

FREQUENTLY ASKED QUESTIONS

My AIA app



Note:

1. This document is not a marketing material and it serves as a guide for the launch of a newly improved My AIA app on 3 August 2020.
2. This FAQ covers areas that would be relevant for AIA Malaysia's individual customers, corporate members and AIA Vitality members.
3. We will continue to update the content of this FAQ from time to time.
4. To learn more about the My AIA app, please go to <https://www.aia.com.my/en/myaia-app.html> to download the materials as well as to view the launch video.

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GENERAL

1. What is My AIA app?

- My AIA app is a mobile app that allows you to:
 - ✓ access and view your policy/ certificate details;
 - ✓ view your medical cards (for Individual policies/certificates and/or Corporate Members); and
 - ✓ make online payments for premiums/contributions or AIA Vitality membership fees.
- For Corporate Member members, you can also:
 - ✓ receive and view your referral letter and letter of guarantee;
 - ✓ view your medical bills;
 - ✓ pre-register for doctors' consultations at AIA panel clinics; and
 - ✓ submit and get claims updates on the go.
- If you are an AIA Vitality member, you can also view your AIA Vitality card, check your AIA Vitality status and earn your AIA Vitality rewards using this app.
- Additionally, you can also receive the latest updates and promotions from AIA, health alerts, health tips and much more.

2. How different is the new My AIA app from the previous app version which I have been using?

- The previous My AIA app was only available for AIA Corporate Members. We have now upgraded the My AIA app for the benefits of our individual customers.
- AIA Vitality members can also now access their AIA Vitality account via this app.

3. Who can use the My AIA app?

- You can register and use this app as long as you are the policy/certificate owner of an individual policy/certificate, have an active employee benefit plan or mortgage account with AIA Bhd., AIA PUBLIC Takaful Bhd. and/or AIA General Berhad (collectively known as AIA Malaysia).
- AIA Vitality members can also access their AIA Vitality account via this app.

4. What is the difference between My AIA app and My AIA website?

- Both our platforms are designed to offer a unified customer experience. Customers can now access their profiles, insurance/takaful plans details, make payment transactions and service requests either in My AIA website or app.
- However, AIA Vitality members can only access their AIA Vitality account via My AIA app.

5. I am currently using My AIA website to access all my policy/certificate information. Do I still need to download this My AIA app?

- Yes, we encourage you to download the My AIA app for a quick and easy access to policy/certificate information.
- If you are an AIA Vitality member, you can access your AIA Vitality membership via the My AIA app as well.
- Please note that effective 3 August 2020, AIA Vitality website (www.aiavitality.com.my) and AIA Vitality Malaysia mobile app will no longer be available. Members will be redirected to the My AIA app which is now integrated with the AIA Vitality Malaysia and AIA Vitality Weekly Challenge apps. Once you have installed the My AIA app, you can track your AIA Vitality points, including weekly challenge on the app. The AIA Vitality Weekly Challenge app will continue to function concurrently with the My AIA app for now until further notice. However, all functions

in the Weekly Challenge app are already available in the latest version of the My AIA app, which is why we would advise you to use only the My AIA app from now on, to avoid confusion. The Weekly Challenge app will eventually be removed, which we will update in due course.

6. What are the requirements to download and install the My AIA app?

- To enjoy the best experience of our online/digital services, we recommend you having the latest operating systems updated on your mobile devices. The recommended versions are iOS 11 and above, and Android 6 (API 23) and above.

Note:

1. For Huawei device owners, kindly be informed that My AIA push notifications are currently not available on these phone models: Mate 30, Mate Xs, Y7P, Nova 7i, P40 and other Huawei devices that were launched on or after 16 May 2019. We are currently working to ensure My AIA push notifications are available for these models.
2. If you are logging in the My AIA app through the AIA website, the best browsing experience will be via Google Chrome (30) and above; Edge (44) & Edge Chromium (84) and above; Internet Explorer (11) and above; Firefox (30) and above, and Safari (8.0) and above.

7. Where can I download My AIA app?

- You can download My AIA app from Apple App Store, Google Play or Huawei App Gallery on your mobile device.

8. Is there a cost involved to download My AIA app?

- No, My AIA app can be downloaded for free. Data charges may apply based on your individual data plan. Please refer to your telecommunications provider for further information on data charges.

