

HEALTH

A-Life MediFlex

Health
Rewards
with
AIA Vitality

FLEXIBLE MEDICAL PROTECTION TO START YOUR HEALTH JOURNEY



Our **Total Health Solution** is built upon the 3 essential pillars – Live Well, Protect Well and Get Well that prioritises your health and well-being. You can **LIVE WELL** by proactively taking care of your health, **PROTECT WELL** by having adequate coverage against unexpected medical expenses and **GET WELL** by receiving prompt and quality services. With our plan, you can have peace of mind, knowing that you’re protected from the financial burden of rising medical costs.

Benefits at a glance

A-Life MediFlex provides a complete and affordable Total Health Solution

LIVE WELL

Health Rewards with AIA Vitality

Join AIA Vitality¹ to enjoy additional benefits of Health Rewards without having to pay additional premium. Earn AIA Vitality points for every effort you make to stay healthy. The more points you earn, the higher your AIA Vitality status, the better your rewards. The Health Rewards you can enjoy shall include:

	Bronze	Silver	Gold	Platinum
Hospital Room and Board Benefit Upgrade <i>(upon hospital admission)</i>	Nil	Nil	+50% of Hospital Room and Board Benefit Amount	+100% of Hospital Room and Board Benefit Amount
Health Screening Benefit <i>(biennially)</i>	Nil	Nil	RM500	RM600

¹ Customers can sign up for AIA Vitality membership with a fee of RM10 per month.

So, the more effort you put in to take care of your health, the better Health Rewards you enjoy!

PROTECT WELL

With our medical plan, you can rest assured that you and your loved ones are fully covered with access to the best form of healthcare treatments and services.



Pre-Hospitalisation

Prior to your hospitalisation, we will cover the cost of your **diagnostic tests, specialist consultations, medications, and medical treatments.**



Hospitalisation

We cover your hospital expenses including **hospital room and board, hospital supplies and services, surgical procedures, operating theatre cost, anaesthetists and physicians' fees, and other necessary medical costs.**

Additionally, we cover **one guardian (for both junior and senior)** to accompany you during your hospital stay.



Out-Patient Treatments

Our coverage includes out-patient treatments for **kidney dialysis, cancer, bronchitis, dengue fever, influenza and pneumonia**, as well as **day care procedure & surgeries, and emergency accidental (including dental treatment).**



Post-Hospitalisation

After your hospitalisation, we will cover the costs of your **diagnostic tests, specialist consultations, medications, and medical treatments (inclusive of physiotherapy, chiropractic, and acupuncture treatment).**

GET WELL

A-Plus MediRecover rider is designed to support you during your recovery after prolonged hospitalisation due to an illness or accident. This rider is an excellent addition to your medical coverage, as it provides a lump sum payout for you to manage the costs associated with recovery, such as loss of income, living expenses, recovery expenses and more.

Personal Medical Case Management (PMCM)² service under **A-Plus MediBoost** rider offers continuous guidance and support to ensure that you receive the appropriate treatment and make a successful recovery.

² Only applicable for Plan 250 and Plan 350 with A-Plus MediBoost attached.

Flexible plan to fit your budget and needs

PLAN OPTIONS



COST SAVING OPTIONS

An amount that you are required to pay in advance upon hospital admission and the balance of the eligible expenses will be covered under this plan.

✓ RM500 Deductible per disability

Choose this option if you are looking for a medical plan with **fixed out of pocket expenses**.

✓ 20% Co-insurance capped at RM3,000 per disability

Choose this option if you are looking for a medical plan with **highest cost saving**.

✓ RM20,000 Deductible per policy year

This option is suitable if you need **extra medical protection** in addition to your existing medical plan or company's Employee Benefit.

At new business, you have the option to automatically convert the RM20,000 deductible to RM500 deductible when you reach the age of 60. There are 2 options available:

- Option 1: to automatically convert to RM500 deductible without requiring any additional underwriting; or
- Option 2: to remain with the original RM20,000 deductible.

RIDER OPTIONS

A-Plus MediBoost

✓ Boost annual limit up to RM1.5 million

Protects you against escalating medical costs with medical coverage of up to RM1.5 million every year!

