

A-PLUS HEALTH360 MEDICAL UPGRADE CAMPAIGN 2026
(10 July 2026 – 30 September 2026)
Frequently Asked Questions & Answers for Customers

Frequently Asked Questions (FAQ) for “A-Plus Health360 Medical Upgrade Campaign”
Updated 1 September 2026

Amendment Notice:

The A-Plus Health360 Medical Upgrade Campaign 2026 which originally ran from 10 July 2026 to 31 August 2026 has been updated. With this amendment, the A-Plus Health360 Medical Upgrade Campaign 2026 is extended from 1 September 2026 till 30 September 2026. All other terms & conditions remain unchanged, except where stated otherwise.

Campaign Overview

1. What is this Campaign about?

The Medical Upgrade Campaign 2026 (“Campaign”) offers Selected Customers (defined in Question 3) that currently have an A-Plus Health or A-Plus Health 2 plan the opportunity to **upgrade** to A-Plus Health360 plan which offers enhanced medical benefits. The Selected Customers will be able to upgrade via the AIA+ app/portal with no medical check-up, no medical underwriting and no waiting period (refer to Question 11 for more information).

Customers who upgrade to A-Plus Health360 plan during the Campaign Period will also be able to enjoy annual medical coverage at RM3million.

For more information on the Campaign, please visit the campaign webpage [HERE](#).
For more information on A-Plus Health360, please refer to [HERE](#).

** AIA Bhd. reserves the right to revise the cost of insurance due to adverse claims experience. You will need to pay an additional premium if the cost of insurance is revised.*

2. What is the duration of the Campaign?

The Campaign will run from 10 July 2026 to 30 September 2026 (“Campaign Period”)

Campaign Mechanics and Offer

3. Who is eligible for this Campaign?

The Campaign is open to selected policies with an active A-Plus Health/A-Plus Health 2 plan attached to it:

- A-LifeLink 2
- A-Life Joy Xtra
- A-LifeLink
- A-Life Joy
- A-Life Joy 2
- A-LifeLink (For Staff)

(“Eligible Policy”)

The status of A-Plus Health/A-Plus Health 2 plan must be active at the point of the upgrade.

Policy owners who have at least one Eligible Policy are referred to as “Selected Customers”, “you” or “your”.

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

Policy Owner will receive an AIA+ app/portal notification and/or WhatsApp notification and/or an email with an offer to upgrade your medical plan to our latest medical plan, A-Plus Health360. Additionally, your AIA Life Planner will have a copy of your A-Plus Health360 Medical Upgrade Campaign Offer Letter (“Offer Letter”).

5. What type of A-Plus Health360 upgrade plan is being offered to me?

The A-Plus Health360 plan offered to you is stated on the AIA+ app/portal. Please refer to Question 6 for the steps on how to view the plan offered and the steps on how to upgrade. Alternatively, you may refer to your AIA Life Planner for the Offer Letter. The upgrade plan offered is stated on the Offer Letter.

6. How do I upgrade to the A-Plus Health360 plan via the AIA+ app/portal?

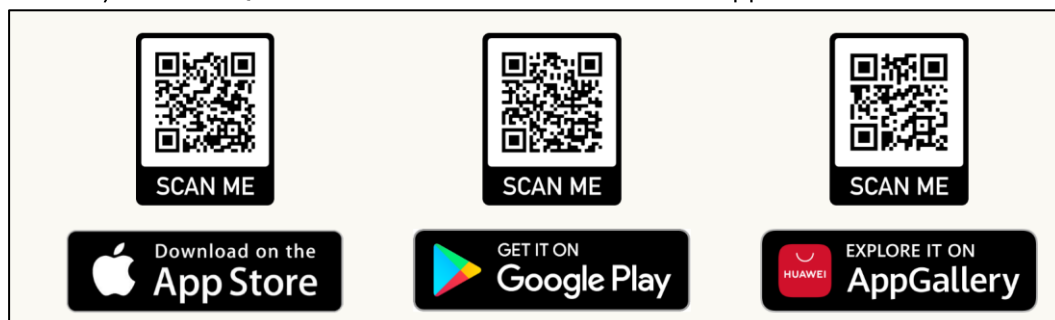
Step 1: Open the Policy Owner’s AIA+ app/visit the AIA+ portal.
Step 2: Register your AIA+ account (if it has not been done previously).
Step 3: Log in to the AIA+ app/portal.
Step 4: Select “Exclusive Offers for You” under “Highlights” section.
Step 5: Select “View Details” at the A-Plus Health360 Medical Upgrade Campaign card.
Step 6: Select the policy that you wish to upgrade. Select “Next”.
Step 7: View the A-Plus Health360 upgrade plan provided.
Step 8: Read and agree to the Campaign’s Terms & Conditions.
Step 9: Select “UPGRADE NOW” to proceed with the upgrade.

