

**Only Once 2.0 - Medical Top-Up Campaign**  
**Campaign Period: 1 December 2025 – 31 January 2026**

**FREQUENTLY ASKED QUESTIONS & ANSWERS**

*For Customers*

**Campaign Overview**

**1. What is the Only Once 2.0 - Medical Top-Up Campaign about?**

The Only Once 2.0 - Medical Top-Up Campaign (“Campaign”) offers Selected Customers (defined in Question 4) an opportunity to enhance their medical coverage by purchasing/participating in an investment-linked policy/family takaful certificate with a comprehensive medical rider, or participate in a medical plan, as shown below (“New Policy/Certificate”), while maintaining their Current Medical Plan (defined in Question 4).

**New Policy/Certificate:**

<b>Investment-linked Policy + Medical Rider</b>		
A-LifeLink 2 or A-Life Joy Xtra (depending on the insured’s entry age) + A-Plus Health 2		
<b>Family Takaful Certificate + Medical Rider</b>	<b>OR</b>	<b>Medical Plan</b>
A-Life Idaman + A-Plus Health Flex-i		A-Life MediFlex-i

Selected Customers will be able to purchase/participate in the New Policy/Certificate **without any medical check-up, medical and financial underwriting**. Under this Campaign, the **waiting periods for the new medical rider/medical plan will be waived**, provided the Selected Customer’s Current Medical Plan has already completed all applicable waiting periods.

A customised deductible of RM20,000 or RM50,000 per year will be included in the Only Once 2.0 - Medical Top-Up Campaign Offer Letter (“Campaign Offer Letter”), based on eligibility.

This specially curated offer allows Selected Customers to strengthen their overall protection by complementing their Current Medical Plan with a comprehensive new medical rider / medical plan, supporting better coverage in line with advancements in medical technology.

For more information on the Only Once 2.0 - Medical Top-Up Campaign, please visit the Campaign webpage [HERE](#).

To learn more about the new medical rider/ medical plan or the deductible options, feel free to reach out to your AIA Life Planner and refer to the respective Product Disclosure Sheets for more detailed information.

**2. What is the duration of the Campaign?**

This Campaign runs from 1 December 2025 to 31 January 2026 (“Campaign Period”). All applications must be submitted during the Campaign Period and activated by 15 February 2026.

**3. What are the benefits of participating in this Campaign?**

This Campaign offers a valuable opportunity for Selected Customers to enhance their medical coverage while maintaining their Current Medical Plan.

- All applications under this Campaign are Guaranteed Acceptance Offers which means that **no medical check-up, no medical underwriting and no financial underwriting** are required.
- The waiting periods for the new medical rider/ medical plan shall be waived provided the Current Medical Plan has already completed all applicable waiting periods.
- Selected Customers can enjoy better coverage and greater benefits such as higher annual limit, more comprehensive coverage, higher number of days per year for hospital room & board, etc. under the new medical plan/rider.

## Campaign Eligibility

### 4. Who is eligible for this Campaign?

This Campaign is open to customers (insureds/persons covered) who have an active policy/certificate in the products listed below (“Current Medical Plan”).

Current Medical Plan
A-Life Med Regular/-i
A-Plus Med/-i
A-Life Medik Famili
A-Medik

The status of the Current Medical Plan must be active upon the submission of this application for New Policy/Certificate under this Campaign.

Customers (insured/persons covered) who have at least one active Current Medical Plan and have received a Campaign Offer Letter are referred to as “Selected Customers” or “you”.

### 5. Are customers under family plans eligible to join this Campaign?

Yes, some customers who are under family plans of the products listed in Question 4 may be eligible to join the Campaign. Those who are eligible will receive a Campaign Offer Letter from their AIA Life Planner.

Note: An individual plan refers to a policy/certificate that covers only one person, meaning there is only one insured/person covered. A family plan refers to a policy/ certificate that covers multiple people, meaning there are multiple insured persons/persons covered (referred to as “Covered Members”).

Each Covered Member under a family plan is eligible to sign up for one New Policy/Certificate under this Campaign. For example, if a family plan includes four Covered Members, up to four New Policies/Certificates may be purchased/participated in, one for each Covered Member. Participation in this Campaign is **not compulsory** for all Covered Members, those Covered Members in the family plan who choose not to sign up for a New Policy/Certificate under this Campaign will continue to be covered under their Current Medical Plan.

