INSURANCE APPENDIX

Cost of Insurance below are based on standard risk (Occupational Class 1 & 2) with RM500 Deductible plus 20% Co-insurance per disability, up to RM20,000.

RM500 Deductible plus Additional 20% Co-insurance up to RM20,000 per disability				
Attained Age	Male Insured		Female Insured	
	Plan 200	Plan 300	Plan 200	Plan 300
0	1,195	1,434	983	1,180
1	1,122	1,346	964	1,157
2	1,039	1,247	865	1,039
3	1,014	1,217	848	1,017
4	720	864	727	873
5	714	856	718	861
6	701	842	651	781
7	699	839	644	772
8	692	831	637	764
9	682	819	633	760
10	672	806	616	740
11	642	770	579	694
12	640	768	575	690
13	637	764	568	682
14	630	757	562	675
15	621	746	557	669
16	644	772	686	823
17	658	790	692	831
18	665	797	697	836
19	672	806	703	843
20	679	814	710	852
21	775	930	714	856
22	782	939	720	864
23	790	947	727	873
24	797	956	734	881
25	803	963	741	890
26	817	981	824	989
27	824	989	831	997
28	834	1,000	839	1,006
29	838	1,005	848	1,018
30	858	1,030	862	1,034
31	1,004	1,205	935	1,122
32	1,011	1,213	949	1,138
33	1,025	1,230	956	1,147
34	1,034	1,240	969	1,163
35	1,040	1,248	980	1,176
36	1,048	1,257	1,004	1,205
37	1,058	1,269	1,015	1,218
38	1,061	1,274	1,026	1,231
39	1,066	1,279	1,039	1,247
40	1,080	1,296	1,052	1,262
41	1,233	1,479	1,301	1,562
42	1,246	1,495	1,316	1,579
43	1,253	1,504	1,338	1,605
44	1,267	1,521	1,350	1,620
45	1,274	1,529	1,367	1,641
46	1,447	1,737	1,392	1,670
47	1,456	1,747	1,399	1,678
48	1,465	1,758	1,408	1,690
49	1,473	1,768	1,419	1,703

RM500 Deductible plus Additional 20% Co-insurance up to RM20,000 per disability				
Attained Age /	Male Insured		Female Insured	
	Plan 200	Plan 300	Plan 200	Plan 300
50	1,481	1,777	1,440	1,728
51	1,897	2,276	2,181	2,617
52	1,911	2,293	2,202	2,642
53	1,925	2,310	2,214	2,658
54	1,938	2,326	2,229	2,675
55	1,953	2,343	2,250	2,700
56	2,562	3,074	2,340	2,808
57	2,582	3,098	2,354	2,824
58	2,596	3,115	2,368	2,841
59	2,614	3,137	2,384	2,861
60	2,631	3,157	2,423	2,908
61	3,911	4,694	3,531	4,237
62	3,939	4,727	3,572	4,286
63	3,960	4,751	3,588	4,306
64	3,981	4,777	3,634	4,362
65	4,015	4,818	3,669	4,403
66	5,988	7,186	4,915	5,899
67	6,023	7,228	4,950	5,940
68	6,044	7,252	5,019	6,023
69	6,058	7,269	5,078	6,093
70	6,092	7,310	5,095	6,114
71	9,288	11,146	7,905	9,486
72	9,671	11,606	8,216	9,860
73	10,067	12,081	8,538	10,246
74	10,480	12,576	8,876	10,652
75	10,955	13,146	9,265	11,118
76	11,430	13,716	9,654	11,585
77	11,920	14,304	10,060	12,072
78	12,428	14,914	10,480	12,576
79	12,957	15,549	10,920	13,104
80	13,507	16,209	11,375	13,650
81	14,434	17,321	12,154	14,585
82	15,062	18,075	12,677	15,213
83	15,712	18,855	13,221	15,866
84	16,387	19,665	13,788	16,546
85	17,219	20,663	14,475	17,370
86	17,695	21,234	14,867	17,841
87	18,185	21,822	15,271	18,326
88	18,684	22,421	15,685	18,822
89	19,197	23,037	16,109	19,331
90	19,720	23,664	16,546	19,856
91	20,277	24,333	17,008	20,410
92	20,846	25,016	17,483	20,980
93	21,427	25,713	17,972	21,567
94	22,026	26,432	18,474	22,169
95	22,641	27,170	18,992	22,791
96	23,278	27,934	19,533	23,440
97	23,933	28,720	20,087	24,105
98	24,601	29,522	20,658	24,790
99	25,288	30,346	21,244	25,493

# ANNUAL COST OF INSURANCE APPENDIX

Cost of Insurance below are based on standard risk (Occupational Class 1 & 2) with RM500 Deductible per disability.

