

**MEDICAL UPGRADE OFFER
FREQUENTLY ASKED QUESTIONS & ANSWERS**

1. **When is the offer period?**
The offer will run from 7 October 2019 until 31 December 2019.
2. **Who is eligible to participate in this offer?**
The offer is only for selected customers who will be notified by AIA. Hereafter collectively known as "eligible customers".
3. **What are the upgrade offers for eligible customers?**
Eligible customers can switch their existing A-Life Link medical rider (A-Plus Med/ A-Plus MedBooster) to A-Plus Health as per below with **NO Underwriting** and **NO Medical Check-up** required.

(a) **A-Life Link with A-Plus Med:**

Current A-Plus Med Room & Board	Recommended A-Plus Health Room & Board
Plan 100	Plan 150
Plan 150	
Plan 200	
Plan 250	
Plan 300	
Plan 400	
Plan 500	

(b) **A- Life Link with A- Plus Med and A- Plus MedBooster:**

Current A-Plus Med and A-Plus MedBooster Room & Board	Recommended A-Plus Health Room & Board
Plan 150 & 200	Plan 200
Plan 250 & 300	Plan 300
Plan 400 & 500	Plan 500

4. **How are the eligible customers notified of the offer?**
Eligible customers will be notified via short message service (SMS).
5. **What are the steps to sign-up for the offer?**
Step 1: Visit the MY AIA portal at www.aia.com.my/en/my-aia
Step 2: Log on to MY AIA portal / Register your MY AIA account
Step 3: Click on the Offer banner
Step 4: Select the preferred Offer option i.e. Zero Deductible or RM300 Deductible
Step 5: Read and agree to the Offer and Addition of Rider terms and conditions
Step 6: Click "Proceed to Upgrade"
6. **Do eligible customers have the option to change the Recommended Room & Board?**
No. Eligible customers are only offered A-Plus Health Room & Board according to the options stated in the MY AIA portal. However, customers have the option to choose either Zero Deductible or RM300 Deductible.

7. **Will the existing medical loading and/or exclusion(s) under my current medical rider (A-Plus Med/A-Plus MedBooster) be imposed on the new medical rider (A-Plus Health) after conversion?**

Yes, the existing medical loading and/or exclusions under your current A-Plus Med/A-Plus MedBooster will be imposed to the new A-Plus Health after conversion.

8. **What are the fees and charges for A-Plus Health?**

(a) Medical Service Charge

There will be a medical service charge of RM3 per month if A-Plus Health is attached to the policy, which will be charged by deducting sufficient units at the unit price every month on the Monthly Anniversary date. AIA Bhd. reserves the right to revise the charges by giving three (3) months prior written notice.

(b) Cost of Insurance

The Cost of Insurance will be charged by deducting sufficient units at the unit price every month on the Monthly Anniversary date. Cost of Insurance rate is not guaranteed, the Company reserves the right to revise the Cost of Insurance by giving the policyholder 30 days prior written notice. Policyholder may need to top up the premium if the Cost of insurance rate is revised.

9. **Where can eligible customers retrieve the information of their submission after they sign-up for the offer?**

Customers can view the offer summary after he/she have logged into the MY AIA portal. The information is located on the offer banner and will be available until 31 March 2020.

10. **What is the impact to the customer's Annual Regular Premium if the eligible customer signs up for the offer?**

(a) The Recommended Additional Annual Regular Premiums of eligible customers have been pre-calculated individually and will be shared to customers/ Life Planners through MYAIA Portal/ AIA Life Planer Portal (ALPP). The Recommended Additional Annual Regular Premiums is not subject to change.

(b) If the customer signs-up for the offer, he/she will need to pay the Recommended Annual Regular Premium on the next premium due date. The Cost of Insurance (COI) of A-Plus Health will be charged starting on the next monthly anniversary.

11. **Is there any waiting period after the A-Plus Health rider is set inforce?**

There is no waiting period imposes except for the Maternity Complication benefit (1 year waiting period) with the condition that the customer's previous A-Plus Med/ A-Plus MedBooster does not carry any waiting period.

