

Malaysians motivated to stay healthy if they see results and rewards

BY MAXINE YONG

While the majority of Malaysians worry about their deteriorating health, they would be motivated to cultivate healthy behaviours if they see tangible results and earn rewards, according to AIA's survey.

AIA's proprietary Healthy Living Index results, released last month, found that almost 70% of the more than 700 respondents polled in Malaysia felt that their health was not as good as it was five years ago. What is even more worrying is that 61% of adults under the age of 30 agreed with the sentiment.

However, more than 85% of the respondents said seeing tangible results, such as looking and feeling better physically and mentally, would motivate them to adopt healthy behaviours, while 73% of them said earning rewards for achieving their goals would help them gradually improve.

"As we can see from the statistics, people can live longer and healthier if they change their behaviours, such as quitting smoking, making time for exercise and eating healthy food," says AIA Bhd CEO Anusha Thavarajah.

With these statistics in mind, the insurer launched AIA Vitality — a science-backed health and wellness programme — on June 3. The programme is the first of its kind in the local life insurance and takaful industry.

A collaboration between AIA and South Africa-based insurer Discovery, the programme provides members with the knowledge, tools and motivation to improve their health using the principles of behavioural economics. Comprising three pillars — know your health, improve your health and enjoy the rewards — the programme provides members with a set of tailored

personal health goals and suggestions for healthy activities, such as running or walking, after determining their "AIA Vitality age". All these will be done through its interactive website.

Upon completing the suggested activities, members can log onto the website to earn "AIA Vitality points". The more points they earn, the greater the rewards to motivate them. Members can easily log their daily activities and track their health goals as the programme is integrated with several mobile applications and wearable fitness devices.

Depending on their Vitality status, members will receive rewards such as discounts of between 15% and 50% when shopping with the programme's partners, which include AirAsia, Berjaya Hotels and Resorts, BP Healthcare, Emirates, Fitbit, Fitness First, Garmin, Guardian, Marriott, Medklinn, Mongoose Publishing's *Men's*

Health and *Women's Health* magazines and Reebok, says Anusha, adding that more partners will be announced later.

The self-reporting programme is about incentivising people to make sustainable changes in their lifestyle, she says. While there are concerns about those logging false information, she says it is ultimately up to the members whether they want to see real changes in their lifestyles.

"As you sign up for this programme, we are already rewarding you with discounts. As you work your status up from bronze to silver, gold and platinum, you will enjoy even greater discounts. It is your decision whether you want to make a real change because ultimately, it is your own health", she says, adding that the company will look

into cases where people make drastic changes such as walking 20,000 steps every day.

To earn points for promotions, the company will examine factors such as their annual medical report and activities logged on the website. Anusha asserts that the rewards are meant to motivate the members to make healthier changes in lifestyle.

"This programme is proven to work. We have seen the tremendous success it has enjoyed in other countries where it is available. Members are motivated to set health goals and keep up the activities that will earn them rewards," she says.

Malaysia is the fifth after Singapore, Australia, the Philippines and Hong Kong to launch this programme, and the company has data to back up its claims that customers who continuously engage with AIA Vitality enjoy lower medical costs than those who are not as active.

Anusha says the company will be looking to tap its three million individual policyholders and 1.5 million corporate members to participate in the programme. The company aims to attract 30,000 AIA Vitality members by the end of this year.

The AIA Vitality membership carries a monthly charge of RM10 and it is open to customers who purchase new life insurance policies or takaful certificates with AIA. There is no screening process required to be a Vitality member.

"For customers who sign up for the programme with AIA's flagship products, they can potentially receive free additional coverage of up to 45% on death and disability benefits," says Anusha, adding that the programme will be made available to existing customers later this year. ■



**Anusha: People can
live longer and
healthier if they
change their
behaviours**