Alternatively, please contact your AIA Life Planner for assistance.

7. I do not have an AIA+ account. Am I still eligible for this Campaign?

Yes, you may proceed to register for an AIA+ account to proceed with the upgrade.

You may scan the QR codes below to download the AIA+ app.



Visit [Registration Login](#) | [AIA+ Guide](#) | [AIA Malaysia](#) for a guide on how to register for an AIA+ account.

8. **What additional rewards will I receive when I participate in this A-Plus Health360 Medical Upgrade Campaign 2026?**

Customers participating in the **A-Plus Health360 Medical Upgrade Campaign 2026** may also enjoy additional rewards from the following ongoing campaigns, subject to the terms and conditions of each respective campaign:

- i. **Healthy Start Rewards Campaign** - Click [HERE](#) to view full campaign details.
- ii. **Gemilang Lucky Draw Campaign** - Click [HERE](#) to view full campaign details.

Important:

It is recommended to refer to the full campaign details through the provided links to fully understand the eligibility criteria, mechanics, and rewards associated with each campaign.

9. **Why should I upgrade to A-Plus Health360?**

Our latest medical plan, A-Plus Health360 offers enhanced benefits, some of the key highlights are listed below:

- **Enhanced Health Wallet** – Earn bonus rewards when you remain claim-free or when your claims are made through our preferred panel providers.
- **AIA Vitality Healthy Retirement Bonus** – Unlock a Healthy Retirement Bonus by levelling up your Vitality status and carrying over your Health Wallet balance into your policy from age 60 or rider year 10 onwards, whichever is later.
- **New Primary Care Access** – Cover AIA Panel Clinic visits and/or telemedicine access via Digital Health Services (through the AIA+ app) anytime, anywhere using the Health Wallet.
- **Enhanced Hospitalisation Care Benefit** - Earn up to RM1,000 upon admission to SMART Panel Hospitals, or RM500 at non-panel hospitals, depending on your AIA Vitality status.
- **Enhanced Annual Limit** – Enjoy stronger protection from day one with RM3,000,000 Annual Limit.

Please refer to Question 10 for a summary of the comparison between A-Plus Health/A-Plus Health 2 and A-Plus Health360.

Notes:

1. Refer to Question 19 for more information on how your Health Wallet is transferred from A-Plus Health or A-Plus Health 2 to A-Plus Health360.
2. 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. For more information about AIA Vitality, please click [HERE](#).

