

KESIHATAN

A-Plus *Health-i*

Health
Rewards
dengan
AIA Vitality

PELAN PERUBATAN YANG MEMBERI ANDA GANJARAN UNTUK HIDUP SIHAT



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Perlindungan perubatan tidak semestinya wujud untuk anda hanya apabila berlakunya musibah.

Disebabkan itu, kami memperkenalkan **A-Plus Health-i**. Satu pelan perubatan komprehensif yang juga memberikan ganjaran kepada anda untuk hidup sihat.

BAGAIMANAKAH A-PLUS HEALTH-I MEMBERI FAEDAH KEPADA ANDA?

1



PERLINDUNGAN PERUBATAN KOMPREHENSIF SEHINGGA UMUR 100 TAHUN

- Rawatan pesakit dalam dan pesakit luar
- Rawatan pesakit luar dialisis buah pinggang dan kanser
- Prosedur harian dan pembedahan
- Bantuan penglihatan
- Faedah Komplikasi bersalin tertentu
- Rawatan kecemasan pesakit luar akibat kemalangan

2



HEALTH WALLET UNTUK MENYOKONG PERJALANAN KESIHATAN ANDA

Dapatkan faedah yang akan dikreditkan ke dalam Health Wallet anda pada setiap tahun jika anda tidak membuat sebarang tuntutan, sehingga 10 kali, di mana anda boleh menggunakannya untuk tujuan yang berikut:

- Pencegahan Penyakit
- Penjagaan Khas
- Penjagaan Pemulihan Seumur Hidup
- Mobiliti dan Bantuan Pendengaran
- Pendorong Perlindungan

3



AIA Vitality

HEALTH REWARDS DENGAN AIA VITALITY

Bukan itu sahaja, kami juga memberikan ganjaran kepada anda atas usaha anda untuk kekal sihat. Dengan AIA Vitality, anda boleh menikmati tambahan Health Rewards, bergantung kepada Status AIA Vitality anda:

- Sehingga 100% penepian deduktibel
- Faedah Peningkatan Bilik dan Penginapan Hospital – sehingga 100% daripada jumlah faedah
- Health Wallet Booster Tahunan

APAKAH ITU HEALTH WALLET?

Health Wallet adalah satu faedah yang memberikan ganjaran kepada anda pada setiap tahun jika anda tidak membuat sebarang tuntutan, sehingga 10 kali. Amaun tersebut, bergantung kepada plan yang anda pilih, akan ditambahkan ke dalam Health Wallet anda.

Health Wallet anda akan melengkapikan perjalanan penjagaan kesihatan anda dengan faedah berikut:



² Kebiasaannya, faedah-faedah yang ditawarkan dibawah Health Wallet merupakan pengecualian tuntutan bagi plan perubatan.



FAEDAH PENCEGAHAN

Pemeriksaan kesihatan dan vaksinasi (Flu, Hepatitis B, Virus Human Papilloma (HPV), Kayap and Pneumokokus).



²FAEDAH PENJAGAAN KHAS

Perlindungan untuk gejala kongenital, dan pembedahan elektif/ plastik/ kosmetik akibat kemalangan atau kanser.



²MOBILITI DAN BANTUAN PENDENGARAN

Untuk perbelanjaan anggota tiruan dan bantuan pendengaran.



²PENJAGAAN PEMULIHAN

Penjagaan pemulihan seumur hidup untuk kanser, strok dan serangan jantung dari peringkat awal!



PENDORONG PERLINDUNGAN

Lanjutkan perlindungan anda untuk had tahunan atau dorongan perlindungan kematian anda¹.

A-Plus Health-i bukan sahaja melindungi anda ketika anda sakit, tetapi juga memberikan **GANJARAN** kepada anda kerana kekal sihat, dan **BANYAK LAGI!**

¹ Maksimum 2 kali dari jumlah dilindungi plan asas.

HEALTH REWARDS DENGAN AIA VITALITY

Sertai AIA Vitality untuk menikmati faedah tambahan Health Rewards tanpa perlu melakukan caruman tambahan. Dapatkan mata AIA Vitality untuk setiap usaha yang anda lakukan untuk kekal sihat.

Lebih banyak mata yang anda perolehi, anda akan mendapat ganjaran yang lebih baik. Health Rewards yang boleh anda nikmati termasuk:

| | Gangsa | Perak | Emas | Platinum |
|---|--------------------------------------|---|---|---|
| ³ Penepian Deduktibel (apabila dimasukkan ke hospital) | RM300 Amaun Deduktibel Perlu Dibayar | RM150 RM300 Amaun Deduktibel Perlu Dibayar | TIADA RM300 Amaun Deduktibel Perlu Dibayar | TIADA RM300 Amaun Deduktibel Perlu Dibayar |
| Naik Taraf Bilik & Penginapan (apabila dimasukkan ke hospital) | Tiada | Tiada | +50% dari amaun faedah Bilik dan Penginapan | +100% dari amaun faedah Bilik dan Penginapan |
| Health Wallet Booster | Tiada | Tiada | +5% dari jumlah amaun Health Wallet setiap tahun | +10% dari jumlah amaun Health Wallet setiap tahun |

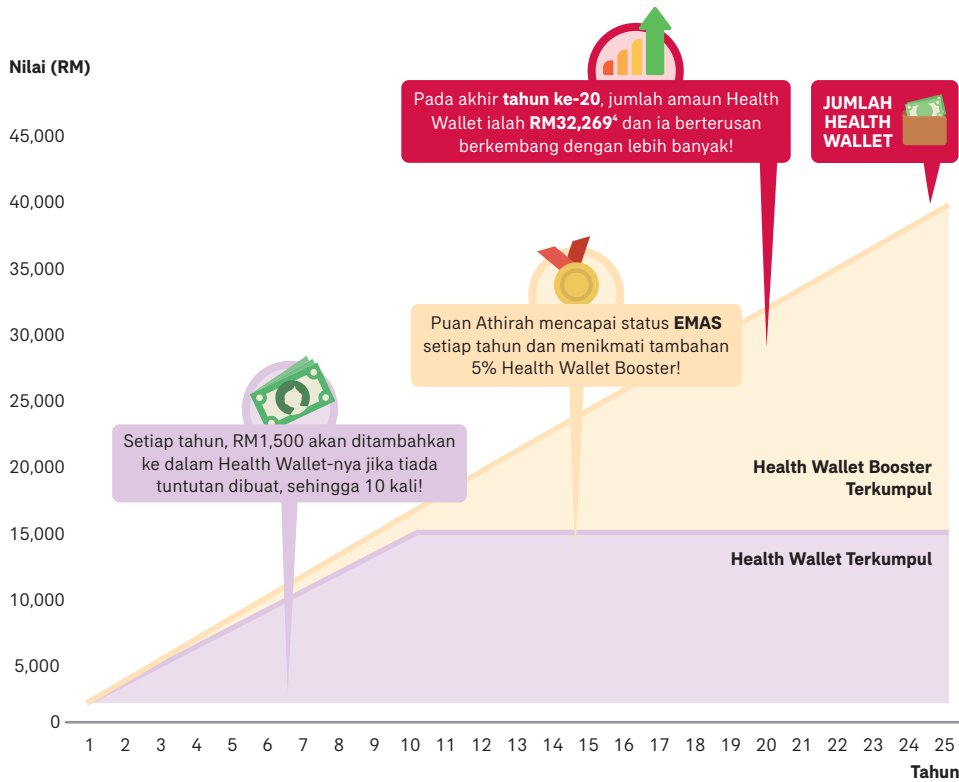
Jadi, lebih banyak usaha yang anda berikan untuk menjaga kesihatan anda, lebih baik faedah Health Rewards yang anda akan nikmati!

³ Hanya terpakai bagi pilihan RM300 Deduktibel dan Amaun Penepian Deduktibel di atas tidak akan ditolak daripada Had Tahunan.

BAGAIMANAKAH HEALTH WALLET DAN HEALTH WALLET BOOSTER BERFUNGSI?



Puan Athirah menyertai Pelan 200 dengan had tahunan RM1.5 juta. Dia juga menyertai AIA Vitality sebagai langkah pertama menuju gaya hidup yang lebih sihat!



⁴ Diandaikan Health Wallet tidak digunakan dan tiada tuntutan dibuat.

PERJALANAN A-PLUS Health-i

Umur: 30
Pelan yang Dipilih: Plan 200
Bilik & Penginapan: RM200
Deduktibel: RM300
Caruman: RM400/bulan
Simpanan Tahunan: RM2,400⁵

Puan Athirah menyertai A-Plus Health-i dan mendaftar dengan AIA Vitality



Dia pulih dengan baik dan teruskan kehidupan yang sihat.

Pada tahun berikutnya, dia terlibat dalam satu kemalangan yang serius dan memerlukan gantian anggota badan dan pembedahan plastik untuk parut di mukanya.

Sebagai ahli status EMAS, apabila dimasukkan ke hospital dia layak untuk:

- Tiada bayaran RM300 deduktibel diperlukan
- Peningkatan Bilik dan Penginapan Hospital ke RM300

Dan menggunakan amaun yang terdapat di dalam Health Walletnya untuk membayar anggota tiruan dan pembedahan.



Dengan kekal sihat, dia tidak melakukan sebarang tuntutan. Sebagai ganjaran, RM1,500 dikreditkan ke dalam Health Wallet untuk tahun tersebut.

Dalam tahun yang sama, dia juga mencapai Status EMAS AIA Vitality. Sebagai ganjaran, dia mendapat tambahan 5% dari amaun Health Wallet. Kini, Amaun Health Wallet yang tersedia meningkat kepada RM1,575.

Sejurus itu, bagi mengekalkan kesihatan beliau, dia menggunakan Health Wallet untuk membayar Pemeriksaan Kesihatan sebanyak RM300.