9. Do I need internet connection to use My AIA app?

- Yes, you will need internet connection to fully experience the My AIA app features.

10. Is My AIA app secured?

- Yes, we use the latest encryption technology and security in the application. We would like to remind you not to reveal your User ID or Password to anyone.
- If you notice any irregularities or unauthorised transactions in your My AIA app, please call **My AIA Careline 1 800 88 1217**.

11. Can I login to My AIA website and My AIA app at the same time?

- Unfortunately, this is not possible. You can only login to either one of the platforms at any given time.
- The My AIA app also detects multi-user logins and it will automatically sign you out from the earlier access through another platform.

12. Can I use My AIA app on a jail broken or rooted mobile device?

- As a security precaution, jail broken and/or rooted mobile devices are not able to access the My AIA app.

13. Where can I view the user guide?

- Please go to <https://www.aia.com.my/en/myaia-app.html> to download the user guide.

14. Who should I contact if I have any queries?

- For My AIA app technical issues, call our My AIA Careline 1 800 88 1217 or contact us at <https://www.aia.com.my/en/help-support/contact-us.html>

REGISTRATION AND SIGNING-IN

15. How do I register for the MY AIA app?

- Firstly, you need to have an AIA individual policy/certificate where you are the policy/certificate owner, have an active employee benefit plan, mortgage account and/or AIA Vitality membership.
- Next, proceed to download the My AIA app.
- At My AIA welcome page, click Sign Up Here.

16. I already have an existing My AIA account. What do I need to do? Do I need to register again?

- No, you don't have to. For users who already have an existing My AIA account or have already downloaded the My AIA app, they don't have to register again.
- You can continue using the same User ID and Password.
- You only need to update your My AIA app to the latest version and perform first time login in this new app where you are required to enter a One-Time-Password (OTP) which will be sent to your registered mobile.

Note: For Huawei mobile users, we recommend that you delete the current My AIA app and the AIA Vitality Malaysia app if you have them in your mobile and install the new version of these apps via the Huawei App Gallery.

17. What should I do after I have entered the One-Time-Password (OTP)?

- You may proceed to tick in the box where it says I agree to the Terms of Usage of the app to continue with login process.

18. How can I access the My AIA app account faster?

- Once you have registered an account, you can choose to set biometrics login either by Fingerprint or Face ID or PIN Code for a quicker login.

19. I did not receive the One-Time-Password (OTP) despite several requests, what should I do? / I did not receive the OTP because I am no longer using the mobile number which I have used to register for My AIA account, what should I do?

- The OTP will be sent to the mobile number registered in your My AIA account, so please ensure that the mobile number provided is correct. Due to telecommunication network related issues sending of OTP may be delayed sometimes. Please ensure that you do not block the short code numbers 66300 and 68886 (SMS).
- If mobile number is not provided or a wrong mobile number is registered, you can change the mobile number in the "Verify Your Information" page.
 1. Answer the security questions.
 2. Key in the correct mobile number.
 3. Answer the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) questions.
 4. A One Time Password (OTP) will be sent to your newly registered mobile number.
 5. Key in the OTP and proceed for registration.
- Tip: Once you have selected your Country code e.g. Malaysia (60), you only have to key in your mobile number without the 0 in front, e.g. mobile number is 01x-xxx xxxx, you just need to key in 1x-xxx xxxx.

20. Can I request for another OTP if I still didn't receive it upon requesting for it the first time?

- Yes, you can. You can request for another OTP within 3-minutes from your last unsuccessful attempt.

21. What if I still don't receive my OTP after I sent my request?

- Please make sure your mobile phone has good network coverage.
- You may re-start your mobile phone to refresh the network.
- Make sure your mobile phone SMS inbox is not full.
- Check if there are any applications or settings in your mobile phone that may have filtered your messages.
- If you still encounter problems, please contact our **My AIA Careline 1 800 88 1217** for assistance.

22. What if my OTP is correct but I still can't access to MY AIA app?

- Please contact our **My AIA Careline 1 800 88 1217** for assistance.

23. Do I need to verify my information on the My AIA app?

- Yes, you need to verify and update your email address and mobile number if you are logging in for the first time.
- This is to ensure that we can send you a One-Time-Password (OTP) for your registration, as well as the latest updates from AIA.