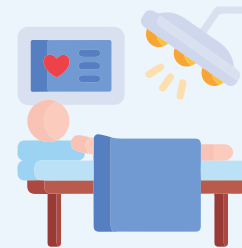
✓ PMCM

This benefit provides you with exclusive access to PMCM service should you be diagnosed with a serious or complex condition. You will receive personalised ongoing support by a dedicated case management team throughout your medical journey from diagnosis to recovery.

Note: This optional rider is only applicable for Plan 250 and Plan 350.

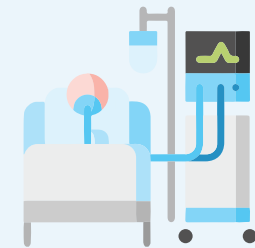
A-Plus MediRecover

We often overlook our financial positions after we are discharged from the hospital. A-Plus MediRecover provides a lump sum payment to you as long as you meet the hospitalisation conditions below:



Hospitalisation for a continuous period of at least **15 days**, accompanied by a **surgical procedure or due to infection**.

or



Intensive Care Unit admission for a continuous period of at least **5 days**.

**100% of the rider coverage amount
(Claimable up to 200%)³**

³ A waiting period of 1 year is applicable on each claim from the last date of discharge from the hospital.

Protecting and rewarding you at the same time

John, 30-year-old non-smoking male, has purchased **A-Life MediFlex** together with **A-Plus MediBoost** and **A-Plus MediRecover** riders. He also signed up for **AIA Vitality**.

Plan: Plan 250
Hospital Room & Board: RM250
Annual Limit
 (A-Life MediFlex + A-Plus MediBoost): RM 1million
Cost Saving Option: 20% Co-insurance up to RM3,000 per disability
A-Plus MediRecover Sum Assured: RM50,000
 John pays RM114.18 a month as the premium.

John has made a successful recovery and continues to lead a healthy life.

PMCM Service

John utilised the **PMCM** service, a dedicated and personal medical case management team was appointed to him to reassess and manage his medical condition. The team continued to monitor his progress and support him throughout his medical journey until recovery.

AIA Vitality HEALTH REWARDS

In 2nd year, John successfully achieved AIA Vitality PLATINUM status. As a reward, he is eligible for reimbursement up to RM600 for his **health screening**, allowing him to gain a better understanding and awareness of his health condition.

A-Plus MediRecover

Due to long hospitalisation, John will receive 100% of **A-Plus MediRecover** rider coverage amount, which will assist with the immediate or long-term costs associated with his recovery.



Unfortunately, John has been diagnosed with lung cancer and an infection which necessitated emergency surgery and chemotherapy, resulting in a hospitalisation period of 15 days.

Complete Medical Coverage

A-Life MediFlex and **A-Plus MediBoost** rider provide coverage for a range of expenses related to his healthcare needs, including diagnostic tests and specialist consultation prior to hospitalisation, surgical fees, hospitalisation costs, and post-hospitalisation medical treatment and consultation with specialists. This includes some of the advanced treatments for cancer such as immunotherapy, targeted therapy, cryoablation, brachytherapy, neutron/proton beam radiotherapy and other treatments which has been approved by Ministry of Health Malaysia and Food and Drug Administration (FDA).

It is important to note that John will be responsible for paying 20% of the eligible In-Patient Care expenses up to RM3,000 as Co-insurance before the medical plan covers the remaining eligible medical expenses.

AIA Vitality Health Rewards

As PLATINUM member, upon hospital admission he is entitled to **Hospital Room & Board Upgrade** from RM250 to RM500 for better privacy and comfort during his admission with no additional charges.