Selepas melakukan tuntutan tersebut, baki Health Wallet beliau menjadi RM1,275 dan Puan Athirah masih layak untuk menerima lebihan pengunderaitan pada tahun tersebut, jika ada.



⁵ Dibandingkan dengan pilihan tiada deduktibel, dengan andaian Jumlah Dilindungi A-Life Fleksi ialah RM100,000, Jumlah Dilindungi A-Plus CriticalCare-i RM100,000 dan termasuk rider A-Plus WaiverExtra-i.

BAGAIMANA UNTUK BERMULA?



Pilih pelan yang anda inginkan

Tips: Anda juga boleh menikmati caruman yang lebih rendah, dengan pilihan RM300 deduktibel bagi setiap hilang upaya.



Mendaftar AIA Vitality untuk menikmati faedah tambahan Health Rewards.



Untuk kemudahan anda, muat turun aplikasi mudah alih My AIA untuk melihat faedah A-Plus Health-i dan baki Health Wallet anda!

Available on the App Store



GET IT ON Google Play



SEKILAS PANDANG JADUAL FAEDAH A-PLUS Health-i:

| Faedah | RM | | |
|---|--|-----------|-----------|
| | Pelan 200 | Pelan 300 | Pelan 500 |
| Had Tahunan (terpakai kepada perkara no. 1 hingga 12) | 1,500,000 | 1,700,000 | 2,000,000 |
| Had Seumur Hidup | Tiada Had | | |
| Amaun Deduktibel (terpakai bagi perkara Penjagaan Pesakit Dalam sahaja, item no. 1 - no. 3) | Tiada Deduktibel atau 300 setiap Hilang Upaya | | |
| Penjagaan Pesakit Dalam | | | |
| 1. Bilik dan Penginapan Hospital (maksimum 150 hari setiap tahun) | 200 | 300 | 500 |
| 2. Unit Rawatan Rapi (maksimum 150 hari setiap tahun) | Seperti caj yang dikenakan, tertakluk kepada Had Tahunan | | |
| 3. Yuran-yuran Dalam Hospital Yang Berkaitan • Bekalan dan Perkhidmatan Hospital • Yuran Pembedahan • Yuran Bilik Pembedahan • Yuran Pakar Bius • Lawatan Pakar Perubatan Dalam Hospital (maksimum 2 lawatan sehari bagi setiap Pakar Perubatan) • Faedah Penjagaan Harian (untuk Kedua-dua anak muda dan orang tua) | | | |
| Penjagaan Pesakit Luar | | | |
| 4. Pra Penghospitalan (dalam tempoh 60 hari sebelum penghospitalan) • Ujian Diagnostik • Rundingan Doktor Pakar • Perubatan dan Rawatan | Seperti caj yang dikenakan, tertakluk kepada Had Tahunan | | |
| 5. Rawatan Selepas Penghospitalan (dalam tempoh 150 hari selepas penghospitalan) • Ujian Diagnostik • Rundingan Doktor Pakar • Perubatan dan Rawatan (termasuk Fisioterapi, Kiropraktik dan Akupunktur) | | | |
| 6. Rawatan Dialisis Buah Pinggang Pesakit Luar dan Faedah Rawatan Kanser Pesakit Luar | | | |

| Faedah | RM | | |
|---|--|----------------|-----------------|
| | Pelan 200 | Pelan 300 | Pelan 500 |
| 7. Prosedur Harian dan Pembedahan | Seperti caj yang dikenakan, tertakluk kepada Had Tahunan | | |
| 8. Rawatan kecemasan Pesakit Luar Akibat Kemalangan (termasuk pergigian) dan Rawatan Susulan selama 30 hari | | | |
| Penjagaan Tambahan | | | |
| 9. Bantuan Penglihatan • Kanta Intraokular | Sehingga 7,000 seumur hidup | | |
| 10. Faedah Komplikasi Bersalin Tertentu | Sehingga 10,000 seumur hidup | | |
| 11. Rawatan Demam Denggi Pesakit Luar (setiap Hilang Upaya) | Sehingga 2,000 | Sehingga 3,000 | Sehingga 5,000 |
| 12. Penjagaan Kejuruwatan di Rumah (setiap Pengasingan) (180 hari maksimum seumur hidup) | Sehingga 4,000 | Sehingga 6,000 | Sehingga 10,000 |
| 13. Pemindahan dan Penghantaran Pulang Perubatan Kecemasan | Sehingga USD 1,000,000 setiap kejadian | | |
| Health Wallet | | | |
| Amaun Health Wallet Tahunan (terpakai kepada perkara no. 14 hingga 17) | 1,500 | 1,700 | 2,000 |
| | Amaun di atas akan ditambah ke Health Wallet pada setiap akhir tahun, tertakluk kepada tiada tuntutan dibuat bagi faedah item no. 1 hingga no. 12 pada tahun sebelumnya, sehingga 10 kali. | | |
| 14. Faedah Pencegahan • Pemeriksaan Kesihatan • Pemvaksin (umur 16 dan keatas): - Pemvaksin Flu - Hepatitis B - HPV - Kayap - Pneumokokus | Sehingga 300 setiap tahun | | |
| 15. Faedah Penjagaan Khas • Gejala Kongenital • Pembedahan Elektif/Plastik/Kosmetik disebabkan oleh Kemalangan atau Kanser | Seperti caj yang dikenakan, tertakluk kepada jumlah amaun yang tersedia dalam Health Wallet | | |

SOALAN LAZIM

| Faedah | RM | | |
|---|--|-----------|-----------|
| | Pelan 200 | Pelan 300 | Pelan 500 |
| 16. Faedah Pemulihan dan Bantuan i. Mobiliti dan Bantuan Pendengaran <ul style="list-style-type: none"> • Anggota Tiruan • Alat Pendengaran | Seperti caj yang dikenakan, tertakluk kepada jumlah amaun yang tersedia dalam Health Wallet | | |
| ii. Penjagaan Pemulihan Perlindungan bermula dari peringkat awal untuk: <ul style="list-style-type: none"> • Kanser • Strok • Serangan Jantung | | | |
| 17. Pendorong Perlindungan | Jumlah amaun yang tersedia dalam Health Wallet akan dibayar: <ul style="list-style-type: none"> (a) untuk Perbelanjaan Layak sekiranya Had Tahunan telah digunakan sepenuhnya, atau (b) sekiranya Orang Dilindungi meninggal dunia, tertakluk kepada maksimum dua (2) kali ganda Jumlah Dilindungi Pelan Asas yang telah dilampirkan kepada A-Plus <i>Health-i</i>. | | |

Nota:

- Semua amaun yang ditunjukkan dalam Jadual Faedah di atas adalah dalam Ringgit Malaysia (RM) kecuali dinyatakan sebaliknya.
- Kami hanya akan membayar balik Caj Munasabah dan Biasa atas perbelanjaan yang layak.
- Maklumat di atas adalah tidak menyeluruh. Adalah disyorkan agar anda meminta satu salinan Ilustrasi Produk dan Lembaran Pendedahan Produk untuk mengetahui lebih lanjut mengenai produk ini. Untuk penjelasan terperinci tentang faedahnya, pengecualian, terma dan syarat, sila rujuk kepada Sijil Takaful.

S: APAKAH MAKSUD TAKAFUL?

J: Takaful ialah skim saling bantu-membantu berdasarkan prinsip-prinsip perpaduan, persaudaraan dan kerjasama. Setiap peserta bersetuju untuk membuat sumbangan berdasarkan Tabarru' (derma) ke dalam dana, yang dinamakan Dana Risiko Peserta (DRP), digunakan untuk saling bantu-membantu di saat diperlukan. AIA PUBLIC Takaful Bhd. (AIA PUBLIC) sebagai Pengendali Takaful diamanahkan untuk melabur dengan sewajarnya dan menguruskan dana ini berdasarkan strategi pelaburan mengikut prinsip-prinsip Syariah.

S: APAKAH ITU A-PLUS HEALTH-I?

J: **A-Plus *Health-i*** merupakan satu pilihan faedah tambahan ("rider") yang boleh anda lampirkan dengan pelan caruman tetap Takaful Berkaitan Pelaburan yang ditawarkan oleh AIA PUBLIC. Ia bukan sahaja menyediakan perlindungan perubatan yang komprehensif untuk anda, malah ia juga merupakan penyelesaian kesihatan yang lengkap serta menyokong anda dari segi pencegahan ke penghospitalan dan juga ke pemulihan, sehingga umur 100 tahun.

Selain daripada perlindungan perubatan yang komprehensif, **A-Plus *Health-i*** juga memberikan ganjaran kepada anda atas usaha anda untuk terus kekal sihat:

Health Wallet: Health Rewards adalah faedah yang diberikan apabila anda mendaftar sebagai ahli AIA Vitality dan menyertai A-Plus Health-i. Faedah Health Rewards adalah bergantung pada status AIA Vitality anda ketika membuat tuntutan. Satu amaun yang tetap, bergantung kepada pelan yang anda pilih, akan ditambah ke Health Wallet anda pada setiap akhir tahun, tertakluk jika tiada tuntutan dibuat pada tahun sebelum, sehingga 10 kali sepanjang Sijil ini berkuatkuasa. Health Wallet memberi anda faedah tambahan seperti:

- pemeriksaan kesihatan dan pemvaksinan
- perlindungan untuk gejala kongenital dan pembedahan elektif/ plastic/ kosmetik disebabkan oleh kemalangan atau kanser
- prostetik luaran seperti anggota tiruan dan alat pendengaran
- penjagaan pemulihan untuk kanser, strok dan serangan jantung
- perlindungan kematian

S: SIAPAKAH YANG LAYAK UNTUK MENYERTAI A-PLUS HEALTH-I?

