

HEALTH

A-Plus Health Guard

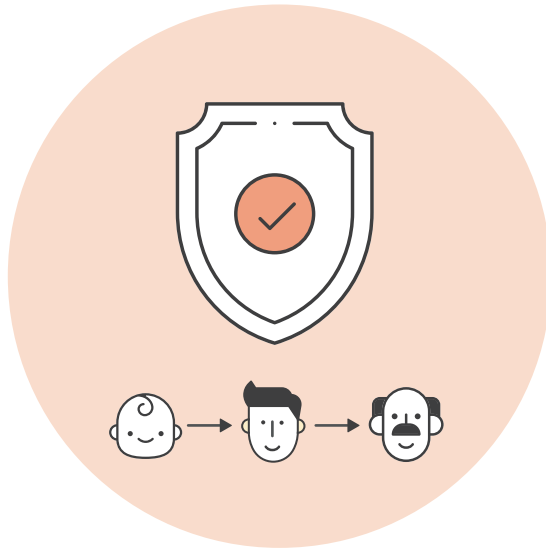
Health
Rewards
with
AIA Vitality

THE MEDICAL PLAN THAT REINFORCES YOUR MEDICAL COVERAGE NEEDS



A-Plus Health Guard is a comprehensive medical plan which is designed to complement your existing medical coverage without requiring any medical underwriting.

HOW DOES A-PLUS HEALTH GUARD BENEFIT YOU?



COMPREHENSIVE MEDICAL PROTECTION

- 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 THAT EXTENDS YOUR COVERAGE LIMIT

- An amount will be credited to your Health Wallet for every year you do not make a claim, up to 10 times.
- Extend your coverage beyond your annual limit and lifetime limit with 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:

- **Deductible Waiver**
- **Hospital Room and Board Benefit Upgrade – up to 100% of the benefit amount**
- **Annual Health Wallet Booster**

WHAT IS HEALTH WALLET ?

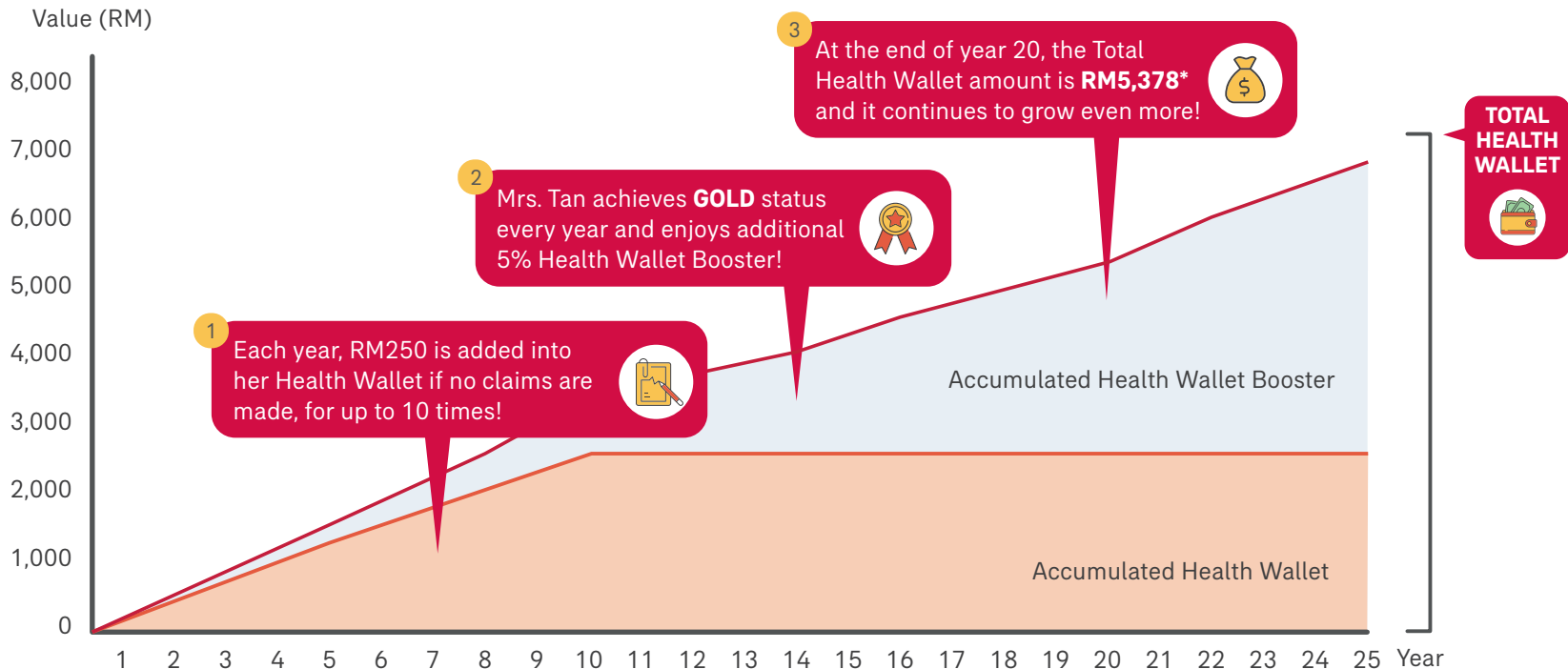
Health Wallet is a benefit that rewards you for every year you do not make a claim, up to 10 times, by crediting an amount of RM250 into your Health Wallet. The Protect Boost feature will extend your coverage beyond your annual limit and lifetime limit or boost your death coverage up to a maximum of 2 times of the basic plan coverage amount.