10. What is the summary of upgraded benefits from A-Plus Health/A-Plus Health 2 to A-Plus Health360?

Coverage/Benefits	NEW A-Plus Health360	A-Plus Health 2	A-Plus Health
Hospital Room & Board and Intensive Care Unit (ICU)	NO LIMIT on the number of days	NO LIMIT on the number of days	Up to 150 days per year
Pre-hospitalisation Care	Within 90 days before hospitalisation	Within 90 days before hospitalisation	Within 60 days before hospitalisation
Post-hospitalisation Care	Within 180 days for non-serious condition or 365 days for serious condition after being discharged from hospitalisation	Within 180 days for non-serious conditions or 365 days for serious conditions after being discharged from hospitalisation	Within 150 days after being discharged from hospitalisation
Annual Limit	RM3 million for everybody.	Up to RM1.7 million, based on chosen plan.	Up to RM1.5 million, based on chosen plan.
Health Wallet			
No Claim Bonus	RM2,500	Up to RM1,700	Up to RM1,500
Preferred Panel Bonus	RM1,000	N/A	N/A
Prevention Benefit	Up to RM1,000** every 2 rider years subject to the total amount in Health Wallet.	Shared limit of up to RM500 per year. Alternatively, you may enjoy the flexibility of spending up to RM500 every year or up to RM1,000 every 2 years on your health screening if there is no claim for health screening in the previous year.	Shared limit of up to RM300 per year
Primary Care Benefit	Up to RM 50** per visit and 3 visits per rider year.	N/A	N/A
 Vitality Rewards			
Hospitalisation Care Benefit with AIA Vitality	Hospitalisation Care Benefit of up to RM1,000 under SMART Panel Provider	Hospitalisation Care Benefit of up to RM500	N/A
Deductible Waiver with AIA Vitality	N/A	N/A	Deductible Waiver of up to RM300
Healthy Retirement Bonus	Transfer up to RM1,000 from your Health Wallet into your policy/certificate	N/A	N/A

	from age 60 or rider year 10 onwards, whichever is later to support your protection in the later years.		
Entitlement of Children to Vitality Integrated Benefits through Health Rewards	Children are entitled when their parents stay healthy and active with an AIA Vitality membership	Children are entitled when their parents stay healthy and active with an AIA Vitality membership.	Children are not entitled

**Shared limit of up to RM1,000 every 2 rider years subject to the total amount in Health Wallet. Alternatively, you may enjoy some flexibility on the way you spend on your Prevention & Primary Care Benefit.

Please refer to the [A-Plus Health360 product brochure](#) for more information.

11. What are the benefits of upgrading to A-Plus Health360 through this Campaign?

All applications under this Campaign are a guaranteed offer. This means, both medical check-up and medical underwriting are not required for Selected Customers who wish to upgrade to A-Plus Health360 via this Campaign.

Furthermore, if your A-Plus Health/A-Plus Health 2 plan has passed the waiting periods stated in the Supplementary A-Plus Health/A-Plus Health 2 Contract, waiting periods for A-Plus Health360 plan will be waived if you upgrade under this Campaign. Otherwise, waiting periods will continue to be applicable in the upgraded A-Plus Health360 plan. You may refer to the Medical Upgrade Endorsement issued for this Campaign and Supplementary A-Plus Health360 Contract for more information.

This Campaign is designed with self-serve process. All applications under this Campaign are to be done by the Selected Customers via the AIA+ app/portal.

12. What is Health Wallet?

Health Wallet is a special savings pocket under A-Plus Health360. An amount will be added into your Health Wallet and you may then utilise the Health Wallet to complement your healthcare journey with benefits of:

- Recovery and Support Benefit
- Special Care Benefit
- Mental Health Benefit
- Protect Boost
- Mobility and Hearing Support

13. What will happen to the existing A-Plus Health/A-Plus Health 2 plan after I sign up for the Campaign?

After you have submitted the upgrade request to upgrade to A-Plus Health360 plan via the AIA+ app/portal, and the upgrade request is subsequently approved by AIA, the Supplementary A-Plus Health/A-Plus Health 2 Contract in your Eligible Policy will be **terminated automatically**. The Supplementary A-Plus Health360 Contract will be

effective from the next monthly anniversary date (“MAV”) of your Eligible Policy. Refer to Question 15 for more information on the coverage/benefits during the upgrade period.

14. Do I need to pay additional premium to upgrade my existing A-Plus Health/A-Plus Health 2 to A-Plus Health360?

Yes, you will need to pay an additional premium to upgrade your existing A-Plus Health/A-Plus Health 2 to A-Plus Health360.