J: **A-Plus *Health-i*** adalah untuk individu yang berumur di antara 14 hari hingga 70 tahun. Pelan ini juga layak untuk kanak-kanak pra-kelahiran dengan tempoh menunggu selama 30 hari dari tarikh kelahiran kanak-kanak tersebut.

S: BERAPA LAMAKAH SAYA AKAN DILINDUNGI?

J: **A-Plus *Health-i*** akan melindungi anda sehingga anda berumur 100 tahun, tertakluk kepada Sijil Asas anda mempunyai nilai akaun yang mencukupi untuk menampung *Tabarru'* bagi rider ini.

S: DI MANAKAH SAYA AKAN DILINDUNGI?

J: **A-Plus *Health-i*** melindungi anda di seluruh dunia. Walau bagaimanapun, jika anda menetap atau merantau keluar dari Malaysia untuk lebih dari 90 hari berturut-turut, anda tidak akan dilindungi untuk sebarang rawatan perubatan yang diterima di luar negara (kecuali Singapura dan Brunei).

Sila ambil perhatian bahawa perlindungan di luar negara akan mengikut dengan Bayaran Munasabah dan Biasa dan Perlu Dari Segi Perubatan untuk rawatan yang sama di Malaysia. Jika anda merupakan warga asing atau bukan pemastautin, perlindungan anda terhad kepada kemasukan ke hospital di Malaysia dan kemasukan ke hospital akibat kecemasan perubatan sahaja ketika di luar negara.

S: ADAKAH TERDAPAT HAD SEUMUR HIDUP UNTUK RIDER INI?

J: Tiada had seumur hidup untuk A-Plus Health-i. Anda tidak perlu risau jika anda sudah melebihi had tahunan, kerana ia akan diset semula setiap tahun sepanjang tempoh perlindungan.

S: ADAKAH TABARRU' SAYA MENINGKAT APABILA UMUR SAYA MENINGKAT?

J: *Tabarru'* bagi A-Plus Health-i yang ditolak bergantung pada umur anda yang telah dicapai, ia akan meningkat seiring dengan umur anda.

S: ADAKAH KADAR TABARRU' BAGI A-PLUS HEALTH-I TERJAMIN?

J: Kadar *Tabarru'* bagi rider ini tidak terjamin dan AIA PUBLIC berhak untuk mengubah kadar *Tabarru'* dengan memberi notis bertulis 30 hari kepada Peserta Takaful.

S: APAKAH YURAN-YURAN DAN CAJ-CAJ YANG PERLU DIBAYAR?

J: Caj-caj termasuk Caj Perkhidmatan Perubatan Bulanan dan *Tabarru'*.

S: ADAKAH CARUMAN-CARUMAN YANG DIBUAT UNTUK A-PLUS HEALTH-I LAYAK MENDAPAT PELEPASAN CUKAI?

J: Ya, caruman-caruman yang dibuat untuk rider penolakan unit ini melayakkan anda untuk mendapat pelepasan cukai sehingga RM3,000 untuk Takaful perubatan dan pendidikan, tertakluk kepada keputusan muktamad Lembaga Hasil Dalam Negeri.

S: BOLEHKAN SAYA MENGELUARKAN AMAUN YANG ADA DI DALAM HEALTH WALLET?

J: Tidak, amaun di dalam Health Wallet tidak boleh dikeluarkan dan hanya boleh digunakan untuk faedah yang disenaraikan.

S: APAKAH ITU DEDUKTIBEL?

J: Deduktibel adalah jumlah tetap yang anda perlu bayar untuk perbelanjaan perubatan yang ditanggung sebagai perkongsian kos. Sekiranya anda membuat pilihan bagi RM300 deduktibel, anda perlu membayar RM300 yang pertama daripada perbelanjaan yang layak untuk setiap hilang upaya dan kami akan membayar baki untuk perbelanjaan yang layak.

Walau bagaimanapun, jika anda adalah ahli AIA Vitality dan anda mencapai status Emas pada masa tuntutan dibuat, amaun deduktibel anda (jika ada) akan dikecualikan. Ini adalah sebagai sebahagian dari faedah Health Rewards anda.

S: APAKAH PENGECUALIAN-PENGECUALIAN UTAMA UNTUK A-PLUS HEALTH-I?

J: Rider ini tidak melindungi:

- Keadaan Penyakit Sedia Ada;
- Rawatan atau pembedahan bagi Penyakit Tertentu untuk tempoh 120 hari dari Tarikh Penyertaan atau Tarikh Mula rider ini, yang mana kemudian;
- Sebarang keadaan perubatan atau keadaan fizikal yang timbul dalam 30 hari dari Tarikh Penyertaan atau Tarikh Mula rider ini, yang mana kemudian kecuali kecederaan yang dilindungi;
- Rawatan Dialisis Buah Pinggang Pesakit Luar yang mana gejala-gejala yang pertama kali berlaku sebelum atau dalam tempoh 30 hari dari Tarikh Mula atau Tarikh Penyertaan rider ini, yang mana kemudian;
- Rawatan Kanser Pesakit Luar yang mana gejala-gejala yang pertama kali berlaku sebelum atau dalam tempoh 60 hari dari Tarikh Mula atau Tarikh Penyertaan rider ini, yang mana kemudian;
- Sebarang keabnormalan perubatan atau fizikal yang wujud pada masa kelahiran, serta keabnormalan fizikal neonatal yang wujud dalam tempoh enam (6) bulan dari masa kelahiran. Ini termasuk:
 - a) segala jenis hernia dan epilepsi kecuali apabila disebabkan oleh sesuatu trauma yang berlaku selepas tarikh Orang Dilindungi dilindungi secara berterusan di bawah Kontrak Tambahan Penghospitalan yang berkaitan, dan

b) sebarang keadaan kongenital atau keadaan keturunan yang telah menjadi nyata atau didiagnosis sebelum Orang Dilindungi mencapai umur tujuh belas (17) tahun; kecuali apabila ia dilindungi dibawah Faedah Penjagaan Khas.

- Sebarang Hilang Upaya yang diakibatkan oleh memusnahkan diri atau kecederaan diri yang disengajakan, pendedahan kepada bahaya secara sengaja atau sebarang cubaan memusnahkan diri dalam keadaan siaman atau tidak siaman;
- Sebarang Hilang Upaya yang diakibatkan oleh peperangan, sama ada diisytiharkan ataupun tidak, mogok, rusuhan, perang saudara, revolusi atau sebarang operasi ketenteraan;
- Berkhidmat dalam angkatan bersenjata semasa peperangan yang diisytiharkan ataupun tidak diisytiharkan atau semasa di bawah perintah untuk operasi ketenteraan atau pemulihan ketenteraman awam;
- Sebarang pelanggaran atau cubaan untuk melanggar undang-undang atau menentang daripada ditahan;
- Kehamilan, keguguran atau melahirkan anak (kecuali Komplikasi Bersalin yang dilindungi di bawah Faedah Komplikasi Bersalin Tertentu, yang hanya terpakai selepas 1 tahun dari Tarikh Penyertaan atau Tarikh Mula, yang mana kemudiannya);
- Penyakit mental atau penyakit saraf, rawatan ketagihan arak, atau penyalahgunaan dadah atau sebaran komplikasi lain yang timbul daripadanya atau sebarang pengambilan dadah secara tidak sengaja yang tidak dipreskripsikan oleh Doktor yang merawat;
- Pembedahan elektif/plastik/kosmetik (kecuali Pembedahan elektif atau plastik atau kosmetik disebabkan oleh Kemalangan atau Kanser di bawah Faedah Penjagaan Khas), khatan (kecuali khatan akibat jangkitan), pemeriksaan mata /pembedahan elektif untuk kecacatan penglihatan akibat keterlihatan, penglihatan atau astigmatisme atau radang keratotomi; semua cermin mata pembetulan, kanta lekap atau penggunaan atau perolehan peralatan atau peranti prostetik luaran (kecuali anggota tiruan dan bantuan pendengaran untuk Mobiliti dan Bantuan Pendengaran di bawah Penjagaan Pemulihan) dan preskripsinya;
- Sebarang bentuk rawatan atau Pembedahan pergigian termasuk penggantian gigi asal, penggantian gigi palsu dan perkhidmatan prostetik seperti titian gigi ("bridges") dan korona ("crowns") atau penggantinya, melainkan jika diperlukan Kecederaan yang dilindungi di bawah Faedah Rawatan Pesakit Luar Pesakit Kecemasan;
- Penghospitalan terutamanya untuk tujuan penyiasatan, diagnosis, pemeriksaan sinar-X, pemeriksaan fizikal atau perubatan am, tidak berkaitan dengan rawatan atau diagnosis Hilang Upaya yang dilindungi atau sebarang rawatan yang tidak Perlu Dari Segi Perubatan dan apa-apa rawatan pencegahan, ubat atau pemeriksaan pencegahan yang dijalankan oleh Pakar Perubatan (kecuali Pemeriksaan Kesihatan di bawah Faedah Pencegahan), vitamin/makanan tambahan dan rawatan khusus untuk mengurangkan atau menaikkan berat badan;
- Sebarang rawatan atau siasatan yang tidak Perlu Dari Segi Perubatan, atau penyembuhan, penjagaan atau rehat pulih;
- Radiasi pengionan atau pencemaran radioaktif daripada apa-apa bahan api nuklear atau sisa nuklear daripada proses pembelahan nuklear atau daripada apa-apa bahan senjata nuklear; atau
- Perbelanjaan yang dilakukan untuk mendermakan mana-mana bahagian badan atau organ oleh Orang Dilindungi dan pemerolehan organ termasuk semua kos yang dilakukan oleh penderma semasa pemindahan organ dan komplikasinya. Kami hanya akan membayar balik Caj Munasabah dan Biasa yang dikenakan ke atas Pembedahan Pemindahan Organ Utama/Sumsum Tulang untuk Orang Dilindungi sebagai penerima, terhad kepada sekali seumur hidup.

