



AIA Bhd.

AIA Med Basic

This insurance plan is underwritten by AIA Bhd., a licensed insurance company under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meet your needs. You should read your insurance policy contract carefully for full details on your coverage.

FIND OUT MORE:



Step 1 Is this policy right for you?

- This policy covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the policy until age 70.
- Your premiums will be pooled with other policy owners' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim**.

Step 2 Does it meet your needs?

What is covered?

- Hospital Room & Board: RM100
 - Surgical expenses: As charged
- Benefits payable are on cashless/pay first, claim later basis and subject to:
- Annual limit: RM20,000
 - Lifetime limit: RM80,000

What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition)
- Self-inflicted injuries
- Any treatment or investigation which is not medically necessary

This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

Step 3 Can you afford the increase in premiums over time?

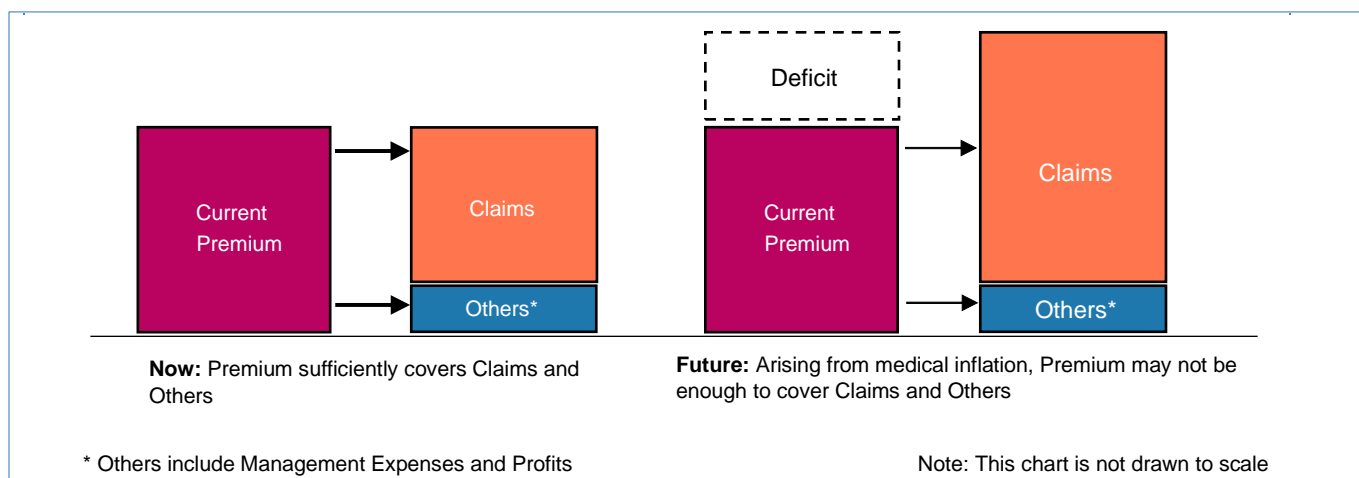
Premium Projection Table

Age	Current premium upon attained age (RM)	Estimated premium		Over the long term, you can reduce premiums payable by choosing plans with: (a) A higher deductible. (b) A higher co-insurance. (c) A lower annual/lifetime limit.
		Based on medical inflation of [X]% ¹ per annum (RM)	Based on medical inflation of 10% per annum (RM)	
<Age_begin>	<ZZ>			
<Age_begin+5>	<ZZ>	<XX>	<XX>	
<Age_begin+10>	<ZZ>	<XX>	<XX>	
<Age_begin+15>	<ZZ>	<XX>	<XX>	
<Age_begin+20>	<ZZ>	<XX>	<XX>	

- The projection above is solely for **illustration purposes only**.
- Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72² is allocated to pay claims. The remainder goes to pay management expenses and profits of the insurers.

¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from year 2020 to 2023.

² This is based on insurance and takaful industry average data from year 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.



Step 4 What else should you be aware of?

- You must answer the questions that we ask such as your age and any current medical conditions fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide you do not want this policy within 15 calendar days after the e-policy contract has been made available to you on AIA's customer portal, you can contact us to cancel your policy and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days after the effective date of the policy. However, for certain illnesses or conditions, the coverage will only start 120 calendar days after the effective date of the policy.
- This plan is commission-free and no intermediaries are involved in the marketing of this product.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

	Recommended Product	Alternative Product Options
Name	AIA Med Basic	AIA Med Basic
Annual Premium	RM<XXXX> <i>'This is the annual premium for the 1st year only. The premium rate will increase depending on the attained age when the premium is due'</i>	RM<XXXX> <i>'This is the annual premium for the 1st year only. The premium rate will increase depending on the attained age when the premium is due'</i>
Type	Cashless facility 'We pay direct to hospitals' or Pay first, claim later 'You pay for the treatment first and claim from us later'	Cashless facility 'We pay direct to hospitals' or Pay first, claim later 'You pay for the treatment first and claim from us later'
Coverage Term	Until age 70 <i>'Renewal is guaranteed but premium rates³ are not guaranteed'</i>	Until age 70 <i>'Renewal is guaranteed but premium rates³ are not guaranteed'</i>
Co-insurance/Deductible	<RM300 deductible per disability / 5% Co-insurance, up to RM1,000 per policy year>	<5% Co-insurance, up to RM1,000 per policy year / RM300 deductible per disability>
Hospital Room & Board	RM100 per day	RM100 per day
Surgical Expenses	As charged	As charged
Annual Limit	RM20,000	RM20,000
Lifetime Limit	RM80,000	RM80,000

- Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM300 deductible means you have to pay RM300 out of your own pocket and we will pay the balance (up to the relevant limits).
- Co-insurance:** Fixed percentage of a medical charge that you have to pay. E.g. 5% co-insurance means you have to pay only 5% of each medical bill (up to the relevant limits) and we will cover the balance of 95%.
- Annual limit:** Maximum amount you can claim in a year.
- Lifetime limit:** Maximum amount you can claim throughout your lifetime.

³ If there is an increase in the premium rates in the future, we will notify you 30 days prior to your Policy Anniversary.

This table does not capture all of the features of products compared. Please ask us for more information on the differences in features of these products.

The benefit(s) payable under eligible policy / products is (are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

**APPENDIX 1 – Premium Table for AIA Med Basic
RM300 deductible per disability**

Male – Occupation Class 1 & 2 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	46.55	137.76	275.53	535.00
21 - 25	62.55	185.14	370.29	719.00
26 - 30	58.46	173.04	346.08	672.00
31 - 35	58.73	173.81	347.63	675.00
36 - 40	69.95	207.03	414.06	804.00
41 - 45	77.17	228.40	456.81	887.00
46 - 50	89.26	264.20	528.39	1,026.00
51 - 55	114.58	339.13	678.26	1,317.00
56 - 60*	150.25	444.70	889.41	1,727.00
61 - 65*	248.65	735.94	1,471.87	2,858.00
66 - 70*	414.99	1,228.28	2,456.55	4,770.00

Male – Occupation Class 3 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	60.51	179.09	358.18	695.50
21 - 25	81.32	240.69	481.37	934.70
26 - 30	76.00	224.95	449.90	873.60
31 - 35	76.34	225.96	451.91	877.50
36 - 40	90.93	269.14	538.28	1,045.20
41 - 45	100.32	296.92	593.85	1,153.10
46 - 50	116.04	343.45	686.91	1,333.80
51 - 55	148.95	440.87	881.73	1,712.10
56 - 60*	195.32	578.11	1,156.23	2,245.10
61 - 65*	323.24	956.72	1,913.43	3,715.40
66 - 70*	539.49	1,596.76	3,193.52	6,201.00

Male – Occupation Class 4 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	67.49	199.76	399.51	775.75
21 - 25	90.70	268.46	536.91	1,042.55
26 - 30	84.77	250.91	501.82	974.40
31 - 35	85.15	252.03	504.06	978.75
36 - 40	101.42	300.19	600.39	1,165.80
41 - 45	111.90	331.18	662.37	1,286.15
46 - 50	129.43	383.08	766.17	1,487.70
51 - 55	166.14	491.73	983.47	1,909.65
56 - 60*	217.86	644.82	1,289.64	2,504.15
61 - 65*	360.54	1,067.11	2,134.21	4,144.10
66 - 70*	601.74	1,781.00	3,562.00	6,916.50

*The premiums for ages 56-70 are applicable for renewal only.

Female – Occupation Class 1 & 2 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	40.89	121.03	242.05	470.00
21 - 25	45.41	134.42	268.83	522.00
26 - 30	48.55	143.69	287.37	558.00
31 - 35	52.20	154.50	309.00	600.00
36 - 40	54.55	161.45	322.91	627.00
41 - 45	85.26	252.35	504.70	980.00
46 - 50	93.70	277.33	554.66	1,077.00
51 - 55	112.14	331.92	663.84	1,289.00
56 - 60*	145.55	430.80	861.60	1,673.00
61 - 65*	246.82	730.53	1,461.06	2,837.00
66 - 70*	375.49	1,111.37	2,222.74	4,316.00

Female – Occupation Class 3 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	53.16	157.33	314.67	611.00
21 - 25	59.04	174.74	349.48	678.60
26 - 30	63.11	186.79	373.58	725.40
31 - 35	67.86	200.85	401.70	780.00
36 - 40	70.91	209.89	419.78	815.10
41 - 45	110.84	328.06	656.11	1,274.00
46 - 50	121.81	360.53	721.05	1,400.10
51 - 55	145.79	431.49	862.99	1,675.70
56 - 60*	189.22	560.04	1,120.07	2,174.90
61 - 65*	320.86	949.69	1,899.37	3,688.10
66 - 70*	488.14	1,444.78	2,889.56	5,610.80

Female – Occupation Class 4 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	59.29	175.49	350.97	681.50
21 - 25	65.85	194.90	389.80	756.90
26 - 30	70.39	208.34	416.69	809.10
31 - 35	75.69	224.03	448.05	870.00
36 - 40	79.10	234.11	468.21	909.15
41 - 45	123.63	365.91	731.82	1,421.00
46 - 50	135.86	402.12	804.25	1,561.65
51 - 55	162.61	481.28	962.56	1,869.05
56 - 60*	211.05	624.66	1,249.31	2,425.85
61 - 65*	357.89	1,059.26	2,118.53	4,113.65
66 - 70*	544.46	1,611.49	3,222.97	6,258.20

*The premiums for ages 56-70 are applicable for renewal only.

