

SUNWAY[®]
HEALTHCARE



Special Edition for
AIA Customers

HOME CARE GUIDEBOOK

for mild COVID-19



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Coverage of COVID-19 from AIA

IMPORTANT NOTE:

Please refer to your MySejahtera application on your phone for:

- Performing self-assessment on you and your family members' health status
- Monitoring the COVID-19 outbreak in the country
- Assistance in getting treatment if you are infected with COVID-19
- Locating nearest hospitals and clinics for COVID-19 screening and treatment

CATEGORIES OF COVID-19

According to the Ministry of Health, there are 5 categories of COVID-19 infections:

CATEGORY 1 (CAT 1)	Asymptomatic
CATEGORY 2 (CAT 2)	Symptomatic without pneumonia. This includes fever, nasal congestion, sore throat, cough, lethargy, loss of smell or taste, vomiting, and diarrhoea.
CATEGORY 3 (CAT 3)	Symptomatic with pneumonia, not requiring oxygen support.
CATEGORY 4 (CAT 4)	Pneumonia requiring oxygen support. May have “happy hypoxia” phenomenon.
CATEGORY 5 (CAT 5)	Multiorgan failure. May need ICU admission for ventilatory support, dialysis etc.

***“HAPPY HYPOXIA” PHENOMENON:** A condition where patients have blood oxygen levels below 94%, but are not breathless.

REMARK: Disease progression from CAT 1 to 5 is possible, especially among high-risk groups. Close monitoring is necessary. Refer to Warning Signs on page 7.

COVID-19 TESTING METHODS

In this day and age, testing for COVID-19 is incredibly crucial, regardless of whether you are displaying symptoms or not.

Let's have your questions answered as we explore the common types of COVID-19 tests and how they differ from one another.

	RT-PCR TEST (Reverse Transcription Polymerase Chain Reaction) 	RTK-ANTIGEN TEST (Rapid Test Kit Antigen) 	ANTIBODY TEST 
Why would you get this test?	To accurately diagnose active COVID-19 infection	To get a quick diagnosis of active COVID-19 infection	To detect antibodies produced in response to past COVID-19 infection
How accurate is this test?	Highly accurate – considered the "gold standard" of COVID-19 testing	Generally accurate – RT-PCR test is needed to confirm both positive and negative results	Occasionally, a second test is needed for greater accuracy
How is your sample taken?	Oral and nasal swab	Nasal swab	Blood sample taken with a venous blood draw
How soon can you get your results?	As early as 24 hours after sample collection	As early as 30 minutes to an hour after sample collection	Within 3 to 5 hours after sample collection
What can't this test do?	Unable to differentiate between active and past COVID-19 infections	May not detect early phases of COVID-19 infection	Unable to detect active and past COVID-19 infections at the time of testing

COVID-19 testing is available at the following Sunway Healthcare Group subsidiaries; book a slot or make an enquiry now:

**Sunway Medical Centre
(Sunway City)**

 +6019-359 6176

**Sunway Medical Centre
Velocity (KL)**

 +6019-383 3587

**Sunway Specialist
Centre Damansara**

 +6012-262 3560

STEPS FOR POSITIVE MILD COVID-19

If you are diagnosed with mild COVID-19, necessary steps must be taken to look after yourself and more importantly, to safeguard the safety of people around you. Here's what to do.



Place yourself on home isolation and monitoring for ten (10) days.



Isolate yourself from your household members immediately.



Be sure you have downloaded MySejahtera and are a registered user.



A digital Home Surveillance Order (HSO) will be issued via MySejahtera for you.



Monitor your health status and provide daily updates via the Home Assessment Tool on MySejahtera.



If failing to update, you will receive a reminder message or call from the Ministry of Health (MOH).

STEPS FOR POSITIVE MILD COVID-19 (CONT'D)

Feeling lost and losing momentum? Don't worry, most patients recover with effective guidance, and we are here to give you that.

