

**1. What is the additional support available for customers whose medical premium/contribution or cost of insurance/Tabarru' has been revised?**

We would like to provide additional support to our customers whose medical premium/contribution or cost of insurance/Tabarru' has been revised from April 2021. For these customers, they can apply to temporarily switch to a lower-tier plan, if any. They can revert to their original plan within 12 months from the date of switching, without additional underwriting.

**2. What is the duration of these additional support?**

Affected customers can apply to temporarily switch to a lower plan from 1 January 2022 to 31 December 2022. For applications that have been approved, customers are allowed to revert to their original plan within 12 months from the date of switching, without new or additional underwriting.

For example, you have made a request to switch to a lower plan on 5 February 2022 and it was approved on 13 February 2022. You will be allowed to revert to the original plan between 14 February 2022 and 13 February 2023, without having to go through additional underwriting.

**3. Who is eligible to apply for this additional support?**

AIA customers whose medical premium/contribution or cost of insurance/Tabarru' rate has been revised from 1 April 2021 onwards are eligible to apply. You may refer to the product list below.

AIA Bhd.	AIA PUBLIC Takaful Bhd.
ExcelCare	A-Life Med Regular-i
ExcelCare Plus	A-Plus Med-i
AAA Care	A-Medik Standalone
Health Protector	A-Medik Unit Deducting Rider
Major Care	
Major Medical	
Individual Medical Plan	
ING Health Plan for Cashless and Non-Cashless plan	
ING Medical Plan for Cashless and Non-Cashless plan	
ING MediPlus for Cashless and Non-Cashless plan	

**4. How can I apply to switch to a lower-tier plan?**

You can approach your AIA Life Planner or contact AIA to request to switch to a lower-tier plan. You may refer to Q9 on how to switch to a lower plan and Q10 on contacting AIA.

**5. I switched to a lower plan on 1 May 2022. Do I need to go through underwriting again when I revert to my original plan?**

You will be able to revert to your original plan without having to go through additional underwriting before 1 May 2023. However, your application to revert to original plan may be subject to additional underwriting if it is submitted after 1 May 2023.

AIA Bhd.

For example, a customer of ExcelCare applies to switch from Plan 300 to Plan 150 on 1 May 2022. No additional underwriting is required if the customer reverts to Plan 300 before 1 May 2023.

AIA PUBLIC Takaful Bhd.

For example, a customer of A-Life Med Regular-i applies to switch from Plan 300 to Plan 150 on 1 May 2022. No additional underwriting is required if the customer reverts to Plan 300 before 1 May 2023.

**6. What happens if there is a hospital admission or a claim made after I switch to the lower-tier plan? Will I have to go through underwriting upon reverting back to my original plan?**

Underwriting is not applicable when you revert to the original plan within 12 months from the date of switching. Underwriting may apply if you decide to choose a plan that is at a higher tier than the original plan or if you revert to the original plan after 12 months from the date of switching.

**7. When do I have to start paying the premium/contribution after reverting to my original plan? Is there any additional premium/contribution required?**

Following the current terms and conditions, the revised premium/contribution will take effect on the next premium/contribution due date. If you decide to revert to the original plan from a lower-tier plan, you will need to pay the revised premium/contribution based on your current age, plan type, gender at the time of the switch back.

**8. Is there any waiting period applicable once I revert to my original plan?**

There is no waiting period if you revert to the original plan within 12 months from the date of switching.

**9. What forms do I need to complete?**

Please submit a Request for Change form and Customer Due Diligence Form with a clear copy of the policy/certificate owner and/or payor's NRIC front and back (for Malaysian Citizen) / valid Passport (for foreigner). For investment-linked plans, the policy/certificate owner is also required to submit a copy of the Sustainability Projection Quotation and provide acknowledgement/declaration on the Request for Change form that he/she has reviewed and understood the sustainability projection quotation and the impact of the changes to their policy/certificate sustainability.

**10. How do I contact AIA should I have more questions?**

If you need assistance or wish to clarify anything further, kindly contact our Care Line at 1 300 88 1899 (AIA Bhd.) or 1 300 88 8922 (AIA PUBLIC Takaful Bhd.), email us at [my.customer@aia.com](mailto:my.customer@aia.com) (AIA Bhd.) or [my.customer@aiapublic.com.my](mailto:my.customer@aiapublic.com.my) (AIA PUBLIC Takaful Bhd.) or visit any of our Customer Centres nationwide.