Once you have agreed to upgrade, the new premium will apply from the next premium due date based on your current premium payment frequency. The new annualised premium will be calculated and displayed on the AIA+ app/portal based on the new A-Plus Health360 plan offered. The insurance charges (“COI”) of A-Plus Health360 will be charged starting from the next (“MAV”) of the Eligible Policy after the upgrade has been approved by AIA Bhd. (“AIA”).

The new premium stated in the AIA+ app/portal is the annualised premium payable for your policy until the end of your contractual coverage term. This additional premium is purely for the medical upgrade (inclusive of any increase in the sum assured of waiver and/or payor rider, if applicable) and it does not restore your policy coverage to the end of the contractual coverage term. Please refer Question 17 & 18 for more details.

Note: Annualised premium means total premium to be payable per policy year. For example, if you have selected monthly mode, you may divide the annualised premium displayed on the AIA+ app/portal by 12, and this is the new monthly premium to be payable for your policy effective next premium due date.

15. Is there a waiting period after I upgrade to A-Plus Health360?

The waiting periods for A-Plus Health360 plan are waived provided that your initial A-Plus Health/A-Plus Health 2 plan has passed the waiting periods. Otherwise, waiting period will continue to be applicable in the upgraded A-Plus Health360 plan. You may refer to the Medical Upgrade Endorsement issued for this upgrade and the Supplementary A-Plus Health360 Contract for more information.

16. When will the A-Plus Health360 coverage take effect?

The coverage effective date starts on the **next monthly anniversary date (MAV) of the Eligible Policy** after the upgrade has been approved by AIA.

Example:

Policy inception date: 15 January 2018

The customer submitted the upgrade request in AIA+ app/portal and approved by AIA on 23 July 2026

Premium Payment Frequency	New Premium Effective Date, i.e., Next Premium Due Date	A-Plus Health/A-Plus Health 2 coverage until	A-Plus Health360 Coverage Effective Date, i.e., Next MAV Date of the Eligible Policy
Monthly	15 August 2026	14 August 2026	15 August 2026
Quarterly	15 October 2026		
Half-yearly	15 January 2027		
Annually	15 January 2027		

17. If I choose to upgrade to the A-Plus Health360 plan, will my policy sustainability be affected?

Policy sustainability refers to your investment-linked Policy's ability to continue providing insurance coverage until the end of the contractual coverage term. This means that your policy should have sufficient account value to be deducted to cover the policy charges. The sustainability information is available on AIA+ Medical Upgrade Journey.

See example below:



The recommended incremental premium as stated on the AIA+ app/portal and Offer Letter is calculated to at least maintain around the same sustainability age of the Eligible Policy.

Please be informed that account values are not guaranteed and expected sustainability age may change due to various factors such as market volatility, revision in cost of insurance (COI) and partial withdrawals. For more information on policy sustainability, kindly consult your AIA Life Planner.

18. Can I have the coverage to last until my policy contractual coverage term?

Coverage term is the duration of your insurance policy.

To extend the coverage to the full contractual coverage term, you may need to increase the premium. You may check the required premium using:

- The **Sustainability Tool in the AIA+ app**, or
- The **latest financial statement**

These will show how much is needed to support your policy up to your desired coverage age.

This upgrade is priced to your current sustainability, but if you would like to maintain coverage up to the contractual age, you may need to top-up based on the projections in AIA+ or the policy statement.

19. What will happen to the balance in my Health Wallet for my current A-Plus Health/A-Plus Health 2 plan after I sign up for the Campaign?

Your Health Wallet will be transferred from your current A-Plus Health/A-Plus Health 2 plan to the A-Plus Health360 plan.

- a) If you have a balance in your Health Wallet for your current A-Plus Health/A-Plus Health 2 plan, it will be carried forward to the Health Wallet for A-Plus Health360 plan.
- b) With the new A-Plus Health360 plan, you can earn Health Wallet under the No-Claim Bonus and Preferred Panel Bonus. If you participate in this upgrade, the Yearly No-Claim Bonus will continue with a combined total of 10 times, provided no claim has been made under In-Patient Care, Out-Patient Care and Extra Care.