HOW DOES THE HEALTH WALLET WORK?



Sample Scenario:

Mrs. Tan purchased A-Plus Health Guard with an annual limit of **RM250,000 and lifetime limit RM500,000**. She also joined AIA Vitality as a first step to leading a healthier lifestyle!



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

HEALTH REWARDS WITH AIA VITALITY



Join AIA Vitality to enjoy Health Rewards on top of your A-Plus Health Guard benefits without having to pay additional premium. Earn AIA Vitality Points for every effort you make to stay healthy. The more points you earn, the higher your AIA Vitality Status, the better your rewards. The Health Rewards you can enjoy include:



Bronze



Silver






Gold



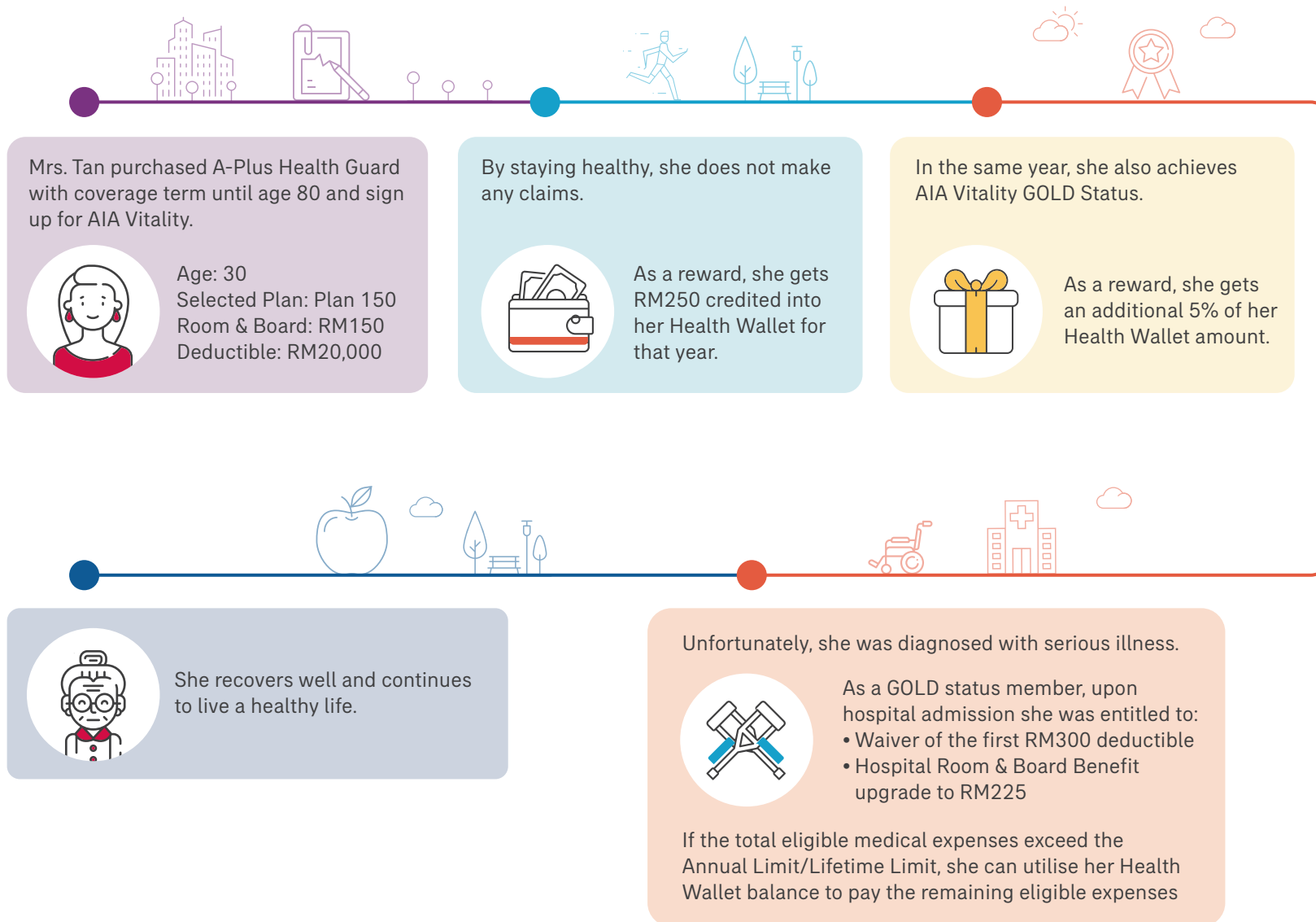
Platinum



		Bronze	Silver	Gold	Platinum
1	 <p>Deductible Waiver (upon hospital admission)</p>	Nil	RM150 waived	RM300 waived	RM300 waived
2	 <p>Hospital Room and Board Benefit Upgrade (upon hospital admission)</p>	Nil	Nil	+50% of initial Room and Board Benefit Amount	+100% of initial Room and Board Benefit Amount
3	 <p>Health Wallet Booster</p>	Nil	Nil	+5% of Total Health Wallet Amount every year	+10% of Total Health Wallet Amount every year

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

THE A-PLUS HEALTH GUARD JOURNEY





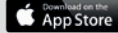

HOW TO GET STARTED?

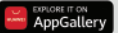

STEP 1
Select A-Plus Health Guard.

STEP 2
Sign up for AIA Vitality to also enjoy added Health Rewards.

STEP 3
