

Get rewarded for living healthy

Insurer's latest plan allows for money to be credited back into policyholder's Health Wallet

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INSURER AIA Bhd unveiled its first-in-market medical plan that rewards Malaysians for staying healthy.

Known as the A-Plus Health plan, it offers a comprehensive healthcare solution to support healthier and better lives.

Designed not only to provide Malaysians with the best medical coverage, it also rewards them for taking steps to live healthily.

The insurer's latest invention comes with a never-before-seen feature – the Health Wallet.

For every year that a customer does not make a claim from A-Plus Health, an amount will be credited into his/her Health Wallet.

The customer can then use the amount accumulated in the wallet for preventive care services and additional medical expenses that are typically not covered by most medical plans.

At the launch of A-Plus Health in Grand Hyatt Kuala Lumpur, AIA chief executive officer Anusha Thavarajah said the product was a reflection of in-depth understanding of consumers' needs.

"We have evolved from being a traditional insurance company that only pays claims when something unfortunate happens to a health influencer that empowers and motivates healthy living habits among



(From left) Heng, Anusha and AIA Bhd product marketing head Chee Foong Wai at the launch of A-Plus Health.

our customers.

"A-Plus Health is truly a complete package, and another example of our continuous commitment to customer-centric innovation. It is a total healthcare solution that supports customers' health journey – from prevention to when they fall sick, and recovery," said Anusha.

With the launch of AIA Vitality in 2016, she said pro-active steps were taken towards introducing a unique

insurance and health programme that actively supports and rewards customers for taking sustainable steps to improve their health and well-being.

She said AIA recognised the healthcare landscape was changing, with more Malaysians suffering from non-communicable diseases such as diabetes, hypertension and cancer.

"As healthcare costs continue to

rise, many find it hard to cope with the long-term cost of treatment for these critical illnesses," she said.

AIA Bhd chief marketing officer Heng Zee Wang said customers could use their Health Wallet for their annual health screening and vaccinations, artificial limbs, hearing aids and to recover care from heart attacks, stroke and cancer.

He added that customers could

use the money from the Health Wallet for treatments which would enable them to live a normal life.

"The total amount payable in the Health Wallet if not used, will be paid upon death," he said.

Customers need to pay a minimum monthly premium of RM150 or above to enjoy the A-Plus Health basic plan.

Heng said if customers do not claim anything from the plan, money ranging from RM500 to RM2,000 per year, would be credited into their Health Wallet.

A-Plus Health can also be integrated with AIA Vitality to enjoy more benefits.

Anusha noted that 90% of those who owned a medical plan do not claim, as such they would welcome a feature like the Health Wallet.

A-Plus Health is a medical rider that can also be attached to AIA's regular premium investment-linked plan, A-LifeLink 2, and is available to anyone between the age of 14 days and 70 years.

Parents can also buy the new plan for their pre-born child with a gestational age of 14 weeks and above. They can attach the medical rider to A-Life Joy 2, AIA's flexible investment-linked plan, that provides coverage and savings for the child.

A-Plus Health provides medical coverage of up to RM2mil per year up to 100 years with no lifetime limit.