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

If you are selected for the Campaign, you will be notified by AIA via email. Alternatively, you may refer to your AIA Life Planner who will have a copy of your Campaign Offer Letter.

## Campaign Offer

### 7. What is the Campaign offer?

This Campaign allows Selected Customers to enhance their medical coverage by purchasing/participating in a new investment-linked policy/family takaful certificate with our latest medical rider (deductible of RM20,000 or RM50,000 per year) or participate in a new medical plan (as stated in the Campaign Offer Letter), without medical check-up, medical and financial underwritings.

This campaign offer is suitable for you if you need extra medical protection in addition to your existing medical plan.

Please refer to the Campaign Offer Letter for details on your eligibility under this Campaign. If you wish to purchase/ participate in a different combination of products, riders, or cost savings options, the standard underwriting process will apply. For further assistance, kindly speak to your AIA Life Planner.

#### Important notes:

- 1. Any loadings and/or exclusions applied to your Current Medical Plan, whether on the basic policy/certificate, total and permanent disability (TPD) or medical coverage, will also be applied to your New Policy/Certificate. You may refer to your Campaign Offer Letter and policy contract/takaful certificate of the Current Medical Plan for the details of the applicable loadings and/or exclusions (if any). The exclusions, if any, will not be covered under your New Policy/Certificate.**
- 2. The New Policy/Certificate approved/issued under this Campaign does not cover pre-existing conditions related to 75 Critical Illnesses, spinal disorders, or diabetes and its complications, including those previously diagnosed, disclosed, or claimed under your Current Medical Plan. For other pre-existing conditions, coverage will commence three years from the new policy's/certificate's effective date. For further clarification, please refer to policy contract/takaful certificate and/or endorsement (where applicable).**

**Please see the Appendix at the end of this document for detailed information on the 75 Critical Illnesses, spinal disorders, and diabetes and its complications.**

### 8. What is the coverage term offered?

Click [here](#) for A-LifeLink 2 coverage term.

Click [here](#) for A-Life Joy Xtra coverage term.

Click [here](#) for A-Plus Health 2 coverage term.

Click [here](#) for A-Life Idaman coverage term.

Click [here](#) for A-Plus Health Flex-i coverage term.

Click [here](#) for A-Life MediFlex-i coverage term.

Note: Insureds/Persons Covered aged between 71 to 80 can only select coverage term up to age 100.

### 9. Why should I keep two policies/certificates? How does the New Policy/Certificate complement the Current Medical Plan?

This exclusive Campaign offer is specially designed to help you maximise the benefits of both plans while potentially unlocking premium/contribution savings#.

Depending on the deductible option you choose, either RM20,000 or RM50,000 Deductible per year, you will need to pay that amount first for eligible in-patient hospital expenses incurred within that one year. The insurance/takaful plan will cover the remaining eligible costs, up to the plan's coverage limit.

With this Campaign, Your Current Medical Plan will continue to cover your medical bills as usual. If you have used up its benefits and met the deductible for the new medical rider/plan, it can step in to cover the rest of the bill, giving you stronger protection when you need it most.

#For A-Plus Health 2, A-Plus Health Flex-i and A-Life MediFlex-i, the cost of purchasing a RM20,000 or RM50,000 deductible per year is lower than that of a RM500 deductible per disability.

For more details on how this works, please refer to Question 18.

## Policy Servicing

### 10. Do I have the option to change the Campaign offer?

No. As this is a Guaranteed Acceptance Offer Campaign, you are only allowed to choose from the options stated in the Campaign Offer Letter.

*Please note that any changes (such as change in sum assured/covered, cost savings options etc. which is different from the Campaign Offer Letter) are **subject to standard underwriting procedures and waiting periods will apply.***

### 11. Do I have an option to add on additional riders?

For A-Plus Health 2, you may attach A-Plus MedCare, and for A-Life MediFlex-i, you may attach A-Plus MediBoost-i to this Campaign.