ENHANCED MONITORING COVID @ HOME PACKAGE

10+2* DAYS



EXCLUSIVELY FOR AIA
MEDICAL CARD HOLDERS*

Patients are attended to and guided on their mild COVID-19 condition and recovery through physician-supervised remote care, with services that include:

- 1 **Physical evaluation by a medical doctor** for the first session
- 2 6x alternate days scheduled **video consultation with a medical doctor**
- 3 12x daily **remote monitoring** by a nurse
- 4 **Personalised briefing on self-care** for mild COVID-19
- 5 **Priority admission** to Sunway Healthcare Group of hospitals, subject to bed availability
- 6 **24/7 dedicated helpline** for COVID-19 home monitoring
- 7 Provision of home isolation **clearance letter** as per KKM regulations
- 8 Convenient arrangement of **medication delivery** (excluding medication charges)
- 9 **Digital home care guidebook** for mild COVID-19

MAKE AN ENQUIRY OR SIGN UP NOW:

☎ +6019-288 2392 (during office hours only)

☎ +6019-388 3281 (after office hours)

TELEMEDICINE COMMAND CENTRE (TCC)

Call and speak to our 24/7 medical team for guidance, recommendations, and advice on home isolation.

COVID-19 Hotline for AIA Customers ☎ +603-7491 1115 ☎ +6019-260 8419

HOME ISOLATION

COVID-19 patients can only be monitored at home if they

- are able to abide by home isolation guidelines;
- have telephone access and are contactable at all times;
- not living with other house occupants who are immunosuppressed;
- have a suitable caregiver at home;
- have personal transportation to and from the hospital in case of emergency; and
- prohibit visitors from entering their homes

Home Isolation Tips for Category 1 and Category 2 (Mild) Confirmed COVID-19 Cases

01 STAY HOME

Remain indoors and request help from household members, friends, or delivery services to perform errands.

02 ISOLATE YOURSELF

Stay in a separate room, preferably with an attached bathroom. Avoid physical interaction with other household members, and strictly no visitors.

03 RESTRICT MOVEMENT

Limit movement around the house and avoid shared spaces like kitchens, toilets, and sitting areas as much as possible.

04 MASK UP

Wear a 3-ply mask at all times when you leave your room or when physical distance cannot be maintained.



HOME ISOLATION (CONT'D)

05 CLOSED CIRCLE

Limit the number of caregivers to only one person, preferably someone with no underlying health conditions. The caregiver should also avoid physical contact with you. It is advisable to leave any food or item outside the room door.

06 DON'T SHARE

Use separate eating utensils, crockery, toiletry, and bedding unshared with other household members. Wash utensils or crockery with warm water and soap. Dry them in a separate area.

07 MAINTAIN HYGIENE

Clean and disinfect frequently touched surfaces several times daily.

08 DISCARD WASTE

Pack waste in tightly sealed garbage bags and dispose of it immediately.

09 UPDATE MYSEJAHTERA

Report health status daily via the MySejahtera app and attend to phone calls by healthcare provider.

10 MONITOR YOURSELF

Stay updated about your current health state by committing to a daily self-monitoring checklist via the Home Assessment Tool (refer page 6).



HOME ISOLATION (CONT'D)

'Home Assessment Tool' for Adults with Positive COVID-19

Please (✓) if you experience any of the symptoms below.

SYMPTOMS	DAY	NOTES									
	1	2	3	4	5	6	7	8	9	10	
Sore throat / runny nose											
Cough											
*Fever											
*Shortness of breath (SOB)											
Loss of taste											
Loss of smell											
Diarrhoea											
Nausea and/or vomiting											
Lethargy											
Myalgia											
Able to carry out daily activities											
*Chest pain											
*Unable to tolerate orally / food / drinks											
*Worsening of lethargy eg: struggling to get out of bed											
*Unable to ambulate without assistance											
*Worsening or persistent symptoms such as cough, nausea, vomiting or diarrhoea											
*Reduced level of consciousness											
*Reduced urine output in the last 24 hours											

NOTE:

i) ***RED FLAGS** - If present, this indicates a MODERATE CAT 2. You are advised to inform your nearest PKD to seek further assessment at CAC or the nearest hospital.

ii) You are not required to fill out this form if self-monitoring of health status has been done through the MySejahtera application.

COVID-19 HOSPITAL ADMISSION – WHAT TO DO

COVID-19 admissions are typically arranged via elective (planned) admission. This is part of the COVID-19 hospital infection control protocols and to reduce the risk of exposure to the general public.