Nota: Senarai ini adalah tidak lengkap. Sila rujuk Sijil Takaful untuk senarai penuh pengecualian.

UNTUK PERHATIAN ANDA

PENDEDAHAN AM:


1. Anda harus memastikan rider ini memenuhi keperluan anda dan anda mampu melakukan caruman yang perlu dibayar di bawah Sijil ini.
2. Jika sijil asas Takaful Berkaitan Pelaburan di mana rider ini dilampirkan bersama, dibatalkan dalam tempoh percubaan 15 hari, Yuran Wakalah, nilai unit (jika ada), sebarang *Tabarru'* dan caj-caj yang telah ditolak tolak perbelanjaan perubatan (jika ada) akan dipulangkan sepenuhnya.
3. Anda dinasihatkan supaya merujuk ilustrasi produk untuk maklumat lanjut.
4. Kadar *Tabarru'* untuk pelan ini tidak dijamin dan AIA PUBLIC berhak untuk menyemak semula kadar *Tabarru'* tersebut dengan memberikan notis bertulis 30 hari terlebih dahulu.
5. Anda harus memastikan bahawa maklumat penting mengenai pelan ini didedahkan kepada anda dan anda memahami maklumat yang didedahkan. Sekiranya terdapat kekaburan, anda perlu mendapatkan penjelasan daripada AIA PUBLIC.
6. Sekiranya anda memerlukan maklumat tambahan mengenai Takaful perubatan dan kesihatan, anda juga boleh merujuk buku kecil info insurans mengenai 'Takaful Perubatan dan Kesihatan' yang boleh didapati di semua cawangan kami atau kunjungi www.insuranceinfo.com.my.
7. Adalah merugikan untuk beralih dari satu pelan kesihatan kepada yang lain kerana anda mungkin tertakluk kepada keperluan pengunderaitan baru, tempoh menunggu penuh dan mana-mana tempoh yang terpakai untuk pengecualian seterusnya bagi penyakit tertentu / keadaan sedia ada pelan baru.
8. Risalah ini memberikan ringkasan ciri-ciri utama produk ini. Ia tidak membentuk Sijil Takaful. Sila rujuk kepada Sijil Takaful untuk maklumat lanjut atau terma dan syarat yang tepat
9. Sila ambil perhatian bahawa caruman yang dibayar oleh organisasi perniagaan adalah tertakluk kepada cukai yang dikenakan oleh Kerajaan Malaysia pada kadar semasa.

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Risalah ini hanya mengandungi penerangan ringkas produk dan tidak menyeluruh. Anda disyorkan untuk meminta salinan Ilustrasi Produk dan Helaian Pendedahan Produk untuk mengetahui lebih lanjut mengenai produk ini. Untuk penjelasan terperinci tentang faedah, pengecualian, terma dan syarat, sila rujuk kepada sijil Takaful.

Medical protection should not mean only being there for you one day if the unfortunate happens.

Which is why we developed **A-Plus *Health-i***. A comprehensive medical plan that also rewards you for living healthy.



HOW DOES A-PLUS HEALTH-I BENEFIT YOU?



COMPREHENSIVE MEDICAL PROTECTION UP TO AGE 100

- In-patient and out-patient treatment
- Out-patient kidney dialysis and cancer treatment
- Daycare procedure & surgery
- Optical support
- Specified maternity complications
- Out-patient emergency accidental treatment



HEALTH WALLET TO SUPPORT YOUR HEALTH JOURNEY

Get rewards credited to your Health Wallet for every year you do not make a claim, up to 10 times, which you can use for the following:

- Illness Prevention
- Special Care
- Recovery Care for lifetime
- Mobility and Hearing Support
- Protect Boost



HEALTH REWARDS WITH AIA VITALITY

Not only that, we also reward you for your efforts to stay healthy. With AIA Vitality, you may enjoy additional Health Rewards, depending on your AIA Vitality Status:

- Up to 100% deductible waiver
- Hospital Room and Board Benefit upgrade – up to 100% of the benefit amount
- Annual Health Wallet Booster

WHAT IS HEALTH WALLET?

Health Wallet is a benefit that rewards you for every year you do not make a claim, up to 10 times. An amount depending on the plan selected will be added into your Health Wallet.

Your Health Wallet will complement your healthcare journey with the benefits below:



² The benefits offered under Health Wallet are exclusions in common medical plans!



PREVENTION BENEFIT

Health screening and vaccinations (Flu, Hepatitis B, Human Papilloma Virus (HPV), Shingles and Pneumococcal).



²SPECIAL CARE BENEFIT

Coverage for congenital conditions, and elective/plastic/cosmetic surgery due to accidents or cancer.



²MOBILITY AND HEARING SUPPORT

For artificial limb and hearing aid expenses.



²RECOVERY CARE

Lifetime recovery care for cancer, stroke and heart attack from early stage!



PROTECT BOOST

Extend your coverage beyond annual limit or boost your death coverage¹.

A-Plus Health-i not only covers you if you fall sick, but also **REWARDS** you for staying healthy, and MORE!

¹ up to a maximum of 2 times of the basic plan coverage amount.

HEALTH REWARDS WITH AIA VITALITY

Join AIA Vitality to enjoy the additional benefit of Health Rewards without having to pay additional contribution.

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 include:

| | Bronze | Silver | Gold | Platinum |
|--|--------------------------------------|---|--|--|
| ³ Deductible Waiver (upon hospital admission) | RM300 Deductible Payment is Required | RM150 RM300 Deductible Payment is Required | ZERO RM300 Deductible Payment is Required | ZERO RM300 Deductible Payment is Required |
| Room & Board Upgrade (upon hospital admission) | Nil | Nil | +50% of initial Room & Board Benefit | +100% of initial Room & Board Benefit |
| Health Wallet Booster | Nil | Nil | +5% of Total Health Wallet Amount every rider year | +10% of Total Health Wallet Amount every rider year |

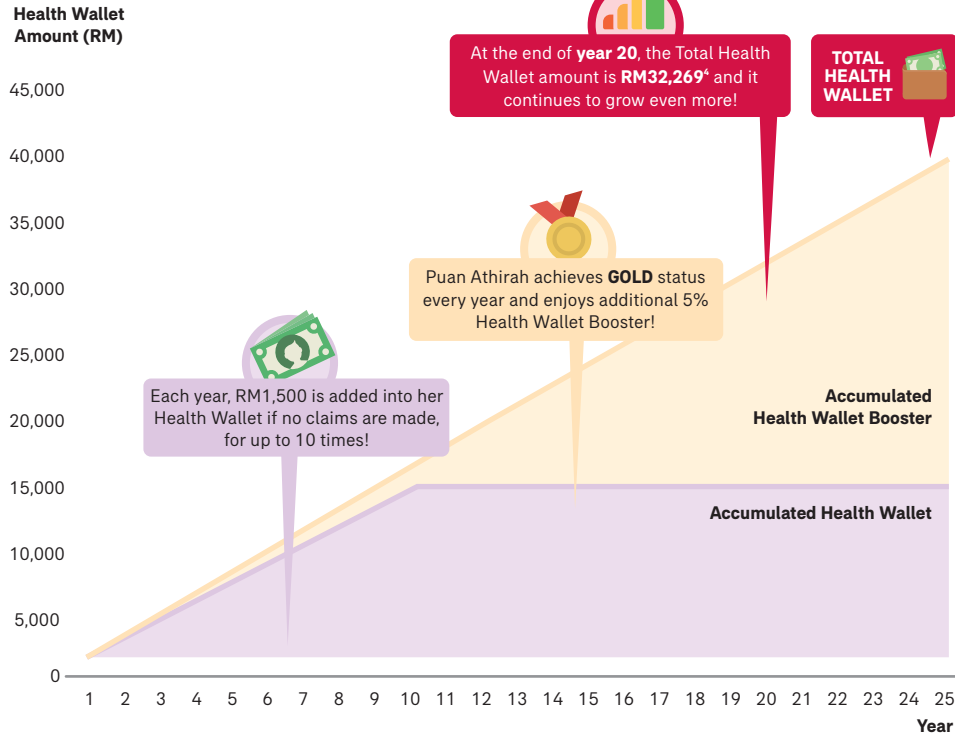
So, the more effort you put in to take care of your health, the better Health Rewards you enjoy!

³ Only applicable to option RM300 Deductible and the Deductible Waiver Amount will not reduce the Annual Limit.

HOW DOES THE HEALTH WALLET WORK?



Puan Athirah participates in Plan 200 with an annual limit of RM1.5 million. She also joined AIA Vitality as a first step to leading a healthier lifestyle!



⁴ Assuming no usage of the health wallet and no claims made.

THE A-PLUS Health-i JOURNEY

Age: 30
Selected Plan: Plan 200
Room & Board: RM200
Deductible: RM300
Contribution: RM400/month
Annual Savings: RM2,400⁵

Puan Athirah participates in A-Plus Health-i and signed up for AIA vitality.

By staying healthy, she does not make any claims.

As a reward, she gets RM1,500 credited into her Health Wallet for that year.

In the same year, she also achieves AIA Vitality GOLD Status.

As a reward, she gets an additional 5% of her Health Wallet amount. Now, her Health Wallet Amount available is RM1,575.

A year after, she got into a serious accident and needed a limb replacement and plastic surgery for her facial scars.

She recovers well and continues to live a healthy life.