Example:

AIA has credited the Yearly No-Claim bonus to your Health Wallet for 4 times under the A-Plus Health/A-Plus Health 2 plan. After the upgrade to the A-Plus Health360 plan, you can continue to enjoy the Yearly No-Claim bonus up to 6 times under the A-Plus Health360 plan.

Note: This crediting of Health Wallet is given under the assumption that you did not make any claims in any of the previous years. After you upgrade to A-Plus Health360, the Yearly Health Wallet credit will start from the effective date of the A-Plus Health360 plan.

Year	Up to 10 times combine limit	Yearly No -Claim Bonus credited to Health Wallet under A-Plus Health
2022	1	Yes
2023	2	Yes
2024	3	Yes
2025	4	Yes
Upgraded to A-Plus Health360: Yearly No -Claim Bonus credited to Health Wallet under A-Plus Health360		
2026	5	Yes
2027	6	Yes
2028	7	Yes
2029		No (Has medical claim)
2030	8	Yes
2031	9	Yes
2032	10	Yes
2033	11	No (As yearly No-claim Bonus is up to a total of 10 times.)

- c) After you upgrade to A-Plus Health360, the Yearly Health Wallet credit will start from the effective date of the A-Plus Health360 rider.

Example:

A-Plus Health/A-Plus Health 2 plan anniversary: 17 July 2026

A-Plus Health360 effective date: 17 August 2026

The next Health Wallet credit will be on 16 August 2027 provided no claim was made.

Please refer to the A-Plus Health360 product brochure [HERE](#) for more information on Health Wallet and how it works.

20. I have been offered to upgrade to A-Plus Health360 (Plan 300, RM500 Deductible per year), what if I want to select a plan with different cost saving options?

You are only able to upgrade to the A-Plus Health360 with the 500 deductible per rider year as stated on the AIA+ app/portal or the Offer Letter. The recommendation is based on the nearest plan you have selected for A-Plus Health or A-Plus Health 2.

If you would like to change, please contact your AIA Life Planner for assistance. Read the Product Brochure [HERE](#) to learn more about the different cost saving options available.

You should verify that the upgrade to A-Plus Health360 plan will best serve your needs and that the premium payable is an amount that you can afford.

21. What does deductible mean?

A deductible is a fixed amount that you have to pay for the eligible medical expenses incurred before your medical insurance covers the remainder of the eligible medical expenses, according to the limits (if any) in your plan.

For example, if you choose a cost saving option with amount RM500 deductible per year, every year, you have to pay RM500 first out of the eligible medical expenses and your medical insurance will pay the rest of the eligible medical expenses, up to the limits (if any) stated in your plan.

22. How can I check which policies have I submitted for the Campaign?

You will be able to check the policies that you have submitted via the same campaign card on the AIA+ app/portal i.e. A-Plus Health360 Medical Upgrade Campaign 2026 card. If you have submitted the upgrade request, the Eligible Policy will be tagged as "SUBMITTED" to indicate that the upgrade request has been sent successfully. Please refer to the example in the screenshot below:

Submitted policies:

A-Life Joy 2	SUBMITTED
Policy / Certificate No.	
7065XXHX	
Insured / Person Covered	
VXVV B0 SXXHX	
Premium / Contribution	
RM 3,700.00	

23. How will I know if my upgrade request was successful?

You will receive a Medical Upgrade Endorsement, premium change letter and a Supplementary A-Plus Health360 Contract and Hospitalisation Section Provisions when the A-Plus Health360 plan has been successfully added to your Eligible Policy in the AIA+ app/portal.

These e-documents will be archived in the AIA+ app/portal under the "STATEMENTS & LETTERS" section. You will also receive an e-mail notification and/or SMS once the upgrade request has been completed.