24. Can I register for more than one (1) My AIA user account?

- No, you can't. You can only register one (1) user account with your NRIC number. You will be able to access and view all your policy/certificate related information as the policy/certificate owner via the My AIA app. If you are AIA Corporate Member, you will also be able to view your dependants' details via the app.

Question 25 is related to AIA Corporate Members only

25. Can I register for a user account for my dependant, guardian and/or spouse?

- As a principal member, you will need to have an active user account. Right after that, you may assign your e-medical card to your dependant, guardian, and/or spouse where they can enjoy some features of the app.
- **Note: Please refer to Question 39 on how to assign access.**

26. I have trouble signing into my existing account, what should I do?

- If you have forgotten your password:
 - Click **Forgot your user ID/password** on the Login Page or Click here/Visit <<https://www.aia.com.my/en/my-aia/myaia-login.html>>
 - Key in your NRIC/Passport Number for verification
 - Select to receive password link via email or SMS
 - Once you receive the password link, click on the link to reset password and login using the new password
- For other scenarios: -
 - **Fingerprint** – If Fingerprint has been setup & is now locked
 - Enter PIN Code
 - If you don't have a PIN Code, enter your User ID & Password
 - Once you have logged in successfully, go to phone settings to unlock & reset your fingerprint
 - **Face** – If Face ID has been setup & is now locked
 - Enter PIN Code
 - If you don't have a PIN Code, enter your User ID & Password.
 - Once you have logged in successfully, go to phone settings to unlock & reset your Face ID
 - **Pin code** - If Pin Code has been setup & is now locked
 - You will be redirected to the login page and asked to use your User ID & Password
 - Once you have logged in successfully, you will be redirected to reset your PIN Code


27. I forgot my user ID/password, what should I do?

- Click **Forgot your user ID/password** on the Login Page
OR click here <<https://www.aia.com.my/en/my-aia/myaia-login.html>>
- Key in your Identification Number for verification.
- Select to receive password link via email or SMS.
- Once you have received the password link, click on the link to reset password and login using the new password.
- In the event if your registered email or mobile number is no longer valid, please contact our **My AIA Careline 1 800 88 1217** for assistance.

28. Do I need to reset my User ID and Password after updating my existing MY AIA app?

- There is no need to do so. You can continue using the same User ID and Password.
- You only need to update your My AIA app to the latest version and perform first time login in this new app.

29. How do I update my user profile?

- You may update your user profile in the app itself. Go to > My Profile (under the menu icon )
- Alternatively, you may also do so via MY AIA website (www.aia.com.my). Click on My Profile to change your profile.

30. How can I change my password?

- Log on to My AIA app or My AIA website (www.aia.com.my) > Upon login, click on My Profile > then click on Change Password on the Online Profile.
- Or if you have forgotten your password, at the login page of the My AIA website or My AIA app, click on Forgot Password.

31. How can I change my email address?

- Log on to My AIA App or My AIA website (www.aia.com.my) > Click on My Profile then click Edit at Contact Information to change your email address.

32. How can I change my phone number?

- Log on to My AIA app or My AIA website (www.aia.com.my) > Click on My Profile then click Edit at Contact Information to change your phone number.

33. Can I register more than one (1) phone number?

- You are only allowed to register one (1) phone number.

34. Why am I not able to log in?

- Please ensure that your mobile phone has an internet connection.
- Make sure that you have registered on the My AIA app.
- Please check if you have keyed-in the correct ID and Password.
- Please exit the app and log in again. You may need to restart your mobile phone.
- If you are still not able to log in, please contact our **My AIA Careline 1 800 88 1217** for assistance.

35. Can I disable/enable the push notification?

- Yes. You are able to disable/enable this function via App Setting > Notifications.
- We strongly encourage you to have push notification enabled so that you can receive important notices and updates from AIA.

36. Can I disable/enable the location function?

- Yes. You are able to disable/enable the 'my location' function via App Setting > Permissions.
- We strongly encourage to have this location function enabled otherwise you will not be able to pre-register for doctor's visits at panel clinics.

E-MEDICAL CARD

37. Can I view my e-medical card for my individual policies/certificates as well as my employee benefits plan?

- Yes, you can view the e-medical cards under your individual policies/certificates and/or employee benefit plan, including those of your dependents via the My AIA app.

38. For individual policies/certificates, can I register for the My AIA app user account for my covered members e.g. spouse, kids whom are insured/covered in my medical plan?