As a GOLD status member, upon hospital admission she was entitled to:

- Waiver of the RM300 deductible
- Hospital Room & Board Benefit upgrade to RM300

And used the amount available in her Health Wallet to cover her artificial limb and plastic surgery.

To continue staying healthy, she uses the Health Wallet to pay for her Health Screening for RM300.

After claiming the benefit, her Health Wallet balance is RM1,275. Nevertheless, Puan Athirah is still entitled for underwriting surplus for that year, if any.

⁵ Compared to RM0 deductible option, assuming A-Life *Fleksi* Sum Covered is RM100,000, A-Plus *CriticalCare-i* Sum Covered of RM100,000 and inclusive of the A-Plus *WaiverExtra-i* rider.

HOW TO GET STARTED?



Select your preferred plan

Tip: You can also enjoy lower contribution, with our deductible option of RM300 per disability



Sign up for AIA Vitality to also enjoy added Health Rewards



Download the My AIA mobile app to view your A-Plus Health-i benefits and Health Wallet balance at your convenience!



THE SCHEDULE OF BENEFITS FOR A-PLUS Health-i AT A GLANCE:

| Benefits | RM | | |
|--|---------------------------------------|-----------|-----------|
| | Plan 200 | Plan 300 | Plan 500 |
| Annual Limit (applicable for item no.1 to no. 12) | 1,500,000 | 1,700,000 | 2,000,000 |
| Lifetime Limit | No limit | | |
| Deductible Amount (applicable for In-Patient Care only, item no.1 – no.3) | Zero Deductible or 300 per disability | | |
| In-Patient Care | | | |
| 1. Hospital Room & Board (up to 150 days per year) | 200 | 300 | 500 |
| 2. ICU (up to 150 days per year) | As Charged, subject to Annual Limit | | |
| 3. In-Hospital Related Fees <ul style="list-style-type: none"> • Hospital Supplies and Services • Surgical Fees • Operating Theatre Fees • Anaesthetist's Fees • In-Hospital Doctor's visit (up to 2 visits per day per Physician) • Daily Guardian Benefit (for both junior and senior) | | | |
| Out-Patient Care | | | |
| 4. Pre-Hospitalisation (within 60 days before hospitalisation) <ul style="list-style-type: none"> • Diagnostic Tests • Specialist Consultation • Medication and Treatment | As Charged, subject to Annual Limit | | |
| 5. Post-Hospitalisation (within 150 days after hospitalisation) <ul style="list-style-type: none"> • Diagnostic Tests • Specialist Consultation • Medication and Treatment (including Physiotherapy, Chiropractic and Acupuncture Treatment) | | | |
| 6. Out-patient Kidney Dialysis and Cancer Treatment | | | |
| 7. Day Care Procedure and Surgery | | | |
| 8. Emergency Accidental Out-patient Treatment (inclusive Dental) and 30 days follow-up treatment | | | |

| Benefits | RM | | |
|---|--|-------------|--------------|
| | Plan 200 | Plan 300 | Plan 500 |
| Extra Care | | | |
| 9. Optical Support • Intraocular Lens | Up to 7,000 per lifetime | | |
| 10. Specified Maternity Complications Benefit | Up to 10,000 per lifetime | | |
| 11. Out-patient Dengue Fever Treatment (per disability) | Up to 2,000 | Up to 3,000 | Up to 5,000 |
| 12. Home Nursing Care (per confinement) (up to 180 days per lifetime) | Up to 4,000 | Up to 6,000 | Up to 10,000 |
| 13. Emergency Medical Evacuation and Repatriation | Up to USD 1,000,000 per event | | |
| Health Wallet | | | |
| Yearly Health Wallet Amount (applicable for item no. 14 to 17) | 1,500 | 1,700 | 2,000 |
| | The amount above will be added to Health Wallet at every year end, provided no claim has been made for benefit item no. 1 to no. 12 in the previous year, up to a total of 10 times. | | |
| 14. Prevention Benefit <ul style="list-style-type: none"> • Health Screening • Vaccination (age 16 and above): <ul style="list-style-type: none"> - Flu vaccination - Hepatitis B - HPV - Shingles - Pneumococcal | Up to 300 every year | | |
| 15. Special Care Benefit <ul style="list-style-type: none"> • Congenital Conditions • Elective/plastic/cosmetic surgery due to accidents or cancer | As charged, subject to total amount in the Health Wallet | | |
| 16. Recovery and Support Benefit i. Mobility and Hearing Support <ul style="list-style-type: none"> • Artificial Limb • Hearing Aid | | | |
| ii. Recovery Care Coverage starts from early stage for: <ul style="list-style-type: none"> • Cancer • Stroke • Heart Attack | | | |

FREQUENTLY ASKED QUESTIONS

| Benefits | RM | | |
|--------------------------|---|----------|----------|
| | Plan 200 | Plan 300 | Plan 500 |
| 17. Protect Boost | <p>The total amount available in Health Wallet will be payable:</p> <p>(a) for the remaining eligible expenses in the event the annual limit is fully utilised, or</p> <p>(b) upon death, up to 2 times of the coverage amount of the basic plan that A-Plus <i>Health-i</i> is attached to.</p> | | |

Q: WHAT IS TAKAFUL?

A: Takaful is a mutual assistance scheme based on the principles of solidarity, brotherhood, and cooperation. Each participant agrees to contribute based on Tabarru' (donation) into a fund, namely the Participants' Risk Fund (PRF), which will be used to assist each other in times of need. AIA PUBLIC Takaful Bhd. (AIA PUBLIC) as a Takaful Operator is entrusted to invest and manage this fund in accordance with Shariah-compliant investment strategy.

Q: WHAT IS A-PLUS HEALTH-I?

A: **A-Plus *Health-i*** is an optional add-on benefit ("rider") that you can attach to the regular contribution Investment-Linked Takaful plans offered by AIA PUBLIC. It not only provides you with comprehensive medical coverage, but also a complete health solution that supports you from prevention to hospitalisation and to recovery, up to age 100.

On top of the comprehensive medical coverage, A-Plus Health-i also rewards you for your efforts to stay healthy:

Health Wallet: Depending on your plan chosen, an amount will be added to your Health Wallet at the end of every year, provided no claim has been made in the previous year, up to a total of 10 times throughout the term. Health Wallet gives you extra benefits such as:

- health screening and vaccination
- coverage for congenital conditions and elective/plastic/cosmetic surgery due to accident or cancer
- external prosthetics such as artificial limb and hearing aid
- recovery care for cancer, stroke and heart attack
- death coverage

Health Rewards: Health Rewards are benefits provided when you sign up as an AIA Vitality member and participate in **A-Plus *Health-i***. Your Health Rewards benefits may vary depending on your AIA Vitality Status upon making your claim.

Q: WHO IS ELIGIBLE TO PARTICIPATE IN A-PLUS HEALTH-I?

A: Anyone between the age of 14 days and 70 years old is eligible. It is also available to pre-born child with a 30-day waiting period from the child's date of birth.

Q: HOW LONG AM I COVERED FOR?

A: Coverage for **A-Plus *Health-i*** is up to age 100 subject to the basic plan having sufficient account value to cover for the rider's Tabarru'.

Q: WHERE AM I BEING COVERED?

A: **A-Plus *Health-i*** provides worldwide coverage. However, if you are residing or travelling outside Malaysia for more than 90 consecutive days, you will not be covered for any medical treatment received overseas (except for Singapore and Brunei). Please note that the overseas coverage will be in accordance with the Reasonable and Customary and Medically Necessary Charges for such equivalent local treatment in Malaysia.

If you are a foreigner or a non-resident, your coverage is confined to hospitalisation within Malaysia and hospitalisation due to medical emergency only whilst overseas.

Notes:

1. All amounts shown in the Schedule of Benefits above are in Ringgit Malaysia (RM) unless stated otherwise.
2. We shall only reimburse reasonable and customary charges on eligible expenses.
3. The information above is not exhaustive. It is recommended that you request for a copy of the Product Illustration and Product Disclosure Sheet to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the Takaful Certificate.

Q: IS THERE A LIFETIME LIMIT FOR THIS RIDER?

A: No, there is no lifetime limit for A-Plus *Health-i*. You also don't need to worry if you have exceeded your annual limit, as it will reset every year during the coverage term.

Q: WILL MY TABARRU' INCREASE AS I GET OLDER?

A: As the *Tabarru'* for A-Plus *Health-i* is deducted depending on your attained age, it will increase as your age increases.

Q: IS THE TABARRU' FOR A-PLUS HEALTH-I GUARANTEED?

A: The *Tabarru'* for this rider is not guaranteed and the Company reserves the right to revise the *Tabarru'* by giving the participants 30 days' written notice.

Q: WHAT ARE THE FEES AND CHARGES THAT I HAVE TO PAY?

A: Charges include the Monthly Medical Service Charge and *Tabarru'*.

Q: ARE THE CONTRIBUTION MADE FOR A-PLUS HEALTH-I ELIGIBLE FOR INCOME TAX RELIEF?

A: Yes, the contribution apportioned to this unit deducting rider may qualify you for a personal tax relief of up to RM 3,000 for medical and education Takaful, subject to the final decision of the Inland Revenue Board of Malaysia.

Q: CAN I WITHDRAW THE FUNDS IN THE HEALTH WALLET?

A: No, the funds in the Health Wallet cannot be withdrawn and can only be used for the eligible benefits listed.

Q: WHAT IS DEDUCTIBLE?

A: Deductible is a fixed amount you have to pay for the medical expenses incurred as cost sharing. If you choose RM300 deductible option, you have to pay the first RM300 out of the eligible expenses for any one disability, and we will pay for the rest of the eligible expenses.

However, if you are an AIA Vitality member and have achieved the Gold status at the time of claim, as part of your Health Rewards, your deductible amount (if any) will be waived.