APPENDIX 2 – Premium Table for AIA Med Basic
5% co-insurance up to RM1,000 per policy year

Male – Occupation Class 1 & 2 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	74.04	219.13	438.27	851.00
21 - 25	88.57	262.14	524.27	1,018.00
26 - 30	92.31	273.21	546.42	1,061.00
31 - 35	107.18	317.24	634.48	1,232.00
36 - 40	121.71	360.24	720.49	1,399.00
41 - 45	130.24	385.48	770.96	1,497.00
46 - 50	147.47	436.46	872.93	1,695.00
51 - 55	172.17	509.59	1,019.19	1,979.00
56 - 60*	225.77	668.21	1,336.43	2,595.00
61 - 65*	321.29	950.95	1,901.90	3,693.00
66 - 70*	436.48	1,291.88	2,583.76	5,017.00

Male – Occupation Class 3 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	96.25	284.87	569.74	1,106.30
21 - 25	115.14	340.78	681.55	1,323.40
26 - 30	120.00	355.17	710.34	1,379.30
31 - 35	139.34	412.41	824.82	1,601.60
36 - 40	158.23	468.32	936.63	1,818.70
41 - 45	169.31	501.12	1,002.24	1,946.10
46 - 50	191.70	567.40	1,134.80	2,203.50
51 - 55	223.82	662.47	1,324.94	2,572.70
56 - 60*	293.49	868.68	1,737.35	3,373.50
61 - 65*	417.68	1,236.23	2,472.46	4,800.90
66 - 70*	567.42	1,679.44	3,358.88	6,522.10

Male – Occupation Class 4 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	107.35	317.74	635.48	1,233.95
21 - 25	128.42	380.10	760.19	1,476.10
26 - 30	133.85	396.15	792.30	1,538.45
31 - 35	155.42	460.00	920.00	1,786.40
36 - 40	176.48	522.35	1,044.70	2,028.55
41 - 45	188.85	558.94	1,117.88	2,170.65
46 - 50	213.82	632.87	1,265.74	2,457.75
51 - 55	249.65	738.91	1,477.82	2,869.55
56 - 60*	327.36	968.91	1,937.82	3,762.75
61 - 65*	465.87	1,378.87	2,757.75	5,354.85
66 - 70*	632.89	1,873.22	3,746.44	7,274.65

*The premiums for ages 56-70 are applicable for renewal only.

Female – Occupation Class 1 & 2 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	59.94	177.42	354.84	689.00
21 - 25	73.95	218.88	437.75	850.00
26 - 30	85.17	252.09	504.19	979.00
31 - 35	89.18	263.94	527.88	1,025.00
36 - 40	105.44	312.09	624.18	1,212.00
41 - 45	122.76	363.33	726.67	1,411.00
46 - 50	136.68	404.53	809.07	1,571.00
51 - 55	164.17	485.90	971.81	1,887.00
56 - 60*	188.96	559.29	1,118.58	2,172.00
61 - 65*	302.50	895.33	1,790.66	3,477.00
66 - 70*	422.39	1,250.16	2,500.33	4,855.00

Female – Occupation Class 3 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	77.93	230.64	461.29	895.70
21 - 25	96.14	284.54	569.08	1,105.00
26 - 30	110.72	327.72	655.44	1,272.70
31 - 35	115.93	343.12	686.24	1,332.50
36 - 40	137.08	405.72	811.43	1,575.60
41 - 45	159.58	472.33	944.66	1,834.30
46 - 50	177.68	525.89	1,051.78	2,042.30
51 - 55	213.42	631.67	1,263.35	2,453.10
56 - 60*	245.65	727.08	1,454.15	2,823.60
61 - 65*	393.25	1,163.93	2,327.85	4,520.10
66 - 70*	549.10	1,625.21	3,250.42	6,311.50

Female – Occupation Class 4 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	86.92	257.26	514.51	999.05
21 - 25	107.23	317.37	634.74	1,232.50
26 - 30	123.50	365.53	731.07	1,419.55
31 - 35	129.30	382.71	765.42	1,486.25
36 - 40	152.89	452.53	905.06	1,757.40
41 - 45	178.00	526.83	1,053.66	2,045.95
46 - 50	198.18	586.57	1,173.14	2,277.95
51 - 55	238.05	704.56	1,409.12	2,736.15
56 - 60*	274.00	810.97	1,621.94	3,149.40
61 - 65*	438.62	1,298.22	2,596.45	5,041.65
66 - 70*	612.46	1,812.74	3,625.47	7,039.75

*The premiums for ages 56-70 are applicable for renewal only.