RM500 Deductible per disability				
Attained Age	Male Insured		Female Insured	
	Plan 200	Plan 300	Plan 200	Plan 300
0	1,683	2,020	1,385	1,662
1	1,580	1,896	1,358	1,630
2	1,463	1,756	1,219	1,463
3	1,428	1,714	1,194	1,433
4	1,014	1,217	1,024	1,229
5	1,005	1,206	1,011	1,213
6	988	1,186	917	1,100
7	985	1,182	907	1,088
8	975	1,170	897	1,076
9	961	1,153	892	1,070
10	946	1,135	868	1,042
11	904	1,085	815	978
12	902	1,082	810	972
13	897	1,076	800	960
14	888	1,066	792	950
15	875	1,050	785	942
16	907	1,088	966	1,159
17	927	1,112	975	1,170
18	936	1,123	982	1,178
19	946	1,135	990	1,188
20	956	1,147	1,000	1,200
21	1,092	1,310	1,005	1,206
22	1,102	1,322	1,014	1,217
23	1,112	1,334	1,024	1,229
24	1,122	1,346	1,034	1,241
25	1,131	1,357	1,044	1,253
26	1,151	1,381	1,161	1,393
27	1,161	1,393	1,170	1,404
28	1,174	1,409	1,181	1,417
29	1,180	1,416	1,195	1,434
30	1,209	1,451	1,214	1,457
31	1,414	1,697	1,317	1,580
32	1,424	1,709	1,336	1,603
33	1,443	1,732	1,346	1,615
34	1,456	1,747	1,365	1,638
35	1,465	1,758	1,380	1,656
36	1,476	1,771	1,414	1,697
37	1,490	1,788	1,429	1,715
38	1,495	1,794	1,445	1,734
39	1,502	1,802	1,463	1,756
40	1,521	1,825	1,482	1,778
41	1,736	2,083	1,833	2,200
42	1,755	2,106	1,853	2,224
43	1,765	2,118	1,884	2,261
44	1,785	2,142	1,902	2,282
45	1,794	2,153	1,926	2,311
46	2,038	2,446	1,960	2,352
47	2,050	2,460	1,970	2,364
48	2,063	2,476	1,983	2,380
49	2,075	2,490	1,999	2,399

RM500 Deductible per disability				
Attained Age	Male Insured		Female Insured	
	Plan 200	Plan 300	Plan 200	Plan 300
50	2,086	2,503	2,028	2,434
51	2,672	3,206	3,072	3,686
52	2,691	3,229	3,101	3,721
53	2,711	3,253	3,119	3,743
54	2,730	3,276	3,140	3,768
55	2,750	3,300	3,169	3,803
56	3,608	4,330	3,296	3,955
57	3,637	4,364	3,315	3,978
58	3,657	4,388	3,335	4,002
59	3,682	4,418	3,358	4,030
60	3,705	4,446	3,413	4,096
61	5,509	6,611	4,973	5,968
62	5,548	6,658	5,031	6,037
63	5,577	6,692	5,054	6,065
64	5,607	6,728	5,119	6,143
65	5,655	6,786	5,168	6,202
66	8,434	10,121	6,923	8,308
67	8,483	10,180	6,972	8,366
68	8,512	10,214	7,069	8,483
69	8,532	10,238	7,152	8,582
70	8,580	10,296	7,176	8,611
71	9,962	11,954	8,479	10,175
72	10,374	12,449	8,813	10,576
73	10,798	12,958	9,158	10,990
74	11,240	13,488	9,520	11,424
75	11,750	14,100	9,938	11,926
76	12,259	14,711	10,355	12,426
77	12,785	15,342	10,790	12,948
78	13,330	15,996	11,240	13,488
79	13,897	16,676	11,712	14,054
80	14,487	17,384	12,201	14,641
81	15,482	18,578	13,036	15,643
82	16,155	19,386	13,597	16,316
83	16,852	20,222	14,181	17,017
84	17,576	21,091	14,788	17,746
85	18,468	22,162	15,525	18,630
86	18,979	22,775	15,946	19,135
87	19,504	23,405	16,380	19,656
88	20,040	24,048	16,823	20,188
89	20,590	24,708	17,277	20,732
90	21,150	25,380	17,746	21,295
91	21,748	26,098	18,242	21,890
92	22,358	26,830	18,752	22,502
93	22,981	27,577	19,276	23,131
94	23,624	28,349	19,814	23,777
95	24,284	29,141	20,370	24,444
96	24,966	29,959	20,950	25,140
97	25,669	30,803	21,544	25,853
98	26,386	31,663	22,156	26,587
99	27,122	32,546	22,785	27,342

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