- No. For individual policies/certificates, only policy/certificate owner can register for the My AIA App currently.

Questions 39 – 46 are related to AIA Corporate Members only

39. How do I grant my dependents access to e- medical cards or assign access to a guardian for a dependant who is a child?

- Log on to the My AIA website > Click on My Profile > Click on Medical Card Dependant Management > Click on the Employee Benefit Policy > Click on + Expand
 - Complete the required information.
 - Your dependant/guardian will receive an invitation email.
 - Click on the link provided in the email and complete the assignment process.
- When a dependant is registering on the My AIA app, please use the dependant's own NRIC number (without hyphen) as the User ID.

40. I have assigned access to my dependant to view his/her information on the My AIA app. However, my dependant is now having difficulty registering on the MY AIA app. The error message is "We can't find a match for the user ID and password combination you entered. Please try again". What should I do?

- When a dependant is registering on the My AIA app, please use the dependant's own NRIC number (without hyphen) as the User ID.
- Please also check if you have keyed in the correct password. If you are unsure,
 - Click **Forgot your user ID/password** on the Login Page
 - OR click here <<https://www.aia.com.my/en/my-aia/myaia-login.html>>
 - Key in your Identification Number for verification
 - Select to receive password link via email or SMS.
 - Once you have received the password link, click on the link to reset password and login using the new password.
- Alternatively, please contact our **My AIA Careline 1 800 88 1217** for assistance.

41. How do I remove my dependents' or a guardian's (whom I have assigned earlier) access to e-medical cards?

- Log on to My AIA website > Click on My Profile > Click on Medical Card Dependant Management > Click on Preferred Care Policy > Click on +Expand
- To remove access to e-medical card for a registered dependant, select "Unlink Medical Card"
- To remove guardian, click on the "DELETE" button.
- The dependant/guardian will no longer be able to view the assigned cards on their My AIA app thereafter.

42. How do I access my medical card if internet connection is not available?

- You can then present your NRIC/Passport when you visit our panel clinics. You may also proceed to pay first and submit the claim reimbursement to AIA afterwards.

43. Why can't I find my medical card in the list?

- If you are a newly registered member, your HR department will submit your application using the AIA Corporate Portal and the system will take 2 working days to update your status.
- If your HR department submits your application to AIA manually, the system will then require 14 working days to update your status.
- If the issue is not resolved, please call our **My AIA Careline 1 800 88 1217** for assistance.

44. Why do I have more than one (1) card appearing in the list?

- If you are the Principal cardholder (the Employee), you are able to view all your dependents' cards in the My AIA app.

45. Why is it that my spouse has no access to the My AIA app to view her policy/certificate details?

- Only the Principal medical cardholder has access to the My AIA app to view all policy/certificate details, including those of their dependents.

46. What if the panel clinic states that they do not accept the e-medical card?

- Kindly write to us at my.aiagnetwork@aia.com
- Provide the following details:
 - Panel clinic name
 - Location
 - Time & date of visit
 - Issue arises
- As soon as a complaint is filed, AIA will reach out to the clinic on the same day to address the matter raised. AIA will subsequently contact you to update you on the findings.

PRE-REGISTRATION AT PANEL CLINICS

(Note: To pre-register for a doctor's consultation, users can click on the 'Visit a doctor' quick link)

Questions 47 – 55 are related to AIA Corporate Members only

47. Why am I not able to pre-register for a doctor's consultation?

- Please ensure that your GPS/ Location access is enabled.
- Make sure that the panel clinic you wish to pre-register is within 25km radius of your current location.
- If the error persists, please call our **My AIA Careline 1 800 88 1217** for assistance.

48. Why does panel clinic not appear in the map for pre-registration?

- Please ensure that your GPS/ Location access is enabled.
- If the issue persists, please call our **My AIA Careline 1 800 88 1217** for assistance.

49. Why do I have to pre-register for a doctor's consultation?

- Pre-registering allows you to notify the clinics in advance of your visit, to facilitate a speedier registration process upon your arrival.
- However, please note that it does not cater to booking a time slot or an appointment to see the doctor.

50. Can I cancel after I have pre-registered to visit a specific clinic?

- Yes, you may cancel after completing the pre-registration.