Q: WHAT ARE THE MAJOR EXCLUSIONS FOR A-PLUS HEALTH-I?

A: This rider shall not cover:

- Pre-existing illness conditions;
- Treatment or Surgery for Specified Illness for a period of 120 days from the Issue Date or Commencement Date of this rider, whichever is later;
- Any medical or physical conditions arising within 30 days from the Issue Date or Commencement Date of this rider, whichever is later except for covered injury;
- Out-Patient Kidney Dialysis Treatment where the symptoms first occurred prior to or within 30 days from the Issue Date or Commencement Date of this rider, whichever is later;
- Out-Patient Cancer Treatment Benefit where the symptoms first occurred prior to or within 60 days from the Issue Date or Commencement Date of this rider, whichever is later;
- Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six (6) months from the time of birth. This will include:
 - a) hernias of all types and epilepsy, except when caused by a trauma, which occurred after the date that the Person Covered is continuously covered under the relevant Supplementary Hospitalisation Contract, and
 - b) any congenital or hereditary conditions which has manifested or was diagnosed before the Person Covered attains seventeen (17) years of age; except when it is covered under Special Care Benefit.

- Any Disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane;
- Any Disability caused by war, declared or undeclared, strikes, riots, civil war, revolution or any warlike operations;
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Any violation or attempted violation of the law or resistance to arrest;
- Pregnancy, miscarriage or child birth (except the covered Maternity Complications under Specified Maternity Complications Benefit, which is only applicable after 1 year from the Issue Date or Commencement Date of this rider, whichever is later);
- Mental or nervous disorders, treatment of alcoholism, or drug abuse or any other complications arising from it or any drug accident not prescribed by a treating Doctor;
- Elective/Plastic/Cosmetic Surgery (except the Elective/Plastic/Cosmetic Surgery due to Accidents or Cancer under the Special Care Benefit), circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to near-sightedness, farsightedness or astigmatism or radial keratotomy; all corrective glasses, contact lenses or the use or acquisition of external prosthetic appliances or devices (except the artificial limb and hearing aid under Mobility and Hearing Support) and prescriptions;
- Any form of dental care or Surgery including the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement unless necessitated by Injury covered under the Emergency Accidental Out-patient Treatment Benefit;
- Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician (except the Health Screening under Prevention Benefit), vitamins/food supplements and treatments specifically for weight reduction or gain;
- Any treatment or investigation which is not Medically Necessary, or convalescence, custodial or rest care;
- Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material; or
- Expenses incurred for donation of any body parts or organ by the Person Covered and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications. We will only reimburse the Reasonable and Customary Charges incurred on Major Organ/Bone Marrow Transplant Surgery for the Person Covered being the recipient, limited to once per Lifetime.

Note: This list is not exhaustive. Please refer to the Takaful Certificate for the full list of exclusions.

FOR YOUR ATTENTION

General disclosures:

1. You should satisfy yourself that this rider will best serve your needs and you can afford the contribution payable under the Takaful Certificate.
2. If the basic certificate of the Investment-Linked Takaful to which this rider is attached, is cancelled within the 15-day free look period, the Wakalah Fee, value of units (if any), Tabarru' and any other charges that have been deducted less medical expenses (if any) will be refunded.
3. You are advised to refer to the product illustration for further information.
4. The Tabarru' for this plan are not guaranteed and AIA PUBLIC reserves the right to revise the Tabarru' by giving you 30 days' prior written notice.
5. You should ensure that important information regarding this rider is disclosed to you and you understand the information disclosed. If there is ambiguity, you should see clarification AIA PUBLIC.
6. Should you require additional information about medical and health Takaful, you may also refer to the insurance info booklet on 'Medical and Health Takaful' available at all our branches or visit www.insuranceinfo.com.my.
7. 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.
8. This brochure provides a summary of the main features of this product. It does not constitute a Takaful Certificate. Please refer to the Takaful Certificate for more details or exact terms and conditions.
9. Please note that contributions made by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

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This brochure contains only a brief description of the product and is not exhaustive. It is recommended that you request a copy of the Product Illustration and Product Disclosure Sheet to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the Takaful Certificate.

LAMPIRAN / APPENDIX - Kadar Tabarru' Tahunan / Annual Tabarru'

Kadar Tabarru' di bawah adalah berdasarkan risiko standard (kelas pekerjaan 1 & 2) dengan pilihan RM300 deduktibel / Tabarru' below are based on standard risk (Occupational Class 1 & 2) with RM300 deductible amount.

| Umur Dicapai / Attained Age | Amaun RM300 Deduktibel / RM300 Deductible Amount | | | | | |
|-----------------------------|--|------------------|------------------|--|------------------|------------------|
| | Orang Dilindungi Lelaki / Male Person Covered | | | Orang Dilindungi Perempuan / Female Person Covered | | |
| | Pelan / Plan 200 | Pelan / Plan 300 | Pelan / Plan 500 | Pelan / Plan 200 | Pelan / Plan 300 | Pelan / Plan 500 |
| 0 | 2,967 | 3,561 | 4,808 | 2,094 | 2,513 | 3,393 |
| 1 | 2,611 | 3,134 | 4,231 | 1,980 | 2,376 | 3,208 |
| 2 | 1,406 | 1,688 | 2,279 | 1,449 | 1,739 | 2,348 |
| 3 | 1,406 | 1,688 | 2,279 | 1,449 | 1,739 | 2,348 |
| 4 | 1,237 | 1,485 | 2,005 | 966 | 1,160 | 1,566 |
| 5 | 1,237 | 1,485 | 2,005 | 966 | 1,160 | 1,566 |
| 6 | 790 | 948 | 1,280 | 948 | 1,138 | 1,537 |
| 7 | 790 | 948 | 1,280 | 948 | 1,138 | 1,537 |
| 8 | 790 | 948 | 1,280 | 948 | 1,138 | 1,537 |
| 9 | 790 | 948 | 1,280 | 948 | 1,138 | 1,537 |
| 10 | 790 | 948 | 1,280 | 948 | 1,138 | 1,537 |
| 11 | 765 | 918 | 1,240 | 854 | 1,025 | 1,384 |
| 12 | 765 | 918 | 1,240 | 854 | 1,025 | 1,384 |
| 13 | 765 | 918 | 1,240 | 854 | 1,025 | 1,384 |
| 14 | 765 | 918 | 1,240 | 854 | 1,025 | 1,384 |
| 15 | 765 | 918 | 1,240 | 854 | 1,025 | 1,384 |
| 16 | 1,170 | 1,404 | 1,896 | 1,007 | 1,209 | 1,633 |
| 17 | 1,170 | 1,404 | 1,896 | 1,007 | 1,209 | 1,633 |
| 18 | 1,170 | 1,404 | 1,896 | 1,007 | 1,209 | 1,633 |
| 19 | 1,170 | 1,404 | 1,896 | 1,007 | 1,209 | 1,633 |
| 20 | 1,170 | 1,404 | 1,896 | 1,007 | 1,209 | 1,633 |
| 21 | 1,456 | 1,748 | 2,360 | 1,085 | 1,302 | 1,758 |
| 22 | 1,456 | 1,748 | 2,360 | 1,085 | 1,302 | 1,758 |
| 23 | 1,456 | 1,748 | 2,360 | 1,085 | 1,302 | 1,758 |
| 24 | 1,456 | 1,748 | 2,360 | 1,085 | 1,302 | 1,758 |
| 25 | 1,456 | 1,748 | 2,360 | 1,085 | 1,302 | 1,758 |
| 26 | 1,521 | 1,826 | 2,466 | 1,218 | 1,462 | 1,974 |
| 27 | 1,521 | 1,826 | 2,466 | 1,218 | 1,462 | 1,974 |
| 28 | 1,521 | 1,826 | 2,466 | 1,218 | 1,462 | 1,974 |
| 29 | 1,521 | 1,826 | 2,466 | 1,218 | 1,462 | 1,974 |
| 30 | 1,521 | 1,826 | 2,466 | 1,218 | 1,462 | 1,974 |
| 31 | 1,527 | 1,833 | 2,475 | 1,232 | 1,479 | 1,997 |
| 32 | 1,527 | 1,833 | 2,475 | 1,232 | 1,479 | 1,997 |
| 33 | 1,527 | 1,833 | 2,475 | 1,232 | 1,479 | 1,997 |
| 34 | 1,527 | 1,833 | 2,475 | 1,232 | 1,479 | 1,997 |
| 35 | 1,527 | 1,833 | 2,475 | 1,232 | 1,479 | 1,997 |
| 36 | 1,606 | 1,928 | 2,603 | 1,837 | 2,205 | 2,977 |
| 37 | 1,606 | 1,928 | 2,603 | 1,837 | 2,205 | 2,977 |
| 38 | 1,606 | 1,928 | 2,603 | 1,837 | 2,205 | 2,977 |
| 39 | 1,606 | 1,928 | 2,603 | 1,837 | 2,205 | 2,977 |
| 40 | 1,606 | 1,928 | 2,603 | 1,837 | 2,205 | 2,977 |
| 41 | 1,962 | 2,355 | 3,180 | 1,921 | 2,306 | 3,114 |
| 42 | 1,962 | 2,355 | 3,180 | 1,921 | 2,306 | 3,114 |
| 43 | 1,962 | 2,355 | 3,180 | 1,921 | 2,306 | 3,114 |
| 44 | 1,962 | 2,355 | 3,180 | 1,921 | 2,306 | 3,114 |
| 45 | 1,962 | 2,355 | 3,180 | 1,921 | 2,306 | 3,114 |
| 46 | 2,420 | 2,904 | 3,921 | 2,432 | 2,919 | 3,941 |
| 47 | 2,420 | 2,904 | 3,921 | 2,432 | 2,919 | 3,941 |
| 48 | 2,420 | 2,904 | 3,921 | 2,432 | 2,919 | 3,941 |
| 49 | 2,420 | 2,904 | 3,921 | 2,432 | 2,919 | 3,941 |
| 50 | 2,420 | 2,904 | 3,921 | 2,432 | 2,919 | 3,941 |