WHAT TO ANTICIPATE IF YOU REQUIRE HOSPITAL ADMISSION:

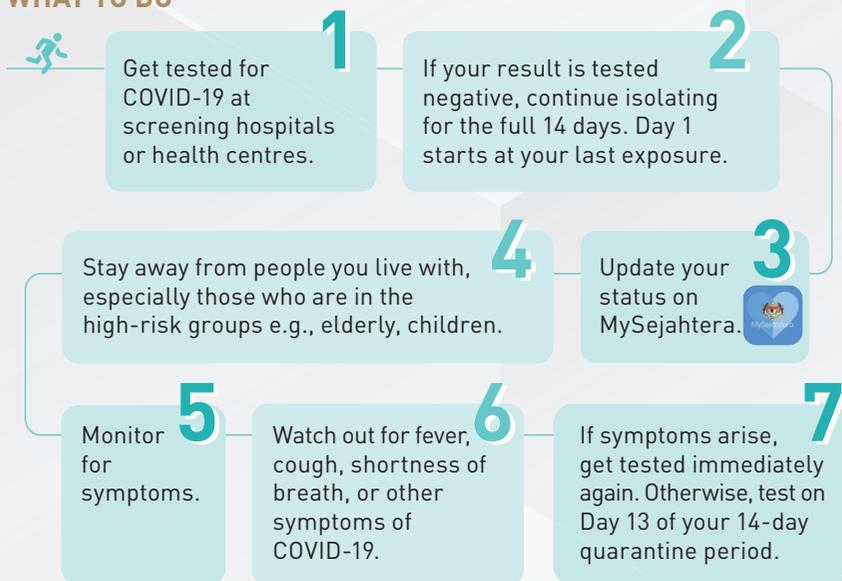
1. Stop taking any traditional treatment (until further advised by your TCM practitioner).
2. Bring along any current prescribed medicine/vitamins you are on to the hospital for the medical staff's reference.
3. What to pack in your hospital bag:
 - Pack in anticipation for at least one (1) week stay in hospital. Most hospitals will provide hospital gowns and towels for daily usage in the ward.
 - Warm clothing such as sweaters and socks, especially as most wards can be rather cold.
 - Personal belongings like phone, charger, and any other personal items you may need during this time.
 - Consider earplugs as some wards can be noisy due to the presence of a negative pressure filter.
4. Transportation to the hospital can be either:
 - Ambulance pick-up at home/quarantine centre
 - Self-admission (self-drive or drop-off)
5. A strict no-visitor policy is applied to all COVID-19 wards.

HOME QUARANTINE

You need to be quarantined if you have been in close contact with a confirmed COVID-19 case as per following conditions:

- Healthcare-associated exposure without appropriate PPE (including providing direct care to COVID-19 patients, working with healthcare workers infected with COVID-19, visiting patients, or staying in the same close environment of a COVID-19 patient)
- Working together in proximity, sharing the same room or space with a COVID-19 patient
- Travelling together with a COVID-19 patient in any kind of conveyance
- Living in the same household as a COVID-19 patient

WHAT TO DO



AFTER QUARANTINE

- Continue to watch out for symptoms
- If you have symptoms, immediately self-isolate and get tested for COVID-19

WARNING SIGNS TO WATCH OUT FOR

Knowing the warning signs can help you take the right steps if you or a household member develop any serious symptoms. Here are what to look out for, and when to get help:



Breathing difficulty



Purple-blue lips or fingers (Cyanosis)



Oxygen saturation of <95%



Pain or tightness in the chest



New confusion or drowsiness



Lethargy and difficulty to stand up



Frequent vomiting and diarrhoea



Reduced urine output



Unable to tolerate food orally



Worsening of fever or cough

If you or someone you know develop any of the above, seek immediate medical treatment.

NOTE: This list is not all possible symptoms. Please call your medical provider for any other symptoms that are severe or concerning to you.

HAPPY HYPOXIA

The ongoing COVID-19 pandemic holds many mysteries. Among the more baffling has been the frequency of happy hypoxia – or the proper medical term, silent hypoxia.

WHAT is hypoxia, exactly?