51. What should I do if I have pre-registered the wrong clinic?

- You can cancel the wrong pre-registration and perform a new pre-registration at the clinic that you wish to go to.

52. Can I skip the pre-registration and go straight to the counter?

- Pre-registration is to fast track the registration process at the clinic, therefore we strongly encourage members to pre-register before going to the clinic of their choice.

53. I have pre-registered but why is it that the MY AIA app doesn't show any record of pre-registration at the clinic I have chosen to visit?

- The clinic will resolve this at their end. Your doctor's visit will not be affected.

54. How do I know if my pre-registration for a doctor's consultation is successful?

- You can check by tapping on Panel Visit located under your medical card screen to see your current & past visits.

55. Can I still proceed with treatment if there's a pop-up message stating 'no specialist coverage' / 'exceeded limit'?

- Yes, you may proceed with the treatment, however it will be at your own cost as it will not be covered under your medical card.

REFERRAL LETTER

Questions 56 is related to AIA Corporate Members only

56. Where do I view my referral letter?

- You can view your eReferral letter by tapping on the Guarantee/Referral Letter icon on the main dashboard and on the medical card screen.

REQUEST FOR LETTER OF GUARANTEE (eLOG)

Questions 57-58 are related to AIA Corporate Members only

57. How do I request for a Letter of Guarantee (LOG) via the My AIA app?

- You may click on Contact button and call our Guarantee Letter Hotline to request for a Letter of Guarantee.

58. Where do I view my Letter of Guarantee (LOG)?

- You can view your eLOG by tapping on the Guarantee/Referral Letter icon located on the main dashboard and on the medical card screen.

MEDICAL BILL

Questions 59 is related to AIA Corporate Members only

59. What is the medical bill for?

- Medical bill allows you to view details of your previous treatment e.g. itemised bills, total cost, clinic details etc. You can view your medical bills by tapping on the Medical Bill icon on the medical card screen.

CLAIMS

60. Where can I view my claims history?

- For AIA Individual Customers:
 - **My AIA app:** Log on to My AIA app. Tap on My Plans. Next, Select the Claims icon. Go to Claims History and select View All.
 - **My AIA website:** You may also view your personal claims history via My AIA website
 - Log on to My AIA > click My Claims > click Personal Claim > Active Claims (for current/in progress claims) or > Past Claims (for previous/closed claims)
 - Meanwhile, if you want to obtain a copy of your claims correspondence letter, click on "Claim Details". "View Correspondence" link will appear in the next pop-up screen.
- For AIA Corporate Members:
 - **My AIA app:**
 - For eClaim status, log on to My AIA app. Tap Claim
 - For GP visits, log on to My AIA app, Tap Medical Bills
 - **My AIA website:** You may also view your claims history via My AIA website (www.aia.com.my): Log on to My AIA > click My Claims > click Employee Claim > Claim Utilisation

Questions 61-62 are related to AIA Corporate Members only

61. Why is it that my recent claim does not appear in MY AIA app?

- The record will be updated within 48 hours after a claim is being recorded/processed.

62. Can I submit my claim online?

- Yes. You can submit claims online for the following items:-
 - General practitioner
 - Specialist
 - Dental
 - Optical
 - Maternity
 - Health Screening
 - Pre & Post hospitalisation
 - Physiotherapy
 - Outpatient Cancer Treatment and
 - Kidney Dialysis
- To submit your claims online, snap a photo and upload the required documents through the My AIA app. Once your claim is approved, the reimbursement will be credited into your bank account within three (3) working days.
- Note:
 - For Hospitalisation - Admission & Day-care claims you are still required to submit your original claim documents in hard copy for your claims to be processed.
 - For Outpatient / Inpatient claims, you will need to keep your original receipts for 7 years.

AIA VITALITY

63. I am an AIA Vitality member. Do I need this app?

- Yes, you do. You will need the My AIA app to view your AIA Vitality status and perform other transactions such as claiming your rewards, viewing your challenges progress, etc.
- The AIA Vitality website (aiavitality.com.my) and the AIA Vitality Malaysia app which you are currently using will no longer be available effective 3 August 2020. Therefore, you will need to access all your AIA Vitality information via the My AIA app from 3 August 2020 onwards.
- You can still use the AIA Vitality Weekly Challenge app to track your weekly challenges for now until further notice.