The schedule of benefits at a glance

No	Description	Plan 180 (RM)	Plan 250 (RM)	Plan 350 (RM)	
1	Annual Limit <i>(applicable for item no. 6 to 16)</i>	180,000	250,000	350,000	
		With A-Plus MediBoost			
		180,000	1,000,000	1,500,000	
2	Lifetime limit	No Limit			
3	Cost Saving Options • RM500 Deductible per disability; or • 20% Co-insurance up to RM3,000 per disability; or • RM20,000 Deductible per policy year	Applicable for item no. 6 to 9 only			
Live Well <i>(For AIA Vitality Member only)</i>					
4	Hospital Room & Board Benefit Upgrade <i>(Additional % of Hospital Room and Board Benefit Amount upon admission)</i>	Bronze	Silver	Gold	Platinum
		-	-	+50%	+100%
5	Biennial Health Screening Benefit Limit	Bronze	Silver	Gold	Platinum
		-	-	RM500	RM600
Protect Well <i>(In-Patient Care)</i>					
6	Hospital Room and Board <i>(150 days maximum per policy year and daily maximum not to exceed amount as shown)</i>	180	250	350	
7	Additional Hospital Room and Board Whilst Overseas <i>(150 days maximum per policy year and daily maximum not to exceed amount as shown)</i>	180	250	350	
8	Intensive Care Unit Benefit <i>(150 days maximum per policy year)</i>	As Charged, subject to Annual Limit			
9	In-Hospital Related Fees • Hospital Supplies and Services • Surgical Fees • Operating Theatre Fees • Anaesthetist's Fees • In-Hospital Physician's visit (up to 2 visits per day per Physician) • Daily Guardian (applicable for both junior & senior) (up to 150 days per policy year)	As Charged, subject to Annual Limit			
Protect Well <i>(Out-Patient Care)</i>					
10	Pre-Hospitalisation (within 60 days before hospitalisation) • Diagnostic Tests • Specialist Consultation • Medication and Treatment	As Charged, subject to Annual Limit			
11	Post-Hospitalisation (within 150 days after hospitalisation) • Diagnostic Tests • Specialist Consultation • Medication and Treatment (inclusive of Physiotherapy, Chiropractic and Acupuncture Treatment)				

No	Description	Plan 180 (RM)	Plan 250 (RM)	Plan 350 (RM)
12	Out-patient Kidney Dialysis & Out-patient Cancer Treatment	As Charged, subject to Annual Limit		
13	Day Care Procedure & Surgery			
14	Emergency Accidental Out-patient Treatment (inclusive of Dental) and 30 days follow-up treatment			
15	Out-patient Illness Treatment In Hospital (<i>per policy year</i>) i. Bronchitis ii. Dengue Fever iii. Influenza iv. Pneumonia	3,000	4,000	6,000
Protect Well (<i>Extra Care</i>)				
16	Home Nursing Care Benefit (<i>up to 180 days per lifetime (per confinement)</i>)	3,000	4,000	6,000
17	Emergency Medical Evacuation and Repatriation	Up to USD 1,000,000 per event		
Get Well				
18	Personal Medical Case Management (PMCM) support from diagnosis to recovery	Not Applicable	Applicable if A-Plus MediBoost is attached	
19	Prolonged Hospitalisation Benefit: i. Admission to an Intensive Care Unit (ICU) of a hospital due to any disability for a consecutive period of at least 5 days; or ii. Hospitalisation with the purpose of receiving medical treatment for a consecutive period of at least 15 days, where the hospitalisation must be accompanied by a surgery or due to an infection.	Applicable if A-Plus MediRecover is attached		

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to view the

Frequently Asked Question
and Disclosures

About AIA Bhd.

AIA Bhd. is a leading insurer in Malaysia, where we have been privileged to do business since 1948. We offer a suite of financial solutions including Protection, Health, Personal Accident, Employee Benefits, General Insurance, Mortgage, Retirement and Family Takaful products to meet our customers' protection and financial security needs at every life stage. Through our wide and diverse distribution footprint which comprises of a 20,500 strong Life Planner force, our exclusive bank partner's branches nationwide as well as corporate sales teams and brokers, we give our customers the choice of deciding how, when and where they connect with us.

Part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group, AIA Bhd. has the financial strength, experience, service centre network and a well-trained team of more than 2,600 employees to serve our 4.7 million customers nationwide. As at 30 June 2022, AIA Bhd.'s total asset worth was RM58.98 billion, with a paid-up capital of RM810 million.

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Contact Us & Find Out More

Hubungi Kami & Dapatkan Maklumat Lanjut

联络我们以了解更多

Please connect with your AIA Life Planner / AIA Authorised representative if you have any questions. We are always happy to help.

Sila berhubung dengan Perancang Hayat AIA / Wakili Sah AIA jika anda mempunyai apa-apa soalan. Kami sentiasa bersedia untuk membantu.

若您有任何疑问, 请联络您的AIA寿险策划师 / AIA授权代表。
我们乐意随时为您提供服务。



aia.com.my

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AIA Bhd. is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
AIA Bhd. adalah dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.
AIA Bhd.是在金融服务法2013 (Finance Services Act 2013)下持牌经营并由马来西亚国家银行监管。