Hypoxia is defined as “a decrease in the partial pressure of oxygen in the blood.”

As blood oxygen levels begin to reduce, a person may experience shortness of breath. If blood oxygen levels continue to fall, the organs may shut down, and the issue becomes life-threatening.

WHY is it called “happy” hypoxia?

“Happy hypoxia” - a term used when people are symptom-free and unaware that they are deprived of oxygen. Therefore, showing up to the hospital in much worse health than they realise.

WHO is at high risk?

Anyone infected with COVID-19.

WHEN is it appropriate to seek medical care?

Seek medical attention if your blood oxygen levels drop below 94%.

HOW to detect Happy Hypoxia?

A pulse oximeter can be used at home to monitor blood oxygen levels regularly, to indicate the need for prompt medical care, and most importantly, to detect happy hypoxia cases.



GENERAL COPING TIPS DURING ISOLATION OR QUARANTINE

CHECKLIST

- Disposable tissues, antibacterial wipes, and sanitisers
- First aid kit with a thermometer and paracetamol (to reduce fever)
- Sufficient prescription and non-prescription medication to last for 2 weeks
- Support system, e.g. friends or relatives to drop off groceries or supplies
- Healthy snacks

If you have symptoms, take medications to relieve them, such as:



FEVER

Take Paracetamol 1000mg every 6 hours, not exceeding 4 times per day.



RUNNY NOSE

Take antihistamine whenever necessary, but cannot be more frequent than 3x/day. You may also try nasal decongestion sprays.



SORE THROAT

Use Thymol or Difflam gargle 15ml 3x/day and you may try taking lozenges or gargling with salt water.



COUGH

Take cough syrup as per needed, but not more than 3 times a day.

Continue taking your own medications as prescribed. Taking supplements is not contraindicated.

Antibiotics are not required for COVID-19 as it is not a bacterial infection.

GENERAL COPING TIPS DURING ISOLATION OR QUARANTINE (CONT'D)

Ways to keep healthy:

A good nutrition is crucial especially when the immune system might need to fight back. Tips to stay healthy through food:

- Limit salt, sugar, and fat intake.
- Stay well hydrated by drinking water instead of sugar-sweetened beverages.
- Avoid drinking large amounts of strong coffee or tea, and especially caffeinated soft drinks and energy drinks. These may lead to dehydration and can negatively impact your sleeping patterns.
- Avoid alcohol or reduce your alcohol consumption. Alcohol affects your mental state, thus making you more vulnerable to falls or injuries. It is also known to increase symptoms of depression, anxiety, and fear, which can intensify during isolation and self-quarantine.

For optimal health, it is also important to remain physically active. Here are some tips and examples of home-based exercises that require no special equipment and can be done with limited space:



Follow an online exercise class.

Take advantage of the wealth of online exercise classes. Do start off slow and be aware of your own limitations.



Walk.

If you have a call, stand, or walk around your home or room while you speak, instead of sitting down.



Stand up.

Stand up whenever possible. Aim to interrupt sitting and reclining time every 30 minutes.



Relax.

Close your eyes, relax your body, and concentrate on your breath. Remain in this position for 5–10 minutes, to clear your mind.



Activities.

Don't rely heavily on the television and technology. Instead, engage in new hobbies, e.g. crafting, drawing and reading.

GENERAL COPING TIPS DURING ISOLATION OR QUARANTINE (CONT'D)

Ways to keep healthy (Cont'd):

Along with the physical health effects of COVID-19, home isolation or quarantine can take a toll on our mental health. Here are a few pointers that can help you:



Reframe “I am stuck inside” to “I can finally focus on my home and myself”.

This is your chance to slow down and focus on yourself. Set your sights on long-avoided tasks, reorganise, or create something you've always wanted to.



Avoid obsessing over endless COVID-19 coverage.

Don't over-research the pandemic. Access only credible websites (moh.gov.my, jkjav twitter, who.int, cdc.gov) for a limited amount of time each day.



A chaotic home can lead to a chaotic mind.

With all the uncertainty happening outside your home, keep the inside organised and clean. For example, try not to eat in bed or work on the sofa- just as before, eat at a table and work at your desk.



Talk to family and friends.