64. Do I need to create a new User ID and password for the My AIA app?

- There is no need to do so. You can continue using the same User ID and Password.
- You only need to update your My AIA app to the latest version and perform first time login in this new app where you are required to enter a One-Time-Password (OTP) which will be sent to your registered mobile.
- Click here <https://www.aia.com.my/en/my-aia/forgot-password.html> if you wish to retrieve your User ID or reset password.

65. Can I continue to use my current AIA Vitality apps?

- Unfortunately, no. You will need the My AIA app to view your AIA Vitality status and perform other transactions like claiming your rewards, viewing your challenges progress etc.
- The AIA Vitality website (aiavitality.com.my) and the AIA Vitality Malaysia app which you are currently using will no longer be available effective 3 August 2020. Therefore, you will need to access all your AIA Vitality information via the My AIA app from 3 August 2020 onwards.
- The AIA Vitality Weekly Challenge app will continue to function concurrently with the My AIA app for now until further notice. However, all functions in the Weekly Challenge app are already available in the latest version of the My AIA app, which is why we would advise you to use only the My AIA app from now on, to avoid confusion. The Weekly Challenge app will eventually be removed, which we will update in due course.

66. What will happen to my existing AIA Vitality & AIA Vitality Weekly Challenge apps?

- The AIA Vitality Malaysia app will no longer be available effective 3 August 2020.
- Users of AIA Vitality Malaysia app will be redirected to download or update the new My AIA app from Apple App Store, Google Play or Huawei App Gallery.
- Once you have downloaded the new My AIA app, you may proceed to remove AIA Vitality Malaysia app from your phone.
- The AIA Vitality Weekly Challenge app will function as usual for now until further notice. Please note that all functions in the Weekly Challenge app will also be available in the latest version of the My AIA app.

Note: For Huawei mobile users, we recommend that you delete the current My AIA app and the AIA Vitality Malaysia app if you have them in your mobile and install the new version of these apps via the Huawei App Gallery.

67. Where can I get the information on AIA Vitality which is normally available in www.aiavitality.com.my?

- Most of the information previously available in www.aiavitality.com.my are now in the My AIA app.
- You may also refer to AIA Vitality Frequently Asked Questions here starting 3 August 2020 <http://www.aia.com.my/en/our-products/aia-vitality/members-only-faq.html>

68. I already have an existing account in the My AIA app as I have other policies/certificates with AIA. Do I need to re-register again to access my AIA Vitality details?

- No, you don't have to. You just need to update your My AIA app to the latest version.
- All the new features will be automatically populated into the new updated version.

69. Will I be able to see my AIA Vitality points and status after I downloaded the MY AIA app?

- Yes. You will be able to see your AIA Vitality points and status on the main dashboard in the app.

OTHERS

70. My AIA App is unable to open/app is not responding/app is showing an error/it quits unexpectedly. What can I do?

- Try to reinstall the latest version of the My AIA app and login again.
- Ensure that your phone OS is compatible.
- To enjoy the best experience of our online/digital services, we recommend you having the latest operating systems updated on your mobile devices. The recommended versions are iOS 11 and above, and Android 6 (API 23) and above.
- If the error persists, call our **My AIA Careline 1 800 88 1217** for assistance.

Note:

1. For Huawei device owners, kindly be informed that My AIA push notifications are currently not available on these following phone models: - Mate 30, Mate Xs, Y7P, Nova 7i, P40 and other Huawei devices that were launched on or after 16, May 2019. We are currently working to ensure My AIA push notifications are available for these models.
2. If you are logging in the My AIA app through the AIA website, the best browsing experience will be via Google Chrome (30) and above; Edge (44) & Edge Chromium (84) and above; Internet Explorer (11) and above; Firefox (30) and above; and Safari (8.0) and above.

71. What should I do if any information on my benefits/claims amount/AIA Vitality points is incorrect?

- Please contact our **My AIA Careline 1 800 88 1217** for assistance.

72. Can I still use this app to access my past employee benefit information if I am no longer under my corporate policy/certificate provided by my previous employer?

- Unfortunately, you can't.
- However, you may still access and view your individual policies/certificates or AIA Vitality features in the app.