Download the My AIA mobile app to view your A-Plus Health Guard benefits and Health Wallet balance at your convenience!



THE SCHEDULE OF BENEFITS FOR A-PLUS HEALTH GUARD AT A GLANCE:

Benefits	Plan 150
Annual Limit (applicable for item no.1 to no. 12)	250,000
Lifetime Limit (applicable for item no.1 to no. 12)	500,000
Deductible Amount (applicable for In-Patient Care and Out-Patient Care, item no. 1 to no. 8)	RM20,000 per disability
In-Patient Care	
1. Hospital Room & Board (up to 150 days per year)	150
2. ICU (up to 150 days per year)	As Charged, subject to Annual Limit & Lifetime Limit
3. In-Hospital Related Fees <ul style="list-style-type: none"> Hospital Supplies and Services Surgical Fees Operating Theatre Fees Anesthetist's Fees In-Hospital Physician'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 & Lifetime Limit
5. Post-Hospitalisation (within 150 days after hospitalisation) <ul style="list-style-type: none"> Diagnostic Tests Specialist Consultation Medication and Treatment (inclusive of Physiotherapy, Chiropractic and Acupuncture Treatment) 	As Charged, subject to Annual Limit & Lifetime Limit
6. Out-patient Kidney Dialysis and Cancer Treatment	Up to 500,000 per lifetime. The amount here does not reduce Annual Limit & Lifetime Limit
7. Day Care Procedure and Surgery	As Charged, subject to Annual Limit & Lifetime Limit
8. Emergency Accidental Out-patient Treatment (inclusive Dental) and 30 days follow-up treatment	As Charged, subject to Annual Limit & Lifetime Limit