It is good to have people to talk to, even through video calls, especially when you are cooped up alone in a house or room. This would lessen the feeling of loneliness and help curb anxiety.

TIPS TO IMPROVE BREATHING

Whether you are a current COVID-19 patient or in the process of recovering, these breathing exercises will improve lung capacity and restore diaphragm function. These series of exercises can be done at home as a daily routine to aid in recovery:



STOMACH BREATHING (PRONE POSITION)

In the prone position, more space is created for the lungs to expand, thereby increasing oxygenation.

- STEP 1.** Begin by finding a comfortable flat surface such as a bed or a couch.
- STEP 2.** Lay flat on your stomach with your head resting on your hands.
- STEP 3.** Simply breathe in and out for 10 minutes, focusing on taking slightly deeper breaths than normal.

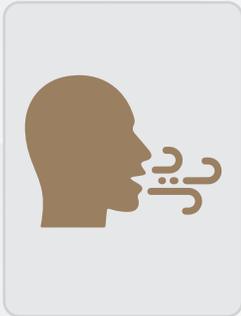


DIAPHRAGMATIC BREATHING (BELLY BREATHING)

The goal of this exercise is to slow your breathing rate and decrease your oxygen demand. You can do this exercise while sitting or lying down.

- STEP 1.** Relax your face, jaw, and shoulder muscles.
- STEP 2.** Rest the tip of your tongue behind your top front teeth.
- STEP 3.** Straighten your back and close your eyes.
- STEP 4.** Place one hand on your chest and the other on your stomach, below your ribcage.
- STEP 5.** Breathe in deeply through your nose, feeling the chest and rib expand. Your stomach should expand outward against your hand.
- STEP 6.** Focus on tightening your stomach muscles then let them fall inward as you exhale.
- STEP 7.** Breathe slowly and deeply in this manner 9 to 10 times.

TIPS TO IMPROVE BREATHING



PURSED LIP BREATHING

This method of breathing gets more oxygen into your lungs than regular breathing can. It keeps your airways open longer by reducing the number of breaths you take per minute:

- STEP 1.** Relax in a seated position with your neck and shoulder muscles unclenched.
- STEP 2.** Inhale slowly through your nose for 3-4 seconds with your mouth closed (Nostrils warm and humidity the air before it reaches the lungs – breathing in through your mouth does not accomplish this).
- STEP 3.** Purse your lips as if you were going to whistle, then slowly exhale through your pursed lips.
- STEP 4.** Try to exhale for a longer number of counts than you inhaled.
- STEP 5.** Repeat several times.

IMPORTANT NOTE:

Always consult a doctor to ensure your physical limitations aren't pushed to the extreme.

TIPS FOR CAREGIVERS

Caring for a COVID-19 patient at home

If you are caring for someone with COVID-19 at home or in a non-healthcare setting, follow this advice to protect yourself and others.

This information should also be followed when caring for people who do not have symptoms.

NOTE: Older adults and people of any age with serious underlying medical conditions are at higher risk for developing more severe illness from COVID-19. People at higher risk of severe illness should call their doctor as soon as symptoms develop.



- If the patient is independent, avoid any physical contact with the patient.



- Help them with their meals, groceries, filling prescriptions, and getting other essentials. Consider having the items delivered through a delivery service, if possible.



- If the patient is elderly or dependent, always maintain a strict SOP when handling them.



- Ensure that both you and the patient are wearing a disposable 3-ply mask. Do not touch the outer layer of the mask or your face and discard the mask immediately after tending to the patient.



- Frequently clean hands with soap and water or a hand sanitiser.



- Disinfect surfaces.



- Clean their utensils with warm water and soap. Dry them separately.



- Watch for warning signs (refer to page 8).



- Take care of their pet(s), and limit contact between the person who is sick and their pet(s) when possible.

Call a doctor if the person keeps getting sicker.

For medical emergencies, call **Sunway 24/7 Telemedicine Command Centre.**

COVID-19 Hotline for AIA Customers ☎ +603-7491 1115 📞 +6019-260 8419

TIPS FOR CAREGIVERS (CONT'D)

Caring for yourself

Caregiver should practise self-care to avoid burnout.