However, if you wish to add other riders (e.g., waiver rider), you may do so after the New Policy/Certificate is set in force. Please note that adding rider(s) will be **subject to standard underwriting procedures, and any applicable waiting periods will follow the rider's features, terms and conditions.**

### 12. Do I have an option to change the cost saving or plan options?

You may do so after the New Policy/Certificate is set in force. Please note that any upgrade (e.g., changing to the RM500 Deductible per disability option) **will be subject to standard underwriting procedures and waiting periods will apply.**

In the event there is a claim during the waiting period after the upgrade has been approved, the claim will be assessed based on the benefit limits prior to the upgrade.

### 13. What happens if I have loading(s) and exclusion(s) on my Current Medical Plan?

**Any existing impairments, medical loadings and/or exclusions applied to your Current Medical Plan, including those applied to the basic plan, Total and Permanent Disability (TPD) benefit, or medical coverage, will also apply to your New Policy/Certificate. You may refer to your Campaign Offer Letter and policy contract/takaful certificate of the Current Medical Plan for the details of the applicable loadings and/or exclusions (if any).**

However, occupational loading (if any) will be determined based on the recent occupational information provided during the application for the New Policy/Certificate.

### 14. What happens to the Current Medical Plan after I sign up for the Campaign?

This Campaign aims to support you in enhancing your current medical coverage by offering a new policy/certificate with a comprehensive medical rider or a new medical plan (whichever applicable). The

New Policy/Certificate is designed to complement your existing coverage under the Current Medical Plan. Therefore, it is recommended that you maintain your Current Medical Plan to ensure continued and comprehensive protection.

It is important that you weigh out your needs and preferences before accepting any offer. This includes determining if the offer meets your needs, budget, coverage term etc. Ultimately, it is important for you to make an informed decision that aligns to your financial goals and coverage needs.

Should you need any further information or assistance, please reach out to your AIA Life Planner.

#### **15. Can I change the policy/certificate owner when signing up for this offer?**

Yes, the policy/certificate owner of the New Policy/Certificate may be a different person than the policy/certificate owner of the Current Medical Plan.

#### **16. When will the coverage take effect for the New Policy/Certificate?**

The coverage starts right after the New Policy/Certificate has been approved by AIA. You may refer to the policy contract/takaful certificate for more details.

Note: The waiting period for the new medical rider/plan shall be waived provided the Current Medical Plan has already completed all the applicable waiting periods. Otherwise, the coverage will start after the waiting periods.

#### **17. Can I submit new claims under the new medical rider/ medical plan before the New Policy/Certificate is activated (set in force)?**

No. You can only submit medical claims under the medical rider/ medical plan after the New Policy/Certificate has been activated.

In the meantime, you may continue to submit any claims under your Current Medical Plan.

#### **18. After the New Policy/Certificate is activated, how do I utilise both the Current Medical Plan and the new medical rider/ medical plan in a single medical claim event?**

Please indicate the policy/certificate numbers for **both** your Current Medical Plan and New Policy/Certificate on the hospital admittance pre-authorisation form. This ensures that both policies/certificates can be referenced and utilised accordingly during the claim process.

### **Other Service-Related Inquiries**

#### **19. Is financial underwriting required?**

Financial underwriting is not applicable to applications under this Campaign; however, applications are still subject to due diligence screenings.

#### **20. How will I know if my New Policy/Certificate has been approved?**

Once the New Policy/Certificate is approved, you will receive a notification email and an SMS from AIA. We encourage you to keep your contact details up to date so you can continue receiving updates from us. You may update your contact details via the AIA+ app (click [here](#) to download). Alternatively, you may contact your AIA Life Planner for assistance. In addition, we also encourage you to subscribe to our marketing updates, so that you are always notified of our latest campaigns and offers.

**21. I have received the Campaign Offer Letter. However, two weeks later, I was hospitalised. Can I still participate in this Campaign?**

Yes, you can still apply for the Campaign offer based on the Campaign Offer Letter received. However, the application is subject to approval from AIA. AIA will notify you on the decision within 14 days via the email address recorded or by SMS. You may also check the application status with your AIA Life Planner.

**22. Is an AIA Vitality membership required to participate in this Campaign?**

To participate in this Campaign, an AIA Vitality membership is optional.

**23. How do I seek further assistance?**

Should you need any further information or assistance, please reach out to your AIA Life Planner or you may contact AIA [here](#).