Extra Care	
9. Optical Support <ul style="list-style-type: none"> Intraocular Lenses 	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 1,500
12. Home Nursing Care (per confinement) (up to 180 days per lifetime)	Up to 3,000
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)	250
	The amount above will be added to the 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. Protect Boost	The total amount available in the Health Wallet will be payable: <ul style="list-style-type: none"> (a) for the remaining eligible expenses in the event the annual limit and/or lifetime limit are fully utilised, or (b) upon death, up to 2 times of the coverage amount of the basic plan that A-Plus Health Guard is attached to.

Notes:

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

FREQUENTLY ASKED QUESTIONS

01 WHAT IS A-PLUS HEALTH GUARD?

A-Plus Health Guard is an optional add-on benefit ("rider") that you can attach to AIA's regular premium Investment-Linked Insurance plan. It not only provides you with comprehensive medical coverage, but also a complete health solution that supports you from prevention to hospitalisation and up till recovery.

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

Health Wallet: 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. You can utilise your Health Wallet when annual limit and/or lifetime limit are fully utilised, or it will be paid out as death benefit upon death (subject to a maximum of 2 times the basic plan coverage amount).

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

02 WHO IS ELIGIBLE TO PURCHASE A-PLUS HEALTH GUARD?

Any member of AIA employee benefits scheme between the age of 16 to 60 years old is eligible.

03 HOW LONG AM I COVERED FOR?

Coverage for A-Plus Health Guard is up to age 70, 80 or 100, depending on your selection, subject to the basic policy having sufficient account value to cover for the rider's cost of insurance.

04 WHERE AM I BEING COVERED?

A-Plus Health Guard 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.

05 IS THERE A LIFETIME LIMIT FOR THIS RIDER?

There is a RM500,000 lifetime limit for A-Plus Health Guard. Your annual limit will reset every year during the coverage term.

06 WILL MY COST OF INSURANCE INCREASE AS I GET OLDER?

As the Cost of Insurance for A-Plus Health Guard is deducted depending on your attained age, it will increase as your age increases.

07 IS THE COST OF INSURANCE FOR A-PLUS HEALTH GUARD GUARANTEED?

The Cost of Insurance for this plan is not guaranteed, you will need to pay additional premium if the Cost of Insurance is revised. The Company reserves the right to revise the Cost of Insurance by giving the policyholder 30 days' written notice.

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

Charges include the Monthly Medical Service Charge and Cost of Insurance.

09 ARE THE PREMIUMS PAID FOR A-PLUS HEALTH GUARD ELIGIBLE FOR INCOME TAX RELIEF?

Yes, the premiums apportioned to this unit deducting rider may qualify you for a personal tax relief of up to RM3,000 for medical and education insurance, subject to the final decision of the Inland Revenue Board of Malaysia.

10 CAN I WITHDRAW THE FUNDS IN THE HEALTH WALLET?

No, the funds in the Health Wallet cannot be withdrawn and can only be used to pay for the remaining eligible expenses in the event the annual limit and/or lifetime limit are fully utilised.

11 WHAT IS DEDUCTIBLE?

A-Plus Health Guard comes with RM20,000 deductible, in which you will need to pay for the first RM20,000 incurred, while we will take care of the balance of the eligible expenses.

However, if you are an AIA Vitality member, as part of your Health Rewards, your deductible amount (if any) will be waived up to RM300 based on your AIA Vitality status at the time of claim.