- Delegate a few caregiving responsibilities to allow some time for yourself.
- Maintain your regular routine of healthy eating, sleeping and exercising.
- Keep in touch with your social circle, be it extended family members, friends, or colleagues. This can be done safely through phone calls or social media apps.

Protect yourself

- Masks are recommended for people with COVID-19 at home and to protect those providing direct care to them.
- If you are at risk of more severe disease or outcomes, you should not care for someone with COVID-19 (if possible).
- Frequently monitor your health for COVID-19 symptoms while caring for the person who is sick.



POST COVID

What is it?

Some people continue to experience symptoms after their recovery from COVID-19.

When does it happen?

Signs and symptoms may start from 4 weeks and continue beyond 12 weeks.

Why does it happen?

Long COVID may be due to persistent or hyperactive immune responses with inflammation and organ dysfunction.

Symptoms of Long Covid

Psychological / Psychiatric

- Anxiety symptoms
- Depression symptoms

Ear / Nose / Throat

- Dizziness
- Earache
- Loss of taste and/or smell
- Sore throat
- Tinnitus

Gastrointestinal

- Abdominal pain
- Anorexia and reduced appetite (elderly)
- Diarrhoea
- Nausea

Musculoskeletal

- Joint pain
- Muscle pain

Neurological

- Brain Fog
- Delirium (elderly)
- Dizziness
- Fatigue
- Headache
- Loss of concentration
- Memory issues
- Numbness
- "Pins & needles"
- Sleep disturbance

Respiratory

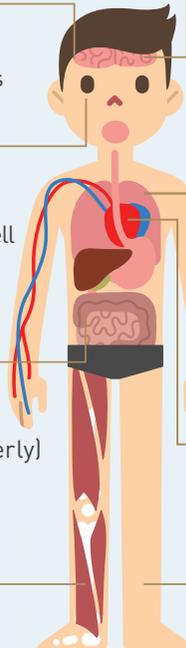
- Breathlessness
- Cough

Cardiovascular

- Chest pain
- Chest tightness
- Palpitations

Dermatological

- Skin rashes



POST COVID (CONT'D)

How are persistent COVID-19 symptoms treated?

In general, treatment involves addressing whichever symptoms you have. Often that means combining a few different treatments.

Depending on your situation, you might need:

- Medicines to relieve symptoms like cough or pain
- Cardiac rehabilitation – This involves improving your heart health through things like exercise, dietary changes, and quitting smoking
- Pulmonary rehabilitation – This includes breathing exercises to help strengthen your lungs.
- Physical and occupational therapy – This involves learning exercises, movements, and ways of doing everyday tasks.
- Treatments for anxiety or depression – This can involve medicine and/or counselling.



When to seek immediate medical attention?

- Chest pain that is sudden or severe, which may be accompanied by shortness of breath, nausea, vomiting, sweating or loss of consciousness.
- Sudden or worsening shortness of breath.

After discharge, you will be given an appointment with your doctor. During your follow-up, it is important that you inform your doctor of any symptoms.

CALL SUNWAY TELEMEDICINE COMMAND CENTRE

if your signs and symptoms persist or new symptoms develop.



SUNWAY
TELEMEDICINE
COMMAND CENTRE

COVID-19 Hotline for AIA Customers

☎ +603-7491 1115 📞 +6019-260 8419

✉ sunmedtcc@sunway.com.my

SUPPORTING YOU THROUGH HOME CARE

Home medical devices to keep your blood oxygen levels in check

- **Pulse Oximeter** measures your blood oxygen saturation.
- **Medical Oxygen Concentrator** delivers purified, medical-grade oxygen for long-term therapy.

Sale and rental of above devices are available from Sunway Home Healthcare.



Post-COVID recovery, amid the comforts of home

Post-COVID-19 Home Care Package helps to provide proper home rehabilitation approaches by a team of healthcare professionals. Services include:

- Nursing assessment / blood test
- Home physiotherapy



COVID-19 On-Site Test

- RT-PCR test: Result within 24-48 hours
- Antigen test: Immediate result

**Home and corporate tests available*



FOR ENQUIRIES OR BOOKING:

+6019-216 6477 / +6019-275 3698

[On-call hours: 9:00am to 9:00pm]

www.sunwayhomehealthcare.com.my

TRADITIONAL & COMPLEMENTARY MEDICINE (TCM) IN COVID-19

TCM offers a variety of preventive and therapeutic options for strengthening physical and mental resilience, which could also be useful in the current COVID-19 pandemic.