| Umur Dicapai / Attained Age | Amaun RM300 Deduktibel / RM300 Deductible Amount | | | | | |
|-----------------------------|--|------------------|------------------|--|------------------|------------------|
| | Orang Dilindungi Lelaki / Male Person Covered | | | Orang Dilindungi Perempuan / Female Person Covered | | |
| | Pelan / Plan 200 | Pelan / Plan 300 | Pelan / Plan 500 | Pelan / Plan 200 | Pelan / Plan 300 | Pelan / Plan 500 |
| 51 | 3,019 | 3,623 | 4,892 | 2,988 | 3,586 | 4,842 |
| 52 | 3,019 | 3,623 | 4,892 | 2,988 | 3,586 | 4,842 |
| 53 | 3,019 | 3,623 | 4,892 | 2,988 | 3,586 | 4,842 |
| 54 | 3,019 | 3,623 | 4,892 | 2,988 | 3,586 | 4,842 |
| 55 | 3,019 | 3,623 | 4,892 | 2,988 | 3,586 | 4,842 |
| 56 | 4,505 | 5,406 | 7,299 | 3,792 | 4,551 | 6,144 |
| 57 | 4,505 | 5,406 | 7,299 | 3,792 | 4,551 | 6,144 |
| 58 | 4,505 | 5,406 | 7,299 | 3,792 | 4,551 | 6,144 |
| 59 | 4,505 | 5,406 | 7,299 | 3,792 | 4,551 | 6,144 |
| 60 | 4,505 | 5,406 | 7,299 | 3,792 | 4,551 | 6,144 |
| 61 | 7,050 | 8,460 | 11,421 | 6,451 | 7,742 | 10,452 |
| 62 | 7,050 | 8,460 | 11,421 | 6,451 | 7,742 | 10,452 |
| 63 | 7,050 | 8,460 | 11,421 | 6,451 | 7,742 | 10,452 |
| 64 | 7,050 | 8,460 | 11,421 | 6,451 | 7,742 | 10,452 |
| 65 | 7,050 | 8,460 | 11,421 | 6,451 | 7,742 | 10,452 |
| 66 | 10,925 | 13,110 | 17,699 | 9,729 | 11,675 | 15,762 |
| 67 | 10,925 | 13,110 | 17,699 | 9,729 | 11,675 | 15,762 |
| 68 | 10,925 | 13,110 | 17,699 | 9,729 | 11,675 | 15,762 |
| 69 | 10,925 | 13,110 | 17,699 | 9,729 | 11,675 | 15,762 |
| 70 | 10,925 | 13,110 | 17,699 | 9,729 | 11,675 | 15,762 |
| 71 | 11,194 | 13,433 | 18,135 | 10,649 | 12,779 | 17,252 |
| 72 | 11,352 | 13,623 | 18,392 | 10,785 | 12,942 | 17,472 |
| 73 | 11,838 | 14,206 | 19,179 | 11,237 | 13,485 | 18,205 |
| 74 | 12,344 | 14,813 | 19,998 | 11,711 | 14,054 | 18,973 |
| 75 | 12,892 | 15,471 | 20,886 | 12,226 | 14,672 | 19,808 |
| 76 | 13,460 | 16,152 | 21,806 | 12,760 | 15,312 | 20,672 |
| 77 | 14,053 | 16,864 | 22,767 | 13,316 | 15,980 | 21,573 |
| 78 | 14,672 | 17,607 | 23,770 | 13,900 | 16,680 | 22,518 |
| 79 | 15,319 | 18,383 | 24,818 | 14,510 | 17,412 | 23,507 |
| 80 | 15,998 | 19,198 | 25,918 | 15,151 | 18,182 | 24,546 |
| 81 | 16,973 | 20,368 | 27,497 | 16,074 | 19,289 | 26,041 |
| 82 | 17,733 | 21,280 | 28,728 | 16,791 | 20,150 | 27,203 |
| 83 | 18,539 | 22,247 | 30,034 | 17,541 | 21,050 | 28,418 |
| 84 | 19,385 | 23,262 | 31,404 | 18,325 | 21,990 | 29,687 |
| 85 | 20,324 | 24,389 | 32,926 | 19,193 | 23,032 | 31,094 |
| 86 | 20,931 | 25,118 | 33,910 | 19,738 | 23,686 | 31,977 |
| 87 | 21,552 | 25,863 | 34,916 | 20,303 | 24,364 | 32,892 |
| 88 | 22,199 | 26,639 | 35,963 | 20,885 | 25,062 | 33,834 |
| 89 | 22,863 | 27,436 | 37,039 | 21,485 | 25,782 | 34,806 |
| 90 | 23,554 | 28,265 | 38,158 | 22,105 | 26,526 | 35,811 |
| 91 | 24,262 | 29,115 | 39,306 | 22,752 | 27,303 | 36,860 |
| 92 | 25,002 | 30,003 | 40,505 | 23,416 | 28,100 | 37,935 |
| 93 | 25,765 | 30,918 | 41,740 | 24,106 | 28,928 | 39,053 |
| 94 | 26,534 | 31,841 | 42,986 | 24,821 | 29,786 | 40,212 |
| 95 | 27,336 | 32,804 | 44,286 | 25,559 | 30,671 | 41,406 |
| 96 | 28,228 | 33,874 | 45,730 | 26,323 | 31,588 | 42,644 |
| 97 | 29,081 | 34,898 | 47,113 | 27,116 | 32,540 | 43,929 |
| 98 | 29,962 | 35,955 | 48,540 | 27,934 | 33,521 | 45,254 |
| 99 | 30,871 | 37,046 | 50,013 | 28,778 | 34,534 | 46,621 |

Kadar Tabarru' dibawah adalah berdasarkan risiko standard (kelas pekerjaan 1 & 2) dengan tiada deduktibel / Tabarru' below are based on standard risk (Occupational Class 1 & 2) with zero deductible amount.

| Umur Dicapai / Attained Age | Tiada Deduktibel / Zero Deductible | | | | | |
|-----------------------------|---|------------------|------------------|--|------------------|------------------|
| | Orang Dilindungi Lelaki / Male Person Covered | | | Orang Dilindungi Perempuan / Female Person Covered | | |
| | Pelan / Plan 200 | Pelan / Plan 300 | Pelan / Plan 500 | Pelan / Plan 200 | Pelan / Plan 300 | Pelan / Plan 500 |
| 0 | 3,561 | 4,274 | 5,770 | 2,618 | 3,142 | 4,242 |
| 1 | 3,134 | 3,761 | 5,078 | 2,475 | 2,970 | 4,010 |
| 2 | 1,688 | 2,026 | 2,736 | 1,812 | 2,175 | 2,937 |
| 3 | 1,688 | 2,026 | 2,736 | 1,812 | 2,175 | 2,937 |
| 4 | 1,485 | 1,782 | 2,406 | 1,208 | 1,450 | 1,958 |
| 5 | 1,485 | 1,782 | 2,406 | 1,208 | 1,450 | 1,958 |
| 6 | 1,106 | 1,328 | 1,793 | 1,185 | 1,422 | 1,920 |
| 7 | 1,106 | 1,328 | 1,793 | 1,185 | 1,422 | 1,920 |
| 8 | 1,106 | 1,328 | 1,793 | 1,185 | 1,422 | 1,920 |
| 9 | 1,106 | 1,328 | 1,793 | 1,185 | 1,422 | 1,920 |
| 10 | 1,106 | 1,328 | 1,793 | 1,185 | 1,422 | 1,920 |
| 11 | 1,071 | 1,286 | 1,737 | 1,153 | 1,384 | 1,869 |
| 12 | 1,071 | 1,286 | 1,737 | 1,153 | 1,384 | 1,869 |
| 13 | 1,071 | 1,286 | 1,737 | 1,153 | 1,384 | 1,869 |
| 14 | 1,071 | 1,286 | 1,737 | 1,153 | 1,384 | 1,869 |
| 15 | 1,071 | 1,286 | 1,737 | 1,153 | 1,384 | 1,869 |
| 16 | 1,638 | 1,966 | 2,655 | 1,511 | 1,814 | 2,449 |
| 17 | 1,638 | 1,966 | 2,655 | 1,511 | 1,814 | 2,449 |
| 18 | 1,638 | 1,966 | 2,655 | 1,511 | 1,814 | 2,449 |
| 19 | 1,638 | 1,966 | 2,655 | 1,511 | 1,814 | 2,449 |
| 20 | 1,638 | 1,966 | 2,655 | 1,511 | 1,814 | 2,449 |
| 21 | 2,184 | 2,621 | 3,539 | 1,682 | 2,019 | 2,726 |
| 22 | 2,184 | 2,621 | 3,539 | 1,682 | 2,019 | 2,726 |
| 23 | 2,184 | 2,621 | 3,539 | 1,682 | 2,019 | 2,726 |
| 24 | 2,184 | 2,621 | 3,539 | 1,682 | 2,019 | 2,726 |
| 25 | 2,184 | 2,621 | 3,539 | 1,682 | 2,019 | 2,726 |
| 26 | 2,282 | 2,739 | 3,698 | 1,888 | 2,266 | 3,060 |
| 27 | 2,282 | 2,739 | 3,698 | 1,888 | 2,266 | 3,060 |
| 28 | 2,282 | 2,739 | 3,698 | 1,888 | 2,266 | 3,060 |
| 29 | 2,282 | 2,739 | 3,698 | 1,888 | 2,266 | 3,060 |
| 30 | 2,282 | 2,739 | 3,698 | 1,888 | 2,266 | 3,060 |
| 31 | 2,291 | 2,750 | 3,713 | 1,910 | 2,292 | 3,095 |
| 32 | 2,291 | 2,750 | 3,713 | 1,910 | 2,292 | 3,095 |
| 33 | 2,291 | 2,750 | 3,713 | 1,910 | 2,292 | 3,095 |
| 34 | 2,291 | 2,750 | 3,713 | 1,910 | 2,292 | 3,095 |
| 35 | 2,291 | 2,750 | 3,713 | 1,910 | 2,292 | 3,095 |
| 36 | 2,409 | 2,891 | 3,903 | 2,389 | 2,867 | 3,871 |
| 37 | 2,409 | 2,891 | 3,903 | 2,389 | 2,867 | 3,871 |
| 38 | 2,409 | 2,891 | 3,903 | 2,389 | 2,867 | 3,871 |
| 39 | 2,409 | 2,891 | 3,903 | 2,389 | 2,867 | 3,871 |
| 40 | 2,409 | 2,891 | 3,903 | 2,389 | 2,867 | 3,871 |
| 41 | 2,453 | 2,944 | 3,975 | 2,402 | 2,883 | 3,893 |
| 42 | 2,453 | 2,944 | 3,975 | 2,402 | 2,883 | 3,893 |
| 43 | 2,453 | 2,944 | 3,975 | 2,402 | 2,883 | 3,893 |
| 44 | 2,453 | 2,944 | 3,975 | 2,402 | 2,883 | 3,893 |
| 45 | 2,453 | 2,944 | 3,975 | 2,402 | 2,883 | 3,893 |
| 46 | 3,025 | 3,630 | 4,901 | 3,040 | 3,648 | 4,925 |
| 47 | 3,025 | 3,630 | 4,901 | 3,040 | 3,648 | 4,925 |
| 48 | 3,025 | 3,630 | 4,901 | 3,040 | 3,648 | 4,925 |
| 49 | 3,025 | 3,630 | 4,901 | 3,040 | 3,648 | 4,925 |
| 50 | 3,025 | 3,630 | 4,901 | 3,040 | 3,648 | 4,925 |