FINANCIAL HEALTH CHECK (FHC)

73. What is FHC? Why should I take part in this assessment?

- FHC is a self-assessment tool in the My AIA app designed to enable you to better understand your needs and sufficiency of insurance/takaful coverage.
- We encourage you to take part in the FHC as this is a quick assessment which you can complete anytime, anywhere.
- You only need to answer a series of short questions. The My AIA app will analyse the information given by you to provide a benchmark of your existing coverage against other AIA customers who share a similar profile. We will also highlight the gaps in your current coverage so that you may know what to consider planning next.
- You will receive an assessment along with your profile immediately.

74. Does FHC also include my employee benefits provided by my company as part of the assessment?

- FHC is based on your individual coverage only. The assessment does not include your employee benefits as you will not enjoy the employee benefits coverage if you leave the company.

75. Where can I find FHC on the My AIA app?

- You can find FHC via the following channels:
 - i. "Review Your Coverage" button from the Main Dashboard
 - ii. "Start Now" from the Financial Health Check box on your Individual Plans / Employee Benefits page
 - iii. "Take An Assessment" from the Take An Assessment notification in My Inbox.

76. Can I access FHC from the website?

- Currently FHC can only be accessed from the My AIA app. It will be available in the My AIA portal in due course.

77. I have yet to start my FHC assessment, but I could see a pre-assessment already been done automatically for me. Why is this so?

- This is because you have existing individual policies/certificates with AIA. With the information available, we have done a preview for you based on your current coverage and profile with AIA against other AIA customers who share similar profiles as you.

78. Since I have received my preview results, do I still need to take another FHC assessment?

- Definitely. You may have now achieved another life milestone since your last interaction with AIA. We also ask you on other additional information such as other current insurance/takaful coverage that you may have with other insurance/takaful companies besides AIA.
- This FHC assessment will provide you with the latest overview based on your current profile as well as highlight the current gaps in your coverage.

79. Why does my family member/colleague/friend receive a pre-assessment done automatically for them on the My AIA app while I don't get mine?

- Your family member/colleague/friend has existing individual policies/certificates with AIA. With the information available, we can offer a preview for them.
- You are not able to see this because you do not have any in-force individual plans with AIA yet.

80. Can I stop taking my FHC assessment mid-way and continue later?

- Yes, you can stop anytime you want. To do this, just tap on the back arrow at the top left page and choose "Close & Save Progress".
- When you return to complete your assessment, just tap "Continue" on the FHC home page.

81. Is there a way for me to head back to a previous question answered earlier in the FHC to have it changed?

- Yes, tap "Previous" at the bottom of the page to change your answer.
- Then tap "Next" to move to the next question.

82. There is a question in the FHC assessment under 'My Finances' asking about "my annual spend on insurance/takaful for myself". Is this for my AIA plans or other insurance/takaful plans with other companies?

- This applies for your individual insurance/takaful plans with AIA as well as other companies.

83. There is a question under "My Coverage" in the assessment asking about "my insurance/takaful policies/certificates with other companies". Do I exclude my AIA plans from here?

- Yes, please exclude your AIA plans. We will show all information on your overall coverage in your Assessment Overview later.

84. I have completed the FHC assessment, but can I head back to change my information which I have submitted?

- Yes. Click on "Review your coverage" at the FHC home page and change them as needed. You will receive an updated analysis as well as your life stage profile.

85. I did not save my results. Can I view my results directly from the My AIA app?

- Yes. Tap on "View Coverage Summary" on the FHC homepage to view your results.

86. What is the FHC customer campaign all about?

- The FHC customer campaign runs from 3 September 2020 onwards.
- The first 10,000 AIA customers who complete the FHC assessment before 31 October 2020 will each receive a RM10 Touch and Go e-voucher. They will receive the e-voucher via email/SMS within seven (7) days after they have completed the FHC assessment.

87. I have problem accessing the Financial Health Check assessment, who can I contact?

- Please call our **My AIA Careline at 1 800 88 1217** or contact us at <https://www.aia.com.my/en/help-support/contact-us.html>

88. I would like to talk to a Life Planner to review my coverage. Is that possible?

- Yes, upon completing your assessment, FHC will prompt you to review your results with your AIA Life Planner for further advice and guidance.
- If you have existing servicing Life Planner(s), the My AIA app will automatically prompt the name of your Life Planner(s) for you to choose so that the Life Planner can contact you.
- If you do not have an existing Life Planner and have opted to meet one - AIA will arrange for a Life Planner to meet you.