12. **Can eligible customers sign up for more than one (1) offer?**

No, each eligible customer can only sign up for one (1) offer.

13. **Will there be any rewards given to eligible customers if they sign-up for the offer?**

(a) The eligible customers will be rewarded with:

- (i) One-off premium rebate worth 50% of the Recommended Additional Annual Regular Premium which will be credited into Health Wallet.
- (ii) Cover Boost and Health Rewards when customer sign-up for AIA Vitality.
- (iii) Complimentary 1-year A-Plus MedCare coverage.

(b) If the eligible customer signs up for the Medical Upgrade Offer and purchases another insurance policy from AIA Bhd. / AIA General Berhad or participates in any Takaful certificate from AIA PUBLIC Takaful Bhd., they are entitled to get a Reward-on-Purchase as below:

Min. Annual Premium or Annual Contribution (RM)	Lazada Voucher Value (RM)
RM2,400	RM100
RM4,000	RM300
RM12,000	RM1,000

(c) The terms and conditions for the rewards are as below:

- (i) All cases for changing of medical rider to A-Plus Health [12(a)] must be submitted via MY AIA portal by 31 December 2019 and approved (at AIA's discretion) by 15 Jan 2020.
- (ii) All new policies for Rewards-on-Purchase [12(b)] must be submitted by AIA Life Planner by 31 December 2019 and approved (at AIA's discretion) by 15 Jan 2020.
- (iii) The premium/contribution paid/made for A-Plus Saver or A-Plus Saver-i will not be counted as eligibility for this campaign.
- (iv) Each A-Plus Health rider attached under the in-force policy can only entitle for one (1) reward.
- (v) Each eligible new policy is entitled for the gift/reward of only one campaign. If the policy is qualified for the gift/reward of two (2) campaigns that are running during the same period, the gift with the higher value will be rewarded.
- (vi) Customers will not be eligible for the Campaign Health Wallet amount if:
 - Policy lapses before the Campaign Health Wallet amount is uploaded into the Health Wallet;
 - Policy's Annual Regular Premium is lower than the Recommended Annual Regular Premium. That is if the customer reduces the Annual Regular Premium before the Campaign Health Wallet amount is uploaded into the Health Wallet.
- (vii) The rewards cannot be exchanged for cash.
- (viii) The offer's terms and conditions are subject to change and AIA Bhd.'s decisions on any matter concerning these terms and conditions are final.

14. What is A-Plus MedCare?

A-Plus MedCare is a rider that provides Personal Medical Case Management (PMCM) service. The rider ensures that you receive advice on the appropriate treatment plan and provides personalised ongoing support throughout your medical journey when you are diagnosed with a serious or complex condition.

For more product details, please refer to product brochure.

15. Will the A-Plus MedCare rider auto renew after one year?

No. The A-Plus MedCare rider attached under Medical Upgrade Offer will auto-lapse after one year. A renewal process will be advised to the interested customers who would like to renew prior to the lapsation which is subject to AIA decision.

16. When will the A-Plus MedCare rider coverage start?

The A-Plus MedCare rider will be added to the customer's A-Life Link/ A-Life Joy policy latest by 31 March 2020. An endorsement will be delivered to the customer once the rider is attached to the customer's A-Life link/ A-Life Joy policy.

17. When will the Campaign Health Wallet Amount be credited into the qualified customers' Health Wallet?

The Campaign Health Wallet Amount will be credited to qualified customers latest by 31 March 2020. Customers will receive an SMS notification once the Campaign Health Wallet Amount has been credited into the Customer's Health Wallet.

18. When and how will the qualified customers receive the Lazada voucher of Rewards-on-Purchase?

We will send the Lazada e-voucher code directly to the qualified customers via SMS latest by 15 February 2020.

19. What can I do with the Campaign Health Wallet amount?

You can use your Health Wallet amount to reimburse your expenses on annual health screening, vaccinations, lifetime recovery care, mobility and hearing support and even to extend your annual limit.

20. Who can I contact for any questions related to the offer?

You may contact your AIA Life Planner to find out more on the offer.