If you are entitled for Health Rewards under A-Plus Health360, the Health Rewards for A-Plus Health360 Endorsement will be provided to you via the AIA+ app/portal within 3 months after the upgrade is successful.

24. I had an exclusion in my existing policy. Does this exclusion get carried forward into A-Plus Health360?

If there are any exclusions, impairment or loading in your A-Plus Health/A-Plus Health 2 plan, they will be carried forward to your upgraded A-Plus Health360.

25. I have received the Campaign offer. However, two weeks later, I was hospitalised. Can I still submit the upgrade request?

Yes, you can still submit the upgrade request. However, the upgrade is subject to approval from AIA.

26. If my Eligible Policy has lapsed during the Campaign Period, can I still proceed with the upgrade via the AIA+ app/portal?

Yes, you may proceed to upgrade provided that your Eligible Policy is reinstated during the Campaign Period before submitting the upgrade request.

27. Is it possible that my upgrade request will be rejected?

Yes, the upgrade request is subject to approval by AIA and can be rejected due to reasons such as the Eligible Policy is not active at the time of the upgrade application. Please refer to the Terms & Conditions.

28. Can I attach the A-Plus Health360 plan to other policies that are not selected under this Campaign?

Please contact your AIA Life Planner if you would like to attach A-Plus Health360 to the other policies. Alternatively, you may also contact AIA [HERE](#) for more information.

29. I have an existing medical coverage (e.g., other medical plan purchased within AIA or outside AIA including medical insurance provided by employer), should I participate in this Campaign?

Please speak to your AIA Life Planner who will be able to recommend and assess the plans that are best suited to your protection and financial needs.

30. During the journey to upgrade from A-Plus Health/A-Plus Health 2 to A-Plus Health360, I was prompted to update my personal details. Could you clarify how this data will be used and whether it is mandatory for the upgrade?

Yes, you may be prompted to complete their personal details. The data may be used for the following reasons (not exhaustive):

- to process, and administer your account, to implement and effect the requests or transactions contemplated by the forms available on our website, mobile applications or any other documents you may submit to us from time to time;
- to communicate with you including to send you administrative and technical communications about any account you may have with us, to provide technical support or notify about future changes to this Privacy Statement;
- for advances data analytics, data matching, internal business and administrative purposes;
- to assist in law enforcement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by applicable laws and regulations or other obligations committed to government or regulatory authorities;
- other purposes as notified at the time of collection; and
- other purposes directly relating to any of the above.

You may visit the Privacy Statement webpage for further details [HERE](#).

31. Where can I seek for further assistance?

Should you need any further information or assistance, please reach out to your AIA Life Planner. Otherwise, you may visit the campaign webpage for further details [HERE](#).

Medical Revision and A-Plus Health/A-Plus Health 2 Medical Upgrade Campaign

32. I have received the Medical Revision notification letter for A-Plus Health and also the A-Plus Health360 Medical Upgrade Offer Letter. I noticed that there are two push notifications from AIA+ informing me to pay additional premium due to Medical Revision and also due to this Campaign. What options is advisable for me?

A-Plus Health is undergoing medical repricing since 2024 in accordance to the interim measures on medical repricing as explained in this website [here](#).

Depending on the policy anniversary date of your policy, it is very possible that you may receive the Medical Revision notification letter and the Campaign Offer Letter around the same time. Hence, they may receive two different AIA+ notifications as below:-

- To increase the current A-Plus Medi Protector ("APMP") premium payable due to the increase in the medical insurance charges of A-Plus Health.
- To accept the Campaign upgrade offer from A-Plus Health to A-Plus Health360 and pay the new incremental annualised premium on the next premium due date.

These are the options available for you:

- a) If you choose not to upgrade to A-Plus Health360, you can still increase your APMP premium to ensure that the policy remains sustainable in the longer run since the insurance charges of A-Plus Health has increased.
- b) If you choose to upgrade to A-Plus Health360, you can pay the premium recommended by AIA for the Campaign upgrade offer. Please note that the recommended premium is only able to maintain current sustainability age as explained in **Question 17**. However, if you have opted in to pay for the APMP premium and subsequently also decide to upgrade from A-Plus Health to A-Plus Health360, the additional premium paid will help to ensure longer sustainability age for the policy. If you face affordability issue, you can reach out to your AIA Life Planner.