Sunway TCM Centre provides personalised and tailored treatment plans for every patient. These include:

- Free tele-consultation for confirmed COVID-19 patients
- Evidence-based herbal supplements, as an effective auxiliary treatment to alleviate signs and symptoms of COVID-19 and aid in recovery.



FOR ENQUIRIES OR APPOINTMENT

+6011-5953 7993 +603-5886 1818

www.sunwaytcm.com

USEFUL NUMBERS

Keep these numbers as a quick guide to refer to, be it for emergencies or for other types of medical attention you may need.

	General Line	Ambulance	Emergency Help	Tele-consultation	Medication Delivery
Sunway Medical Centre	+603-7491 9191	+6019-305 8805	+603-5566 8888	✓	✓
Sunway Medical Centre Velocity	+603-9772 9191	+6010-266 7386	+603-9772 9111	✓	✓
Sunway Specialist Centre Damansara	+6012-262 3560			✓	✓
Sunway Home Healthcare	+6019-216 6477			✓	✓
Sunway TCM Centre	+603-5886 1818/1811			✓	✓

24-hour Telemedicine Command Centre (TCC)

Speak to a doctor or nurse without leaving your home.

The public can now reach our healthcare team at our new 24-hour Telemedicine Command Centre (TCC), which is managed by a team of experienced and qualified medical officers and nurses to assist patients with any enquiries.

What can the TCC do?

- Find out which **SPECIALIST** can best serve you
- Find out which **SERVICE** suits what you need
- Get an **AMBULANCE** to come to you
- Get **ADVICE** when you feel confused
- Get an **APPOINTMENT** fast & hassle-free

TCC's COVID-19 Hotline for AIA Customers can be reached at **+603-7491 1115** (call), **+6019-260 8419** (WhatsApp) or **sunmedtcc@sunway.com.my** (email).

AIA COVID-19 COVER & BENEFITS

AIA & AIA PUBLIC TAKAFUL		
COVID-19 TREATMENT COVERAGE AT PRIVATE HOSPITAL	<p>Reasonable and customary charges for hospital admission due to COVID-19, subject to the terms and conditions of the respective individual medical policies / certificates.</p> <ul style="list-style-type: none"> • For cashless medical plans: The Guarantee Letter facility is available for admission between 13 September - 31 December 2021. • For non-cashless medical plans: Reimbursement of claim, subject to AIA's assessment of the supporting documents and reports to determine if the claim falls under the 'medically necessary' clause, and other terms and conditions as stated in the policy / certificate. 	
EXCLUSIONS	Please refer to the medical policy / certificate document for the full list of terms and conditions.	
ADDITIONAL COVERAGE FOR ELIGIBLE CUSTOMERS	FREE COVID-19 VACCINE COMPLICATIONS COVER	FREE COVID-19 DIAGNOSIS COVER / FREE ENHANCED COVID-19 DIAGNOSIS COVER
SUPPLEMENTARY BENEFIT	Daily hospital income of RM100 per day, up to a maximum 14 days for hospitalisation due to complications / side effects arising from COVID-19 vaccine.	Lump sum allowance up to RM3,000 upon diagnosis of COVID-19.
DEATH BENEFIT	Lump sum coverage up to RM20,000 for death due to complications / side effects arising from COVID-19 vaccine.	Lump sum coverage up to RM30,000 per life for death due to COVID-19
VALIDITY	Coverage until 31 December 2021 or upon reaching the total claims limit of RM3 million, whichever is earlier.	Coverage until 31 December 2021 or upon reaching the total claims limit of RM3 million, whichever is earlier.

GENERAL ENQUIRIES

AIA Bhd
1300-88-1899

AIA Public Takaful Bhd
1300-88-8922

AIA General Berhad
1300-88-1899

Product Enquiries: Submit an Enquiry

www.aia.com.my/en/tools/hospital-directory-list-enquiry-form.html

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