## **APPENDIX**

### **Full list of 75 Critical Illness:**

1. Cancer – of specified severity and does not cover very early cancers
2. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
3. Heart Attack - of specified severity
4. Serious Coronary Artery Disease
5. Coronary Artery By-Pass Surgery
6. Heart Valve Surgery
7. Cardiomyopathy – of specified severity
8. Surgery to Aorta
9. Primary Pulmonary Arterial Hypertension - – of specified severity
10. End-Stage Lung Disease
11. End-Stage Liver Failure
12. Major Organ/Bone Marrow Transplant
13. Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
14. Alzheimer's Disease / Severe Dementia
15. Coma – resulting in permanent neurological deficit with persisting clinical symptoms
16. Blindness – Permanent and Irreversible
17. Deafness – Permanent and Irreversible
18. Kidney Failure – requiring dialysis or kidney transplant
19. HIV Infection Due To Blood Transfusion
20. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
21. Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure
22. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
23. Brain Surgery
24. Benign Brain Tumour – of specified severity
25. Encephalitis – resulting in permanent inability to perform Activities of Daily Living
26. Major Head Trauma- resulting in permanent inability to perform Activities of Daily Living
27. Loss of Speech
28. Medullary Cystic Disease
29. Loss of Independent Existence
30. Third Degree Burns - of specified severity
31. Fulminant Viral Hepatitis
32. Multiple Sclerosis
33. Muscular Dystrophy
34. Paralysis of Limbs
35. Systemic Lupus Erythematosus with Severe Kidney Complications
36. Severe Eisenmenger 's Syndrome
37. Infective Endocarditis
38. Poliomyelitis
39. Progressive Scleroderma
40. Chronic Rheumatoid Arthritis

41. Severe Crohn's Disease – with persisting symptoms that has not responded to surgical intestinal
42. Ulcerative Colitis with Total Colectomy
43. Myasthenia Gravis
44. Progressive Muscular Atrophy
45. Progressive Supranuclear Palsy
46. Chronic Adrenal Insufficiency
47. Osteogenesis Imperfecta
48. Meningeal Tuberculosis
49. Intensive Care - requiring mechanical ventilation for 10 days
50. Apallic syndrome
51. Chronic Autoimmune Hepatitis
52. Chronic Relapsing Pancreatitis
53. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
54. Terminal Illness
55. Angioplasty and Other Invasive Treatments for Coronary Artery Disease
56. Full-blown AIDS
57. Surgery for Idiopathic Scoliosis
58. Elephantiasis
59. Cerebral Metastasis
60. Creutzfeldt-Jakob Disease (Mad Cow Disease)
61. Ebola Hemorrhagic Fever
62. Pheochromocytoma requiring surgery
63. Severe Relapsing Nephrotic Syndrome
64. Wilson's Disease
65. Hemolytic Uremic Syndrome (HUS)
66. Necrotising Fasciitis
67. Respiratory Diphteria requiring mechanical ventilation
68. Loss of limb(s)
69. Cerebral Aneurysm Requiring Brain Surgery
70. Multiple Root Avulsions of Brachial Plexus
71. Rheumatic Fever with Heart Valve Disorders
72. Resection of the whole small intestine (duodenum, jejunum and ileum)
73. Severe Pulmonary Fibrosis
74. Rabies
75. Generalised Tetanus

(Addition) Diabetes and its complications

**Diabetes - inclusive of both Type 1 and Type 2 Diabetes Mellitus**

Shall mean a chronic metabolic disorder characterized by hyperglycemia resulting from defects in insulin secretion, insulin action, or both. For the purpose of this Policy/Certificate, a diagnosis of Diabetes must be confirmed by a registered medical practitioner. All illnesses or complications directly or indirectly caused by, arising from, or related to Diabetes are not covered under this Policy/Certificate.

(Addition) Disorder of Spine

**Disorder of Spine**

Disorder of the Spine means any disease or abnormal condition of the vertebral column, intervertebral discs, spinal cord, or supporting structures, diagnosed by a registered medical practitioner. It shall exclude any condition that arises directly or indirectly from an injury, accident, fracture, or trauma to the spine, as well as simple muscular strains.