| Umur Dicapai / Attained Age | Tiada Deduktibel / Zero Deductible | | | | | |
|-----------------------------|---|------------------|------------------|--|------------------|------------------|
| | Orang Dilindungi Lelaki / Male Person Covered | | | Orang Dilindungi Perempuan / Female Person Covered | | |
| | Pelan / Plan 200 | Pelan / Plan 300 | Pelan / Plan 500 | Pelan / Plan 200 | Pelan / Plan 300 | Pelan / Plan 500 |
| 51 | 3,774 | 4,529 | 6,115 | 3,735 | 4,482 | 6,051 |
| 52 | 3,774 | 4,529 | 6,115 | 3,735 | 4,482 | 6,051 |
| 53 | 3,774 | 4,529 | 6,115 | 3,735 | 4,482 | 6,051 |
| 54 | 3,774 | 4,529 | 6,115 | 3,735 | 4,482 | 6,051 |
| 55 | 3,774 | 4,529 | 6,115 | 3,735 | 4,482 | 6,051 |
| 56 | 5,632 | 6,759 | 9,125 | 4,740 | 5,688 | 7,679 |
| 57 | 5,632 | 6,759 | 9,125 | 4,740 | 5,688 | 7,679 |
| 58 | 5,632 | 6,759 | 9,125 | 4,740 | 5,688 | 7,679 |
| 59 | 5,632 | 6,759 | 9,125 | 4,740 | 5,688 | 7,679 |
| 60 | 5,632 | 6,759 | 9,125 | 4,740 | 5,688 | 7,679 |
| 61 | 8,813 | 10,576 | 14,278 | 8,064 | 9,677 | 13,064 |
| 62 | 8,813 | 10,576 | 14,278 | 8,064 | 9,677 | 13,064 |
| 63 | 8,813 | 10,576 | 14,278 | 8,064 | 9,677 | 13,064 |
| 64 | 8,813 | 10,576 | 14,278 | 8,064 | 9,677 | 13,064 |
| 65 | 8,813 | 10,576 | 14,278 | 8,064 | 9,677 | 13,064 |
| 66 | 13,657 | 16,389 | 22,126 | 12,162 | 14,595 | 19,704 |
| 67 | 13,657 | 16,389 | 22,126 | 12,162 | 14,595 | 19,704 |
| 68 | 13,657 | 16,389 | 22,126 | 12,162 | 14,595 | 19,704 |
| 69 | 13,657 | 16,389 | 22,126 | 12,162 | 14,595 | 19,704 |
| 70 | 13,657 | 16,389 | 22,126 | 12,162 | 14,595 | 19,704 |
| 71 | 13,993 | 16,792 | 22,670 | 13,312 | 15,975 | 21,567 |
| 72 | 14,190 | 17,028 | 22,988 | 13,482 | 16,179 | 21,842 |
| 73 | 14,798 | 17,758 | 23,974 | 14,047 | 16,857 | 22,757 |
| 74 | 15,430 | 18,516 | 24,997 | 14,639 | 17,567 | 23,716 |
| 75 | 16,115 | 19,338 | 26,107 | 15,283 | 18,340 | 24,759 |
| 76 | 16,825 | 20,190 | 27,257 | 15,950 | 19,140 | 25,839 |
| 77 | 17,567 | 21,081 | 28,460 | 16,645 | 19,974 | 26,965 |
| 78 | 18,340 | 22,008 | 29,711 | 17,375 | 20,850 | 28,148 |
| 79 | 19,149 | 22,979 | 31,022 | 18,138 | 21,766 | 29,385 |
| 80 | 19,998 | 23,998 | 32,398 | 18,939 | 22,727 | 30,682 |
| 81 | 21,217 | 25,461 | 34,373 | 20,093 | 24,112 | 32,552 |
| 82 | 22,167 | 26,601 | 35,912 | 20,989 | 25,187 | 34,003 |
| 83 | 23,174 | 27,809 | 37,543 | 21,927 | 26,313 | 35,523 |
| 84 | 24,232 | 29,079 | 39,257 | 22,907 | 27,489 | 37,111 |
| 85 | 25,405 | 30,486 | 41,157 | 23,992 | 28,791 | 38,868 |
| 86 | 26,164 | 31,397 | 42,386 | 24,673 | 29,608 | 39,971 |
| 87 | 26,940 | 32,328 | 43,643 | 25,379 | 30,455 | 41,115 |
| 88 | 27,749 | 33,299 | 44,954 | 26,107 | 31,329 | 42,295 |
| 89 | 28,579 | 34,295 | 46,299 | 26,857 | 32,229 | 43,510 |
| 90 | 29,443 | 35,332 | 47,699 | 27,632 | 33,159 | 44,765 |
| 91 | 30,328 | 36,394 | 49,132 | 28,440 | 34,128 | 46,073 |
| 92 | 31,253 | 37,504 | 50,631 | 29,270 | 35,124 | 47,418 |
| 93 | 32,207 | 38,649 | 52,177 | 30,133 | 36,160 | 48,816 |
| 94 | 33,168 | 39,802 | 53,733 | 31,027 | 37,233 | 50,265 |
| 95 | 34,170 | 41,004 | 55,356 | 31,949 | 38,339 | 51,758 |
| 96 | 35,285 | 42,342 | 57,162 | 32,904 | 39,485 | 53,305 |
| 97 | 36,352 | 43,623 | 58,892 | 33,895 | 40,674 | 54,910 |
| 98 | 37,453 | 44,944 | 60,675 | 34,918 | 41,902 | 56,568 |
| 99 | 38,589 | 46,307 | 62,515 | 35,973 | 43,168 | 58,277 |

Tentang AIA PUBLIC

AIA PUBLIC Takaful Bhd. (AIA PUBLIC) dimiliki bersama oleh AIA Co. Ltd. (AIA), Public Bank Berhad (PBB) dan Public Islamic Bank Berhad (anak syarikat milik penuh PBB). Ditubuhkan pada 11 Mac 2011, AIA PUBLIC menggunakan kedudukan AIA dan Kumpulan PBB sebagai peneraju di samping infrastruktur dan rangkaian pengedaran di dalam industri insurans dan perbankan yang kukuh bagi memacu pertumbuhan dan meningkatkan penembusan Takaful Keluarga di dalam pasaran domestik. AIA PUBLIC komited dalam menawarkan penyelesaian Syariah yang tepat bagi memenuhi keperluan yang berbeza pada setiap peringkat kehidupan pelanggan-pelanggan kami.

About AIA PUBLIC

AIA PUBLIC Takaful Bhd. (AIA PUBLIC) is jointly owned by AIA Co. Ltd. (AIA), Public Bank Berhad (PBB) and Public Islamic Bank Berhad (a wholly-owned subsidiary of PBB). Incorporated on 11 March 2011, AIA PUBLIC leverages on AIA and PBB Group's leadership positions as well as established infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market. AIA PUBLIC is committed to offering the right Shariah solutions to meet the different life stages needs of our customers.

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Jika anda mempunyai sebarang pertanyaan, sila hubungi AIA LIFE PLANNER yang dibenarkan. /
If you have any question, please contact any authorised AIA Life Planner.



Anda juga boleh menghubungi kami melalui / You can also reach out to us at:

AIA PUBLIC Takaful Bhd. (935955-M)
Menara AIA, 99 Jalan Ampang,
50450 Kuala Lumpur.
Customer Contact: 1300 88 8922
Fax: 03-2056 3690

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