

# New health plans offer flexibility

End-to-end protection, comprehensive takaful solution to benefit policyholders

INSURANCE provider AIA Malaysia has announced two new plans that provide end-to-end protection and comprehensive health umbrella for the whole family.

Called A-Life Beyond Critical Care and A-Plus Total Health, they are part of its conscious, health-first approach to expansions in its portfolio of health solutions.

At the launch in Kuala Lumpur, AIA introduced A-Life Beyond Critical Care, the insurer's pioneer critical illness plan that provides coverage for 180 conditions with end-to-end critical illness protection.

AIA Bhd chief executive officer Ben Ng, AIA Public Takaful Bhd chief executive officer Elmie Aman Najas and AIA Bhd chief marketing officer Heng Zee Wang were at the launch.

According to AIA, the A-Life Beyond Critical Care goes beyond the average critical illness product by addressing the protection needs of customers throughout all stages of their journey in coping with a serious illness.

Touted as a first, this plan provides a 100% lump-sum payment at all stages of diagnosis — including both early and intermediate discoveries.

It recognises the importance of prevention and early illness detection as the key to treatment and recovery, and rewards customers for staying healthy through various



(From left) Elmie, Ng and Heng launching AIA Malaysia's two new health plans, A-Life Beyond Critical Care and A-Plus Total Health.

innovative benefits such as a yearly cash bonus of up to 20% of annual premium.

Additionally, customers who do not make a claim will get up to 150% of their total premiums back when the policy matures.

Meanwhile, A-Plus Total Health is designed for customers who pre-

fer *takaful* solutions and are looking for an all-round flexible health plan that provides access to quality care.

"It acts as a one-stop health solution for the entire family, enabling the customer to include up to six family members under a single plan.

"The plan comes with features and benefits that help customers understand and manage their health, illness and recovery, giving them end-to-end protection and support," stated AIA.

AIA's unique Health Wallet feature is also built into this plan to reward customers who stay

healthy.

A-Plus Total Health is offered through AIA Public Takaful Bhd's Family Takaful plan — A-Life Ikhtiar, which is available for individuals aged between 14 days old and 70 years old.

Both these new plans support customers' health in every way — from prevention and early detection through AIA Vitality and health screenings, all the way through treatment and recovery.

Ng said, "With uncertainties surrounding the ongoing pandemic and the rising number of health issues and critical illnesses faced by Malaysians, it is now more important than ever for us to prioritise all aspects of our health."

He added that these plans were part of AIA's continuous efforts to ensure Malaysians had access to solutions that delivered three fundamentals in their health journey — prevention, protection and support.

In conjunction with the launch, AIA announced it would offer three-month free membership with AIA Vitality to all existing or new customers who purchased any new life insurance policy or participated in any *takaful* plan from now to Sept 30.

AIA Vitality is a behavioural change programme that puts individuals in control of their health, life and well-being and is available via a smartphone app, the company added.