If you have not been paying the premium promptly in the past and/or have chosen not to pay the APMP premium, the sustainability age may not be until end of the contractual coverage term. There's a possibility that you may need to pay even more premium after upgrading to APH360 to ensure the policy sustain until end of contractual coverage term.

33. I have upgraded to A-Plus Health360 plan under the Campaign, will I continue to receive an A-Plus Health medical revision notification letter?

A-Plus Health medical revision notification letter will be sent to the affected customers 30 days before the policy anniversary of the Eligible Policy. You will not receive an A-Plus Health medical revision notification letter if the upgrade to A-Plus Health360 plan is approved before the medical revision notification letter is sent.

If you receive a medical revision notification letter after you have submitted the upgrade request, and you subsequently receive a notification from AIA that the upgrade request is approved, please disregard the medical revision notification letter.

34. How do I join AIA Vitality?

Customers can sign up for AIA Vitality with the membership fee of RM10 per month.

New customers can sign up for AIA Vitality together with the purchase of an AIA life insurance or takaful plan

Individuals who are covered by an existing AIA life insurance or takaful plan can sign up via online purchase <https://www.aia.com.my/en/vitality-application.html>.

NOTE: The first annual membership fee payment of RM120 must be made via credit card upon registration

Companies can also sign up their employees for a corporate membership via our Corporate Solutions representatives.

Terms & Conditions for
A-Plus Health360 Medical Upgrade Campaign 2026

1. This A-Plus Health360 Medical Upgrade Campaign 2026 ("Campaign") is organised by AIA Bhd. ("AIA", "we", "our" or "us"). By joining this Campaign, you ("you", "your", "customer" or "policy owner") agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign and/or the Terms and Conditions of this Campaign with prior notice to you. By joining this Campaign, you further agree to be bound by our Privacy Policy accessible at <https://www.aia.com.my/en/index/privacy-statement.html>

Amendment Notice

The A-Plus Health360 Medical Upgrade Campaign 2026 which originally ran from 10 July 2026 to 31 August 2026 has been updated. With this amendment, the A-Plus Health360 Medical Upgrade Campaign 2026 is extended from 1 September 2026 till 30 September 2026. All other terms & conditions remain unchanged, except where stated otherwise.

2. **Campaign Period**

10 July 2026 to 30 September 2026, both dates inclusive ("Campaign Period").

3. **Eligible Products/Plans**

This Campaign is open to selected basic policy listed below and with an active Supplementary A-Plus Health/A-Plus Health 2 Contract attached to it ("Eligible Policy").

Eligible Products/Plan	
A-LifeLink 2	A-Life Joy
A-Life Joy Xtra	A-Life Joy 2
A-LifeLink	A-LifeLink (For Staff)

("Eligible Products/Plans")

Note: Conventional products are underwritten by AIA Bhd.

Policy owners who have at least one Eligible Policy are referred to as "Selected Customers".

AIA reserves the right to include or exclude any customer in the participant of the Campaign. Fulfilment of the eligibility criteria does not automatically entitle participation as eligibility is subject to AIA's validation.

4. **Campaign Eligibility**

1. This Campaign offers Selected Customers an upgrade on the medical plan, A-Plus Health/A-Plus Health 2 attached in the Eligible Policy to A-Plus Health360, the latest medical plan by AIA, with no medical check-up and no medical underwriting. The Selected Customer will be notified via an AIA+ app/portal notification, WhatsApp notification, or an email.