12 WHAT ARE THE MAJOR EXCLUSIONS FOR A-PLUS HEALTH GUARD?

This rider shall not cover:

- Pre-existing illness conditions for a period of one (1) year from the Issue Date or Commencement Date, whichever is later;
- 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 Insured Person is continuously covered under the relevant Supplementary Hospitalisation Contract, and
 - b) any congenital or hereditary conditions which has manifested or was diagnosed before the Insured Person attains seventeen (17) years of age;
- 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, circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy; all corrective glasses, contact lenses or the use or acquisition of external prosthetic appliances or devices 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, 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 Insured Person 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 Insured Person being the recipient, limited to once per Lifetime.

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

FOR YOUR ATTENTION



GENERAL DISCLOSURES:

- 01** You should satisfy yourself that this rider will best serve your needs and that the premium payable under this policy is an amount you can afford.
- 02** If the basic policy of the Investment- Linked Insurance to which this rider is attached, is cancelled within the 15-day free look period, the unallocated premiums of the basic policy, value of units (if any), and policy charges that have been deducted less medical expenses (if any) will be refunded.
- 03** You are advised to refer to the Product Disclosure Sheet & Sales Illustration for further information.
- 04** 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 from the Company.
- 05** Should you require additional information about medical and health insurance, you may also refer to the insurance info booklet on 'Medical and Health Insurance' available at all our branches or you can obtain a copy from your AIA Life Planner or visit www.insuranceinfo.com.my.
- 06** 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.
- 07** Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

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


ANNUAL COST OF INSURANCE APPENDIX / APPENDIKS KOS INSURANS TAHUNAN / 年度保费附录

Attained Age/Umur Dicapai/届时年龄	Male Insured/Insured Lelaki/男性投保人	Female Insured/Insured Perempuan/女性投保人
16	243	225
17	270	234
18	294	243
19	303	249
20	309	255
21	315	264
22	324	270
23	330	279
24	351	306
25	372	333
26	393	363
27	414	390
28	420	414
29	444	447
30	468	483
31	489	516
32	513	549
33	552	588
34	558	597
35	564	609
36	573	621
37	579	630
38	588	642
39	621	687
40	657	708
41	690	726
42	726	744
43	762	762
44	807	762
45	852	792
46	897	822
47	921	849
48	948	879
49	1,014	951
50	1,107	1,020
51	1,200	1,092
52	1,254	1,161
53	1,311	1,233
54	1,401	1,266
55	1,461	1,296
56	1,521	1,329
57	1,638	1,362
58	1,719	1,374

Attained Age/Umur Dicapai/届时年龄	Male Insured/Insured Lelaki/男性投保人	Female Insured/Insured Perempuan/女性投保人
59	1,845	1,479
60	1,971	1,599
61	2,097	1,722
62	2,220	1,842
63	2,346	1,992
64	2,547	2,130
65	2,748	2,265
66	2,949	2,403
67	3,150	2,541
68	3,387	2,685
69	3,669	2,955
70	3,987	3,258
71	4,344	3,591
72	4,743	3,957
73	5,187	4,362
74	5,391	4,530
75	5,607	4,710
76	5,835	4,896
77	6,072	5,091
78	6,324	5,298
79	6,585	5,514
80	6,861	5,742
81	7,152	5,982
82	7,455	6,231
83	7,776	6,495
84	8,082	6,747
85	8,373	6,987
86	8,646	7,212
87	8,901	7,422
88	9,138	7,617
89	9,378	7,815
90	9,627	8,022
91	9,885	8,232
92	10,149	8,451
93	10,422	8,676
94	10,701	8,910
95	10,989	9,147
96	11,289	9,393
97	11,595	9,648
98	11,901	9,900
99	12,225	10,170

Contact Us & Find Out More

Hubungi Kami & Dapatkan Maklumat Lanjut

联络我们以了解更多

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

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

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



aia.com.my

Underwritten by:

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AIA Bhd.是在金融服务法2013 (Finance Services Act 2013)下持牌经营并由马来西亚国家银行监管。