

# A-PLUS RECOVER

## THE BOOSTER YOU NEED FOR GREATER HEALTH PROTECTION!

Medical and living expenses can deplete our finances if we don't have adequate protection.

Don't be caught off guard should the unexpected happen. Boost your health protection today with **A-Plus Recover**, the ideal plan that complements your medical and critical illness coverage.

### SHORT-TERM EXPENSES

- Hospitalisation
- Surgical Procedures
- Medication

### LONG-TERM EXPENSES

#### Recovery Expenses

- Long-Term Medication
- Alternative / Traditional Medicine
- Home Nursing Care

#### Living Expenses

- Groceries & Utilities
- Loan Repayments
- Retirement / Education Fund



#### All-In Protection

Get a **lump sum pay-out** under the Prolonged Hospitalisation Benefit. 100% of your A-Plus Recover coverage amount will be payable upon:

- Admission<sup>1</sup> into the Intensive Care Unit (ICU) for 5 consecutive days, or
- Hospitalisation<sup>2</sup> for 15 consecutive days (accompanied by a surgery, or due to an infection)



#### Double Coverage

Your A-Plus Recover coverage will be reset one year after the first Prolonged Hospitalisation Benefit has been paid out. This means you will still be **protected against life's uncertainties after you have recovered**.



#### Annual Limit Booster

Get **10x of your A-Plus Recover coverage amount** added to your medical plan's Annual Limit when you attach this rider to your A-Plus Health<sup>3</sup> or A-Plus Health Booster<sup>4</sup> plan between 1 October 2022 and 31 December 2022.



#### Affordable Plan

Even at age 40, a coverage of RM100,000 with A-Plus Recover only costs **about RM1 / day!**

Note: This is just a summary of the product and is not exhaustive. For more information, please contact an AIA Life Planner to request for the Sales Illustration and Product Disclosure Sheet. Terms and conditions apply.

<sup>1</sup> Admission to ICU and its duration of stay as deemed Medically Necessary by the treating doctor.

<sup>2</sup> Hospitalisation and its duration of stay as deemed Medically Necessary by the treating doctor.

<sup>3</sup> Only A-Plus Health with Plan 200 and above will be eligible for the Annual Limit Booster Benefit.

<sup>4</sup> Only A-Plus Health Booster with Plan 200 and above will be eligible for the Annual Limit Booster Benefit.

## For Your Attention

### General Disclosures:

- A-Plus Recover is available as a premium-paying rider attachable to A-Life Med Regular and a unit-deducting rider attachable to A-LifeLink 2 and A-Life Joy Xtra, and is underwritten by AIA Bhd. (200701032867 (790895-D)), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
- This rider is not a Shariah-compliant product.
- If the traditional policy is cancelled within the 15-days free look period, the full premiums that you have paid less medical expenses (if any) will be refunded to you.
- If the investment-linked policy is cancelled within the 15-days free look period, the unallocated premiums of the basic policy, value of units (if any), any insurance charges and Monthly Service Charge that have been deducted less medical expenses (if any) will be refunded to you.
- The Premium is payable / Cost of Insurance is deducted depending on your attained age and it will increase as your age increases.
- The Premium / Cost of Insurance rates for this rider are not guaranteed. The Company reserves the right to revise them by giving at least 30-day prior notice before taking effect on the following Rider Anniversary. The sample premium rates and cost of insurance for A-Plus Recover are illustrated in the Company's corporate website at [www.aia.com.my](http://www.aia.com.my)
- The Insured must survive at least 15 days after the date of discharge from the hospital in order to qualify for the Prolonged Hospitalisation Benefit.
- You should ensure that important information regarding this plan is disclosed to you and you understand the information disclosed before purchasing it. If there is ambiguity, you should seek clarification from the Company.
- Buying life insurance is a long-term financial commitment. You should satisfy yourself that the policy (including riders) will best serve your needs and that the premium payable under the policy is an amount that you can afford. To achieve this, we recommend that you speak to your AIA Life Planner who will perform a needs analysis and assist you in making an informed decision. You may also contact the Company directly for more information.
- Should you require additional information about medical and health insurance, you may also refer to the insurance info booklet on 'Medical & Health Insurance' available at all our branches or you can obtain a copy from your AIA Life Planner or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)
- It may not be advantageous to switch from one health plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specific illnesses / pre-existing conditions of the new plan.
- You can surrender the policy at any time. However, if you terminate the policy in the early years, you may get back less than the amount you have paid.
- Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- This flyer contains only a brief description of the product and is not exhaustive. Please refer to the Sales Illustration and Product Disclosure Sheet for the full list of benefits, exclusions, waiting period, survival period and other terms and conditions under the policy.