2. To participate in this Campaign, the Selected Customers must register and/or log in to the AIA+ app/portal and complete their participation via the self-serve journey designed for this Campaign. All application must be submitted via the AIA+ app/portal within the Campaign Period and subject to AIA's final approval.
3. Customers participating in the A-Plus Health360 Medical Upgrade Campaign 2026 may also enjoy additional rewards from the following ongoing campaigns, subject to the terms and conditions of each respective campaign:
 - i. **Healthy Start Rewards Campaign** - Click [HERE](#) to view full campaign details.
 - ii. **Gemilang Lucky Draw Campaign** - Click [HERE](#) to view full campaign details.
4. This Campaign is limited to one (1) submission per insured. The Eligible Policy can only be upgraded to the A-Plus Health360 plan as displayed in the AIA+ app/portal.
5. The upgrade application will be rejected if any of the following condition(s) is met:
 - Step 1.** The Eligible Policy is not active at the time of the upgrade application.
 - Step 2.** There is an existing record of upgrade application on the same Eligible Policy.
6. Upon approval of the upgrade application by AIA, the Selected Customer will receive a notification via email or SMS from AIA. The Selected Customer will also be able to access the Medical Upgrade Endorsement, Premium Change Letter, Supplementary A-Plus Health360 Contract and Hospitalisation Section Provisions in the AIA+ app/portal, under "STATEMENTS & LETTERS" section. The Supplementary A-Plus Health360 Contract will take effect on the next monthly anniversary date of the Eligible Policy ("Effective Date"). The new premium, as stated in the Premium Change Letter, will be charged to the Eligible Policy and shall be payable from the next premium due date. On the Effective Date, the existing Supplementary A-Plus Health/A-Plus Health 2 Contract attached to the Eligible Policy shall be terminated.
7. The waiting periods applicable under the Supplementary A-Plus Health360 Contract shall be waived to the extent that the corresponding waiting periods under the existing Supplementary A-Plus Health/A-Plus Health 2 Contract attached to the Eligible Policy have been fully completed. Where any such waiting periods have not been fully served, the remaining unserved portion shall continue to apply under the Supplementary A-Plus Health360 Contract.
8. Where any impairment(s), loading(s) and exclusion(s) exist under the Supplementary A-Plus Health/A-Plus Health 2 Contract in the Eligible Policy, such impairment(s), loading(s) and exclusion(s) will be carried forward and continue to apply under the Supplementary A-Plus Health360 Contract accordingly.
9. After the free-look/cancellation period, the upgrade to A-Plus Health360 shall be final and irrevocable, and no reversion to A-Plus Health or A-Plus Health 2 will be permitted under any circumstances.

5. Important Notes and Disclaimers

- a. This material is not intended as an offer or solicitation for the purchase or sale of any financial instrument/product. You should satisfy yourself that the Campaign offer or upgrade suits your needs and that the premium payable is within your financial means. We recommend that you consult your Life Planner, who can perform a needs analysis and assist you in making an informed decision. Alternatively, you may also contact AIA directly for more information.
- b. You are advised to refer to the A-Plus Health360 Product Brochure for further information on A-Plus Health360 before proceeding with the upgrade. Please refer to the terms and conditions set out in the Medical Upgrade Endorsement, Supplementary A-Plus Health360 Contract and Hospitalisation Section Provisions for full details of the features, benefits, waiting periods and applicable exclusions (if any) under the policy.
- c. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

6. General Provisions

- a. You are always solely responsible for maintaining the accuracy of your information. AIA may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- b. AIA may decline the Campaign entitlement in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
- c. AIA shall have the right to decide all matters, and disputes concerning this Campaign.
- d. AIA shall have the right to amend the Terms and Conditions of this Campaign, and to suspend, terminate, delay or vary this Campaign with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at AIA's discretion, including but not limited to displaying the same in any of AIA's website or social media sites.
- e. AIA shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but is not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of AIA.
- f. These terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- g. For information, enquiries, feedback and/or complaints related to this Campaign, please contact AIA at 1300-88-8922.

The terms and conditions of this Campaign are subject to change at any time with prior notice. AIA's decision on all matters relating to these terms and conditions shall be final.